

STANDARD FINANCE LTD.
Naxal, Kathmandu
Unaudited Financial Results (Quarterly)
As at First Quarter (2068/06/30) of the Fiscal Year 2068/69

(Rs. In "000")

S.N.	Particulars	This Quarter Ending (Ashwin) 2068/06/30	Previous Quarter Ending (Asadh) 2068/03/32	Corresponding Previous Year quarter ending 2067/06/30
1	Total Capital and Liabilities (1.1 to 1.7)	3,942,215	4,113,433	3,287,201
1.1	Paid Up Capital	1,001,880	1,001,880	1,001,880
1.2	Reserve and Surplus	111,174	109,497	106,850
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	188,000	190,000	-
1.5	Deposits (a+b)	2,603,188	2,778,440	2,147,991
	a. Domestic Currency	2,603,188	2,778,440	2,147,991
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	37,973	33,616	30,480
2	Total Assets (2.1 to 2.7)	3,942,215	4,113,433	3,287,201
2.1	Cash and Bank Balance	739,263	732,902	197,513
2.2	Money at Call and Short Notice	-	-	423,126
2.3	Investments	167,504	315,209	240,821
2.4	Loans and Advances	2,785,616	2,854,735	2,228,734
	a) Real Estate Loan	325,147	311,951	345,541
	1. Residential real estate loan (except personal home loan upto Rs. 80 lakhs)	9,025	9,152	-
	2. Business complex & residential apartment construction loan	-	-	-
	3. Income generating commercial complex loan	-	-	-
	4. Other real estate loan (including land purchase & plotting)	316,122	302,799	345,541
	b) Personal home loan of Rs. 80 lakhs or less	85,656	97,468	197,569
	c) Margin type loan	162,816	182,827	204,534
	d) Term Loan	531,233	554,148	506,725
	e) overdraft Loan / TR Loan / WC Loan	886,485	902,168	529,335
	f) Others	794,279	806,172	445,030
2.5	Fixed Assets	189,833	188,118	161,159
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	59,998	22,469	35,848
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	118,728	439,113	84,395
3.2	Interest Expenses	81,103	250,785	57,657
	A. Net Interest Income(3.1-3.2)	37,625	188,328	26,738
3.3	Fees, Commission and Discount	365	1,206	164
3.4	Other Operating Income	700	20,393	4,063
3.5	Foreign Exchange Gain/Loss(Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	38,689	209,927	30,965
3.6	Staff Expenses	9,554	32,624	7,263
3.7	Other Operating Expenses	12,046	51,955	6,743
	C. Operating Profit Before Provision (B.-3.6-3.7)	17,089	125,349	16,959
3.8	Provision for Possible Losses	1,149	39,784	12,014
	D. Operating Profit (C.-3.8)	15,940	85,565	4,945
3.9	Non Operating Income / Expenses(Net)	183	741	5
3.10	Write Back of Provision for Possible Loss	1,494	9,650	-
	E. Profit from Regular Activities (D+3.9+3.10)	17,616	95,956	4,950
3.11	Extraordinary Income/ Expenses (Net)	(704)	(445)	-
	F. Profit before Bonus and Taxes (E.+3.11)	16,912	95,511	4,950
3.12	Provision for Staff Bonus	1,537	8,683	450
3.13	Provision for Tax	4,612	26,048	1,350
	G. Net Profit/Loss (F.-3.12-3.13)	10,762	60,779	3,150
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 (%)	40.04	39.50	45.45
4.2	Non Performing Loan (NPL) To Total Loan (%)	1.27	0.75	1.09
4.3	Total Loan Loss Provision to Total NPL (%)	163.87	196.05	191.28
4.4	Cost of Funds (%)	11.82	11.82	11.22
4.5	CD Ratio calculated as per NRB Circular (%)	76.55	74.48	69.89

Note: Unaudited Financial Figures are subject to changes from external auditors and Supervisory Authority