

Hattisar, Kathmandu Unaudited Financial Results (Quarterly) As at 3rd quarter end of FY 2074/75

							Rs. in '000
S.N.	. Particulars	This Quarter Ending 13.04.2018		Previous Quarter Ending 14.01.2018		Corresponding Previous Year Quarter Ending	
3.N.		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	106,428,526	106,120,409	100,514,119	100,085,410	87,640,869	87,493,831
1.1	Paid Up Capital*	8,012,171	8,012,171	7,056,515	7,056,515	5,250,859	5,250,859
	Reserve and Surplus	3,790,210	3,601,582	4,271,892	4,104,861	2,935,986	2,823,067
	Debenture and Bond	1,203,520	1,203,520	1,203,520	1,203,520	1,203,520	1,203,520
	Borrowings	859,894	859,894	445,752	445,752	504,014	504,014
1.5	Deposits (a+b)	89,844,777	90,401,940	85,319,737	85,566,023	74,707,260	75,275,857
	a. Domestic Currency	89,488,576	90,045,738	84,933,172	85,179,458	74,203,360	74,771,957
	b. Foreign Currency	356,202	356,202	386,565	386,565	503,900	503,900
	Income Tax Liability	-	-	-	-	-	-
	Other Liabilities	2,579,476	2,041,303	2,098,624	1,708,740	2,901,285 137,943	2,436,514
	Non-Controlling Interest Total Assets (2.1 to 2.7)	138,478 106,428,526	106,120,409	118,079 100,514,119	100,085,410	87,640,869	87,493,831
	Cash and Bank Balance	6,496,144	6,486,625	7,604,770	7,436,430	9,123,381	9,086,722
	Money at Call and Short Notice	1,450,435	1,450,435	2,010,000	2,010,000	995,000	9,086,722
	Investments	15,497,004	15,256,195	12,312,952	12,120,531	8,590,366	8,579,382
	Loans and Advances (a+b+c+d+e+f)**	79,880,802	79,880,802	75,695,473	75,695,473	66,260,372	66,260,372
	a. Real Estate Loan	7,441,154	7,441,154	7,224,480	7,224,480	6,464,784	6,464,784
	1. Residental Real Estate Loan (Except Personal Home			. /== ./	. /== ./		•/ •• •/• • •
	Loan upto Rs. 1.5 Crore)	84,278	84,278	86,873	86,873	125,374	125,374
	2. Business Complex & Residential Apartment		,=. 0		,	,,=. ,	-1
	Construction Loan	1,150,012	1,150,012	1,132,310	1,132,310	1,233,116	1,233,116
	3. Income generating Commercial Complex Loan	477,418	477,418	475,016	475,016	469,387	469,387
	4. Other Real Estate Loan (including Land purchase &						
	plotting)	5,729,446	5,729,446	5,530,281	5,530,281	4,636,907	4,636,907
	b. Personal Home Loan of Rs. 1.5 crore or less	4,155,324	4,155,324	4,113,468	4,113,468	4,419,361	4,419,361
	c. Margin Type Loan	1,836,197	1,836,197	1,921,031	1,921,031	1,400,291	1,400,291
	d. Term Loan	16,631,665	16,631,665	15,123,595	15,123,595	12,630,295	12,630,295
	e. Overdraft Loan/ TR Loan/ WC Loan	35,126,355	35,126,355	33,396,326	33,396,326	28,881,042	28,881,042
	f. Others	14,690,106	14,690,106	13,916,572	13,916,572	12,464,599	12,464,599
	Fixed Assets	933,298	904,311	843,531	815,919	686,898	655,097
	Non- Banking Assets	154,638	154,638	173,964	173,964	154,638	154,638
2.7	Other Assets	2,016,206	1,987,403	1,873,429	1,833,093	1,830,216	1,762,622
3	Profit and Loss Account	This Quarter		Previous Quarter		Corresponding Previous Year Quarter	
2 1	Interest Income	6 964 022	6 900 720	4 257 240	4 270 000	4,512,491	
	Interest Expenses	6,864,933 4,664,411	6,890,730 4,690,208	4,357,249 2,960,489	4,370,909 2,974,150	2,600,591	4,486,001 2,616,583
5.2	A. Net Interest Income (3.1 -3.2)	2,200,522	2,200,522	1,396,759	1,396,759	1,911,900	1,869,418
33	Fees, Commission and Discount	267,192	171,303	167,918	108,244	129,114	129,114
	Other Operating Income	410,320	414,339	266,869	269,852	529,708	277,953
	Net Foreign Exchange Gain/ (Loss)	191,686	191,686	116,964	116,964	113,312	113,312
0.0	B. Total Operating Income (A+3.3+3.4+3.5)	3,069,720	2,977,850	1,948,510	1,891,818	2,684,034	2,389,797
3.6	Staff Expenses	575,426	557,450	364,987	353,385	420,872	406,217
	Other Operating Expenses	531,146	507,103	337,800	322,038	450,397	423,680
	C. Operating Profit Before Provision (B-3.6-3.7)	1,963,147	1,913,297		1,216,395	1 010 765	
3.8				1,243,722		1,812,765	1,559,900
	Provision for Possible Losses	386,065	386,065	1,245,722 349,490	349,490	1,812,765 375,073	1,559,900 375,073
	Provision for Possible Losses D. Operating Profit (C-3.8)	386,065 1,577,083	386,065 1,527,232				
3.9		1,577,083 204,182		349,490	349,490	375,073	375,073
	D. Operating Profit (C-3.8)	1,577,083	1,527,232	349,490 896,232	349,490 866,905	375,073 1,437,692	375,073 1,184,827
3.10	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10)	1,577,083 204,182 265,079 2,046,344	1,527,232 132,873 265,079 1,925,185	349,490 896,232 132,142 245,752 1,274,126	349,490 866,905 101,368 245,752 1,214,024	375,073 1,437,692 189,302 142,246 1,769,240	375,073 1,184,827 175,942 142,246 1,503,015
3.10	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses)	1,577,083 204,182 265,079 2,046,344 400	1,527,232 132,873 265,079 1,925,185 400	349,490 896,232 132,142 245,752 1,274,126 400	349,490 866,905 101,368 245,752 1,214,024 400	375,073 1,437,692 189,302 142,246 1,769,240 864	375,073 1,184,827 175,942 142,246 1,503,015 864
3.10 3.11	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) F. Profit before Bonus and Taxes (E+3.11)	1,577,083 204,182 265,079 2,046,344 400 2,046,744	1,527,232 132,873 265,079 1,925,185 400 1,925,585	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879
3.10 3.11 3.12	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) F. Profit before Bonus and Taxes (E+3.11) Provision for Staff Bonus	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716
3.10 3.11 3.12	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) F. Profit before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149
3.10 3.11 3.12	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) 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)	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716
3.10 3.11 3.12 3.13	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) 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) Share of Non-Controlling Interest on Profit/ (Loss) of	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875 1,307,802	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654 1,138,531	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149
3.10 3.11 3.12 3.13	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) 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) Share of Non-Controlling Interest on Profit/ (Loss) of Subsidiary	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875 1,307,802 40,478	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338 1,225,193	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654 1,138,531 88,943	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149 957,014
3.10 3.11 3.12 3.13	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) 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) Share of Non-Controlling Interest on Profit/ (Loss) of	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875 1,307,802	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654 1,138,531 88,943 1,049,587	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149 957,014
3.10 3.11 3.12 3.13	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) 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) Share of Non-Controlling Interest on Profit/ (Loss) of Subsidiary	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875 1,307,802 40,478	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338 1,225,193 - 1,225,193	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654 1,138,531 88,943	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149 957,014 - 957,014 Corresponding
3.10 3.11 3.12 3.13 3.14 4	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) 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) Share of Non-Controlling Interest on Profit/ (Loss) of Subsidiary H. Net Profit/(Loss)	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875 1,307,802 40,478 1,267,323 At the end of	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338 1,225,193 - 1,225,193 this Quarter	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714 At the end of Pr	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654 1,138,531 88,943 1,049,587 At the end of 0	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149 957,014 - 957,014 Corresponding
3.10 3.11 3.12 3.13 3.14 4 4.1	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) 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) Share of Non-Controlling Interest on Profit/ (Loss) of Subsidiary H. Net Profit/(Loss) Ratios Capital Fund to Risk Weighted Assets (CAR)	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875 1,307,802 40,478 1,267,323 At the end of 12.34%	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338 1,225,193 - 1,225,193 this Quarter 12.30%	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714 At the end of P 12.47%	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815 - 772,815 revious Quarter 12.42%	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654 1,138,531 88,943 1,049,587 At the end of C Previous Ye 11.65%	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149 957,014 - 957,014 Corresponding tar Quarter 11.60%
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) F. Profit before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus F. Profit/Loss (F- 3.12-3.13) Share of Non-Controlling Interest on Profit/ (Loss) of Subsidiary H. Net Profit/(Loss) Ratios Capital Fund to Risk Weighted Assets (CAR) Non- Performing Loan (NPL) to Total Loan	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875 1,307,802 40,478 1,267,323 At the end of 12.34% 1.31%	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338 1,225,193 - 1,225,193 this Quarter 12.30% 1.31%	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714 At the end of Pu 12.47% 1.50%	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815 - 772,815 revious Quarter 12.42% 1.50%	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654 1,138,531 88,943 1,049,587 At the end of C Previous Ye 11.65% 1,71%	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149 957,014 - 957,014 Corresponding tar Quarter
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) 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) Share of Non-Controlling Interest on Profit/ (Loss) of Subsidiary H. Net Profit/(Loss) Ratios Capital Fund to Risk Weighted Assets (CAR)	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875 1,307,802 40,478 1,267,323 At the end of 12.34% 1.31% 130.82%	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338 1,225,193 - 1,225,193 this Quarter 12.30%	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714 At the end of P 12,47% 1.50% 117.15%	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815 - 772,815 revious Quarter 12.42%	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654 1,138,531 88,943 1,049,587 At the end of C Previous Ye 11.65%	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149 957,014 - 957,014 Corresponding tar Quarter 11.60% 1.71%
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) 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) Share of Non-Controlling Interest on Profit/ (Loss) of Subsidiary H. Net Profit/(Loss) Ratios Capital Fund to Risk Weighted Assets (CAR) Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875 1,307,802 40,478 1,267,323 At the end of 12.34% 1.31%	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338 1,225,193 - 1,225,193 this Quarter 12.30% 1.31% 130.82%	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714 At the end of Pu 12.47% 1.50%	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815 - 772,815 revious Quarter 12.42% 1.50% 117.15%	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654 1,138,531 88,943 1,049,587 At the end of C Previous Ye 11.65% 1,71% 120.10%	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149 957,014
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) 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) Share of Non-Controlling Interest on Profit/ (Loss) of Subsidiary H. Net Profit/(Loss) Ratios Capital Fund to Risk Weighted Assets (CAR) Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (YTD Average) Credit to Deposit & Core Capital Ratio (CCD Ratio as	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875 1,307,802 40,478 1,267,323 At the end of 12.34% 1.31% 130.82%	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338 1,225,193 - 1,225,193 this Quarter 12.30% 1.31% 130.82%	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714 At the end of P 12.47% 1.50% 117.15% 7.28%	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815 - 772,815 revious Quarter 12.42% 1.50% 117.15%	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654 1,138,531 88,943 1,049,587 At the end of C Previous Ye 11.65% 1,71% 120.10%	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149 957,014
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) 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) Share of Non-Controlling Interest on Profit/ (Loss) of Subsidiary H. Net Profit/(Loss) Ratios Capital Fund to Risk Weighted Assets (CAR) Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (YTD Average) Credit to Deposit & Core Capital Ratio (CCD Ratio as per NRB Directive)	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875 1,307,802 40,478 1,267,323 At the end of 12.34% 1.31% 130.82% 7.49%	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338 1,225,193 - 1,225,193 this Quarter 12.30% 1.31% 130.82% 7.49%	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714 At the end of P 12,47% 1.50% 117.15%	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815 - 772,815 revious Quarter 12.42% 1.50% 117.15% 7.28%	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654 1,138,531 88,943 1,049,587 At the end of C Previous Ye 11.65% 1.71% 120.10% 4.80%	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149 957,014 - 957,014 Corresponding ear Quarter 11.60% 1.71% 120.10% 4.80%
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 4.6	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) 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) Share of Non-Controlling Interest on Profit/ (Loss) of Subsidiary H. Net Profit/(Loss) Ratios Capital Fund to Risk Weighted Assets (CAR) Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (YTD Average) Credit to Deposit & Core Capital Ratio (CCD Ratio as	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875 1,307,802 40,478 1,267,323 At the end of 12.34% 1.31% 130.82% 7.49% 78.10%	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338 1,225,193 - 1,225,193 this Quarter 12.30% 1.31% 130.82% 7.49% 78.10%	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714 At the end of Pu 12.47% 1.50% 117.15% 7.28% 78.33%	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815 - 772,815 revious Quarter 12,42% 1.50% 117,15% 7.28% 78,33%	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654 1,138,531 88,943 1,049,587 At the end of C Previous Ye 11.65% 1.71% 120.10% 4.80% 75.09%	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149 957,014 - 957,014 Corresponding tar Quarter 11.60% 1.71% 120.10% 4.80% 75.09%
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 4.6	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) F. Profit before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) Share of Non-Controlling Interest on Profit/ (Loss) of Subsidiary H. Net Profit/(Loss) Ratios Capital Fund to Risk Weighted Assets (CAR) Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (YTD Average) Credit to Deposit & Core Capital Ratio (CCD Ratio as per NRB Directive) Base Rate	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875 1,307,802 40,478 1,267,323 At the end of 12.34% 1.31% 130.82% 7.49% 78.10% 11.30%	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338 1,225,193 - 1,225,193 this Quarter 12.30% 1.31% 130.82% 7.49% 78.10% 11.30%	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714 At the end of P 12,47% 1.50% 117.15% 7.28% 78.33% 10.58%	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815 - 772,815 revious Quarter 12.42% 1.50% 117.15% 7.28% 78.33% 10.58%	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654 1,138,531 88,943 1,049,587 At the end of C Previous Ye 11.65% 1.71% 120.10% 4.80% 75.09% 7.67%	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149 957,014
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 4.6	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) 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) Share of Non-Controlling Interest on Profit/ (Loss) of Subsidiary H. Net Profit/(Loss) Capital Fund to Risk Weighted Assets (CAR) Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (YTD Average) Credit to Deposit & Core Capital Ratio (CCD Ratio as per NRB Directive) Base Rate Net Interest Spread (as per NRB Directive) Additional Information	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875 1,307,802 40,478 1,267,323 At the end of 12.34% 1.31% 130.82% 7.49% 78.10% 11.30% 3.68%	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338 1,225,193 - 1,225,193 this Quarter 12.30% 1.31% 130.82% 7.49% 78.10% 11.30% 3.68%	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714 At the end of P 12.47% 1.50% 117.15% 7.28% 78.33% 10.58% 3.80%	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815 - 772,815 - 772,815 - 772,815 12.42% 1.50% 117.15% 7.28% 7.833% 10.58% 3.80%	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654 1,138,531 88,943 1,049,587 At the end of C Previous Ye 11.65% 1.71% 120.10% 4.80% 75.09% 7.67%	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149 957,014 - 957,014 Corresponding ear Quarter 11.60% 1.71% 120.10% 4.80% 75.09% 7.67% 3.79%
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.7 a	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) 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) Share of Non-Controlling Interest on Profit/ (Loss) of Subsidiary H. Net Profit/(Loss) Ratios Capital Fund to Risk Weighted Assets (CAR) Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (YTD Average) Credit to Deposit & Core Capital Ratio (CCD Ratio as per NRB Directive) Base Rate Net Interest Spread (as per NRB Directive) Additional Information Yield on Loans & Investment (YTD Average)	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875 1,307,802 40,478 1,267,323 At the end of 12.34% 1.31% 130.82% 7.49% 78.10% 11.30%	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338 1,225,193 1,225,193 this Quarter 12.30% 1.31% 130.82% 7.49% 78.10% 11.30% 3.68%	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714 At the end of P 12,47% 1.50% 117.15% 7.28% 78.33% 10.58%	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815 - 772,815 revious Quarter 12.42% 1.50% 117.15% 7.28% 78.33% 10.58%	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654 1,138,531 88,943 1,049,587 At the end of C Previous Ye 11.65% 1.71% 120.10% 4.80% 75.09% 7.67% 3.79%	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149 957,014
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.7 a b	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) 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) Share of Non-Controlling Interest on Profit/ (Loss) of Subsidiary H. Net Profit/Loss Capital Fund to Risk Weighted Assets (CAR) Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (YTD Average) Credit to Deposit & Core Capital Ratio (CCD Ratio as per NRB Directive) Base Rate Net Interest Spread (as per NRB Directive) Additional Information Yield on Loans (YTD Average) Yield on Loans (YTD Average)	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875 1,307,802 40,478 1,267,323 At the end of 12.34% 1.31% 130.82% 7.49% 78.10% 11.30% 3.68% 10.88%	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338 1,225,193 - 1,225,193 this Quarter 12.30% 1.31% 130.82% 7.49% 78.10% 11.30% 3.68%	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714 At the end of P 12.47% 1.50% 117.15% 7.28% 78.33% 10.58% 3.80% 20,079	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815 revious Quarter 12.42% 12.42% 117.15% 7.28% 78.33% 10.58% 3.80% 10.63% 11.71%	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654 1,138,531 88,943 1,049,587 At the end of C Previous Ye 11.65% 1.71% 120.10% 4.80% 75.09% 7.67% 3.79% 8.02%	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149 957,014 - 957,014 Corresponding tar Quarter 11.60% 1.71% 120.10% 4.80% 75.09% 7.67% 3.79% 8.02%
3.10 3.11 3.12 3.13 3.14 4.1 4.2 4.3 4.4 4.4 4.5 4.6 4.7 4.7 4.7 6 4.6 4.7 6 6 6 6 7 6 7 6 7 6 7 7 7 8 7 8 7 8 7	D. Operating Profit (C-3.8) Net Non-Operating Income/ (Expenses) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Net Extraordinary Income/ (Expenses) 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) Share of Non-Controlling Interest on Profit/ (Loss) of Subsidiary H. Net Profit/(Loss) Ratios Capital Fund to Risk Weighted Assets (CAR) Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (YTD Average) Credit to Deposit & Core Capital Ratio (CCD Ratio as per NRB Directive) Base Rate Net Interest Spread (as per NRB Directive) Additional Information Yield on Loans & Investment (YTD Average)	1,577,083 204,182 265,079 2,046,344 400 2,046,744 186,068 552,875 1,307,802 40,478 1,267,323 At the end of 12.34% 1.31% 130.82% 7.49% 78.10% 11.30% 3.68% 10.88% 11.93%	1,527,232 132,873 265,079 1,925,185 400 1,925,585 175,053 525,338 1,225,193 - 1,225,193 this Quarter 12.30% 1.31% 130.82% 7.49% 78.10% 11.30% 3.68% 10.88% 11.93%	349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 344,866 813,794 20,079 793,714 At the end of P 12,47% 12,247% 12,50% 117,15% 7,28% 78,33% 10,58% 3,80% 10,63% 11,71%	349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815 - 772,815 revious Quarter 12.42% 1.50% 117.15% 7.28% 78.33% 10.58% 3.80%	375,073 1,437,692 189,302 142,246 1,769,240 864 1,770,103 160,918 470,654 1,138,531 88,943 1,049,587 At the end of C Previous Ye 11.65% 1.71% 120.10% 4.80% 75.09% 7.67% 3.79% 8.02% 9.10%	375,073 1,184,827 175,942 142,246 1,503,015 864 1,503,879 136,716 410,149 957,014

*Calls in Advance Rs. 230,397,900 has been included in Paid up Capital.

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

** Loans & Advances are net of Loan Loss Provisioning.
Unaudited financial figures may vary if directed by external auditors and supervisory authorities. Figures have been regrouped wherever necessary.
Group represents Siddhartha Bank Ltd. (Parent Co.) and Siddhartha Capital Ltd. (Subsidiary Co.)
All inter company transactions among the group have been eliminated in the above statement related to the group.
Non- Banking Assets are presented gross of provision. Provisioning of NBA is presented under Other Liablities.
All above financials have been prepared as per NRB Directives no. 4 which is not compliant with NFRS.