Unaudited Financial Results (Quarterly)

As at 3rd Quarter (12/04/2016) of the Fiscal Year 2072/73

Rs.in '000

S.N.	Particulars	This Quarter Ending 12.04.2016		Previous Quarter Ending 14.01.2016		Corresponding Previous Year Quarter	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	60,474,607	60,341,443	55,467,234	55,374,142	48.068.357	48,003,072
	Paid Up Capital	2,437,416	2,437,416	2,437,416	2,437,416	2,031,180	2,031,180
		2,112,387	2,094,366	1,811,431	1,796,077	1,524,141	1,515,068
		1,203,520	1,203,520	1,203,520	1,203,520	1,431,290	1,431,290
		250,000	250,000	189,350	189,350	60,000	60,000
	Deposits (a+b)	53,336,779	53,354,327	48,595,447	48,638,230	41,834,409	41,856,105
	a. Domestic Currency	52,513,088	52,530,636	47,729,183	47,771,966	40,808,546	40,830,241
	b. Foreign Currency	823,691	823,691	866,264	866,264	1,025,863	1,025,863
1.6		·-		24,984	24,984	-	
1.7	Other Liabilities	1,077,684	1,001,814	1,150,827	1,084,565	1,130,588	1,109,429
1.8	Non-Controlling Interest	56,821		54,259		56,749	
2	Total Assets (2.1 to 2.7)	60,474,607	60,341,443	55,467,234	55,374,142	48,068,357	48,003,072
2.1	Cash and Bank Balance	5,136,205	5,078,506	4,601,233	4,572,267	5,857,463	5,853,505
2.2	Money at Call and Short Notice	750,710	750,710	30,000	30,000	1,665,000	1,665,000
2.3	Investments	8,435,020	8,433,678	8,743,708	8,730,152	3,790,063	3,756,933
2.4	Loans and Advances (a+b+c+d+e+f)*	44,664,858	44,664,858	40,300,618	40,300,618	34,973,562	34,973,562
	a. Real Estate Loan	4,533,188	4,533,188	4,132,779	4,132,779	3,354,982	3,354,982
	1. Residental Real Estate Loan (Except Personal Home Loan up	174,979	174,979	211,578	211,578	68,089	68,089
	2. Business Complex & Residental Apartment Construction Loa	1,129,214	1,129,214	1,103,359	1,103,359	999,413	999,413
	3. Income generating Commercial Complex Loan	441,594	441,594	496,837	496,837	493,310	493,310
	4. Other Real Estate Loan (Including Land purchase & plotting)	2,787,401	2,787,401	2,321,005	2,321,005	1,794,170	1,794,170
	b. Personal Home Loan of Rs.100 Lacs or Less	2,864,486	2,864,486	2,637,795	2,637,795	2,328,966	2,328,966
	c. Margin Type Loan	801,931	801,931	592,624	592,624	447,738	447,738
	d. Term Loan	9,092,312	9,092,312	8,708,235	8,708,235	7,215,406	7,215,406
	e. Overdraft Loan/ TR Loan/ WC Loan	20,943,059	20,943,059	18,653,519	18,653,519	16,805,503	16,805,503
	f. Others	6,429,882	6,429,882	5,575,664	5,575,664	4,820,966	4,820,966
2.5	Fixed Assets	450,123	433,937	438,633	425,485	421,483	413,010
2.6	Non- Banking Assets		-		-	-	-
2.7	Other Assets	1,037,691	979,753	1,353,041	1,315,619	1,360,786	1,341,063
3	Profit and Loss Account	This (Quarter	Provious	s Quarter	Correspond	ling Previous
3	Front and Loss Account		Qual tel		s Quarter	Year C	Quarter
3.1	Interest Income	2,790,263	2,791,871	1,791,339	1,792,513	2,336,423	2,336,974
3.2		1,450,399	1,452,007	989,847	991,021	1,325,959	1,326,510
	A. Net Interest Income (3.1 -3.2)	1,339,864	1,339,864	801,492	801,492	1,010,464	1,010,464
3.3		130,163	130,163	83,415	83,415	139,046	139,046
		248,424	206,251	152,987	123,766	216,437	181,127
3.5	Foreign Exchange Gain/Loss (Net)	131,535	131,535	102,744	102,744	96,538	96,538
	B. Total Operating Income (A+3.3+3.4+3.5)	1,849,986	1,807,813	1,140,639	1,111,418	1,462,485	1,427,175
	Staff Expenses	286,113	275,184	179,411	172,265	233,519	227,003
3.7	Other Operating Expenses	0.40.000			245 026		
		346,992	334,500	225,433	215,936	335,838	326,107
	C. Operating Profit Before Provision (B-3.6-3.7)	1,216,881	1,198,129	735,796	723,217	893,128	874,066
3.8	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses	1,216,881 242,966	1,198,129 242,966	735,796 128,884	723,217 128,884	893,128 62,684	874,066 62,684
	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8)	1,216,881 242,966 973,915	1,198,129	735,796 128,884 606,912	723,217	893,128 62,684 830,444	874,066 62,684 811,382
3.9	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)	1,216,881 242,966 973,915 134,269	1,198,129 242,966 955,163 129,613	735,796 128,884 606,912 70,913	723,217 128,884 594,333 67,751	893,128 62,684 830,444 26,330	874,066 62,684 811,382 22,199
3.9	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	1,216,881 242,966 973,915 134,269 149,898	1,198,129 242,966 955,163 129,613 149,898	735,796 128,884 606,912 70,913 103,850	723,217 128,884 594,333 67,751 103,850	893,128 62,684 830,444 26,330 23,208	874,066 62,684 811,382 22,199 23,208
3.9 3.10	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)	1,216,881 242,966 973,915 134,269	1,198,129 242,966 955,163 129,613	735,796 128,884 606,912 70,913	723,217 128,884 594,333 67,751	893,128 62,684 830,444 26,330 23,208 879,982	874,066 62,684 811,382 22,199 23,208 856,788
3.9 3.10	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)	1,216,881 242,966 973,915 134,269 149,898 1,258,082	1,198,129 242,966 955,163 129,613 149,898 1,234,674	735,796 128,884 606,912 70,913 103,850 781,674	723,217 128,884 594,333 67,751 103,850 765,934	893,128 62,684 830,444 26,330 23,208 879,982 1,003	874,066 62,684 811,382 22,199 23,208 856,788 1,003
3.9 3.10	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-43.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11)	1,216,881 242,966 973,915 134,269 149,898	1,198,129 242,966 955,163 129,613 149,898	735,796 128,884 606,912 70,913 103,850	723,217 128,884 594,333 67,751 103,850	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791
3.9 3.10 3.11 3.12	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	1,216,881 242,966 973,915 134,269 149,898 1,258,082 - 1,258,082 114,371	1,198,129 242,966 955,163 129,613 149,898 1,234,674 - 1,234,674 112,243	735,796 128,884 606,912 70,913 103,850 781,674 - 781,674 71,061	723,217 128,884 594,333 67,751 103,850 765,934 - 765,934 69,630	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981
3.9 3.10 3.11 3.12	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	1,216,881 242,966 973,915 134,269 149,898 1,258,082 	1,198,129 242,966 955,163 129,613 149,898 1,234,674 - 11,234,674 112,243 336,729	735,796 128,884 606,912 70,913 103,850 781,674 - - 781,674 71,061 212,468	723,217 128,884 594,333 67,751 103,850 765,934 - 765,934 69,630 208,891	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943
3.9 3.10 3.11 3.12 3.13	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)	1,216,881 242,966 973,915 134,269 149,898 1,258,082 - 1,258,082 114,371	1,198,129 242,966 955,163 129,613 149,898 1,234,674 - 1,234,674 112,243	735,796 128,884 606,912 70,913 103,850 781,674 - 781,674 71,061	723,217 128,884 594,333 67,751 103,850 765,934 - 765,934 69,630	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981
3.9 3.10 3.11 3.12 3.13	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-4.9+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 Subsic	1,216,881 242,966 973,915 134,269 149,898 1,258,082 - 1,258,082 114,371 342,049 801,662 7,821	1,198,129 242,966 955,163 129,613 149,898 1,234,674 112,243 336,729 785,701	735,796 128,884 606,912 70,913 103,850 781,674 - 781,674 71,061 212,468 498,145 5,259	723,217 128,884 594,333 67,751 103,850 765,934 - 765,934 69,630 208,891 487,412	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 561,681 7,749	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 545,667
3.9 3.10 3.11 3.12 3.13	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)	1,216,881 242,966 973,915 134,269 149,898 1,258,082 1,258,082 114,371 342,049 801,662	1,198,129 242,966 955,163 129,613 149,898 1,234,674 - 11,234,674 112,243 336,729	735,796 128,884 606,912 70,913 103,850 781,674 - 781,674 71,061 212,468 498,145	723,217 128,884 594,333 67,751 103,850 765,934 - 765,934 69,630 208,891	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 561,681	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943
3.9 3.10 3.11 3.12 3.13	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-4.9+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 Subsic	1,216,881 242,966 973,915 134,269 149,898 1,258,082 - 1,258,082 114,371 342,049 801,662 7,821	1,198,129 242,966 955,163 129,613 149,898 1,234,674 112,243 336,729 785,701	735,796 128,884 606,912 70,913 103,850 781,674 - 781,674 71,061 212,468 498,145 5,259	723,217 128,884 594,333 67,751 103,850 765,934 - 765,934 69,630 208,891 487,412	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 561,681 7,749 553,932	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 545,867
3.9 3.10 3.11 3.12 3.13 4	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 Staff Sonus Rose (F-3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Subsic H. Net Profit /(Loss)**	1,216,881 242,966 973,915 134,269 149,898 1,258,082 1,258,082 114,371 342,049 801,662 7,821 793,841 At the end of	1,198,129 242,966 955,163 129,613 149,898 1,234,674 112,243 336,729 785,701 - 785,701 This Quarter	735,796 128,884 606,912 70,913 103,850 781,674 - 781,674 71,061 212,468 498,145 5,259 492,886 At the end of P	723,217 128,884 594,333 67,751 103,850 765,934 69,630 208,891 487,412 - 487,412 revious Quarter	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 561,681 7,749 553,932 Correspond Year C	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 545,867 545,867 ling Previous
3.9 3.10 3.11 3.12 3.13 3.14	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-4.3-9+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 Subsic H. Net Profit /(Loss)** Ratios Capital Fund to RWA	1,216,881 242,966 973,915 134,269 149,898 1,258,082 11,258,082 114,371 342,049 801,662 7,821 793,841 At the end of	1,198,129 242,966 955,163 129,613 149,898 1,234,674 112,243 336,729 785,701 785,701 f This Quarter	735,796 128,884 606,912 70,913 103,850 781,674 - - 781,674 71,061 212,468 498,145 5,259 492,886 At the end of P	723,217 128,884 594,333 67,751 103,850 765,934 - 765,934 69,630 208,891 487,412 - 487,412 revious Quarter	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 561,681 7,749 553,932 Correspond Year C	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 545,867 545,867 ling Previous
3.9 3.10 3.11 3.12 3.13 3.14 4 4.1 4.2	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 Subsic H. Net Profit /(Loss)** Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan	1,216,881 242,966 973,915 134,269 149,898 1,258,082 - 1,258,082 114,371 342,049 801,662 7,821 793,841 At the end of	1,198,129 242,966 955,163 129,613 149,898 1,234,674 - 1,234,674 112,243 336,729 785,701 785,701 This Quarter 10,44% 1,16%	735,796 128,884 606,912 70,913 103,850 781,674 781,674 71,061 212,468 498,145 5,259 492,886 At the end of P	723,217 128,884 594,333 67,751 103,850 765,934 - 765,934 69,630 208,891 487,412 - 487,412 revious Quarter 11.04% 1.41%	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 561,681 7,749 553,932 Correspond Year C	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 545,867 - 545,867 ling Previous Quarter
3.9 3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3	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 Subsic H. Net Profit /(Loss)** Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	1,216,881 242,966 973,915 134,269 149,898 1,258,082 1,258,082 114,371 342,049 801,662 7,821 793,841 At the end of	1,198,129 242,966 955,163 129,613 149,898 1,234,674	735,796 128,884 606,912 70,913 103,850 781,674 - 781,674 71,061 212,468 498,145 5,259 492,886 At the end of P 11.12% 14.14% 143.65%	723,217 128,884 594,333 67,751 103,850 765,934 - 765,934 69,630 208,891 487,412 - 487,412 revious Quarter 11.04% 1.41% 143.65%	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 561,681 7,749 553,932 Correspond Year C 13.30% 97.73%	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 545,867 - 545,867 - 111,28% Quarter
3.9 3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4	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-4.9+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 Subsic 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	1,216,881 242,966 973,915 134,269 149,898 1,258,082 114,371 342,049 801,662 7,821 793,841 At the end of	1,198,129 242,966 955,163 129,613 149,898 1,234,674 112,243 336,729 785,701 f This Quarter 10,44% 1,16% 19,52% 3,92%	735,796 128,884 606,912 70,913 103,850 781,674 71,061 212,488 498,145 5,259 492,886 At the end of P 11.12% 1.41% 1.41% 1.41%	723,217 128,884 594,333 67,751 103,850 765,934 69,630 208,891 487,412 - 487,412 revious Quarter 11.04% 1.41% 143.65% 4.10%	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 561,681 7,749 553,932 Correspond Year C 11,30% 2,30% 97,73% 4,65%	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 545,867 - 545,867 ling Previous 0uarter 11.28% 2.30% 97.73% 4.65%
3.9 3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5	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-4.3-9+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 Subsic 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)	1,216,881 242,966 973,915 134,269 149,898 1,258,082 114,371 342,049 801,662 7,821 793,841 At the end of 10.52% 1.16% 169.52% 3.92% 78.18%	1,198,129 242,966 955,163 129,613 149,898 1,234,674 112,243 336,729 785,701 f This Quarter 10.44% 1.16% 169,52% 3.92% 78.18%	735,796 128,884 606,912 70,913 103,850 781,674	723,217 128,884 594,333 67,751 103,850 765,934 - 765,934 69,630 208,891 487,412 - 487,412 revious Quarter 11.04% 1.41% 143,65% 4.10% 77.49%	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 561,681 7,749 553,932 Correspond Year C 11.30% 2.30% 97.73% 4.65% 78.35%	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 545,867 545,867 ling Previous 2uarter 11.28% 2.30% 97.73% 4.65% 78.35%
3.9 3.10 3.11 3.12 3.13 3.14 4.1 4.2 4.3 4.4 4.5 4.6	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 Subsic 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	1,216,881 242,966 973,915 134,269 149,898 1,258,082 1,258,082 114,371 342,049 801,662 7,821 793,841 At the end of 10.52% 1.16% 169.52% 3.92% 78.18% 6.78%	1,198,129 242,966 955,163 129,613 149,898 1,234,674	735,796 128,884 606,912 70,913 103,850 781,674 - 781,674 71,061 212,468 498,145 5,259 492,886 At the end of P 11.12% 1.41% 143,65% 4.10% 77.49% 77.69%	723,217 128,884 594,333 67,751 103,850 765,934 - 765,934 69,630 208,891 487,412 revious Quarter 11.04% 1.41% 143,65% 4.10% 77.49% 7.06%	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 561,681 7,749 553,932 Correspond Year C 11,30% 97,73% 4.65% 78,35% 7.87%	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 545,867 - 545,867 1ing Previous 2uarter 11.28% 2.30% 97.73% 4.65% 78.35% 7.87%
3.9 3.10 3.11 3.12 3.13 3.14 4 4.1 4.2 4.3 4.4 4.5	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 Subsic 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)	1,216,881 242,966 973,915 134,269 149,898 1,258,082 114,371 342,049 801,662 7,821 793,841 At the end of 10.52% 1.16% 169.52% 3.92% 78.18%	1,198,129 242,966 955,163 129,613 149,898 1,234,674	735,796 128,884 606,912 70,913 103,850 781,674	723,217 128,884 594,333 67,751 103,850 765,934 - 765,934 69,630 208,891 487,412 - 487,412 revious Quarter 11.04% 1.41% 143,65% 4.10% 77.49%	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 561,681 7,749 553,932 Correspond Year C 11.30% 2.30% 97.73% 4.65% 78.35%	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 545,867 - 545,867 1ing Previous 2uarter 11.28% 2.30% 97.73% 4.65% 78.35% 7.87%
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	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-4.9+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 Subsic 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	1,216,881 242,966 973,915 134,269 149,898 1,258,082 114,371 342,049 801,662 7,821 793,841 At the end of 10.52% 1.16% 3.92% 78.18% 6.78% 4.26%	1,198,129 242,966 955,163 129,613 149,898 1,234,674 112,243 336,729 785,701 f This Quarter 10,44% 1,16% 19,52% 3,92% 78,18% 6,78% 4,26%	735,796 128,884 606,912 70,913 103,850 781,674 71,061 212,488 498,145 5,259 492,886 At the end of P 11.12% 1.41% 1.41% 1.41% 77.49% 7.06% 4.01%	723,217 128,884 594,333 67,751 103,850 765,934 69,630 208,891 487,412 - 487,412 revious Quarter 11.04% 1.41% 143.65% 4.10% 77.49% 7.06% 4.01%	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 561,684 7,749 553,932 Correspond Year C 11,30% 2,30% 4,65% 78,35% 7,87% 4,81%	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 545,867 545,867 ling Previous 0uarter 11.28% 2.30% 97.73% 4.65% 78.35% 7.87% 4.81%
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	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-4.3-9+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 Subsic 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	1,216,881 242,966 973,915 134,269 149,898 1,258,082 114,371 342,049 801,662 7,821 793,841 At the end of 10.52% 1.16% 169.52% 78.18% 6.78% 4.26%	1,198,129 242,966 955,163 129,613 149,898 1,234,674 112,243 336,729 785,701 785,701 f This Quarter 10,44% 1,16% 169,52% 3,92% 78,18% 6,78% 4,26%	735,796 128,884 606,912 70,913 103,850 781,674	723,217 128,884 594,333 67,751 103,850 765,934 - 765,934 69,630 208,891 487,412 - 487,412 revious Quarter 11.04% 1.41% 143,65% 4.10% 77.49% 7.06% 4.01%	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 561,681 7,749 553,932 Correspond Year C 11.30% 2.30% 97.73% 4.65% 78.35% 7.87% 4.81%	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 545,867 545,867 ling Previous 2uarter 11.28% 2.30% 97.73% 4.65% 78.35% 7.87% 4.81%
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	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 Subsic 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 Average Cost of Deposit-LCY	1,216,881 242,966 973,915 134,269 149,898 1,258,082 1,258,082 114,371 342,049 801,662 7,821 793,841 At the end of 10.52% 1.16% 169,52% 3.92% 78.18% 6.78% 4.26%	1,198,129 242,966 955,163 129,613 149,898 1,234,674	735,796 128,884 606,912 70,913 103,850 781,674 - 781,674 71,061 212,468 498,145 5,259 492,886 At the end of P 11.12% 1.41% 143,65% 4.10% 77.49% 7.06% 4.01%	723,217 128,884 594,333 67,751 103,850 765,934 - 765,934 69,630 208,891 487,412 487,412 revious Quarter 11.04% 1.41% 143,65% 4.10% 77.49% 7.06% 4.01%	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 561,681 7,749 553,932 Correspond Year C 11.30% 97.73% 4.65% 78.35% 7.87% 4.81%	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 777,981 233,943 545,867 545,867 ing Previous 2,30% 97,73% 4,65% 78,35% 7,87% 4,81%
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	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-4.3-9+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 Subsic 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	1,216,881 242,966 973,915 134,269 149,898 1,258,082 114,371 342,049 801,662 7,821 793,841 At the end of 10.52% 1.16% 169.52% 78.18% 6.78% 4.26%	1,198,129 242,966 955,163 129,613 149,898 1,234,674 112,243 336,729 785,701 785,701 f This Quarter 10,44% 1.16% 169,52% 3.92% 78.18% 6.78% 4.26% 7.68% 3.91% 23,12%	735,796 128,884 606,912 70,913 103,850 781,674	723,217 128,884 594,333 67,751 103,850 765,934 - 765,934 69,630 208,891 487,412 - 487,412 revious Quarter 11.04% 1.41% 143,65% 4.10% 77.49% 7.06% 4.01%	893,128 62,684 830,444 26,330 23,208 879,982 1,003 880,985 80,090 239,214 561,681 7,749 553,932 Correspond Year C 11.30% 2.30% 97.73% 4.65% 78.35% 7.87% 4.81%	874,066 62,684 811,382 22,199 23,208 856,788 1,003 857,791 77,981 233,943 545,867 545,867 ling Previous 2uarter 11.28% 2.30% 97.73% 4.65% 78.35% 7.87% 4.81%

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 above statement related to the group.