Hattisar, Kathmandu Unaudited Financial Results (Quarterly) As at 3rd Quarter (13/04/2014) of the Fiscal Year 2070/71

Rs.in '000

							Rs.in '000
S.N.	Particulars	This Quarter Ending 13.04.2014		Previous Quarter Ending 14.01.2014		Corresponding Previous Year Quarter Ending 13.04- 2013	
O.I.V.		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	38,003,649	37,962,298	36,928,824	36,891,106	31,385,889	31,351,031
1.1	Paid Up Capital	1,813,554	1,813,554	1,813,554	1,813,554	1,619,244	1,619,244
	Reserve and Surplus	1,049,024	1,052,330	930,663	931,237	844,340	848,196
	Debenture and Bond	931,290	931,290	931,290	931,290	692,770	692,770
	Borrowings	67,000	67,000	161,500	161,500	180,000	180,000
	Deposits (a+b)	32,470,784	32,481,512	31,409,472	31,419,981	27,223,497	27,231,820
	a. Domestic Currency	31,609,347	31,620,076	30,561,447	30,571,956	26,521,234	26,529,557
	b. Foreign Currency	861,437	861,437	848,025	848,025	702,263	702,263
	Income Tax Liability Other Liabilities	1,623,512	1,616,612	1,633,165	1,633,544	779,695	779,001
	Non-Controlling Interest	48,486	1,610,612	49,180	1,033,344	46,343	779,001
	Total Assets (2.1 to 2.7)	38,003,649	37,962,298	36,928,824	36,891,106	31,385,889	31,351,031
	Cash and Bank Balance	5,585,422	5,581,258	5,066,391	5,062,252	2,533,179	2,508,776
	Money at Call and Short Notice	1,160,000	1,160,000	828,760	828,760	620,019	620,019
	Investments	4,103,322	4,087,492	4,503,589	4,497,759	4,848,885	4,853,254
2.4	Loans and Advances (a+b+c+d+e+f)*	25,318,985	25,318,985	24,720,103	24,720,103	22,210,921	22,210,921
	a. Real Estate Loan	3,329,802	3,329,802	3,523,266	3,523,266	3,760,985	3,760,985
	1. Residental Real Estate Loan (Except Personal Home Loan upto Rs.100 La	16,055	16,055	16,830	16,830	-	-
	2. Business Complex & Residental Apartment Construction Loan	1,255,020	1,255,020	1,334,625	1,334,625	1,439,143	1,439,143
	Income generating Commercial Complex Loan	490,874	490,874	497,494	497,494	597,247	597,247
	Other Real Estate Loan (Including Land purchase & plotting)	1,567,854	1,567,854	1,674,317	1,674,317	1,724,595	1,724,595
	b. Personal Home Loan of Rs.100 Lacs or Less	1,525,289	1,525,289	1,411,532	1,411,532	1,135,671	1,135,671
	c. Margin Type Loan	283,802	283,802	204,131	204,131	336,968	336,968
	d. Term Loan	5,178,046	5,178,046	4,748,394	4,748,394	3,940,874	3,940,874
	e. Overdraft Loan/ TR Loan/ WC Loan	11,810,787	11,810,787	11,626,743	11,626,743	10,282,743	10,282,743
2.5	f. Others Fixed Assets	3,191,258 471,836	3,191,258	3,206,038	3,206,038 460,172	2,753,680	2,753,680 351,657
	Non- Banking Assets	471,830	461,451	471,153	460,172	363,382	351,657
	Other Assets	1,364,084	1,353,112	1.338.827	1,322,059	809,504	806,404
2.7	Other Models	1,004,004	1,000,112	1,000,027	1,022,000		
3	Profit and Loss Account	This Qu	uarter	Previous Quarter			ling Previous
						Year	Quarter
3.1	Interest Income	2,166,286	2,166,805	1,438,987	1,437,522	2,075,421	2,072,760
3.2	Interest Expenses	1,285,895	1,286,345	877,947	878,307	1,298,961	1,300,194
	A. Net Interest Income (3.1 -3.2)	880,392	880,460	561,040	559,215	776,460	772,566
	Fees, Commission and Discount	122,093	122,093	86,024	86,024	81,708	81,078
	Other Operating Income	189,853	181,250	142,952	135,552	130,421	129,824
	Foreign Exchange Gain/Loss (Net)	102,211	102,211	72,837	72,837	109,333	109,333
	B. Total Operating Income (A+3.3+3.4+3.5)	1,294,550	1,286,015	862,853	853,628	1,097,922	1,092,800
	Staff Expenses	185,413	180,360	119,221	115,906	149,593	145,977
	Other Operating Expenses	311,072	303,470	201,193	195,652	281,390	274,462
	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses	798,065 245,814	802,185 245,814	542,438 170,112	542,070 170,112	666,939 213,434	672,362 213,434
	D. Operating Profit (C-3.8)	552,251	556,371	372,327	371,958	453,506	458,928
	Non-Operating Income/Expenses (Net)	9,454	6,452	751	751	404	404
	Write Back of Provision for Possible Loss	8,147	8,147	8,147	8,147	404	404
		0,147	0,177		0,177		459,332
	E. Profit from Regular Activities (D+3.9+3.10)	569.852	570.970	381,225	380.857	453,910	
		569,852 525	570,970 525	381,225 349	380,857 349	453,910 (12,794)	
3.11	E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11)	569,852 525 570,377	570,970 525 571,495	, ,	380,857 349 381,206	453,910 (12,794) 441,116	
3.11	Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11)	525 570,377	525 571,495	349 381,574	349 381,206	(12,794)	(12,794) 446,538
3.11	Extraordinary Income/Expenses (Net)	525	525	349	349	(12,794) 441,116	(12,794) 446,538
3.11 3.12 3.13	Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus	525 570,377 51,954	525 571,495 51,954	349 381,574 34,655	349 381,206 34,655	(12,794) 441,116 40,594	(12,794) 446,538 40,594
3.11 3.12 3.13 3.14	Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary	525 570,377 51,954 155,862 362,561 (514)	525 571,495 51,954 155,862 363,679	349 381,574 34,655 103,965 242,954	349 381,206 34,655 103,965 242,586	(12,794) 441,116 40,594 121,783 278,738 (2,657)	(12,794) 446,538 40,594 121,783 284,161
3.11 3.12 3.13 3.14	Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13)	525 570,377 51,954 155,862 362,561	525 571,495 51,954 155,862	349 381,574 34,655 103,965 242,954	349 381,206 34,655 103,965	(12,794) 441,116 40,594 121,783 278,738	(12,794) 446,538 40,594 121,783
3.11 3.12 3.13 3.14	Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary	525 570,377 51,954 155,862 362,561 (514)	525 571,495 51,954 155,862 363,679	349 381,574 34,655 103,965 242,954 180 242,773	349 381,206 34,655 103,965 242,586	(12,794) 441,116 40,594 121,783 278,738 (2,657) 281,395 Correspond	(12,794) 446,538 40,594 121,783 284,161 - 284,161 ling Previous
3.11 3.12 3.13 3.14	Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary H. Net Profit /(Loss) Ratios	525 570,377 51,954 155,862 362,561 (514) 363,075 At the end of T	525 571,495 51,954 155,862 363,679 - 363,679	349 381,574 34,655 103,965 242,954 180 242,773 At the end of P	349 381,206 34,655 103,965 242,586 - 242,586 revious Quarter	(12,794) 441,116 40,594 121,783 278,738 (2,657) 281,395 Correspond Year O	(12,794) 446,538 40,594 121,783 284,161 284,161 ling Previous
3.11 3.12 3.13 3.14 4	Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary H. Net Profit /(Loss) Ratios Capital Fund to RWA	525 570,377 51,954 155,862 362,561 (514) 363,075 At the end of T	525 571,495 51,954 155,862 363,679 - 363,679 This Quarter	349 381,574 34,655 103,965 242,954 180 242,773 At the end of P	349 381,206 34,655 103,965 242,586 242,586 revious Quarter	(12,794) 441,116 40,594 121,783 278,738 (2,657) 281,395 Correspond Year C	(12,794) 446,538 40,594 121,783 284,161 - 284,161 ling Previous Quarter 11.12%
3.11 3.12 3.13 3.14 4 4.1 4.2	Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary H. Net Profit /(Loss) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan	525 570,377 51,954 155,862 362,561 (514) 363,075 At the end of 1 11.73% 3.14%	525 571,495 51,954 155,862 363,679 - 363,679 This Quarter 11.71% 3.14%	349 381,574 34,655 103,965 242,954 180 242,773 At the end of P	349 381,206 34,655 103,965 242,586 - 242,586 revious Quarter 11.48% 3.52%	(12,794) 441,116 40,594 121,783 278,738 (2,657) 281,395 Correspond Year C	(12,794) 446,538 40,594 121,783 284,161 284,161 ling Previous Quarter 11.12% 2.46%
3.11 3.12 3.13 3.14 4 4.1 4.2 4.3	Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary H. Net Profit /(Loss) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	525 570,377 51,954 155,862 362,561 (514) 363,075 At the end of T 11.73% 3.14% 106.97%	525 571,495 51,954 155,862 363,679 - 363,679 This Quarter 11.71% 3.14% 106.97%	349 381,574 34,655 103,965 242,954 180 242,773 At the end of P	349 381,206 34,655 103,965 242,586 242,586 revious Quarter 11.48% 3.52% 89.57%	(12,794) 441,116 40,594 121,783 278,738 (2,657) 281,395 Correspond Year C 11.14% 2,46% 107.50%	(12,794) 446,538 40,594 121,783 284,161 284,161 ling Previous Quarter 11.12% 2.46% 107.50%
3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4	Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary H. Net Profit /(Loss) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund	525 570,377 51,954 155,862 362,561 (514) 363,075 At the end of T 11.73% 3.14% 106.97% 5.57%	525 571,495 51,954 155,862 363,679 - 363,679 This Quarter 11.71% 3.14% 106.97% 5.57%	349 381,574 34,655 103,965 242,954 180 242,773 At the end of P 11.50% 3.52% 89,57% 5.74%	349 381,206 34,655 103,965 242,586 242,586 revious Quarter 11.48% 3.52% 89,57% 5.74%	(12,794) 441,116 40,594 121,783 278,738 (2,657) 281,395 Correspond Year C 11.14% 2.46% 107.50% 6.40%	(12,794) 446,538 40,594 121,783 284,161 284,161 ling Previous Quarter 11.12% 2.46% 107.50% 6.40%
3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5	Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary H. Net Profit /(Loss) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund Credit to Deposit Ratio (Calculated as per NRB Directive)	525 570,377 51,954 155,862 362,561 (514) 363,075 At the end of T 11.73% 3.14% 106.97% 5.57% 75.28%	525 571,495 51,954 155,862 363,679 - 363,679 This Quarter 11.71% 3.14% 106.97% 5.57% 75.28%	349 381,574 34,655 103,965 242,954 180 242,773 At the end of P 11.50% 3.52% 89.57% 5.74% 75.40%	349 381,206 34,655 103,965 242,586 242,586 revious Quarter 11.48% 3.52% 89.57% 5.74% 75.40%	(12,794) 441,116 40,594 121,783 278,738 (2,657) 281,395 Correspond Year C 11.14% 2.46% 107.50% 6.40% 77.26%	(12,794) 446,538 40,594 121,783 284,161 284,161 ling Previous Quarter 11.12% 2.46% 6.40% 77.26%
3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 4.6	Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary H. Net Profit /(Loss) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund Credit to Deposit Ratio (Calculated as per NRB Directive) Base Rate	525 570,377 51,954 155,862 362,561 (514) 363,075 At the end of T 11.73% 3.14% 106.97% 5.57%	525 571,495 51,954 155,862 363,679 - 363,679 This Quarter 11.71% 3.14% 106.97% 5.57%	349 381,574 34,655 103,965 242,954 180 242,773 At the end of P 11.50% 3.52% 89,57% 5.74%	349 381,206 34,655 103,965 242,586 242,586 revious Quarter 11.48% 3.52% 89,57% 5.74%	(12,794) 441,116 40,594 121,783 278,738 (2,657) 281,395 Correspond Year C 11.14% 2.46% 107.50% 6.40%	(12,794) 446,538 40,594 121,783 284,161 284,161 ling Previous Quarter 11.12% 2.46% 6.40% 77.26%
3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 4.6	Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary H. Net Profit /(Loss) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund Credit to Deposit Ratio (Calculated as per NRB Directive) Base Rate Additional Information	525 570,377 51,954 155,862 362,561 (514) 363,075 At the end of T 11.73% 3.14% 106.97% 5.57% 75.28% 9.00%	525 571,495 51,954 155,862 363,679 	349 381,574 34,655 103,965 242,954 180 242,773 At the end of P 11.50% 3.52% 89.57% 5.74% 75.40% 9.14%	349 381,206 34,655 103,965 242,586 242,586 revious Quarter 11.48% 3.52% 89.57% 5.74% 75.40% 9.14%	(12,794) 441,116 40,594 121,783 278,738 (2,657) 281,395 Correspond Year C 11.14% 2.46% 107.50% 6.40% 77.26% 10.22%	(12,794) 446,538 40,594 121,783 284,161 284,161 ling Previous Quarter 11.12% 2.46% 107.50% 6.40% 77.26% 10.22%
3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 4.6	Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary H. Net Profit /(Loss) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund Credit to Deposit Ratio (Calculated as per NRB Directive) Base Rate Additional Information Average Yield	525 570,377 51,954 155,862 362,561 (514) 363,075 At the end of T 11.73% 3.14% 106.97% 5.57% 75.28% 9.00%	525 571,495 51,954 155,862 363,679 363,679 This Quarter 11.71% 3.14% 106.97% 75.28% 9.00%	349 381,574 34,655 103,965 242,954 180 242,773 At the end of P 11.50% 3.52% 89.57% 5.74% 75.40% 9.14%	349 381,206 34,655 103,965 242,586 242,586 revious Quarter 11.48% 3.52% 89.57% 5.74% 75.40% 9.14%	(12,794) 441,116 40,594 121,783 278,738 (2,657) 281,395 Correspond Year C 11.14% 2.46% 107.50% 6.40% 77.26% 10.22%	(12,794) 446,538 40,594 121,783 284,161
3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 4.6	Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary H. Net Profit /(Loss) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund Credit to Deposit Ratio (Calculated as per NRB Directive) Base Rate Additional Information Average Yield Average Cost of Deposit-LCY	525 570,377 51,954 155,862 362,561 (514) 363,075 At the end of T 11.73% 3.14% 106.97% 5.57% 75.28% 9.00%	525 571,495 51,954 155,862 363,679 - 363,679 This Quarter 11.71% 3.14% 106.97% 5.57% 75.28% 9.00% 9.74% 5.53%	349 381,574 34,655 103,965 242,954 180 242,773 At the end of P 11.50% 3.52% 89.57% 5.74% 75.40% 9.14%	349 381,206 34,655 103,965 242,586 242,586 revious Quarter 11.48% 3.52% 89.57% 5.74% 75.40% 9.14%	(12,794) 441,116 40,594 121,783 278,738 (2,657) 281,395 Correspond Year C 11.14% 2.46% 107.50% 6.40% 77.26% 10.22%	(12,794) 446,538 40,594 121,783 284,161 284,161 ing Previous Quarter 11.12% 2.46% 107.50% 6.40% 77.26% 10.22%
3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 4.6	Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary H. Net Profit /(Loss) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund Credit to Deposit Ratio (Calculated as per NRB Directive) Base Rate Additional Information Average Yield Average Cost of Deposit-LCY Net Interest Spread	525 570,377 51,954 155,862 362,561 (514) 363,075 At the end of T 11.73% 3.14% 106.97% 75.28% 9.00% 9.74% 5.57% 75.28% 4.17%	525 571,495 51,954 155,862 363,679 363,679 This Quarter 11.71% 3.14% 106.97% 5.57% 75.28% 9.00% 9.74% 6.553% 4.17%	349 381,574 34,655 103,965 242,954 180 242,773 At the end of P 11.50% 3.52% 89.57% 5.74% 75.40% 9.14% 9.83% 5.72% 4.09%	349 381,206 34,655 103,965 242,586 242,586 revious Quarter 11.48% 3.52% 89.57% 5.74% 75.40% 9.14% 9.83% 5.72% 4.09%	(12,794) 441,116 40,594 121,783 278,738 (2,657) 281,395 Correspond Year C 11.14% 2.46% 107.50% 6.40% 77.26% 10.22%	(12,794) 446,538 40,594 121,783 284,161 284,161 ling Previous Quarter 11.12% 2.46% 107.50% 6.40% 77.26% 10.22%
3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 4.6 a a b b	Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary H. Net Profit /(Loss) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund Credit to Deposit Ratio (Calculated as per NRB Directive) Base Rate Additional Information Average Yield Average Cost of Deposit-LCY	525 570,377 51,954 155,862 362,561 (514) 363,075 At the end of T 11.73% 3.14% 106.97% 5.57% 75.28% 9.00%	525 571,495 51,954 155,862 363,679 - 363,679 This Quarter 11.71% 3.14% 106.97% 5.57% 75.28% 9.00% 9.74% 5.53%	349 381,574 34,655 103,965 242,954 180 242,773 At the end of P 11.50% 3.52% 89.57% 5.74% 75.40% 9.14%	349 381,206 34,655 103,965 242,586 242,586 revious Quarter 11.48% 3.52% 89.57% 5.74% 75.40% 9.14%	(12,794) 441,116 40,594 121,783 278,738 (2,657) 281,395 Correspond Year C 11.14% 2.46% 107.50% 6.40% 77.26% 10.22%	(12,794 446,538 40,594 121,783 284,161 - 284,161 ling Previous Quarter 11.12% 2.46% 107.50% 6.40% 77.26% 10.22% 10.51% 6.47%

^{*}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.