

Siddhartha Bank Limited
Hattisar, Kathmandu
Unaudited Financial Results (Quarterly)
As at 4th Quarter (16/07/2015) of the Fiscal Year 2071/72

Rs.in '000

S.N.	Particulars	This Quarter Ending 16.07.2015		Previous Quarter Ending 13.04.2015		* Audited * Corresponding Previous Year Quarter Ending 16.07.2014	
		Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank	Group
1	Total Capital and Liabilities (1.1 to 1.8)	50,655,110	50,727,581	48,003,072	48,068,357	40,277,752	40,328,850
1.1	Paid Up Capital	2,031,180	2,031,180	2,031,180	2,031,180	2,031,180	2,031,180
1.2	Reserve and Surplus	1,732,962	1,733,983	1,515,068	1,524,141	969,201	969,715
1.3	Debenture and Bond	1,431,290	1,431,290	1,431,290	1,431,290	931,290	931,290
1.4	Borrowings	65,000	65,000	60,000	60,000	106,415	106,415
1.5	Deposits (a+b)	44,740,732	44,722,073	41,856,105	41,834,409	35,414,008	35,408,654
a.	Domestic Currency	43,469,681	43,451,023	40,830,241	40,808,546	34,582,265	34,576,912
b.	Foreign Currency	1,271,051	1,271,051	1,025,863	1,025,863	831,743	831,743
1.6	Income Tax Liability	-	-	-	-	-	-
1.7	Other Liabilities	653,946	675,629	1,109,429	1,130,588	825,659	832,102
1.8	Non Controlling Interest	-	68,426	-	56,749	-	49,494
2	Total Assets (2.1 to 2.7)	50,655,110	50,727,581	48,003,072	48,068,357	40,277,752	40,328,850
2.1	Cash and Bank Balance	5,257,789	5,262,584	5,853,505	5,857,463	7,257,046	7,261,276
2.2	Money at Call and Short Notice	1,130,000	1,130,000	1,665,000	1,665,000	1,150,000	1,150,000
2.3	Investments	6,491,682	6,514,935	3,756,933	3,790,063	3,327,655	3,343,285
2.4	Loans and Advances (a+b+c+d+e+f)*	36,296,594	36,296,594	34,973,562	34,973,562	27,186,905	27,186,905
a.	Real Estate Loan	3,419,347	3,419,347	3,354,982	3,354,982	3,449,851	3,449,851
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs. 100 Lacs)	168,152	168,152	68,089	68,089	26,542	26,542
2.	Business Complex & Residential Apartment Construction Loan	938,630	938,630	999,413	999,413	1,214,944	1,214,944
3.	Income generating Commercial Complex Loan	479,175	479,175	493,310	493,310	501,104	501,104
4.	Other Real Estate Loan (Including Land purchase & plotting)	1,833,391	1,833,391	1,794,170	1,794,170	1,707,262	1,707,262
b.	Personal Home Loan of Rs. 100 Lacs or Less	2,441,667	2,441,667	2,328,966	2,328,966	1,687,881	1,687,881
c.	Margin Type Loan	464,032	464,032	447,738	447,738	262,407	262,407
d.	Term Loan	7,554,274	7,554,274	7,215,406	7,215,406	5,513,143	5,513,143
e.	Overdraft Loan/ TR Loan/ WC Loan	17,317,363	17,317,363	16,805,503	16,805,503	12,739,474	12,739,474
f.	Others	5,099,910	5,099,910	4,820,966	4,820,966	3,534,149	3,534,149
2.5	Fixed Assets (Net)	409,852	418,279	413,010	421,483	440,491	450,417
2.6	Non- Banking Assets	-	-	-	-	-	-
2.7	Other Assets	1,069,193	1,105,190	1,341,063	1,360,786	915,654	936,966
3	Profit and Loss Account	Up to this Quarter		Up to Previous Quarter		Up to corresponding Previous Year Quarter	
3.1	Interest Income	3,295,250	3,335,795	2,336,974	2,336,423	3,056,287	3,056,287
3.2	Interest Expenses	1,859,407	1,858,506	1,326,510	1,325,959	1,708,866	1,708,119
	A. Net Interest Income (3.1 -3.2)	1,435,843	1,477,289	1,010,464	1,010,464	1,347,421	1,348,167
3.3	Fees, Commission and Discount	178,708	178,708	139,046	139,046	159,355	176,690
3.4	Other Operating Income	243,541	247,759	181,127	216,437	204,085	205,318
3.5	Foreign Exchange Gain/Loss (Net)	142,341	142,341	96,538	96,538	132,327	132,327
	B. Total Operating Income (A+3.3+3.4+3.5)	2,000,433	2,046,097	1,427,175	1,462,485	1,843,189	1,862,502
3.6	Staff Expenses	328,131	337,410	227,003	233,519	242,447	249,148
3.7	Other Operating Expenses	459,807	473,341	326,107	335,838	436,309	446,987
	C. Operating Profit Before Provision (B-3.6-3.7)	1,212,495	1,235,346	874,066	893,128	1,164,433	1,166,367
3.8	Provision for Possible Losses	247,726	247,726	62,684	62,684	423,229	423,229
	D. Operating Profit (C-3.8)	964,769	987,621	811,382	830,444	741,204	743,137
3.9	Non- Operating Income/Expenses (Net)	38,168	43,809	22,199	26,330	93,180	96,820
3.10	Write Back of Provision for Possible Loss	197,952	197,952	23,208	23,208	266,403	266,403
	E. Profit from Regular Activities (D+3.9+3.10)	1,200,890	1,229,382	856,788	879,982	1,100,787	1,106,360
3.11	Extraordinary Expenses (Net)	1,003	1,003	1,003	1,003	(24)	(24)
	F. Profit Before Bonus and Taxes (E+3.11)	1,201,893	1,230,384	857,791	880,985	1,100,763	1,106,336
3.12	Provision for Staff Bonus	109,263	111,853	77,981	80,090	100,069	100,576
3.13	Provision for Taxes	328,868	335,343	233,943	239,214	300,158	301,447
3.14	Share of Non-Controlling interest in the Profit/Loss of Subsidiary	-	9,519	-	7,749	-	1,851
	G. Net Profit/Loss (F- 3.12-3.13)	763,762	773,669	545,867	553,932	700,535	702,462
4	Ratios	At the end of This Quarter		At the end of Previous Quarter		At the end of Corresponding Previous Year Quarter	
4.1	Capital Fund to RWA	11.19%	11.29%	11.30%	11.32%	11.39%	11.41%
4.2	Non- Performing Loan (NPL) to Total Loan	1.80%	1.80%	2.30%	2.30%	2.75%	2.75%
4.3	Total Loan Loss Provision to Total NPL	121.04%	121.04%	97.73%	97.73%	103.97%	103.97%
4.4	Cost of Funds	4.62%	4.62%	4.65%	4.65%	5.40%	5.40%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	76.71%	76.71%	78.35%	78.35%	73.34%	73.34%
4.6	Base Rate %	7.87%	7.87%	7.87%	7.87%	8.81%	8.81%
4.7	Net Interest Spread (Calculated as per NRB Directives)	4.35%	4.35%	4.98%	4.98%	4.94%	4.94%
	Additional Information						
a	Average Yield	8.48%	8.48%	8.39%	8.39%	10.06%	10.06%
b	Average Cost of Deposit-LCY	4.61%	4.61%	4.69%	4.69%	5.37%	5.37%
c	Return on Equity	20.29%	20.29%	19.61%	19.61%	23.35%	23.35%
d	Return on Assets	1.51%	1.51%	1.45%	1.45%	1.74%	1.74%

* 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.