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

	As at 4th Quarter (16/07/2015)	of the Fiscal Year 20	/1//2			Daint	000
S.N.	Particulars	This Quarter Ending 16.07.2015		Previous Quarter Ending 13.04.2015		Rs.in '000 * 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
	Paid Up Capital	2,031,180	2,031,180	2,031,180	2,031,180	2,031,180	2,031,180
	Reserve and Surplus	1,732,962	1,733,983	1,515,068	1,524,141	969,201	969,715
	Debenture and Bond	1,431,290	1,431,290	1,431,290	1,431,290	931,290	931,290
	Borrowings	65,000	65,000 44,722,073	60,000 41,856,105	60,000	106,415	106,415
	Deposits (a+b) a. Domestic Currency	44,740,732 43,469,681	43,451,023	40,830,241	41,834,409 40,808,546	35,414,008 34,582,265	35,408,654 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	-	-	1,020,000	-	-	-
	Other Liabilities	653,946	675,629	1,109,429	1,130,588	825,659	832,102
	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
	Money at Call and Short Notice	1,130,000	1,130,000	1,665,000	1,665,000	1,150,000	1,150,000
	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
	Residental Real Estate Loan (Except Personal Home Loan upto Rs. 100 Lacs) Business Complex & Residental Apartment Construction Loan	168,152	168,152	68,089	68,089	26,542	26,542
	2. Business Complex & Residental Apartment Construction Loan 3. Income generating Commercial Complex Loan	938,630	938,630	999,413 493,310	999,413	1,214,944 501,104	1,214,944 501,104
	A. Other Real Estate Loan (Including Land purchase & plotting)	479,175 1,833,391	479,175 1,833,391	493,310	493,310 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
	Fixed Assets (Net)	409,852	418,279	413,010	421,483	440,491	450,417
	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
	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
	Staff Expenses	328,131	337,410	227,003	233,519	242,447	249,148
3.7	Other Operating Expenses	459,807	473,341 1,235,346	326,107	335,838		
2.9	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses	1,212,495			002 420	436,309	446,987
5.0		247 726		874,066 62,684	893,128 62,684	1,164,433	1,166,367
		247,726 964 769	247,726	62,684	62,684	1,164,433 423,229	1,166,367 423,229
3.9	D. Operating Profit (C-3.8)	964,769	247,726 987,621	62,684 811,382	62,684 830,444	1,164,433 423,229 741,204	1,166,367 423,229 743,137
	D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net)	964,769 38,168	247,726 987,621 43,809	62,684 811,382 22,199	62,684 830,444 26,330	1,164,433 423,229 741,204 93,180	1,166,367 423,229 743,137 96,820
3.10	D. Operating Profit (C-3.8)	964,769	247,726 987,621	62,684 811,382	62,684 830,444	1,164,433 423,229 741,204	1,166,367 423,229 743,137
3.10	D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	964,769 38,168 197,952	247,726 987,621 43,809 197,952	62,684 811,382 22,199 23,208	62,684 830,444 26,330 23,208	1,164,433 423,229 741,204 93,180 266,403	1,166,367 423,229 743,137 96,820 266,403
3.10	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)	964,769 38,168 197,952 1,200,890	247,726 987,621 43,809 197,952 1,229,382	62,684 811,382 22,199 23,208 856,788	62,684 830,444 26,330 23,208 879,982	1,164,433 423,229 741,204 93,180 266,403 1,100,787	1,166,367 423,229 743,137 96,820 266,403 1,106,360
3.10 3.11 3.12	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 Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus	964,769 38,168 197,952 1,200,890 1,003 1,003 1,201,893 109,263	247,726 987,621 43,809 197,952 1,229,382 1,003 1,230,384 111,853	62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981	62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090	1,164,433 423,229 741,204 93,180 266,403 1,100,787 (24) 1,100,763 100,069	1,166,367 423,229 743,137 96,820 266,403 1,106,360 (24) 1,106,336 100,576
3.10 3.11 3.12 3.13	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 Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes	964,769 38,168 197,952 1,200,890 1,003 1,201,893 109,263 328,868	247,726 987,621 43,809 197,952 1,229,382 1,003 1,230,384 111,853 335,343	62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943	62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214	1,164,433 423,229 741,204 93,180 266,403 1,100,787 (24) 1,100,763 100,069 300,158	1,166,367 423,229 743,137 96,820 266,403 1,106,360 (24) 1,106,336 100,576 301,447
3.10 3.11 3.12 3.13	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 Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes Share of Non-Controlling interest in the Profit/Loss of Subsidiary	964,769 38,168 197,952 1,200,890 1,003 1,003 1,201,893 109,263 328,868	247,726 987,621 43,809 197,952 1,229,382 1,003 1,230,384 111,853 335,343 9,519	62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943	62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,990 239,214 7,749	1,164,433 423,229 741,204 93,180 266,403 1,100,787 (24) 1,100,763 100,069 300,158	1,166,367 423,229 743,137 96,820 266,403 1,106,360 (24) 1,106,336 100,576 301,447 1,851
3.10 3.11 3.12 3.13	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 Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes	964,769 38,168 197,952 1,200,890 1,003 1,201,893 109,263 328,868	247,726 987,621 43,809 197,952 1,229,382 1,003 1,230,384 111,853 335,343	62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943	62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214	1,164,433 423,229 741,204 93,180 266,403 1,100,787 (24) 1,100,763 100,069 300,158	1,166,367 423,229 743,137 96,820 266,403 1,106,360 (24) 1,106,336 100,576 301,447
3.10 3.11 3.12 3.13	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 Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes Share of Non-Controlling interest in the Profit/Loss of Subsidiary	964,769 38,168 197,952 1,200,890 1,003 1,003 1,201,893 109,263 328,868	247,726 987,621 43,809 197,952 1,229,382 1,003 1,230,384 111,853 335,343 9,519 773,669	62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943	62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 7,749 553,932 of Previous	1,164,433 423,229 741,204 93,180 266,403 1,100,787 (24) 1,100,763 100,069 300,158	1,166,367 423,229 743,137 96,820 266,403 1,106,360 (24) 1,106,336 100,576 301,447 1,851 702,462 porresponding
3.10 3.11 3.12 3.13 3.14 4 4.1	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 Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus Share of Non-Controlling interest in the Profit/Loss of Subsidiary G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA	964,769 38,168 197,952 1,200,890 1,003 1,201,893 109,263 328,868 - 763,762 At the end of Th 11.19%	247,726 987,621 43,809 197,952 1,229,382 1,003 1,230,384 111,853 335,343 9,519 773,669 his Quarter 11.29%	62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 - 545,867 At the end of Qua 11.30%	62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 7,749 553,932 of Previous rter 11.32%	1,164,433 423,229 741,204 93,180 266,403 1,100,787 (24) 1,100,763 100,069 300,158 - - 700,535 At the end of C. Previous Yes 11.39%	1,166,367 423,229 743,137 96,820 266,403 1,106,360 (24) 1,106,336 100,576 301,447 1,851 702,462 orresponding ar Quarter 11.41%
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2	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 Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus Share of Non-Controlling interest in the Profit/Loss of Subsidiary G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan	964,769 38,168 197,952 1,200,890 1,003 1,201,893 109,263 328,868 - 763,762 At the end of Th 11.19% 1.80%	247,726 987,621 43,809 197,952 1,229,382 1,230,384 111,853 335,343 9,519 7773,669 his Quarter 11.29% 1.80%	62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 - 545,867 At the end o Qua 11.30% 2.30%	62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 7,749 553,932 of Previous rter 11.32% 2.30%	1,164,433 423,229 741,204 93,180 266,403 1,100,787 (24) 1,100,763 100,069 300,158 - 700,535 At the end of Cc Previous Ye: 111.39% 2.75%	1,166,367 423,229 743,137 96,820 266,403 1,106,360 (24) 1,106,336 100,576 301,447 1,851 702,462 porresponding ar Quarter 11.41% 2.75%
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3	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 Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes Share of Non-Controlling interest in the Profit/Loss of Subsidiary G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	964,769 38,168 197,952 1,200,890 1,003 1,201,893 109,263 328,868 - 763,762 At the end of Th 11.19% 1.80% 121.04%	247,726 987,621 43,809 197,952 1,229,382 1,003 1,230,384 111,853 335,343 9,519 7773,669 his Quarter 11.29% 1.80% 121.04%	62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 - 545,867 At the end o Qua 111.30% 2.30% 97.73%	62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 7,749 553,932 of Previous rter 11.32% 2.30% 97.73%	1,164,433 423,229 741,204 93,180 266,403 1,100,787 (24) 1,100,763 100,069 300,158 - 700,535 At the end of Ct Previous Yes 11.39% 2.75% 103.97%	1,166,367 423,229 743,137 96,820 266,403 1,106,360 (24) 1,106,336 100,576 301,447 1,851 702,462 prresponding ar Quarter 11,41% 2.75% 103.97%
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4	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 Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes Share of Non-Controlling interest in the Profit/Loss of Subsidiary G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds	964,769 38,168 197,952 1,200,890 1,003 1,201,893 109,263 328,868 - 763,762 At the end of TH 11.19% 1.80% 121.04% 4.62%	247,726 987,621 43,809 197,952 1,229,382 1,003 1,230,384 1111,853 335,343 9,519 773,669 his Quarter 11.29% 1.80% 121.04% 4.62%	62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 - 545,867 At the end of Qua 111.30% 2.30% 97.73% 4.65%	62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 7,749 553,932 of Previous rter 111.32% 2.30% 97.73% 4.65%	1,164,433 423,229 741,204 93,180 266,403 1,100,787 (24) 1,100,763 100,069 300,158 - 700,535 At the end of Cc Previous Yes 11.39% 2.75% 103.97% 5.40%	1,166,367 423,229 743,137 96,820 266,403 1,106,360 (24) 1,106,336 100,576 301,447 1,851 702,462 orresponding ar Quarter 11.41% 2.75% 103.97% 5.40%
3.10 3.11 3.12 3.13 3.14 4 4 4.1 4.2 4.3 4.4 4.5	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 Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes Share of Non-Controlling interest in the Profit/Loss of Subsidiary G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non-Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Depoist Ratio (Calculated as per NRB Directive)	964,769 38,168 197,952 1,200,890 1,003 1,201,893 109,263 328,868 - 763,762 At the end of TH 11.19% 1.80% 121.04% 4.62% 76.71%	247,726 987,621 43,809 197,952 1,229,382 1,003 1,230,384 111,853 335,343 9,519 773,669 his Quarter 11.29% 121.04% 4.62% 76.71%	62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 	62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,995 80,090 239,214 7,749 553,932 of Previous rter 11.32% 2.30% 97.73% 4.65% 78.35%	1,164,433 423,229 741,204 93,180 266,403 1,100,787 (24) 1,100,763 100,069 300,158 - - 700,535 At the end of Cc Previous Yes 11.39% 2.75% 103.97% 5.40% 73.34%	1,166,367 423,229 743,137 96,820 266,403 1,106,360 (24) 1,106,336 100,576 301,447 1,851 702,462 orresponding ar Quarter 11.41% 2.75% 103.97% 5.40% 73.34%
3.10 3.11 3.12 3.13 3.14 4 4 4.1 4.2 4.3 4.4 4.5 4.6	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 Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus Share of Non-Controlling interest in the Profit/Loss of Subsidiary G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Depoist Ratio (Calculated as per NRB Directive) Base Rate %	964,769 38,168 197,952 1,200,890 1,003 1,201,893 109,263 328,868 - 763,762 At the end of TH 11.19% 1.80% 121.04% 4.62% 76.71% 7.87%	247,726 987,621 43,809 197,952 1,229,382 1,230,384 111,853 335,343 9,519 773,669 773,669 11.29% 1.80% 121.04% 4.62% 76.71% 7.87%	62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 - 545,867 At the end o Qua 11.30% 2.30% 97,73% 4.65% 78.35% 7.87%	62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 7,749 553,932 of Previous rter 11.32% 2.30% 97,73% 4.65% 78.35% 7.87%	1,164,433 423,229 741,204 93,180 266,403 1,100,787 (24) 1,100,763 100,069 300,158 - 700,535 At the end of Cc Previous Ye: 111.39% 2.75% 103.97% 5.40% 73.34% 8.81%	1,166,367 423,229 743,137 96,820 266,403 1,106,360 (24) 1,106,336 100,576 301,447 1,851 702,462 porresponding ar Quarter 11.41% 2.75% 103.97% 5.40% 73.34% 8.81%
3.10 3.11 3.12 3.13 3.14 4 4 4.1 4.2 4.3 4.4 4.5 4.6	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 Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes Share of Non-Controlling interest in the Profit/Loss of Subsidiary G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Depoist Ratio (Calculated as per NRB Directive) Base Rate % Net Interest Spread (Calculated as per NRB Directives)	964,769 38,168 197,952 1,200,890 1,003 1,201,893 109,263 328,868 - 763,762 At the end of TH 11.19% 1.80% 121.04% 4.62% 76.71%	247,726 987,621 43,809 197,952 1,229,382 1,003 1,230,384 111,853 335,343 9,519 773,669 his Quarter 11.29% 121.04% 4.62% 76.71%	62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 	62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,995 80,090 239,214 7,749 553,932 of Previous rter 11.32% 2.30% 97.73% 4.65% 78.35%	1,164,433 423,229 741,204 93,180 266,403 1,100,787 (24) 1,100,763 100,069 300,158 - - 700,535 At the end of Cc Previous Yes 11.39% 2.75% 103.97% 5.40% 73.34%	1,166,367 423,229 743,137 96,820 266,403 1,106,360 (24) 1,106,336 100,576 301,447 1,851 702,462 orresponding ar Quarter 11.41% 2.75% 103.97% 5.40% 73.34%
3.10 3.11 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	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 Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes Share of Non-Controlling interest in the Profit/Loss of Subsidiary G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Depoist Ratio (Calculated as per NRB Directive) Base Rate % Net Interest Spread (Calculated as per NRB Directives) Additional Information	964,769 38,168 197,952 1,200,890 1,003 1,201,893 109,263 328,868 - 763,762 At the end of Tl 11.19% 1.80% 121.04% 4.62% 76.71% 7.87% 4.35%	247,726 987,621 43,809 197,952 1,229,382 1,003 1,230,384 111,853 335,343 9,519 773,669 his Quarter 11.29% 1.80% 121.04% 4.62% 76.71% 7.87% 4.35%	62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 - 545,867 At the end of Qua 111.30% 2.30% 97,73% 4.65% 78.35% 7.87% 4.98%	62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 7,749 553,932 of Previous rter 111.32% 2.30% 97,73% 4.65% 78.35% 7.87% 4.98%	1,164,433 423,229 741,204 93,180 266,403 1,100,787 (24) 1,100,763 100,069 300,158 - 700,535 At the end of Ct Previous Yes 11.39% 2.75% 103.97% 5.40% 73.34% 8.81% 4.94%	1,166,367 423,229 743,137 96,820 266,403 1,106,360 (24) 1,106,336 100,576 301,447 1,851 702,462 porresponding ar Quarter 11.41% 2.75% 103.97% 5.40% 73.34% 8.81% 4.94%
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 4.6 4.6 4.7 4.7 a	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 Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes Share of Non-Controlling interest in the Profit/Loss of Subsidiary G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Depoist Ratio (Calculated as per NRB Directive) Base Rate % Net Interest Spread (Calculated as per NRB Directives) Additional Information Average Yield	964,769 38,168 197,952 1,200,890 1,003 1,201,893 109,263 328,868 - 763,762 At the end of TH 11.19% 121.04% 4.62% 76.71% 7.87% 4.35% 8.48%	247,726 987,621 43,809 197,952 1,229,382 1,003 1,230,384 111,853 335,343 9,519 773,669 773,669 11.29% 1.80% 121.04% 4.62% 76.71% 7.87% 4.35% 8.48%	62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 	62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 7,749 553,932 of Previous rter 11.32% 2.30% 97.73% 4.65% 78.35% 7.87% 4.98%	1,164,433 423,229 741,204 93,180 266,403 1,100,787 (24) 1,100,763 100,069 300,158 - - 700,535 At the end of Cc Previous Yes 11.39% 2.75% 103.97% 103.97% 5.40% 5.40% 73.34% 8.81% 4.94%	1,166,367 423,229 743,137 96,820 266,403 1,106,360 (24) 1,106,336 100,576 301,447 1,851 702,462 orresponding ar Quarter 11.41% 2.75% 103.97% 5.40% 73.34% 8.81% 4.94%
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 4.6 4.7 4.6 4.7 4.7 5 4.6 4.6 4.7 5 4.6 4.7 5 5 4.6 5 4.7 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	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 Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus Share of Non-Controlling interest in the Profit/Loss of Subsidiary G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Depoist Ratio (Calculated as per NRB Directive) Base Rate % Net Interest Spread (Calculated as per NRB Directives) Additional Information Average Yield Average Yield Average Cost of Deposit-LCY	964,769 38,168 197,952 1,200,890 1,003 1,201,893 109,263 328,868 - 763,762 At the end of Th 11.19% 1.80% 121.04% 4.62% 7.87% 4.35% - 8.48% 4.61%	247,726 987,621 43,809 197,952 1,229,382 1,003 1,230,384 111,853 335,343 9,519 773,669 his Quarter 11.29% 1.80% 121.04% 4.62% 76.71% 7.87% 4.35% 8.48% 4.61%	62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 - 545,867 At the end o Qua 11.30% 2.30% 97,73% 4.65% 7.85% 7.87% 4.98% 4.98%	62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 7,749 553,932 of Previous rter 11.32% 2.30% 97.73% 4.65% 7.85% 7.87% 4.98% 4.69%	1,164,433 423,229 741,204 93,180 266,403 1,100,787 (24) 1,100,763 100,069 300,158 - 700,535 At the end of Cc Previous Ye: 111.39% 2.75% 103.97% 5.40% 73.34% 8.81% 4.94% - 10.06% 5.37%	1,166,367 423,229 743,137 96,820 266,403 1,106,360 (24) 1,106,336 100,576 301,447 1,851 702,462 porresponding ar Quarter 11.41% 2.75% 103.97% 5.40% 8.81% 4.94%
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 4.6 4.6 4.7 4.7 4.7 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes Share of Non-Controlling interest in the Profit/Loss of Subsidiary G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Depoist Ratio (Calculated as per NRB Directive) Base Rate % Net Interest Spread (Calculated as per NRB Directives) Additional Information Average Yield	964,769 38,168 197,952 1,200,890 1,003 1,201,893 109,263 328,868 - 763,762 At the end of TH 11.19% 121.04% 4.62% 76.71% 7.87% 4.35% 8.48%	247,726 987,621 43,809 197,952 1,229,382 1,003 1,230,384 111,853 335,343 9,519 773,669 773,669 11.29% 1.80% 121.04% 4.62% 76.71% 7.87% 4.35% 8.48%	62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 	62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 7,749 553,932 of Previous rter 11.32% 2.30% 97.73% 4.65% 78.35% 7.87% 4.98%	1,164,433 423,229 741,204 93,180 266,403 1,100,787 (24) 1,100,763 100,069 300,158 - - 700,535 At the end of Cc Previous Yes 11.39% 2.75% 103.97% 103.97% 5.40% 5.40% 73.34% 8.81% 4.94%	1,166,367 423,229 743,137 96,820 266,403 1,106,360 (24) 1,106,336 100,576 301,447 1,851 702,452 porresponding ar Quarter 11.41% 2.75% 103.97% 5.40% 7.3.34% 8.81% 4.94%

* 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.