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



Unaudited Financial Results (Quarterly)
As at the end of First Quarter (17/10/2017) of the Fiscal Year 2074/75 ( FY 2017-2018)

Rs in '000

Total Capital and Liabilities   17.10.2017			Rs in 'O			
1-1   Paricy Capital	(Unaudited) Ending (Unaudited) Year Quarter Ending	(Unaudited)	Particulars	S.N.		
1.1   Paris Capata   4.000,715   4.000,715   6.750,705   7.750,7	85,882,900 77,445,283 67,176,64	85.882.900	Total Capital and Liabilities	1		
1.3   December and Bord	4,005,715 4,005,715 2,812,42	4,005,715	Paid-up Capital			
1.5   Decision Carelon		-	Debenture and Bond	1.3		
b Froging Currency   2, 200,485   20,712,031	71,421,579 63,872,885 57,412,82	71,421,579				
1.6   Income Tex Lability (Nes)						
Total bearing   Total bearin	186,188 (34,937) 92,36	186,188	Income Tax Liability (Net)	1.6		
2.1 Clank & Bash Balance   14,298,580   8,253,002   12,253,564   12,253,564   12,253,564   13,154,522   12,253,564   13,154,522   12,253,564   13,154,522   13,154,522   13,154,522   13,154,522   13,154,522   13,154,522   13,154,522   13,154,522   13,154,522   13,154,523   13,154,523   13,154,523   13,154,523   13,154,523   13,154,523   13,154,523   13,154,523   13,154,523   13,154,523   13,154,523   13,154,523   13,154,523   13,154,523   13,154,523   13,154,523   13,154,523   13,154,523   13,154,523   1,1771,160   14,053,523   1,771,160   1,054,523   1,771,160   1,054,523   1,771,160   1,054,523   1,771,160   1,054,523   1,771,160   1,054,523   1,771,160   1,054,523				1.7		
2.2   Loans and Advances   16,098.012   15,793.070   33,000,000   2.000,000				2.1		
2.4   Lones and Advances   39,611,268   39,001,609			Money at Call and Short Notice Investments			
1. Residential Real Estate Loan (Except Personal Home Loan upon Rs 10 Million) 2. Business Complex and Residential Apartments Construction Loan 3. Income Generating Commercial Complex Loan 4. Other Real Estate Loan (Including Land Purchase and Potting) 5. Personal Home Loan of Rs. 10 Million or Less 6. \$938,456 6. \$638,451 6. Ampin Type Loan 7. Ampin Type Loan 8. \$2,938,456 6. \$6,058,461 6. Ampin Type Loan 8. \$2,938,456 6. \$6,058,461 6. Chargo Type Loan 8. \$1,007,875,330 7. \$2,058,450 7. \$1,008,850 8. \$1,207 8. \$2,422 7. \$1,008,850 8. \$1,207 8. \$2,422 8. \$1,008,850 8. \$1,207 8. \$2,544 8. \$2,544 8. \$	39,851,258 39,203,690 32,391,27	39,851,258	Loans and Advances	2.4		
2. Business Complex and Residential Apartments Construction Loun 3. Income Generating Commercial Complex Loan 4. Other Real Estate Loan (including Land Purchase and Potting) 5. Personal Home Loan of Re. 10 Million or Less 6. Margin Type Loan 1. Term Loan 2.422,913 2.604,301 1.771,100 1. Million Type Loan 2.422,913 2.604,301 1.771,100 1. Term Loan 3. Lovedard TR Isan/NC Loan 1. Torm Loan 4. Term Loan 4. Commission and State Loan (Re. 1) Million or Less 6. Others 1.11,145,986 1.008,3,444 2. S. Froad Assents 2. Froad Assents 2. Torm Assents 3. Profit and Loss Account 4. Up to This Quarter 4. Up to Previous Quarter 4. Other Real Estate Loan 2. Lineares Expense 7.00,640 2. Interest Income 3. Torm Loan 3. Froad, Commission and Discount 3. Froad, Commission for Prostole Losses 4. Commission for Froad, Commission 4. So						
3. Income Generating Commercial Complex Loan 4. Other Real Estate Loan (including Land Purchase and Plotting) 1. Personal Home Loan of Rs. 10 Million or Less 6. Alasgin Type Lana d. Term Loan 7. Condition of Rs. 10 Million or Less 1. Margin Type Lana d. Term Loan 7. Condition of Rs. 10 Million or Less 1. Margin Type Lana d. Term Loan 7. Condition of Rs. 10 Million or Less 1. Condition of Rs. 10 Million or Rs. 10 M		,				
4. Other Real Estate Loan (Including Land Purchase and Potting)  5. Personal Home Loan of Rs. 10 Million or Less  6. Margin Type Loan  6. Overdraft/ TR ban/WC Loan  17,087,539  17,002,160  1,080,345  1,080,344  2.5 Fixed Assets  2.6 Non Banking Assets  2.6 Non Banking Assets  2.7 Other Assets  7. Other Operating Income  8. Income Incom	-   -   -	-	Business Complex and Residential Apartments Construction Loan			
D. Personal Home Loan of Rs. 10 Million or Less C. Margin Type Loan C. Margin Type Loan C. Overdraft/ TRi loan/WC Loan C. O		-	3. Income Generating Commercial Complex Loan			
c. Mergin Type Loan d. Term Loan 2,422,913 2,004,301 1. Others 1.	1,853,328 1,771,160 1,236,96	1,853,328	4. Other Real Estate Loan (Including Land Purchase and Plotting)			
d. Term Loan   2,422,913   2,604,301   17,097,393   17,032,160   17,097,393   17,032,160   17,097,393   17,032,160   17,097,393   17,032,160   17,097,393   17,032,160   17,097,393   17,032,160   17,097,393   17,032,160   17,097,393   17,032,160   17,097,393   17,032,160   17,097,393   17,032,160   17,097,393   17,097,393   17,097,393   185,442   102,918   186,1207   185,442   186,1207   185,442   19,100   186,1207   185,442   19,100   186,1207   185,442   19,100   186,1677   3,058,891   19,100   186,1677   3,058,891   186,1677   3,057,1678   186,1677	6,938,458 6,058,461 4,954,7	6,938,458	b. Personal Home Loan of Rs. 10 Million or Less			
e. Overdraft/ TR loan/WC Loan		-	c. Margin Type Loan			
1, Others	2,422,913 2,604,301 1,923,34	2,422,913	d. Term Loan			
2.5   Flood Assets   96,422   102,918   22.6   Non Banking Assets   96,422   102,918   22.6   Non Banking Assets   881,207   825,442	17,087,539 17,032,160 14,630,33	17,087,539	e. Overdraft/ TR loan/WC Loan			
2.6   Non Banking Assets	11,145,986 10,803,144 8,980,00	11,145,986	f. Others			
2.7   Other Assets   881,207   825,442   Up to Previous Quarter   Up to This Quarter   Up t	95,422 102,918 78,23	95,422				
3.1   Interest Income   1.081.677   3.058.891     3.2   Interest Income   3.79.037   863.460     A Net Interest Expense   379.037   863.460     A Net Interest Expense   379.037   863.460     A Net Interest Income   702.440   2.195.431     3.3   Fees, Commission and Discount   3.3.667   450.757     3.4   Other Operating Income   22.261   90.491     3.5   Foreign Exchange Gain / Loss (Net)   172.353   610.569     B Total Operating Income   1,031.782   3,347.248     3.6   Staff Expense   156.352   547.964     3.7   Other Operating Expenses   111.788   514.010     C Operating Profit Before Provision   763.643   2.285.274     3.8   Provision for Possible Losses   20.949   361.729     D Operating Profit Before Provision   742.694   1,923.546     D Operating Profit Before Provision   742.694   1,923.546     D Operating Income / Expense (Net)   1,0555   229.378     E Virolino for Possible Losses   20.949   361.729     D Operating Income / Expense (Net)   1,0555   229.378     E Virolino for Provision for Possible Losses   753.291   2.161.637     E Virolino for Provision for Possible Losses   753.291   2.161.637     E Virolino for Staff Bonus   68.933   197.245     D Operating Income / Expense (Net)   4.971   8.055     F Profit Before Bonus and Taxes   758.263   2.168.692     A the End of This Quarter   At the End of Previous Courter (Net Courter Court	861,207 825,442 597,51	861,207				
1,081,677   3,058,891	Up to This Quarter Up to Previous Quarter Up to Corresponding	Up to This Quarter	Profit and Loss Account	3		
3.2 Interest Expense A Net Interest Income 770,240 2,195,431 3.3 Fess, Commission and Discount 3.3 Foreign Exchange Gain / Loss (Net) 3.5 Foreign Exchange Gain / Loss (Net) 3.6 Staff Expense 3.7 Other Operating Income 3.7 Other Operating Expenses 3.8 Provision for Possible Losses 3.9 Operating Profit Before Provision 3.0 Non Operating Income / Expense (Net) 3.1 Non Operating Income / Expense (Net) 3.2 Non Operating Income / Expense (Net) 3.3 Non Operating Income / Expense (Net) 3.4 Department of Provision for Possible Losses 3.5 Non Operating Income / Expense (Net) 3.6 Non Operating Income / Expense (Net) 3.7 Other Operating Income / Expense (Net) 3.8 Non Operating Income / Expense (Net) 3.9 Non Operating Income / Expense (Net) 3.10 Write Back of Provision for Possible Losses 4.0 Profit Rom Regular Activities 753,291 753,291 753,291 753,291 754,293 755,293 7	Previous Year Quarte					
A Net Interest Income  702,640 2,195,431  3.3 Fees, Commission and Discount 3.3,967 450,757 3.4 Other Operating Income 3.5 Foreign Exchange Cain / Loss (Net) 5 Total Operating Income 1,031,782 3,347,248  3.6 Staff Expense 156,352 547,964  3.7 Other Operating Expenses 156,352 547,964  3.7 Other Operating Expenses 111,788 514,010  C Operating Profit Before Provision 763,643 2,285,274  3.8 Provision for Possible Losses 20,949 361,729  D operating Profit Before Provision 3.9 Non Operating Income / Expense (Net) 3.9 Non Operating Income / Expense (Net) 3.10 Write Back of Provision for Possible Losses 10,585 229,978 E Profit from Regular Activities 753,291 2,161,637  3.11 Extraordinary Income / Expenses (Net) 4,971 8,055 F Profit Before Bonus and Taxes 758,263 2,169,692  3.12 Provision for Staff Bonus 3.13 Provision for Tax 4 Ratios  At the End of This Quarter  4.1 Capital Fund to RWA 4.2 Non Performing Losm (NPL) to Total Loan 4.3 Total Loan Loss Provision to Total NPL 4.3 Total Loan Loss Provision to Tax (90,045) 4.4 Cost of Funds (As Per NRB Directive) 4.5 Credit to Deposit Ratio (As Per NRB Directive) 4.6 New Profit As Provision to Total NPL 4.7 Capital Fund to RWA 4.8 Net Interest Spread (As Per NRB Directive) 4.9 Net Profit Regular Activation Total NPL 4.9 Net Profit (As Per NRB Directive) 4.1 Read (As Per NRB Directive) 4.2 Net Profit Regular Activation Total NPL 5 Credit to Deposit Ratio (As Per NRB Directive) 5 Types 5 Return on Total Assets Canualised) 5 Learning Retio (Annualised) 6 Return on Total Assets Canualised) 7 Learning Per Same (Annualised) 7 Learning Ratio (Annualised) 7 Learning Per Same (Annualised) 8 Learning Ratio (Annualised) 9 Learning Ratio (Annualised) 9 Learning Ratio (Annualised) 9 Learning Rati						
3.4 Other Operating Income 3.5 Foreign Exchange Gain / Loss (Net) 3.6 Total Operating Income 3.7 Other Operating Expense 3.6 Staff Expense 3.7 Other Operating Expenses 3.8 Provision for Possible Losses 4.3 Provision for Possible Losses 4.3 Provision for Possible Losses 4.3 Non Operating Income / Expense (Net) 5.3 Non Operating Income / Expense (Net) 5.4 Extraordinary Income / Expense (Net) 5.5 Profit Refore Provision for Possible Losses 5.5 Profit from Regular Activities 5.5 Profit Refore Bonus and Taxes 5.5 Lating Activities 5.5 Lating Activities 5.5 Lating Activities 5.5 Lating Activities 6.6 Return Of This Quarter 6.6 Net Profit / Loss 6.7 Profit Self Bonus 6.7 Profit Refore Bonus and Taxes 6.8 Nat Profit Income (Pypics Total Loan 6.8 Lating Activities 6.8						
3.4 Other Operating Income 3.5 Foreign Exchange Gain / Loss (Net) 3.6 Tordign Exchange Gain / Loss (Net) 3.7 Other Operating Income 3.8 Staff Expense 3.6 Staff Expense 3.7 Other Operating Expenses 3.7 Other Operating Expenses 3.8 Provision for Possible Losses 4.0 Operating Profit Before Provision 5.0 Operating Profit Before Provision 7.0 Operating Profit Before Provision for Possible Losses 7.0 Operating Profit Response (Net) 7.0 Operating Income / Expense (Net) 7.0 Operating Income	133,967 450,757 98,61	122.067	Face Commission and Discount	22		
3.5 Foreign Exchange Gain / Loss (Net) 172,2353 610,559 8 Total Operating Income 1,031,782 3,347,248 3,347,248 3,347,248 1,051,782 3,347,248 1,051,782 3,347,248 1,051,782 3,347,248 1,051,782 3,347,248 1,051,782 3,347,248 1,051,782 3,347,248 1,051,782 3,347,248 1,051,782 3,347,248 1,051,782 3,347,248 1,051,782 3,347,248 1,051,782 3,347,248 1,051,782 3,347,248 1,051,782 3,347,248 1,051,782 3,248 1						
3.6 Staff Expense 156,352 547,964 3.7 Other Operating Expenses 111,788 514,010 C Operating Profit Before Provision 763,643 2,285,274 3.8 Provision for Possible Losses 20,949 361,729 D Operating Income / Expense (Net) 742,694 1,923,546 3.9 Non Operating Income / Expense (Net) 12 8,113 3.10 Write Back of Provision for Possible Losses 10,585 229,978 E Profit from Regular Activities 753,291 2,161,637 3.11 Extraordinary Income/ Expenses (Net) 4,971 8,055 F Profit Before Bonus and Taxes 758,263 2,169,692 3.12 Provision for Staff Bonus 68,933 197,245 3.13 Provision for Tax 206,799 590,495 G Net Profit / Loss 482,531 1,381,953 4.1 Capital Fund to RWA 2,2 Non Performing Loan (NFL) to Total Loan 0,18% 0,19% 4.3 Total Loan Loss Provision to Total NPL 657,76% 685,80% 4.4 Cost of Londs (As Per NRB Directive) 1,30,3% 3,06% 4.5 Credit to Deposit Ratio (As Per NRB Directive) 1,30,3% 3,06% 4.5 Credit to Deposit Ratio (As Per NRB Directive) 1,30,3% 3,06% 4.5 Credit to Deposit Ratio (As Per NRB Directive) 1,30,3% 3,06% 4.5 Credit to Deposit Ratio (As Per NRB Directive) 1,30,3% 3,06% 4.5 Credit to Deposit Ratio (As Per NRB Directive) 1,30,3% 3,06% 4.5 Credit to Deposit Ratio (As Per NRB Directive) 1,573% 5,01% 5,			Foreign Exchange Gain / Loss (Net)	3.5		
3.7 Other Operating Expenses 111,788 514,010  C Operating Profit Before Provision 763,643 2,285,274  3.8 Provision for Possible Losses 20,949 361,729  D Operating Profit 742,694 1,923,546  3.9 Non Operating Income / Expense ( Net) 12 8,113  3.10 Write Back of Provision for Possible Losses 10,585 229,978  E Profit from Regular Activities 753,291 2,161,637  3.11 Extraordinary Income/ Expenses ( Net) 4,971 8,055  F Profit Before Bonus and Taxes 758,263 2,169,692  3.12 Provision for Staff Bonus 68,933 197,245  3.13 Provision for Staff Bonus 68,933 197,245  G Net Profit / Loss 482,531 1,381,953  4.1 Capital Fund to RWA 2,298% 22,04% 0,19% 685,0% 4.2 Non Performing Loan ( NPL) to Total Loan 0,18% 0,19% 685,0% 4.3 Total Loan Loss Provision to Total NPL 677,76% 685,60% 4.4 Cost of Funds (As Per NRB Directive) 3,03% 3,06% 4.5 Credit to Deposit Ratio (As Per NRB Directive) 6,47%	1,001,702	1,001,702	Total Operating Income	J		
C Operating Profit Before Provision 763,643 2,285,274  3.8 Provision for Possible Losses 20,949 361,729 D Operating Profit 742,694 1,923,546  3.9 Non Operating Income / Expense ( Net) 12 8,113 3.10 Write Back of Provision for Possible Losses 10,585 229,978 E Profit from Regular Activities 753,291 2,161,637  3.11 Extraordinary Income/ Expenses ( Net) 4,971 8,055 F Profit Before Bonus and Taxes 758,263 2,169,692  3.12 Provision for Staff Bonus 68,933 197,245 3.13 Provision for Staff Bonus 68,933 197,245  3.14 Provision for Staff Bonus 68,933 197,245  3.15 Provision for Tax 206,799 590,495  G Net Profit / Loss 482,531 1,381,953  At the End of This Quarter Corresponding Vacar Quarter Corresponding Control of Corresp	156,352 547,964 118,39	156,352	Staff Expense	3.6		
3.8 Provision for Possible Losses   20,949   361,729	111,788 514,010 88,20	111,788	Other Operating Expenses	3.7		
D   Operating Profit   742,694   1,923,546	763,643 2,285,274 561,84	763,643	Operating Profit Before Provision	С		
D   Operating Profit   742,694   1,923,546	20,949 361,729 29,33	20 949	Provision for Possible Losses	3.8		
3.10   Write Back of Provision for Possible Losses   10,585   229,978   2,161,637						
3.10   Write Back of Provision for Possible Losses   10,585   229,978   2,161,637						
E Profit from Regular Activities   753,291   2,161,637						
F Profit Before Bonus and Taxes   758,263   2,169,692						
F Profit Before Bonus and Taxes   758,263   2,169,692						
3.12 Provision for Staff Bonus 3.13 Provision for Tax 206,799 590,495  G Net Profit / Loss 482,531 1,381,953  At the End of This Quarter  At the End of Previous Quarter Corresponding Year Quarter 4.1 Capital Fund to RWA 4.2 Non Performing Loan (NPL) to Total Loan 4.3 Total Loan Loss Provision to Total NPL 657,76% 685,80% 4.4 Cost of Funds (As Per NRB Directive) 4.5 Credit to Deposit Ratio (As Per NRB Directive) 64.90% 72.34% 4.6 Base Rate 4.7 Average Yield on Loans & Advances & Investment (As Per NRB Directive) 4.8 Net Interest Spread (As Per NRB Directive) 5.73% 5.01%  Major Indicators 1. Earnings Per Share (Annualised) 2. Market Value Per Share 3. Price Earning Ratio (Annualised) 4. Liquidity (CRR) 5. Return on Equity (Annualised) 5. Return on Total Assets (Annualised) 6. Return on Total Assets (Annualised) 1. 1.78%						
3.13   Provision for Tax   206,799   590,495	756,265 2,169,692 549,08	750,263	Front Delore Bonus and Taxes	-		
At the End of This Quarter   At the End of Previous Quarter   At the End of This Quarter   At the End of Previous Quarter   At the End of This Quarter   At the End of Previous Quarter   At the End of This Quarter   At the End of Previous Quarter   At the End of This Quarter   At the End of Previous Quarter   At the End of Prev						
At the End of This Quarter						
At the End of This Quarter   At the End of This Quarter   At the End of Previous Quarter   Corresponding Year Quarter   Court	482,531 1,381,953 349,42	482,531	Net Profit / Loss	G		
At the End of This Quarter   At the End of This Quarter   At the End of Previous Quarter   Corresponding Year Quarter   Court						
4.2 Non Performing Loan (NPL) to Total Loan		At the End of This Quarter	Ratios	4		
4.3 Total Loan Loss Provision to Total NPL     657.76%     685.80%       4.4 Cost of Funds (As Per NRB Directive)     3.03%     3.06%       4.5 Credit to Deposit Ratio (As Per NRB Directive)     64.90%     72.34%       4.6 Base Rate     6.47%     6.47%       4.7 Average Yield on Loans & Advances & Investment (As Per NRB Directive)     8.76%     8.07%       4.8 Net Interest Spread (As Per NRB Directive)     5.73%     5.01%       Major Indicators       1. Earnings Per Share (Annualised)     48.18     34.50       2. Market Value Per Share     2,185     2,295       3. Price Earning Ratio (Annualised)     45.35     66.52       4. Liquidity (CRR)     15.78%     19.71%       5. Return on Equity (Annualised)     15.37%     11.36%       6. Return on Total Assets (Annualised)     2.25%     1.78%						
4.5 Credit to Deposit Ratio (As Per NRB Directive) 4.6 Base Rate 4.7 Average Yield on Loans & Advances & Investment (As Per NRB Directive) 4.8 Net Interest Spread (As Per NRB Directive)  Major Indicators  1. Earnings Per Share (Annualised) 2. Market Value Per Share 3. Price Earning Ratio (Annualised) 45.35 66.52 4. Liquidity (CRR) 5. Return on Equity (Annualised) 5. Return on Total Assets (Annualised) 6. Return on Total Assets (Annualised) 6. Return on Total Assets (Annualised) 6. Return on Total Assets (Annualised) 7. Return on Total Assets (Annualised)	657.76% 685.80% 403.27	657.76%	Total Loan Loss Provision to Total NPL	4.3		
4.6 Base Rate 6.47% 6.47% 4.7 Average Yield on Loans & Advances & Investment (As Per NRB Directive) 8.76% 8.07% 4.7 Average Yield on Loans & Advances & Investment (As Per NRB Directive) 5.73% 5.01% 5.01% 5.73% 5.01% 5.01% 5.73% 5.01% 5.01% 5.73% 5.01% 5.01% 5.73% 5.01%	64.90% 72.34% 72.04	64.90%	Credit to Deposit Ratio (As Per NRB Directive)	4.5		
4.8 Net Interest Spread (As Per NRB Directive)     5.73%     5.01%       Major Indicators       1. Earnings Per Share (Annualised)     48.18     34.50       2. Market Value Per Share     2,185     2,295       3. Price Earning Ratio (Annualised)     45.35     66.52       4. Liquidity (CRR)     15.78%     19.71%       5. Return on Equity (Annualised)     15.37%     11.36%       6. Return on Total Assets (Annualised)     2.25%     1.78%	6.47% 6.47% 4.50	6.47%	Base Rate	4.6		
1. Earnings Per Share (Annualised)     48.18     34.50       2. Market Value Per Share     2,185     2,295       3. Priore Earning Ratio (Annualised)     45.35     66.52       4. Liquidity (CRR)     15.78%     19.71%       5. Return on Equity (Annualised)     15.37%     11.36%       6. Return on Total Assets (Annualised)     2.25%     1.78%						
2. Market Value Per Share     2,185     2,295       3. Price Earning Ratio (Annualised)     45,35     66,52       4. Liquidity (CRR)     15,78%     19,71%       5. Return on Equity (Annualised)     15,37%     11,36%       6. Return on Total Assets (Annualised)     2,25%     1,78%						
3. Price Earning Ratio (Annualised)     45.35     66.52       4. Liquidity (CRR)     15.78%     19.71%       5. Return on Equity (Annualised)     15.37%     11.36%       6. Return on Total Assets (Annualised)     2.25%     1.78%						
5. Return on Equity (Annualised)     15.37%     11.36%       6. Return on Total Assets (Annualised)     2.25%     1.78%	45.35 66.52 74.4	45.35	3. Price Earning Ratio (Annualised)			
	15.37% 11.36% 17.64	15.37%	5. Return on Equity (Annualised)			
7. Net Worth Per Share 313.49 303.68			Return on Total Assets (Annualised)			
Note: Loans and Advances includes Bills Purchased amount. Figures are shown in Net Value. Figures have been regrouped wherever necessary. Above figures may						

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