

S.N.	Particulars	This Quarter Ending 14.01.2014		Previous Quarter Ending 17.10.2013		Corresponding Previous Year Quarter Ending 13.01-2013	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.8)</b>	<b>36,928,824</b>	<b>36,891,106</b>	<b>34,785,114</b>	<b>34,749,858</b>	<b>30,819,121</b>	<b>30,790,974</b>
1.1	Paid Up Capital	1,813,554	1,813,554	1,619,244	1,619,244	1,619,244	1,619,244
1.2	Reserve and Surplus	930,663	931,237	1,155,814	1,160,127	813,746	816,511
1.3	Debenture and Bond	931,290	931,290	931,290	931,290	627,770	627,770
1.4	Borrowings	161,500	161,500	285,347	285,347	103,900	103,900
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>31,409,472</b>	<b>31,419,981</b>	<b>29,158,366</b>	<b>29,169,535</b>	<b>26,695,988</b>	<b>26,713,796</b>
a.	Domestic Currency	30,561,447	30,571,956	28,450,732	28,461,901	25,984,232	26,002,039
b.	Foreign Currency	848,025	848,025	707,634	707,634	711,756	711,756
1.6	Income Tax Liability						
1.7	Other Liabilities	1,633,165	1,633,544	1,588,062	1,584,316	911,081	909,753
1.8	Non-Controlling Interest	49,180		46,991		47,392	
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>36,928,824</b>	<b>36,891,106</b>	<b>34,785,114</b>	<b>34,749,858</b>	<b>30,819,121</b>	<b>30,790,974</b>
2.1	Cash and Bank Balance	5,066,391	5,062,252	3,999,543	3,999,533	2,258,327	2,221,132
2.2	Money at Call and Short Notice	828,760	828,760	1,369,750	1,369,750	1,340,451	1,340,451
2.3	Investments	4,503,589	4,497,759	4,079,138	4,069,383	4,394,983	4,419,352
<b>2.4</b>	<b>Loans and Advances (a+b+c+d+e+f)*</b>	<b>24,720,103</b>	<b>24,720,103</b>	<b>23,483,922</b>	<b>23,483,922</b>	<b>21,571,502</b>	<b>21,571,502</b>
a.	Real Estate Loan	3,523,266	3,523,266	3,710,647	3,710,647	3,830,746	3,830,746
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs.100 Lacs	16,830	16,830	-	-	-	-
2.	Business Complex & Residential Apartment Construction Loan	1,334,625	1,334,625	1,366,090	1,366,090	1,574,427	1,574,427
3.	Income generating Commercial Complex Loan	497,494	497,494	526,751	526,751	629,611	629,611
4.	Other Real Estate Loan (Including Land purchase & plotting)	1,674,317	1,674,317	1,817,806	1,817,806	1,626,708	1,626,708
b.	Personal Home Loan of Rs.100 Lacs or Less	1,411,532	1,411,532	1,371,600	1,371,600	1,066,848	1,066,848
c.	Margin Type Loan	204,131	204,131	257,163	257,163	361,509	361,509
d.	Term Loan	4,748,394	4,748,394	4,495,293	4,495,293	3,866,112	3,866,112
e.	Overdraft Loan/ TR Loan/ WC Loan	11,626,743	11,626,743	10,782,632	10,782,632	10,165,827	10,165,827
f.	Others	3,206,038	3,206,038	2,866,588	2,866,588	2,280,460	2,280,460
2.5	Fixed Assets	471,153	460,172	486,530	474,977	378,154	365,995
2.6	Non-Banking Assets	-	-	-	-	-	-
2.7	Other Assets	1,338,827	1,322,059	1,366,232	1,352,293	875,704	872,541
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter</b>		<b>Previous Quarter</b>		<b>Corresponding Previous Year Quarter Ending 13.01-2013</b>	
3.1	Interest Income	1,438,987	1,437,522	674,485	673,756	1,356,639	1,354,442
3.2	Interest Expenses	877,947	878,307	447,647	447,872	883,106	883,996
	<b>A. Net Interest Income (3.1 -3.2)</b>	<b>561,040</b>	<b>559,215</b>	<b>226,839</b>	<b>225,884</b>	<b>473,533</b>	<b>470,446</b>
3.3	Fees, Commission and Discount	86,024	86,024	41,529	41,529	53,769	53,769
3.4	Other Operating Income	142,952	135,552	69,708	69,688	76,623	75,493
3.5	Foreign Exchange Gain/Loss (Net)	72,837	72,837	54,598	54,598	81,034	81,034
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>862,853</b>	<b>853,628</b>	<b>392,674</b>	<b>391,700</b>	<b>684,959</b>	<b>680,741</b>
3.6	Staff Expenses	119,221	115,906	56,751	54,876	92,464	90,080
3.7	Other Operating Expenses	201,193	195,652	98,713	95,515	179,205	174,089
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>542,438</b>	<b>542,070</b>	<b>237,210</b>	<b>241,309</b>	<b>413,290</b>	<b>416,572</b>
3.8	Provision for Possible Losses	170,112	170,112	83,774	83,774	221,332	221,332
	<b>D. Operating Profit (C-3.8)</b>	<b>372,327</b>	<b>371,958</b>	<b>153,436</b>	<b>157,535</b>	<b>191,958</b>	<b>195,240</b>
3.9	Non- Operating Income/Expenses (Net)	751	751			36	36
3.10	Write Back of Provision for Possible Loss	8,147	8,147	8,100	8,100		
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>381,225</b>	<b>380,857</b>	<b>161,536</b>	<b>165,635</b>	<b>191,994</b>	<b>195,276</b>
3.11	Extraordinary Income/Expenses (Net)	349	349	324	324	(12,794)	(12,794)
	<b>F. Profit Before Bonus and Taxes (E+3.11)</b>	<b>381,574</b>	<b>381,206</b>	<b>161,860</b>	<b>165,959</b>	<b>179,200</b>	<b>182,482</b>
3.12	Provision for Staff Bonus	34,655	34,655	15,087	15,087	16,589	16,589
3.13	Provision for Taxes	103,965	103,965	45,262	45,262	49,768	49,768
	<b>G. Net Profit/Loss (F- 3.12-3.13)</b>	<b>242,954</b>	<b>242,586</b>	<b>101,511</b>	<b>105,611</b>	<b>112,843</b>	<b>116,125</b>
3.14	15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary	180	-	(2,009)	-	(1,608)	-
	<b>H. Net Profit/(Loss)</b>	<b>242,773</b>	<b>242,586</b>	<b>103,520</b>	<b>105,611</b>	<b>114,451</b>	<b>116,125</b>
<b>4</b>	<b>Ratios</b>	<b>At the end of This Quarter</b>		<b>At the end of Previous Quarter</b>		<b>Corresponding Previous Year Quarter Ending 13.01-2013</b>	
4.1	Capital Fund to RWA	11.50%	11.48%	12.07%	12.05%	10.68%	10.66%
4.2	Non- Performing Loan (NPL) to Total Loan	3.52%	3.52%	3.06%	3.06%	3.10%	3.10%
4.3	Total Loan Loss Provision to Total NPL	89.57%	89.57%	97.06%	97.06%	88.83%	88.83%
4.4	Cost of Fund	5.74%	5.74%	5.89%	5.89%	6.57%	6.57%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	75.40%	75.40%	76.46%	76.46%	78.04%	78.04%
4.6	Base Rate	9.14%	9.14%	9.27%	9.27%	10.30%	10.30%
	<b>Additional Information</b>						
a.	Average Yield	9.83%	9.83%	9.22%	9.22%	10.52%	10.52%
b.	Average Cost of Deposit-LCY	5.72%	5.72%	5.91%	5.91%	6.67%	6.67%
c.	Net Interest Spread	4.09%	4.09%	3.33%	3.33%	3.95%	3.95%
d.	Return on Equity	17.68%	17.68%	15.20%	15.20%	9.54%	9.54%
e.	Return on Assets	1.32%	1.32%	1.22%	1.22%	0.75%	0.75%

\* Loan & Advances figures are net of Loan Loss Provisioning

Figures has been regrouped wherever necessary

Unaudited financial figure may vary if directed by external auditors and supervisory authority

Group represents Siddhartha Bank Ltd. (Siddhartha) and its subsidiary Siddhartha Capital Ltd. (Siddhartha Capital)

All inter company transactions among the group have been eliminated in the above statement related to the group.