

S.N.	Particulars	This Quarter Ending 17.10.2015		Audited* Previous Quarter Ending 16.07.2015		Corresponding Previous Year Quarter	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	53,950,598	53,819,516	50,719,745	50,647,296	42,035,545	41,940,947
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	1,494,341	1,480,701	1,319,078	1,308,664	1,118,871	1,113,866
1.3	Debtenture and Bond	1,431,290	1,431,290	1,431,290	1,431,290	931,290	931,290
1.4	Borrowings	1,867,000	1,867,000	65,000	65,000	35,000	35,000
1.5	Deposits (a+b)	45,070,644	45,113,984	44,722,073	44,740,732	36,462,982	36,470,866
a.	Domestic Currency	44,187,353	44,230,693	43,451,023	43,469,681	35,691,707	35,699,591
b.	Foreign Currency	883,291	883,291	1,271,051	1,271,051	771,275	771,275
1.6	Income Tax Liability	67,800	67,800	-	-	42,855	42,855
1.7	Other Liabilities	1,529,494	1,421,325	685,882	664,194	1,360,527	1,315,890
1.8	Non-Controlling Interest	52,612	-	59,006	-	52,840	-
2	Total Assets (2.1 to 2.7)	53,950,598	53,819,516	50,719,745	50,647,296	42,035,545	41,940,947
2.1	Cash and Bank Balance	4,935,145	4,865,880	5,112,584	5,107,789	4,196,157	4,149,922
2.2	Money at Call and Short Notice	350,000	350,000	1,130,000	1,130,000	830,000	830,000
2.3	Investments	8,766,784	8,743,488	6,664,935	6,641,682	6,062,645	6,042,015
2.4	Loans and Advances (a+b+c+d+e+f)*	38,122,472	38,122,472	36,339,796	36,339,796	29,019,105	29,019,105
a.	Real Estate Loan	3,795,820	3,795,820	3,419,347	3,419,347	3,295,320	3,295,320
1.	Residential Real Estate Loan (Except Personal Home Loan up	187,058	187,058	168,152	168,152	29,004	29,004
2.	Business Complex & Residential Apartment Construction Loa	1,178,441	1,178,441	938,630	938,630	1,138,064	1,138,064
3.	Income generating Commercial Complex Loan	478,597	478,597	479,175	479,175	500,318	500,318
4.	Other Real Estate Loan (Including Land purchase & plotting)	1,951,724	1,951,724	1,833,391	1,833,391	1,627,935	1,627,935
b.	Personal Home Loan of Rs.100 Lacs or Less	2,540,695	2,540,695	2,441,667	2,441,667	1,840,928	1,840,928
c.	Margin Type Loan	536,608	536,608	464,032	464,032	295,382	295,382
d.	Term Loan	8,169,567	8,169,567	7,554,274	7,554,274	5,971,068	5,971,068
e.	Overdraft Loan/ TR Loan/ WC Loan	17,447,960	17,447,960	17,316,227	17,316,227	14,066,753	14,066,753
f.	Others	5,631,821	5,631,821	5,144,249	5,144,249	3,549,653	3,549,653
2.5	Fixed Assets	442,932	429,791	418,223	409,852	450,474	441,064
2.6	Non- Banking Assets	-	-	-	-	-	-
2.7	Other Assets	1,333,264	1,307,885	1,054,207	1,018,176	1,477,164	1,458,840
3	Profit and Loss Account	This Quarter		Previous Quarter		Corresponding Previous Year Quarter	
3.1	Interest Income	872,201	872,201	3,295,250	3,295,250	726,653	726,765
3.2	Interest Expenses	512,048	512,048	1,859,407	1,859,407	431,011	431,123
A.	Net Interest Income (3.1 -3.2)	360,153	360,153	1,435,843	1,435,843	295,642	295,642
3.3	Fees, Commission and Discount	39,552	39,552	233,372	187,708	47,242	47,242
3.4	Other Operating Income	73,485	56,212	243,596	243,596	69,021	53,753
3.5	Foreign Exchange Gain/Loss (Net)	47,593	47,593	142,341	142,341	26,103	26,103
B.	Total Operating Income (A+3.3+3.4+3.5)	520,783	503,510	2,055,152	2,009,488	438,008	422,741
3.6	Staff Expenses	87,959	84,465	337,410	328,131	70,316	68,206
3.7	Other Operating Expenses	109,416	104,735	473,408	459,807	108,129	105,010
C.	Operating Profit Before Provision (B-3.6-3.7)	323,408	314,310	1,244,334	1,221,550	259,562	249,525
3.8	Provision for Possible Losses	64,571	64,571	249,086	249,086	46,763	46,763
D.	Operating Profit (C-3.8)	258,837	249,739	995,248	972,463	212,799	202,761
3.9	Non- Operating Income/Expenses (Net)	1,086	(628)	44,494	38,854	25,064	23,606
3.10	Write Back of Provision for Possible Loss	21,232	21,232	197,952	197,952	-	-
E.	Profit from Regular Activities (D+3.9+3.10)	281,154	270,343	1,237,694	1,209,269	237,862	226,367
3.11	Extraordinary Income/Expenses (Net)	-	-	1,003	1,003	157	157
F.	Profit Before Bonus and Taxes (E+3.11)	281,154	270,343	1,238,697	1,210,272	238,019	226,524
3.12	Provision for Staff Bonus	25,559	24,577	112,609	110,025	21,638	20,593
3.13	Provision for Taxes	76,187	73,730	339,608	333,167	64,392	61,779
G.	Net Profit/Loss (F- 3.12-3.13)	179,408	172,036	786,480	767,081	151,989	144,152
3.14	15. Share of Non-Controlling interest in the Profit/Loss of Subsid	3,612	-	9,506	-	3,840	-
H.	Net Profit /(Loss)**	175,796	172,036	776,974	767,081	148,149	144,152
4	Ratios	At the end of This Quarter		At the end of Previous Quarter		Corresponding Previous Year Quarter	
4.1	Capital Fund to RWA	10.94%	10.85%	11.27%	11.17%	11.03%	11.01%
4.2	Non- Performing Loan (NPL) to Total Loan	1.72%	1.72%	1.80%	1.80%	2.74%	2.74%
4.3	Total Loan Loss Provision to Total NPL	126.66%	126.66%	121.04%	121.04%	99.36%	99.36%
4.4	Cost of Fund	4.24%	4.24%	4.62%	4.62%	4.68%	4.68%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	78.84%	78.84%	76.71%	76.71%	76.25%	76.25%
4.6	Base Rate	7.04%	7.04%	7.87%	7.87%	7.85%	7.85%
4.7	Net Interest Spread (Calculated as per NRB Directives)	3.48%	3.48%	4.35%	4.35%	4.77%	4.77%
Additional Information							
a	Average Yield	7.26%	7.26%	8.48%	8.48%	8.43%	8.43%
b	Average Cost of Deposit-LCY	4.24%	4.24%	4.61%	4.61%	4.69%	4.69%
c	Return on Equity	17.56%	17.56%	20.29%	20.29%	18.33%	18.33%
d	Return on Assets	1.28%	1.28%	1.51%	1.51%	1.37%	1.37%

* 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.

**Net Profit After adjustment of NRB Circular regarding relaxation on loan loss provisioning & interest incomes.