

Hattisar, Kathmandu Unaudited Financial Results (Quarterly) As at 2nd Quarter (14/01/2018) of the Fiscal Year 2074/75

	As at 2nd 0	•	,				Rs.in '000
S.N.	Particulars	This Quarter Ending 14.01.2018		Previous Quarter Ending 17.10.2017		Corresponding Previous Year Quarter	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	100,514,119	100,085,410	93,220,076	92,981,332	86,881,198	86,802,704
1.1	Paid Up Capital*	7,056,515	7,056,515	6,844,949	6,844,949	5,235,008	5,235,008
	Reserve and Surplus	4,271,892	4,104,861	3,786,348	3,580,319	2,515,712	2,471,861
1.3	Debenture and Bond Borrowings	1,203,520 445,752	1,203,520 445,752	1,203,520 1,758,700	1,203,520 1,758,700	1,203,520 600,000	1,203,520 600,000
	Deposits (a+b)	85,319,737	85,566,023	77,238,396	77,875,050	74,299,771	74,935,731
	a. Domestic Currency	84,933,172	85,179,458	76,796,884	77,433,539	73,287,912	73,923,872
	b. Foreign Currency	386,565	386,565	441,511	441,511	1,011,859	1,011,859
	Income Tax Liability	-	-	-	-	-	-
1.7 1.8	Other Liabilities	2,098,624 118,079	1,708,740	2,328,694 59,470	1,718,794	2,955,649 71,539	2,356,584
1.0 2	Non-Controlling Interest Total Assets (2.1 to 2.7)	100,514,119	100,085,410	93,220,076	92,981,332	86,881,198	86,802,704
2.1	Cash and Bank Balance	7,604,770	7,436,430	7,030,664	7,019,693	8,030,220	8,027,808
2.2	Money at Call and Short Notice	2,010,000	2,010,000	200,000	200,000	3,682,325	3,682,325
	Investments	12,312,952	12,120,531	14,758,805	14,591,388	10,299,322	10,298,393
2.4	Loans and Advances (a+b+c+d+e+f)**	75,695,473	75,695,473	68,896,473	68,896,473	62,659,288	62,659,288
	 a. Real Estate Loan 1. Residental Real Estate Loan (Except Personal Home 	7,224,480	7,224,480	6,877,397	6,877,397	6,114,649	6,114,649
	Loan upto Rs.1.5 Crore)	86,873	86,873	92,201	92,201	271,365	271,365
	2. Business Complex & Residental Apartment Construction Loan	1,132,310	1,132,310	1,196,284	1,196,284	1,234,606	1,234,606
	3. Income generating Commercial Complex Loan	475,016	475,016	476,197	476,197	446,938	446,938
	4. Other Real Estate Loan (Including Land purchase &						
	plotting) b. Personal Home Loan of Rs. 1.5 crore or Less	5,530,281 4,113,468	5,530,281 4,113,468	5,112,716 3,986,861	5,112,716 3,986,861	4,161,740 4,116,907	4,161,740 4,116,907
	c. Margin Type Loan	1,921,031	1,921,031	1,614,937	1,614,937	1,157,690	1,157,690
	d. Term Loan	15,123,595	15,123,595	14,520,752	14,520,752	12,810,721	12,810,721
	e. Overdraft Loan/ TR Loan/ WC Loan	33,396,326	33,396,326	28,582,664	28,582,664	27,011,158	27,011,158
	f. Others	13,916,572	13,916,572	13,313,863	13,313,863	11,448,163	11,448,163
	Fixed Assets	843,531	815,919	765,284	735,988	639,921	621,274
2.6	Non- Banking Assets Other Assets	<u>173,964</u> 1,873,429	173,964 1,833,093	154,638	154,638 1,383,152	154,638 1,415,484	154,638 1,358,979
3	Profit and Loss Account	This Quarter		1,414,212 1,383,152 Previous Quarter		Corresponding Previous	
							2 781 060
3.1	Interest Income	4,357,249	4,370,909	1,986,537	1,992,834	2,776,459	2,781,060
3.1							
3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount	4,357,249 2,960,489	4,370,909 2,974,150 1,396,759 108,244	1,986,537 1,473,357 513,179 44,949	1,992,834 1,482,985 509,849 44,949	2,776,459 1,463,138 1,313,320 82,640	2,781,060 1,474,475 1,306,585 82,640
3.1 3.2 3.3 3.4	Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income	4,357,249 2,960,489 1,396,759 167,918 266,869	4,370,909 2,974,150 1,396,759 108,244 269,852	1,986,537 1,473,357 513,179 44,949 136,332	1,992,834 1,482,985 509,849 44,949 114,256	2,776,459 1,463,138 1,313,320 82,640 242,406	2,781,060 1,474,475 1,306,585 82,640 193,791
3.1 3.2 3.3 3.4	Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964	1,986,537 1,473,357 513,179 44,949 136,332 52,827	1,992,834 1,482,985 509,849 44,949 114,256 52,827	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5)	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287	1,992,834 1,482,985 509,849 44,949 114,256 52,827 721,881	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481
3.1 3.2 3.3 3.4 3.5 3.6	Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776	1,992,834 1,482,985 509,849 44,949 114,256 52,827 721,881 164,446	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881
3.1 3.2 3.3 3.4 3.5 3.6	Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287	1,992,834 1,482,985 509,849 44,949 114,256 52,827 721,881	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105	1,992,834 1,482,985 509,849 44,949 114,256 52,827 721,881 164,446 151,586	2,776,459 1,463,138 1,313,320 82,640 63,465 1,701,831 231,214 289,424	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Income Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8)	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 349,490 896,232	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,881,818 353,385 322,038 1,216,395 349,490 866,905	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,587 66,819	1,992,834 1,482,985 509,849 44,949 114,256 52,827 721,881 164,446 151,586 405,848 349,587 56,261	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	Interest Income Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net)	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 349,490 896,232 132,142	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 101,368	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,58 66,819 127,522	1,992,834 1,482,985 509,849 44,949 114,256 52,827 721,881 164,446 151,586 405,848 349,587 56,261 106,742	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	Interest Income Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 349,490 886,232 132,142 245,752	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 1011,368 245,752	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,587 66,819 127,522 177,002	1,992,834 1,482,985 509,849 114,256 52,827 721,881 164,446 151,586 405,848 349,587 56,261 106,742 177,002	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 227,881 227,307 1,149,293 277,739 871,554 141,078 127,420
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10)	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 349,490 896,232 132,142 132,142	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 101,368 245,752 1,214,024	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,587 66,819 127,522 177,002 371,343	1,992,834 1,482,985 509,849 114,256 52,827 721,881 164,446 151,586 405,848 349,587 56,261 106,742 177,002 340,005	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 177,420 1,207,515	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,052
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other 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 fnom Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net)	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 349,90 896,232 132,142 245,752 1,274,126 400	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 1011,368 245,752	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,587 66,819 127,522 177,002 371,343 400	1,992,834 1,482,985 509,849 114,256 52,827 721,881 164,446 151,586 405,848 349,587 56,261 106,742 177,002	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,052 863
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9 3.10 3.11	Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10)	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 349,490 896,232 132,142 132,142	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 101,368 245,752 1,214,024 400	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,587 66,819 127,522 177,002 371,343	1,992,834 1,482,985 509,849 44,949 114,256 52,827 721,881 164,446 151,586 405,848 349,57 56,261 106,742 177,002 340,005 400	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 177,420 1,207,515	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,052
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.8 3.9 3.10 3.11 3.11	Interest Income Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Taxes	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 349,499 337,800 1,245,722 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866	4,370,909 2,974,150 1,396,759 108,244 209,852 116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 101,368 245,752 1,214,024 400 1,214,424	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 747,287 170,776 160,105 416,406 349,587 66,819 127,522 177,002 371,343 400 371,743 33,795 100,138	1,992,834 1,482,985 509,849 44,949 114,256 52,827 721,881 164,446 151,586 405,848 349,587 56,261 106,742 177,002 340,005 400 340,405	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 863 1,140,052 863 1,140,915 103,720 311,159
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.11 3.12 3.13	Interest Income Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13)	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 101,368 245,752 1,214,024 40 1,214,424 110,402	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 747,287 170,776 160,105 416,406 349,58 66,819 127,522 177,002 371,343 400 371,743 33,795 100,139 237,809	1,992,834 1,482,985 509,849 114,256 52,827 721,881 164,446 151,586 405,848 349,587 56,261 106,742 177,002 340,005 400 340,405 30,946	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,052 863 1,140,915 103,720
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.8 3.9 3.10 3.11 3.11	Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Other Operating Income/Expenses (Net) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Losse E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) Share of Non-Controlling interest in the Profit/Loss of Subsid	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,587 66,819 127,522 177,002 371,343 400 371,743 33,795 100,139 237,809 10,470	1,992,834 1,482,985 509,849 44,949 114,256 52,827 721,881 164,446 151,586 405,848 349,587 56,261 106,742 177,002 340,005 400 340,405 30,946 93,017 216,442	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 871,554 141,078 127,420 1,140,052 863 1,140,915 103,720 311,159 726,037
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.10 3.11 3.12 3.13 3.14	Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) Share of Non-Controlling interest in the Profit/Loss of Subsit H. Net Profit (Loss)	4,357,249 2,960,489 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 349,907 337,800 1,245,722 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 7772,815	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,57 66,819 127,522 177,002 371,343 400 371,743 33,795 100,139 237,809 10,470 227,339	1,992,834 1,482,985 509,849 44,949 1114,256 52,827 721,881 164,446 151,586 405,848 349,57 56,261 106,742 177,002 340,005 400 340,405 30,946 93,017 216,442 - 216,442	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 1,181,193 277,739 903,454 1,181,193 1,207,515 863 1,208,378 109,853 326,491 772,034 722,539 749,496	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 877,554 141,078 127,420 1,140,915 103,720 311,159 726,037
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.7 3.8 3.10 3.11 3.12 3.13 3.14 4	Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non-Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F, Profit Before Bonus 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 in the Profit/Loss of Subsid H. Net Profit (Loss) Ratios	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 339,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714 At the end of	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,587 66,819 127,522 177,002 371,343 400 371,743 33,795 100,139 237,809 10,470 227,339 At the end of P	1,992,834 1,482,985 509,849 114,256 52,827 721,881 164,446 151,586 405,848 349,587 56,261 106,742 177,002 340,005 400 340,405 30,946 93,017 216,442 - 216,442	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 1,76,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539 749,496 Correspond Year C	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 871,554 141,078 863 1,140,915 103,720 311,159 726,037 ing Previous uarter
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.7 3.8 3.10 3.11 3.12 3.13 3.14 4 4	Interest Income Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit Before Bonus and Taxes (E+3.11) Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) Share of Non-Controlling interest in the Profit/Loss of Subsid H. Net Profit /(Loss) Ratios Capital Fund to RWA	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714 At the end of 12,47%	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 101,368 245,752 1,214,424 400 1,214,424 110,402 331,207 772,815 772,815	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,587 66,819 127,522 177,002 371,343 400 371,743 33,795 100,139 237,809 10,470 227,339 At the end of P	1,992,834 1,482,985 509,849 44,949 1114,256 52,827 721,881 164,446 151,586 405,848 349,587 56,261 106,742 177,002 340,005 400 340,405 30,946 93,047 216,442 revious Quarter 12,69%	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 863 1,208,378 109,853 3,26,491 772,034 22,539 749,496 Correspond Year C 11.63%	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 871,554 141,078 127,420 1,140,915 103,720 311,159 726,037 ing Previous Ruarter 11.57%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.11 3.11 3.12 3.13 3.14 4 4 4.1 4.2	Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F - 3.12-3.13) Share of Non-Controlling interest in the Profit/Loss of Subsid H. Net Profit /(Loss) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan	4,357,249 2,960,489 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714 At the end of 12,47% 1,50%	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 101,368 245,752 1,214,024 110,402 331,207 772,815 772,815 This Quarter 12,42% 1.50%	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,587 66,819 127,522 177,002 371,343 400 371,743 33,795 100,139 237,809 10,470 227,339 At the end of P 12,73% 2.01%	1,992,834 1,482,985 509,849 44,949 1114,256 52,827 721,881 164,446 151,586 405,848 349,587 56,261 106,742 177,002 340,005 340,005 340,405 30,946 93,017 216,442 - 216,442 - revious Quarter 12,69% 2,01%	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539 749,496 Correspond Year C 11.63% 1.50%	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,052 863 1,140,915 103,720 311,159 726,037 ing Previous Quarter 11.57% 1.50%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 3.14 4.1 4.2 4.3	Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Other Operating Income/Expenses (Net) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Losse E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) Share of Non-Controlling interest in the Profit/Loss of Subsid H. Net Profit /(Loss) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 3349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714 At the end of 12,47% 1.50%	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815 772,815 7772,815	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,587 66,819 127,522 177,002 371,343 400 371,743 33,795 100,133 237,809 10,470 227,339 At the end of P 12,73% 2,01% 97,57%	1,992,834 1,482,985 509,849 44,949 114,256 52,827 721,881 164,446 151,586 405,848 349,587 56,261 106,742 177,002 340,005 400 340,405 30,946 93,017 216,442 revious Quarter 12,69% 2,01% 97,57%	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 863 1,208,378 109,853 3,26,491 772,034 22,539 749,496 Correspond Year C 11.63%	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,915 103,720 311,159 726,037 ing Previous tuarter 11.57% 1.50%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.7 3.10 3.11 3.11 3.11 3.12 3.13 3.14 4.1 4.2 4.3	Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F - 3.12-3.13) Share of Non-Controlling interest in the Profit/Loss of Subsid H. Net Profit /(Loss) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan	4,357,249 2,960,489 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 349,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 813,794 20,079 793,714 At the end of 12,47% 1,50%	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 101,368 245,752 1,214,024 110,402 331,207 772,815 772,815 This Quarter 12,42% 1.50%	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,587 66,819 127,522 177,002 371,343 400 371,743 33,795 100,139 237,809 10,470 227,339 At the end of P 12,73% 2.01%	1,992,834 1,482,985 509,849 44,949 1114,256 52,827 721,881 164,446 151,586 405,848 349,587 56,261 106,742 177,002 340,005 340,005 340,405 30,946 93,017 216,442 - 216,442 - revious Quarter 12,69% 2,01%	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 1,181,193 277,739 903,454 1,207,515 8663 1,206,378 1,207,515 1	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 871,554 141,078 127,420 1,140,052 863 1,140,915 103,720 311,159 726,037 ing Previous Quarter 11.57% 1.50%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.8 3.7 3.10 3.11 3.11 3.11 3.12 3.13 3.14 4.1 4.2 4.3 4.4 4.5	Interest Income Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Staff Bonus Provision for Staff Bonus Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (YTD Average) Credit to Deposit Ratio (Calculated as per NRB Directive)	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 334,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 344,866 813,794 20,079 793,714 At the end of 12,47% 1.50% 117,15% 7,28% 78,33%	4,370,909 2,974,150 1,396,759 108,244 209,852 1116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815 7772,815 7772,815 772,815	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,587 66,819 127,522 177,002 371,343 400 371,743 33,795 100,139 237,809 10,470 227,339 At the end of P 12.73% 2.01% 97.57% 7.32% 78.36%	1,992,834 1,482,985 509,849 14,296 52,827 721,881 164,466 151,586 405,848 349,587 56,261 106,742 177,002 340,005 340,005 30,946 93,017 216,442 	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 1,181,193 277,739 903,454 1,181,193 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539 749,496 Correspond Year C 11.63% 1.50% 1.50% 1.50% 6.779.22%	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 871,554 141,078 863 1,140,915 103,720 311,159 726,037 115,7% 11,50% 135,66% 4.16% 77,92% 6.79%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.10 3.11 3.11 3.12 3.13 3.14 4.1 4.2 4.3 4.4 4.5	Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Other Operating Income/Expenses (Net) Non-Operating Income/Expenses (Net) Write Back of Provision for Possible Losse E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) Share of Non-Controlling interest in the Profit/Loss of Subsid 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 (YTD Average) Credit to Deposit Ratio (Calculated as per NRB Directives)	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 349,490 896,232 132,142 245,752 1,274,126 115,866 344,866 813,794 20,079 793,714 At the end of 12,47% 1.50% 117,15% 7.28%	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815 772,815 772,815 772,815	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,58 127,522 177,002 371,343 400 371,743 33,795 100,139 237,809 10,470 227,339 At the end of P 12,73% 2.01% 97,57% 7.32% 78.36%	1,992,834 1,482,985 509,849 44,949 1114,256 52,827 721,881 164,446 151,586 405,848 349,57 56,261 106,742 177,002 340,005 400 340,405 30,946 93,017 216,442 - 216,444 - 216,445 - 216,442 - 216,445 -	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 863 1,208,378 109,853 326,491 772,034 22,539 749,496 Correspond Year C 11.63% 1.50% 1.50% 4.16% 77.92%	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 227,307 1,149,293 277,739 871,554 141,078 127,420 863 1,140,915 103,720 311,159 726,037 - 726,037 ing Previous tuarter 11.57% 1.50% 1.50% 1.50%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.10 3.11 3.12 3.13 3.13 3.14 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Interest Income Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other 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 Mefore Provision (B-3.9-3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) Share of Non-Controlling interest in the Profit/Loss of Subsid 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 (YTD Average) Credit to Deposit Ratio (Calculated as per NRB Directive) Base Rate Net Interest Spread (Calculated as per NRB Directives)	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 349,498 349,498 349,498 349,498 349,498 349,498 349,498 349,498 1,274,526 11,274,526 115,586 344,866 313,794 20,079 793,714 At the end of 12,247% 1.50% 778,33% 10,58% 3,80%	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038 1,216,395 101,368 245,752 1,214,024 101,368 245,752 1,214,024 101,368 245,752 1,214,024 101,368 245,752 1,214,024 101,368 245,752 1,214,024 101,368 245,752 1,214,024 101,368	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,587 66,819 127,522 177,002 371,343 400 371,743 33,795 100,139 237,809 10,470 227,339 At the end of P 12,73% 2,01% 97,57% 7,32% 78,36% 10,28% 3,84%	1,992,834 1,482,985 509,849 44,949 1114,256 52,827 721,881 164,446 151,586 405,848 349,57 56,261 106,742 177,002 340,005 400 340,405 30,946 93,017 216,442 - - 216,442 - - 216,442 - - - - - - - - - - - - - - - - - -	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 3,26,491 772,034 22,539 749,496 Correspond Year C 11.63% 1.50% 1.50% 4.16% 77.92% 6.79% 4.04%	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,915 103,720 311,159 726,037 11.57% 1.50% 135.66% 4.16% 77.92% 6.79%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.8 3.7 3.10 3.11 3.11 3.11 3.12 3.13 3.14 4.1 4.2 4.3 4.4 4.5	Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Other Operating Income/Expenses (Net) Non-Operating Income/Expenses (Net) Write Back of Provision for Possible Losse E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) Share of Non-Controlling interest in the Profit/Loss of Subsid 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 (YTD Average) Credit to Deposit Ratio (Calculated as per NRB Directives)	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 334,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 344,866 813,794 20,079 793,714 At the end of 12,47% 1.50% 117,15% 7,28% 78,33%	4,370,909 2,974,150 1,396,759 108,244 209,852 1116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 110,402 331,207 772,815 7772,815 7772,815 772,815	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,587 66,819 127,522 177,002 371,343 400 371,743 33,795 100,139 237,809 10,470 227,339 At the end of P 12.73% 2.01% 97.57% 7.32% 78.36%	1,992,834 1,482,985 509,849 14,296 52,827 721,881 164,466 151,586 405,848 349,587 56,261 106,742 177,002 340,005 340,005 30,946 93,017 216,442 	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 1,181,193 277,739 903,454 1,181,193 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539 749,496 Correspond Year C 11.63% 1.50% 1.50% 1.50% 6.779.22%	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 871,554 141,078 863 1,140,915 103,720 311,159 726,037 115,7% 11,50% 135,66% 4.16% 77,92% 6.79%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.8 3.7 3.10 3.11 3.12 3.13 3.14 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.5 4.6 4.7	Interest Income Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) Share of Non-Controlling interest in the Profit/Loss of Subsid 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 (YTD Average) Credit to Deposit Ratio (Calculated as per NRB Directive) Base Rate Net Interest Spread (Calculated as per NRB Directive) Yield on Loan & Investment (YTD Average) Yield on Loan (NTD Average) Yield on Loan (YTD Average)	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 349,498 337,800 1,245,722 132,142 245,752 1,274,126 344,866 344,866 813,794 20,079 793,714 At the end of 12,247% 115,150% 117,15% 78,33% 10,58% 3,80%	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038 1,216,395 349,490 866,905 101,368 245,752 1,214,024 400 1,214,424 400 1,214,424 110,402 331,207 772,815 - 772,815 - 772,815 - 772,815 - 772,815 - 772,815 - 772,815 - 772,815 - 772,815 - 772,815 - 772,815 - 7,28% - 78,33% 10,58% - 3,80% - 0,63% - 11,71%	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,587 66,819 127,522 177,002 371,343 400 371,743 33,795 100,139 237,809 10,470 227,339 At the end of P 12,73% 2.01% 97.57% 7.32% 78.36% 10.28% 3.84%	1,992,834 1,482,985 509,849 44,949 1114,256 52,827 721,881 164,446 151,586 405,848 349,587 56,261 106,742 177,002 340,005 400 340,405 30,946 93,017 216,442 revious Quarter 12,69% 2,01% 97,57% 7,32% 78,36% 10,28% 3,84%	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 8663 326,491 772,034 22,539 749,496 Correspond Year C 11.63% 1,50% 4,16% 77,92% 6,79% 4,04% 8,66% 4,15%	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,052 863 1,140,915 103,720 311,159 726,037 726,037 726,037 11.57% 1.50% 4.16% 77.92% 6.79% 4.04%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.7 3.8 3.10 3.11 3.11 3.12 3.13 3.14 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.7 a b	Interest Income Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) Share of Non-Controlling interest in the Profit/Loss of Subsid 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 (YTD Average) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Net Interest Spread (Calculated as per NRB Directives) Additional Information Yield on Loan (YTD Average) Yield on Loan (YTD Average)	4,357,249 2,960,489 1,396,759 167,918 266,869 116,964 1,948,510 364,987 337,800 1,245,722 334,490 896,232 132,142 245,752 1,274,126 400 1,274,526 115,866 344,866 344,866 813,794 20,079 793,714 At the end of 12,47% 1,50% 117,15% 7,28% 3,80% 10,68%	4,370,909 2,974,150 1,396,759 108,244 269,852 116,964 1,891,818 353,385 322,038 1,216,395 101,368 245,752 1,214,024 101,368 245,752 1,214,024 101,368 245,752 1,214,024 10,402 331,207 772,815 772,815 772,815 772,815 772,815 772,815 772,815 772,815 772,815 773,30% 10,58% 3,80% 10,63% 11,71% 7,39% 13,85%	1,986,537 1,473,357 513,179 44,949 136,332 52,827 747,287 170,776 160,105 416,406 349,587 66,819 127,522 177,002 371,343 400 371,743 33,795 100,139 237,809 10,470 227,339 At the end of P 12,73% 2,01% 97,57% 7,32% 78,36% 10,28% 3,84%	1,992,834 1,482,985 509,849 44,949 114,256 52,827 721,881 164,446 151,586 405,848 349,587 56,261 106,742 177,002 340,005 400 340,405 30,946 93,017 216,442 	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 1,181,193 277,739 903,454 1,207,515 863 3,264,91 772,034 1,206,378 1,206	2.781,060 1.474,475 1.306,585 82,640 193,791 63,465 1.646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 871,554 141,078 871,554 141,078 871,554 1,140,915 103,720 311,159 726,037 1.50% 1.50% 4.16% 77.92% 8.66% 8.66%

*Call in Advance Rs. 230,397,900 has been included in the Paid Up Capital at the end of this Quarter.

** Loan & Advances, Investments figures are net of Loan Loss Provisioning,

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 above statement related to the group, Non-Banking Assets are presented gross of provision. Provisioning of NBA is presented under-Other Liabities,

All above financials have been prepared as per NRB Directives no. 4 which is not fully compliant with NFRS.