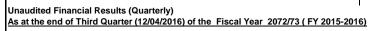
Standard Chartered Bank Nepal Ltd. Naya Baneshwor,Kathmandu.





				Rs in '000
S.N.	Particulars	This Quarter Ending (Unaudited) 12.04.2016	Previous Quarter Ending (Unaudited) 14.01.2016	Corresponding Previous Year Quarter Ending (Unaudited) 13.04.2015
1	Total Capital and Liabilities	67,202,529	66,618,503	58,821,685
	Paid-up Capital Reserves and Surplus	2,248,161 4,607,173	2,248,161 4,134,915	2,248,161 3,799,834
1.3	Debenture and Bond	-	-	-
	Borrowings Deposits (a+b)	58,124,051	57,880,093	51,397,991
	Domestic Currency Foreign Currency	39,102,051 19,022,000	36,699,207 21,180,886	33,282,466 18,115,525
1.6	Income Tax Liability (Net) Other Liabilities	(35,126) 2,258,269	3,714	(26,325)
			2,351,620	1,402,023
	Total Assets Cash & Bank Balance	67,202,529 6,490,721	66,618,503 8,490,414	58,821,685 3,625,404
	Money at Call and Short Notice Investments	9,375,775 20,973,486	14,256,016 17,084,626	11,252,226 12,498,947
	Loans and Advances	29,696,191	26,102,396	30,798,309
	Real Estate Loan Residential Real Estate Loan (Except Personal Home Loan upto Rs 10	1,571,138 461,467	1,496,049 453,109	1,507,482 443,598
	Million)	401,407	430,103	443,330
	Business Complex and Residential Apartments Construction Loan	=	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	Other Real Estate Loan (Including Land Purchase and Plotting)	1,109,671	1,042,940	1,063,885
	b. Personal Home Loan of Rs. 10 Million or Less	4 606 005		
	c. Margin Type Loan	4,696,905	4,841,212	5,052,155
	d. Term Loan	1,796,516	2,020,731	2,613,483
	e. Overdraft/ TR Ioan/WC Loan	12,281,279	8,822,659	12,745,367
	f. Others	9,350,352	8,921,746	8,879,821
	Fixed Assets Non Banking Assets	54,047	67,584	83,276
2.7	Other Assets	612,309	617,466	563,523
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,750,789	1,169,373	1,889,900
	Interest Expense	443,534	315,033	487,207
	Net Interest Income	1,307,255	854,339	1,402,693
3.3	Fees, Commission and Discount	252,226	164,134	271,514
	Other Operating Income	26,077	18,217	32,431
	Foreign Exchange Gain / Loss (Net) Total Operating Income	467,028 2,052,586	315,709 1,352,399	379,786 2,086,424
3.6	Staff Expense	354,615	227,959	347,824
3.7	Other Operating Expenses	291,723	204,781	293,616
	Operating Profit Before Provision	1,406,247	919,659	1,444,984
	Provision for Possible Losses Operating Profit	87,036 1,319,211	40,975 878,684	116,937 1,328,047
3.9	Non Operating Income / Expense (Net)	32,127	27,212	63,771
	Write Back of Provision for Possible Losses Profit from Regular Activities	68,501 1,419,839	53,852 959,748	110,575 1,502,393
-	Profit from Regular Activities	1,419,639	959,746	1,502,393
3.11	Extraordinary Income/ Expenses (Net)	5,101	1,978	2,380
F	Profit Before Bonus and Taxes	1,424,940	961,726	1,504,773
3.12	Provision for Staff Bonus	129,540	87,430	136,798
3.13	Provision for Tax	388,620	262,289	410,393
G	Net Profit / Loss	906,780	612,007	957,583
				At the End of
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	Corresponding Previous Year Quarter
4.2	Capital Fund to RWA Non Performing Loan (NPL) to Total Loan	14.91% 0.29%	15.85% 0.41%	13.01% 0.18%
	Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive)	414.02% 1.52%	308.28% 1.46%	631.97% 1.89%
4.5	Credit to Deposit Ratio (As Per NRB Directive) Base Rate	64.87% 4.63%	60.91% 4.61%	78.70% 6.41%
4.7	Average Yield on Loans & Advances & Investment (As Per NRB Directive)	6.27%	6.07%	7.24%
4.8	Net Interest Spread (As Per NRB Directive)	4.74%	4.61%	5.35%
	Major Indicators 1. Earnings Per Share (Annualised)	53.78	54.45	56.79
	Market Value Per Share Price Earning Ratio (Annualised)	3,198 59.47	2,675 49.13	1,959 34.49
	4. Liquidity (CRR)	14.24%	19.03%	6.97%
	Return on Equity (Annualised) Return on Total Assets (Annualised)	17.64% 1.80%	19.18% 1.84%	21.11% 2.17%
	7. Net Worth Per Share	304.93	283.92	269.02

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.