## Siddhartha Bank Hamsar, Kammanou Unaudited Financial Results (Quarterly) As at 2nd Quarter (13/01/2013) of the Fiscal Year 2069/70

						Rs.in '000
S.N.	Particulars	This Quarter Ending 13.01.2013		Previous Quarter Ending 16.10.2012		Corresponding Previous Year Quarter Ending
		Group	Siddhartha Bank	Group	Siddhartha Bank	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	30,819,121	30,790,974	29,150,454	29,135,821	26,077,989
	Paid Up Capital	1,619,244	1,619,244	1,619,244	1,619,244	1,618,264
	Reserve and Surplus	813,746	816,511	719,557	721,965	463,331
	Debenture and Bond	627,770	627,770	627,770	627,770	227,770
	Borrowings	103,900	103,900	108,900	108,900	70,000
1.5	Deposits (a+b) a. Domestic Currency	26,695,988	26,713,796 26,002,039	25,287,371 24,559,445	25,318,512	23,210,625 22,121,983
	b. Foreign Currency	25,984,232 711,756	711,756	727,927	24,590,585 727,927	1,088,642
	Income Tax Liability	711,730	711,730	5,548	5,548	1,000,042
	Other Liabilities	911,081	909,753	734,330	733,882	487,999
	Non-Controlling Interest	47,392	555,755	47,734		,
	Total Assets (2.1 to 2.7)	30,819,121	30,790,974	29,150,454	29,135,821	26,077,989
2.1	Cash and Bank Balance	2,258,327	2,221,132	2,413,287	2,413,277	3,159,636
	Money at Call and Short Notice	1,340,451	1,340,451	287,414	287,651	597,040
	Investments	4,394,983	4,419,352	4,429,889	4,430,889	2,270,714
2.4	Loans and Advances (a+b+c+d+e+f)*	21,571,502	21,571,502	20,876,580	20,876,580	19,117,508
	a. Real Estate Loan	3,830,746	3,830,746	3,922,024	3,922,024	4,238,364
	Residental Real Estate Loan (Except Personal Home Loan upto Rs.100 Lacs)      Residental Real Estate Loan (Except Personal Home Loan upto Rs.100 Lacs)	4 == 1 10=	4 == 1 10=	4 550 075	4.550.015	4 700 0
	2. Business Complex & Residental Apartment Construction Loan	1,574,427	1,574,427	1,558,918	1,558,918	1,738,857
	Income generating Commercial Complex Loan     Other Real Estate Loan (Including Land purchase & plotting)	629,611 1,626,708	629,611 1,626,708	664,384 1,698,723	664,384 1,698,723	805,904 1,693,603
	b. Personal Home Loan of Rs.100 Lacs or Less	1,066,848	1,066,848	1,012,578	1,012,578	808,645
	c. Margin Type Loan	361,509	361,509	382,730	382,730	418,055
	d. Term Loan	3,866,112	3,866,112	3,755,657	3,755,657	3,287,582
	e. Overdraft Loan/ TR Loan/ WC Loan	10,165,827	10,165,827	9,310,986	9,310,986	8,404,411
	f. Others	2,280,460	2,280,460	2,492,605	2,492,605	1,960,451
2.5	Fixed Assets	378,154	365,995	391,631	379,134	391,652
	Non- Banking Assets		-		-	
2.7	Other Assets	875,704	872,541	751,654	748,290	541,439
3	Profit and Loss Account	This Quarter		Previous Quarter		corresponding Previous Year Quarter
3.1	Interest Income	1,356,639	1,354,442	652,411	651,072	1,379,169
3.2	Interest Expenses	883,106	883,996	467,947	468,407	1,036,712
	A. Net Interest Income (3.1 -3.2)	473,533	470,446	184,464	182,665	342,457
	Fees, Commission and Discount	53,769	53,769	28,681	28,681	40,985
	Other Operating Income	76,623	75,493	35,417	35,417	44,199
3.5	Foreign Exchange Gain/Loss (Net)	81,034	81,034	37,764	37,764	47,923
2.0	B. Total Operating Income (A+3.3+3.4+3.5)	684,959	680,741	286,325	<b>284,526</b> 42,116	<b>475,564</b> 77,481
			00 000	42 400		
27	Staff Expenses Other Operating Expenses	92,464	90,080	43,480 85,617		
3.7	Other Operating Expenses	179,205	174,089	85,617	82,599	140,372
	Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7)	179,205 <b>413,290</b>	174,089 <b>416,572</b>	85,617 <b>157,228</b>	82,599 <b>159,811</b>	140,372 <b>257,711</b>
	Other Operating Expenses  C. Operating Profit Before Provision (B-3.6-3.7)  Provision for Possible Losses	179,205 <b>413,290</b> 221,332	174,089 <b>416,572</b> 221,332	85,617 <b>157,228</b> 125,981	82,599 <b>159,811</b> 125,981	140,372 <b>257,711</b> 111,270
3.8	Other Operating Expenses  C. Operating Profit Before Provision (B-3.6-3.7)  Provision for Possible Losses  D. Operating Profit (C-3.8)	179,205 413,290 221,332 191,958	174,089 416,572 221,332 195,240	85,617 <b>157,228</b>	82,599 <b>159,811</b>	140,372 <b>257,711</b>
3.8	Other Operating Expenses  C. Operating Profit Before Provision (B-3.6-3.7)  Provision for Possible Losses	179,205 <b>413,290</b> 221,332	174,089 <b>416,572</b> 221,332	85,617 <b>157,228</b> 125,981	82,599 <b>159,811</b> 125,981	140,372 <b>257,711</b> 111,270
3.8	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)	179,205 413,290 221,332 191,958	174,089 416,572 221,332 195,240	85,617 <b>157,228</b> 125,981	82,599 <b>159,811</b> 125,981	140,372 257,711 111,270 146,442
3.8 3.9 3.10	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 Expenses (Net)	179,205 413,290 221,332 191,958 36 191,994 12,794	174,089 416,572 221,332 195,240 36 195,276 12,794	85,617 157,228 125,981 31,247 31,247	82,599 159,811 125,981 33,831 33,831 80	140,372 257,711 111,270 146,442
3.8 3.9 3.10	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)	179,205 413,290 221,332 191,958 36	174,089 416,572 221,332 195,240 36	85,617 157,228 125,981 31,247	82,599 159,811 125,981 33,831	140,372 <b>257,711</b> 111,270 <b>146,442</b>
3.8 3.9 3.10 3.11	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 Expenses (Net)	179,205 413,290 221,332 191,958 36 191,994 12,794	174,089 416,572 221,332 195,240 36 195,276 12,794	85,617 157,228 125,981 31,247 31,247	82,599 159,811 125,981 33,831 33,831 80	140,372 257,711 111,270 146,442
3.8 3.9 3.10 3.11	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 Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes	179,205 413,290 221,332 191,958 36 191,994 12,794 179,200 16,589 49,768	174,089 416,572 221,332 195,240 36 195,276 12,794 182,482 16,589 49,768	85,617 157,228 125,981 31,247 31,247 80 31,327	82,599 159,811 125,981 33,831 33,831 80 33,911	140,372 257,711 111,270 146,442 - 146,442 - 146,442 13,313 39,939
3.8 3.9 3.10 3.11 3.12 3.13	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 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)	179,205 413,290 221,332 191,958 36 191,994 12,794 179,200 16,589	174,089 416,572 221,332 195,240 36 195,276 12,794 182,482 16,589	85,617 157,228 125,981 31,247 31,247 80 31,327 3,083	82,599 159,811 125,981 33,831 33,831 80 33,911 3,083	140,372 257,711 111,270 146,442 - 146,442 - 146,442 13,313
3.8 3.9 3.10 3.11 3.12 3.13	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 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	179,205 413,290 221,332 191,958 36 191,994 12,794 179,200 16,589 49,768 112,843 (1,608)	174,089 416,572 221,332 195,240 36 195,276 12,794 182,482 16,589 49,768 116,125	85,617 157,228 125,981 31,247 80 31,327 3,083 9,248 18,996 (1,266)	82,599 159,811 125,981 33,831 80 33,911 3,083 9,248 21,580	140,372 257,711 111,270 146,442  146,442  146,442 13,313 39,939 93,190
3.8 3.9 3.10 3.11 3.12 3.13	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 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)	179,205 413,290 221,332 191,958 36 191,994 12,794 179,200 16,589 49,768 112,843	174,089 416,572 221,332 195,240 36 195,276 12,794 182,482 16,589 49,768 116,125	85,617 157,228 125,981 31,247 31,247 80 31,327 3,083 9,248 18,996	82,599 159,811 125,981 33,831 33,831 80 33,911 3,083 9,248 21,580	140,372 257,711 111,270 146,442  146,442 13,313 39,939 93,190  93,190
3.8 3.9 3.10 3.11 3.12 3.13	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 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	179,205 413,290 221,332 191,958 36 191,994 12,794 179,200 16,589 49,768 112,843 (1,608)	174,089 416,572 221,332 195,240 36 195,276 12,794 182,482 16,589 49,768 116,125	85,617 157,228 125,981 31,247 80 31,327 3,083 9,248 18,996 (1,266)	82,599 159,811 125,981 33,831 33,831 80 33,911 3,083 9,248 21,580	140,372 257,711 111,270 146,442 - 146,442 - 13,313 39,939 93,190 - 93,190 At the end of corresponding
3.8 3.9 3.10 3.11 3.12 3.13 3.14	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 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)	179,205 413,290 221,332 191,958 36 191,994 12,794 179,200 16,589 49,768 112,843 (1,608) 114,451 At the end of	174,089 416,572 221,332 195,240 36 195,276 12,794 182,482 16,589 49,768 116,125 - 116,125 This Quarter	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 Pr	82,599 159,811 125,981 33,831 33,831 80 33,911 3,083 9,248 21,580 - 21,580	140,372 257,711 111,270 146,442 - 146,442 - 13,313 39,939 93,190 - 93,190 At the end of corresponding Previous Year
3.8 3.9 3.10 3.11 3.12 3.13 3.14 4 4.1	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 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	179,205 413,290 221,332 191,958 36 191,994 12,794 179,200 16,589 49,768 112,843 (1,608) 114,451 At the end of	174,089 416,572 221,332 195,240 36 195,276 12,794 182,482 16,589 49,768 116,125 - 116,125 This Quarter	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 Pr	82,599 159,811 125,981 33,831 80 33,911 3,083 9,248 21,580 - 21,580 revious Quarter	140,372 257,711 111,270 146,442  146,442  146,442 13,313 39,939 93,190  93,190 At the end of corresponding Previous Year
3.8 3.9 3.10 3.11 3.12 3.13 3.14 4 4.1 4.2	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 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	179,205 413,290 221,332 191,958 36 191,994 12,794 179,200 16,589 49,768 112,843 (1,608) 114,451  At the end of	174,089 416,572 221,332 195,240 36 195,276 12,794 182,482 16,589 49,768 116,125 - 116,125 This Quarter	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 Pr	82,599 159,811 125,981 33,831 80 33,911 3,083 9,248 21,580 - 21,580 eevious Quarter	140,372 257,711 111,270 146,442  146,442  146,442 13,313 39,939 93,190  93,190 At the end of corresponding Previous Year 10,39% 1.79%
3.8 3.9 3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3	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 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	179,205 413,290 221,332 191,958 36 191,994 12,794 179,200 16,589 49,768 112,843 (1,608) 114,451 At the end of	174,089 416,572 221,332 195,240 36 195,276 12,794 182,482 16,589 49,768 116,125 - 116,125 This Quarter  10.66% 3.10% 88.83%	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 Pr	82,599 159,811 125,981 33,831 33,831 80 33,911 3,083 9,248 21,580 21,580 revious Quarter	140,372 257,711 111,270 146,442 - 146,442 13,313 39,939 93,190 - 93,190 At the end of corresponding Previous Year 10.39% 1.79% 103.60%
3.8 3.9 3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4	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 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	179,205 413,290 221,332 191,958 36 191,994 12,794 179,200 16,589 49,768 112,843 (1,608) 114,451 At the end of 10.68% 3.10% 88.83% 6.57%	174,089 416,572 221,332 195,240 366 195,276 12,794 182,482 16,589 49,768 116,125 - 116,125 This Quarter  10.66% 3.10% 88.83% 6.57%	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 Pr 11.11% 1.90% 126,93% 6.72%	82,599 159,811 125,981 33,831 80 33,911 3,083 9,248 21,580 - 21,580 eevious Quarter	140,372 257,711 111,270 146,442 - 146,442 - 146,442 13,313 39,939 93,190 - 93,190 At the end of corresponding Previous Year 10,39% 1.79% 103.60% 9,48%
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	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 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	179,205 413,290 221,332 191,958 36 191,994 12,794 179,200 16,589 49,768 112,843 (1,608) 114,451 At the end of	174,089 416,572 221,332 195,240 36 195,276 12,794 182,482 16,589 49,768 116,125 - 116,125 This Quarter  10.66% 3.10% 88.83%	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 Pr	82,599 159,811 125,981 33,831 33,831 80 33,911 3,083 9,248 21,580 - 21,580 evious Quarter 11.11% 1.90% 126,93% 6.72%	140,372 257,711 111,270 146,442 - 146,442 13,313 39,939 93,190 - 93,190 At the end of corresponding Previous Year 10.39% 1.79% 103.60%
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	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 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)	179,205 413,290 221,332 191,958 36 191,994 12,794 179,200 16,589 49,768 112,843 (1,608) 114,451 At the end of 10.68% 3.10% 88.83% 6.57% 78.04%	174,089 416,572 221,332 195,240 36 195,276 12,794 182,482 16,589 49,768 116,125 - 116,125 This Quarter  10.66% 3.10% 88.83% 6.57% 78.04%	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 Pr 11.11% 1.90% 126,93% 6.72%	82,599 159,811 125,981 33,831 33,831 80 33,911 3,083 9,248 21,580 - 21,580 evious Quarter 11.11% 1.90% 126,93% 6.72%	140,372 257,711 111,270 146,442 - 146,442 - 146,442 13,313 39,939 93,190 - 93,190 At the end of corresponding Previous Year 10,39% 1.79% 103,60% 9,48%
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 4.6	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 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) Base Rate	179,205 413,290 221,332 191,958 36 191,994 12,794 179,200 16,589 49,768 112,843 (1,608) 114,451 At the end of 10.68% 3.10% 88.83% 6.57% 78.04%	174,089 416,572 221,332 195,240 36 195,276 12,794 182,482 16,589 49,768 116,125 - 116,125 This Quarter  10.66% 3.10% 88.83% 6.57% 78.04%	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 Pr 11.11% 1.90% 126,93% 6.72%	82,599 159,811 125,981 33,831 33,831 80 33,911 3,083 9,248 21,580 - 21,580 evious Quarter 11.11% 1.90% 126,93% 6.72%	140,372 257,711 111,270 146,442 - 146,442 - 146,442 13,313 39,939 93,190 - 93,190 At the end of corresponding Previous Year 10,39% 1.79% 103,60% 9,48%
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 4.6	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 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) Base Rate Additional Information	179,205 413,290 221,332 191,958 36 191,994 12,794 179,200 16,589 49,768 112,843 (1,608) 114,451 At the end of 10.68% 3.10% 88.83% 6.57% 78.04% 10.30%	174,089 416,572 221,332 195,240 36 195,276 12,794 182,482 16,589 49,768 116,125	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 Pr 11.11% 1.90% 126,93% 6.72% 77.70%	82,599 159,811 125,981 33,831 33,831 80 33,911 3,083 9,248 21,580 - 21,580 evious Quarter 11.11% 1.90% 126,93% 6.72% 77.70%	140,372 257,711 111,270 146,442 146,442 13,313 39,939 93,190 93,190 At the end of corresponding Previous Year 10.39% 1.79% 103.60% 9.48% 79.37%
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 4.6 0 c c c c c c c c c c c c c c c c c c c	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 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) Base Rate Additional Information Average Yield Average Cost of Deposit-LCY Net Interest Spread	179,205 413,290 221,332 191,958 36 191,994 12,794 179,200 16,589 49,768 112,843 (1,608) 114,451 At the end of 10.68% 3.10% 88.83% 6.57% 78.04% 10.30%	174,089 416,572 221,332 195,240 36 195,276 12,794 182,482 16,589 49,768 116,125 - 116,125 This Quarter  10.66% 3.10% 88.83% 6.57% 78.04% 10.30% 10.52% 6.67% 3.95%	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 Pr 11.11% 1.90% 126,33% 6.72% 77.70% 10.09% 7.02% 3.37%	82,599 159,811 125,981 33,831 33,831 80 33,911 3,083 9,248 21,580 - 21,580 - 21,580 - 21,7580 - 11.11% 1.90% 126,93% 6,72% 77.70%	140,372 257,711 111,270 146,442
3.8 3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5 4.6 a b c d d	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 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) Base Rate Additional Information Average Yield Average Cost of Deposit-LCY	179,205 413,290 221,332 191,958 36 191,994 12,794 179,200 16,589 49,768 112,843 (1,608) 114,451 At the end of 10,68% 3,10% 88,83% 6,57% 78,04% 10,30%	174,089 416,572 221,332 195,240 36 195,276 12,794 182,482 16,589 49,768 116,125 - 116,125 This Quarter  10.66% 3.10% 88.83% 6.57% 78.04% 10.30% 10.52% 6.67% 3.95% 9.54%	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 Pr 11.11% 1.90% 126,93% 6.72% 77.70%	82,599 159,811 125,981 125,981 33,831 80 33,911 3,083 9,248 21,580 - 21,580 evious Quarter 11.11% 1.90% 126,93% 6.72% 77.70%	140,372 257,711 111,270 146,442

e Return on Equity
e Return on Assets

\* 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.