



Hattisar, Kathmandu

Unaudited Financial Results (Quarterly)

As at 1st Quarter (16/10/2016) of the Fiscal Year 2073/74

Rs.in '000

S.N.	Particulars	This Quarter Ending 16.10.2016		Previous Quarter Ending 15.07.2016		Corresponding Previous Year Quarter	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	81,884,441	81,396,752	74,996,904	74,575,981	53,981,884	53,850,803
1.1	Paid Up Capital *	3,375,119	3,375,119	3,022,881	3,022,881	2,437,416	2,437,416
1.2	Reserve and Surplus	3,620,428	3,589,818	3,250,783	3,230,142	1,494,341	1,480,701
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	660,000	660,000	910,000	910,000	1,867,000	1,867,000
1.5	Deposits (a+b)	69,998,356	70,050,926	64,902,408	64,934,359	45,070,644	45,113,984
	a. Domestic Currency	69,174,904	69,227,474	64,059,420	64,091,370	44,187,353	44,230,693
	b. Foreign Currency	823,452	823,452	842,988	842,988	883,291	883,291
1.6	Income Tax Liability	-	-	-	-	67,800	67,800
1.7	Other Liabilities	2,968,201	2,517,370	1,638,481	1,275,080	1,560,781	1,452,612
1.8	Non-Controlling Interest	58,817	-	68,832	-	52,612	-
2	Total Assets (2.1 to 2.7)	81,884,441	81,396,752	74,996,904	74,575,981	53,981,884	53,850,803
2.1	Cash and Bank Balance	8,033,541	7,597,928	6,637,396	6,274,807	4,935,145	4,865,880
2.2	Money at Call and Short Notice	1,290,220	1,290,220	950,700	950,700	350,000	350,000
2.3	Investments	10,354,108	10,353,177	9,823,522	9,822,607	8,766,784	8,743,488
2.4	Loans and Advances (a+b+c+d+e+f)**	58,937,945	58,937,945	55,305,183	55,305,183	38,122,472	38,122,472
	a. Real Estate Loan	5,771,561	5,771,561	5,525,613	5,525,613	3,795,820	3,795,820
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	267,318	267,318	369,408	369,408	187,058	187,058
	2. Business Complex & Residential Apartment Construction Loan	1,239,899	1,239,899	1,099,503	1,099,503	1,178,441	1,178,441
	3. Income generating Commercial Complex Loan	453,939	453,939	491,260	491,260	478,597	478,597
	4. Other Real Estate Loan (Including Land purchase & plotting)	3,810,406	3,810,406	3,565,442	3,565,442	1,951,724	1,951,724
	b. Personal Home Loan of Rs.1 crore or Less	3,830,963	3,830,963	3,568,909	3,568,909	2,540,695	2,540,695
	c. Margin Type Loan	1,068,346	1,068,346	1,511,102	1,511,102	536,608	536,608
	d. Term Loan	11,992,798	11,992,798	11,349,046	11,349,046	8,169,567	8,169,567
	e. Overdraft Loan/ TR Loan/ WC Loan	26,379,545	26,379,545	24,001,018	24,001,018	17,447,960	17,447,960
	f. Others	9,894,731	9,894,731	9,349,495	9,349,495	5,631,821	5,631,821
2.5	Fixed Assets	648,424	631,699	638,110	621,916	442,932	429,791
2.6	Non-Banking Assets	154,638	154,638	154,638	154,638	31,287	31,287
2.7	Other Assets	2,465,566	2,431,146	1,487,356	1,446,131	1,333,264	1,307,885
3	Profit and Loss Account	This Quarter		Previous Quarter		Corresponding Previous Year Quarter	
3.1	Interest Income	1,293,731	1,305,003	4,158,865	4,117,569	872,201	872,201
3.2	Interest Expenses	666,508	677,781	1,989,418	2,000,902	512,048	512,048
	A. Net Interest Income (3.1-3.2)	627,223	627,223	2,169,447	2,116,667	360,153	360,153
3.3	Fees, Commission and Discount	42,334	42,334	173,917	173,917	39,552	39,552
3.4	Other Operating Income	123,886	92,274	334,856	316,461	73,485	56,212
3.5	Foreign Exchange Gain/Loss (Net)	16,843	16,843	167,085	167,085	47,593	47,593
	B. Total Operating Income (A+3.3+3.4+3.5)	810,286	778,674	2,845,305	2,774,130	520,783	503,510
3.6	Staff Expenses	110,108	104,959	387,615	372,850	87,959	84,465
3.7	Other Operating Expenses	133,058	126,604	508,807	489,677	109,416	104,735
	C. Operating Profit Before Provision (B-3.6-3.7)	567,120	547,110	1,948,883	1,911,603	323,408	314,310
3.8	Provision for Possible Losses	211,695	211,695	269,157	269,157	64,571	64,571
	D. Operating Profit (C-3.8)	355,425	335,415	1,679,727	1,642,446	258,837	249,739
3.9	Non- Operating Income/Expenses (Net)	163,703	154,329	174,078	166,490	1,086	(628)
3.10	Write Back of Provision for Possible Loss	75,461	75,461	151,826	151,826	21,232	21,232
	E. Profit from Regular Activities (D+3.9+3.10)	594,589	565,205	2,005,631	1,960,763	281,154	270,343
3.11	Extraordinary Income/Expenses (Net)	-	-	-	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	594,589	565,205	2,005,631	1,960,763	281,154	270,343
3.12	Provision for Staff Bonus	54,054	51,382	182,330	178,251	25,559	24,577
3.13	Provision for Taxes	160,825	154,147	547,817	537,620	76,187	73,730
	G. Net Profit/Loss (F- 3.12-3.13)	379,711	359,676	1,275,484	1,244,892	179,408	172,036
3.14	15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary	9,817	-	14,990	-	3,612	-
	H. Net Profit /(Loss)**	369,894	359,676	1,260,494	1,244,892	175,796	172,036
4	Ratios	At the end of This Quarter		At the end of Previous Quarter		Corresponding Previous Year Quarter	
4.1	Capital Fund to RWA	11.34%	11.28%	11.19%	11.12%	10.94%	10.85%
4.2	Non- Performing Loan (NPL) to Total Loan	1.59%	1.59%	1.41%	1.41%	1.72%	1.72%
4.3	Total Loan Loss Provision to Total NPL	132.88%	132.88%	142.06%	142.06%	126.66%	126.66%
4.4	Cost of Fund	3.95%	3.95%	3.84%	3.84%	4.24%	4.24%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	78.30%	78.30%	77.55%	77.55%	78.84%	78.84%
4.6	Base Rate	6.38%	6.38%	6.65%	6.65%	7.04%	7.04%
4.7	Net Interest Spread (Calculated as per NRB Directives)	3.90%	3.90%	4.37%	4.37%	3.48%	3.48%
	Additional Information						
a	Average Yield	7.43%	7.43%	8.00%	8.00%	7.26%	7.26%
b	Average Cost of Deposit-LCY	3.85%	3.85%	3.83%	3.83%	4.24%	4.24%
c	Return on Equity	20.66%	20.66%	19.91%	19.91%	17.56%	17.56%
d	Return on Assets	1.77%	1.77%	1.67%	1.67%	1.28%	1.28%

* Calls in Advance Rs. 353,041,650 has been included in the Paid Up Capital at the end of this Quarter.

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

Unaudited financial figure may vary if directed by external auditors and supervisory authority, figures has been regrouped wherever necessary.

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.

Corresponding Previous Year Quarter Ending figures have been taken from the unaudited Financial Statement of Siddhartha Bank only.

All above financials have been prepared as per NRB Directives no. 4 which is not fully compliant with NFRS

Non-Banking Assets are presented gross of provision. Provisioning of NBA is presented under-Other Liabilities.