

Hattisar, Kathmandu Unaudited Financial Results (Quarterly) As at 1st Quarter (16/10/2016) of the Fiscal Year 2073/74

							Rs.in '000
S.N.	Particulars	This Quarter Ending 16.10.2016		Previous Quarter Ending 15.07.2016		Corresponding Previous Year Quarter	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	81,884,441	81,396,752	74,996,904	74,575,981	53,981,884	53,850,803
	Paid Up Capital *	3,375,119	3,375,119	3,022,881	3,022,881	2,437,416	2,437,416
	Reserve and Surplus	3,620,428	3,589,818	3,250,783	3,230,142	1,494,341	1,480,701
	Debenture and Bond	1,203,520	1,203,520	1,203,520	1,203,520	1,431,290	1,431,290
	Borrowings Deposits (a+b)	660,000 69,998,356	660,000	910,000	910,000 64,934,359	1,867,000	1,867,000 45,113,984
1.5	a. Domestic Currency	69,174,904	70,050,926 69,227,474	64,902,408 64,059,420	64,091,370	45,070,644 44,187,353	44,230,693
	b. Foreign Currency	823,452	823,452	842,988	842,988	883,291	883,291
1.6	Income Tax Liability	-	020,402	-	-	67,800	67,800
	Other Liabilities	2,968,201	2,517,370	1,638,481	1,275,080	1,560,781	1,452,612
	Non-Controlling Interest	58,817		68,832	-	52,612	
	Total Assets (2.1 to 2.7)	81,884,441	81,396,752	74,996,904	74,575,981	53,981,884	53,850,803
	Cash and Bank Balance	8,033,541	7,597,928	6,637,396	6,274,807	4,935,145	4,865,880
	Money at Call and Short Notice	1,290,220	1,290,220	950,700	950,700	350,000	350,000
	Investments	10,354,108	10,353,177	9,823,522	9,822,607	8,766,784	8,743,488
2.4	Loans and Advances (a+b+c+d+e+f)**	58,937,945	58,937,945	55,305,183	55,305,183	38,122,472	38,122,472
I	a. Real Estate Loan	5,771,561	5,771,561	5,525,613	5,525,613	3,795,820	3,795,820
	1. Residental Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	267,318	267,318	369,408	369,408	187,058	187,058
	2. Business Complex & Residental Apartment Construction Loan	4 000 000	4 000 000	4 000 500	4 000 500	4 470 444	4 470 444
		1,239,899	1,239,899	1,099,503	1,099,503 491,260	1,178,441	1,178,441
	3. Income generating Commercial Complex Loan	453,939	453,939	491,260	491,260	478,597	478,597
	4. Other Real Estate Loan (Including Land purchase & plotting)	0.010.100	0.010.100	0.505.440	0.505.440	4 054 704	4 054 704
	b. Personal Home Loan of Rs.1 crore or Less	3,810,406 3,830,963	3,810,406 3,830,963	3,565,442 3,568,909	3,565,442 3,568,909	1,951,724 2,540,695	1,951,724 2,540,695
	c. Margin Type Loan	1,068,346	1,068,346	1,511,102	1,511,102	2,540,695	536,608
	d. Term Loan	11,992,798	11,992,798	11,349,046	11,349,046	8,169,567	8,169,567
	e. Overdraft Loan/ TR Loan/ WC Loan	26,379,545	26,379,545	24,001,018	24,001,018	17,447,960	17,447,960
	f. Others	9,894,731	9,894,731	9,349,495	9,349,495	5,631,821	5,631,821
2.5	Fixed Assets	648,424	631,699	638,110	621,916	442,932	429,791
	Non- Banking Assets	154,638	154,638	154,638	154,638	31,287	31,287
2.7	Other Assets	2,465,566	2,431,146	1,487,356	1,446,131	1,333,264	1,307,885
3	Profit and Loss Account	This Qu	larter	Previous	Quarter		ing Previous
							luarter
	Interest Income	1,293,731	1,305,003	4,158,865	4,117,569	872,201	872,201
3.2	Interest Expenses A. Net Interest Income (3.1 -3.2)	666,508 627,223	677,781 627,223	1,989,418 2,169,447	2,000,902 2,116,667	512,048 360,153	512,048 360,153
33	Fees, Commission and Discount	42,334	42,334	173,917	173,917	39,552	39,552
	Other Operating Income	123,886	92,274	334,856	316,461	73,485	56,212
	Foreign Exchange Gain/Loss (Net)	16,843	16,843	167,085	167,085	47,593	47,593
0.0	B. Total Operating Income (A+3.3+3.4+3.5)	810,286	778,674	2,845,305	2,774,130	520,783	503,510
3.6	2. Fotal operating meene (Freierer)			_,,			
	Staff Expenses		104.959	387.615	372.850		
3.7	Staff Expenses Other Operating Expenses	110,108	104,959 126.604	387,615 508.807	372,850 489.677	87,959	84,465
3.7	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7)		104,959 126,604 547,110	387,615 508,807 1,948,883	372,850 489,677 1,911,603		
	Other Operating Expenses	110,108 133,058	126,604	508,807	489,677	87,959 109,416	84,465 104,735
	Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7)	110,108 133,058 567,120	126,604 547,110	508,807 1,948,883	489,677 1,911,603	87,959 109,416 323,408	84,465 104,735 314,310
3.8 3.9	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)	110,108 133,058 567,120 211,695 355,425 163,703	126,604 547,110 211,695 335,415 154,329	508,807 1,948,883 269,157 1,679,727 174,078	489,677 1,911,603 269,157 1,642,446 166,490	87,959 109,416 323,408 64,571 258,837 1,086	84,465 104,735 314,310 64,571 249,739 (628)
3.8 3.9	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	110,108 133,058 567,120 211,695 355,425 163,703 75,461	126,604 547,110 211,695 335,415 154,329 75,461	508,807 1,948,883 269,157 1,679,727 174,078 151,826	489,677 1,911,603 269,157 1,642,446 166,490 151,826	87,959 109,416 323,408 64,571 258,837 1,086 21,232	84,465 104,735 314,310 64,571 249,739 (628) 21,232
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)	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589	126,604 547,110 211,695 335,415 154,329	508,807 1,948,883 269,157 1,679,727 174,078	489,677 1,911,603 269,157 1,642,446 166,490	87,959 109,416 323,408 64,571 258,837 1,086	84,465 104,735 314,310 64,571 249,739 (628)
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 Income/Expenses (Net)	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589	126,604 547,110 211,695 335,415 154,329 75,461 565,205	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343
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 Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11)	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 - 594,589	126,604 547,110 211,695 335,415 154,329 75,461 565,205 - 565,205	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631 - 2,005,631	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763 - 1,960,763	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343
3.8 3.9 3.10 3.11 3.12	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 Staff Bonus	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 - 594,589 54,054	126,604 547,110 211,695 335,415 154,329 75,461 565,205 - 51,382	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631 182,330	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763 178,251	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154 - - - 281,154 25,559	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343 - - 270,343 24,577
3.8 3.9 3.10 3.11 3.12	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 Staff Bonus Provision for Taxes	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 - - 594,589 54,054 160,825	126,604 547,110 211,695 335,415 154,329 75,461 565,205 565,205 51,382 154,147	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631 - - 2,005,631 182,330 547,817	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763 - 1,960,763 178,251 537,620	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154 - 281,154 25,559 76,187	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343 - - 270,343 24,577 73,730
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 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)	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 - - - 594,589 54,054 160,825 379,711	126,604 547,110 211,695 335,415 154,329 75,461 565,205 565,205 51,382 154,147 359,676	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631 - - 2,005,631 182,330 547,817 1,275,484	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763 178,251	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154 25,559 76,187 179,408	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343 - - 270,343 24,577
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 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) 15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 - 594,589 54,054 160,825 379,711 9,817	126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631 - - 2,005,631 182,330 547,817 1,275,484 14,990	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763 - 1,960,763 178,251 537,620 1,244,892	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154 281,154 281,154 25,559 76,187 179,408 3,612	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343 270,343 24,577 73,730 172,036
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 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)	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 - - - 594,589 54,054 160,825 379,711	126,604 547,110 211,695 335,415 154,329 75,461 565,205 565,205 51,382 154,147 359,676	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631 - - 2,005,631 182,330 547,817 1,275,484	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763 - 1,960,763 178,251 537,620	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154 - 281,154 25,559 76,187 76,187 179,408 3,612 175,796	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343 270,343 24,577 73,730 172,036
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 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) 15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary H. Net Profit /(Loss)** Ratios	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 - 594,589 54,054 160,825 379,711 9,817 369,894 At the end of T	126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 - 359,676 This Quarter	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631 182,330 547,817 1,275,484 14,990 1,260,494 At the end of P	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763 178,251 537,620 1,244,892 1,244,892 revious Quarter	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154 - 281,154 25,559 76,187 179,408 3,612 175,796 Correspond Year C	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343 24,577 73,730 172,036 172,036 172,036 Ung Previous Quarter
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 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) 15. Share of Non-Controlling interest in the Profit/Loss of Subsidiary H. Net Profit /(Loss)** Ratios Capital Fund to RWA	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817 369,894 At the end of T 11.34%	126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 This Quarter 11.28%	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631 182,330 547,817 1,275,484 14,990 1,260,494 At the end of P 11.19%	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763 178,251 537,620 1,244,892 1,244,892 revious Quarter 11.12%	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154 	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343 - - 270,343 - - 73,730 172,036 ing Previous Duarter 10.85%
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 Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) 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	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 - - 594,589 - - 594,589 - - - - - - - - - - - - -	126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 - 359,676 This Quarter 11,28% 1.59%	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631 182,330 547,817 1,275,484 14,990 1,260,494 At the end of P 11.19% 1.41%	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763 178,251 537,620 1,244,892 1,244,892 revious Quarter 11.12% 1.41%	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154 25,559 76,187 179,408 3,612 175,796 Correspond Year C 10,94% 1,72%	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343 - - 270,343 - - 73,730 172,036 - - 172,036 ing Previous Quarter 10.85% 1.72%
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 Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) 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	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 - 594,589 54,054 160,825 379,711 9,817 369,894 At the end of T 11.34% 1.59% 132.88%	126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 - - 359,676 This Quarter 11.28% 1.59% 132,88%	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631 182,330 547,817 1,275,484 14,990 1,260,494 At the end of P 111.19% 1.41% 1.41% 142.06%	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763 178,251 537,620 1,244,892 1,244,892 revious Quarter 11.12% 1.41% 1.41% 1.41%	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154281,154 281,154 281,154281,154 281,154 281,154281	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343 24,577 73,730 172,036 172,036 ing Previous Quarter 10.85% 1.72% 126.66%
3.8 3.9 3.10 3.11 3.12 3.13 3.14 4.1 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 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) 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	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 - 594,589 54,054 160,825 379,711 9,817 369,894 At the end of T 11.34% 1.59% 132.88% 3.95%	126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 - 359,676 - This Quarter 11.28% 1.59% 132.88% 3.95%	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631 182,330 547,817 1,275,484 14,990 1,260,494 At the end of P 11.19% 1.41% 142,06% 3.84%	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763 178,251 537,620 1,244,892 1,244,892 revious Quarter 11,12% 1,41% 142,06% 3,84%	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154 2281,154 281,154 281,154 25,559 76,187 179,408 3,612 175,796 Correspond Year C 10,94% 1.72% 1.26,66% 4.24%	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343 24,577 73,730 172,036 172,036 172,036 172,036 172,036 172,036 172,036 172,036 172,036
3.8 3.9 3.10 3.11 3.12 3.13 3.14 4.1 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 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) 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 Deposit Ratio (Calculated as per NRB Directive)	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 - - - 594,589 54,054 160,825 379,711 9,817 369,894 At the end of T 11.34% 1.59% 132,88% 3.95% 78,30%	126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 - - 359,676 - This Quarter 11.28% 1.59% 132.88% 3.95% 78.30%	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631 182,330 547,817 1,275,484 14,990 1,260,494 At the end of P 111.19% 1.41% 1.42,06% 3.84% 77.55%	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763 178,251 537,620 1,244,892 1,244,892 1,244,892 revious Quarter 11.12% 1.41% 142.06% 3.84% 77.55%	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154 - - - - - - - - - - - - - - - - - - -	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343 - - 270,343 - - 73,730 172,036 - - 172,036 - - 172,036 - - 172,036 - - 172,036 - - 172,036 - - 172,036 - - 172,036 - - - - - - - - - - - - - - - - - - -
3.8 3.9 3.10 3.11 3.12 3.13 3.14 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 Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) 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 Deposit Ratio (Calculated as per NRB Directive) Base Rate	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 - - 594,589 54,054 160,825 379,711 9,817 369,894 At the end of T 11.34% 1.59% 132.88% 3.95% 78.30% 6.38%	126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 - 359,676 This Quarter 11.28% 1.55% 132.88% 3.95% 78.30% 6.38%	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631 182,330 547,817 1,275,484 14,990 1,260,494 At the end of P 11.19% 1.41% 142.06% 3.84% 6.65%	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763 178,251 537,620 1,244,892 1,244,892 revious Quarter 11.12% 1.41% 142.06% 3.84% 77.55% 6.65%	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154 22,559 76,187 179,408 3,612 175,796 Correspond Year C 10,94% 1,72% 126,66% 4,24% 7,8.84% 7,04%	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343 - - - - 73,730 172,036 - - 172,036 - - 172,036 - - 172,036 - - 172,036 - - 172,036 - - 172,036 - - 172,036 - - 172,036 - - - - - - - - - - - - - - - - - - -
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 Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) 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 Deposit Ratio (Calculated as per NRB Directive) Base Rate Net Interest Spread (Calculated as per NRB Directives)	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 - - - 594,589 54,054 160,825 379,711 9,817 369,894 At the end of T 11.34% 1.59% 132,88% 3.95% 78,30%	126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 - - 359,676 - This Quarter 11.28% 1.59% 132.88% 3.95% 78.30%	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631 182,330 547,817 1,275,484 14,990 1,260,494 At the end of P 111.19% 1.41% 1.42,06% 3.84% 77.55%	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763 178,251 537,620 1,244,892 1,244,892 1,244,892 revious Quarter 11.12% 1.41% 142.06% 3.84% 77.55%	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154 - - - - - - - - - - - - - - - - - - -	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343 - - 270,343 - - 73,730 172,036 - - 172,036 - - 172,036 - - 172,036 - - 172,036 - - 172,036 - - 172,036 - - 172,036 - - - - - - - - - - - - - - - - - - -
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 4.7	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 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 Deposit Ratio (Calculated as per NRB Directive) Base Rate Net Interest Spread (Calculated as per NRB Directives) Additional Information	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817 369,894 At the end of T 11.34% 1.59% 132.88% 3.95% 6.38% 3.90%	126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 - 359,676 - This Quarter 11.28% 1.59% 132.88% 3.95% 78.30% 6.38% 3.90%	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631 182,330 547,817 1,275,484 14,990 1,260,494 At the end of P 11.19% 1.41% 142.06% 3.84% 77.55% 6.65% 4.37%	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763 178,251 537,620 1,244,892 1,244,892 revious Quarter 11.12% 1.41% 142.06% 3.84% 77.55% 6.65% 4.37%	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154 - - - 281,154 25,559 76,187 179,408 3,612 175,796 Correspond Year C 10.94% 1.72% 126,66% 4.24% 78,84% 7.04% 3,48%	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343 - - - 73,730 172,036 ing Previous Ruarter 10.85% 1.72% 126.66% 4.24% 78.84% 7.04% 3.48%
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 4.7 a	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 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 Deposit Ratio (Calculated as per NRB Directive) Base Rate Net Interest Spread (Calculated as per NRB Directives) Additional Information Average Yield	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 - - - 594,589 54,054 160,825 379,711 9,817 369,894 At the end of T 11.34% 1.59% 132,88% 3.95% 78.30% 6.38% 3.90% 7.43%	126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 - - 359,676 7his Quarter 11.28% 1.59% 132.88% 3.95% 78.30% 6.38% 3.90%	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631 - 2,005,631 182,330 547,817 1,275,484 14,990 1,260,494 At the end of P 11.19% 1.41% 142.08% 3.84% 77.55% 6.65% 4.37% 8.00%	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763 178,251 537,620 1,244,892 revious Quarter 11.12% 1.41% 142.06% 3.84% 77.55% 6.65% 4.37% 8.00%	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154 - - - - - - - - - - - - - - - - - - -	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343 - - 270,343 24,577 73,730 172,036 - - 172,036 - - 172,036 0 172,036 0 172,036 0 10.85% 1.72% 126.66% 4.24% 7.8.84% 7.04% 3.48%
3.8 3.9 3.10 3.11 3.12 3.13 3.14 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.6 4.7 b	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 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 Deposit Ratio (Calculated as per NRB Directive) Base Rate Net Interest Spread (Calculated as per NRB Directives) Additional Information	110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817 369,894 At the end of T 11.34% 1.59% 132.88% 3.95% 6.38% 3.90%	126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 - 359,676 - This Quarter 11.28% 1.59% 132.88% 3.95% 78.30% 6.38% 3.90%	508,807 1,948,883 269,157 1,679,727 174,078 151,826 2,005,631 182,330 547,817 1,275,484 14,990 1,260,494 At the end of P 11.19% 1.41% 142.06% 3.84% 77.55% 6.65% 4.37%	489,677 1,911,603 269,157 1,642,446 166,490 151,826 1,960,763 178,251 537,620 1,244,892 1,244,892 revious Quarter 11.12% 1.41% 142.06% 3.84% 77.55% 6.65% 4.37%	87,959 109,416 323,408 64,571 258,837 1,086 21,232 281,154 - - - 281,154 25,559 76,187 179,408 3,612 175,796 Correspond Year C 10.94% 1.72% 126,66% 4.24% 78,84% 7.04% 3,48%	84,465 104,735 314,310 64,571 249,739 (628) 21,232 270,343 - - - 73,730 172,036 ing Previous 2000 172,036 ing Previous 2001 172,036 ing Previous 2001 10.85% 1.72% 126.66% 4.24% 7.884% 7.04% 3.48%

* Calls in Advance Rs. 353,041,650 has been included in the Paid Up Capital at the end of this Quarter. ** Loan & Advances 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,

Corresponding Previous Year Quarter Ending figures have been taken from the unaudited Financial Statement of Siddhartha Bank only.

All above financials have been prepared as per NRB Directives no. 4 which is not fully compliant with NFRS Non-Banking Assets are presented gross of provision . Provisioning of NBA is presented under-Other Liabilities.