

**Standard Chartered Bank Nepal Ltd.**  
**Naya Baneshwor, Kathmandu.**

**Unaudited Financial Results (Quarterly)**  
**As at the end of First Quarter (17/10/2011) of the Fiscal Year 2067/68 ( FY 2011-2012)**

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited)	Previous Quarter Ending (Audited)	Corresponding Previous Year Quarter Ending (Unaudited)
<b>1</b>	<b>Total Capital and Liabilities</b>	<b>46,893,142</b>	<b>44,045,727</b>	<b>38,358,985</b>
1.1	Paid-up Capital	1,610,168	1,610,168	1,398,484
1.2	Reserves and Surplus	2,399,461	2,067,609	2,236,765
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	350,000	-
1.5	Deposits (a+b)	40,705,487	37,999,242	32,970,686
a	Domestic Currency	28,715,650	25,816,944	23,003,420
b	Foreign Currency	11,989,837	12,182,298	9,967,266
1.6	Income Tax Liability (Net)	121,859	-	94,296
1.7	Other Liabilities	2,056,167	2,018,708	1,658,755
<b>2</b>	<b>Total assets</b>	<b>46,893,142</b>	<b>44,045,727</b>	<b>38,358,985</b>
2.1	Cash & Bank Balance	5,558,117	2,975,795	2,119,917
2.2	Money at Call and Short Notice	3,685,784	4,280,888	1,365,370
2.3	Investments	17,842,608	17,258,682	15,839,064
2.4	<b>Loans and Advances</b>	<b>18,637,829</b>	<b>18,662,478</b>	<b>18,180,614</b>
a.	<b>Real Estate Loan</b>	<b>2,239,729</b>	<b>1,872,052</b>	<b>1,621,356</b>
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs.80 lacs)	137,087	172,504	222,466
2.	Business complex and residential apartments construction loan	-	-	-
3.	Income generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (including land purchase and plotting)	2,102,642	1,699,548	1,398,890
b.	Personal Home Loan of Rs. 80 Lacs or Less	2,335,223	2,664,965	3,025,325
c.	Margin Type Loan	-	-	-
d.	Term Loan	695,443	777,494	501,409
e.	Overdraft/ TR loan/WC loan	7,487,792	8,132,615	6,792,689
f.	Others	5,879,642	5,215,352	6,239,835
2.5	Fixed Assets	103,394	106,071	121,048
2.6	Non Banking Assets	-	-	-
2.7	Other assets	1,065,411	761,812	732,972
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	781,345	2,718,699	614,828
3.2	Interest Expense	298,114	1,003,100	218,633
<b>A</b>	<b>Net Interest Income</b>	<b>483,232</b>	<b>1,715,599</b>	<b>396,195</b>
3.3	Fees, Commission and Discount	19,343	321,771	100,471
3.4	Other Operating Income	10,057	36,753	9,525
3.5	Foreign Exchange gain / Loss (Net)	174,183	387,134	66,176
<b>B</b>	<b>Total Operating Income</b>	<b>686,815</b>	<b>2,461,257</b>	<b>572,368</b>
3.6	Staff Expense	89,452	365,986	73,149
3.7	Other Operating Expenses	69,309	305,215	55,388
<b>C</b>	<b>Operating Profit Before Provision</b>	<b>528,055</b>	<b>1,790,055</b>	<b>443,830</b>
3.8	Provision for Possible Losses	59,823	82,739	37,238
<b>D</b>	<b>Operating Profit</b>	<b>468,231</b>	<b>1,707,316</b>	<b>406,592</b>
3.9	Non Operating Income / Expense ( Net)	-	6,445	-
3.10	Write back of Provision for Possible Losses	58,949	67,159	16,892
<b>E</b>	<b>Profit from Regular Activities</b>	<b>527,181</b>	<b>1,780,921</b>	<b>423,484</b>
3.11	Extraordinary Income/ Expenses ( Net)	(5,699)	(22,765)	(6,208)
<b>F</b>	<b>Profit Before Bonus and Taxes</b>	<b>521,481</b>	<b>1,758,156</b>	<b>417,276</b>
3.12	Provision for Staff Bonus	47,407	159,832	37,934
3.13	Provision for Tax	142,222	479,153	113,803
<b>G</b>	<b>Net Profit / Loss</b>	<b>331,852</b>	<b>1,119,171</b>	<b>265,539</b>