Rs.in '000

| | | | | | | Rs.in '000 |
|--|---|---|--|---|--|--|
| S.N. | Particulars | This Quarter Ending 16.10.2012 | | Previous Quarter Ending 15.07.2012 | | Corresponding Previous Year Quarter Ending |
| | | Group | Siddhartha Bank | Group | Siddhartha Bank | Siddhartha Bank |
| 1 | Total Capital and Liabilities (1.1 to 1.8) | 29,150,454 | 29,135,821 | 29,628,732 | 29,579,199 | 24,522,385 |
| | Paid Up Capital | 1,619,244 | 1,619,244 | 1,619,244 | 1,619,244 | 1,618,264 |
| | Reserve and Surplus | 719,557 | 721,965 | 699,829 | 700,386 | 597,320 |
| | Debenture and Bond | 627,770 | 627,770 | 627,770 | 627,770 | 227,770 |
| 1.4 | Borrowings | 108,900 | 108,900 | 45,000 | 45,000 | 45,000 |
| | Deposits (a+b) | 25,287,371 | 25,318,512 | 25,948,506 | 25,948,506 | 21,429,496 |
| | a. Domestic Currency | 24,559,445 | 24,590,585 | 24,658,826 | 24,658,826 | 20,533,061 |
| | b. Foreign Currency | 727,927 | 727,927 | 1,289,680 | 1,289,680 | 896,435 |
| | Income Tax Liability | 5,548 | 5,548 | 27,471 | 27,471 | 29,141 |
| | Other Liabilities | 734,330 | 733,882 | 612,446 | 610,823 | 575,393 |
| | Non-Controlling Interest | 47,734 | | 48,466 | | |
| | Total Assets (2.1 to 2.7) | 29,150,454 | 29,135,821 | 29,628,732 | 29,579,199 | 24,522,385 |
| | Cash and Bank Balance | 2,413,287 | 2,413,277 | 4,330,907 | 4,291,891 | 2,824,133 |
| | Money at Call and Short Notice | 287,414 | 287,651 | 647,480 | 647,480 | 384,870 |
| | Investments | 4,429,889 | 4,430,889 | 3,392,868 | 3,393,868 | 2,460,180 |
| | Loans and Advances (a+b+c+d+e+f)* | 20,876,580 | 20,876,580 | 20,217,584 | 20,217,584 | 18,096,619 |
| | a. Real Estate Loan | 3,922,024 | 3,922,024 | 4,242,071 | 4,242,071 | 4,253,914 |
| | 1. Residental Real Estate Loan (Except Personal Home Loan upto Rs.100 | - | | | | 44,184 |
| | Business Complex & Residental Apartment Construction Loan | 1,558,918 | 1,558,918 | 1,754,771 | 1,754,771 | 1,688,538 |
| | Income generating Commercial Complex Loan | 664,384 | 664,384 | 732,395 | 732,395 | 799,564 |
| | Other Real Estate Loan (Including Land purchase & plotting) | 1,698,723 | 1,698,723 | 1,754,905 | 1,754,905 | 1,721,629 |
| | b. Personal Home Loan of Rs.100 Lacs or Less | 1,012,578 | 1,012,578 | 937,490 | 937,490 | 688,744 |
| | c. Margin Type Loan | 382,730 | 382,730 | 357,428 | 357,428 | 489,060 |
| | d. Term Loan | 3,755,657 | 3,755,657 | 3,769,454 | 3,769,454 | 3,227,090 |
| | e. Overdraft Loan/ TR Loan/ WC Loan | 9,310,986 | 9,310,986 | 8,580,380 | 8,580,380 | 7,659,767 |
| | f. Others | 2,492,605 | 2,492,605 | 2,330,761 | 2,330,761 | 1,778,043 |
| | Fixed Assets | 391,631 | 379,134 | 369,223 | 358,713 | 400,162 |
| | Non- Banking Assets | | - | | - | |
| 2.7 | Other Assets | 751,654 | 748,290 | 670,670 | 669,663 | 356,421 |
| | | | | | | corresponding Previous Year |
| 3 | Profit and Loss Account | | This Quarter | | Previous Quarter | |
| 2.1 | Interest Income | 050 444 | 054.070 | 2 000 205 | 2 000 205 | Quarter |
| | Interest Income | 652,411 | 651,072 | 2,906,265 | 2,906,265 | 680,382 |
| | Interest Expenses A. Net Interest Income (3.1 -3.2) | 467,947 | 468,407 | 2,048,914 | 2,048,914 | 538,207 |
| | | 184,464 | 182,665 | 857,352 | 857,352 | 142,175 |
| | Fees, Commission and Discount Other Operating Income | 28,681 35,417 | 28,681 35,417 | 108,181 94,507 | 108,181 94,507 | 21,567 16,247 |
| | Foreign Exchange Gain/Loss (Net) | | 37,764 | 115,627 | | |
| 3.5 | | | | | | |
| | | 37,764 | , | , | 115,627 | 25,697 |
| | B. Total Operating Income (A+3.3+3.4+3.5) | 286,325 | 284,526 | 1,175,666 | 1,175,666 | 205,685 |
| 3.6 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses | 286,325 43,480 | 284,526 42,116 | 1,175,666 174,854 | 1,175,666 173,884 | 205,685 37,206 |
| 3.6 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses | 286,325 43,480 85,617 | 284,526 42,116 82,599 | 1,175,666 174,854 338,421 | 1,175,666 173,884 336,340 | 205,685 37,206 63,944 |
| 3.6 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) | 286,325 43,480 85,617 157,228 | 284,526 42,116 82,599 159,811 | 1,175,666 174,854 338,421 662,390 | 1,175,666 173,884 336,340 665,442 | 205,685 37,206 63,944 104,534 |
| 3.6 3.7 3.8 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses | 286,325 43,480 85,617 157,228 125,981 | 284,526 42,116 82,599 159,811 125,981 | 1,175,666 174,854 338,421 662,390 155,526 | 1,175,666 173,884 336,340 665,442 155,526 | 205,685 37,206 63,944 104,534 63,299 |
| 3.6 3.7 3.8 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) | 286,325 43,480 85,617 157,228 125,981 31,247 | 284,526 42,116 82,599 159,811 125,981 33,831 | 1,175,666 174,854 338,421 662,390 155,526 506,864 | 1,175,666 173,884 336,340 665,442 155,526 509,916 | 205,685 37,206 63,944 104,534 |
| 3.6 3.7 3.8 3.9 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) | 286,325 43,480 85,617 157,228 125,981 | 284,526 42,116 82,599 159,811 125,981 | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 | 205,685 37,206 63,944 104,534 63,299 41,235 |
| 3.6 3.7 3.8 3.9 3.10 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss | 286,325 43,480 85,617 157,228 125,981 31,247 | 284,526 42,116 82,599 159,811 125,981 33,831 80 | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 | 205,685 37,206 63,944 104,534 63,299 41,235 |
| 3.6 3.7 3.8 3.9 3.10 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) | 286,325 43,480 85,617 157,228 125,981 31,247 | 284,526 42,116 82,599 159,811 125,981 33,831 80 | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 | 205,685 37,206 63,944 104,534 63,299 41,235 |
| 3.6 3.7 3.8 3.9 3.10 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non-Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) | 286,325 43,480 85,617 157,228 125,981 31,247 80 | 284,526 42,116 82,599 159,811 125,981 33,831 80 | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 | 205,685 37,206 63,944 104,534 63,299 41,235 |
| 3.6 3.7 3.8 3.9 3.10 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) | 286,325 43,480 85,617 157,228 125,981 31,247 80 31,327 | 284,526 42,116 82,599 159,811 125,981 33,831 80 33,911 | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 | 205,685 37,206 63,944 104,534 63,299 41,235 |
| 3.6 3.7 3.8 3.9 3.10 3.11 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus | 286,325 43,480 85,617 157,228 125,981 31,247 80 31,327 31,327 | 284,526 42,116 82,599 159,811 125,981 33,831 80 33,911 - 33,911 3,083 | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 47,175 | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 | 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 - 41,235 3,749 |
| 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes | 286,325 43,480 85,617 157,228 125,981 31,247 80 31,327 31,327 31,327 3,083 9,248 | 284,526 42,116 82,599 159,811 125,981 33,831 80 33,911 - 33,911 3,083 9,248 | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 47,175 140,942 | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 - 518,929 47,175 141,297 | 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 - 41,235 3,749 11,246 |
| 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) 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) | 286,325 43,480 85,617 157,228 125,981 31,247 80 31,327 31,327 31,327 3,083 9,248 18,996 | 284,526 42,116 82,599 159,811 125,981 33,831 80 33,911 - 33,911 3,083 9,248 21,580 | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 47,175 140,942 329,366 | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 | 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 - 41,235 3,749 |
| 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) 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 | 286,325 43,480 85,617 157,228 125,981 31,247 80 31,327 31,327 31,327 3,083 9,248 18,996 (1,266) | 284,526 42,116 82,599 159,811 125,981 33,831 80 33,911 - 33,911 3,083 9,248 21,580 | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 47,175 140,942 329,366 (534) | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 - 518,929 47,175 141,297 330,456 | 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 - 41,235 3,749 11,246 26,241 |
| 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) 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) | 286,325 43,480 85,617 157,228 125,981 31,247 80 31,327 31,327 31,327 3,083 9,248 18,996 | 284,526 42,116 82,599 159,811 125,981 33,831 80 33,911 - 33,911 3,083 9,248 21,580 | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 47,175 140,942 329,366 | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 - 518,929 47,175 141,297 | 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 - 41,235 3,749 11,246 26,241 |
| 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) 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 | 286,325 43,480 85,617 157,228 125,981 31,247 80 31,327 3,083 9,248 18,996 (1,266) 20,262 | 284,526 42,116 82,599 159,811 125,981 33,831 80 33,911 - 33,911 3,083 9,248 21,580 | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 47,175 140,942 329,366 (534) 329,900 | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 - 518,929 47,175 141,297 330,456 | 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 - 41,235 3,749 11,246 26,241 |
| 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) 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) | 286,325 43,480 85,617 157,228 125,981 31,247 80 31,327 3,083 9,248 18,996 (1,266) 20,262 | 284,526 42,116 82,599 159,811 125,981 33,831 80 33,911 - 33,911 3,083 9,248 21,580 - 21,580 | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 47,175 140,942 329,366 (534) 329,900 At the end of | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 - 518,929 47,175 141,297 330,456 | 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 3,749 11,246 26,241 - 26,241 At the end of corresponding |
| 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 3.14 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) 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) | 286,325 43,480 85,617 157,228 125,981 31,247 80 31,327 31,327 3,083 9,248 18,996 (1,266) 20,262 At the end of | 284,526 42,116 82,599 159,811 125,981 33,831 80 33,911 - 33,911 3,083 9,248 21,580 - 21,580 f This Quarter | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 47,175 140,942 329,366 (534) 329,900 At the end of | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 518,929 47,175 141,297 330,456 - 330,456 Previous Quarter | 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 3,749 11,246 26,241 - 26,241 At the end of corresponding Previous Year |
| 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 3.14 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) 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 | 286,325 43,480 85,617 157,228 125,981 31,247 80 31,327 3,083 9,248 18,996 (1,266) 20,262 At the end of | 284,526 42,116 82,599 159,811 125,981 33,831 80 33,911 | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 47,175 140,942 329,366 (534) 329,900 At the end of | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 - 518,929 47,175 141,297 330,456 - 330,456 Previous Quarter | 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 3,749 11,246 26,241 - 26,241 At the end of corresponding Previous Year |
| 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) 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 | 286,325 43,480 85,617 157,228 125,981 31,247 80 31,327 3,083 9,248 18,996 (1,266) 20,262 At the end of | 284,526 42,116 82,599 159,811 125,981 33,831 80 33,911 - 33,911 3,083 9,248 21,580 - 21,580 f This Quarter | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 47,175 140,942 329,366 (534) 329,900 At the end of 1 11.54% 1,52% | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 - 518,929 47,175 141,297 330,456 - 330,456 Previous Quarter 11.54% 1.52% | 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 - 41,235 3,749 11,246 26,241 - 26,241 At the end of corresponding Previous Year 10.66% 1.80% 108.42% |
| 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) 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 | 286,325 43,480 85,617 157,228 125,981 31,327 80 31,327 3,083 9,248 18,996 (1,266) 20,262 At the end of | 284,526 42,116 82,599 159,811 125,981 33,831 80 33,911 - 33,911 3,083 9,248 21,580 - 21,580 F This Quarter 11.11% 1.90% 126,93% 6.72% | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 47,175 140,942 329,366 (534) 329,900 At the end of 11.54% 1.52% 124,55% 8.88% | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 - 518,929 47,175 141,297 330,456 - 330,456 Previous Quarter 11.54% 1.52% 124.55% | 205,685 37,206 63,944 104,534 63,299 41,235 41,235 41,235 3,749 11,246 26,241 At the end of corresponding Previous Year 10,66% 1.80% 108,42% 9.99% |
| 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 3.14 4.1 4.2 4.3 4.4 4.5 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) 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 | 286,325 43,480 85,617 157,228 125,981 31,247 80 31,327 3,083 9,248 18,996 (1,266) 20,262 At the end of 11.11% 1.90% 126,93% 6.72% | 284,526 42,116 82,599 159,811 125,981 33,831 80 33,911 - 33,911 3,083 9,248 21,580 - 21,580 F This Quarter 11.11% 1.90% 126,93% 6.72% | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 47,175 140,942 329,366 (534) 329,900 At the end of 11.54% 1.52% 124,55% 8.88% | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 518,929 47,175 141,297 330,456 - 330,456 Previous Quarter 11.54% 1.52% 124.55% 8.88% | 205,685 37,206 63,944 104,534 63,299 41,235 41,235 41,235 3,749 11,246 26,241 At the end of corresponding Previous Year 10,66% 1.80% 108,42% 9.99% |
| 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) 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 Depoist Ratio (Calculated as per NRB Directive) Additional Information | 286,325 43,480 85,617 157,228 125,981 31,247 80 31,327 3,083 9,248 18,996 (1,266) 20,262 At the end of 11.11% 1.90% 126,93% 6.72% 77.70% | 284,526 42,116 82,599 159,811 125,981 33,831 80 33,911 33,911 3,083 9,248 21,580 21,580 f This Quarter 11.11% 1.90% 126,93% 6.72% 77.70% | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 47,175 140,942 329,366 (534) 329,900 At the end of 11.54% 1.52% 124.55% 8.88% 75.40% | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 518,929 47,175 141,297 330,456 - 330,456 Previous Quarter 11.54% 1.52% 124.55% 8.88% | 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 3,749 11,246 26,241 - 26,241 At the end of corresponding Previous Year 10.66% 1.80% 108.42% 9.99% 81.02% |
| 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) 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 Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Yield | 286,325 43,480 85,617 157,228 125,981 31,327 80 31,327 3,083 9,248 18,996 (1,266) 20,262 At the end of 11.11% 1.90% 126,93% 6.72% 77.70% | 284,526 42,116 82,599 159,811 125,981 33,831 80 33,911 - 33,911 3,083 9,248 21,580 - 21,580 f This Quarter 11.11% 1.90% 126,93% 6.72% 77.70% | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 47,175 140,942 329,366 (534) 329,900 At the end of 11.54% 1.52% 124.55% 8.88% 75.40% | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 - 518,929 47,175 141,297 330,456 - 330,456 Previous Quarter 11.54% 1.52% 124.55% 8.88% 75.40% | 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 3,749 11,246 26,241 - 26,241 At the end of corresponding Previous Year 10.66% 1.80% 108.42% 9.99% 81.02% |
| 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) 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 Depoist Ratio (Calculated as per NRB Directive) Additional Information | 286,325 43,480 85,617 157,228 125,981 31,327 80 31,327 3,083 9,248 18,996 (1,266) 20,262 At the end of 11.11% 1.90% 126,93% 6.72% 77.70% | 284,526 42,116 82,599 159,811 125,981 33,831 80 33,911 - 33,911 3,083 9,248 21,580 - 21,580 f This Quarter 11.11% 1.90% 126,93% 6.72% 77.70% | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 47,175 140,942 329,366 (534) 329,900 At the end of 11.54% 1.52% 124.55% 8.88% 75.40% | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 - 518,929 47,175 141,297 330,456 - 330,456 - 11.54% 1.52% 124.55% 8.88% 75.40% 9.18% | 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 3,749 11,246 26,241 - 26,241 At the end of corresponding Previous Year 10.66% 1.80% 108.42% 9.99% 81.02% |
| 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 | B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) 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 Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Yield Average Cost of Deposit-LCY | 286,325 43,480 85,617 157,228 125,981 31,247 80 31,327 3,083 9,248 18,996 (1,266) 20,262 At the end of 11.11% 1.90% 126,93% 6.72% 77.70% | 284,526 42,116 82,599 159,811 125,981 33,831 80 33,911 - 33,911 3,083 9,248 21,580 - 21,580 f This Quarter 11.11% 1.90% 126,93% 6.72% 77.70% 10.09% 7.02% 3.37% | 1,175,666 174,854 338,421 662,390 155,526 506,864 2,519 8,100 517,483 47,175 140,942 329,366 (534) 329,900 At the end of 11,54% 1,52% 124,55% 8,88% 75,40% 9,18% 3,52% | 1,175,666 173,884 336,340 665,442 155,526 509,916 913 8,100 518,929 - 518,929 47,175 141,297 330,456 - 330,456 - 11.54% 1.52% 124.55% 8.88% 75.40% | 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 3,749 11,246 26,241 - 26,241 At the end of corresponding Previous Year 10.66% 1.80% |

* 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 avove statement related to the group.