

Standard Chartered Modaraba Six Years' Financial Summary

Jun-00 Jun-01 Jun-02 Jun-03 Jun-04 Jun-05

Key Financial Figures (Rs. in millions)

Profit & Loss Account

Revenues from operations	312	312	332	323	240	222
Financial Charges	122	115	128	115	81	102
Impairment loss against doubtful debts	24	5	2	1	4	-
Net Profit	135	149	172	175	111	96
Dividend including Bonus certificates	112	123	150	150	94	94

Balance Sheet

Certificate-holders' fund	398	409	396	386	377	378
Reserves	249	264	299	335	358	377
Borrowings from financial institutions	905	780	477	222	556	994
Redeemable capital and deposits	200	386	852	817	761	839
Portfolio	1,922	2,096	2,365	2,012	2,129	2,648
Lease / Musharika disbursements	715	966	1,210	743	1,215	1,733

Key Financial Ratios

Return on capital employed (%)	20.24	17.23	12.76	12.59	8.16	6.77
Return on equity (%)	20.87	22.14	24.75	24.27	15.10	12.72
Financial charges cover ratio	2.11	2.30	2.34	2.52	2.37	1.94
Profit before tax ratio (%)	43.27	47.76	51.81	54.18	46.25	43.24
Income / Expense ratio	1.70	1.85	1.92	1.97	1.85	1.64
Debt / Equity ratio	2.10	2.22	2.55	1.92	1.98	2.61

Shares and Earnings

Break-up value per certificate	17.30	17.99	18.58	19.26	19.63	20.19
Market value per certificate	14.60	19.05	24.10	38.25	34.40	24.00
Earning per certificate	3.61	3.98	4.61	4.68	2.97	2.56
Cash dividend per certificate	3.00	3.30	4.00	4.00	2.50	2.00
Bonus certificate (%)	-	-	-	-	-	5.00
Price earning ratio	4.04	4.79	5.23	8.17	11.58	9.38

