✓ Siddhartha Bank Siddhartha Bank Limited Hattisar, Kathmandu Unaudited Financial Results (Quarterly)

As at 4th Quarter (15/07/2016) of the Fiscal Year 2072/73 Previous Quarter Ending This Quarter Ending 15.07.2016 12.04.2016 Particulars Siddhartha Siddhartha Bank Group Group Bank 60,341,443 1 Total Capital and Liabilities (1.1 to 1.8) 1.1 Paid Up Capital 74,842,267 74,421,344 60,474,607 3,022,881 3,230,142 3,022,881 3,250,783 2,437,416 2,437,416 2,112,387 1,203,520 1,203,520 1,203,520 1,203,520

Rs.in '000 ' Audited '

Corresponding Previous Year Quarter Ending 16.07.2015

Group

50,719,745

2,437,416 1,319,078

1,431,290

Siddhartha

Bank 50,647,296

2,437,416

1,431,290

1.4	Borrowings	910,000	910,000	250,000	250,000	65,000	65,000
1.5	Deposits (a+b)	64,934,359	64,902,408	53,354,327	53,336,779	44,740,732	44,722,073
	a. Domestic Currency	64,091,370	64,059,420	52,530,636	52,513,088	43,469,681	43,451,023
	b. Foreign Currency	842,988	842,988	823,691	823,691	1,271,051	1,271,051
	Income Tax Liability	-	-		-	-	-
	Other Liabilities	1,120,443	1,483,843	1,001,814	1,077,684	664,194	685,882
1.8	Non Controlling Interest	-	68,832		56,821	-	59,006
	Total Assets (2.1 to 2.7)	74,421,344	74,842,267	60,341,443	60,474,607	50,647,296	50,719,745
2.1	Cash and Bank Balance	6,274,807	6,637,396	5,078,506	5,136,205	5,107,789	5,112,584
2.2	Money at Call and Short Notice	950,700	950,700	750,710	750,710	1,130,000	1,130,000
	Investments	9,822,607	9,823,522	8,433,678	8,435,020	6,641,682	6,664,935
2.4	Loans and Advances (a+b+c+d+e+f)**	55,305,183	55,305,183	44,664,858	44,664,858	36,339,796	36,339,796
	a. Real Estate Loan	5,525,613	5,525,613	4,533,188	4,533,188	3,419,347	3,419,347
	1. Residental Real Estate Loan (Except Personal Home Loan upto Rs. 100 Lacs)	369,408	369,408	174,979	174,979	168,152	168,152
	2. Business Complex & Residental Apartment Construction Loan	1,099,503	1,099,503	1,129,214	1,129,214	938,630	938,630
	3. Income generating Commercial Complex Loan	491,260	491,260	441,594	441,594	479,175	479,175
	4. Other Real Estate Loan (Including Land purchase & plotting)	3,565,442	3,565,442	2,787,401	2,787,401	1,833,391	1,833,391
	b. Personal Home Loan of Rs. 100 Lacs or Less	3,568,909	3,568,909	2,864,486	2,864,486	2,441,667	2,441,667
	c. Margin Type Loan	1,511,102	1,511,102	801,931	801,931	464,032	464,032
	d. Term Loan	11,349,046	11,349,046	9,092,312	9,092,312	7,554,274	7,554,274
	e. Overdraft Loan/ TR Loan/ WC Loan	24,001,018	24,001,018	20,943,059	20,943,059	17,316,227	17,316,227
	f. Others	9,349,495	9,349,495	6,429,882	6,429,882	5,144,249	5,144,249
25							
	Fixed Assets (Net)	621,916	638,110	433,937	450,123	409,852	418,223
	Non- Banking Assets	-	4 407 050	-	1 007 001	-	1 05 1 007
2.7	Other Assets	1,446,131	1,487,356	979,753	1,037,691	1,018,176	1,054,207
3	Profit and Loss Account	Up to this Quarter		Up to Previous Quarter		Up to corresponding Previous	
		•		-			Quarter
	Interest Income	4,117,569	4,158,865	2,791,871	2,790,263	3,295,250	3,295,250
3.2	Interest Expenses	2,000,902	1,989,418	1,452,007	1,450,399	1,859,407	1,859,407
<u> </u>	A. Net Interest Income (3.1 -3.2)	2,116,667	2,169,447	1,339,864	1,339,864	1,435,843	1,435,843
	Fees, Commission and Discount	173,917	173,917	130,163	130,163	187,708	187,708
	Other Operating Income	316,461	334,856	206,251	248,424	243,596	289,260
3.5	Foreign Exchange Gain/Loss (Net)	167,085	167,085	131,535	131,535	142,341	142,341
	B. Total Operating Income (A+3.3+3.4+3.5)	2,774,130	2,845,305	1,807,813	1,849,986	2,009,488	2,055,152
	Staff Expenses	372,850	387,615	275,184	286,113	328,131	337,410
3.7	Other Operating Expenses	489,677	508,807	334,500	346,992	459,807	473,408
í i	C. Operating Profit Before Provision (B-3.6-3.7)	1,911,603	1,948,883	1,198,129	1,216,881	1,221,550	1,244,334
3.8	Provision for Possible Losses	269,157	269,157	242,966	242,966	249,086	249,086
	D. Operating Profit (C-3.8)		4 070 707	055 400	973,915		
		1,642,446	1,679,727	955,163	973,915	972,463	995,248
3.9	Non- Operating Income/Expenses (Net)	1,642,446 166,490	174,078	129,613	134,269	972,463 38,854	44,494
							44,494
	Non- Operating Income/Expenses (Net)	166,490	174,078	129,613	134,269	38,854	
3.10	Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	166,490 151,826	174,078 151,826	129,613 149,898	134,269 149,898	38,854 197,952	44,494 197,952
3.10	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)	166,490 151,826	174,078 151,826 2,005,631 -	129,613 149,898	134,269 149,898 1,258,082	38,854 197,952 1,209,269	44,494 197,952 1,237,694 1,003
3.10 3.11	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)	166,490 151,826 1,960,763 - 1,960,763	174,078 151,826 2,005,631 - 2,005,631	129,613 149,898 1,234,674 - 1,234,674	134,269 149,898	38,854 197,952 1,209,269 1,003 1,210,272	44,494 197,952 1,237,694 1,003 1,238,697
3.10 3.11 3.12	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	166,490 151,826 1,960,763 - 1,960,763 178,251	174,078 151,826 2,005,631 - 2,005,631 182,330	129,613 149,898 1,234,674 - 1,234,674 112,243	134,269 149,898 1,258,082 1,258,082 114,371	38,854 197,952 1,209,269 1,003 1,210,272 110,025	44,494 197,952 1,237,694 1,003 1,238,697 112,609
3.10 3.11 3.12 3.13	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	166,490 151,826 1,960,763 - 1,960,763	174,078 151,826 2,005,631 - 2,005,631 182,330 547,817	129,613 149,898 1,234,674 - 1,234,674 112,243 336,729	134,269 149,898 1,258,082 1,258,082 114,371 342,049	38,854 197,952 1,209,269 1,003 1,210,272	44,494 197,952 1,237,694 1,003 1,238,697 112,609 339,608
3.10 3.11 3.12 3.13	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	166,490 151,826 1,960,763 - 1,960,763 178,251 537,620 -	174,078 151,826 2,005,631 - 2,005,631 182,330 547,817 14,990	129,613 149,898 1,234,674 - 1,234,674 112,243 336,729 -	134,269 149,898 1,258,082 1,258,082 114,371 342,049 7,821	38,854 197,952 1,209,269 1,003 1,210,272 110,025 333,167	44,494 197,952 1,237,694 1,003 1,238,697 112,609 339,608 9,506
3.10 3.11 3.12 3.13	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	166,490 151,826 1,960,763 - 1,960,763 178,251	174,078 151,826 2,005,631 - 2,005,631 182,330 547,817	129,613 149,898 1,234,674 - 112,243 336,729 - 785,701	134,269 149,898 1,258,082 1,258,082 114,371 342,049 7,821 793,841	38,854 197,952 1,209,269 1,003 1,210,272 110,025 333,167 - 767,081	44,494 197,952 1,237,694 1,003 1,238,697 112,609 339,608 9,506 776,974
3.10 3.11 3.12 3.13 3.14	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)	166,490 151,826 1,960,763 - - 1,960,763 178,251 537,620 - - 1,244,892	174,078 151,826 2,005,631 - - 2,005,631 182,330 547,817 14,990 1,260,494	129,613 149,898 1,234,674 - - 1,234,674 112,243 336,729 - - 785,701 At the end of	134,269 149,898 1,258,082 1,258,082 114,371 342,049 7,821 793,841 of Previous	38,854 197,952 1,209,269 1,003 1,210,272 110,025 333,167 - 767,081 At the end of	44,494 197,952 1,237,694 1,003 1,238,697 112,609 339,608 9,506 776,974 Corresponding
3.10 3.11 3.12 3.13	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	166,490 151,826 1,960,763 - 1,960,763 178,251 537,620 -	174,078 151,826 2,005,631 - - 2,005,631 182,330 547,817 14,990 1,260,494	129,613 149,898 1,234,674 - 112,243 336,729 - 785,701	134,269 149,898 1,258,082 1,258,082 114,371 342,049 7,821 793,841 of Previous	38,854 197,952 1,209,269 1,003 1,210,272 110,025 333,167 - 767,081 At the end of	44,494 197,952 1,237,694 1,003 1,238,697 112,609 339,608 9,506 776,974
3.10 3.11 3.12 3.13 3.14 4	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 Provision for Taxes Share of Non-Controlling interest in the Profit/Loss of Subsidiary G. Net Profit/Loss (F- 3.12-3.13) Ratios	166,490 151,826 1,960,763 - 1,960,763 178,251 537,620 - 1,244,892 At the end of T	174,078 151,826 2,005,631 - 2,005,631 182,330 547,817 14,990 1,260,494 his Quarter	129,613 149,898 1,234,674 - 1,234,674 112,243 336,729 - 785,701 At the end o Qua	134,269 149,898 1,258,082 1,258,082 114,371 342,049 7,821 793,841 of Previous rter	38,854 197,952 1,209,269 1,003 1,210,272 110,025 333,167 - 767,081 At the end of Previous Y	44,494 197,952 1,237,694 1,003 1,238,697 112,609 339,608 9,506 776,974 Corresponding ear Quarter
3.10 3.11 3.12 3.13 3.14 4 4.1	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	166.490 151.826 1,960,763 178.251 537,620 1,244,892 At the end of T 11.12%	174,078 151,826 2,005,631 182,330 547,817 14,990 1,260,494 his Quarter 11.19%	129,613 149,898 1,234,674 - - - 1,234,674 112,243 336,729 - - 785,701 At the end Qua 10.44%	134,269 149,898 1,258,082 1,258,082 114,371 342,049 7,821 793,841 of Previous rter 10.52%	38.854 197,952 1,209,269 1,003 1,210,272 110,025 333,167 	44,494 197,525 1,237,694 1,003 1,238,697 112,609 339,608 9,506 776,974 Corresponding ear Quarter 11.29%
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2	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	166,490 151,826 1,960,763 - 1,960,763 178,251 537,620 - 1,244,892 At the end of T 11.12% 1.41%	174,078 151,826 2,005,631 182,330 547,817 14,990 1,260,494 his Quarter 11.19% 1.41%	129,613 149,898 1,234,674 112,243 336,729 	134,269 149,898 1,258,082 1,258,082 114,371 342,049 7,821 793,841 of Previous rter 10.52% 1.16%	38,854 197,952 1,209,269 1,003 1,210,272 110,025 333,167 - 767,081 At the end of Previous Y 11.19% 1.80%	44,494 197,952 1,237,694 1,003 1,238,697 112,609 339,608 9,506 776,974 Corresponding ear Quarter 11,29% 1.80%
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3	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	166,490 151,826 1,960,763 178,251 537,620 1,244,892 At the end of T 11.12% 1.41% 1.4206%	174,078 151,826 2,005,631 	129,613 149,898 1,234,674 1,234,674 112,243 336,729 785,701 At the end Qua 10.44% 1.16% 169,52%	134,269 149,898 1,258,082 1,258,082 114,371 342,049 7,821 793,841 of Previous rter 10.52% 1.16%	38,854 197,952 1,209,269 1,003 1,210,272 110,025 3333,167 	44,494 197,952 1,237,694 1,003 1,238,697 112,609 339,608 9,506 776,974 Corresponding ear Quarter 11.29% 1.80% 121.04%
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4	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 Loas Provision to Total NPL Cost of Funds	166.490 151,826 1,960,763 1 78 ,251 537,620 1,244,892 At the end of T 11.12% 1.41% 142.06% 3.84%	174,078 151,826 2,005,631 182,300 547,817 14,990 1,260,494 his Quarter 11.19% 1.41% 142,06% 3.84%	129,613 149,898 1,234,674 112,243 336,729 - 785,701 At the end Qua 10.44% 1.16% 169,52% 3.92%	134,269 149,898 1,258,082 1,258,082 114,371 342,049 7,821 793,841 of Previous rter 10.52% 1.16% 169,52% 3.92%	38.854 197,952 1,209,269 1,003 1,210,272 110,025 333,167 - - 767,081 At the end of Previous Y 11.19% 1.80% 121.04% 4.62%	44,494 197,952 1,237,694 1,003 1,238,697 112,609 339,608 9,506 776,974 Corresponding ear Quarter 11.29% 1.80% 121.04%
3.10 3.11 3.12 3.13 3.14 4 4 4.1 4.2 4.3 4.4 4.5	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 Deposit Ratio (Calculated as per NRB Directive)	166,490 151,826 1,960,763 - - - 1,960,763 - - - 1,960,763 - - - 1,244,892 At the end of T - - - - 1,244,892 At the end of T - - - - - - - - - - - - - - - - - - -	174,078 151,826 2,005,631 182,330 547,817 14,990 1,260,494 his Quarter 11.19% 1.41% 142.06% 3.84% 77.55%	129,613 149,898 1,234,674 112,243 336,729 785,701 At the end 10,44% 1.16% 169,52% 3.92% 78,18%	134,269 149,898 1,258,082 1,258,082 14,371 342,049 7,821 793,841 of Previous rter 10.52% 1.16% 169,52% 3.92% 78,18%	38,854 197,952 1,209,269 1,003 1,210,272 110,025 333,167 - 767,081 At the end of Previous Y 11,19% 1.80% 121.04% 4.62% 76.71%	44,494 197,552 1,237,694 1,003 1,238,697 112,609 339,608 9,506 776,974 Corresponding ear Quarter 11.29% 1.80% 121.04% 4.62% 76.71%
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 4.6	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 Deposit Ratio (Calculated as per NRB Directive) Base Rate %	166,490 151,826 1,960,763 	174,078 151,826 2,005,631 	129,613 149,898 1,234,674 112,243 336,729 - 785,701 At the end Qua 10.44% 1.16% 169,52% 3.92% 78.18% 6.78%	134,269 149,898 1,258,082 1,258,082 1,258,082 114,371 342,049 7,821 793,841 of Previous rter 10.52% 1.16% 169,52% 3.92% 78.18% 6.78%	38,854 197,952 1,209,269 1,003 1,210,272 110,025 333,167 - - 767,081 At the end of Previous Y 11.19% 1.80% 121.04% 4.62% 76.71% 7.87%	44,494 197,552 1,237,694 1,003 1,238,697 112,609 339,608 9,506 776,974 Corresponding ear Quarter 11.29% 1.80% 121.04% 4.62% 76.71% 7.87%
3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 4.6	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 Capital Fund to RWA Non-Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Deposit Ratio (Calculated as per NRB Directive) Base Rate % Net Interest Spread (Calculated as per NRB Directives)	166,490 151,826 1,960,763 - - - 1,960,763 - - - 1,960,763 - - - 1,244,892 At the end of T - - - - 1,244,892 At the end of T - - - - - - - - - - - - - - - - - - -	174,078 151,826 2,005,631 182,330 547,817 14,990 1,260,494 his Quarter 11.19% 1.41% 142.06% 3.84% 77.55%	129,613 149,898 1,234,674 112,243 336,729 785,701 At the end 10,44% 1.16% 169,52% 3.92% 78,18%	134,269 149,898 1,258,082 1,258,082 14,371 342,049 7,821 793,841 of Previous rter 10.52% 1.16% 169,52% 3.92% 78,18%	38,854 197,952 1,209,269 1,003 1,210,272 110,025 333,167 - 767,081 At the end of Previous Y 11,19% 1.80% 121.04% 4.62% 76.71%	44,494 197,552 1,237,694 1,003 1,238,697 112,609 339,608 9,506 776,974 Corresponding ear Quarter 11.29% 1.80% 121.04% 4.62% 76.71% 7.87%
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	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 Deposit Ratio (Calculated as per NRB Directive) Base Rate % Net Interest Spread (Calculated as per NRB Directives) Additional Information	166,490 151,826 1,960,763 178,251 537,620 1,244,892 At the end of T 11.12% 1.41% 142.06% 3.84% 77.55% 6.65% 4.37%	174,078 151,826 2,005,631 1 82,330 547,817 14,990 1,260,494 his Quarter 11.19% 1.41% 142,08% 3.84% 77.55% 6.65% 4.37%	129,613 149,898 1,234,674 112,243 336,729 785,701 At the end Qua 10.44% 1.16% 169,52% 3.92% 78,18% 6.78% 4.26%	134,269 149,898 1,258,082 1,258,082 141,371 342,049 7,821 793,841 of Previous rter 10.52% 1.16% 169.52% 3.92% 78.18% 6.78% 4.26%	38,854 197,952 1,209,269 1,003 1,210,272 110,025 333,167 - - 767,081 At the end of Previous Y 11.19% 1.80% 121.04% 4.62% 76.71% 7.87% 4.35%	44,494 197,952 1,237,694 1,003 1,238,697 112,609 339,608 9,506 776,974 Corresponding ear Quarter 11,299 1.809 121.049 4.629 76.719 7.879 4.359
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 a	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 Deposit Ratio (Calculated as per NRB Directive) Base Rate % Net Interest Spread (Calculated as per NRB Directives) Average Vield	166,490 151,826 1,960,763 - - - 1,960,763 - - - 1,960,763 - - - 1,244,892 At the end of T - - 1,244,892 At the end of T - - 1,244,892 At the end of T - - - - - - - - - - - - - - - - - - -	174,078 151,826 2,005,631 182,330 547,817 14,990 1,260,494 his Quarter 11.19% 142.06% 3.84% 6.65% 4.37% 8.00%	129,613 149,898 1,234,674 112,243 336,729 785,701 At the end 10.44% 1.16% 169,52% 3.92% 6.78% 6.78% 4.26% 7.68%	134,269 149,898 1,258,082 1,258,082 114,371 342,049 7,821 793,841 793,841 10,52% 1.16% 169,52% 3.92% 3.92% 6.78% 4.26% 7.68%	38,854 197,952 1,209,269 1,003 1,210,272 110,025 333,167 - 767,081 At the end of Previous Y 11.19% 121.04% 4.62% (76,71% 7.87% 4.35% 4.35%	44,494 197,952 1,237,694 1,003 1,238,697 112,609 339,608 9,506 776,974 Corresponding ear Quarter 11,299 1.809 121,049 4.629 76,719 7.879 4.359 8.489
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 a	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 Deposit Ratio (Calculated as per NRB Directive) Base Rate % Net Interest Spread (Calculated as per NRB Directives) Additional Information	166,490 151,826 1,960,763 178,251 537,620 1,244,892 At the end of T 11.12% 1.41% 142.06% 3.84% 77.55% 6.65% 4.37%	174,078 151,826 2,005,631 182,330 547,817 14,990 1,260,494 his Quarter 11.19% 1.41% 142.06% 3.84% 77.55% 6.65% 6.33% 4.37% 3.80% 3.83%	129,613 149,898 1,234,674 112,243 336,729 785,701 At the end Qua 10,44% 1.16% 169,52% 3.92% 78,18% 6.78% 4.26%	134,269 149,898 1,258,082 1,258,082 141,371 342,049 7,821 793,841 of Previous rter 10.52% 1.16% 169.52% 3.92% 78.18% 6.78% 4.26%	38,854 197,952 1,209,269 1,003 1,210,272 110,025 333,167 - - 767,081 At the end of Previous Y 11.19% 1.80% 121.04% 4.62% 76.71% 7.87% 4.35%	44,494 197,952 1,237,694 1,003 1,238,697 112,609 339,608 9,506 776,974 Corresponding ear Quarter 11,299 1.809 121,049 4.629 76,719 7.879 4.359 8.489
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 5 4.6 4.7 5 4.6 4.7 5 5 5 6 5 6 5 6 5 6 5 6 5 6 5 6 5 6 5	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 Deposit Ratio (Calculated as per NRB Directive) Base Rate % Net Interest Spread (Calculated as per NRB Directives) Average Vield	166,490 151,826 1,960,763 - - - 1,960,763 - - - 1,960,763 - - - 1,244,892 At the end of T - - 1,244,892 At the end of T - - 1,244,892 At the end of T - - - - - - - - - - - - - - - - - - -	174,078 151,826 2,005,631 182,330 547,817 14,990 1,260,494 his Quarter 11.19% 142.06% 3.84% 6.65% 4.37% 8.00%	129,613 149,898 1,234,674 112,243 336,729 785,701 At the end 10.44% 1.16% 169,52% 3.92% 6.78% 6.78% 4.26% 7.68%	134,269 149,898 1,258,082 1,258,082 114,371 342,049 7,821 793,841 793,841 10,52% 1.16% 169,52% 3.92% 3.92% 6.78% 4.26% 7.68%	38,854 197,952 1,209,269 1,003 1,210,272 110,025 333,167 - 767,081 At the end of Previous Y 11.19% 121.04% 4.62% (76,71% 7.87% 4.35% -	44,494 197,952 1,237,694 1,003 1,238,697 112,609 339,608 9,506 776,974 Corresponding ear Quarter 11.29% 1.80% 121.04%

* Net profit of then BUDBL till 6th Ashad 2073 and merger surplus of Rs, 47.15 crore has been accounted as reserve & surplus, ** Loan & Advances figures are net of Loan Loss Provisioning,

S.N.

1.2 Reserve and Surplus* 1.3 Debenture and Bond

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 avove statement related to the group,

Call in Advance Rs. 803,225 has been included in the Paid Up Capital at the end of this Quarter.