Siddhartha Bank Ltd. Hattisar, Kathmandu

Unaudited Financial Results (Quarterly)
As at 2nd Quarter (14/01/2010) of the Fiscal Year 2066/67

Rs.in '000

S.N.	Particulars	This Quarter Ended 14.01.2010 (30.09.2066)	Previous Quarter Ended 17.10.2009 (31.06.2066)	Corresponding Previous Year Quarter Ended 13.01.2009 (29.09.2065)
	Total Capital and Liabilities (1.1 to 1.7)	20,966,456	18,503,217	15,259,251
	Paid Up Capital*	1,087,204	1,087,204	952,200
	Reserve and Surplus**	455,211	395,248	225,932
	Debenture and Bond	227,770	227,770	227,770
	Borrowings	1,450,000	650,000	1,289,026
1.5	Deposits (a+b)	17,504,532	15,805,888	12,114,999
	a. Domestic Currency	16,631,108	15,009,375	12,007,285
	b. Foreign Currency	873,425	796,513	107,714
	Income Tax Liability	3,982	32,114	47,051
1.7	Other Liabilities***	237,756	304,992	402,273
	Total Assets (2.1 to 2.7)	20,966,456	18,503,217	15,259,251
	Cash and Bank Balance	1,553,600	835,185	1,167,220
	Money at Call and Short Notice	402,500	141,193	
	Investments	2,018,258	2,167,543	1,636,312
2.4	Loans and Advances (a+b+c+d+e+f)****	16,426,877	14,785,391	12,132,521
	a. Real Estate Loan	3,507,414	2,274,559	1,835,741
	b. Home/ Housing Loan	766,345	718,312	658,475
	c. Margin Type Loan	441,930	443,370	344,256
	d. Term Loan	2,867,442	2,677,342	2,343,891
	e. Overdraft Loan/ TR Loan/ WC Loan f. Others	7,467,165	7,434,476	5,953,387 996,771
2.5		1,376,582 139,847	1,237,332 122,695	996,771
	Fixed Assets (Net) Non- Banking Assets	139,647	122,095	92,007
	Other Assets	425,373	451,211	230,331
3	Profit and Loss Account	Up to this	Unite Brandons	
		Quarter	Up to Previous Quarter	Up to corresponding Previous Year Qtr
		Quarter	Quarter	Previous Year Qtr
3.1	Interest Income		Quarter 401,126	
3.1		Quarter 859,704	Quarter	Previous Year Qtr 551,550
3.1 3.2	Interest Income Interest Expenses	Quarter 859,704 578,926	Quarter 401,126 271,924	Previous Year Qtr 551,550 330,842
3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2)	Quarter 859,704 578,926 280,778	Quarter 401,126 271,924 129,203	Previous Year Qtr 551,550 330,842 220,708
3.1 3.2 3.3 3.4	Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount	Quarter 859,704 578,926 280,778 19,485	401,126 271,924 129,203 10,345	Previous Year Qtr 551,550 330,842 220,708 34,797
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	Quarter 859,704 578,926 280,778 19,485 35,920	Quarter 401,126 271,924 129,203 10,345 18,581	Previous Year Qtr 551,550 330,842 220,708 34,797 2,741
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)	959,704 578,926 280,778 19,485 35,920 16,666	Quarter 401,126 271,924 129,203 10,345 18,581 10,003	Previous Year Qtr 551,550 330,842 220,708 34,797 2,741 22,454
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)	Quarter 859,704 578,926 280,778 19,485 35,920 16,666 352,850	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132	Previous Year Qtr 551,550 330,842 220,708 34,797 2,741 22,454 280,700
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 Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7)	9 Quarter 859,704 578,926 280,778 19,485 35,920 16,666 352,850 42,963 66,306 243,581	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875	Previous Year Qtr 551,550 330,842 220,708 34,797 2,741 22,454 280,700 32,630 46,204 201,866
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 Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses	959,704 859,704 578,926 280,778 19,485 35,920 16,666 352,850 42,963 66,306 243,581 41,391	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875 17,106	Previous Year Qtr 551,550 330,842 220,708 34,797 2,741 22,454 280,700 32,630 46,204 201,866 29,345
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 Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8)	Quarter	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875 17,106 99,770	Previous Year Qtr 551,550 330,842 220,708 34,797 2,741 22,454 280,700 32,630 46,204 201,866 29,345 172,521
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	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)	959,704 859,704 578,926 280,778 19,485 35,920 16,666 352,850 42,963 66,306 243,581 41,391	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875 17,106	Previous Year Qtr 551,550 330,842 220,708 34,797 2,741 22,454 280,700 32,630 46,204 201,866 29,345
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	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	Quarter 859,704 578,926 280,778 19,485 35,920 16,666 352,850 42,963 66,306 243,581 41,391 202,190 -	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875 17,106 99,770	Previous Year Qtr 551,550 330,842 220,708 34,797 2,741 22,454 280,700 32,630 46,204 201,866 29,345 172,521
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 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)	Quarter	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875 17,106 99,770	Previous Year Qtr 551,550 330,842 220,708 34,797 2,741 22,454 280,700 32,630 46,204 201,866 29,345 172,521
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) Extraordinary Income/Expenses (Net)	Quarter 859,704 578,926 280,778 19,485 35,920 16,666 352,850 42,963 66,306 243,581 41,391 202,190 202,190	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875 17,106 99,770 99,770	Previous Year Qtr 551,550 330,842 220,708 34,797 2,741 22,454 280,700 32,630 46,204 201,866 29,345 172,521 - 172,521
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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11)	Quarter 859,704 578,926 280,778 19,485 35,920 16,666 352,850 42,953 66,306 243,581 41,391 202,190 - 202,190 - 202,190	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875 17,106 99,770 - 99,770 - 99,770 99,770	Previous Year Qtr 551,550 330,842 220,708 34,797 2,741 22,454 280,700 32,630 46,204 201,866 29,345 172,521 - 172,521 - 172,521
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 Expenses Foreign Expenses Other Operating Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses Don- 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	Quarter 859,704 578,926 280,778 19,485 35,920 16,666 352,850 42,963 66,306 243,581 41,391 202,190 202,190 202,190 18,381	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875 17,106 99,770 - 99,770 99,770 99,770 99,770 9,070	Previous Year Qtr
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 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	Quarter 859,704 578,926 280,778 19,485 35,920 16,666 352,850 42,963 66,306 243,581 41,391 202,190 202,190 18,381 18,381 55,143	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875 17,106 99,770 99,770 9,070 9,070 27,210	Previous Year Qtr 551,550 330,842 220,708 34,797 2,741 22,454 280,700 32,630 46,204 201,866 29,345 172,521 172,521 15,684 47,051
3.1 3.2 3.3 3.4 3.5 3.6 3.7 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 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 Frovision for Taxes G. Net Profit/Loss (F- 3.12-3.13)	Quarter 859,704 578,926 280,778 19,485 35,920 16,666 352,850 42,963 66,306 243,581 41,391 202,190 202,190 18,381 55,143 128,666	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875 17,106 99,770 99,770 - 99,770 9,070 27,210 63,490	Previous Year Qtr 551,550 330,842 220,708 34,797 2,741 22,454 280,700 32,630 46,204 201,866 29,345 172,521 - 172,521 15,684 47,051 109,786
3.1 3.2 3.3 3.4 3.5 3.6 3.7 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 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	Quarter 859,704 578,926 280,778 19,485 35,920 16,666 352,850 42,963 66,306 243,581 41,391 202,190 202,190 18,381 55,143 128,666	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875 17,106 99,770 99,770 99,770 9,070 27,210 63,490 At the end of	Previous Year Qtr
3.1 3.2 3.3 3.4 3.5 3.6 3.7 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 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 Frovision for Taxes G. Net Profit/Loss (F- 3.12-3.13)	Quarter 859,704 578,926 280,778 19,485 35,920 16,666 352,850 42,963 66,306 243,581 41,391 202,190 202,190 18,381 55,143 128,666	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875 17,106 99,770 99,770 - 99,770 9,070 27,210 63,490	Previous Year Qtr
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	Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Expenses Gital Expenses Other 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 Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) Ratios	Quarter 859,704 578,926 280,778 19,485 35,920 16,666 352,850 42,963 66,306 243,581 41,391 202,190 202,190 18,381 55,143 128,666 At the end of this Quarter	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875 17,106 99,770 99,770 - 99,770 9,070 27,210 63,490 At the end of Previous Quarter	Previous Year Qtr
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	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 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) Ratios Capital Fund to RWA	Quarter 859,704 578,926 280,778 19,485 35,920 16,666 352,850 42,963 66,306 243,581 41,391 202,190 202,190 18,381 55,143 128,666 At the end of this Quarter	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875 17,106 99,770 99,770 9,770 9,070 27,210 63,490 At the end of Previous Quarter	State
3.13 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	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 Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Write Beack 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) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan	Quarter 859,704 578,926 280,778 19,485 35,920 16,666 352,850 42,963 66,306 243,581 41,391 202,190 202,190 - 18,381 55,143 128,666 At the end of this Quarter	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875 17,106 99,770 99,770 99,770 9,070 27,210 63,490 At the end of Previous Quarter	Previous Year Qtr 551,550 330,842 220,708 34,797 2,741 22,454 280,700 32,630 46,204 201,866 29,345 172,521 172,521 15,684 47,051 109,786 At the end of corresponding Previous Year Qtr 10.98% 0.61%
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	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 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) Ratios Capital Fund to RWA	Quarter 859,704 578,926 280,778 19,485 35,920 16,666 352,850 42,963 66,306 243,581 41,391 202,190 202,190 18,381 55,143 128,666 At the end of this Quarter	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875 17,106 99,770 99,770 9,770 9,070 27,210 63,490 At the end of Previous Quarter	Previous Year Qtr 551,550 330,842 220,708 34,797 2,741 22,454 280,700 32,630 46,204 201,866 29,345 172,521 172,521 15,684 47,051 109,786 At the end of corresponding Previous Year Qtr 10.98%
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 4.4 4.2 4.3 4.4 4.4 4.4 4.4	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 C. 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 Taxes G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	Quarter 859,704 578,926 280,778 19,485 35,920 16,666 352,850 42,963 66,306 243,581 41,391 202,190 202,190 - 18,381 55,143 128,666 At the end of this Quarter	Quarter 401,126 271,924 129,203 10,345 18,581 10,003 168,132 19,549 31,707 116,875 17,106 99,770 99,770 99,770 9,070 27,210 63,490 At the end of Previous Quarter	Previous Year Qtr 551,550 330,842 220,708 34,797 2,741 22,454 280,700 32,630 46,204 201,866 29,345 172,521 172,521 15,684 47,051 109,786 At the end of corresponding Previous Year Qtr 10.98% 0.61%

^{*} Calls in Advance for Right Shares has been included in Paid Up Capital

Unaudited financial figure may vary if directed by external auditors and supervisory authority

^{**} Bonus Shares of Rs. 142,830,000 has been included in Reserve & Surplus.
*** Cash Dividend Payable of Rs.75,17,368.42 has been included in Other Liabilities.

^{****} Loan & Advances figures are net of Loan Loss Provision.