

Standard Chartered Bank Nepal Ltd. Naya Baneshwor, Kathmandu.				
Unaudited Financial Results (Quarterly) As at the end of Second Quarter (14/01/2014) of the Fiscal Year 2070/71 (FY 2013-2014)				
Rs in '000				
S.N.	Particulars	This Quarter Ending (Unaudited) 14.01.2014	Previous Quarter Ending (Unaudited) 17.10.2013	Corresponding Previous Year Quarter Ending (Unaudited) 13.01.2013
1	Total Capital and Liabilities	46,596,496	47,035,827	42,733,587
1.1	Paid-up Capital	2,041,672	2,039,290	1,853,900
1.2	Reserves and Surplus	3,211,595	2,912,489	2,829,365
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	40,026,409	40,017,179	37,050,042
a	Domestic Currency	30,115,135	28,694,698	25,456,154
b	Foreign Currency	9,911,274	11,322,481	11,593,887
1.6	Income Tax Liability (Net)	(10,515)	111,492	(1,099)
1.7	Other Liabilities	1,327,335	1,955,376	1,001,380
2	Total assets	46,596,496	47,035,827	42,733,587
2.1	Cash & Bank Balance	3,537,687	10,727,672	2,773,439
2.2	Money at Call and Short Notice	3,809,256	2,772,012	4,472,035
2.3	Investments	13,376,128	10,046,587	15,101,171
2.4	Loans and Advances	25,116,490	22,802,007	19,823,662
a	Real Estate Loan	1,407,562	1,444,043	1,554,966
1	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	191,554	171,884	99,088
2	Business complex and residential apartments construction loan	-	-	-
3	Income generating Commercial Complex Loan	-	-	-
4	Other Real Estate Loan (including land purchase and plotting)	1,216,007	1,272,159	1,455,878
b	Personal Home Loan of Rs. 10 million or less	4,287,350	4,199,269	3,305,930
c	Margin Type Loan	-	-	-
d	Term Loan	2,798,534	2,904,290	1,952,683
e	Overdraft/ TR loan/WC loan	10,492,116	8,711,789	8,349,457
f	Others	6,130,928	5,542,616	4,660,626
2.5	Fixed Assets	71,493	76,974	82,553
2.6	Non Banking Assets	-	-	-
2.7	Other assets	685,442	610,575	480,727
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,266,903	673,632	1,191,713
3.2	Interest Expense	284,389	147,626	316,068
A	Net Interest Income	982,514	526,006	875,645
3.3	Fees, Commission and Discount	181,574	87,686	126,736
3.4	Other Operating Income	21,549	11,835	22,255
3.5	Foreign Exchange gain / Loss (Net)	248,997	121,936	249,254
B	Total Operating Income	1,434,634	747,463	1,273,890
3.6	Staff Expense	207,793	101,754	208,077
3.7	Other Operating Expenses	184,602	83,547	196,706
C	Operating Profit Before Provision	1,042,239	562,161	869,107
3.8	Provision for Possible Losses	97,949	65,844	30,533
D	Operating Profit	944,290	496,317	838,573
3.9	Non Operating Income / Expense (Net)	7,982	3	55
3.10	Write back of Provision for Possible Losses	49,601	31,482	35,367
E	Profit from Regular Activities	1,001,873	527,802	873,995
3.11	Extraordinary Income/ Expenses (Net)	(6,670)	(2,622)	4,259
F	Profit Before Bonus and Taxes	995,202	525,180	878,254
3.12	Provision for Staff Bonus	90,473	47,744	79,841
3.13	Provision for Tax	271,419	143,231	239,524
G	Net Profit / Loss	633,311	334,205	558,889
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	13.50%	13.13%	14.30%
4.2	Non Performing Loan (NPL) to Total Loan	0.63%	0.83%	0.75%
4.3	Total Loan Loss Provision to Total NPL	225.92%	181.18%	167.32%
4.4	Cost of Funds (as per NRB Circular)	1.73%	1.97%	2.14%
4.5	Credit to Deposit Ratio (as per NRB Directive)	70.72%	67.82%	66.23%
4.6	Base Rate	5.15%	5.51%	6.19%
4.7	Average Yield on Loans & Advances (as per NRB Circular)	10.04%	10.80%	10.85%
4.8	Net Interest Spread (as per NRB Circular)	8.31%	8.83%	8.70%
	Major Indicators			
1	Earnings Per Share (annualised)	62.04	65.55	60.29
2	Market Value Per Share	1,951	1,780	2,065
3	Price Earning Ratio (annualised)	31.45	27.15	34.25
4	Liquidity (CRR)	12.76%	28.27%	6.14%
5	Return on Equity (annualised)	24.11%	27.00%	23.87%
6	Return on Total Assets (annualised)	2.72%	2.84%	2.62%
7	Net Worth Per Share	257.30	242.82	252.62

Note: Loans and Advances includes Bills Purchased amount. Figures are shown in Gross Value. Figures have been regrouped wherever necessary. Above figures may change with the audited figures if modified by the External Auditors or the Regulators.