

S.N.	Particulars	This Quarter Ending 12.04.2016		Previous Quarter Ending 14.01.2016		Corresponding Previous Year Quarter	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	60,474,607	60,341,443	55,467,234	55,374,142	48,068,357	48,003,072
1.1	Paid Up Capital	2,437,416	2,437,416	2,437,416	2,437,416	2,031,180	2,031,180
1.2	Reserve and Surplus	2,112,387	2,094,366	1,811,431	1,796,077	1,524,141	1,515,068
1.3	Debtenture and Bond	1,203,520	1,203,520	1,203,520	1,203,520	1,431,290	1,431,290
1.4	Borrowings	250,000	250,000	189,350	189,350	60,000	60,000
1.5	Deposits (a+b)	53,336,779	53,354,327	48,595,447	48,638,230	41,834,409	41,856,105
a.	Domestic Currency	52,513,088	52,530,636	47,729,183	47,771,966	40,808,546	40,830,241
b.	Foreign Currency	823,691	823,691	866,264	866,264	1,025,863	1,025,863
1.6	Income Tax Liability	-	-	24,984	24,984	-	-
1.7	Other Liabilities	1,077,684	1,001,814	1,150,827	1,084,565	1,130,588	1,109,429
1.8	Non-Controlling Interest	56,821	-	54,259	-	56,749	-
2	Total Assets (2.1 to 2.7)	60,474,607	60,341,443	55,467,234	55,374,142	48,068,357	48,003,072
2.1	Cash and Bank Balance	5,136,205	5,078,506	4,601,233	4,572,267	5,857,463	5,853,505
2.2	Money at Call and Short Notice	750,710	750,710	30,000	30,000	1,665,000	1,665,000
2.3	Investments	8,435,020	8,433,678	8,743,708	8,730,152	3,790,063	3,756,933
2.4	Loans and Advances (a+b+c+d+e+f)*	44,664,858	44,664,858	40,300,618	40,300,618	34,973,562	34,973,562
a.	Real Estate Loan	4,533,188	4,533,188	4,132,779	4,132,779	3,354,982	3,354,982
1.	Residential Real Estate Loan (Except Personal Home Loan up	174,979	174,979	211,578	211,578	68,089	68,089
2.	Business Complex & Residential Apartment Construction Loa	1,129,214	1,129,214	1,103,359	1,103,359	999,413	999,413
3.	Income generating Commercial Complex Loan	441,594	441,594	496,837	496,837	493,310	493,310
4.	Other Real Estate Loan (Including Land purchase & plotting)	2,787,401	2,787,401	2,321,005	2,321,005	1,794,170	1,794,170
b.	Personal Home Loan of Rs.100 Lacs or Less	2,864,486	2,864,486	2,637,795	2,637,795	2,328,966	2,328,966
c.	Margin Type Loan	801,931	801,931	592,624	592,624	447,738	447,738
d.	Term Loan	9,092,312	9,092,312	8,708,235	8,708,235	7,215,406	7,215,406
e.	Overdraft Loan/ TR Loan/ WC Loan	20,943,059	20,943,059	18,653,519	18,653,519	16,805,503	16,805,503
f.	Others	6,429,882	6,429,882	5,575,664	5,575,664	4,820,966	4,820,966
2.5	Fixed Assets	450,123	433,937	438,633	425,485	421,483	413,010
2.6	Non- Banking Assets	-	-	-	-	-	-
2.7	Other Assets	1,037,691	979,753	1,353,041	1,315,619	1,360,786	1,341,063
3	Profit and Loss Account	This Quarter		Previous Quarter		Corresponding Previous Year Quarter	
3.1	Interest Income	2,790,263	2,791,871	1,791,339	1,792,513	2,336,423	2,336,974
3.2	Interest Expenses	1,450,399	1,452,007	989,847	991,021	1,325,959	1,326,510
	A. Net Interest Income (3.1 -3.2)	1,339,864	1,339,864	801,492	801,492	1,010,464	1,010,464
3.3	Fees, Commission and Discount	130,163	130,163	83,415	83,415	139,046	139,046
3.4	Other Operating Income	248,424	206,251	152,987	123,766	216,437	181,127
3.5	Foreign Exchange Gain/Loss (Net)	131,535	131,535	102,744	102,744	96,538	96,538
	B. Total Operating Income (A+3.3+3.4+3.5)	1,849,986	1,807,813	1,140,639	1,111,418	1,462,485	1,427,175
3.6	Staff Expenses	286,113	275,184	179,411	172,265	233,519	227,003
3.7	Other Operating Expenses	346,992	334,500	225,433	215,936	335,838	326,107
	C. Operating Profit Before Provision (B-3.6-3.7)	1,216,881	1,198,129	735,796	723,217	893,128	874,066
3.8	Provision for Possible Losses	242,966	242,966	128,884	128,884	62,684	62,684
	D. Operating Profit (C-3.8)	973,915	955,163	606,912	594,333	830,444	811,382
3.9	Non- Operating Income/Expenses (Net)	134,269	129,613	70,913	67,751	26,330	22,199
3.10	Write Back of Provision for Possible Loss	149,898	149,898	103,850	103,850	23,208	23,208
	E. Profit from Regular Activities (D+3.9+3.10)	1,258,082	1,234,674	781,674	765,934	879,982	856,788
3.11	Extraordinary Income/Expenses (Net)	-	-	-	-	1,003	1,003
	F. Profit Before Bonus and Taxes (E+3.11)	1,258,082	1,234,674	781,674	765,934	880,985	857,791
3.12	Provision for Staff Bonus	114,371	112,243	71,061	69,630	80,090	77,981
3.13	Provision for Taxes	342,049	336,729	212,468	208,891	239,214	233,943
	G. Net Profit/Loss (F- 3.12-3.13)	801,662	785,701	498,145	487,412	561,681	545,867
3.14	15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary	7,821	-	5,259	-	7,749	-
	H. Net Profit /(Loss)**	793,841	785,701	492,886	487,412	553,932	545,867
4	Ratios	At the end of This Quarter		At the end of Previous Quarter		Corresponding Previous Year Quarter	
4.1	Capital Fund to RWA	10.52%	10.44%	11.12%	11.04%	11.30%	11.28%
4.2	Non- Performing Loan (NPL) to Total Loan	1.16%	1.16%	1.41%	1.41%	2.30%	2.30%
4.3	Total Loan Loss Provision to Total NPL	169.52%	169.52%	143.65%	143.65%	97.73%	97.73%
4.4	Cost of Fund	3.92%	3.92%	4.10%	4.10%	4.65%	4.65%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	78.18%	78.18%	77.49%	77.49%	78.35%	78.35%
4.6	Base Rate	6.78%	6.78%	7.06%	7.06%	7.87%	7.87%
4.7	Net Interest Spread (Calculated as per NRB Directives)	4.26%	4.26%	4.01%	4.01%	4.81%	4.81%
	Additional Information						
a	Average Yield	7.68%	7.68%	7.56%	7.56%	8.39%	8.39%
b	Average Cost of Deposit-LCY	3.91%	3.91%	4.10%	4.10%	4.69%	4.69%
c	Return on Equity	23.12%	23.12%	23.03%	23.03%	19.61%	19.61%
d	Return on Assets	1.74%	1.74%	1.76%	1.76%	1.45%	1.45%

* 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.