# Standard Bank Limited & It's Subsidiaries

## **Consolidated Balance Sheet**

As at 30 June 2022

|  |                  | <u>(Un audited &amp;</u><br>Amount       |  |
|--|------------------|--|--|
| Particulars  | Notes            |  |  |
|  |                  | 30.06.2022                               | 31.12.2021                               |
| PROPERTY & ASSETS  |                  |  |  |
| CASH   | 3(a)             | 14,242,071,655                           | 15,000,784,105                           |
| Cash in Hand (including foreign currencies)  |                  | 1,936,882,321                            | 2,049,635,123                            |
| Balance with Bangladesh Bank & its agent Bank (including Foreign                   |                  |  |  |
| Currencies)  |                  | 12,305,189,334                           | 12,951,148,982                           |
| BALANCE WITH OTHER BANKS AND FINANCIAL   |                  |  |  |
| INSTITUTIONS   | 4(a)             | 983,757,326                              | 816,142,550                              |
| In Bangladesh  |                  | 152,081,665                              | 153,352,581                              |
|  | _                | 831,675,662                              | 662,789,969                              |
| PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS                                      | 5                | -  | -  |
| INVESTMENTS IN SHARES & SECURITIES   | 6(a)             | 20,878,348,514                           | 24,236,400,041                           |
| Government<br>Others   |                  | 13,308,506,600<br>7,569,841,914          | 16,627,703,300<br>7,608,696,741          |
|  | I                | 1,000,041,014                            | 7,000,000,741                            |
| INVESTMENTS  | 7(a)             | 175,881,921,175                          | 167,538,046,327                          |
| General investments etc.   |                  | 167,510,715,976                          | 161,078,885,596                          |
| Bills Purchased and Discounted   |                  | 8,371,205,200                            | 6,459,160,732                            |
| FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES                              | 8(a)             | 3,629,562,993                            | 3,618,249,805                            |
| OTHER ASSETS   | 9(a)             | 14,991,051,277                           | 13,875,515,916                           |
| NON-BANKING ASSETS   |                  | -  | -  |
| TOTAL PROPERTY & ASSETS  |                  | 230,606,712,941                          | 225,085,138,745                          |
| LIABILITIES & CAPITAL  | -                |  |  |
| LIABILITIES  |                  |  |  |
| PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS                                      | 10(a)            | 22,064,447,740                           | 19,075,715,676                           |
| DEPOSITS AND OTHER ACCOUNTS  |                  |  |  |
| Al-Wadeeah Deposits & Other Deposits   | 11(a)            | <b>166,775,480,885</b><br>19,203,809,040 | <b>166,419,122,929</b><br>18,466,438,341 |
| Bills Payable  |                  | 3,502,654,607                            | 2,189,073,630                            |
| Mudaraba Savings Deposits  |                  | 19,435,803,968                           | 19,945,848,272                           |
| Mudaraba Short Term Deposits   |                  | 14,768,943,512                           | 15,560,491,624                           |
| Mudaraba Term Deposits<br>Mudaraba Deposit Schemes                                 |                  | 94,089,142,400<br>15,775,127,358         | 93,808,963,286<br>16,448,307,775         |
| OTHER LIABILITES   | 12(a)            | 24,667,529,151                           | 22,337,087,526                           |
| TOTAL LIABILITIES  | -(-)             | 213,507,457,777                          | 207,831,926,131                          |
| CAPITAL / SHAREHOLDERS' EQUITY   | •                | ,  |  |
| Paid-up Capital  | 13               | 10,311,405,570                           | 10,311,405,570                           |
| Statutory Reserve  | 14               | 6,331,901,778                            | 6,272,362,203                            |
| General Reserve  | 15               | -  | -  |
| Revaluation Reserve on Investment  |                  | -  | -  |
| Surplus in Profit and Loss Account / Retained earnings<br>Non-controlling Interest | 16(a)<br>16.1(b) | 455,787,014<br>160,802                   | 669,286,317<br>158,525                   |
| TOTAL SHAREHOLDERS' EQUITY   | 10.1(5)          | 17,099,255,165                           | 17,253,212,615                           |
|  |                  | ,  |  |
| TOTAL LIABILITIES & SHAREHOLDERS' EQUITY   | :                | 230,606,712,941                          | 225,085,138,746                          |
| Net Asset Value (NAV) per share (previous year's figure restated)                  | 41(a)            | 16.58                                    | 16.73                                    |
|  |                  |  |  |

### Standard Bank Limited & It's Subsidiaries Consolidated Balance Sheet As at 30 June 2022

|             | <u>(Un auc</u> |            |            |  |
|-------------|----------------|------------|------------|--|
| Particulars | Notes          | Amount     | in Taka    |  |
|             | NOLES          | 30.06.2022 | 31.12.2021 |  |

### **OFF-BALANCE SHEET ITEMS**

| CONTINGENT LIABILITIES<br>Acceptances and Endorsements<br>Letters of Guarantee<br>Irrevocable Letters of Credit<br>Bills for Collection<br>Other Contingent Liabilities<br>TOTAL: | <b>17(a)</b><br>23,038,526,889<br>13,881,514,647<br>15,344,533,735<br>6,462,842,984<br>-<br>-<br><b>58,727,418,255</b> | 17,951,775,496<br>13,262,731,177<br>16,189,396,894<br>5,255,968,041<br>-<br><b>52,659,871,608</b> |
|---|--|---|
| OTHER COMMITMENTS:  |  |   |
| Documentary credits and short term trade-related transactions   | -  | -   |
| Forward assets purchased and forward deposits placed  | -  | -   |
| Undrawn note issuance and revolving underwriting facilities   | -  | -   |
| Undrawn formal standby facilities, credit lines and other commitments   | -  |   |

#### **TOTAL OFF - BALANCE SHEET ITEMS**

| 58,727,418,255 | 52,659,871,608 |
|----------------|----------------|
|                |                |

Subject to our separate report of even date

Acting Company Secretary

Director

Chairman

for Head of FAD

Director M

### Standard Bank Limited & It's Subsidiaries **Consolidated Profit and Loss Account** for the 2nd quarter ended on 30 June 2022

|   |         |               | <u>(Un audited &amp; Provisional)</u><br>Amount in Taka |               |               |  |  |  |  |
|---|---------|---------------|---|---------------|---------------|--|--|--|--|
| Particulars   | Notes   | January to    | January to  | April 2022 to | April 2021 to |  |  |  |  |
|   |         | June,2022     | June,2021   | June,2022     | June,2021     |  |  |  |  |
| Profit on Investment  | 18.3(a) | 5,878,824,473 | 6,221,843,264   | 3,005,540,122 | 3,036,783,732 |  |  |  |  |
| ess: Profit paid on Deposits & Placement etc.                     | 19(a)   | 4,245,766,032 | 4,035,877,765   | 2,244,482,512 | 1,929,087,91  |  |  |  |  |
| Profit on Investments   |         | 1,633,058,442 | 2,185,965,499   | 761,057,610   | 1,107,695,81  |  |  |  |  |
| ncome from investments in shares & securities                     | 20(a)   | 541,049,565   | 110,158,785   | 343,209,050   | 57,389,78     |  |  |  |  |
| Commission, Exchange Earnings & Brokerage                         | 21(a)   | 725,532,886   | 512,017,062   | 404,527,976   | 264,133,46    |  |  |  |  |
| Other Operating Income  | 22(a)   | 134,661,371   | 141,598,835   | 74,348,832    | 76,574,80     |  |  |  |  |
|   |         | 1,401,243,822 | 763,774,682   | 822,085,859   | 398,098,05    |  |  |  |  |
| OTAL OPERATING INCOME ( A )                                       | _       | 3,034,302,263 | 2,949,740,181   | 1,583,143,469 | 1,505,793,86  |  |  |  |  |
| alary & Allowances  | 23(a)   | 1,605,242,492 | 1,441,134,610   | 824,466,789   | 720,906,90    |  |  |  |  |
| Rent, Taxes, Insurance, Electricity etc.                          | 24(a)   | 343,062,483   | 311,801,546   | 178,585,061   | 159,284,41    |  |  |  |  |
| egal Expenses   | 25(a)   | 13,751,827    | 11,915,146  | 8,781,096     | 6,787,71      |  |  |  |  |
| Postage, Stamp, Telecommunication etc.                            | 26(a)   | 9,737,516     | 8,608,408   | 4,783,110     | 4,169,76      |  |  |  |  |
| Stationery, Printing, Advertisement etc.                          | 27(a)   | 31,331,968    | 29,128,900  | 19,219,471    | 15,228,52     |  |  |  |  |
| Managing Director's salary & fees                                 | 28      | 9,150,000     | 9,150,000   | 4,575,000     | 4,575,00      |  |  |  |  |
| Directors' Fee & Other benefits                                   | 29(a)   | 2,396,962     | 703,955   | 2,148,362     | 703,95        |  |  |  |  |
| Shariah Supervisory Committee's Fees & Expenses                   | 29.2    | 35,200        | -   | 2,140,002     | 100,00        |  |  |  |  |
| Audit Fees  | 30(a)   | 194,869       | 297,055   | 97,792        | 58,86         |  |  |  |  |
| Charges on Investment losses                                      | 31(a)   | 30,000,000    | 10,000,000  | 30,000,000    | 10,000,00     |  |  |  |  |
| Depreciation and Repair of Bank's Assets                          | 32(a)   | 164,471,643   | 180,929,808   | 84,786,032    | 94,748,70     |  |  |  |  |
| Zakat Expenses  | 32.1    | -             | -   | 04,700,002    | 54,140,10     |  |  |  |  |
| Dther Expenses  | 33(a)   | 192,895,960   | 190,946,200   | 105,690,300   | 109,249,19    |  |  |  |  |
| OTAL OPERATING EXPENSES ( B )                                     | 00(u)   | 2,402,270,921 | 2,194,615,628   | 1,263,133,014 | 1,125,713,03  |  |  |  |  |
| Profit / (Loss ) Before Provision ( C ) = ( A - B )               | -       | 632,031,342   | 755,124,554   | 320,010,455   | 380,080,83    |  |  |  |  |
| Provision for investments   | 34(a)   | 032,031,342   | 755,124,554   | 520,010,455   | 300,000,03    |  |  |  |  |
| specific Provision for Classified Investments                     | Γ       | 220,497,525   | 259,882,915   | 269,170,999   | 230,033,86    |  |  |  |  |
| General Provision for Unclassified Investments                    |         | -             | 16,329,350  | (48,673,473)  | 6,164,30      |  |  |  |  |
| Special General Provision-COVID-19 (note-12.3)                    |         |               | 10,020,000  | (40,073,473)  | 0,104,30      |  |  |  |  |
| Provision for Start-up Fund                                       |         |               |   | _             |               |  |  |  |  |
| Provision for Off-Balance Sheet items                             |         |               | 21,562,836  | (45,093,978)  | 13,004,31     |  |  |  |  |
| Provision for diminution in value of investments                  |         | 7,999,164     | 14,228,829  | 59,387,984    |               |  |  |  |  |
| Provision for impairment of client margin loan                    |         | 53,815,731    | 28,406,647  | (20,615,567)  | 16,849,13     |  |  |  |  |
| Other Provision   |         | 55,015,751    | 20,400,047  | (20,013,307)  | 10,049,13     |  |  |  |  |
| Total Provision ( D )   | L       | 282,312,421   | 340,410,575   | 214,175,965   | 266,051,61    |  |  |  |  |
| otal Profit / (Loss) before Taxes (E)=( C - D )                   |         | 349,718,922   | 414,713,979   | 105,834,490   | 114,029,21    |  |  |  |  |
| Provision for Taxation  |         | 195,525,623   | 181,636,562   | 80,759,650    | 51,610,740    |  |  |  |  |
| Current Tax   | 12.1(a) | 264,524,953   | 192,315,342   | 131,404,027   | 63,581,178    |  |  |  |  |
| Deferred Tax  | 9.6     | (68,999,330)  | (10,678,780)  | (50,644,377)  | (11,970,43    |  |  |  |  |
| let Profit / (Loss) after Taxation :<br>Appropriations :          |         | 154,193,298   | 233,077,417   | 25,074,840    | 62,418,47     |  |  |  |  |
| Statutory Reserve   | 14(a)   | 59,539,575    | 67,515,163  | 18,336,103    | 12,836,67     |  |  |  |  |
| General reserve   |         | -             | -   |               |               |  |  |  |  |
| Dividend  |         | -             | -   |               |               |  |  |  |  |
| Retained Earnings carried forward                                 |         | 94,651,446    | 165,560,716   | 6,738,209     | 49,582,70     |  |  |  |  |
| Attributable to   | -       | 04.010.105    |   | 0.707.000     | 40 200        |  |  |  |  |
| Equity Holders' of Bank   |         | 94,649,169    | 165,559,178   | 6,737,682     | 49,583,62     |  |  |  |  |
| Ion-controlling interest  | L       | 2,277         | 1,538   | 527           | (91           |  |  |  |  |
| Consolidatd Earning per Share (EPS):                              | 36      | 0.15          | 0.23  | 0.02          | 0.0           |  |  |  |  |
| Previous year's figure restated)                                  |         |               |   |               | -             |  |  |  |  |
| Bank Earning per Share (EPS):<br>Previous year's figure restated) |         | 0.12          | 0.16  | 0.02          | 0.0           |  |  |  |  |
| for them  |         |               | Acting Company  | Secretary     |               |  |  |  |  |
| ✓ Head of FAD   |         |               |   |               |               |  |  |  |  |

ector

Chairman

WIM Managing Director

### Standard Bank Limited & It's Subsidiaries Consolidated Cash Flow Statement

for the 2nd quarter ended on 30 June 2022 Т

|   |       | A                                      | Provisional)                           |
|---|-------|--|--|
| <b>—</b> (1 )   |       | Amount                                 | in Taka                                |
| Particulars   | Notes | January to<br>June,2022                | January to<br>June,2021                |
| A) CASH FLOWS FROM OPERATING ACTIVITIES   |       |  |  |
| Profit receipts in Cash   | ĺ     | 5,744,779,616                          | 6,326,768,399                          |
| Profit payments in Cash   |       | (3,937,302,110)                        | (4,202,016,964                         |
| Dividend receipts   |       | 9,079,196                              | 5,454,371                              |
| Fee and commission receipts in Cash   |       | 474,348,398                            | 412,013,178                            |
| Recoveries on Investments previously written off  |       | 978,484                                | 353,931                                |
| Cash Payments to employees  |       | (1,614,392,492)                        | (1,449,684,610                         |
| Cash Payments to suppliers  |       | (31,331,968)                           | (29,128,900                            |
| Income taxes paid   |       | (385,681,036)                          | (463,102,072                           |
| Receipts from other operating activities  |       | 134,637,771                            | 171,080,844                            |
| Payments for other operating activities<br>Cash generated from operating activities before changes in                               | l     | (554,679,661)                          | (520,364,657                           |
| operating assets and liabilities  | 37    | (159,563,801)                          | 251,373,520                            |
| Increase / (Decrease) in operating assets and liabilities   |       |  |  |
| Statutory deposits  | Ī     | -                                      | -                                      |
| Purchase of trading securities  |       | 38,854,827                             | (943,065,302                           |
| Investment to other banks   |       | -                                      | -                                      |
| Investment to customers   |       | (8,343,874,848)                        | 1,434,090,628                          |
| Other assets  |       | (439,118,386)                          | (616,715,628                           |
| Deposits from other banks   |       | 4,170,000,000                          | (1,630,000,000                         |
| Deposits from customers   |       | (4,122,105,965)                        | (3,195,779,048)                        |
| Other liabilities account of customers  |       | -                                      | -                                      |
| Trading liabilities<br>Other liabilities  |       | 2,988,732,064                          | 1,248,862,908                          |
| Other habilities  | ļ     | 2,031,032,493<br>(3,676,479,814)       | 715,104,246                            |
| Net cash flows from operating activities (A)  | -     | (3,836,043,614)                        | (2,736,128,676)                        |
| B) CASH FLOWS FROM INVESTING ACTIVITIES   | -     | (0,000,040,014)                        | (2,100,120,010)                        |
| Proceeds from sale of non-trading securities  | Ī     | -                                      | -                                      |
| Payments for Purchase of securities   |       | -                                      | -                                      |
| Purchase of property, plant & equipment   |       | (16,116,681)                           | (31,188,307)                           |
| Sale of property, plant & equipment   |       | 23,600                                 | 178,390                                |
| Purchase / sale of subsidiary   |       | -                                      | -                                      |
| Net cash flow from investing activities (B)   |       | (16,093,081)                           | (31,009,917)                           |
| C) CASH FLOWS FROM FINANCING ACTIVITIES   | г     |  | 4 500 000 000                          |
| Received from issue of Investment capital and debt security   |       | -                                      | 1,500,000,000                          |
| Received for redemption of Investment capital and debt secur  | rity  | -                                      | -                                      |
| Receipts from issue of ordinary shares<br>Dividends paid  |       | (309,342,166)                          | -                                      |
| Net cash flow from financing activities (C)   | L     | (309,342,166)                          | 1,500,000,000                          |
|   | г     |  |  |
| D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)<br>E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS |       | ( <b>4,161,478,861)</b><br>251,184,488 | ( <b>1,267,138,593</b> )<br>73,287,331 |
| F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR   | l     | 32,444,629,956                         | 36,520,437,528                         |
|   | :     |  |  |
| G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)  | :     | 28,534,335,582                         | 35,326,586,265                         |
| CASH AND CASH EQUIVALENTS AT END OF THE QUARTER   |       |  |  |
| Cash in hand (including foreign currencies)   |       | 1,936,882,321                          | 1,783,977,660                          |
| Balance with Bangladesh Bank and its agent bank(s)( including foreign<br>currencies)  |       | 12,305,189,334                         | 16,784,411,766                         |
| Balance with other Banks and financial institutions   |       | 983,757,327                            | 1,863,488,639                          |
| Money at Call and Short Notice<br>Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)                              |       | - 13,307,150,000                       | - 14,892,110,000                       |
| Prize Bonds   |       | 1,356,600                              | 2,598,200                              |
| Filze Bolius  | l     | 28,534,335,582                         | 35,326,586,266                         |
|   |       |  | ,0,000,200                             |
| Net Operating Cash Flows (NOCF) per Share   | 38(a) | (3.72)                                 | (2.65)                                 |

then for. Head of FAD

Managing Director

Acting Company Secretary Lander

Director

Chairman

### Standard Bank Limited & It's Subsidiaries Consolidated Statement of Changes in Shareholders' Equity for the 2nd quarter ended on 30 June 2022

|  |                     | (Un audited & Pr     | <u>ovisional)</u>              |  | (Amount in Taka)  |                          |
|--|---------------------|----------------------|--------------------------------|--|---|--------------------------|
| Particulars  | Paid up Capital     | Statutory<br>Reserve | Non<br>Controlling<br>Interest | Revaluation<br>gain/loss on<br>investments | Surplus in Profit<br>and Loss Account/<br>Retained earnings | Total                    |
| Balance as on 1-1-2022   | 10,311,405,570      | 6,272,362,203        | 158,525                        | -  | 669,286,317   | 17,253,212,615           |
| Prior years adjustment   |                     |                      |                                |  |   |                          |
| Changes in accounting policy   | -                   | -                    |                                | -  | -   | -                        |
| Restated Balance<br>Surplus/Deficit on revaluation of properties<br>Adjustment of last year revaluation gain on<br>investments | 10,311,405,570<br>- | 6,272,362,203<br>-   | 158,525                        | -  | 669,286,317<br>-  | 17,253,212,615<br>-<br>- |
| Surplus/Deficit on revaluation of investment   | -                   | -                    |                                | -  | -   | -                        |
| Currency translation difference  | -                   | -                    |                                | -  | 1,191,418   | 1,191,418                |
| Net gains and losses not recongnised in the income statement   | -                   | -                    | -                              | -  | -   | -                        |
| Addition during the period   | -                   | -                    | -                              | -  |   | -                        |
| Adjustment of last year  | -                   | -                    | -                              | -  |   | -                        |
| Net profit for the period  | -                   | -                    |                                | -  | 154,193,298   | 154,193,298              |
| Dividends (Cash & Bonus shares)  |                     | -                    |                                | -  | (309,342,167)   | (309,342,167)            |
| Non Controlling Interest   |                     |                      | 2,277                          |  | (2,277)   | -                        |
| Issue of Right Shares  | -                   | -                    |                                | -  | -   | -                        |
| Appropriation made during the year   | -                   | 59,539,575           |                                | -  | (59,539,575)  | -                        |
| Balance as on 30.06.2022   | 10,311,405,570      | 6,331,901,778        | 160,802                        | -  | 455,787,014   | 17,099,255,165           |
| Balance as on 30.06.2021   | 10,059,907,880      | 6,096,772,147        | 155,346                        | -  | 836,999,665   | 16,993,835,038           |

Head of FAD for

Managing Director

Acting Company Secretary Director

Chairman

## Standard Bank Limited Balance Sheet-Solo Basis As at 30 June 2022

|   | ,                    |   | Un audited & Provisional)   |  |  |
|---|----------------------|---|---|--|--|
| Particulars   | Notes                | Amount  | n Taka  |  |  |
|   | Notes                | 30.06.2022  | 31.12.2021  |  |  |
| PROPERTY & ASSETS   |                      |   |   |  |  |
| CASH  | 3                    | 14,050,355,692  | 14,851,371,401  |  |  |
| Cash in Hand (including foreign currencies)<br>Balance with Bangladesh Bank & its agent Bank (including Foreign<br>Currencies)  | [                    | 1,745,166,358<br>12,305,189,334   | 1,900,222,419<br>12,951,148,982   |  |  |
| BALANCE WITH OTHER BANKS AND<br>FINANCIAL INSTITUTIONS  | 4                    | 678,037,629   | 657,197,114   |  |  |
| In Bangladesh<br>Outside Bangladesh   | ן<br>ו               | 34,367,552<br>643,670,076   | 63,560,815<br>593,636,298   |  |  |
| PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS   | 5                    | -   | -   |  |  |
| INVESTMENTS IN SHARES & SECURITIES  | 6                    | 23,819,979,727  | 27,269,763,687  |  |  |
| Government<br>Others  | [                    | 13,308,506,600<br>10,511,473,127  | 16,627,703,300<br>10,642,060,387  |  |  |
| INVESTMENTS   | 7                    | 172,231,644,497   | 163,958,656,979   |  |  |
| General investments etc.<br>Bills Purchased and Discounted  | [                    | 163,860,439,298<br>8,371,205,200  | 157,499,496,248<br>6,459,160,732  |  |  |
| FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES   | 8                    | 3,622,632,325   | 3,608,917,391   |  |  |
| OTHER ASSETS  | 9                    | 14,063,348,174  | 13,002,573,950  |  |  |
| NON-BANKING ASSETS  |                      | -   | -   |  |  |
| TOTAL ASSETS  | -                    | 228,465,998,045   | 223,348,480,523   |  |  |
| LIABILITIES & CAPITAL   |                      |   |   |  |  |
| LIABILITIES<br>PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS  | 10                   | 22,064,447,740  | 19,075,715,676  |  |  |
| DEPOSITS AND OTHER ACCOUNTS   | 11                   | 166,767,638,269   | 166,408,776,246   |  |  |
| Al-Wadeeah Deposits & Other Deposits<br>Bills Payable<br>Mudaraba Savings Deposits<br>Mudaraba Short Term Deposits<br>Mudaraba Term Deposits<br>Mudaraba Deposit Schemes                |                      | 19,195,966,423<br>3,502,654,607<br>19,435,803,968<br>14,768,943,512<br>94,089,142,400<br>15,775,127,358 | 18,456,091,658<br>2,189,073,630<br>19,945,848,272<br>15,560,491,624<br>93,808,963,286<br>16,448,307,775 |  |  |
| OTHER LIABILITES  | 12                   | 22,561,998,819  | 20,688,546,640  |  |  |
| TOTAL LIABILITIES   | -                    | 211,394,084,828   | 206,173,038,562   |  |  |
| CAPITAL / SHAREHOLDERS' EQUITY<br>Paid-up Capital<br>Statutory Reserve<br>General Reserve<br>Revaluation Reserve on Investment<br>Surplus in Profit and Loss Account/ Retained earnings | 13<br>14<br>15<br>16 | 10,311,405,570<br>6,331,901,778<br>-<br>-<br>428,605,869  | 10,311,405,570<br>6,272,362,203<br>-<br>-<br>591,674,188  |  |  |
| TOTAL SHAREHOLDERS' EQUITY  | -                    | 17,071,913,217  | 17,175,441,961  |  |  |
| TOTAL LIABILITIES & SHAREHOLDERS' EQUITY  | -                    | 228,465,998,045   | 223,348,480,523   |  |  |
|   |                      |   |   |  |  |

### Standard Bank Limited Balance Sheet-Solo Basis As at 30 June 2022

|   |       | (Un audited &  | Provisional)   |
|---|-------|----------------|----------------|
| Particulars   | Notes | Amount         |                |
| T diffedials  | Notes | 30.06.2022     | 31.12.2021     |
| OFF-BALANCE SHEET ITEMS   |       |                |                |
| CONTINGENT LIABILITIES  |       |                |                |
| Acceptances and Endorsements  | 17.1  | 23,038,526,889 | 17,951,775,496 |
| Letters of Guarantee  | 17.2  | 13,881,514,647 | 13,262,731,177 |
| Irrevocable Letters of Credit   | 17.3  | 15,344,533,735 | 16,189,396,894 |
| Bills for Collection  | 17.4  | 6,462,842,984  | 5,255,968,041  |
| Other Contingent Liabilities  | 17.5  | -              | -              |
| TOTAL:  |       | 58,727,418,255 | 52,659,871,608 |
| OTHER COMMITMENTS:  |       |                |                |
| Documentary credits and short term trade-related transactions         |       | -              | -              |
| Forward assets purchased and forward deposits placed                  |       | -              | -              |
| Undrawn note issuance and revolving underwriting facilities           |       | -              | -              |
| Undrawn formal standby facilities, credit lines and other commitments |       | -              | -              |
| TOTAL OFF - BALANCE SHEET ITEMS                                       |       | 58,727,418,255 | 52,659,871,608 |

Head of FAD for.

Managing Director

any Secretary Acting Com Juna Director

Chairman

### **Standard Bank Limited** Profit and Loss Account-Solo Basis for the 2nd quarter ended on 30 June 2022

| January to<br>June,2022<br>5,857,791,111<br>4,245,766,032<br>1,612,025,079<br>455,916,859<br>593,517,900<br>130,705,332<br>1,180,140,091<br>2,792,165,170<br>1,556,847,908<br>303,217,787<br>8,104,166<br>8,155,045<br>29,313,294<br>9,150,000<br>1,573,762<br>35,200<br>-<br>30,000,000<br>159,790,356<br>167,782,253<br>2,273,969,770<br>518,195,400 | January to<br>June,2021<br>6,208,187,305<br>4,035,877,765<br>2,172,309,540<br>61,441,600<br>357,481,403<br>135,836,938<br>554,759,942<br>2,727,069,482<br>1,406,000,265<br>286,767,355<br>9,767,582<br>7,447,069<br>26,792,414<br>9,150,000<br>463,618<br>-<br>-<br>10,000,000<br>177,228,230<br>158,102,031<br>2,091,718,564<br>635,350,917 | April 2022 to<br>June,2022<br>2,998,741,595<br>2,244,482,512<br>754,259,082<br>297,368,272<br>331,481,968<br>72,993,374<br>701,843,614<br>1,456,102,697<br>794,774,138<br>156,842,014<br>5,201,564<br>4,023,313<br>18,155,405<br>4,575,000<br>1,551,762<br>(800)<br>-<br>30,000,000<br>82,244,432<br>-<br>91,651,803<br>1,189,018,632 | April 2021 to<br>June,2021<br>3,027,000,889<br>1,929,087,916<br>1,097,912,973<br>31,674,600<br>179,007,571<br>75,355,959<br>286,038,130<br>1,383,951,103<br>705,334,634<br>146,707,805<br>6,008,759<br>3,550,418<br>13,753,651<br>4,575,000<br>463,618<br>-<br>-<br>10,000,000<br>93,021,975<br>87,149,392<br>1,070,565,252 |
|--|--|---|---|
| 4,245,766,032<br>1,612,025,079<br>455,916,859<br>593,517,900<br>130,705,332<br>1,180,140,091<br>2,792,165,170<br>1,556,847,908<br>303,217,787<br>8,104,166<br>8,155,045<br>29,313,294<br>9,150,000<br>1,573,762<br>30,000,000<br>159,790,356<br>167,782,253<br>2,273,969,770   | 4,035,877,765<br>2,172,309,540<br>61,441,600<br>357,481,403<br>135,836,938<br>554,759,942<br>2,727,069,482<br>1,406,000,265<br>286,767,355<br>9,767,582<br>7,447,069<br>26,792,414<br>9,150,000<br>463,618<br>-<br>10,000,000<br>177,228,230<br>158,102,031<br>2,091,718,564   | 2,244,482,512<br>754,259,082<br>297,368,272<br>331,481,968<br>72,993,374<br>701,843,614<br>1,456,102,697<br>794,774,138<br>156,842,014<br>5,201,564<br>4,023,313<br>18,155,405<br>4,575,000<br>1,551,762<br>(800)<br>-<br>30,000,000<br>82,244,432<br>-<br>91,651,803<br>1,189,018,632  | 1,929,087,916<br>1,097,912,973<br>31,674,600<br>179,007,571<br>75,355,959<br>286,038,130<br>1,383,951,103<br>705,334,634<br>146,707,805<br>6,008,759<br>3,550,418<br>13,753,651<br>4,575,000<br>463,618<br>-<br>10,000,000<br>93,021,975<br>87,149,392<br>1,070,565,252   |
| 4,245,766,032<br>1,612,025,079<br>455,916,859<br>593,517,900<br>130,705,332<br>1,180,140,091<br>2,792,165,170<br>1,556,847,908<br>303,217,787<br>8,104,166<br>8,155,045<br>29,313,294<br>9,150,000<br>1,573,762<br>30,000,000<br>159,790,356<br>167,782,253<br>2,273,969,770   | 4,035,877,765<br>2,172,309,540<br>61,441,600<br>357,481,403<br>135,836,938<br>554,759,942<br>2,727,069,482<br>1,406,000,265<br>286,767,355<br>9,767,582<br>7,447,069<br>26,792,414<br>9,150,000<br>463,618<br>-<br>10,000,000<br>177,228,230<br>158,102,031<br>2,091,718,564   | 2,244,482,512<br>754,259,082<br>297,368,272<br>331,481,968<br>72,993,374<br>701,843,614<br>1,456,102,697<br>794,774,138<br>156,842,014<br>5,201,564<br>4,023,313<br>18,155,405<br>4,575,000<br>1,551,762<br>(800)<br>-<br>30,000,000<br>82,244,432<br>-<br>91,651,803<br>1,189,018,632  | 1,929,087,916<br>1,097,912,973<br>31,674,600<br>179,007,571<br>75,355,959<br>286,038,130<br>1,383,951,103<br>705,334,634<br>146,707,805<br>6,008,759<br>3,550,418<br>13,753,651<br>4,575,000<br>463,618<br>-<br>10,000,000<br>93,021,975<br>87,149,392<br>1,070,565,252   |
| 1,612,025,079<br>455,916,859<br>593,517,900<br>130,705,332<br>1,180,140,091<br>2,792,165,170<br>1,556,847,908<br>303,217,787<br>8,104,166<br>8,155,045<br>29,313,294<br>9,150,000<br>1,573,762<br>30,000,000<br>159,790,356<br>167,782,253<br>2,273,969,770  | 2,172,309,540<br>61,441,600<br>357,481,403<br>135,836,938<br>554,759,942<br>2,727,069,482<br>1,406,000,265<br>286,767,355<br>9,767,582<br>7,447,069<br>26,792,414<br>9,150,000<br>463,618<br>-<br>10,000,000<br>177,228,230<br>158,102,031<br>2,091,718,564  | <b>754,259,082</b><br>297,368,272<br>331,481,968<br>72,993,374<br>701,843,614<br><b>1,456,102,697</b><br><b>794,774,138</b><br>156,842,014<br>5,201,564<br>4,023,313<br>18,155,405<br>4,575,000<br>1,551,762<br>(800)<br>-<br>30,000,000<br>82,244,432<br>-<br>91,651,803<br><b>1,189,018,632</b>                                     | 1,097,912,973 31,674,600 179,007,571 75,355,959 286,038,130 1,383,951,103 705,334,634 146,707,805 6,008,759 3,550,418 13,753,651 4,575,000 463,618 - 10,000,000 93,021,975 - 87,149,392 1,070,565,252   |
| 593,517,900<br>130,705,332<br>1,180,140,091<br><b>2,792,165,170</b><br>1,556,847,908<br>303,217,787<br>8,104,166<br>8,155,045<br>29,313,294<br>9,150,000<br>1,573,762<br>30,000,000<br>159,790,356<br>167,782,253<br><b>2,273,969,770</b>  | 357,481,403<br>135,836,938<br>554,759,942<br><b>2,727,069,482</b><br>1,406,000,265<br>286,767,355<br>9,767,582<br>7,447,069<br>26,792,414<br>9,150,000<br>463,618<br>-<br>-<br>10,000,000<br>1777,228,230<br>158,102,031<br><b>2,091,718,564</b>   | 331,481,968<br>72,993,374<br>701,843,614<br><b>1,456,102,697</b><br>794,774,138<br>156,842,014<br>5,201,564<br>4,023,313<br>18,155,405<br>4,575,000<br>1,551,762<br>(800)<br>-<br>30,000,000<br>82,244,432<br>-<br>91,651,803<br><b>1,189,018,632</b>   | 179,007,571<br>75,355,959<br>286,038,130<br>1,383,951,103<br>705,334,634<br>146,707,805<br>6,008,759<br>3,550,418<br>13,753,651<br>4,575,000<br>463,618<br>-<br>10,000,000<br>93,021,975<br>87,149,392<br>1,070,565,252   |
| 593,517,900<br>130,705,332<br>1,180,140,091<br><b>2,792,165,170</b><br>1,556,847,908<br>303,217,787<br>8,104,166<br>8,155,045<br>29,313,294<br>9,150,000<br>1,573,762<br>30,000,000<br>159,790,356<br>167,782,253<br><b>2,273,969,770</b>  | 357,481,403<br>135,836,938<br>554,759,942<br><b>2,727,069,482</b><br>1,406,000,265<br>286,767,355<br>9,767,582<br>7,447,069<br>26,792,414<br>9,150,000<br>463,618<br>-<br>-<br>10,000,000<br>1777,228,230<br>158,102,031<br><b>2,091,718,564</b>   | 331,481,968<br>72,993,374<br>701,843,614<br><b>1,456,102,697</b><br>794,774,138<br>156,842,014<br>5,201,564<br>4,023,313<br>18,155,405<br>4,575,000<br>1,551,762<br>(800)<br>-<br>30,000,000<br>82,244,432<br>-<br>91,651,803<br><b>1,189,018,632</b>   | 179,007,571<br>75,355,959<br>286,038,130<br>1,383,951,103<br>705,334,634<br>146,707,805<br>6,008,759<br>3,550,418<br>13,753,651<br>4,575,000<br>463,618<br>-<br>10,000,000<br>93,021,975<br>-<br>87,149,392<br>1,070,565,252  |
| 130,705,332<br>1,180,140,091<br>2,792,165,170<br>1,556,847,908<br>303,217,787<br>8,104,166<br>8,155,045<br>29,313,294<br>9,150,000<br>1,573,762<br>35,200<br>-<br>30,000,000<br>159,790,356<br>167,782,253<br>2,273,969,770  | 135,836,938<br>554,759,942<br>2,727,069,482<br>1,406,000,265<br>286,767,355<br>9,767,582<br>7,447,069<br>26,792,414<br>9,150,000<br>463,618<br>-<br>-<br>10,000,000<br>177,228,230<br>158,102,031<br>2,091,718,564   | 72,993,374<br>701,843,614<br>1,456,102,697<br>794,774,138<br>156,842,014<br>5,201,564<br>4,023,313<br>18,155,405<br>4,575,000<br>1,551,762<br>(800)<br>-<br>30,000,000<br>82,244,432<br>-<br>91,651,803<br>1,189,018,632  | 75,355,959<br>286,038,130<br>1,383,951,103<br>705,334,634<br>146,707,805<br>6,008,759<br>3,550,418<br>13,753,651<br>4,575,000<br>463,618<br>-<br>-<br>10,000,000<br>93,021,975<br>-<br>87,149,392<br>1,070,565,252  |
| 2,792,165,170<br>1,556,847,908<br>303,217,787<br>8,104,166<br>8,155,045<br>29,313,294<br>9,150,000<br>1,573,762<br>35,200<br>-<br>30,000,000<br>159,790,356<br>167,782,253<br>2,273,969,770  | 2,727,069,482<br>1,406,000,265<br>286,767,355<br>9,767,582<br>7,447,069<br>26,792,414<br>9,150,000<br>463,618<br>-<br>10,000,000<br>177,228,230<br>158,102,031<br>2,091,718,564  | 1,456,102,697<br>794,774,138<br>156,842,014<br>5,201,564<br>4,023,313<br>18,155,405<br>4,575,000<br>1,551,762<br>(800)<br>-<br>30,000,000<br>82,244,432<br>-<br>91,651,803<br>1,189,018,632   | 1,383,951,103<br>705,334,634<br>146,707,805<br>6,008,759<br>3,550,418<br>13,753,651<br>4,575,000<br>463,618<br>-<br>10,000,000<br>93,021,975<br>-<br>87,149,392<br>1,070,565,252  |
| 1,556,847,908<br>303,217,787<br>8,104,166<br>8,155,045<br>29,313,294<br>9,150,000<br>1,573,762<br>35,200<br>-<br>30,000,000<br>159,790,356<br>167,782,253<br><b>2,273,969,770</b>  | 1,406,000,265<br>286,767,355<br>9,767,582<br>7,447,069<br>26,792,414<br>9,150,000<br>463,618<br>-<br>-<br>10,000,000<br>177,228,230<br>158,102,031<br><b>2,091,718,564</b>   | 794,774,138<br>156,842,014<br>5,201,564<br>4,023,313<br>18,155,405<br>4,575,000<br>1,551,762<br>(800)<br>-<br>30,000,000<br>82,244,432<br>-<br>91,651,803<br><b>1,189,018,632</b>   | 705,334,634<br>146,707,805<br>6,008,759<br>3,550,418<br>13,753,651<br>4,575,000<br>463,618<br>-<br>-<br>10,000,000<br>93,021,975<br>-<br>87,149,392<br><b>1,070,565,252</b>   |
| 303,217,787<br>8,104,166<br>8,155,045<br>29,313,294<br>9,150,000<br>1,573,762<br>35,200<br>-<br>-<br>30,000,000<br>159,790,356<br>167,782,253<br><b>2,273,969,770</b>  | 286,767,355<br>9,767,582<br>7,447,069<br>26,792,414<br>9,150,000<br>463,618<br>-<br>-<br>10,000,000<br>177,228,230<br>158,102,031<br><b>2,091,718,564</b>  | 156,842,014<br>5,201,564<br>4,023,313<br>18,155,405<br>4,575,000<br>1,551,762<br>(800)<br>-<br>30,000,000<br>82,244,432<br>-<br>91,651,803<br><b>1,189,018,632</b>  | 146,707,805<br>6,008,759<br>3,550,418<br>13,753,651<br>4,575,000<br>463,618<br>-<br>10,000,000<br>93,021,975<br>-<br>87,149,392<br><b>1,070,565,252</b>   |
| 8,104,166<br>8,155,045<br>29,313,294<br>9,150,000<br>1,573,762<br>35,200<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-   | 9,767,582<br>7,447,069<br>26,792,414<br>9,150,000<br>463,618<br>-<br>-<br>10,000,000<br>177,228,230<br>158,102,031<br><b>2,091,718,564</b>   | 5,201,564<br>4,023,313<br>18,155,405<br>4,575,000<br>1,551,762<br>(800)<br>-<br>30,000,000<br>82,244,432<br>-<br>91,651,803<br><b>1,189,018,632</b>   | 6,008,759<br>3,550,418<br>13,753,651<br>4,575,000<br>463,618<br>-<br>10,000,000<br>93,021,975<br>-<br>87,149,392<br><b>1,070,565,252</b>  |
| 8,155,045<br>29,313,294<br>9,150,000<br>1,573,762<br>35,200<br>-<br>-<br>30,000,000<br>159,790,356<br>167,782,253<br><b>2,273,969,770</b>  | 7,447,069<br>26,792,414<br>9,150,000<br>463,618<br>-<br>-<br>10,000,000<br>177,228,230<br>158,102,031<br><b>2,091,718,564</b>  | 4,023,313<br>18,155,405<br>4,575,000<br>1,551,762<br>(800)<br>-<br>-<br>30,000,000<br>82,244,432<br>-<br>91,651,803<br><b>1,189,018,632</b>   | 3,550,418<br>13,753,651<br>4,575,000<br>463,618<br>-<br>10,000,000<br>93,021,975<br>-<br>87,149,392<br><b>1,070,565,252</b>   |
| 29,313,294<br>9,150,000<br>1,573,762<br>35,200<br>-<br>30,000,000<br>159,790,356<br>167,782,253<br><b>2,273,969,770</b>  | 26,792,414<br>9,150,000<br>463,618<br>-<br>-<br>10,000,000<br>177,228,230<br>158,102,031<br><b>2,091,718,564</b>   | 18,155,405<br>4,575,000<br>1,551,762<br>(800)<br>-<br>30,000,000<br>82,244,432<br>-<br>91,651,803<br><b>1,189,018,632</b>   | 13,753,651<br>4,575,000<br>463,618<br>-<br>-<br>10,000,000<br>93,021,975<br>-<br>87,149,392<br><b>1,070,565,252</b>   |
| 9,150,000<br>1,573,762<br>35,200<br>30,000,000<br>159,790,356<br>167,782,253<br><b>2,273,969,770</b>   | 9,150,000<br>463,618<br>-<br>-<br>10,000,000<br>177,228,230<br>158,102,031<br><b>2,091,718,564</b>   | 4,575,000<br>1,551,762<br>(800)<br>-<br>-<br>30,000,000<br>82,244,432<br>-<br>91,651,803<br><b>1,189,018,632</b>  | 4,575,000<br>463,618<br>-<br>10,000,000<br>93,021,975<br>-<br>87,149,392<br><b>1,070,565,252</b>  |
| 1,573,762<br>35,200<br>-<br>30,000,000<br>159,790,356<br>167,782,253<br><b>2,273,969,770</b>   | 463,618<br>-<br>-<br>10,000,000<br>177,228,230<br>158,102,031<br><b>2,091,718,564</b>  | 1,551,762<br>(800)<br>-<br>30,000,000<br>82,244,432<br>-<br>91,651,803<br><b>1,189,018,632</b>  | 463,618<br>-<br>10,000,000<br>93,021,975<br>-<br>87,149,392<br><b>1,070,565,252</b>   |
| 35,200<br>30,000,000<br>159,790,356<br>167,782,253<br><b>2,273,969,770</b>   | -<br>10,000,000<br>177,228,230<br><u>158,102,031</u><br><b>2,091,718,564</b>   | (800)<br>30,000,000<br>82,244,432<br>91,651,803<br><b>1,189,018,632</b>   | 10,000,000<br>93,021,975<br>87,149,392<br><b>1,070,565,252</b>  |
| 30,000,000<br>159,790,356<br>167,782,253<br><b>2,273,969,770</b>   | 177,228,230<br>158,102,031<br><b>2,091,718,564</b>   | 30,000,000<br>82,244,432<br>91,651,803<br><b>1,189,018,632</b>  | 93,021,975<br>-<br>87,149,392<br><b>1,070,565,252</b>   |
| 159,790,356<br>167,782,253<br><b>2,273,969,770</b>   | 177,228,230<br>158,102,031<br><b>2,091,718,564</b>   | 82,244,432<br>-<br>91,651,803<br><b>1,189,018,632</b>   | 93,021,975<br>-<br>87,149,392<br><b>1,070,565,252</b>   |
| 159,790,356<br>167,782,253<br><b>2,273,969,770</b>   | 158,102,031<br><b>2,091,718,564</b>  | 91,651,803<br><b>1,189,018,632</b>  | 93,021,975<br>-<br>87,149,392<br><b>1,070,565,252</b>   |
| 167,782,253<br><b>2,273,969,770</b>  | 158,102,031<br><b>2,091,718,564</b>  | 91,651,803<br><b>1,189,018,632</b>  | 87,149,392<br>1,070,565,252   |
| 2,273,969,770  | 2,091,718,564  | 1,189,018,632   | 1,070,565,252   |
|  |  |   |   |
| 518,195,400  | 635,350,917  |   |   |
|  |  | 267,084,065   | 313,385,850   |
| 220,497,525  | 259,882,915  | 269,170,999   | 230,033,865   |
| -  | 16,329,350   | (48,673,473)  | 6,164,302   |
| _  | ,,   | -   | -   |
| -  |  | -   | -   |
| -  | 21,562,836   | (45,093,978)  | 13,004,314  |
| -  | -  | -   | -   |
| -  | -  | -   | -   |
| 220,497,525  | 297,775,100  | 175,403,548   | 249,202,482   |
| <b>297,697,875</b><br>176,881,702  | <b>337,575,817</b><br>167,968,417  | <b>91,680,517</b><br>72,212,405   | <b>64,183,369</b><br>44,616,573   |
|  |  |   | 56,587,011  |
|  |  |   | (11,970,438)  |
| 120,816,173  | 169,607,401  | 19,468,112  | 19,566,795  |
| 50 510 555   |  | 10.000  | 10  |
| 59,539,575   | 67,515,163   | 18,336,103  | 12,836,674  |
| -  | -  | -   | -   |
| -  | -  | 1.132.009   | 6,730,122   |
| 61,276,598   | 102,092,237  | -,,   |   |
|  | 245,881,031<br>(68,999,330)<br><b>120,816,173</b><br>59,539,575<br>-<br>-  | (68,999,330)         (10,678,780)           120,816,173         169,607,401           59,539,575         67,515,163           -         -           -         -   | (68,999,330)         (10,678,780)         (50,644,377)           120,816,173         169,607,401         19,468,112           59,539,575         67,515,163         18,336,103           -         -         -           -         -         -           -         -         -  |

for. the Head of FAD

Managing Director

Chairman

Acting Company Secretary

Director

### Standard Bank Limited

### **Cash Flow Statement**

for the 2nd quarter ended on 30 June 2022

|  |       | <u>(Un audited &amp; F</u><br>Amount i |                            |
|--|-------|--|----------------------------|
| Particulars  | Notes | January to                             | January to                 |
|  |       | June,2022                              | June,2021                  |
|  |       |  |                            |
| ) CASH FLOW FROM OPERATING ACTIVITIES  |       | E 000 040 E40                          | 0.004.005.05               |
| Profit receipts in Cash  |       | 5,638,613,549                          | 6,264,395,25               |
| Profit payments in Cash<br>Dividend receipts   |       | (3,937,302,110)                        | (4,202,016,96              |
| Fee and commission receipts in Cash  |       | 9,079,196                              | 5,454,37                   |
| Recoveries on Investment previously written off  |       | 342,333,412                            | 257,477,51<br>353,93       |
| Cash Payments to employees   |       | 978,484<br>(1,565,997,908)             | (1,414,550,26              |
| Cash Payments to suppliers   |       | (1,303,997,908)<br>(29,313,294)        | (1,414,330,20              |
| Income taxes paid  |       | (386,404,947)                          | (434,335,26                |
| Receipts from other operating activities   |       | 130,681,732                            | 165,318,94                 |
| Payments for other operating activities  |       | (475,791,162)                          | (564,316,04                |
| Cash generated from operating activities before changes in   |       |  |                            |
| operating assets and liabilities   | 37    | (273,123,049)                          | 50,989,07                  |
| Increase / (Decrease) in operating assets and liabilities  |       |  |                            |
|  |       |  |                            |
| Statutory deposits   |       | -                                      | -                          |
| Purchase of trading securities   |       | 130,587,260                            | (984,447,21                |
| Investment to other banks  |       | -                                      | -                          |
| Investments to customers   |       | (8,272,987,518)                        | 1,635,670,06               |
| Other assets   |       | (560,358,335)                          | (594,521,30                |
| Deposits from other banks  |       | 4,170,000,000                          | (1,630,000,00              |
| Deposits from customers  |       | (4,119,601,899)                        | (3,174,978,73              |
| Other liabilities account of customers   |       | -                                      | -                          |
| Trading liabilities  |       | 2,988,732,064                          | 1,248,862,90               |
| Other liabilities  |       | 1,909,228,596                          | 641,128,95                 |
|  |       | (3,754,399,832)                        | (2,858,285,32              |
| Net cash flow from operating activities (A)  |       | (4,027,522,881)                        | (2,807,296,25              |
| CASH FLOW FROM INVESTING ACTIVITIES  |       |  |                            |
|  |       |  |                            |
| Proceeds from sale of non-trading securities   |       | -                                      | -                          |
| Payments for Purchase of securities  |       | -                                      | -                          |
| Purchase of property, plant & equipment  |       | (13,714,934)                           | (39,779,82                 |
| Sale of property, plant & equipment  |       | 23,600                                 | 178,39                     |
| Purchase / sale of subsidiary  |       | -                                      | -                          |
| Net cash flow from investing activities (B)  |       | (13,691,334)                           | (39,601,43                 |
| CASH FLOW FROM FINANCING ACTIVITIES  |       |  |                            |
|  |       |  |                            |
| Received from issue of Investment capital and debt security  |       | -                                      | 1,500,000,00               |
| Payments for redemption of Investment capital and debt secu  | irity | -                                      | -                          |
| Receipts from issue of ordinary shares   |       |  | -                          |
| Dividends paid   |       | (309,342,167)                          | -                          |
| Net Cash flow from financing activities (C)  |       | (309,342,167)                          | 1,500,000,00               |
| NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)   |       | (4,350,556,382)                        | (4 246 907 6               |
| EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CAS |       | 251,184,488                            | (1,346,897,69<br>73,287,33 |
| CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR   |       | 32.136.271.815                         | 36,180,824,07              |
| CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)   |       | 28,036,899,921                         | 34,907,213,7               |
|  |       | 20,030,033,321                         | 34,307,213,7               |
| CASH AND CASH EQUIVALENTS AT END OF THE YEAR   |       |  |                            |
| Cash in hand (including foreign currencies)  |       | 1,745,166,358                          | 1,555,366,7                |
| Balance with Bangladesh Bank and its agent bank(s)( including foreign  |       | 12,305,189,334                         | 16,784,411,76              |
| currencies)  |       | 12,305,169,354                         | 10,704,411,70              |
| Balance with other Banks and financial institutions  |       | 678,037,629                            | 1,670,128,83               |
| Money at Call and Short Notice   |       | -                                      | -                          |
| Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)   |       | 13,307,150,000                         | 14,894,708,20              |
| Prize Bonds  |       | 1,356,600                              | 2,598,20                   |
|  | :     | 28,036,899,921                         | 34,907,213,7               |
| et Operating Cash Flows (NOCF) per Share   | 38    | (3.91)                                 | (2.)                       |
| revious year's figure restated)  | 50    | (3.31)                                 | [2                         |
| eviduo youro ingulo robultou,  |       | $\cap$                                 |                            |
|  |       | (nt                                    |                            |
| n the  |       | Keb                                    |                            |
| Head of FAD  |       | Acting Company Se                      | ecretary                   |
|  |       |  |                            |
| _  |       | V                                      |                            |
|  |       |  |                            |
| Mundus   | ha    | $ \subset G $                          |                            |
| NINCL  | V/d   | Latter 5                               |                            |
| anging   | ~19   | Mind                                   |                            |
|  |       | Director                               |                            |
|  |       |  |                            |
| Known 1  |       |  |                            |
|  |       |  |                            |

Chairman

### Standard Bank Limited Statement of Changes in Shareholders' Equity for the 2nd quarter ended on 30 June 2022

| -  | 1               | (Un audited & Pi     | rovisional)        |  | (Amount in Taka)  |                |
|--|-----------------|----------------------|--------------------|--|---|----------------|
| Particulars  | Paid up Capital | Statutory<br>Reserve | General<br>Reserve | Revaluation<br>gain/loss on<br>investments | Surplus in Profit and<br>Loss Account/<br>Retained earnings | Total          |
| Balance as on 1-1-2022                                       | 10,311,405,570  | 6,272,362,203        | -                  | -  | 591,674,188   | 17,175,441,961 |
| Changes in accounting policy                                 | -               | -                    | -                  | -  | -   | -              |
| Restated Balance   | 10,311,405,570  | 6,272,362,203        | -                  | -  | 591,674,188   | 17,175,441,961 |
| Surplus/Deficit on revaluation of properties                 | -               | -                    | -                  | -  | -   |                |
| Adjustment of last year revaluation gain on investments      |                 |                      | -                  | -  |   | -              |
| Surplus/Deficit on revaluation of investment                 | -               | -                    | -                  | -  | -   | -              |
| Currency translation difference                              | -               | -                    | -                  | -  | -   | -              |
| Net gains and losses not recongnised in the income statement | _               | _                    | -                  | _  | _   | -              |
| Adjustment of last year                                      | -               | -                    |                    | -  |   | -              |
| Net profit for the period                                    | -               | -                    |                    | -  | 120,816,173   | 120,816,173    |
| Dividends from SBL Capital Management Ltd                    |                 |                      |                    |  |   | -              |
| Dividends from SBL Securities Ltd                            |                 |                      |                    |  |   | -              |
| Dividends (Cash & Bonus shares)                              |                 |                      |                    | -  | (309,342,167)   | (309,342,167)  |
| Issue of Right Shares  | -               | -                    |                    | -  | -   | -              |
| Appropriation made during the year                           | -               | 59,539,575           |                    | -  | (59,539,575)  | -              |
| Balance as on 30.06.2022                                     | 10,311,405,570  | 6,331,901,778        | -                  | -  | 343,608,619   | 16,986,915,967 |
| Balance as on 30.06.2021                                     | 10,059,907,880  | 6,096,772,147        | -                  | -  | 806,683,522   | 16,963,363,549 |

then for Head of FAD

Managing Director

ny Secretary Acting Comp

in Director

Chairman

### Standard Bank Limited

# Notes to the Financial Statements (Provisional & Un-audited) for the 2nd quarter ended on 30 June 2022

#### 1. LEGAL STATUS AND NATURE OF THE COMPANY

Standard Bank Limited was incorporated in Bangladesh as a Public Limited Company with limited liability under the Companies Act, 1994 on 11th May 1999 and commenced commercial operation on 3<sup>rd</sup> June 1999. The Bank went for the public issue of shares in 2003 and its shares are listed with Dhaka Stock Exchange and Chittagong Stock Exchange.Now it has 138 Branches all over Bangladesh.

The commercial banking activities of the Bank encompass a wide range of services including accepting deposits , making loans, discounting bills, conducting money transfer and foreign exchange transactions and performing other related services such as safe keeping, collections, issuing guarantees, acceptances and letters of credit.

The bank has been operating as full fledged Islamic shariah Based Banking with effect from 1st January,2021

#### Off-Shore Banking Unit (OBU)

The Bank obtained Off-shore Banking Unit Permission vide Letter No. BRPD (P-3)744(110)/2010-839 dated June 11, 2010 and commenced operation on June 23, 2015. The Off-shore Banking Unit is governed under the rules and guidelines of Bangladesh Bank. The principal activities of the Unit are to provide all kinds of commercial banking services to its customers in foreign currencies approved by the Bangladesh Bank.

#### 1.1 Subsidiary Companies

#### 1.1(a) SBL Capital Management Ltd(SCML):

The Bank obtained permission to embark upon Merchant banking from the Bangladesh Securities and Exchange Commission(SEC) vide its certificate no. SEC/Reg/MB/SUB/13/2010/529 dated January 05 ,2011Under the Securities and Exchange Commission Act, 1993. The main objectives of the Company are to carry out the business of full fledged merchant banking activities like issue management, portfolio management, underwriting, corporate advisory services etc

#### 1.1(b) Standard Excannge Company (UK) Limited

Bangladesh Bank vide their letter No.BRPD(M) 204/15/2009-18 Dated 15<sup>th</sup> February 2009 has accorded approval to the bank for opening a fully owned subsidiary company in the name and style of Standard Excahnge company (UK) Limited. The company was incorporated 19th June,2009 under the Companies Act 2006 of UK with the registration number 06851946 as private company limited by shares. The registered office is located at 101 whitechapel Road London. The main activities of the exchange house are to carry on the remittance business and to undertake and participate in transactions, activities and operation commonly carried on or undertaken by remittance and exchange houses.

#### 1.1(c) Standard Co (USA) Inc.DBA : Standard Express:

Bangladesh Bank vide their letter No. BRPD(M) 204/15/2009-116 Dated 27<sup>th</sup> October 2009 has accorded approval to the bank for opening a fully owned subsidiary company in the name and style of Standard Co (USA) Inc.DBA : Standard Express, in short we presented "Standard Express (USA) Ltd.The company was incorporated 1<sup>st</sup> February,2010 with the registration number 27-2118554 as private company limited by shares. The registered office is located at 37-22 73rd street #2B Jackson heights, New York. The main activities of the exchange house are to carry on the remittance business and to undertake and participate in transactions, activities and operation commonly carried on or undertaken by remittance and exchange houses.

#### **Standard Bank Securities Limited**

Standard Bank Securities Limited was incorporated on November,22,2012 as a public limited company under the Companies Act 1994 vide certificate of incorporation no. C-105725/12.Standard Bank Securities Limited become member of Dhaka Stock Exchange Limited for brokerage transaction.Standard Bank Securities Limited commenced its operation from 21 June,2013. The main objectives of the company is to carry on the business of stock broker /stock dealer and other related business in connection with the dealing of listed securities . Other obectives of the company are to buy,sell, hold or otherwise acquire or invest the capital of the company in shares, stocks and fixed income securities etc.

### 2 SIGNIFICANT ACCOUNTING POLICIES

#### Basis of Preparation for Financial Statements

The Financial statements of the Bank are made upto 30th September 2021 and are prepared under the historical cost convention and in accordance with the "First Schedule (Sec-38) of the Bank Companies Act, 1991, BRPD Circular # 14 dated 25 June 2003, other Bangladesh Bank Circulars, International Accounting Standards and International Financial Reporting Standards adopted by the Institute of Chartered Accountants of Bangladesh, Companies Act, 1994, the Securities and Exchange Rules 1987, Dhaka & Chittagong Stock Exchange Listing Regulations and other laws and rules applicable in Bangladesh.In case of the requirement of Bangladesh Bank differs with those of IAS/IFRS, the requirement of Bangladesh Bank have been applied"

#### 2.1 Basis of Consolidation :

The consolidated financial statements include the financial statements of standard Bank Limited, Islamic banking window, and its subsidiaries SBL Capital management Ltd,Standard Bank Securities Ltd,Standard Exchange Company (UK) Ltd and Standard Co (USA) Inc.DBA : Standard Express made up to the end of the financial year. A Banking software system "Stelar" consolidated all transactions of branches as well as head office and produces consolidated balance sheet and Profit & loss Account . These consolidated records are maintained at the Head office of the Bank based on which these financial statements have been prepared.

The consolidated financial statements have been prepared in accordance with International Accounting standard 27: consolidated and separate financial statements, IAS-34 "Interim Financial Reporting" and Rules 13 of the Securities and Exchange Rules 1987. The consolidated financial statements have been prepared to a common reporting period ending in 31st March 2022.

#### 2.2 Statement of Cash flows

Statement of cash flows is prepared by using the 'Direct Method' in accordance with BAS 7 "Statement of Cash Flows" and under the guidance of Bangladesh Bank BRPD Circular No. 14 dated 25.06.2003 & BRPD Circular No. 15 dated 09.11.2009 whereby gross cash receipts and gross cash payments on Operating Activities, Investing Activities and Financing Activities have been recognized. Cash and Cash Equivalents comprise short term, highly liquid investments that are readily convertible and are subject to an insignificant risk to changes in value.

#### 2.3 Reporting Period

These financial statements cover from January 01 to June 30, 2022.

#### 2.4 Statement of Changes in Equity

Statement of changes in Equity has been prepared in accordance with BAS 1 "Presentation of Financial Statements" and under the guidance of Bangladesh Bank BRPD Circular No. 14 dated 25.06.2003 & BRPD Circular No. 15 dated 09.11.2009

#### 2.05 Provisions for Loans and Advance

Provision for Loans and Advance have been made as per directives of Bangladesh Bank issued from time to time.

2.06 Provisions for Investment

Provisions for diminution in value of investment is made for loss arising on diminution value of investment in quoted shares.

#### 2.07 Provisions for off balance sheet exposures

Off-balance sheet items have been disclosed under contingent liabilities and other commitments according to Bangladesh Bank guidelines. Bank maintained provision against off-balance sheet exposures as per BRPD Circular no.14, dated 23 September 2012 & BRPD Circular No. 07, dated 21 June 2018.

#### 2.09 Workers Participation Fund and Welfare Fund

Consistent with the industry practice and in accordance with The Bank Company Act. 1991, no provision has been made for WPPF.

#### 2.10 Earning Per Share

The company calculates Earning per share (EPS) in accordance with International Accounting Standards (IAS)-33"Earning Per Share" which has been shown on the face of profit and loss account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the year.

|      |   |                     | Amount in Tales                       |  |
|------|---|---------------------|---------------------------------------|--|
|      |   |                     | Amount in 30.06.2022                  | Taka<br>31.12.2021                         |
| 3.   | CASH  |                     | 0010012022                            | 0111212021                                 |
| 3.1  | Cash in hand  |                     |                                       |  |
|      | In local Currency   |                     | 1,717,201,804                         | 1,817,119,514                              |
|      | In Foreign Currency   |                     | 27,964,555                            | 83,102,905                                 |
|      |   | Total               | 1,745,166,358                         | 1,900,222,419                              |
| 3.2  | Balance with Bangladesh Bank and its agent ba<br>(including foreign currency) | ank(s)              |                                       |  |
|      |   |                     | · · · · · · · · · · · · · · · · · · · |  |
|      | In local Currency<br>In Foreign Currency                                      |                     | 12,168,482,443<br>23,597,998          | 12,665,582,200<br>216,173,761              |
|      | in ologi caronoy  |                     | 12,192,080,442                        | 12,881,755,961                             |
|      | Sonali Bank as agent of Bangladesh Bank                                       |                     | 440,400,000                           | 00,000,000                                 |
|      | Local currency  |                     | <u> </u>                              | <u>69,393,022</u><br><b>12,951,148,982</b> |
|      |   |                     | 44.050.055.000                        | 44.054.074.404                             |
| 3(a) | Consolidated cash   | Total               | 14,050,355,692                        | 14,851,371,401                             |
| i.   | Cash in hand  |                     |                                       |  |
|      | Standard Bank Limited   |                     | 1,745,166,358                         | 1,900,222,419                              |
|      | Standard Exchange Co.(UK) Ltd.  |                     | -                                     | -  |
|      | Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.                           |                     | 191,715,963<br>-                      | 149,412,704                                |
|      | SBL Securities Ltd.   |                     | -                                     | -  |
|      |   |                     | 1,936,882,321                         | 2,049,635,123                              |
| ii.  | Balance with Bangladesh Bank and its agent ba                                 | ank(s)              |                                       |  |
|      | Standard Bank Limited   |                     | 12,305,189,334                        | 12,951,148,982                             |
|      | Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.                  |                     | -                                     | -  |
|      | SBL Capital Mgt. Ltd.   |                     | -                                     | -  |
|      | SBL Securities Ltd.   |                     | - 12,305,189,334                      | - 12,951,148,982                           |
|      |   |                     | 14,242,071,655                        | 15,000,784,105                             |
| 4.   | Balance with other Banks and financial institut                               | ions                |                                       |  |
|      | In Bangladesh ( note 4.1)   |                     | 34,367,552                            | 63,560,815                                 |
|      | Outside Bangladesh ( note 4.2)  |                     | 643,670,076                           | 593,636,298                                |
|      |   |                     | 678,037,629                           | 657,197,114                                |
| 4.1  | In Bangladesh   |                     |                                       |  |
|      | Current Deposits  |                     | -                                     | -  |
|      | Short Term Deposit (MSND)   |                     | F F                                   |  |
|      | Agrani Bank Limited<br>Mercantile Bank Ltd                                    |                     | 100,657                               | 100,804                                    |
|      | Basic Bank Limited  |                     | 5,000                                 | 5,000                                      |
|      | BRAC Bank Ltd.  |                     | 341,184                               | 341,184                                    |
|      | Dutch Bangla Bank<br>Eastern Bank Limited                                     |                     | 1,253                                 | -<br>1,253                                 |
|      | Islami Bank bd Limited  |                     | 36,050                                | 48,053                                     |
|      | Janata Bank Limited<br>Pubali Bank Ltd.                                       |                     | 58,218                                | 232,403                                    |
|      | Sonali Bank Limited   |                     | -<br>1,349,625                        | 13,000,000<br>25,539,053                   |
|      | Standard Chartered Bank   |                     | 26,032,068                            | 10,956,267                                 |
|      | Exim Bank Ltd<br>The City Bank Limited  |                     | 59,195<br>(0)                         | 100,000<br>(919,852)                       |
|      | Trust Bank Ltd.   |                     | 1,384,303                             | 4,156,651                                  |
|      |   |                     | 29,367,552                            | 53,560,815                                 |
|      | Savings Deposit   |                     | -                                     | -  |
|      | Fixed Deposits  |                     | <u>_</u>                              |  |
|      | Hajj Finance Company Ltd.   |                     | 5,000,000<br><b>5,000,000</b>         | 10,000,000<br><b>10,000,000</b>            |
|      |   |                     | 5,000,000                             | 10,000,000                                 |
|      |   |                     | 34,367,552                            | 63,560,815                                 |
| 4(a) | Consolidated Balance with other banks and fin                                 | ancial institutions |                                       |  |
|      | In Bangladesh   |                     |                                       |  |
|      | Standard Bank Limited (note-4.1)  |                     | 34,367,552                            | 63,560,815                                 |
|      | Standard Exchange Co.(UK) Ltd.  |                     | -                                     | -  |
|      | Standard Express(USA) Ltd.  |                     |                                       |  |

Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd.

Outside Bangladesh

13,870,519 103,843,594 **152,081,665**  15,444,320 74,347,445 **153,352,581** 

|     |  | Amount ir                 | n Taka                    |
|-----|--|---------------------------|---------------------------|
|     |  | 30.06.2022                | 31.12.2021                |
|     |  | 0.40.070.070              | 500 000 000               |
|     | Standard Bank Limited (note-4.2)   | 643,670,076               | 593,636,298               |
|     | Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.                                   | 35,170,795<br>152,834,790 | 8,592,068<br>60,561,603   |
|     | SBL Capital Mgt. Ltd.  | -                         | -                         |
|     | SBL Securities Ltd.  | -                         | -                         |
|     |  | 831,675,662               | 662,789,969               |
|     |  | 983,757,326               | 816,142,550               |
| 5.  | Placement With Banks & Financial Institutions  |                           |                           |
|     | Banking Company  |                           |                           |
|     |  | -                         | -                         |
|     | Non-Banking Financial Institutions   |                           |                           |
|     | Short Notice Money   |                           |                           |
|     |  | <u> </u>                  | -                         |
|     | Total  |                           |                           |
|     | Total  |                           |                           |
| 6.  | Investments  |                           |                           |
| •.  |  |                           |                           |
|     | Government securities  | 13,308,506,600            | 16,627,703,300            |
|     | Others Investment  | 10,511,473,127            | 10,642,060,387            |
|     |  | 23,819,979,727            | 27,269,763,687            |
|     |  | -                         | -                         |
|     | a) Government securities<br>Government Bond & Sukuk  |                           |                           |
|     | SUKUK  | 10,307,150,000            | 9,126,080,000             |
|     | BGIIB  | 3,000,000,000             | 7,500,000,000             |
|     | Total Government Bond  | 13,307,150,000            | 16,626,080,000            |
|     |  |                           |                           |
|     | Prize bonds  | 1,356,600                 | 1,623,300                 |
|     | Total Prize bonds  | 1,356,600                 | 1,623,300                 |
|     | Government Islamic Bond  |                           |                           |
|     | 1 years bonds  |                           | -                         |
|     | 2 years bonds  | -                         | -                         |
|     | Total Government Islamic Bond  |                           | -                         |
|     |  |                           |                           |
|     | Total Government Securities  | 13,308,506,600            | 16,627,703,300            |
|     | b) Other Investments   | -                         | -                         |
|     | b) other investments   |                           |                           |
|     | Quoted Shares  | 154,145,831               | 150,912,931               |
|     | Unquoted Shares  | 5,397,327,883             | 5,386,148,043             |
|     | Subordinated Bonds   | 4,959,999,412             | 5,104,999,412             |
|     | Total Others Investment  | 10 511 472 127            | 10 642 060 297            |
|     |  | 10,511,473,127            | 10,642,060,387            |
| 6.1 | Government Securities classified as per Bangladesh Bank Circular:                              |                           |                           |
|     |  |                           |                           |
|     | Held for trading (HFT)   | -                         | -                         |
|     | Held to maturity (HTM)   | 13,307,150,000            | 16,626,080,000            |
|     | Other Securities (Prize Bond)  | 1,356,600                 | 1,623,300                 |
|     |  | 13,308,506,600            | 16,627,703,300            |
| 6.2 | Other Investments :  | -                         | -                         |
|     |  |                           |                           |
|     | a) Quoted Shares   | ·                         |                           |
|     | First Bangladesh Fixed Income Fund   | 146,779,000               | 146,779,000               |
|     | Bangladesh Steel Re-Rolling Mills Ltd  | 2,493,010                 | 2,493,010                 |
|     | The ACME Laboratories Limited<br>Sonali Life Insurance Company                                 | 109,226                   | 109,226<br>43,070         |
|     | Runner Automible Limited   | 43,070<br>676,745         | 43,070<br>676,745         |
|     | Robi Axiata Limited  | 811,880                   | 811,880                   |
|     | Union Insurance Ltd.   | 46,430                    | -                         |
|     | Bd Thai Food & Beverage Ltd.   | 35,680                    | -                         |
|     | Union Bank Ltd.  | 1,978,630                 | -                         |
|     | Krishibid Seed Ltd.  | 788,180                   |                           |
|     | Star Adhesive Ltd.<br>Meghna Insurance Ltd.  | 88,460<br>40,020          |                           |
|     | Bd Paints Ltd.   | 40,020<br>255,500         |                           |
|     |  |                           |                           |
|     | Total Quoted Shares  | 154,145,831               | 150,912,931               |
|     |  |                           |                           |
|     | b) Unquoted Shares   | 450 540 404               | 450 540 404               |
|     | Central Depository Bangladesh Limited (CDBL)<br>Central Counterparty Bangladesh Limited (CCBL) | 156,548,164<br>37,500,000 | 156,548,164<br>37,500,000 |
|     | Market Stabilization Fund  | -                         | -                         |
|     | SWIFT  | 3,003,185                 | 3,003,185                 |
|     |  |                           |                           |
|     |  |                           |                           |

|      |  |       | Amount ir  | Taka   |
|------|--|-------|--|--|
|      |  |       | 30.06.2022   | 31.12.2021   |
|      | Standard Exchange Co.(UK) Ltd.   |       | 33,406,170   | 34,078,830   |
|      | Standard Express(USA) Ltd.   |       | 143,375,000  | 131,517,500  |
|      | SBL Capital Mgt. Ltd.  |       | 1,499,940,000  | 1,499,940,000  |
|      | SBL Securities Ltd.  |       | 799,940,000  | 799,945,000<br>2,723,615,364   |
|      | SBL Capital Mgt. Ltd.(Investment)<br>Total Unguoted Shares   |       | 2,723,615,364<br>5,397,327,883   | 5,386,148,043  |
|      |  |       | 0,001,021,000  | 0,000,140,040  |
|      | c) Subordinated Bond   |       | 00.000.440   | 00.000.440   |
|      | Zero Coupon Bond<br>Beximco Green-Sukuk Al Istisna'A   |       | 99,999,412<br>10,000,000   | 99,999,412<br>10,000,000   |
|      | Investment In Perpetual Bond   |       | 4,500,000,000  | 4,500,000,000  |
|      | Jamuna Bank Ltd 2Nd Subordinate Bond   |       | 200,000,000  | 300,000,000  |
|      | MTBL 3rd Subordinated Bond   |       | 60,000,000   | 90,000,000   |
|      | The City Bank 2 <sup>nd</sup> Subordinated Bond  |       | 70,000,000   | 85,000,000   |
|      | Golden Harvest Agro Industries Ltd.<br>Total Subordinated Bond   |       | 20,000,000<br>4,959,999,412  | 20,000,000<br>5,104,999,412  |
|      |  |       |  |  |
|      | Total Other Investments  |       | 10,511,473,127   | 10,642,060,387   |
|      | (Annexure-E may kindly be seen for details)  |       |  | -,,  |
| 6(a) | Consolidated Investments   |       |  |  |
|      | Government<br>Standard Bank Limited  |       | 13,308,506,600   | 16 607 700 000   |
|      | Standard Exchange Co.(UK) Ltd.   |       | -  | 16,627,703,300   |
|      | Standard Express(USA) Ltd.   |       | -  | -  |
|      | SBL Capital Mgt. Ltd.  |       | -  | -  |
|      | SBL Securities Ltd.  |       | - 13,308,506,600   | - 16,627,703,300   |
|      | Others   |       |  |  |
|      | Standard Bank Limited<br>Standard Capital Mgt. Ltd (Share Capital & Investment to S  |       | 10,511,473,127   | 10,642,060,387   |
|      | Standard Capital Nigt. Ltd (Share Capital & Investment to S<br>Standard Exchange Co.(UK) Ltd.  |       | (4,223,555,364)<br>(33,406,170)  | (4,223,555,364)<br>(34,078,830)  |
|      | Standard Express(USA) Ltd.   |       | (143,375,000)  | (131,517,500)  |
|      | SBL Capital Mgt. Ltd.  |       | 1,777,993,104  | 1,743,307,257  |
|      | SBL Securities Ltd.  |       | 480,652,217  | 412,425,791  |
|      | SBL Securities Ltd. (Share Capital to SSL)   |       | (799,940,000)<br><b>7,569,841,914</b>  | (799,945,000)<br><b>7,608,696,741</b>  |
|      |  |       | 20,878,348,514   | 24,236,400,041   |
|      | As per classification into the following broad categorie<br>Inside Bangladesh<br>Gross Murabaha, Bai-Muajjal etc.<br>Less: Profit receivable on Murabaha, Bai-Muajjal etc.<br>(Markup profit or unearned income)<br>Net Murabaha, Bai-Muajjal etc. | S:    | 167,367,788,084<br>3,507,348,786<br><b>163,860,439,298</b><br><b>163,860,439,298</b> | 159,977,595,279<br>2,478,099,032<br><b>157,499,496,248</b><br><b>157,499,496,248</b> |
|      | Outside Bangladesh   |       | -  | -  |
|      |  |       | 163,860,439,298  | 157,499,496,248  |
|      | ii) Bills purchased and discounted<br>Payable inside Bangladesh  |       |  |  |
|      | Inland bills purchased   |       | 952,149,339  | 635,578,295  |
|      | Payable outside Bangladesh   |       | 7 440 055 004  | 5 000 500 400  |
|      | Foreign bills purchased and discounted   |       | 7,419,055,861<br>8,371,205,200   | 5,823,582,436<br>6,459,160,732   |
|      |  | Total | 172,231,644,497  | 163,958,656,979  |
| 7.1  | Classification of Investments  |       | -  | -  |
|      | Unclassified:  |       | 160,985,925,263  | 153,803,674,851  |
|      | Standard including staff Investments   |       | 157,203,387,162  | 149,765,364,492  |
|      | Special Mention Account (SMA)  |       | 3,782,538,102  | 4,038,310,359  |
|      | Classified:<br>Sub standard  |       | <b>11,245,719,234</b><br>822,371,672   | <b>10,154,982,128</b><br>815,321,552   |
|      | Doubtful   |       | 1,613,997,384  | 1,315,224,576  |
|      | Bad/Loss   |       | 8,809,350,178  | 8,024,436,000  |
|      |  |       | 172,231,644,497  | 163,958,656,979  |
| 7.2  | Bills purchased and discounted   |       | -  | -  |
|      | Payable in Bangladesh  |       | 952,149,339  | 635,578,295  |
|      | Payable outside Bangladesh   |       | 7,419,055,861  | 5,823,582,436  |
|      |  |       | 8,371,205,200  | 6,459,160,732  |
| 7(a) | Consolidated Investments   |       |  |  |
|      | Standard Bank Limited (note-7)   |       | 163,860,439,298  | 157,499,496,248  |
|      | Standard Bank Limited (Investment to SBSL)<br>Standard Bank Limited (Investment to SCML)   |       | (321,185,117)  | (251,882,624)  |
|      | Standard Bank Limited (Investment to SCML)<br>Standard Exchange Co.(UK) Ltd.   |       | (360,000,000)  | (301,000,000)  |
|      | 15   |       | 1 1  |  |

|      |   | Amount   | in Taka  |
|------|---|--|--|
|      |   | 30.06.2022   | 31.12.2021   |
|      | Standard Express(USA) Ltd.  | -  | -  |
|      | SBL Capital Mgt. Ltd.   | 3,889,846,320  | 3,668,572,813  |
|      | SBL Securities Ltd.   | 441,615,475  | 463,699,159  |
|      |   | 167,510,715,976  | 161,078,885,596  |
|      |   |  |  |
|      | Consolidated bills purchased and discounted   |  |  |
|      | Standard Bank Limited (note-7)  | 8,371,205,200  | 6,459,160,732  |
|      | Standard Exchange Co.(UK) Ltd.  | -  | -  |
|      | Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.   | -  | -  |
|      | SBL Securities Ltd.   |  |  |
|      | ODE Securites Etc.  | 8,371,205,200  | 6,459,160,732  |
|      |   | 175,881,921,175  | 167,538,046,327  |
|      |   |  | -  |
| 8.   | Fixed assets including premises, furniture and fixture  |  |  |
|      |   |  |  |
|      | Land  | 2,373,245,825  | 2,373,245,825  |
|      | Land and Building   | 501,320,037  | 495,535,566  |
|      | Furniture & Fixture   | 919,970,352  | 881,342,014  |
|      | Office Appliance<br>Computer  | 820,444,935<br>352,526,944   | 777,819,173<br>334,824,928   |
|      | Right of Use Assets (ROUA) as per IFRS-16   | 274,244,824  | 274,244,824  |
|      | Bank's Vehicle  | 146,987,809  | 138,767,358  |
|      | Total cost  | 5,388,740,727  | 5,275,779,688  |
|      | Intangible Assets   |  |  |
|      | Software  | 147,619,259  | 141,189,963  |
|      | Total cost  | 5,536,359,985  | 5,416,969,651  |
|      |   |  |  |
|      | Less: Accumulated Depreciation  | 1,913,727,660  | 1,808,052,260  |
|      | Net   | 3,622,632,325  | 3,608,917,391  |
|      | (See Annexure-B for details)  |  |  |
|      |   |  |  |
| 8(a) | Consolidated fixed assets including premises, furniture and fixture   |  |  |
|      | Standard Bank Limited (note-8)  | 3,622,632,325  | 3,608,917,391  |
|      | Standard Exchange Co.(UK) Ltd.  | 1,089,598  | 1,228,201  |
|      | Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.   | 4,141,225<br>1,652,576   | 5,333,756<br>1,580,076   |
|      | SBL Securities Ltd.   | 47,269   | 1,190,382  |
|      | ODE Securites Etc.  | 3,629,562,993  | 3,618,249,805  |
|      |   | 0,020,002,000  | 3,010,243,000  |
| 9.   | Other assets  |  |  |
|      | Stock of Stationery   | 25,915,440   | 24,900,177   |
|      | Stamps in hand  | 6,138,419  | 5,416,856  |
|      | Suspenses A/c (note-9.1)  | 494,999,462  | 223,667,536  |
|      | Advance Deposit   | 3,965,732  | 1,761,922  |
|      | Branch adjustments accounts (note-9.5)  | -  | 63,652,289   |
|      | Sundry Assets (note-9.2)  | 13,532,329,121   | 12,683,175,170   |
|      |   | 14,063,348,174   | 13,002,573,950   |
| 0.4  | Suspense Assounts   |  |  |
| 9.1  | Suspense Accounts<br>Sundry Debtors   | 113,419,150  | 8,474,303  |
|      | Advance Against TA/DA   | 1,945,200  | 1,232,250  |
|      | Advance Against Proposed Branch   | 15,000,000   | 27,620,000   |
|      | Advance Against Legal Expenses  | 12,334,250   | 11,992,295   |
|      | Encashment-PSP/BSP/WEDB   | 80,241,431   | 70,728,091   |
|      | Advance on against IPO  | 15,000,000   | 22,869,340   |
|      | Advance Against Training & Seminars   | 94,600   | -  |
|      | Advance on against board meeting  | 500,000  | -  |
|      | Advance Against Annual General Meeting  | -  | -  |
|      | Mobile Banking  | 26,958   | 27,858   |
|      | Cash Remittance   | 256,437,872  | 80,723,399   |
|      | Cash Remittance   |  |  |
|      |   | 494,999,462  | 223,667,536  |
|      |   |  | 223,667,536  |
| 9.2  | Sundry Assets   | 494,999,462  |  |
| 9.2  | Sundry Assets<br>Advance Rent   | <u>494,999,462</u><br>206,315,421  | 245,720,323  |
| 9.2  | Sundry Assets<br>Advance Rent<br>Profit Receivable (note - 9.4)   | 494,999,462<br>206,315,421<br>356,021,545  | 245,720,323<br>93,595,198  |
| 9.2  | Sundry Assets<br>Advance Rent<br>Profit Receivable (note - 9.4)<br>Prepaid expenses   | 494,999,462<br>206,315,421<br>356,021,545<br>35,422,296  | 245,720,323<br>93,595,198<br>12,301,195  |
| 9.2  | Sundry Assets<br>Advance Rent<br>Profit Receivable (note - 9.4)<br>Prepaid expenses<br>Advance Tax (note-9.3)   | 494,999,462<br>206,315,421<br>356,021,545<br>35,422,296<br>11,710,138,977  | 245,720,323<br>93,595,198<br>12,301,195<br>11,323,722,418  |
| 9.2  | Sundry Assets<br>Advance Rent<br>Profit Receivable (note - 9.4)<br>Prepaid expenses   | 494,999,462<br>206,315,421<br>356,021,545<br>35,422,296  | 245,720,323<br>93,595,198<br>12,301,195  |
| 9.2  | Sundry Assets<br>Advance Rent<br>Profit Receivable (note - 9.4)<br>Prepaid expenses<br>Advance Tax (note-9.3)<br>Deferred Tax -note-12.1(ii)  | 494,999,462<br>206,315,421<br>356,021,545<br>35,422,296<br>11,710,138,977<br>322,584,951   | 245,720,323<br>93,595,198<br>12,301,195<br>11,323,722,418<br>253,585,621   |
| 9.2  | Sundry Assets<br>Advance Rent<br>Profit Receivable (note - 9.4)<br>Prepaid expenses<br>Advance Tax (note-9.3)<br>Deferred Tax -note-12.1(ii)<br>Protested Bill Account  | 494,999,462<br>206,315,421<br>356,021,545<br>35,422,296<br>11,710,138,977<br>322,584,951<br>28,737,128   | 245,720,323<br>93,595,198<br>12,301,195<br>11,323,722,418<br>253,585,621<br>28,737,128   |
| 9.2  | Sundry Assets<br>Advance Rent<br>Profit Receivable (note - 9.4)<br>Prepaid expenses<br>Advance Tax (note-9.3)<br>Deferred Tax -note-12.1(ii)<br>Protested Bill Account<br>Clearing Adjustment   | 494,999,462<br>206,315,421<br>356,021,545<br>35,422,296<br>11,710,138,977<br>322,584,951<br>28,737,128<br>(2,062,232)  | 245,720,323<br>93,595,198<br>12,301,195<br>11,323,722,418<br>253,585,621<br>28,737,128<br>(2,062,542)  |
| 9.2  | Sundry Assets<br>Advance Rent<br>Profit Receivable (note - 9.4)<br>Prepaid expenses<br>Advance Tax (note-9.3)<br>Deferred Tax -note-12.1(ii)<br>Protested Bill Account<br>Clearing Adjustment<br>BFTN adjustment  | 494,999,462<br>206,315,421<br>366,021,545<br>35,422,296<br>11,710,138,977<br>322,584,951<br>28,737,128<br>(2,062,232)<br>(18,814,502)  | 245,720,323<br>93,595,198<br>12,301,195<br>11,323,722,418<br>253,585,621<br>28,737,128<br>(2,062,542)<br>(8,884,865)   |
| 9.2  | Sundry Assets<br>Advance Rent<br>Profit Receivable (note - 9.4)<br>Prepaid expenses<br>Advance Tax (note-9.3)<br>Deferred Tax -note-12.1(ii)<br>Protested Bill Account<br>Clearing Adjustment<br>BFTN adjustment<br>Working Progress, Building<br>Fx.Deal Receivable<br>Dividend Receivable(SBSL & SCML)  | 494,999,462<br>206,315,421<br>356,021,545<br>35,422,296<br>11,710,138,977<br>322,584,951<br>28,737,128<br>(2,062,232)<br>(18,814,502)<br>700,883,940<br>4,552,700<br>45,000,000                              | 245,720,323<br>93,595,198<br>12,301,195<br>11,323,722,418<br>253,585,621<br>28,737,128<br>(2,062,542)<br>(8,884,865)<br>578,015,797<br>4,552,700                                   |
| 9.2  | Sundry Assets<br>Advance Rent<br>Profit Receivable (note - 9.4)<br>Prepaid expenses<br>Advance Tax (note-9.3)<br>Deferred Tax -note-12.1(ii)<br>Protested Bill Account<br>Clearing Adjustment<br>BFTN adjustment<br>Working Progress, Building<br>Fx.Deal Receivable<br>Dividend Receivable(SBSL & SCML)<br>Profit Waived   | 494,999,462<br>206,315,421<br>356,021,545<br>35,422,296<br>11,770,138,977<br>322,584,951<br>28,737,128<br>(2,062,232)<br>(18,814,502)<br>700,883,940<br>4,552,700<br>45,000,000<br>106,086,604               | 245,720,323<br>93,595,198<br>12,301,195<br>11,323,722,418<br>253,585,621<br>28,737,128<br>(2,062,542)<br>(8,884,865)<br>578,015,797<br>4,552,700<br>-<br>106,086,604               |
| 9.2  | Sundry Assets<br>Advance Rent<br>Profit Receivable (note - 9.4)<br>Prepaid expenses<br>Advance Tax (note-9.3)<br>Deferred Tax -note-12.1(ii)<br>Protested Bill Account<br>Clearing Adjustment<br>BFTN adjustment<br>BFTN adjustment<br>Working Progress, Building<br>Fx.Deal Receivable<br>Dividend Receivable(SBSL & SCML)<br>Profit Waived<br>Excise duty adjustment on FDR | 494,999,462<br>206,315,421<br>356,021,545<br>35,422,296<br>11,710,138,977<br>322,584,951<br>28,737,128<br>(2,062,232)<br>(18,814,502)<br>700,883,940<br>4,552,700<br>45,000,000<br>106,086,604<br>37,461,993 | 245,720,323<br>93,595,198<br>12,301,195<br>11,323,722,418<br>253,585,621<br>28,737,128<br>(2,062,542)<br>(8,884,865)<br>578,015,797<br>4,552,700<br>-<br>106,086,604<br>47,805,293 |
| 9.2  | Sundry Assets<br>Advance Rent<br>Profit Receivable (note - 9.4)<br>Prepaid expenses<br>Advance Tax (note-9.3)<br>Deferred Tax -note-12.1(ii)<br>Protested Bill Account<br>Clearing Adjustment<br>BFTN adjustment<br>Working Progress, Building<br>Fx.Deal Receivable<br>Dividend Receivable(SBSL & SCML)<br>Profit Waived   | 494,999,462<br>206,315,421<br>356,021,545<br>35,422,296<br>11,770,138,977<br>322,584,951<br>28,737,128<br>(2,062,232)<br>(18,814,502)<br>700,883,940<br>4,552,700<br>45,000,000<br>106,086,604               | 245,720,323<br>93,595,198<br>12,301,195<br>11,323,722,418<br>253,585,621<br>28,737,128<br>(2,062,542)<br>(8,884,865)<br>578,015,797<br>4,552,700<br>-<br>106,086,604               |

|     |   | Amount i       | in Taka        |
|-----|---|----------------|----------------|
|     |   | 30.06.2022     | 31.12.2021     |
| 9.3 | Advance Tax   |                |                |
|     | Advance Corporate Tax                                 | 11,017,393,559 | 10,667,393,559 |
|     | Advance Income Tax On L/C Commission                  | 133,268,627    | 123,954,880    |
|     | Advance Income Tax On Tr.Bill                         | 185,958,478    | 185,958,478    |
|     | Advance Income Tax On Share Dividend                  | 220,755,692    | 210,940,403    |
|     | Advance Tax On Vehicle                                | 4,990,000      | 4,150,000      |
|     | Advance Income Tax On Profit Balance With Other Banks | 96,457,151     | 96,313,275     |
|     | Advance Income Tax On Subordinated Bond               | 23,627,270     | 20,121,688     |
|     | Advance Income Tax On BGIIB                           | 2,164,804      | 52,365         |
|     | Advance Tax On Sukuk                                  | 24,611,229     | 13,937,214     |
|     | Advance Income Tax On Msnd                            | 912,167        | 900,556        |
|     | Provision For Deferred Tax (Assets)                   |                | -              |
|     |   | 11,710,138,977 | 11,323,722,418 |
| 9.4 | Profit Receivable                                     |                |                |
|     | Profit Receivable on SME                              | 29,279,787     | 33,550,524     |
|     | Profit Receivable on Treasury Bond                    | -              | 3,180,417      |
|     | Capital Gain Recivable From Sale Of Share             | -              | -              |
|     | Profit Receivable on FDR & Sub-Bond                   | 326,741,758    | 56,864,257     |
|     |   | 356,021,545    | 93,595,198     |

#### 9.5 Branch Adjustment

Branch adjustments account represents outstanding inter branch and head office transactions originated but yet to be responded at the balance sheet date. The balance of unreconciled items has been adjusted reconciled subsequently .

| Opening Balance         253,565,621         119,102,340           Additional made during the period         3134,483,281         3134,483,281           Adjustment during the period         322,564,951         253,585,621           Deferred tax liabilities/(Asset)         3,444,896,163         3,431,151,228           Tax base         3,525,008,279         3,518,851,247           Tax base         3,525,008,279         3,518,851,247           Tax base         736,233,256         572,577,142           Tax base         736,233,256         572,577,142           Tax base         736,233,256         (572,577,142)           Tax base         8,738,004         8,738,004           Tax base         8,738,004         8,738,004           Tax base         177,766,163         177,766,163           Deductable Temporary Difference         (72,131,158)         (72,231,158)           Carrying amount         8,738,004         (8,738,004)         (8,738,004)           Lease Labilities         119,4797,1321         118,4979,321         119,4979,321           Deductable Temporary Difference         (72,231,158)         (72,231,158)         (72,231,158)           Total Taxable (deductable) Temporary difference         10,77,66,163         117,77,66,163         117,77,67,   | 9.6  | Deferred Tax Assets:                          |                |                |
|---|------|---|----------------|----------------|
| Additional made during the period         66,999,330         134,483,281           Adjustment during the period         322,584,961         253,585,621           Deferred tax liabilities (Asset)         124,483,281         3444,868,163         3,431,151,228           Carrying amount         3,644,868,163         3,431,151,228         3,518,851,247           Taxable Temporary Difference         (106,042,116)         (07,700,019)           Provision for gratuity         736,233,256         572,577,142           Carrying amount         736,233,256)         (672,577,142)           Provision for Rebate for good borrowers         (736,233,256)         (672,577,142)           Ordutable Temporary Difference         (736,233,256)         (672,577,142)           Provision for Rebate for good borrowers         (736,233,256)         (672,577,142)           Carrying amount         8,738,004         (8,738,004)         (8,738,004)           Tax base         8,738,004         (8,738,004)         (8,738,004)           Carrying amount         736,233,256         (72,21,318)         (7,213,159)           Tax base         (17,66,163)         177,766,163         177,766,163         177,766,163         177,766,163         177,766,163         177,766,163         177,766,163         177,766,163         177,766,163 <td></td> <td>Opening Balance</td> <td>253,585,621</td> <td>119,102,340</td> |      | Opening Balance                               | 253,585,621    | 119,102,340    |
| Closing Balance         322,584,951         225,585,621           Deferred tax liabilities/(Asset)         Fixed Asset         3,444,966,163         3,431,151,223           Tax base         3,552,908,279         3,518,651,247         Taxbis           Tax base         3,552,908,279         3,518,651,247         Taxbis           Provision for gratuly         736,233,256         572,577,142         Taxbase         (106,042,116)         (67,700,019)           Provision for Rebate for good borrovers         Carrying amount         8,738,004         162,235,255   |      |   |                |                |
| Closing Balance         322,584,951         225,585,621           Deferred tax liabilities/(Asset)         Fixed Asset         3,444,966,163         3,431,151,223           Tax base         3,552,908,279         3,518,651,247         Taxbis           Tax base         3,552,908,279         3,518,651,247         Taxbis           Provision for gratuly         736,233,256         572,577,142         Taxbase         (106,042,116)         (67,700,019)           Provision for Rebate for good borrovers         Carrying amount         8,738,004         162,235,255   |      | Adjustment during the period                  | _              | _              |
| Fixed Asset         3.444.866.163         3.431.151.228           Carrying amount         3.552.908.279         3.518.851.247           Taxable Temporary Difference         (108,042,116)         (67,700,019)           Provision for gratuly         736.233.256         572.577,142           Carrying amount         736.233.256         (572.577,142)           Provision for Rebate for good borrowers         (736.233.256)         (677.2577,142)           Carrying amount         8.738.004         8.738.004         8.738.004           Tax base         8.738.004         8.738.004         8.738.004           Deductable Temporary Difference         (8.738,004)         (8.738,004)         8.738.004           Deductable Temporary Difference         (8.738,004)         8.738.004         8.738.004           Lease Labilities         117.766.163         177.766.163         177.766.163           Deductable Temporary Difference         (72.13.158)         (72.13.158)         (72.13.158)           Total Taxable //deductable) Temporary difference         (28.54.551)         (74.23.255)         (676.228.232)           Deferred tax (income //expenses         (28.54.551)         (17.10.240)         (28.54.551)         (13.002.573.595)           Standard Exchange Co.(UK), Ltd.         28.122.5005         (27.771  |      |   | 322,584,951    | 253,585,621    |
| Fixed Asset         3,444,866,163         3,431,151,228           Carrying amount         3,552,908,279         3,518,851,247           Taxable Temporary Difference         (106,042,116)         (67,700,019)           Provision for gratuly         736,233,256         572,577,142           Carrying amount         736,233,256)         (572,577,142)           Provision for Robate for good borrowers         (736,233,256)         (672,577,142)           Carrying amount         8,738,004         8,738,004         (8,738,004)           Tax base         8,738,004         (8,738,004)         (8,738,004)           Deductable Temporary Difference         (8,738,004)         (8,738,004)         (8,738,004)           Deductable Temporary Difference         (72,13,158)         (72,13,158)         (72,13,158)           Deductable Temporary Difference         (72,13,158)         (72,13,158)         (72,13,158)         (72,13,158)           Total Taxable /(deuctable) Temporary difference         (72,63,348,174)         (13,002,573,550)         (73,656,251)         (71,61,63)         (71,71,62,63)           Total Taxable /(deuctable) Temporary difference         (72,13,158)         (72,13,158)         (72,13,158)         (72,13,158)         (72,13,158)         (74,213,158)         (74,213,158)         (75,05,02)         (75,00,32   |      | Deferred tay lighilities//Asset)              |                |                |
| Tax.base         3,552,908,279         3,518,851,247           Taxable Temporary Difference         (108,042,116)         (67,700,019)           Provision for gratuity         736,233,256         572,577,142           Tax base         -         -           Deductable Temporary Difference         (736,233,256)         (672,577,142)           Provision for Rebate for good borrowers         (736,233,256)         (672,577,142)           Carrying amount         8,738,004         8,738,004         8,738,004           Tax base         -         -         -           Deductable Temporary Difference         (8,738,004)         (8,738,004)         (8,738,004)           Lease Assets as per IFRS 16         177,766,163         177,766,163         177,766,163           Deductable Temporary Difference         (724,156)         (7213,156)         (7213,156)           Total Taxable (/deductable) Temporary difference         (366,225,535)         (676,222,323)         37,50%,           Deferred Tax (income)/expenses         (322,584,5621)         (134,483,281)         (13,002,573,950)         (14,483,281)         (13,002,573,950)         (14,428,256,21)         (14,428,256,21)         (13,428,256)         2,313,41,72         2,313,41,72         2,313,41,72         2,313,41,72         2,313,41,72         2,313,41   |      |   |                |                |
| Taxable Temporary Difference         (108,042,116)         (67,700,019)           Provision for grauity         736,233,256         572,577,142           Tax base  |      | Carrying amount                               | 3,444,866,163  | 3,431,151,228  |
| Provision for gratuity         736,233,256         572,577,142           Carrying amount         736,233,256         572,577,142           Provision for Rebate for good borrowers         (736,233,256)         (672,577,142)           Carrying amount         8,738,004         8,738,004         8,738,004           Tax base         8,738,004         8,738,004         (8,738,004)         (8,738,004)           Deductable Temporary Difference         (8,738,004)         (8,738,004)         (8,738,004)         (8,738,004)           Lease Liabilities         184,979,321         184,979,321         184,979,321         184,979,321           Deductable Temporary Difference         (7,213,158)         (7,213,158)         (7,213,158)         (7,213,158)           Total Taxable (/deductable) Temporary difference         (860,226,535)         (676,228,327)         (253,585,621)         (253,585,621)         (253,585,621)         (253,585,621)         (253,585,621)         (253,585,621)         (253,585,621)         (253,585,621)         (253,585,621)         (253,585,621)         (253,254,985)         (253,156,277,18)         (263,163,270)         (263,623,277)         (263,623,623,623)         (273,164,174)         (13,002,573,950)         (13,428,295)         (23,134,172)         (13,002,573,950)         (263,254,951)         (253,251,951)         (253,263,                         |      | Tax base                                      | 3,552,908,279  | 3,518,851,247  |
| Carrying amount         736,233,256         572,577,142           Tax base         Deductable Temporary Difference         (736,233,256)         (572,577,142)           Provision for Rebate for good borrowers         8,738,004         8,738,004         8,738,004           Tax base         8,738,004         8,738,004         8,738,004           Deductable Temporary Difference         (8,738,004)         18,738,004         18,738,004           Lease Assets as per IFRS 16         177,766,163         177,766,163         177,766,163           Right of use Assets under lease         177,766,163         177,766,163         177,766,163           Lease Labilities         184,979,321         184,979,321         184,979,321           Deductible Temporary Difference         (7,213,168)         (7,213,168)         (7,213,168)           Total Taxable /(ductable) Temporary difference         (325,565,521)         (119,102,340)         (1253,565,521)         (119,102,340)           Deferred Tax Assets         (325,565,562,1)         (119,102,340)         (14,063,348,174)         13,002,573,950         14,448,258         13,4472,2960         14,463,2327         14,428,295         23,134,172         34,579,633         23,134,172         34,579,633         24,591,051,277         14,428,295         23,036,485,977         24,092,057,718,577   |      | Taxable Temporary Difference                  | (108,042,116)  | (87,700,019)   |
| Tax base         (736,233,256)         (672,577,142)           Deductable Temporary Difference         (736,233,256)         (672,577,142)           Carrying amount         8,738,004         8,738,004         8,738,004           Tax base         8,738,004         8,738,004         8,738,004           Deductable Temporary Difference         (8,738,004)         (8,738,004)         (8,738,004)           Lease Assets as per IFRS 16         177,766,163         177,766,163         177,766,163           Neght of use Assets under lease         177,766,163         177,766,163         177,766,163           Deductable Temporary Difference         (7,213,158)         (7,213,158)         (7,213,158)           Total Taxable (/deductable) Temporary difference         (360,226,555)         (676,228,323)         (676,228,323)           Applicable tax rate         37,50%   |      | Provision for gratuity                        |                |                |
| Deductable Temporary Difference         (736,233,256)         (672,577,142)           Provision for Rebate for good borrowers         8,738,004         8,738,004         8,738,004           Tax base  |      | Carrying amount                               | 736,233,256    | 572,577,142    |
| Provision for Rebate for good borrowers<br>Carrying amount         8,738,004         8,738,004           Tax base<br>Deductable Temporary Difference         (8,738,004)         8,738,004           Lease Assets as port IFRS 16<br>Right of use Assets under lease         177,766,163         177,766,163           Lease Liabilities         184,979,321         (8,738,004)           Lease Liabilities         (8,738,004)         (8,738,004)           Total Taxable ((deductable) Temporary difference         (7,213,158)         (7,213,158)           Opening balance         (253,585,621)         (119,102,240)           Deferred tax (income)/expenses         (68,999,330)         (134,483,281)           9(a)         Consolidated other assets         (68,999,330)         (134,483,281)           Standard Bank Limited (note-9)         Standard Express(USA) Ltd.         14,063,348,174         13,002,573,950           Standard Express(USA) Ltd.         28,122,960         24,313,472         23,134,772           SBL Securities Ltd.         13,875,515,916         14,991,051,277         13,865,651,700           10.         Placement From Banks & Financial Institutions         19,075,715,676         19,075,715,676           10.         In Bangladesh ( note-10.1)         20,027,551,763         18,576,512,002         2,036,895,977         19,375,715,676  |      | Tax base                                      | -              | -              |
| Carrying amount<br>Tax base         8,738,004         8,738,004           Tax base         Deductable Temporary Difference         (8,738,004)           Deductable Temporary Difference         (8,738,004)         (8,738,004)           Right of use Assets under lease         177,766,163         177,766,163           Lease Liabilities         184,979,321         184,979,321           Deductible Temporary Difference         (7,213,158)         (7,213,158)           Total Taxable (ideuctable) Temporary difference         (860,226,535)         (67,62,22,323)           Applicable tax rate         37,50%         37,50%         37,50%           Opering balance         (253,585,621)         (111,102,340)         (253,585,621)           Opering balance         (263,348,174)         113,002,573,950         14,483,281)           Standard Exchange Co.(UK) Ltd.         14,063,348,174         13,002,573,950         14,428,285           Standard Exchange Co.(UK) Ltd.         12,057,176         23,134,172         52,543,565,612         23,134,172           Standard Exchange Co.(UK) Ltd.         14,991,061,277         13,827,515,916         14,991,061,277         13,827,515,916           10.         Placement From Banks & Financial Institutions         14,991,061,277         13,857,515,916         19,075,715,676   |      | Deductable Temporary Difference               | (736,233,256)  | (572,577,142)  |
| Tax base         (8,738,004)         (8,738,004)           Deductable Temporary Difference         (8,738,004)         (8,738,004)           Right of use Assets aper IFRS 16         177,766,163         177,766,163           Right of use Assets under lease         177,766,163         177,766,163           Deductible Temporary Difference         (7,213,158)         (7,213,158)           Total Taxable /(deductable) Temporary difference         (7,213,158)         (7,213,158)           Opening balance         (265,555)         (676,223,323)           Opening balance         (265,555,6521)         (19,102,340)           Deferred Tax Assets         (265,555,6521)         (119,102,340)           Opening balance         (265,555,6521)         (113,102,573,950)           Jandard Bank Limited (note-9)         (14,063,348,174)         13,002,573,950)           Standard Exchange Co. (UK) Ltd.         14,063,348,174         13,002,573,950)           Standard Exchange Co. (UK) Ltd.         2,037,178         23,134,172           SBL Securities Ltd.         2,84,579,630         36,6561,708           SBL Securities Ltd.         2,036,895,977         14,829,256           10. Placement From Bank         14,991,051,277         13,875,515,916           10. Placement From Bank         1,575,000 <td< td=""><td></td><td></td><td></td><td></td></td<>   |      |   |                |                |
| Deductable Temporary Difference         (8,738,004)         (8,738,004)           Lease Assets as per IFRS 16         177,766,163         177,766,163         177,766,163           Right of use Assets under lease         177,766,163         177,766,163         177,766,163           Deductable Temporary Difference         (7,213,158)         (7,213,158)         (7,213,158)           Total Taxable (/deductable) Temporary difference         (860,226,535)         (676,223,323)           Applicable tax rate         37,50%         37,50%           Deferred Tax Assets         (322,584,951)         (253,585,621)           Opening balance         (253,585,621)         (119,102,340)           Deferred Tax (income)/expenses         (68,999,330)         (134,483,281)           9(a)         Consolidated other assets         14,063,348,174         13,002,573,950           Standard Exchange Co.(UK) Ltd.         14,023,342,174         13,002,573,950         14,428,295           Standard Express(USA) Ltd.         26,027,517,63         13,875,515,916         14,991,051,277         14,428,295           Standard Express(USA) Ltd.         20,027,551,763         14,991,051,277         13,875,515,916           10.         Placement From Banks & Financial Institutions         1         19,075,715,676         19,075,715,676   |      | , .   | 8,738,004      | 8,738,004      |
| Lease Assets as per iFRS 16         177,766,163         177,766,163         177,766,163           Right of use Assets under lease         177,766,163         177,766,163         177,766,163           Lease Liabilities         184,979,321         184,979,321         184,979,321           Deductible Temporary Difference         (7,213,158)         (7,213,158)         (7,213,158)           Total Taxable /(deductable) Temporary difference         (860,226,535)         (676,228,323)         37.50%           Opering balance         (253,585,621)         (119,102,340)         1253,585,621)         (119,102,340)           Opering balance         (263,348,174)         13,002,573,950         14,463,348,174         13,002,573,950           Standard Express(USA) Ltd.         28,122,960         23,134,172         502,943,327         469,727,791           SBL Capital Mgt, Ltd.         S84,579,638         13,875,515,916         13,865,515,916         13,875,515,916           10.         Placement From Banks & Financial Institutions         20,027,551,763         18,576,512,002         499,203,674         19,075,715,676           10.1         In Bangladesh ( note-10.1)         20,027,551,763         18,576,512,002         499,203,674         19,075,715,676           10.1         In Bangladesh         Park         -         - </td <td></td> <td></td> <td>-</td> <td>-</td>             |      |   | -              | -              |
| Right of use Assets under lease         177,766,163         177,766,163           Lease Liabilities         184,979,321         184,979,321           Deductible Temporary Difference         (7,213,158)         (7,213,158)           Total Taxable /(deductable) Temporary difference         (860,226,535)         (7,223,158)           Applicable tax rate         37,50%         37,50%           Deferred Tax Assets         (223,584,5621)         (119,102,340)           Opening balance         (253,585,621)         (119,102,340)           Deferred Tax (income)/expenses         (68,999,330)         (134,483,281)           9(a)         Consolidated other assets         14,063,348,174         13,002,573,950           Standard Express(USA) Ltd.         28,122,960         32,134,172           SBL Capital Mgt. Ltd.         28,122,960         32,036,943,227           SBL Capital Mgt. Ltd.         384,579,638         14,991,051,277           SBL Securities Ltd.         20,027,551,763         18,576,512,002           Outside Bangladesh         note-10.1)         20,027,551,763         18,576,512,002           Outside Bangladesh         1,575,000         499,203,674         19,075,715,676           10.1         In Bangladesh         1,575,000         2,650,000         4,982,2367  |      |   | (8,738,004)    | (8,738,004)    |
| Lase Liabilities         184,979,321         184,979,321           Deductible Temporary Difference         (7,213,158)         (7,213,158)           Total Taxable (/deductable) Temporary difference         (860,225,535)         (322,584,951)           Applicable tax rate         937,50%         37,50%           Deferred Tax Assets         (322,584,951)         (253,585,621)           Opening balance         (263,585,621)         (19,102,340)           Deferred tax (income)/expenses         (68,999,330)         (134,483,281)           9(a)         Consolidated other assets         14,063,348,174         13,002,573,950           Standard Exchange Co.(UK) Ltd.         28,122,960         23,134,172           SEL Capital Mgt. Ltd.         28,122,960         23,134,172           SEL Capital Mgt. Ltd.         20,027,551,763         18,576,512,002           Outside Bangladesh ( note-10.1)         20,027,551,763         18,576,512,002           Outside Bangladesh         22,064,447,740         19,075,715,676           10.         In Bangladesh         1,575,000         2,650,000           A48,625,075         448,274         2,037,389,263         4,686,492,740           Dutside Bangladesh         1,575,000         2,650,000         4,686,492,740         2,037,399,263         4,666   |      | •   |                |                |
| Deductible Temporary Difference         (7,213,158)         (7,213,158)           Applicable tax rate         (860,226,533)         (676,228,323)           Applicable tax rate         (322,584,951)         (253,585,621)           Opening balance         (253,585,621)         (119,102,340)           Deferred Tax Assets         (322,584,951)         (253,585,621)           Opening balance         (253,585,621)         (119,102,340)           Deferred tax (income)/expenses         (263,99,330)         (134,483,281)           9(a)         Consolidated other assets         14,063,348,174         13,002,573,950           Standard Exchange Co.(UK) Ltd.         28,122,960         23,134,172         14,428,295           Standard Express(USA) Ltd.         502,943,327         386,561,708         23,134,172           SBL Securities Ltd.         384,579,638         14,991,051,277         13,875,515,916           10.         Placement From Banks & Financial Institutions         20,027,551,763         18,576,512,002           Justide Bangladesh         notify         22,064,447,740         19,075,715,676           10.1         In Bangladesh         1,575,000         2,650,000           Re-Finance from B Bank         1,575,000         2,650,000           EDF from B Bank         2,171,78   |      | 0   |                |                |
| Total Taxable //deductable) Temporary difference         (860,226,535)         (676,228,323)           Applicable tax rate         37.50%         37.50%         37.50%           Deferred Tax Assets         (32,584,951)         (253,585,621)         (119,102,340)           Opening balance         (68,999,330)         (134,483,281)         (119,102,340)           9(a)         Consolidated other assets         (68,999,330)         (134,483,281)           Standard Bank Limited (note-9)         14,063,348,174         13,002,573,950         14,428,295           Standard Exchange Co.(UK) Ltd.         28,122,960         23,134,172         23,134,172           SBL Capital Mgt. Ltd.         502,943,327         365,651,708         365,651,708           10.         Placement From Banks & Financial Institutions         13,875,515,916         13,875,515,916           10.         Placement From Banks & Financial Institutions         20,027,551,763         18,576,512,002           19,075,715,676         22,064,447,740         19,075,715,676         19,075,715,676           10.         In Bangladesh         -         -         -           Placement         -         -         -         -           Total         -         -         -         -         -   |      |   |                |                |
| Applicable tax rate<br>Deferred Tax Assets         37.50%         37.50%           Opening balance<br>Opening balance<br>Deferred tax (income)/expenses         (253,585,621)         (253,585,621)           9(a)         Consolidated other assets<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.         14,063,348,174<br>12,057,178<br>28,122,960         13,002,573,950<br>14,428,295<br>23,134,172           9(a)         Consolidated other assets<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.         13,002,573,950<br>14,428,295<br>23,134,172         14,428,295<br>23,134,172           9(a)         Capital Mgt. Ltd.         26,027,551,763<br>20,243,327         13,875,515,916           10.         Placement From Banks & Financial Institutions         13,875,515,916           10.1         In Bangladesh<br>Placement         -         -           Total         -         -         -           Other Borrowings<br>Re-Finance from B Bank<br>EDF from B Bank<br>Financial Stimulus Fund From B. Bank<br>Foreign Exchange Deal Payable<br>Borrowing fom Outside Bangladesh         1,575,000<br>4,468,492,740         2,037,369,263<br>-         2,650,000<br>4,686,492,740           2,037,369,263<br>-         -         -         -         -         -  |      |   |                |                |
| Deferred Tax Assets         (322,584,951)         (253,585,621)           Opening balance         (68,999,330)         (119,102,340)           Deferred tax (income)/expenses         (68,999,330)         (134,483,281)           9(a)         Consolidated other assets         14,063,348,174         13,002,573,950           Standard Bank Limited (note-9)         14,063,348,174         13,002,573,950         14,428,295           Standard Express(USA) Ltd.         28,122,960         23,134,172         469,727,791           SBL Capital Mgt. Ltd.         384,579,638         365,651,708         365,651,708           SBL Securities Ltd.         14,991,051,277         13,875,515,916         13,875,515,916           10.         Placement From Banks & Financial Institutions         14,991,051,277         13,876,512,002           Uside Bangladesh (note-10.1)         20,027,551,763         18,576,512,002         499,203,674           Other Borrowings         -         -         -         -           Re-Finance from B Bank         1,575,000         4,686,492,740         2,037,369,263         2,037,369,263         -           DF from B Bank         1,575,000         4,686,492,740         2,037,369,263         -         -         -         -         -         -         -         -   |      |   |                |                |
| Opening balance<br>Deferred tax (income)/expenses         (119,102,340)           9(a)         Consolidated other assets<br>Standard Bank Limited (note-9)<br>Standard Exchange Co.(UK) Ltd.         14,063,348,174<br>12,057,178         13,002,573,950           Standard Exchange Co.(UK) Ltd.         28,122,960         23,134,172         24,89,727,791           SBL Capital Mgt. Ltd.         502,943,327         365,651,708         14,991,051,277         13,875,515,916           10.         Placement From Banks & Financial Institutions         13,875,515,916         14,992,03,674         22,004,447,740         19,075,715,676           10.1         In Bangladesh<br>Placement         21,027,551,763         18,576,512,002         499,203,674           19,075,715,676         10.1         In Bangladesh<br>Placement         -         -         -           Total         -         -         -         -         -           Other Borrowings<br>Re-Finance from B Bank<br>Fioreign Exchange Deal Payable<br>Borrowing from Outside Bangladesh         1,575,000         4,686,492,740         2,037,389,263         -   |      | ••  |                |                |
| Deferred tax (income)/expenses         (68,999,330)         (134,483,281)           9(a)         Consolidated other assets<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.         14,063,348,174<br>12,057,178<br>23,134,172<br>23,134,172<br>23,134,172<br>23,134,172<br>23,134,172<br>23,134,172<br>23,134,172<br>384,579,638         13,002,573,950<br>14,428,295<br>23,134,172<br>384,579,638           10.         Placement From Banks & Financial Institutions         13,875,515,916           10.         Placement From Banks & Financial Institutions         13,875,515,916           10.         Placement From Banks & Financial Institutions         20,027,551,763<br>2,036,895,977         18,576,512,002<br>499,203,674           10.1         In Bangladesh<br>Placement         -         -         -           7 total         -         -         -           0ther Borrowings<br>Re-Finance from B Bank<br>Foreign Exchange Deal Payable<br>Borrowing from Outside Bangladesh         1,575,000<br>4,686,492,740<br>2,037,389,263         2,650,000<br>4,686,492,740<br>2,037,389,263         -   |      |   |                |                |
| 9(a)       Consolidated other assets<br>Standard Bank Limited (note-9)<br>Standard Exchange Co.(UK) Ltd.       14,063,348,174<br>12,057,178<br>28,122,960       13,002,573,950<br>14,428,295         Standard Express(USA) Ltd.       28,122,960       23,134,172         SBL Securities Ltd.       502,943,327       469,727,791         384,579,638       365,651,708       14,991,051,277       13,875,515,916         10.       Placement From Banks & Financial Institutions       14,091,051,277       13,875,515,916         10.       Placement From Banks & Financial Institutions       20,027,551,763<br>2,036,895,977       18,576,512,002<br>499,203,674         10.1       In Bangladesh<br>Placement       -       -       -         Total       -       -       -       -         Other Borrowings<br>Re-Finance from B Bank<br>Financial Stimulus Fund From B. Bank<br>Foreign Exchange Deal Payable<br>Borrowing from Outside Bangladesh       1,575,000<br>4,472,598,634<br>2,037,369,263<br>-       2,650,000<br>4,4686,492,740<br>2,037,369,263<br>-   |      | 1 0   |                |                |
| Standard Bank Limited (note-9)<br>Standard Exchange Co.(UK) Ltd.         14,063,348,174<br>12,057,178<br>28,122,060<br>502,943,327<br>384,579,638         13,002,573,950<br>14,428,295<br>23,134,172<br>384,579,638           SBL Capital Mgt, Ltd.         502,943,327<br>384,579,638         14,499,1051,277           SBL Securities Ltd.         384,579,638         365,651,708           10. Placement From Banks & Financial Institutions         18,576,512,002<br>2,036,895,977         365,651,708           10. Placement From Banks & Financial Institutions         20,027,551,763<br>22,064,447,740         18,576,512,002<br>499,203,674           10. In Bangladesh<br>Placement         2         18,576,512,002<br>2,036,895,977         499,203,674           10.1         In Bangladesh<br>Placement         -         -           Total         -         -         -           Other Borrowings<br>Re-Finance from B Bank<br>Financial Stimulus Fund From B. Bank<br>Foreign Exchange Deal Payable<br>Borrowing from Outside Bangladesh         1,575,000<br>4,472,598,634<br>2,037,369,263         2,650,000<br>4,686,492,740<br>2,037,369,263   |      | Deferred tax (income)/expenses                | (68,999,330)   | (134,483,281)  |
| Standard Exchange Co.(UK) Ltd.         12,057,178         14,422,295           Standard Express(USA) Ltd.         28,122,960         23,134,172           SBL Capital Mgt. Ltd.         384,579,638         365,651,708           SBL Securities Ltd.         14,991,051,277         13,875,515,916           10. Placement From Banks & Financial Institutions         14,991,051,277         13,875,515,916           10. Placement From Banks & Financial Institutions         20,027,551,763         18,576,512,002           Justice Bangladesh (note-10.1)         20,027,551,763         18,576,512,002           Outside Bangladesh         22,064,447,740         19,075,715,676           10.1 In Bangladesh         -         -           Placement         -         -           Total         -         -           Other Borrowings         1,575,000         2,650,000           EP from B Bank         1,575,000         4,686,492,740           Financial Stimulus Fund From B. Bank         2,171,78,003         2,037,369,263           Foreign Exchange Deal Payable         448,625,075         -           Borrowing from Outside Bangladesh         -         -  | 9(a) | Consolidated other assets                     |                |                |
| Standard Express(USA) Ltd.         28,122,960         23,134,172           SBL Capital Mgt. Ltd.         502,943,327         469,727,791           SBL Securities Ltd.         14,991,051,277         13,875,515,916           10. Placement From Banks & Financial Institutions         13,875,515,916         13,875,515,916           10. Placement From Banks & Financial Institutions         20,027,551,763         18,576,512,002           2,036,895,977         22,064,447,740         19,075,715,676           10.1         In Bangladesh         -         -           Placement         -         -         -           Total         -         -         -           Other Borrowings         1,575,000         4,686,492,740         4,686,492,740           EDF from B Bank         1,575,000         4,686,492,740         2,037,369,263           Foreign Exchange Deal Payable         448,625,075         2,037,369,263         -           Borrowing from Outside Bangladesh         -         -         -         -  |      | Standard Bank Limited (note-9)                | 14,063,348,174 | 13,002,573,950 |
| SBL Capital Mgt. Ltd.         502,943,327<br>384,579,638         469,727,791<br>365,651,708           10. Placement From Banks & Financial Institutions         11,991,051,277         13,875,515,916           10. Placement From Banks & Financial Institutions         20,027,551,763<br>2,036,895,977         18,576,512,002<br>499,203,674           10.1 In Bangladesh<br>Placement         2         -         -           Total         -         -         -           Other Borrowings<br>Re-Finance from B Bank<br>EDF from B Bank<br>Financial Stimulus Fund From B. Bank<br>Foreign Exchange Deal Payable<br>Borrowing from Outside Bangladesh         1,575,000<br>4,472,598,634<br>2,171,783,003<br>448,625,075<br>1,082,970,052         2,650,000<br>4,686,492,740<br>2,037,369,263<br>-  |      | Standard Exchange Co.(UK) Ltd.                | 12,057,178     | 14,428,295     |
| SBL Securities Ltd.       384,579,638       365,651,708         10.       Placement From Banks & Financial Institutions       13,875,515,916         10.       Placement From Banks & Financial Institutions       20,027,551,763       18,576,512,002         10.       Dutside Bangladesh ( note-10.1)       20,027,551,763       18,576,512,002         10.1       In Bangladesh       22,064,447,740       19,075,715,676         10.1       In Bangladesh       -       -         Placement       -       -       -         Total       -       -       -         Other Borrowings       1,575,000       2,650,000       4,686,492,740         EDF from B Bank       1,575,003       4,686,492,740       2,037,369,263         Foreign Exchange Deal Payable       448,625,075       -       -         Borrowing from Outside Bangladesh       -       -       -   |      | Standard Express(USA) Ltd.                    | 28,122,960     | 23,134,172     |
| 14,991,051,277       13,875,515,916         10. Placement From Banks & Financial Institutions       20,027,551,763       18,576,512,002         Outside Bangladesh       2,036,895,977       499,203,674         22,064,447,740       19,075,715,676         10.1       In Bangladesh       Placement         Total       -       -         Other Borrowings       -       -         Re-Finance from B Bank       1,575,000       2,650,000         EDF from B Bank       1,575,000       4,686,492,740         Foreign Exchange Deal Payable       448,625,075       2,037,369,263         Borrowing from Outside Bangladesh       -       -   |      | SBL Capital Mgt. Ltd.                         | 502,943,327    | 469,727,791    |
| 10. Placement From Banks & Financial Institutions         In Bangladesh ( note-10.1)         Outside Bangladesh         20,027,551,763         20,027,551,763         20,027,551,763         20,027,551,763         20,027,551,763         20,027,551,763         20,027,551,763         20,027,551,763         20,027,551,763         20,027,551,763         20,027,551,763         20,027,551,763         20,027,551,763         21,064,447,740         19,075,715,676         10.1         In Bangladesh         Placement         - <td></td> <td>SBL Securities Ltd.</td> <td>384,579,638</td> <td>365,651,708</td>  |      | SBL Securities Ltd.                           | 384,579,638    | 365,651,708    |
| In Bangladesh ( note-10.1)       20,027,551,763       18,576,512,002         Outside Bangladesh       2,036,895,977       499,203,674         22,064,447,740       19,075,715,676         10.1       In Bangladesh       19,075,715,676         10.1       In Bangladesh       -         Placement       -       -         Total       -       -         Other Borrowings       1,575,000       2,650,000         EDF from B Bank       1,575,000       4,686,492,740         Financial Stimulus Fund From B. Bank       2,171,783,003       2,037,369,263         Foreign Exchange Deal Payable       448,625,075       -         Borrowing from Outside Bangladesh       -       -  |      |   | 14,991,051,277 | 13,875,515,916 |
| Outside Bangladesh         2,036,895,977         499,203,674           10.1         In Bangladesh<br>Placement         19,075,715,676           Total         -         -           Other Borrowings<br>Re-Finance from B Bank         1,575,000         2,650,000           EDF from B Bank         4,472,598,634         4,686,492,740           Financial Stimulus Fund From B. Bank         2,171,783,003         2,037,369,263           Foreign Exchange Deal Payable         448,625,075         -           Borrowing from Outside Bangladesh         1,082,970,052         -   | 10.  | Placement From Banks & Financial Institutions |                |                |
| Outside Bangladesh         2,036,895,977         499,203,674           10.1         In Bangladesh         19,075,715,676           10.1         In Bangladesh           Placement         -         -           Total         -           Other Borrowings         1,575,000         2,650,000           EDF from B Bank         1,575,000         4,686,492,740           Financial Stimulus Fund From B. Bank         2,171,783,003         2,037,369,263           Foreign Exchange Deal Payable         448,625,075         -           Borrowing from Outside Bangladesh         1,082,970,052         -   |      | In Bangladesh ( note-10.1)                    | 20.027.551.763 | 18,576.512.002 |
| In Bangladesh<br>Placement         19,075,715,676           10.1         In Bangladesh<br>Placement         19,075,715,676           Total         -         -           Other Borrowings<br>Re-Finance from B Bank         1,575,000         2,650,000           EDF from B Bank         1,575,000         4,686,492,740           Financial Stimulus Fund From B. Bank         2,171,783,003         2,037,369,263           Foreign Exchange Deal Payable         448,625,075         -           Borrowing from Outside Bangladesh         1,082,970,052         -  |      |   |                |                |
| Other Borrowings         1,575,000         2,650,000           Cher Borrowings         1,575,000         4,686,492,740           EDF from B Bank         2,171,783,003         2,037,369,263           Foreign Exchange Deal Payable         448,625,075         -           Borrowing from Outside Bangladesh         1,082,970,052         -  |      | C C C C C C C C C C C C C C C C C C C         | 22,064,447,740 |                |
| Other Borrowings         1,575,000         2,650,000           Cher Borrowings         1,575,000         4,686,492,740           EDF from B Bank         2,171,783,003         2,037,369,263           Foreign Exchange Deal Payable         448,625,075         -           Borrowing from Outside Bangladesh         1,082,970,052         -  | 10.1 | In Bangladesh                                 |                |                |
| Total         -         -           Other Borrowings<br>Re-Finance from B Bank         1,575,000         2,650,000           EDF from B Bank         4,472,598,634         4,686,492,740           Financial Stimulus Fund From B. Bank         2,171,783,003         2,037,369,263           Foreign Exchange Deal Payable         448,625,075         -           Borrowing from Outside Bangladesh         1,082,970,052         -   |      | -   |                |                |
| Other Borrowings         1,575,000         2,650,000           EDF from B Bank         4,472,598,634         4,686,492,740           Financial Stimulus Fund From B. Bank         2,171,783,003         2,037,369,263           Foreign Exchange Deal Payable         448,625,075         -           Borrowing from Outside Bangladesh         1,082,970,052         -   |      | Total   |                |                |
| Re-Finance from B Bank         1,575,000         2,650,000           EDF from B Bank         4,472,598,634         4,686,492,740           Financial Stimulus Fund From B. Bank         2,171,783,003         2,037,369,263           Foreign Exchange Deal Payable         448,625,075         -           Borrowing from Outside Bangladesh         1,082,970,052         -   |      | Total   |                |                |
| EDF from B Bank         4,472,598,634         4,686,492,740           Financial Stimulus Fund From B. Bank         2,171,783,003         2,037,369,263           Foreign Exchange Deal Payable         448,625,075         -           Borrowing from Outside Bangladesh         1,082,970,052         -  |      |   |                |                |
| Financial Stimulus Fund From B. Bank2,171,783,0032,037,369,263Foreign Exchange Deal Payable448,625,075-Borrowing from Outside Bangladesh1,082,970,052-  |      |   |                |                |
| Foreign Exchange Deal Payable448,625,075Borrowing from Outside Bangladesh1,082,970,052  |      |   |                |                |
| Borrowing from Outside Bangladesh 1,082,970,052 -   |      |   |                | 2,037,369,263  |
|   |      |   |                | -              |
| CDL Subardinated Nan Convertible Dand 7 250 000 000 7 250 000 000   |      |   |                | -              |
|   |      | SBL Subordinated Non-Convertible Bond         | 7,350,000,000  | 7,350,000,000  |

|        |   | Amoun           | t in Taka                             |
|--------|---|-----------------|---------------------------------------|
|        |   |                 |                                       |
|        |   | 30.06.2022      | 31.12.2021                            |
|        | Sbl Mudaraba Perpetual Bond   | 4,500,000,000   | 4,500,000,000                         |
|        | Total   | 20,027,551,763  | 18,576,512,002                        |
|        | - · · · - · · · ·   | 20,027,551,763  | 18,576,512,002                        |
|        | Outside Bangladesh  |                 |                                       |
|        | FI Banks  | 2,036,895,977   | 499,203,674                           |
|        |   | 22,064,447,740  | 19,075,715,676                        |
|        |   |                 |                                       |
| 10.1.1 | SBL 1st Subordinated Non-Convertible Bond                                     |                 |                                       |
|        | Sonali Bank Limited   |                 |                                       |
|        |   | -               | -                                     |
|        | Janata Bank Limited   | -               | -                                     |
|        | Agrani Bank Limited   | -               | -                                     |
|        | ICB   | -               | -                                     |
|        | Rupali Bank   | -               | -                                     |
|        |   |                 | <u> </u>                              |
|        | SBL 2nd Subordinated Non-Convertible Bond                                     |                 |                                       |
|        | Sonali Bank Limited   | 600,000,000     | 600,000,000                           |
|        | Janata Bank Limited   | 300,000,000     | 300,000,000                           |
|        | Pubali Bank Limited   | 300,000,000     | 300,000,000                           |
|        | Eastern Bank Limited  | 300,000,000     | 300,000,000                           |
|        | Agrani Bank Limited   | 300,000,000     | 300,000,000                           |
|        | Mercantile Bank Limited   | 210,000,000     | 210,000,000                           |
|        | Midland Bank Limited  | 120,000,000     | 120,000,000                           |
|        | Uttara Bank Limited   | 120,000,000     | 120,000,000                           |
|        | United Finance Limited  | 30,000,000      | 30,000,000                            |
|        | National Life Insurance Co. Ltd   | 120,000,000     | 120,000,000                           |
|        |   | 2,400,000,000   | 2,400,000,000                         |
|        | SBL 3rd Subordinated Non-Convertible Bond                                     | 2,400,000,000   | 2,400,000,000                         |
|        | Agrani Bank Limited   | 1,000,000,000   | 1,000,000,000                         |
|        |   |                 |                                       |
|        | National Life Insurance Co. Ltd   | 150,000,000     | 150,000,000                           |
|        | Shadharan Bima Corporation  | 100,000,000     | 100,000,000                           |
|        | Janata Bank Limited   | 500,000,000     | 500,000,000                           |
|        | Uttara Bank Limited   | 500,000,000     | 500,000,000                           |
|        | Mercantile Bank Limited   | 200,000,000     | 200,000,000                           |
|        | Dutch Bangla Bank Ltd   | 1,000,000,000   | 1,000,000,000                         |
|        | Sonali Bank Limited   | 1,000,000,000   | 1,000,000,000                         |
|        | Rupali Bank Limited   | 500,000,000     | 500,000,000                           |
|        |   | 4,950,000,000   | 4,950,000,000                         |
|        |   | <u> </u>        | <u> </u>                              |
|        | SBL 1st Mudaraba Perpetual Bond   |                 |                                       |
|        | Social Islami Bank Ltd  | 1,500,000,000   | 1,500,000,000                         |
|        | Ai-Arafah Islami Bank Ltd   | 1,000,000,000   | 1,000,000,000                         |
|        | First Security Islami Bank Ltd  | 1,000,000,000   | 1,000,000,000                         |
|        | Union Bank Ltd  | 1,000,000,000   | 1,000,000,000                         |
|        | Offion Bank Ltu   | 4,500,000,000   | 4,500,000,000                         |
|        |   | 4,500,000,000   | 4,300,000,000                         |
|        | Total SBL Subordinated Non-Convertible Bond                                   | 11,850,000,000  | 11,850,000,000                        |
|        |   |                 | ,,                                    |
| 10.2   | Security against borrowing from other banks, financial institutions and agent | ts              |                                       |
|        | Secured   | -               |                                       |
|        | Unsecured   | 22,064,447,740  | 19,075,715,676                        |
|        | Shacedica   | 22,064,447,740  | 19,075,715,676                        |
|        |   | 22,001,111,110  | 10,010,110,010                        |
| 10(a)  | Consolidated Placement From Banks & Financial Institutions                    |                 |                                       |
|        |   |                 | ·                                     |
|        | Standard Bank Limited (note-10)   | 22,064,447,740  | 19,075,715,676                        |
|        | Standard Exchange Co.(UK) Ltd.  | -               | -                                     |
|        | Standard Express(USA) Ltd.  | -               | -                                     |
|        | SBL Capital Mgt. Ltd.   | -               | -                                     |
|        | SBL Securities Ltd.   | -               | -                                     |
|        |   | 22,064,447,740  | 19,075,715,676                        |
|        |   |                 |                                       |
| 11.    | Deposits and other deposits   |                 |                                       |
|        | Deposits from banks   | 9,800,000,000   | 11,000,000,000                        |
|        | Deposits from customers   | 156,967,638,269 | 155,408,776,246                       |
|        |   | 166,767,638,269 | 166,408,776,246                       |
|        |   |                 |                                       |
|        | Denesital from banks  |                 |                                       |
| 11.1   | Deposits' from banks  | []              | · · · · · · · · · · · · · · · · · · · |
|        | Current deposits and other deposits   | -               | -                                     |
|        | Bills payable   | -               | -                                     |
|        | Savings bank/Mudaraba Savings deposits  | -               | -                                     |
|        | Short-term deposits   | -               | -                                     |
|        | Fixed deposits/Mudaraba Fixed Deposits  | 9,800,000,000   | 11,000,000,000                        |
|        |   | 9,800,000,000   | 11,000,000,000                        |
| 11.2   | Deposits' from banks (Fixed Deposits)   |                 |                                       |
|        | Al-Arafah Islami Bank Ltd   | 1,000,000,000   | 2,500,000,000                         |
|        | Islami Bank Ltd   | 4,000,000,000   | 3,000,000,000                         |
|        | Bank Asia Ltd   | 2,500,000,000   | 4,000,000,000                         |
|        | BRAC Bank Ltd   | 800,000,000     | 1,500,000,000                         |
|        |   | ,,              |                                       |

|           |   |  | <b>. . .</b> .   |
|-----------|---|--|--|
|           |   | Amount in  |  |
|           |   | 30.06.2022   | 31.12.2021   |
|           | Bengal Com.Bank Ltd   | 500,000,000  | -  |
|           | Agrani Bank Ltd,Islami Window   | 500,000,000  | -  |
|           | Shahjal Islami Bank Ltd   | 500,000,000  | -  |
|           |   | -  | -  |
|           |   | 9,800,000,000  | 11,000,000,000   |
|           |   |  | · · · ·  |
| 11.3      | Customer Deposits   |  |  |
|           | i) Al-wadeeah Current deposits and other Deposits   |  |  |
|           | Al-wadeeah current deposits   | 10,218,120,412   | 9,400,178,100  |
|           | Foreign Currency deposits   | 3,087,028,768  | 3,595,195,118  |
|           | Sundry deposits   | 5,890,817,243  | 5,460,718,440  |
|           |   | 19,195,966,423   | 18,456,091,658   |
|           | ii)Bills payable  | 13,133,300,423   | 10,450,051,050   |
|           | ,   | 3,480,247,904  | 2 180 072 620  |
|           | Pay orders issued   |  | 2,189,073,630  |
|           | Pay slips issued  | 600  | -  |
|           | Demand draft  | 22,406,103   | -  |
|           |   | 3,502,654,607  | 2,189,073,630  |
|           |   |  |  |
|           | iii)Savings bank Deposits/Mudaraba savings deposits   | 19,435,803,968   | 19,945,848,272   |
|           |   |  |  |
|           | iv) Term Deposits/Fixed Deposits  |  |  |
|           | Fixed deposits/Mudaraba Fixed Deposits (Excluding Bank Deposit)   | 84,289,142,400   | 82,808,963,286   |
|           | Short term deposits   | 14,768,943,512   | 15,560,491,624   |
|           | Deposits Under Schemes  | 15,775,127,358   | 16,448,307,775   |
|           |   | 114,833,213,270  | 114,817,762,685  |
|           |   | 114,033,213,270  | 114,017,702,000  |
|           | T-1-1   | 456 067 000 000  | 155 400 770 040  |
|           | Total   | 156,967,638,269  | 155,408,776,246  |
|           |   | -  | 0  |
| 11.4      | Sundry deposits   |  |  |
|           |   |  | 070 050 755  |
|           | Sundry creditors  | 346,962,017  | 276,259,758  |
|           | Margin Deposit  | 767,462,078  | 2,014,679,628  |
|           | Risk Fund   | 5,008,497  | 5,015,982  |
|           | Service charge  | 6,269,632  | 3,690,574  |
|           | Security Money  | 47,428,336   | 41,290,029   |
|           | SBL Employees Provident Fund  | 7,568  | 7,568  |
|           | SBL Employees W. Fund   | 23,969   | 1,023,069  |
|           | Foreign Remittance Paybale A/c  | 24,540,891   | -,020,000  |
|           | Profit payable on deposits  | 2,110,308,701  | 1,801,844,780  |
|           |   |  |  |
|           | VAT, Excise Duty and Income Tax   | 532,121,543  | 861,816,252  |
|           | Cash Incentive Payable  | 50   | 50   |
|           | Central Fund (RMG Sector)   | 2,212,683  | 2,090,668  |
|           | Others  | 4,057,778  | 453,000,081  |
|           |   | 5,890,817,243  | 5,460,718,440  |
|           |   |  | -  |
|           |   | =  |  |
| 11.5      | Payable on Demand and Time Deposits   | _  |  |
| 11.5      | Payable on Demand and Time Deposits   | -  |  |
|           | Payable on Demand and Time Deposits<br>Demand Deposits  |  |  |
|           |   | 10,218,120,412   | 9,400,178,100  |
|           | Demand Deposits   | 10,218,120,412<br>1,943,580,397  | 9,400,178,100<br>1,994,584,827   |
|           | Demand Deposits<br>Current / Al-wadeeah current Deposits  | 1,943,580,397  | 1,994,584,827  |
|           | <b>Demand Deposits</b><br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)   | 1,943,580,397<br>3,087,028,768   | 1,994,584,827<br>3,595,195,118   |
|           | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits   | 1,943,580,397<br>3,087,028,768<br>5,890,817,243  | 1,994,584,827<br>3,595,195,118<br>5,460,718,440  |
|           | <b>Demand Deposits</b><br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)   | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607   | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630   |
| i.        | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243  | 1,994,584,827<br>3,595,195,118<br>5,460,718,440  |
| i.        | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits   | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b>  | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b>  |
| i.        | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)   | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br><u>3,502,654,607</u><br><b>24,642,201,427</b><br>17,492,223,571   | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445  |
| i.        | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br><u>3,502,654,607</u><br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400   | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286  |
| i.        | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512  | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624  |
| i.        | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br><u>3,502,654,607</u><br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400   | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286  |
| i.        | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358  | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775  |
| i.        | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841  | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-   |
| i.        | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358  | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775  |
| i.        | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841  | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-   |
| i.        | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841  | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-   |
| i.<br>II. | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes<br>Foreign currency deposits (profit bearing)<br>Consolidated deposits and other deposits  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841  | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-   |
| i.<br>II. | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes<br>Foreign currency deposits (profit bearing)<br>Consolidated deposits and other deposits<br>Current deposits and other deposits   | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841<br>166,767,638,269   | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-<br><b>143,769,026,130</b><br><b>166,408,776,246</b>   |
| i.<br>II. | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes<br>Foreign currency deposits (profit bearing)<br>Consolidated deposits and other deposits<br>Standard Bank Limited   | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841  | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-   |
| i.<br>II. | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes<br>Foreign currency deposits (profit bearing)<br>Consolidated deposits and other deposits<br>Standard Bank Limited<br>Standard Exchange Co.(UK) Ltd.   | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841<br>166,767,638,269   | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-<br><b>143,769,026,130</b><br><b>166,408,776,246</b>   |
| i.<br>II. | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes<br>Foreign currency deposits (profit bearing)<br>Consolidated deposits and other deposits<br>Current deposits and other deposits<br>Standard Bank Limited<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841<br>166,767,638,269   | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-<br><b>143,769,026,130</b><br><b>166,408,776,246</b><br>-<br>18,456,091,658<br>-<br>-  |
| i.<br>II. | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes<br>Foreign currency deposits (profit bearing)<br>Consolidated deposits and other deposits<br>Standard Bank Limited<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841<br>166,767,638,269   | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-<br><b>143,769,026,130</b><br><b>166,408,776,246</b>   |
| i.<br>II. | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes<br>Foreign currency deposits (profit bearing)<br>Consolidated deposits and other deposits<br>Current deposits and other deposits<br>Standard Bank Limited<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841<br>166,767,638,269<br>-<br>19,195,966,423<br>-<br>19,195,966,423<br>-<br>7,842,616<br>-                            | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-<br>-<br>143,769,026,130<br>166,408,776,246<br>-<br>-<br>18,456,091,658<br>-<br>-<br>10,346,683<br>-   |
| i.<br>II. | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes<br>Foreign currency deposits (profit bearing)<br>Consolidated deposits and other deposits<br>Standard Bank Limited<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841<br>166,767,638,269   | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-<br><b>143,769,026,130</b><br><b>166,408,776,246</b><br>-<br>18,456,091,658<br>-<br>-  |
| i.<br>II. | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes<br>Foreign currency deposits (profit bearing)<br>Consolidated deposits and other deposits<br>Standard Bank Limited<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.   | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841<br>166,767,638,269<br>-<br>19,195,966,423<br>-<br>19,195,966,423<br>-<br>7,842,616<br>-                            | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-<br>-<br>143,769,026,130<br>166,408,776,246<br>-<br>-<br>18,456,091,658<br>-<br>-<br>10,346,683<br>-   |
| i.<br>II. | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes<br>Foreign currency deposits (profit bearing)<br>Consolidated deposits and other deposits<br>Current deposits and other deposits<br>Standard Bank Limited<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Bills payable   | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841<br>166,767,638,269<br>-<br>19,195,966,423<br>-<br>7,842,616<br>-<br>19,203,809,040                                 | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-<br>143,769,026,130<br>166,408,776,246<br>-<br>18,456,091,658<br>-<br>10,346,683<br>-<br>18,466,438,341  |
| i.<br>ii. | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes<br>Foreign currency deposits (profit bearing)<br>Consolidated deposits and other deposits<br>Current deposits and other deposits<br>Standard Bank Limited<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Bills payable<br>Standard Bank Limited  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841<br>166,767,638,269<br>-<br>19,195,966,423<br>-<br>19,195,966,423<br>-<br>7,842,616<br>-                            | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-<br>-<br>143,769,026,130<br>166,408,776,246<br>-<br>-<br>18,456,091,658<br>-<br>-<br>10,346,683<br>-   |
| i.<br>II. | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes<br>Foreign currency deposits (profit bearing)<br>Consolidated deposits and other deposits<br>Current deposits and other deposits<br>Standard Bank Limited<br>Standard Exchange Co.(UK) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Bills payable<br>Standard Bank Limited<br>Standard Bank Limited<br>Standard Bank Limited<br>Standard Bank Limited<br>Standard Bank Limited  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841<br>166,767,638,269<br>-<br>19,195,966,423<br>-<br>7,842,616<br>-<br>19,203,809,040                                 | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-<br>143,769,026,130<br>166,408,776,246<br>-<br>18,456,091,658<br>-<br>10,346,683<br>-<br>18,466,438,341  |
| i.<br>II. | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes<br>Foreign currency deposits (profit bearing)<br>Consolidated deposits and other deposits<br>Current deposits and other deposits<br>Standard Bank Limited<br>Standard Exprass(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Bills payable<br>Standard Bank Limited<br>Standard Bank Limited<br>Standard Bank Limited.<br>Standard Bank Limited<br>Standard Bank Limited.<br>Standard Express(USA) Ltd.  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841<br>166,767,638,269<br>-<br>19,195,966,423<br>-<br>7,842,616<br>-<br>19,203,809,040                                 | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-<br>143,769,026,130<br>166,408,776,246<br>-<br>18,456,091,658<br>-<br>10,346,683<br>-<br>18,466,438,341  |
| i.<br>II. | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes<br>Foreign currency deposits (profit bearing)<br>Consolidated deposits and other deposits<br>Current deposits and other deposits<br>Standard Bank Limited<br>Standard Exchange Co.(UK) Ltd.<br>SBL Capital Mgt. Ltd.<br>Bills payable<br>Standard Bank Limited<br>Standard Exchange Co.(UK) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Capital Mgt. Ltd.<br>Standard Exchange Co.(UK) Ltd. | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841<br>166,767,638,269<br>-<br>19,195,966,423<br>-<br>7,842,616<br>-<br>19,203,809,040                                 | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-<br>143,769,026,130<br>166,408,776,246<br>-<br>18,456,091,658<br>-<br>10,346,683<br>-<br>18,466,438,341  |
| i.<br>ii. | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes<br>Foreign currency deposits (profit bearing)<br>Consolidated deposits and other deposits<br>Current deposits and other deposits<br>Standard Bank Limited<br>Standard Exprass(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Bills payable<br>Standard Bank Limited<br>Standard Bank Limited<br>Standard Bank Limited.<br>Standard Bank Limited<br>Standard Bank Limited.<br>Standard Express(USA) Ltd.  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841<br>166,767,638,269<br>-<br>19,195,966,423<br>-<br>7,842,616<br>-<br>19,203,809,040                                 | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-<br>143,769,026,130<br>166,408,776,246<br>-<br>18,456,091,658<br>-<br>10,346,683<br>-<br>18,466,438,341  |
| i.<br>II. | Demand Deposits<br>Current / Al-wadeeah current Deposits<br>Savings Deposits/Mudaraba Savings deposits (10%)<br>Foreign Currency Deposits (non profit bearing)<br>Sundry deposits<br>Bills payable<br>Time Deposits<br>Savings deposits/Mudaraba savings deposits (90%)<br>Fixed deposits/Mudaraba Term Deposits<br>Short term deposits/Mudaraba short term deposits<br>Deposits under schemes<br>Foreign currency deposits (profit bearing)<br>Consolidated deposits and other deposits<br>Current deposits and other deposits<br>Standard Bank Limited<br>Standard Exchange Co.(UK) Ltd.<br>SBL Capital Mgt. Ltd.<br>Bills payable<br>Standard Bank Limited<br>Standard Exchange Co.(UK) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Capital Mgt. Ltd.<br>Standard Exchange Co.(UK) Ltd. | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br><b>24,642,201,427</b><br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841<br>166,767,638,269<br>-<br>19,195,966,423<br>-<br>7,842,616<br>-<br>19,203,809,040                                 | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-<br><b>143,769,026,130</b><br><b>166,408,776,246</b><br>-<br>18,456,091,658<br>-<br>10,346,683<br>-<br><b>18,466,438,341</b>                   |
| i.<br>II. | Demand Deposits         Current / Al-wadeeah current Deposits         Savings Deposits/Mudaraba Savings deposits (10%)         Foreign Currency Deposits (non profit bearing)         Sundry deposits         Bills payable         Time Deposits         Savings deposits/Mudaraba savings deposits (90%)         Fixed deposits/Mudaraba Term Deposits         Short term deposits/Mudaraba short term deposits         Deposits under schemes         Foreign currency deposits (profit bearing)         Consolidated deposits and other deposits         Current deposits and other deposits         Standard Bank Limited         Standard Exchange Co.(UK) Ltd.         Standard Express(USA) Ltd.         SBL Capital Mgt. Ltd.         SBL Securities Ltd.         Bills payable         Standard Bank Limited         Standard Bank Limited         Standard Bank Limited         Standard Bank Limited         Standard Express(USA) Ltd.         SBL Capital Mgt. Ltd.         SBL Capital Mgt. Ltd.         SBL Capital Mgt. Ltd.         SBL Capital Mgt. Ltd.         SBL Securities Ltd.   | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br>24,642,201,427<br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841<br>166,767,638,269<br>-<br>19,195,966,423<br>-<br>19,203,809,040<br>3,502,654,607<br>-<br>-<br>-                          | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-<br>143,769,026,130<br>166,408,776,246<br>-<br>18,456,091,658<br>-<br>18,466,438,341<br>2,189,073,630<br>-<br>-<br>-                           |
| i.<br>II. | Demand Deposits         Current / Al-wadeeah current Deposits         Savings Deposits/Mudaraba Savings deposits (10%)         Foreign Currency Deposits (non profit bearing)         Sundry deposits         Bills payable         Time Deposits         Savings deposits/Mudaraba savings deposits (90%)         Fixed deposits/Mudaraba Term Deposits         Short term deposits/Mudaraba short term deposits         Deposits under schemes         Foreign currency deposits (profit bearing)         Consolidated deposits and other deposits         Current deposits and other deposits         Standard Bank Limited         Standard Exchange Co.(UK) Ltd.         Standard Exchange Co.(UK) Ltd.         SBL Capital Mgt. Ltd.         SBL Securities Ltd.         Bills payable         Standard Bank Limited         Standard Exchange Co.(UK) Ltd.         Standard Exchange Co.(UK) Ltd.         Standard Exchange Co.(UK) Ltd.         Standard Exchange Co.(UK) Ltd.         Standard Express(USA) Ltd.         SBL Capital Mgt. Ltd.         SBL Capital Mgt. Ltd.         SBL Capital Mgt. Ltd.         SBL Securities Ltd.         Savings bank/Mudaraba savings deposits  | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br>24,642,201,427<br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841<br>166,767,638,269<br>-<br>19,195,966,423<br>-<br>7,842,616<br>-<br>19,203,809,040<br>3,502,654,607<br>-<br>3,502,654,607 | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-<br>143,769,026,130<br>166,408,776,246<br>-<br>18,456,091,658<br>-<br>10,346,683<br>-<br>18,466,438,341<br>2,189,073,630<br>-<br>2,189,073,630 |
| i.<br>ii. | Demand Deposits         Current / Al-wadeeah current Deposits         Savings Deposits/Mudaraba Savings deposits (10%)         Foreign Currency Deposits (non profit bearing)         Sundry deposits         Bills payable         Time Deposits         Savings deposits/Mudaraba savings deposits (90%)         Fixed deposits/Mudaraba Term Deposits         Short term deposits/Mudaraba short term deposits         Deposits under schemes         Foreign currency deposits (profit bearing)         Consolidated deposits and other deposits         Current deposits and other deposits         Standard Bank Limited         Standard Exchange Co.(UK) Ltd.         Standard Express(USA) Ltd.         SBL Capital Mgt. Ltd.         SBL Securities Ltd.         Bills payable         Standard Bank Limited         Standard Bank Limited         Standard Bank Limited         Standard Bank Limited         Standard Express(USA) Ltd.         SBL Capital Mgt. Ltd.         SBL Capital Mgt. Ltd.         SBL Capital Mgt. Ltd.         SBL Capital Mgt. Ltd.         SBL Securities Ltd.   | 1,943,580,397<br>3,087,028,768<br>5,890,817,243<br>3,502,654,607<br>24,642,201,427<br>17,492,223,571<br>94,089,142,400<br>14,768,943,512<br>15,775,127,358<br>-<br>142,125,436,841<br>166,767,638,269<br>-<br>19,195,966,423<br>-<br>19,203,809,040<br>3,502,654,607<br>-<br>-<br>-                          | 1,994,584,827<br>3,595,195,118<br>5,460,718,440<br>2,189,073,630<br><b>22,639,750,116</b><br>17,951,263,445<br>93,808,963,286<br>15,560,491,624<br>16,448,307,775<br>-<br>143,769,026,130<br>166,408,776,246<br>-<br>18,456,091,658<br>-<br>18,466,438,341<br>2,189,073,630<br>-<br>-<br>-<br>-                      |

|      |   | <b>A</b>                     | Taka                                |
|------|---|------------------------------|-------------------------------------|
|      |   | Amount ii<br>30.06.2022      | n Taka<br>31.12.2021                |
|      | Standard Exchange Co.(UK) Ltd.  | -                            | -                                   |
|      | Standard Express(USA) Ltd.  | -                            | -                                   |
|      | SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.  |                              | -                                   |
|      | SEL Securites Elu.  | 19,435,803,968               | 19,945,848,272                      |
|      | Short Term Deposits   |                              |                                     |
|      | Standard Bank Limited   | 14,768,943,512               | 15,560,491,624                      |
|      | Standard Exchange Co.(UK) Ltd.  | -                            | -                                   |
|      | Standard Express(USA) Ltd.  | -                            | -                                   |
|      | SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.  | -                            | -                                   |
|      |   | 14,768,943,512               | 15,560,491,624                      |
|      | Term/Fixed deposits   |                              |                                     |
|      | Standard Bank Limited<br>Standard Exchange Co.(UK) Ltd.   | 94,089,142,400               | 93,808,963,286                      |
|      | Standard Express(USA) Ltd.  | -                            | -                                   |
|      | SBL Capital Mgt. Ltd.   | -                            | -                                   |
|      | SBL Securities Ltd.   | -                            | -                                   |
|      |   | 94,089,142,400               | 93,808,963,286                      |
|      | Deposits under schemes  |                              |                                     |
|      | Standard Bank Limited<br>Standard Exchange Co.(UK) Ltd.   | 15,775,127,358               | 16,448,307,775                      |
|      | Standard Express(USA) Ltd.  | -                            | -                                   |
|      | SBL Capital Mgt. Ltd.   | -                            | -                                   |
|      | SBL Securities Ltd.   | - 15,775,127,358             | - 16,448,307,775                    |
|      |   | 166,775,480,885              | 166,419,122,929                     |
|      |   | -                            | -                                   |
| 12.  | OTHER LIABILITIES Provision for Taxation (note-12.1)  | 12,625,914,553               | 12,380,035,390                      |
|      | Deferred Tax (note-12.1(i)  | -                            | -                                   |
|      | Accrued Expenses  | 251,888,143                  | 154,696,137                         |
|      | General Provision for Unclassified Investments (note-12.2)<br>General Provision for SMA (note-12.2) | (0.0)                        | (0)                                 |
|      | Specific provision for Classified Investments (note-12.2)   | 5,071,598,580                | 4,758,062,019                       |
|      | Provision for classified others Assets (note-12.7)  | 252,037,821                  | 239,787,003                         |
|      | Provision for decrease in value of investments (note-12.8)  | 4,775,231                    | 4,775,231                           |
|      | Provision for Off-Balance Sheet Items (note-12.4)<br>Profit Suspense Account (note-12.5)            | 203,500,000<br>2,091,546,422 | 296,539,036<br>1,922,153,825        |
|      | Zakat Fund  | 16,841,840                   | 16,841,840                          |
|      | Provision for Nostro A/c  | 42,575                       | 42,575                              |
|      | Provision for Bonus <b>(note-12.5)</b><br>Provision for LFC   | 20,209,132<br>27,586,774     | 3,066,275<br>4,501,828              |
|      | Provision For Depreciation  | 105,349,858                  | 4,501,626                           |
|      | Provision for Start-up Fund (note-12.15)  | 16,751,945                   | 16,751,945                          |
|      | Special General Provision-COVID-19 (note-12.3)  | 337,437,526                  | 337,437,526                         |
|      | Provision For Festival Bonus<br>Provision For Amort. Loss:Htm(Bill/Bond)                            | (12,601,582)                 | -                                   |
|      | Uneamed Intt. On Tr Bills/Bond  | 3,500                        | -                                   |
|      | Provision For Deposit Insurance Premium   | 12,622,919                   | -                                   |
|      | Provision for Green Banking<br>Dividend Settlement A/C  | 20,500,000<br>25,830         | 20,500,000<br>25,830                |
|      | Provision for Incentive of good borrower  | 8,738,004                    | 8,738,004                           |
|      | Commission Payable Account  | 432,485                      | 272,492                             |
|      | Payable to OBU  | 200,036,204                  | 4,349,613                           |
|      | Provision for unforseen losses<br>Profit Receivable on overdue Investment                           | 20,172,604<br>270,006,223    | 20,172,604<br>36,690,442            |
|      | Exchange House  | 105,810,950                  | 46,361,624                          |
|      | MFS Settlement Account  | (2,312,145)                  | (2,086,732)                         |
|      | Islamic Settlement Account<br>Branch adjustments accounts   | 370,547<br>354,568,557       | 370,547                             |
|      | Swift Charge Payable A/C  | 24,279,191                   | 20,095,436                          |
|      | Residual Amt. For Cust. Repay. (Mig)  | 11,721,028                   | 11,721,028                          |
|      | Int. Reimbursement A/C Swc-I & S-Cc   | 36,306,379                   | (2,531)                             |
|      | Written-Off Loan Recovery A/C<br>Non Shariah Income   | 978,484<br>50,103,082        | 830,934<br>31,306,757               |
|      | Compensation Suspense Account   | 220,531,341                  | 153,556,520                         |
|      | Leased Liabilities as per IFRS-16   | 184,979,321                  | 184,979,321                         |
|      | Unclaimed Deposit Payable<br>Foreign Currency translation gains                                     | 2,086,536                    | 15 074 404                          |
|      | Total   | 27,158,961<br>22,561,998,819 | 15,974,121<br><b>20,688,546,640</b> |
|      |   | <u> </u>                     |                                     |
| 12.1 | Provision for Current Taxation<br>Opening Balance   | 12,380,033,521               | 11,716,371,440                      |
|      | Addition during the period  | 245,881,031                  | 663,662,081                         |
|      |   | 12,625,914,553               | 12,380,033,521                      |
|      | Adjustment during the period  | -                            | -                                   |

Adjustment during the period

|                | Amount         | Amount in Taka |  |  |
|----------------|----------------|----------------|--|--|
|                | 30.06.2022     | 31.12.2021     |  |  |
| losing Balance | 12,625,914,553 | 12,380,033,521 |  |  |
|                |                |                |  |  |

Provision for taxation has been made on accounting profit considering taxable allowances/disallowances as per Income Tax Ordinance 1984.

|         | 1984.  |   |                |                |
|---------|--|---|----------------|----------------|
|         | Provision for current tax made d                       |   | 044,004,050    | 750 000 455    |
|         | Income tax @ 37.50% on taxable                         |   | 244,061,652    | 759,863,455    |
|         | Add: Income tax @ 20% on divide                        |   | 1,815,839      | 2,944,676      |
|         | Capital Gain on Share @ 10                             |   | -              | 825,992        |
|         | Capital Gain on sale of Fixed                          |   | 3,540          | 27,959         |
|         | Capital Gain on Govt. securi                           | ties (0%)                               | -              | -              |
|         | Add: Excess profit tax                                 |   |                | 00 000 000     |
|         | Tax on Salary Perquisite                               |   | -              | 30,000,000     |
|         | Add: Settlement/ Adjustment for th                     |   | -              | -              |
|         | Less: Tax adjustement against exc                      | cess paid for the year-2020             | -              | 130,000,000    |
|         | Loan written off Benefits                              |   | <u> </u>       | -              |
|         | Estimated provision required as                        | at 31 December, (I)                     | 245,881,031    | 663,662,081    |
|         | Computation of taxable profit                          |   |                |                |
|         | Profit before tax                                      |   | 518,195,400    | 635,350,917    |
|         | Less: Dividend income                                  |   | 9,079,196      | 5,454,371      |
|         | Less: Capital Gain on share                            |   | -              | 2,943,846      |
|         | Less: Capital Gain on sale of Fixed                    | d Assets                                | 23,600         | 178,390        |
|         | Less: Capital Gain on Govt. securi                     |   | -              | -              |
|         | Profit before tax (excluding dividen                   | id income and capital gain)             | 509,092,604    | 626,774,311    |
|         | Add : Inadmissible expenditure                         |   | 141,738,468    | 485,490,106    |
|         | Less : Further allowable expenditu                     |   | -              | -              |
|         | Estimated taxable profit for the                       | year (A)                                | 650,831,072    | 1,112,264,417  |
|         | Consolidated Provision for curr                        | ent Taxation                            |                |                |
|         | Standard Bank Limited (note-11.3)                      | )                                       | 245,881,031    | 663,662,081    |
|         | Standard Exchange Co.(UK) Ltd.                         |   | -              | -              |
|         | Standard Express(USA) Ltd.                             |   | -              | -              |
|         | SBL Capital Mgt. Ltd.                                  |   | 8,737,275      | 6,979,350      |
|         | SBL Securities Ltd.                                    |   | 9,906,647      | 6,688,795      |
|         |  |   | 264,524,953    | 677,330,226    |
| 12.1(a) | Consolidated Provision for Tax                         | ation                                   |                |                |
|         | Standard Bank Limited (note-12)                        |   | 12,625,914,553 | 12,380,033,521 |
|         | Standard Exchange Co.(UK) Ltd.                         |   | -              | -              |
|         | Standard Express(USA) Ltd.                             |   | -              | -              |
|         | SBL Capital Mgt. Ltd.                                  |   | 389,978,079    | 381,240,804    |
|         | Opening Balance  |   |                |                |
|         | Addition during the period                             |   |                |                |
|         | Adjustment during the period                           |   |                |                |
|         | Closing Balance  |   |                |                |
|         | SBL Securities Ltd.                                    |   | 83,054,954     | 74,848,541     |
|         | Opening Balance  |   |                |                |
|         | Addition during the period                             |   |                |                |
|         | Adjustment during the period                           |   |                |                |
|         | Closing Balance  |   | 13,098,947,585 | 12,836,122,866 |
| 12.1(i) | Deferred Tax :   |   |                |                |
|         | Opening Balance  |   | - ] [          | -              |
|         | Additional provision made during t                     | he period                               | -              | -              |
|         | 5  |   | -              | -              |
|         | Adjustment during the period                           |   |                | -              |
|         | Closing Balance  |   |                | -              |
| 12.2    | Provision for Investments i) The movement in general I | provision for unclassified Investments: |                |                |
|         | , .  |   | j              |                |
|         | Provision held at the beginni                          | • •                                     | (0)            | 1,254,427,705  |
|         | Additional provision made fo                           |   | -              | 20,588,436     |
|         | Amount Transfer to energific                           | provision as per BB as per approval     |                |                |
|         |  |   | 1 - 1 - 1 - 1  | 1,275,016,141  |
|         | letter of DOS (CAMS) 1157                              | 41(Dividend)/2022-2063 dated            |                | .,,.,.,.,.     |
|         |  | 41(Dividend)/2022-2063 dated            |                | .,,,.,.        |
|         | letter of DOS (CAMS) 1157                              | . ,                                     | (0)            | (0)            |

\*The total amount of earlier maintained general provision for unclassified investments and provision for off-balance sheet items has been transferred to specific provision for bad and doubtful investments as per Bangladesh Bank Department of Offsite Supervision letter no. DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022. Hence general provision for unclassified Investment is nil.is nil.

#### ii) The movement in general provision on Special Mention Account (SMA) Investments:

| Provision held at the beginning of the year              | - | 27,154,361 |
|--|---|------------|
| Amount transferred to provision for bad & doubtful debts | - | -          |
| Additional provision made for the period                 | - | 3,517,078  |

|  | Amount in Taka |            |
|--|----------------|------------|
|  | 30.06.2022     | 31.12.2021 |
| Amount Transfer to specific provision as per BB as per approval<br>letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated |                |            |
| 18.04.2022   | -              | 30,671,439 |
| *Provision held at the end of the period   | -              | -          |

\*The total amount of earlier maintained general provision for unclassified investments and provision for off-balance sheet items has been transferred to specific provision for bad and doubtful investments as per Bangladesh Bank Department of Offsite Supervision letter no. DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022. Hence general provision for unclassified Investment is nil.is nil.

#### iii) The movement in specific provision for bad and doubtful Investments:

|                        | ,  |  |  |
|------------------------|--|--|--|
|                        | Provision held at the beginning of the Period  | 4,758,062,019  | 3,251,441,891  |
|                        | Amount adjusted during the Period  | -  | -  |
|                        | Amount written off during the Period   | -  | -  |
|                        | Amount Transfer from General provision of Off-Balance Sheet as   |  |  |
|                        | per BB as per approval letter of DOS (CAMS) 1157/  |  |  |
|                        | 41(Dividend)/2022-2063 dated 18.04.2022  | 93,039,036   | 177,500,000  |
|                        | Amount Transfer from general provision as per BB as per  | 33,033,030   | 177,500,000  |
|                        | approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063   |  |  |
|                        | dated 18.04.2022   | -  | 1,305,687,581  |
|                        | Amount of provision for the Period   | 220,497,525  | 23,432,547   |
|                        | Provision held at the end of the period  | 5,071,598,580  | 4,758,062,019  |
|                        |  |  |  |
|                        | Total  | 5,071,598,580  | 4,758,062,019  |
| 12.3                   | The movement in Special General Provision-COVID-19:  |  |  |
|                        | Provision held at the beginning of the Period  | 337,437,526  | 100,651,780  |
|                        | Additional provision for the period  | -  | 236,785,746  |
|                        | Provision held at the end of the period  | 337,437,526  | 337,437,526  |
|                        | ·  |  | · · ·  |
| 12.4                   | The movement in General provision for Off Balance Sheet Items:   |  |  |
|                        | Provision held at the beginning of the Period  | 296,539,036  | 346,217,949  |
|                        | Additional provision for the period  | -  | 127,821,087  |
|                        | Amount Transfer to specific provision as per BB as per approval  |  |  |
|                        | letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated  | 93,039,036   | 177,500,000  |
|                        | 18.04.2022   | ,  | ,,   |
|                        | Provision held at the end of the period  | 203,500,000  | 296,539,036  |
| 12.5                   | Profit Suspense Account  |  |  |
|                        | Palance at the beginning of the Derived  | 1 022 152 925  | 1 622 466 060  |
|                        | Balance at the beginning of the Period   | 1,922,153,825  | 1,632,466,069  |
|                        | Amount transferred to " Profit Suspense A/c" during the period +   | 169,392,597  | 348,278,560  |
|                        | Amount recovered in "Profit Suspense A/c" during the period (-)  | -  | 58,590,804   |
|                        |  |  |  |
|                        | Amount written off during the Period (-)   | -  | 4 000 450 005  |
|                        | Balance at the end of the period (-)   | 2,091,546,422  | 1,922,153,825  |
| 12.6                   |  | 2,091,546,422  | 1,922,153,825  |
| 12.6                   | Balance at the end of the period Provision for Bonus   |  |  |
| 12.6                   | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period  | 3,066,275  | 120,000,000  |
| 12.6                   | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period   |  | 120,000,000<br>3,066,275   |
| 12.6                   | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period  | 3,066,275  | 120,000,000  |
|                        | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period  | 3,066,275<br>17,142,857  | 120,000,000<br>3,066,275<br>120,000,000  |
| 12.7                   | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets   | 3,066,275<br>17,142,857  | 120,000,000<br>3,066,275<br>120,000,000  |
| 12.7                   | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill  | 3,066,275<br>17,142,857<br>20,209,132  | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b>  |
| 12.7                   | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period   | 3,066,275<br>17,142,857  | 120,000,000<br>3,066,275<br>120,000,000  |
| 12.7                   | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill  | 3,066,275<br>17,142,857<br><b>20,209,132</b><br>28,737,128<br>-  | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128  |
| 12.7<br>a)             | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period   | 3,066,275<br>17,142,857<br>20,209,132  | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b>  |
| 12.7<br>a)             | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period         Add: Addition during the period   | 3,066,275<br>17,142,857<br><b>20,209,132</b><br>28,737,128<br>-  | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128  |
| 12.7<br>a)             | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period         Add: Addition during the period         Provision against suspense  | 3,066,275<br>17,142,857<br><b>20,209,132</b><br>28,737,128<br>-<br>28,737,128  | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128<br>-<br>-<br><b>28,737,128</b>   |
| 12.7<br>a)             | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period         Add: Addition during the period         Provision against suspense         Balance at the beginning of the period   | 3,066,275<br>17,142,857<br><b>20,209,132</b><br>28,737,128<br>-<br>28,737,128  | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128<br>-<br>-<br><b>28,737,128</b><br>-<br>7,481,475<br>-  |
| 12.7<br>a)             | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period         Add: Addition during the period         Provision against suspense         Balance at the beginning of the period         Less: Amount written off during the Period  | 3,066,275<br>17,142,857<br><b>20,209,132</b><br>28,737,128<br>-<br>28,737,128  | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128<br>-<br>-<br><b>28,737,128</b>   |
| 12.7<br>a)<br>b)       | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period         Add: Addition during the period         Provision against suspense         Balance at the beginning of the period         Less: Amount written off during the Period  | 3,066,275<br>17,142,857<br>20,209,132<br>28,737,128<br>-<br>-<br>28,737,128<br>-<br>-<br>10,069,452<br>-   | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128<br>-<br>-<br><b>28,737,128</b><br>-<br>7,481,475<br>-<br>2,587,977   |
| 12.7<br>a)<br>b)       | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period         Add: Addition during the period         Provision against suspense         Balance at the beginning of the period         Less: Amount written off during the Period         Add: Addition during the period  | 3,066,275<br>17,142,857<br>20,209,132<br>28,737,128<br>-<br>-<br>28,737,128<br>-<br>-<br>10,069,452<br>-   | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128<br>-<br>-<br><b>28,737,128</b><br>-<br>7,481,475<br>-<br>2,587,977   |
| 12.7<br>a)<br>b)       | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period         Add: Addition during the period         Provision against suspense         Balance at the beginning of the period         Less: Amount written off during the Period         Add: Addition during the period         Provision against Profit Waiver  | 3,066,275<br>17,142,857<br>20,209,132<br>28,737,128<br>-<br>28,737,128<br>10,069,452<br>-<br>10,069,452  | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128<br>-<br>-<br><b>28,737,128</b><br>7,481,475<br>-<br>2,587,977<br><b>10,069,452</b>   |
| 12.7<br>a)<br>b)       | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period         Add: Addition during the period         Provision against suspense         Balance at the beginning of the period         Less: Amount written off during the Period         Add: Addition during the period         Provision against Profit Waiver         Balance at the beginning of the period   | 3,066,275<br>17,142,857<br>20,209,132<br>28,737,128<br>-<br>28,737,128<br>10,069,452<br>-<br>10,069,452<br>200,980,423   | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128<br>-<br>-<br>28,737,128<br>-<br>-<br>2,587,977<br>10,069,452<br>187,644,710  |
| 12.7<br>a)<br>b)       | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period         Add: Addition during the period         Provision against suspense         Balance at the beginning of the period         Less: Amount written off during the Period         Add: Addition during the period         Provision against Profit Waiver         Balance at the beginning of the period         Add: Addition during the period         Add: Addition during the period   | 3,066,275<br>17,142,857<br>20,209,132<br>28,737,128<br>-<br>28,737,128<br>10,069,452<br>-<br>10,069,452<br>200,980,423<br>25,586,531   | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128<br>-<br>-<br>28,737,128<br>7,481,475<br>-<br>2,587,977<br>10,069,452<br>187,644,710<br>40,000,000  |
| 12.7<br>a)<br>b)       | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period         Add: Addition during the period         Add: Addition during the period         Provision against suspense         Balance at the beginning of the period         Less: Amount written off during the Period         Add: Addition during the period         Provision against Profit Waiver         Balance at the beginning of the period         Add: Addition during the period         Add: Addition during the period         Example a the beginning of the period         Add: Addition during the period         Example a the beginning of the period         Add: Addition during the period         Balance at the beginning of the period         Add: Addition during the period         Balance at the beginning of the period         Add: Addition during the period | 3,066,275<br>17,142,857<br>20,209,132<br>28,737,128<br>-<br>28,737,128<br>10,069,452<br>-<br>10,069,452<br>200,980,423<br>25,586,531   | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128<br>-<br>-<br>28,737,128<br>7,481,475<br>-<br>2,587,977<br>10,069,452<br>187,644,710<br>40,000,000  |
| 12.7<br>a)<br>b)       | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period         Add: Addition during the period         Add: Addition during the period         Provision against suspense         Balance at the beginning of the period         Less: Amount written off during the Period         Add: Addition during the period         Provision against Profit Waiver         Balance at the beginning of the period         Add: Addition during the period         Add: Addition during the period         Example a the beginning of the period         Add: Addition during the period         Example a the beginning of the period         Add: Addition during the period         Balance at the beginning of the period         Add: Addition during the period         Balance at the beginning of the period         Add: Addition during the period | 3,066,275         17,142,857         20,209,132         28,737,128         -         28,737,128         -         10,069,452         -         200,980,423         25,586,531         13,335,713         -   | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128<br>-<br>-<br><b>28,737,128</b><br>7,481,475<br>-<br>2,587,977<br><b>10,069,452</b><br>-<br>187,644,710<br>40,000,000<br>26,664,287<br>-  |
| 12.7<br>а)<br>b)<br>С) | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period         Add: Addition during the period         Add: Addition during the period         Less: Amount written off during the Period         Add: Addition during the period         Ease: Amount written off during the Period         Add: Addition during the period         Less: Waived during the Period         Less: Waived during the Period         Less: Adustment of excess provision         Total Provision for other Assets  | 3,066,275         17,142,857         20,209,132         28,737,128         -         28,737,128         10,069,452         -         10,069,452         200,980,423         25,586,531         13,335,713         -         213,231,241  | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128<br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>10,069,452</b><br>187,644,710<br>40,000,000<br>26,664,287<br>-<br><b>200,980,423</b>  |
| 12.7<br>a)<br>b)       | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period         Add: Addition during the period         Add: Addition during the period         Add: Addition during the period         Less: Amount written off during the Period         Add: Addition during the period         Add: Addition during the period         Add: Addition during the period         Less: Amount written off during the Period         Add: Addition during the period         Ealance at the beginning of the period         Add: Addition during the period         Less: Waived during the Period         Less: Waived during the Period         Less: Adustment of excess provision         Total Provision for other Assets         Consolidated Provision for Other Assets   | 3,066,275         17,142,857         20,209,132         28,737,128         -         28,737,128         10,069,452         -         200,980,423         25,586,531         13,335,713         -         213,231,241   | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128<br>-<br>-<br>28,737,128<br>7,481,475<br>-<br>2,587,977<br>10,069,452<br>187,644,710<br>40,000,000<br>26,664,287<br>-<br>200,980,423<br>239,787,003   |
| 12.7<br>а)<br>b)<br>С) | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period         Add: Addition during the period         Less: Amount written off during the Period         Add: Addition during the period         Add: Addition during the period         Less: Waived during the Period         Less: Waived during the Period         Less: Adustment of excess provision         Total Provision for other Assets         Consolidated Provision for Other Assets         Standard Bank Limited (note-12.7)   | 3,066,275         17,142,857         20,209,132         28,737,128         -         28,737,128         10,069,452         -         10,069,452         200,980,423         25,586,531         13,335,713         -         213,231,241  | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128<br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>10,069,452</b><br>187,644,710<br>40,000,000<br>26,664,287<br>-<br><b>200,980,423</b>  |
| 12.7<br>а)<br>b)<br>С) | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period         Add: Addition during the period         Less: Amount written off during the Period         Less: Amount written off during the Period         Add: Addition during the period         Add: Addition during the period         Less: Waived during the Period         Less: Waived during the Period         Less: Waived during the Period         Less: Adustment of excess provision         Total Provision for other Assets         Standard Bank Limited (note-12.7)         Standard Exchange Co.(UK) Ltd.  | 3,066,275         17,142,857         20,209,132         28,737,128         -         28,737,128         10,069,452         -         200,980,423         25,586,531         13,335,713         -         213,231,241   | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128<br>-<br>-<br>28,737,128<br>7,481,475<br>-<br>2,587,977<br>10,069,452<br>187,644,710<br>40,000,000<br>26,664,287<br>-<br>200,980,423<br>239,787,003   |
| 12.7<br>а)<br>b)<br>С) | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period         Add: Addition during the period         Less: Amount written off during the Period         Less: Amount written off during the Period         Add: Addition during the period         Less: Waived during the period         Less: Waived during the Period         Less: Waived during the Period         Less: Adustment of excess provision         Total Provision for other Assets         Standard Bank Limited (note-12.7)         Standard Exchange Co.(UK) Ltd.         Standard Express(USA) Ltd.   | 3,066,275         17,142,857         20,209,132         28,737,128         -         28,737,128         -         10,069,452         -         200,980,423         25,586,531         13,335,713         -         213,231,241         252,037,821         -         -         - | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128<br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>28,737,128</b><br>-<br><b>20,664,275</b><br>-<br><b>200,980,423</b><br>-<br><b>239,787,003</b><br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- |
| 12.7<br>а)<br>b)<br>С) | Balance at the end of the period         Provision for Bonus         Balance at the beginning of the period         Add: Additional provision for the period         Less: Disbursement during the period         Provision for other Assets         Provision against protested bill         Balance at the beginning of the period         Add: Addition during the period         Less: Amount written off during the Period         Less: Amount written off during the Period         Add: Addition during the period         Add: Addition during the period         Less: Waived during the Period         Less: Waived during the Period         Less: Waived during the Period         Less: Adustment of excess provision         Total Provision for other Assets         Standard Bank Limited (note-12.7)         Standard Exchange Co.(UK) Ltd.  | 3,066,275         17,142,857         20,209,132         28,737,128         -         28,737,128         10,069,452         -         200,980,423         25,586,531         13,335,713         -         213,231,241   | 120,000,000<br>3,066,275<br>120,000,000<br><b>3,066,275</b><br>28,737,128<br>-<br>-<br>28,737,128<br>7,481,475<br>-<br>2,587,977<br>10,069,452<br>187,644,710<br>40,000,000<br>26,664,287<br>-<br>200,980,423<br>239,787,003   |

252,526,885

240,276,067

|             |  | Amount ir      | n Taka                        |
|-------------|--|----------------|-------------------------------|
|             |  | 30.06.2022     | 31.12.2021                    |
| 12.8        | Provision for decrease in value of Investments                                       |                |                               |
|             | Balance at the beginning of the Period   | 4,775,231      | 4,775,231                     |
|             | Less: adjustment during the period   | -              | -                             |
|             | Add: Addition during the period  | -              | -                             |
|             |  | 4,775,231      | 4,775,231                     |
| 12.8(a)     | Consolidated Provision for decrease in value of Investments                          |                |                               |
| .,          | Standard Bank Limited (note-12.8)  | 4,775,231      | 4,775,231                     |
|             | Standard Exchange Co.(UK) Ltd.   | -              | -                             |
|             | Standard Express(USA) Ltd.   | -              | -                             |
|             | SBL Capital Mgt. Ltd.  | 457,138,564    | 457,138,564                   |
|             | Add: Addition during the period  | -              | -                             |
|             | SBL Securities Ltd.  | 76,471,194     | 69,708,619                    |
|             | Add: Addition during the period  | 7,999,164      | 6,762,575                     |
|             |  | 546,384,153    | 538,384,989                   |
| 40.0        | Description for investment of allows meaning laws stars and                          |                |                               |
| 12.9        | Provision for impairment of client margin Investments                                | r              |                               |
|             | Balance at the beginning of the period<br>Less: adjustment during the period         | -              | -                             |
|             | Add: Addition during the period  | -              | -                             |
|             | Add. Addition during the period  |                |                               |
|             |  |                |                               |
| 12.9(a)     | Consolidated Provision for impairment of client margin Investments                   |                |                               |
|             | Standard Bank Limited (note-12.9)  |                | -                             |
|             | Standard Exchange Co.(UK) Ltd.   | -              | -                             |
|             | Standard Express(USA) Ltd.   | -              | -                             |
|             | SBL Capital Mgt. Ltd.  | 375,453,762    | 356,669,603                   |
|             | Add: Addition during the period  | 45,989,191     | 18,784,159                    |
|             | SBL Securities Ltd.  | 11,990,604     | 9,719,036                     |
|             | Add: Addition during the period  | 7,826,540      | 2,271,568                     |
|             |  | 441,260,097    | 387,444,366                   |
|             |  |                |                               |
| 12.10       | Foreign Currency translation gains/loss against investment                           |                |                               |
|             | Standard Exchange Co.(UK) Ltd.   | (211,639)      | 461,021                       |
|             | Beginning of the Period  | 461,021        | 225,431                       |
|             | Addition during the period   | -              | -                             |
|             | Adjustmentduring the period  | 672,660        | (235,590)                     |
|             |  |                |                               |
|             | Standard Express(USA) Ltd.   | 27,370,600     | 15,513,100                    |
|             | Beginning of the Period  | 15,513,100     | 14,118,100                    |
|             | Addition during the period   | 11,857,500     | 1,395,000                     |
|             | Adjustmentduring the period  |                | -                             |
|             | Total Foreign Currency translation gains   | 27,158,961     | 15,974,121                    |
|             | Less: Foreign Currency translation loss  |                |                               |
|             | Beginning of the Period  | -              | -                             |
|             | Addition during the period   | -              | -                             |
|             | Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.                         | -              | -                             |
|             | Standard Express(USA) Etd.   | 27,158,961     | 15,974,121                    |
|             |  | 21,100,001     | 10,014,121                    |
| 12(a)       | Consolidated other liabilities   |                |                               |
|             |  |                |                               |
|             | Standard Bank Limited (note-12)  | 22,561,998,819 | 20,688,546,640                |
|             | Standard Exchange Co.(UK) Ltd.   | 38,331,906     | 17,016,355                    |
|             | Standard Express(USA) Ltd.   | 222,996,133    | 88,729,851                    |
|             | SBL Capital Mgt. Ltd.  | 1,573,631,879  | 1,318,327,033                 |
|             | SBL Securities Ltd.  | 270,570,414    | 224,467,647<br>22,337,087,526 |
|             |  | 24,667,529,151 | 22,337,087,320                |
|             |  | -              | -                             |
| 12          | Sharo Canital  |                |                               |
| 13.         | Share Capital  |                |                               |
| 13.<br>13.1 | Share Capital<br>Authorized Capital<br>150,00,00,000 ordinary shares of Tk.10/- each | 15,000,000,000 | 15,000,000,000                |

The Bank increased it's authorized capital from Taka 880.00 crore to Taka 1500.00 crore by passing a special resolution in the Bank's 27th extra Ordinary General Meeting held on14th November, 2011 at Institute of Diploma Engineers of Bangladesh, 160/A,kakrail VIP Road, Dhaka, Bangladesh. All corporate formalities were duly complied by the Bank as required.

#### 13.2 Issued, subscribed and fully Paid up Capital :

 66,000,000 ordinary shares of Taka 10/- each issued for cash
 660,000,000
 660,000,000

 899,562,957 ordinary shares of Taka 10/- each issued as bonus shares
 8,995,629,570
 8,995,629,570

 65,577,600 ordinary shares of Taka 10/- each issued as Right shares in
 655,776,000
 655,776,000

 10,311,405,570
 10,311,405,570

13.3 Initial Public offer (IPO)

Out of the total issued, subscribed and fully paid up capital of the Bank 3,300,000 ordinary shares of Tk.100.00 each

13.4 Rights issue

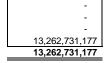
|         |  | 30.06.2022                      | 31.12.2021     |
|---------|--|---------------------------------|----------------|
| 13.5    | Bank has increased its paid up capital by issuance of 2:1 rights s<br>Composition of Sharesholders' equity | hare at par on 8 November 2007. |                |
|         | <b>Solo</b><br>Paid-up Capital   | 10,311,405,570                  | 10 214 405 570 |
|         | Statutory Reserve  | 6,331,901,778                   | 10,311,405,570 |
|         | General Reserve  | 0,331,901,778                   | 6,272,362,203  |
|         | Revaluation Reserve on Investment  |                                 |                |
|         | Surplus in Profit and Loss Account/ Retained earnings  | 428,605,869                     | 591,674,188    |
|         | Sulpids in Front and 2003 Account Retained Carnings  | 17,071,913,217                  | 17,175,441,961 |
|         | Consolidated   | 17,011,913,217                  | 17,175,441,501 |
|         | Paid-up Capital  | 10,311,405,570                  | 10,311,405,570 |
|         | Statutory Reserve  | 6,331,901,778                   | 6,272,362,203  |
|         | General Reserve  | -                               | 0,272,302,203  |
|         | Revaluation Reserve on Investment  |                                 | -              |
|         | Surplus in Profit and Loss Account / Retained earnings   | 455,787,014                     | 669,286,317    |
|         | Non-controlling Interest   | 160,802                         | 158,525        |
|         | 5  | 17,099,255,165                  | 17,253,212,615 |
|         |  |                                 |                |
| 14      | Statutory Reserve  |                                 |                |
|         | Opening balance at the beginning of the Period   | 6,272,362,203                   | 6,029,256,983  |
|         | Addition during the period   | 59,539,575                      | 243,105,220    |
|         | Closing balance at the end of the Period   | 6,331,901,778                   | 6,272,362,203  |
| 14(a)   | Consolidated Statutory Reserve   |                                 |                |
|         | Opening balance at the beginning of the Period   | 6,272,362,203                   | 6,029,256,983  |
|         | Addition during the period   | 59,539,575                      | 243,105,220    |
|         | Closing balance at the end of the Period   | 6,331,901,778                   | 6,272,362,203  |
|         |  |                                 |                |
| 16.     | Retained earnings/movement of profit and loss account  | 504 074 400                     | 000 504 004    |
|         | Balance on 1 January   | 591,674,188                     | 680,591,284    |
|         | Add: Net Profit after tax for the Period<br>Add: Transfer from SCML  | 120,816,173<br>45,000,000       | 686,345,435    |
|         | Add: Transfer from SBSL  | 39,997,250                      | 23,998,350     |
|         | Less: Transfer to statutory Reserve  | (59,539,575)                    | (243,105,220)  |
|         | Less: Coupon Payable to Mudaraba Peretual Bond   | -                               | (53,160,274)   |
|         | Less: Cash/Stock dividend  | (309,342,167)                   | (502,995,387)  |
|         | Balance at   | 428,605,869                     | 591,674,188    |
| 16(0)   | Consolidated rateined cornings/movement of profit and loss account   | int                             |                |
| 16(a)   | Consolidated retained earnings/movement of profit and loss accour<br>Balance on 1 January                  | 669,286,317                     | 674,205,018    |
|         | Add: Net Profit after tax for the Period   | 154,193,298                     | 791,732,962    |
|         | Less: Transfer to statutory Reserve  | (59,539,575)                    | (243,105,220)  |
|         | Add/Less: Foreign Currency translation Gain/ loss  | 1,191,418                       | 2,613,953      |
|         | Less: Non-controlling Interest   | (2,277)                         | (4,735)        |
|         | Less: Coupon Payable to Mudaraba Peretual Bond   | -                               | (53,160,274)   |
|         | Less: Cash/Stock dividend  | (309,342,167)                   | (502,995,387)  |
|         | Balance at   | 455,787,014                     | 669,286,317    |
| 16.1(b) | Non-controlling Interest<br>SBL Capital Mgt. Ltd.  |                                 |                |
|         | Balance on 1 January   | 71,661                          | 69,998         |
|         | Add: Addition during the period  | 778                             | 1,663          |
|         | Sub Total  | 72,439                          | 71,661         |
|         | SBL Securities Ltd.  | 86,864                          | 83,792         |
|         | Balance on 1 January<br>Add: Addition during the period  | 1,499.49                        | 3,072.00       |
|         | Sub Total  | 88,363                          | 86,864         |
|         | Balance at   | 160,802                         | 158,525        |
| 17.     | CONTINGENT LIABILITIES   |                                 |                |
| 17.1    | Acceptances and Endorsements   |                                 |                |
|         | Back to Back L/C (Foreign)   | 16,602,660                      | 25,119,310     |
|         | Back to Back L/C (Local)   | 5,694,100,758                   | 5,608,954,482  |
|         | Letter of Credit (Others)  | 17,327,823,471                  | 12,317,701,704 |
|         |  | 23,038,526,889                  | 17,951,775,496 |
|         | Letter of Guarantee  | 40,004,544,047                  | 40.000 704 477 |
| 17.2    |  | 13,881,514,647                  | 13,262,731,177 |
| 17.2    | Letter of Guarantee( Local)  |                                 |                |
| 17.2    | Letter of Guarantee(Foreign)   |                                 | -              |
| 17.2    |  | 13,881,514,647                  | 13,262,731,177 |

Directors Government Banks and other financial institutions Others

-

-

Amount in Taka



|      |                                     | Amount in      |                                       |
|------|-------------------------------------|----------------|---------------------------------------|
|      |                                     | 30.06.2022     | 31.12.2021                            |
| 17.3 | Irrevocable Letter of Credit        |                |                                       |
|      | Letter of Credit (Sight)            | 11,979,235,304 | 11,906,702,973                        |
|      | Letter of Credit (Usance)           | 3,365,298,431  | 4,282,693,921                         |
|      | Letter of Credit (Others)           |                | -                                     |
|      |                                     | 15,344,533,735 | 16,189,396,894                        |
|      |                                     |                | 10,100,000,000                        |
| 17.4 | Bill for Collection                 |                |                                       |
|      | Inward local bill for collection    | -              | -                                     |
|      | Inward Foreign bill for collection  | -              | -                                     |
|      | Outward local bill for collection   | 3,969,524,478  | 2,999,316,345                         |
|      | Outward Foreign bill for collection | 2,493,318,506  | 2,256,651,696                         |
|      |                                     | 6,462,842,984  | 5,255,968,041                         |
|      |                                     | 0,402,042,304  | 0,200,000,041                         |
| 17.5 | Other Contingent Liabilities        | -              | -                                     |
|      |                                     |                | -                                     |
|      |                                     |                |                                       |
|      |                                     | 58,727,418,255 | 52,659,871,608                        |
| 7(a) | Consolidated contingent liabilities |                | - ,,- ,                               |
| /(a) | -                                   |                |                                       |
|      | Acceptances and endorsements        |                |                                       |
|      | Standard Bank Limited (note-17)     | 23,038,526,889 | 17,951,775,496                        |
|      | Standard Exchange Co.(UK) Ltd.      | -              | -                                     |
|      | Standard Express(USA) Ltd.          | -              | -                                     |
|      | SBL Capital Mgt. Ltd.               | _              | -                                     |
|      | SBL Securities Ltd.                 | _              | -                                     |
|      |                                     | 23,038,526,889 | 17,951,775,496                        |
|      | Letters of guarantee                | 23,000,020,000 | 11,331,113,430                        |
|      |                                     | 10 004 514 647 | 40.000.704.477                        |
|      | Standard Bank Limited (note-17)     | 13,881,514,647 | 13,262,731,177                        |
|      | Standard Exchange Co.(UK) Ltd.      | -              | -                                     |
|      | Standard Express(USA) Ltd.          | -              | -                                     |
|      | SBL Capital Mgt. Ltd.               | -              | -                                     |
|      | SBL Securities Ltd.                 | -              | -                                     |
|      |                                     | 13,881,514,647 | 13,262,731,177                        |
|      | Irrevocable Letters of Credit       |                | · · ·                                 |
|      | Standard Bank Limited (note-17)     | 15,344,533,735 | 16,189,396,894                        |
|      | Standard Exchange Co.(UK) Ltd.      |                |                                       |
|      | Standard Express(USA) Ltd.          |                |                                       |
|      |                                     | -              | -                                     |
|      | SBL Capital Mgt. Ltd.               | -              | -                                     |
|      | SBL Securities Ltd.                 | -              | · · · · · · · · · · · · · · · · · · · |
|      |                                     | 15,344,533,735 | 16,189,396,894                        |
|      | Bills for Collection                |                |                                       |
|      | Standard Bank Limited (note-17)     | 6,462,842,984  | 5,255,968,041                         |
|      | Standard Exchange Co.(UK) Ltd.      | -              | -                                     |
|      | Standard Express(USA) Ltd.          |                | -                                     |
|      | SBL Capital Mgt. Ltd.               |                |                                       |
|      | SBL Securities Ltd.                 | _              | -                                     |
|      | ODE Occumico Eta.                   | 6,462,842,984  | 5,255,968,041                         |
|      |                                     | 0,402,042,904  | 5,255,906,041                         |
|      | Other Contingent liabilities        | ·              |                                       |
|      | Standard Bank Limited (note-17)     | -              | -                                     |
|      | Standard Exchange Co.(UK) Ltd.      | -              | -                                     |
|      | Standard Express(USA) Ltd.          |                | -                                     |
|      | SBL Capital Mgt. Ltd.               |                | -                                     |
|      | SBL Securities Ltd.                 |                | -                                     |
|      |                                     |                |                                       |

58,727,418,255

<sup>- 52,659,871,608</sup> 

| 16,0         Consolidated Income Statement           Sundard Exchange Co. (UK) Ltd.         Sinchard Exchange Co. (UK) Ltd.           Sundard Exchange Co. (UK) Ltd.         Sinchard Exchange Co. (UK) Ltd.           Sinchard Exchange Co. (UK) Ltd.         Sinchard Exchange Co. (UK) Ltd.           Sinchard Exchange Co. (UK) Ltd.         Sinchard Exchange Co. (UK) Ltd.           Sinchard Exchange Co. (UK) Ltd.         Sinchard Exchange Co. (UK) Ltd.           Sinchard Exchange Co. (UK) Ltd.         Sinchard Exchange Co. (UK) Ltd.           Sinchard Exchange Co. (UK) Ltd.         Sinchard Exchange Co. (UK) Ltd.           Sinchard Exchange Co. (UK) Ltd.         Sinchard Exchange Co. (UK) Ltd.           Sinchard Exchange Co. (UK) Ltd.         Sinchard Exchange Co. (UK) Ltd.           Sinchard Exchange Co. (UK) Ltd.         Sinchard Exchange Co. (UK) Ltd.           Sinchard Exchange Co. (UK) Ltd.         Sinchard Exchange Co. (UK) Ltd.           Sinchard Exchange Co. (UK) Ltd.         Sinchard Exchange Co. (UK) Ltd.           Sinchard Exchange Co. (UK) Ltd.         Sinchard Exchange Co. (UK) Ltd.           Sinchard Exchange Co. (UK) Ltd.         Sinchard Exchange Co. (UK) Ltd.           Sinchard Exchange Co. (UK) Ltd.         Sinchard Exchange Co. (UK) Ltd.           Sinchard Exchange Co. (UK) Ltd.         Sinchard Exchange Co. (UK) Ltd.           Sinchard Exchange Co. (UK) Ltd.         Sinchard Exchang   |         |  | 30.06.2022    | 30.06.2021    |
|---|---------|--|---------------|---------------|
| Standard Eank Linkle (note-10)         7.037931.202         6.762.947.247           Standard Excess(USA) Ltd.         Standard Excess(USA) Ltd.         8.81.041.041.143         8.82.002.448           Stall Carling Mig. Ltd.         Standard Excess(USA) Ltd.         8.82.021.041.041.143         8.82.021.041.041.143           Standard Excess(USA) Ltd.         Standard Excess(USA) Ltd.         8.82.021.041.041.043         8.82.021.041.041.043           Standard Excess(USA) Ltd.         Standard Excess(USA) Ltd.         6.517.756.602.010.046.019         6.627.061.032.040.041.043           Standard Excess(USA) Ltd.         Standard Excess(USA) Ltd.         9.075.063.291         0.080.6010         9.075.063.291           Standard Excess(USA) Ltd.         Standard Excess(USA) Ltd.         9.075.063.291         0.080.6010         9.075.063.291           Standard Excess(USA) Ltd.         Standard Excess(USA) Ltd.         9.075.063.291         0.075.052.01         9.075.053.021           Standard Excess(USA) Ltd.         Standard Excess(USA) Ltd.         9.075.053.021         0.075.053.021         0.075.053.021         0.075.053.021         0.075.053.021         0.075.053.021         0.075.053.021         0.075.053.021         0.075.053.021         0.075.053.021         0.075.052         0.075.052         0.075.053.021         0.075.052         0.075.052         0.075.052         0.075.052 <td< td=""><td>18(a)</td><td>Consolidated Income Statement</td><td>0.00</td><td>-</td></td<>   | 18(a)   | Consolidated Income Statement                              | 0.00          | -             |
| Standard Exchange Co. (UK) Ltd.         19.211.165         81.62.005           Standard Exchange Co. (UK) Ltd.         19.211.165         10.725.001           Standard Exchange Co. (UK) Ltd.         10.511.755.001         10.725.001           Standard Exchange Co. (UK) Ltd.         10.725.001         10.725.001           Standard Coparating Account         10.725.001         10.725.001           Portit recoved from Collasting Account And Defenderatins Exturbes         10.725.001         10.777.82           Portit recoved from Collasting Account And Defenderating Account         10.777.82         10.777.82           Portit recoved from Investments         10.777.82         10.777.82   |         | Income:  |               |               |
| Standard Expenses(USA) Ltd.         81.8, 754, 178         120.082,484           StL. Securities Ltd.         Total         7.200,082,595         4.201,593,392           Standard Expenses(USA) Ltd.         9.05,795,692         4.05,897,794         10.202,993,293           Standard Expenses(USA) Ltd.         9.05,795,692         10.27,596,392         10.27,596,392           Standard Expenses(USA) Ltd.         9.05,995,693         10.27,596,392         10.27,596,392           Standard Expenses(USA) Ltd.         9.05,995,693         10.27,596,392         10.27,596,392           Standard Expenses(USA) Ltd.         9.05,995,693         10.27,596,392         10.75,902,792           Standard Expenses(USA) Ltd.         9.07,595,922         7.55,124,584         0.07,503           Standard Expenses(USA) Ltd.         9.07,595,922         7.55,124,584         0.07,503           Standard Expenses(USA) Ltd.         9.07,595,923         10.55,21,464         4.04,086           Profit received from Cana and advances/investments (note-18.3)         9.05,847,908         1.35,854,768         1.35,854,768           Profit received from Cana and advances/investments (note-18.3)         9.05,847,968         1.35,854,768         1.35,854,768           Profit received from Cana and advances/investments (note-18.3)         9.05,877,971,111         0.06,902         1.35,854   |         | Standard Bank Limited (note-18)                            | 7,037,931,202 | 6,762,947,247 |
| SBL Capital MpL Ldd         Total         88.8         89.8         99.8<  |         |  |               |               |
| SEL Securities Int.         Total         66,449,696         (44,413,1962)           Exponse:         7280,065,255         6,510,755,622         6,510,755,622         6,510,755,622         6,510,755,622         6,510,755,622         6,510,755,622         6,510,755,622         6,510,755,622         6,510,755,622         6,510,755,622         6,510,755,622         6,510,755,622         6,510,755,622         6,510,755,622         6,510,755,622         6,510,755,622         6,510,755,622         6,510,755,622         6,520,931,322         755,124,554           Consolidated Operating Profit before Provision         6,510,755,622         6,520,931,322         755,124,554         6,500,757,552         6,203,237,411         6,542,251,561         6,203,237,411         6,542,251,561         6,500,757,552         6,510,756,562         7,470,069         5,587,791,111         6,560,751,561         6,767,752         5,510,756,523         1,550,541,561         7,470,069         5,767,552         5,775,752         5,100,756,752         5,100,756,752         7,470,069         5,775,752         5,775,752         5,100,756,753         1,760,757,552         5,774,711         6,006,000,956         7,747,069         5,775,752         5,775,752         5,775,752         5,775,752         5,775,752         5,775,752         5,775,752         5,775,752         5,774,7111         5,775,752  |         |  |               |               |
| Total         7.280,068,295         6.985,617,346           Expense:<br>Standard Bank Linita (note-16)<br>Standard Express(USA) Ltd.<br>SBL Centriles Linita.         6.517,755,502<br>10,327,441         6.517,755,502<br>10,327,441         6.517,755,502<br>10,327,441         6.517,755,502<br>10,327,441         6.517,755,502<br>10,327,442         6.517,755,502<br>10,327,442         6.517,755,502<br>10,327,442         6.527,057,502<br>10,327,442         6.523,755,502<br>10,327,442         6.523,755,502<br>10,327,442         6.523,755,502<br>10,327,442         6.523,755,502<br>10,327,442         6.523,755,502<br>10,327,442         6.523,744,545           Porti received from Lans and advances/investments (note-18,3)<br>Porti received from EC clearing Account<br>Profit received from EC clearing Account<br>Profit received from EC clear and Advances/investments (note-18,3)<br>Porti received from Lans and Advances/investment (note-20)<br>Porti received from Lans and Advances/investment (note-20)<br>Porti received from Investment 42 (note-20)<br>Porti received from Investment 43 (note-20)<br>Porti received from Investment  |         |  |               |               |
| Standard Eank Limited (note-16)         62.73,58.02         1.27,568.22         1.27,568.22         1.27,568.22         1.07,680.07           SBL Securities Ltd.         Total         6.827,661.13         6.827,662.14         9.0365,610         9.075,682         10.776,802         6.827,661.13         9.075,682         10.776,802         6.827,661.13         9.075,682         10.776,802         6.827,661.13         9.075,682         10.776,802         6.827,661.13         9.075,682         10.776,802         6.827,661.13         9.075,682         10.776,802         6.827,661.13         9.075,682         10.776,802         6.827,661.13         9.075,682         10.776,802         6.827,661.13         9.075,682         10.776,802         10.776,702         10.856,877,961,111         10.756,877,961         10.757,702         10.856,777,862         14.86,773,856         7.447,1069         12.856,877,961         12.856,877,961         12.856,877,961         12.856,877,961         12.856,877,961  |         |  |               |               |
| Standard Exchange Co.(UK) Ltd.         12.314.982         90.956.510         66.874.061           SBL Capital Mg1, Ltd.         Total         60.865.501         66.874.061           SBL Capital Mg1, Ltd.         13.237.448         90.756.851         66.874.061           SBL Capital Mg1, Ltd.         50.87.961         66.874.061         90.875.851           SBL Capital Mg1, Ltd.         50.87.961         66.874.061         90.875.842           Consolidated Operating Profit teolors Protocome and advances/investments (note-18.3)         66.874.061         90.875.842           Profit received from Colleans and advances/investments (note-18.3)         5.842.261.968         6.203.237.444           Profit received from Colleans Account and seminary (note-20)         5.842.261.968         4.249.861           Salary and allowances (note-23)         1.556.947.063         9.767.552           Postage, stamp, Indecommunication (note-21)         9.33.177.07         9.33.177.07         9.33.177.07           Shardard V, Profity, Source (note-23)         1.656.947.063         9.767.552         9.78.7414         9.78.7414           Shardard V, Profity, Source (note-24)         1.69.97.974.111         4.20.83.01         1.400.002.65           Shardard V, Profity, Source (note-24)         1.656.947.063         9.78.778.24         9.78.778.24           Shardar   |         | -  |               |               |
| Standard Express(USA) Ltd.         00.066.610         13.272,7384         0.0266.610           SBL Securities Ltd.         Total         6.687,061         9.0266.610           Total         6.687,061         9.0266.610         9.0266.610           Profit received from and similar income         0.000         6.687,061         9.0266.610           Profit received from FC clearing Account         5.842,261,962         6.230,017,441         4.940,661           Profit received from FC clearing Account         15.556,947,903         9.0266,610         9.765,124,554           Stationery, Printings, adversements (note-18.3)         5.857,791,111         5.262,145         4.940,661           Profit received from FC clearing Account         15.556,947,903         3.027,747         9.767,555           Stationery, Printings, adversement (cl. (note-20)         5.857,791,111         5.262,165         7.447,000           Stationery, Printings, adversement is (note-23)         1.672,727         2.872,741         9,767,503           Stationery, Printings, adversements         1.672,827,821         3.500,920         1.672,722           Adversements         1.672,827,821         3.500,920         1.672,827,820         1.672,827,820           Station Stationery, Printings, adversement is (note-24)         1.672,826,966         1.772,827,820 <td< td=""><td></td><td></td><td></td><td></td></td<>   |         |  |               |               |
| SBL Capital Mg. 1dc.         Total         13.227,448<br>11.722,623,631         9,075,083           SBL Socurities Lid.         Total         6,645,058,953         5,239,443,392           Consolidated Operating Profit before Provision         65,203,142         7,51,22,451         6,000,000           18.1         Profit resident fram a similar income<br>Profit resident fram C dualing Account<br>Profit resident fram (BCP)<br>Profit resident fram C dualing Account<br>Profit resident fram C dualing Account<br>Profit resident fram (BCP)<br>Profit resident fram Account<br>Profit resident fram Account<br>Profit resident fram Account<br>Profit r  |         |  |               |               |
| Total         6.646.036.053         6.230.433.323           Consolidated Operating Profit before Provision         632.031.423         775.124.554           Profit network from Lands and advances/investments (note-18.3)         5.842.261.966         6.230.3237.441           Profit network from FC dealing Account         5.842.261.966         6.230.3237.441           Profit network from FC dealing Account         5.842.261.966         6.230.3237.441           Profit network from FC dealing Account         1.552.21.707         6.230.463.929           Profit network from FC dealing Account         1.552.21.707         6.230.477.471         4.349.021           1.252.217.707         5.847.209.111         1.406.000.255         9.777.782           Start Signer Steer (note-20)         1.555.247.707         8.150.402         9.777.782           Managing Director's sealary and fees (note-20)         1.573.782         1.406.000.255         9.777.782           Start Signer Stee (note-30)         2.370.777.777         8.150.402         9.777.782         9.777.782           Auditor's fees (note-20)         1.573.782         1.406.000.255         1.406.000.255         1.406.000.265           Start Signer Signe Signer Signer Signer Signe Signer Signer Signer Signe  |         |  |               |               |
| Consolidated Operating Profit before Provision         632,031,342         755,124,554           18.1         Profit received from Loars and advances/fivestments (note-18.3)<br>Profit received from Clears and advances/fivestments (note-18.3)         5,842,261,960         6,203,237,444           Profit received from Clears and advances/fivestments (note-18.3)         5,847,401,111         6,203,237,441         4,208,167,305           Salary and allowances (note-23)         Rent, Taxes, Insurance, Electricity tect, (note-24)         1,556,847,900         1,656,347,900           Salary and allowances (note-23)         1,556,847,900         3,03,217,787         1,466,000,285           Profit received from Coll salary and fees (note-27)         8,185,044         9,150,000         1,577,770           Bark manipublic to the sale (note-30)         1,577,770         4,63,818         1,552,454,468           Director's salary and fees (note-32)         3,570,00         1,577,770         4,63,818           Expenses included VAT on which applicable         5,522,285,088         2,372,424,349         1,522,945,944           Bark Manipublic Barchased         5,527,791,111         5,627,791,111         3,03,0285,189         1,07,38,183,190         1,1728,447,805           Bark Manipublic Barchased         5,522,285,088         2,300,285,180         1,728,447,805         3,03,0285,180         1,728,447,805         1,07,38,183,   |         |  |               |               |
| 18.1         Profit, Discourt and similar income<br>Profit received from Loars and advances/investments (note-18.3)<br>Profit received from Loars and advances/investments (note-18.3)<br>Profit received from Bank and other financial institutions         5.842.281.986<br>(1.5529.452)         6.203.237.44<br>(4.949.861           18.2         Administrative Exponses<br>(note-20)         1.555.847.900<br>(3.02.277.791.111         6.208.187.365<br>(3.02.277.791.111         6.208.187.365<br>(3.02.277.791.111         6.208.187.365<br>(3.02.277.791.111         6.208.187.365<br>(3.02.277.791.111         6.208.187.365<br>(3.02.277.791.111         6.208.187.365<br>(3.02.277.791.111         6.208.187.365<br>(3.02.277.791.111         6.208.187.365<br>(3.02.277.271.111         6.208.187.365<br>(3.02.277.271.111         6.208.187.365<br>(3.02.277.271.111         6.208.187.365<br>(3.02.277.271.111         6.208.187.365<br>(3.02.277.271.111         6.208.187.365<br>(3.02.277.271.111         6.208.187.365<br>(3.02.277.271.111         6.208.187.365<br>(3.07.277.111         6.208.187.365<br>(3.07.277.111         6.208.187.365<br>(3.07.277.111         6.208.187.365<br>(3.07.277.111         6.208.187.365<br>(3.02.27.287.287.287.287.287.287.287.287.287  |         |  |               |               |
| Profit received from Loars and advances/investments (note-18.3)       5,842,281,364       -         Profit received from Clearing Account       -       -         Profit received from Clearing Account       -       -         18.2       Administrative Expanses       -       -         Profit received from Clearing Account       -       -       -         Profit received from Clearing Account       -       -       -         Profit received from Clearing Account       -       -       -       -         Profit received from Clearing Account       -       -       -       -       -         Barls Tarves, Imagenes (note-20)       - <td></td> <td>Consolidated Operating Profit before Provision</td> <td></td> <td>755,124,554</td>  |         | Consolidated Operating Profit before Provision             |               | 755,124,554   |
| Profit received from EC clearing Account<br>Profit received from Bank and other financial institutions         1,552,145         4,949,81           18.2         Administrative Expenses         1,556,947,903         1,406,000,265           Salary and allowances (note-23)<br>Expenses (note-23)         1,406,000,265         28,65,947,903         1,406,000,265           Postage, stamp, relecontinuurscience (note-24)         8,155,647,903         1,406,000,265         28,77,355           Shariah Supervisory (note-25)         1,616,627         28,156,947,903         28,156,947,943         28,156,947,943         30,056,917         10,177,972   | 18.1    |  |               | 0.000.007.444 |
| 18.2         Administrative Expenses           Salary and allowances (note-23)         Salary and allowances (note-24)           Rent, Taxes, Insurance, Electricity etc. (note-27)         3.03,217,777           Postage, stamp, telecommunication etc (note-27)         9,313,224           Managing Director's seas (note-29)         2,377,772           Shariah Supervisory Committee's fees & Expenses (29)         3.30,201           Auditor's fees (note-20)         1,576,785           Zakat Expenses of the Bank (21,1)         5,22,285,086           Repart of Bank's assets (note-32)         3.200           Expenses included VAT on which applicable         1,777,782           18.3         Profit received from Investments           Bal Madatah         5,522,285,086           Bal Madatah         2,370,243,680           Bal Madatah         2,370,243,680           Bal Magial         5,322,280,086           Bal Magial         5,327,280,791,111           Bal Magial         2,370,243,680           Bal Magial         2,370,243,680           Bal Salam         3,080,07,966           Nuchsfarkah         2,940,07,965           Card         1,078,182           Total         15,522,456           Salading tunchased         2,600,296  |         | · · · · · · · · · · · · · · · · · · ·                      | 5,842,261,966 | 6,203,237,444 |
| 18.2       Administrative Expenses         Salary and allowances (note-23)       1,406,000,265         Rent, Taxes, Insurance, Electricity (sct, note-24)       1,556,847,999         Legal expenses (note-25)       3,032,17,77         Sharah Superkeyr, Communication etc. (note-27)       3,041,650,647,999         Sharah Superkeyr, Communication etc. (note-27)       3,041,650,647,999         Sharah Superkeyr, Communication etc. (note-27)       3,056,163         Sharah Superkeyr, Communication etc. (note-27)       3,056,169         Auditor's fees (note-30)       1,727,762         Zikat Expenses (note-30)       1,737,762         Auditor's fees (note-30)       1,722,457,865         Auditor's fees (note-30)       1,722,457,865         Auditor's fees (note-30)       1,722,457,865         Auditor's fees (note-30)       1,722,457,865         Bai Maribaha       552,280,986         Bai Maribaha       552,280,986         Bai Maribaha       552,280,996         Bai Maribaha       2,913,237,742         Bai Maribaha       2,933,078,163         Bai Maribaha       2,933,078,163         Bai Maribaha       2,943,755         Bai Maribaha       2,943,755         Del Business       2,9443,756         Del Business <td></td> <td>Profit received from Bank and other financial institutions</td> <td></td> <td>4,949,861</td>  |         | Profit received from Bank and other financial institutions |               | 4,949,861     |
| Salary and allowances (note-23)         1,556,847,9083         1,656,047,955           Rent, Taxes, Insurance, Electricity etc.(note-24)         286,767,355         286,767,355           Legal expenses (note-25)         8,156,045         28,3156,045         7,447,069           Stationery, Printings, advertisement etc.(note-26)         8,156,045         28,313,224         26,722,414           Shariah Supervisory Committee's Fees & Expenses (29)         1,557,372         45,000         45,328           Audio's fees (note-30)         1,572,372         46,069,502         -         -           Zakar Expenses of the Bank (32,1)         5,5114,956         46,069,502         - <td></td> <td></td> <td>5,857,791,111</td> <td>6,208,187,305</td>   |         |  | 5,857,791,111 | 6,208,187,305 |
| Rent, Taxes, Insurance, Electricity etc., (note-24)         303.277,777         282.6767,352           Legat expenses, (note-25)         8,104,166         7,477,087           Postage, stamp, telecommunication etc. (note-27)         8,104,166         7,477,087           Stationary, Printings, advertisement etc. (note-27)         9,150,000         9,150,000           Director's resk (note-29)         1,573,762         463,818           Sharin's Supervisory Committee's Fees & Expenses (29)         3,52,00         -           Auditor's fees (note-30)         -         -         -           Zakat Expenses of the Bank (32.1)         -         -         -           Repair of Bank's assets (note-32)         1,970,512,117         1,920,457,805         -           Bai Murabasha         5,837,140,561         3,000,000         -         -           Hire Funchased HPSM         5,837,140,561         -         -         -           Bai Murabasha         9,046,796         -         -         -         -           QBU Business         10,736,162         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -  | 18.2    | •  |               |               |
| Legal expenses (note-25)         8,116,166         9,767,582           Postage, Stamp, Ielecommunication et. (note-27)         29,313,244         26,792,414           Sharidonery, Printings, advertisement etc. (note-27)         9,150,000         15,73,762           Sharidon Supervisory Committee's Fees & Expenses (29)         1,573,762         463,618           Audio's fees (note-30)         1,573,762         463,618           Zakat Expenses of the Bank (22,1)         5         1,793,762           Repair of Bank's assets (note-32)         1,792,467,005         1,792,467,005           Expenses included VAT on which applicable         552,2285,086         5,837,140,591           Bai Muajjal         5,52,345,600         16,527,207           Bai Muajjal         2,366,07,956         -           Bai Muajjal         2,183,7881         -           OBU Business         10,793, f62         4,040,000           Expont Development Fund (EDF)         49,767,865         -           Trail Profit norlwestments         5,527,211,111         6,203,237,444           Profit received from Back and other Financial Institution         15,522,145         4,949,861           Trail Profit new expond from C C learing account         15,527,1111         6,203,237,444           Profit paid on deposits, borrowings, etc.  |         |  |               |               |
| Postage, stamp, telecommunication etc. (note-20)         8,136,045         7,447,089           Stationery, Printing, advertisement etc. (note-20)         9,150,000         9,150,000           Director's stalary and fees (note-23)         1,537,752         443,818           Shariah Supervisory Committee's Fees & Expenses (29)         3,52,00         -           Auditor's fees (note-30)         -         -         -           Zakat Expenses of the Bank (32.1)         -         -         -           Repair of Bank's assets (note-32)         1,970,512,117         1,920,457,805         -           Bai MuraBashe         552,228,068         5,837,140,501         -         -           Bai MuraBashe         5,837,140,501         -         -         -         -           Bai MuraBashe         5,837,140,501         - <td< td=""><td></td><td></td><td></td><td></td></td<>   |         |  |               |               |
| Managing Director's seas (note-29)         9,150,000         9,150,000           Director's Fees (note-29)         3,52,00         463,618           Shariah Supervisory Committee's Fees & Expenses (29)         3,52,00         -           Zakat Expenses included VAT on which applicable         5,4114,956         460,069,502           Bai Muajjai         5,52,285,086         5,837,140,591           Bai Muajjai         2,552,285,086         5,837,140,591           Bai Muajjai         2,552,285,086         5,837,140,591           Bai Muajjai         2,552,285,086         5,837,140,591           Bai Muajjai         2,552,285,086         3,90,87,55           OBU Business         2,138,7881         300,585,169           OBU Business         2,138,7881         300,525,169           Tijar VISA Card         36,183,190         -           Tijar VISA Card         36,183,190         -           Total         5,557,791,111         6,203,237,444           Profit received from FC clearing account         -         -           Profit received from Size Math         -         -           Standard Bank Limited (Profit Received from SCML)         5,857,791,111         6,208,237,444           Standard Bank Limited (Profit Received from SCML)         5,877,891,111 <td></td> <td>5 1 1 1</td> <td></td> <td></td>   |         | 5 1 1 1  |               |               |
| Directors Fees (note-29)         1,573,762         463,618           Sharain Supervisory Committee's Fees & Expenses (29)         3,52,000         -           Audio's fees (note-30)         3,52,000         -           Zakat Expenses of the Bank (22.1)         -         -           Repair of Bank's assets (note-32)         -         -           Expenses included VAT on which applicable         1,792,457,805         -           18.3         Profit received from Investments         552,225,086         -           Bai Muajial         2,370,243,650         16,627,207           Bai Salam         9,048,795         -           ORU Business         21,437,861         -           OBU Business         116,884,381         2,513,624           Foreign bills purchased         116,884,381         25,153,624           Profit received from Exerceived from C Clearing account         -         -           Profit received from Exerceived from SCML)         5,857,791,111         6,208,187,306           Standard Bank Limited (Profit Received from SCML)         5,877,91,111         6,208,187,305           Standard Bank Limited (Profit Received from SCML)         5,877,91,111         6,208,187,305           Standard Bank Limited (Profit Received from SCML)         1,31,055,652         1,31,92,84  |         | , , ,  |               |               |
| Shariah Supervisory Committee's Fees & Expenses (29)       35,200         Audito's fees (note -30)       54,114,966         Zakat Expenses of the Bank (22.1)       54,114,966         Repair of Bank's assets (note -32)       1,792,457,805         Expenses included VAT on which applicable       55,114,966         18.3       Profit received from Investments         Bai Murabahah       552,285,006         Bai Murabahah       2,837,140,591         Bai Salam       2,702,243,650         Hire Purchase/ HPSM       2,849,067,956         Musharakah       9,904,87,95         QBU Business       2,1837,881         Tijara VISA Card       49,400,000         Parofit received from FC clearing account       116,884,381         Profit received from FC clearing account       15,529,145         Profit received from Bank and other Financial Institution       15,527,791,111         Profit received from SBSL)       5,867,791,111         Standard Bank Limited (Profit Received from SBSL)       1,379,862         Standard Bank Limited (Profit Received from SBSL)       1,3765,554,483         Standard Bank Limited (Profit Received from SBSL)       1,379,862         Standard Bank Limited (Profit Received from SBSL)       1,3779,1111         Standard Bank Limited (Profit Received from SBSL) </td <td></td> <td></td> <td></td> <td></td>   |         |  |               |               |
| Auditor's fees (note -30)   |         |  |               | 463,618       |
| Zakat Expenses of the Bank (22.1)       -   |         |  | -             | -             |
| Expenses included VAT on which applicable         1,970,512,117         1,792,457,805           18.3         Profit received from Investments<br>Bai Murajal<br>Bai Salam         552,285,086<br>2,370,243,850         5,837,140,591<br>300,585,169           Bai Murabahah<br>Bai Salam         552,285,086<br>2,370,243,850         5,837,140,591<br>300,585,169         300,685,169           Musharakah<br>Qard         2,698,607,3956         -         -           QBU Business         21,837,881         -         -           Total         36,183,190         -         -           Total         36,183,190         -         -           Total         5,529,145         4,949,661         -           Total         5,857,791,111         6,208,187,305         -           15,529,145         4,949,661         -         -           Total         5,857,791,111         6,208,187,305         -           18.3(a)         Consolidated profit on investment         -         -         -           Standard Bank Limited (note-18.3)         5tandard Bank Limited (Profit Received from SCML)         -         -         -           Standard Bank Limited (Profit Received from SCML)         -         -         -         -         -           Standard Bank Limited (Profit Received from SCML)   |         |  | -             | -             |
| Expenses included VAT on which applicable <b>18.3 Profit received from Investments</b><br>Bai Murajal<br>Bai Statam         552,285,086<br>2,370,243,650         5,837,140,591<br>300,585,169           Bai Muajal<br>Bai Statam         16,527,207         40,400,000         -           Qard         2,183,7881         0,1736,162         -         -           Qard         21,837,881         0,1736,162         -         -         -           Musharakah         36,183,190         -  |         | Repair of Bank's assets (note-32)                          |               |               |
| Bai Murabahah         552,285,086         5,837,140,591           Bai Murabahah         5,52,285,086         300,585,189         300,585,189           Bai Salam         1,52,27,271         40,400,000           Hire Purchase/ HPSM         9,048,795         -           Qard         2,889,067,956         9,048,795           OBU Business         21,837,881         (3,622,190)           Tijara VISA Card         36,183,190         -           Total Profit collewelopment Fund (EDF)         497,055         -           Tijara VISA Card         9,805,599         3,580,249           Total Profit no Investments         5,842,261,966         6,203,237,444           Profit received from FC clearing account         -         -           Profit received from FC clearing account         -         -           Profit received from FC clearing account         -         -           Profit received from SCML)         5,857,791,111         6,208,187,305           Standard Bank Limited (Profit Received from SCML)         5,877,91,111         6,208,187,305           Standard Bank Limited (Profit Received from SCML)         5,877,91,111         6,208,187,305           Standard Bank Limited (Profit Received from SCML)         5,877,91,111         6,208,187,305           St  |         | Expenses included VAT on which applicable                  | 1,970,512,117 | 1,792,457,805 |
| Bai Muajjal         2.370,243,650         300,855,169           Bai Salam         16,527,207         40,400,000           Hire Purchasel HPSM         2,698,067,956         -           Mushärakah         9,048,795         -           OBU Business         21,837,881         -           OBU Export Development Fund (EDF)         497,058         -           Tijar VISA Card         36,183,190         -           Inland bills purchased         36,183,190         -           Total Profit on Investments         5,842,261,866         6,203,237,444           Profit received from FC clearing account         -         -           Profit neceived from PC clearing account         -         -           Profit neceived from Bank and other Financial Institution         15,529,145         -           Profit neceived from SCML)         5,857,791,111         6,208,187,305           Standard Bank Limited (Profit Received from SCML)         5,857,791,111         6,208,187,305           Standard Exchange Co.(UK) Ltd.         -         -         -           Standard Exchange Co.(UK) Ltd.         -         -         -           Standard Exchange Co.(UK) Ltd.         -         -         -           Standard Exchange Co.(UK) Ltd.         -   | 18.3    | Profit received from Investments                           |               |               |
| Bai Salam         16,527,207         40,400,000           Hire Purchase/ HPSM         2,698,067,956         -           Mushārakah         9,048,795         -           QBU Business         10,736,162         (3,622,190)           Export Development Fund (EDF)         497,058         -           Tijara VISA Card         316,183,190         -           Inland bills purchased         116,884,381         25,153,624           Foreign bills purchased and discounted         9,950,599         3,3500,249           Total Profit on Investments         5,842,261,966         6,203,237,444           Profit received from Bank and other Financial Institution         15,529,145         4,949,861           Profit received from Bank and other Financial Institution         15,529,145         4,949,861           Standard Bank Limited (Profit Received from SCML)         5,857,791,111         6,208,187,305           Standard Bank Limited (Profit Received from SCML)         5,857,791,111         6,208,187,305           Standard Bank Limited (Profit Received from SSL)         113,928,461         -           Standard Bank Limited (Profit Received from SSL)         5,857,791,111         6,208,187,305           Standard Bank Limited (Profit Received from SSL)         110,229,446         3,517,505           Standard Exchange  |         | Bai Murābahah  | 552,285,086   | 5,837,140,591 |
| Hire Purchase/ HPSM         2,698,067,956         -           Musharakah         2,898,067,956         9,048,795           Qard         21,837,881         10,736,162           QBU Business         10,736,162         (3,622,190)           Export Development Fund (EDF)         497,058         -           Tijara VISA Card         36,183,190         -           Inland bills purchased and discounted         9,950,599         3,580,249           Foreign bills purchased and discounted         9,950,599         3,580,249           Foreign bills purchased and discounted         9,950,599         3,580,249           Profit received from FC clearing account         -         -           Profit received from Bank and other Financial Institution         15,529,145         4,949,861           Profit no Placement         -         -         -           Standard Bank Limited (Profit Received from SCML)         (13,9128,095)         (14,614,156)         (15,996,21)           Standard Bank Limited (Profit Received from SSL)         -         -         -         -           Standard Bank Limited (Profit Received from SSL)         -         -         -         -         -           Standard Bank Limited (Profit Received from SSL)         -         -         -   |         |  |               |               |
| Mushārakah<br>Qard         9,048,795<br>21,837,881         -           OBU Business         21,837,881         -           Cyport Development Fund (EDF)<br>Tijara VISA Card         497,058         -           Tijara VISA Card         36,183,190         -           Iniand bilis purchased         9,950,599         3,580,249           Foreign bilis purchased and discounted         9,950,599         3,580,249           Profit received from FC clearing account         -         -           Profit received from FC clearing account         15,529,145         4,949,861           Profit received from Bark and other Financial Institution         15,529,145         4,949,861           Profit received from Bark and other Financial Institution         -         -           Profit received from Bark Limited (note-18.3)         5,857,791,111         6,208,187,305           Standard Bank Limited (Profit Received from SCML)         5,857,791,111         (15,996,291)         -           Standard Bank Limited (Profit Received from SCML)         5,857,791,111         6,208,187,305         -           Standard Bank Limited (Profit Received from SCML)         5,857,891,111         (13,942,085)         -           Standard Bank Limited (note-18.3)         5,878,824,473         6,221,843,264         -           Standard Bank Limited (note  |         |  |               | 40,400,000    |
| Card         21,837,881         -           OBU Business         10,736,162         (3,622,190)           Export Development Fund (EDF)         497,058         -           Tijara VISA Card         116,884,381         25,153,624           Foreign bills purchased and discounted         9,950,599         3,580,249           Foreign bills purchased and discounted         9,950,599         3,580,249           Fortit coelved from FC clearing account         -         -           Profit received from FC clearing account         -         -           Profit received from Pack and other Financial Institution         15,529,145         4,949,861           Profit received from Pack and other Financial Institution         -         -           Profit received from Collated profit on investment         -         -           Standard Bank Limited (note-18.3)         5,857,791,111         6,208,187,305           Standard Express(USA) Ltd.         -         -         -           Standard Bank Limited (Profit Received from SCML)         (14,614,156)         (5,413,994)           Standard Express(USA) Ltd.         -         -         -           Standard Express(USA) Ltd.         -         -         -           Standard Express(USA) Ltd.         -         -         <   |         |  |               | -             |
| Export Development Fund (EDF)         497,058           Tijara VISA Card         36,183,190           Inland bills purchased         36,183,190           Foreign bills purchased and discounted         9,950,599           Total Profit on Investments         9,950,599           Profit received from FC clearing account         -           Profit received from FC clearing account         -           Profit received from Placement         -           Total         5,857,791,111           Standard Bank Limited (note-18.3)         5,857,791,111           Standard Bank Limited (Profit Received from SBL)         5,857,791,111           Standard Bank Limited (Profit Received from SBL)         (14,614,156)           Standard Bank Limited (Profit Received from SBL)         -           Standard Bank Limited (Profit Received from SBL)         -           Standard Bank Limited (Profit Received from SBL)         -           Standard Exchange Co.(UK) Ltd.         -     <  |         |  |               | -             |
| Tijara VISA Card         36,183,190           Inland bills purchased         116,884,381           Foreign bills purchased and discounted         9,950,599           Total Profit on Investments         5,842,261,966           Profit received from FC clearing account         15,529,145           Profit on Placement         15,529,145           Standard Bank Limited (note-18.3)         4,949,861           Standard Bank Limited (Profit Received from SCML)         5,857,791,111           Standard Bank Limited (Profit Received from SCML)         5,857,791,111           Standard Bank Limited (Profit Received from SBSL)         6,208,187,305           Standard Bank Limited (Profit Received from SBSL)         (14,614,156)           Standard Express(USA) Ltd.         143,719,751           SBL Capital Mgt. Ltd.         31,055,862           SBL Securities Ltd.         5,878,824,473           Forfit paid on deposits (note -19.1)         3,755,554,483           Profit paid on deposits (note -19.1)         3,755,554,483           Profit paid on deposits (note -19.1)         3,722,078,919           Short Term Deposits         3,722,078,919           Short Term Deposits         3,722,078,919           Short Term Deposits         3,722,078,919  |         | OBU Business   | 10,736,162    | (3,622,190)   |
| Inland bills purchased<br>Foreign bills purchased and discounted<br>Total Profit on Investments         116,884,381<br>9,950,599         25,153,624<br>3,580,249           Profit profit on Investments         5,842,261,966         6,203,237,444           Profit received from FC clearing account<br>Profit on Placement         1         15,529,145         4,949,861           15,529,145         4,949,861         -         -         -           15,529,145         4,949,861         -         -         -           18.3(a)         Consolidated profit on investment<br>Standard Bank Limited (note-18.3)         5,857,791,111         6,208,187,305         (115,996,291)           Standard Bank Limited (Profit Received from SSL)<br>Standard Exchange Co.(UK) Ltd.         5,857,682,473         -         -           Standard Bank Limited (Profit Received from SSL)<br>Standard Exchange Co.(UK) Ltd.         -         -         -         -           SBL Capital Mgt. Ltd.         S1,055,662         21,319,294         -         21,319,294         -         21,319,294         -         <   |         |  |               | -             |
| Foreign bills purchased and discounted<br>Total Profit on Investments         9,950,599         3,580,249           Profit received from FC clearing account<br>Profit received from Bank and other Financial Institution<br>Profit on Placement         15,529,145         4,949,861           15,529,145         4,949,861         -         -           15,529,145         4,949,861         -           15,529,145         4,949,861         -           15,529,145         4,949,861         -           15,529,145         4,949,861         -           15,529,145         4,949,861         -           15,529,145         4,949,861         -           15,529,145         4,949,861         -           15,529,145         4,949,861         -           15,529,145         4,949,861         -           15,529,145         6,208,187,305         -           110,15,040         13,128,095         (115,996,291)           111,012,014,04         -         -           111,015,012,014         -         -           111,015,012,014         -         -           111,012,014,01         -         -           111,012,014,01         -         -           1111,012,014,01         -         - <td></td> <td></td> <td></td> <td>-</td>  |         |  |               | -             |
| Total Profit on Investments         5,842,261,966         6,203,237,444           Profit received from SC clearing account         15,529,145         4,949,861           Profit on Placement         15,529,145         4,949,861           Total         5,857,791,111         6,208,187,305           18.3(a)         Consolidated profit on investment         5,857,791,111         6,208,187,305           Standard Bank Limited (note-18.3)         5,857,791,111         6,208,187,305           Standard Bank Limited (Profit Received from SCML)         5,857,791,111         6,208,187,305           Standard Bank Limited (Profit Received from SSL)         (14,614,156)         1           Standard Express(USA) Ltd.         143,719,751         3,517,505           SBL Securities Ltd.         143,719,751         110,229,446           SBL Securities Ltd.         3,105,5862         21,319,294           Profit paid on deposits, borrowings, etc.         3,755,554,483         3,722,078,919           Profit paid on deposits (note -19.1)         3,755,554,483         3,13,798,846           4,035,877,765         149,606,575         3,722,078,919           9,02,211,548         3,04,023,5877,765         3,722,078,919           19,1         Profit paid on deposits ,borrowing etc of the Bank         -         -  |         | •  |               |               |
| Profit received from Bank and other Financial Institution<br>Profit on Placement         15,529,145         4,949,861           Total         15,529,145         4,949,861             15,529,145         4,949,861              15,529,145         4,949,861               15,529,145         6,208,187,305           18.3(a)         Consolidated profit on investment               Standard Bank Limited (Profit Received from SCML)         5,857,791,111         (115,996,291)         (115,996,291)           Standard Express(USA) Ltd.                SBL Capital Mgt. Ltd.                SBL Securities Ltd.                Profit paid on deposits, borrowings, etc.                Profit paid on deposits, borrowing cot of the Bank                19.         Profit paid on deposits , borrowing etc of the Bank <td></td> <td></td> <td></td> <td></td>   |         |  |               |               |
| Profit on Placement         15,529,145         4,949,861           Total         5,857,791,111         6,208,187,305           18.3(a)         Consolidated profit on investment<br>Standard Bank Limited (note-18.3)<br>Standard Bank Limited (Profit Received from SCML)<br>Standard Bank Limited (Profit Received from SBSL)<br>Standard Exchange Co. (UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.         5,857,791,111<br>(139,128,095)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156)<br>(14,614,156) |         | Profit received from FC clearing account                   |               | -             |
| Total         15,529,145<br>5,857,791,111         4,949,861<br>6,208,187,305           18.3(a)         Consolidated profit on investment<br>Standard Bank Limited (note-18.3)<br>Standard Bank Limited (Profit Received from SCML)<br>Standard Bank Limited (Profit Received from SBSL)<br>Standard Exchange Co.(UK) Ltd.         5,857,791,111<br>(139,128,095)<br>(14,614,156)<br>SBL Capital Mgt. Ltd.         6,208,187,305<br>(115,996,291)<br>(14,614,156)<br>SBL Capital Mgt. Ltd.           SBL Capital Mgt. Ltd.         -         -         -           SBL Securities Ltd.         -         -         -           Profit paid on deposits, borrowings, etc.         -         -         -           Profit paid on deposits ( note -19.1)<br>Profit paid on deposits, borrowings ( note -19.1)         3,755,554,483<br>4,245,766,032         3,722,078,919<br>313,798,846         3,722,078,919<br>313,798,846           19.1         Profit paid on deposits, borrowing etc of the Bank<br>Profit paid on deposits, borrowing etc of the Bank<br>Profit paid on deposits         -         -           Savings Bank / Mudaraba Savings Deposits<br>Short Term Deposits / Mudaraba Short Term Deposits         149,606,575<br>306,922,831         3,722,078,919<br>306,922,831         -   |         |  | 15,529,145    | 4,949,861     |
| 18.3(a)       Consolidated profit on investment<br>Standard Bank Limited (note-18.3)<br>Standard Bank Limited (Profit Received from SCML)<br>Standard Exchange Co. (UK) Ltd.       5,857,791,111<br>(139,128,095)<br>(14,614,156)<br>Standard Exchange Co. (UK) Ltd.       6,208,187,305<br>(115,996,291)<br>(14,614,156)<br>SBL Capital Mgt. Ltd.         SBL Capital Mgt. Ltd.       -       -         SBL Securities Ltd.       -       -         Profit paid on deposits, borrowings, etc.       -       -         Profit paid on deposits (note -19.1)<br>Profit paid on borrowings (note -19.1)       3,755,554,483<br>4,245,766,032       3,722,078,919<br>313,798,846<br>4,245,766,032         19.1       Profit paid on deposits , borrowing etc of the Bank<br>Profit paid on deposits       -       -         19.1       Profit paid on deposits , borrowing etc of the Bank<br>Profit paid on deposits , borrowing etc of the Bank       -       -         19.1       Profit paid on deposits , borrowing etc of the Bank<br>Profit paid on deposits , borrowing etc of the Bank       -       -         19.1       Profit paid on deposits , borrowing etc of the Bank       -       -         19.1       Profit paid on deposits , borrowing etc of the Bank       -       -         19.1       Profit paid on deposits , borrowing etc of the Bank       -       -         19.1       Profit paid on deposits , borrowing etc of the Bank       -       -         19.1       Profit paid on dep  |         |  |               |               |
| Standard Bank Limited (note-18.3)       5,857,791,111       6,208,187,305         Standard Bank Limited (Profit Received from SCML)       (139,128,095)       (115,996,291)         Standard Bank Limited (Profit Received from SBSL)       (14,614,156)       (5,413,994)         Standard Exchange Co.(UK) Ltd.       -       -       3,517,505         SBL Capital Mgt. Ltd.       143,719,751       31,055,862       21,319,294         SBL Securities Ltd.       5,878,824,473       6,221,843,264         19.       Profit paid on deposits, borrowings, etc.       -       3,755,554,483       3,722,078,919         Profit paid on deposits ( note -19.1)       3,755,554,483       3,722,078,919       313,798,846         40,211,548       4,245,766,032       4,035,877,765       4,035,877,765         19.1       Profit paid on deposits , borrowing etc of the Bank       -       -       -         Profit paid on deposits , borrowing etc of the Bank       -       -       -       -         Profit paid on deposits       Sourings Deposits       3,722,078,919       3,722,078,919       -         Savings Bank / Mudaraba Savings Deposits       149,606,575       3,722,078,919       -       -       -         Souries Savings Bank / Mudaraba Short Term Deposits / Mudaraba Short Term Deposits / Mudaraba Short Term Deposits  |         | Total  | 5,857,791,111 | 6,208,187,305 |
| Standard Bank Limited (Profit Received from SCML)         (139,128,095)         (115,996,291)           Standard Bank Limited (Profit Received from SBSL)         (14,614,156)         (5,413,994)           Standard Exchange Co.(UK) Ltd.         -         -         -           Standard Express(USA) Ltd.         -         -         -           SBL Capital Mgt. Ltd.         143,719,751         110,229,446         21,319,294           SBL Securities Ltd.         -         -         -         -           Profit paid on deposits, borrowings, etc.         -         -         -         -           Profit paid on deposits ( note -19.1)         3,755,554,483         3,722,078,919         -         -           9.         Profit paid on deposits ( note -19.1)         -  | 18.3(a) | •  |               |               |
| Standard Bank Limited (Profit Received from SBSL)       (14,614,156)       (5,413,994)         Standard Exchange Co.(UK) Ltd.       -       -         Standard Express(USA) Ltd.       -       -         SBL Capital Mgt. Ltd.       143,719,751       110,229,446         SBL Securities Ltd.       31,055,862       21,319,294         5,878,824,473       6,221,843,264         19.       Profit paid on deposits, borrowings, etc.         Profit paid on deposits ( note -19.1)       3,755,554,483       3,722,078,919         9.       9.       -       -         Profit paid on deposits ( note -19.1)       3,755,554,483       3,722,078,919         9.       9.       -       -         Profit paid on deposits ( note -19.1)       -       -         Profit paid on deposits ( note -19.1)       -       -         Profit paid on deposits borrowing etc of the Bank       -       -         Profit paid on deposits       -       -       -         Savings Bank / Mudaraba Savings Deposits       149,606,575       3,722,078,919         Short Term Deposits / Mudaraba Short Term Deposits       306,922,831       -  |         |  |               |               |
| Standard Exchange Co.(UK) Ltd.         3,517,505           Standard Express(USA) Ltd.         3,517,505           SBL Capital Mgt. Ltd.         143,719,751           SBL Securities Ltd.         110,229,446           31,055,862         21,319,294           5,878,824,473         6,221,843,264           19.         Profit paid on deposits, borrowings, etc.           Profit paid on deposits ( note -19.1)         3,755,554,483           Profit paid on borrowings ( note -19.1)         3,755,554,483           Profit paid on borrowings ( note -19.1)         490,211,548           4,245,766,032         4,035,877,765           19.1         Profit paid on deposits ,borrowing etc of the Bank         -           Profit paid on deposits         5           Savings Bank / Mudaraba Savings Deposits         149,606,575           Short Term Deposits / Mudaraba Short Term Deposits         3,722,078,919   |         |  |               |               |
| SBL Capital Mgt. Ltd.       143,719,751       110,229,446         SBL Securities Ltd.       31,055,862       21,319,294         5,878,824,473       6,221,843,264         19.       Profit paid on deposits, borrowings, etc.         Profit paid on deposits ( note -19.1)       3,755,554,483       3,722,078,919         9.       Yrofit paid on deposits ( note -19.1)       3,755,554,483       3,722,078,919         9.       Profit paid on deposits ( note -19.1)       3,755,554,483       3,722,078,919         9.       Profit paid on deposits ( note -19.1)       3,755,554,483       3,722,078,919         9.       Profit paid on deposits ( note -19.1)       3,755,554,483       3,722,078,919         9.       Profit paid on deposits ,borrowing etc of the Bank       -       -         9.       Profit paid on deposits ,borrowing etc of the Bank       -       -         9.       Savings Bank / Mudaraba Savings Deposits       149,606,575       3,722,078,919         9.       Short Term Deposits / Mudaraba Short Term Deposits       306,922,831       -   |         |  | -             | -             |
| SBL Securities Ltd.       31,055,862       21,319,294         5,878,824,473       6,221,843,264         19.       Profit paid on deposits, borrowings, etc.         Profit paid on deposits ( note -19.1)       3,755,554,483       3,722,078,919         9.       490,211,548       313,798,846         490,211,548       4,035,877,765       4,035,877,765         19.1       Profit paid on deposits ,borrowing etc of the Bank       -         Profit paid on deposits       -       -         Savings Bank / Mudaraba Savings Deposits       149,606,575       3,722,078,919         Short Term Deposits / Mudaraba Short Term Deposits       306,922,831       -  |         |  | -             | 3,517,505     |
| 5,878,824,473         6,221,843,264           19. Profit paid on deposits, borrowings, etc.         5,878,824,473         6,221,843,264           19. Profit paid on deposits ( note -19.1)         3,755,554,483         3,722,078,919           9. Profit paid on borrowings ( note -19.1)         3,755,554,483         3,722,078,919           490,211,548         4,245,766,032         4,035,877,765           19.1         Profit paid on deposits , borrowing etc of the Bank         -           Profit paid on deposits         -         -           Savings Bank / Mudaraba Savings Deposits         149,606,575         3,722,078,919           Short Term Deposits / Mudaraba Short Term Deposits         306,922,831         -   |         |  |               |               |
| Profit paid on deposits ( note -19.1)<br>Profit paid on borrowings ( note -19.1)<br>Profit paid on borrowings ( note -19.1)<br><b>19.1</b> Profit paid on deposits ,borrowing etc of the Bank<br>Profit paid on deposits<br>Savings Bank / Mudaraba Savings Deposits<br>Short Term Deposits / Mudaraba Short Term Deposits<br>Short Term Deposits / Mudaraba Short Term Deposits  |         | SBL Securities Lta.  |               |               |
| Profit paid on deposits ( note -19.1)<br>Profit paid on borrowings ( note -19.1)<br>Profit paid on borrowings ( note -19.1)<br><b>19.1</b> Profit paid on deposits ,borrowing etc of the Bank<br>Profit paid on deposits<br>Savings Bank / Mudaraba Savings Deposits<br>Short Term Deposits / Mudaraba Short Term Deposits<br>Short Term Deposits / Mudaraba Short Term Deposits  | 19.     | Profit paid on deposits, borrowings, etc.                  |               |               |
| Profit paid on borrowings ( note -19.1)<br>490,211,548 313,798,846<br>4,245,766,032 4,035,877,765<br>19.1 Profit paid on deposits ,borrowing etc of the Bank<br>Profit paid on deposits<br>Savings Bank / Mudaraba Savings Deposits<br>Short Term Deposits / Mudaraba Short Term Deposits<br>Short Term Deposits / Mudaraba Short Term Deposits   |         | Profit paid on deposits (note -19.1)                       | 3,755,554,483 | 3,722,078,919 |
| 19.1       Profit paid on deposits ,borrowing etc of the Bank         Profit paid on deposits         Savings Bank / Mudaraba Savings Deposits         Short Term Deposits / Mudaraba Short Term Deposits         306,922,831   |         |  |               |               |
| Profit paid on deposits       149,606,575         Savings Bank / Mudaraba Savings Deposits       149,606,575         Short Term Deposits / Mudaraba Short Term Deposits       306,922,831   |         |  | 4,245,766,032 | 4,035,877,765 |
| Savings Bank / Mudaraba Savings Deposits149,606,5753,722,078,919Short Term Deposits / Mudaraba Short Term Deposits306,922,831-  | 19.1    | Profit paid on deposits ,borrowing etc of the Bank         | -             |               |
| Short Term Deposits / Mudaraba Short Term Deposits 306,922,831 -  |         | • •  |               | 0.700.070.045 |
|   |         |  |               | 3,722,078,919 |
| Fixed Deposits / Mudalaba Terri Deposits 2 607 923 245 1  |         | Fixed Deposits / Mudaraba Term Deposits                    | 2,607,923,245 | -             |

|       |   | 30.06.2022               | 30.06.2021                              |
|-------|---|--------------------------|---|
|       | Deposits Under Schemes / Mudaraba Deposit Schemes               | <u>691,101,832</u>       | - 30.00.2021                            |
|       | Profit on lease liabilities as per IFRS-16                      | -                        | -                                       |
|       | Foreign Currency  | -                        | -                                       |
|       |   | 3,755,554,483            | 3,722,078,919                           |
|       | Profit paid on borrowing  |                          | ·                                       |
|       | Profit paid on subordinated Bond                                | 257,250,000              | 308,729,168                             |
|       | Profit paid on Perpetual Bond                                   | 177,075,000              | -                                       |
|       | Profit paid on Bangladesh Bank Refinance                        | 40,174,622               | 150,692                                 |
|       | Profit paid on foreign Bank                                     | 15,711,926               | 4,918,986                               |
|       | Profit paid on ALS<br>Profit paid on repurchase agreement(Repo) | -                        | -                                       |
|       | Tont paid on reputchase agreement(repo)                         | 490,211,548              | 313,798,846                             |
|       |   | 4,245,766,032            | 4,035,877,765                           |
|       |   |                          |   |
| 19(a) | Consolidated profit paid on Deposits, borrowings, etc.          |                          |   |
|       | Standard Bank Limited (note-19)                                 | 4,245,766,032            | 4,035,877,765                           |
|       | Standard Exchange Co.(UK) Ltd.                                  | -                        | -                                       |
|       | Standard Express(USA) Ltd.                                      | -                        | -                                       |
|       | SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.                    | -                        | -                                       |
|       | SDE Securites Etc.  | 4,245,766,032            | 4,035,877,765                           |
|       |   | 4,245,100,002            | 4,000,011,100                           |
| 20.   | Income from Investment  |                          |   |
|       | Dividend on shares  | 9,079,196                | 5,454,371                               |
|       | Gain on shares  | -                        | 2,943,846                               |
|       | Profit received from Prize /Bond                                | 1,000,000                | -                                       |
|       | Profit received from Perpetual Bond                             | 177,555,462              | -                                       |
|       | Profit from Government Securities(GIIB)                         | 42,248,785               | -                                       |
|       | Profit from Government Securities/bond/Sukuk                    | 226,033,416              | 53,043,384                              |
|       | Capital Gain on Government Securities                           | -                        | -                                       |
|       |   |                          |   |
|       |   | 455,916,859              | 61,441,600                              |
| 20(a) | Consolidated Income from Investment                             | -                        | -                                       |
| 20(a) | Standard Bank Limited   | 455,916,859              | 61,441,600                              |
|       | Standard Exchange Co.(UK) Ltd.                                  | 400,910,009              | 01,441,000                              |
|       | Standard Express(USA) Ltd.                                      | _                        | _                                       |
|       | SBL Capital Mgt. Ltd.   | 60,561,044               | 36,052,417                              |
|       | SBL Securities Ltd.   | 24,571,662               | 12,664,768                              |
|       |   | 541,049,565              | 110,158,785                             |
|       |   | <i></i>                  | · · ·                                   |
| 21.   | Commission/Fees, Exchange and Brokerage                         |                          |   |
|       | Commission /Fees (note-21.1)                                    | 342,333,412              | 284,194,073                             |
|       | Exchange earnings (note-21.2)                                   | 251,184,488              | 73,287,331                              |
|       | Brokerage   | -                        | -                                       |
|       |   | 593,517,900              | 357,481,403                             |
|       |   | -                        |   |
| 21.1  | Commission  |                          |   |
|       | Commission on Import L/Cs                                       | 151,345,349              | 63,311,037                              |
|       | Commission on Export L/Cs                                       | 121,862,368              | 148,428,487                             |
|       | Rebate on nostro a/c  | 2,362,641                | 1,040,424                               |
|       | Commission on Bank Guarantee                                    | 60,679,161               | 57,385,034                              |
|       | Commission on chanchyapatra                                     | -                        | 6,068,225                               |
|       | Commission on Remmittance                                       | 6,083,892                | 7,960,865                               |
|       | Underwriting commission   | -                        | -                                       |
|       | Delever   | 342,333,412              | 284,194,073                             |
|       | Brokerage   |                          | -                                       |
|       |   | 342,333,412              | 284,194,073                             |
| 21.2  | Exchange  |                          |   |
|       | Gains arising from Dealing Securities                           |                          | -                                       |
|       | Gains arising from Investment Securities                        | -                        | -                                       |
|       | Gains arising from Foreign Trade Business                       | 251,184,488              | 73,287,331                              |
|       |   | 251,184,488              | 73,287,331                              |
|       |   |                          |   |
| 21(a) | Consolidated Commission, Exchange and Brokerage                 | 500 547 000              | 057 404 400                             |
|       | Standard Bank Limited (note-21)                                 | 593,517,900              | 357,481,403                             |
|       | Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.    | 15,021,864<br>78,276,830 | 7,411,095<br>116,522,313                |
|       | SBL Capital Mgt. Ltd.   | 23,200,091               | 14,918,706                              |
|       | SBL Securities Ltd.   | 15,516,201               | 15,683,545                              |
|       |   | 725,532,886              | 512,017,062                             |
|       |   |                          | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,   |
| 22.   | Other operating income  |                          |   |
|       | SWIFT & Telex charge recoveries                                 | 5,431,551                | 2,623,255                               |
|       | Postage charge recoveries                                       | 4,989,264                | 6,591,099                               |
|       | Service charges<br>Locker charges                               | 45,860,509<br>843,600    | 49,003,894<br>600,661                   |
|       | Loan processing/documentation fees                              | 5,186,670                | 29,652,579                              |
|       | Capital Gain on Sale of Assets                                  | 23,600                   | 178,390                                 |
|       | Service charges agst CIB/Clearing return                        | -                        | 3,300                                   |
|       | Debit / VISA Card Fees  | 42,381,626               | 34,553,005                              |
|       |   | ,,0                      | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |

|                              |  | 30.06.2022  | 30.06.2021   |
|------------------------------|--|---|--|
|                              | Stationery Charge Recovery   | 1,755,559   | 2,292,633  |
|                              | Handling Commission On Lease Finance<br>Handling Charge On Pe-Hsia Booth   | 309,715<br>240,885  | -<br>1,460,845   |
|                              | Earning on Treasury FEX  | 1,033,961   | 1,400,045  |
|                              | NPSB Settlement Income   | 4,523,734   | 3,852,859  |
|                              | Charges On Rtgs  | 4,380,718   | 1,009,883  |
|                              | Recovery From Written Off Loan A/C   | 11,091,999  | 2,278,398  |
|                              | Other earnings   | 2,651,940   | 1,736,137  |
|                              |  | 130,705,332   | 135,836,938  |
| 22(a)                        | Consolidated other operating income  | -   |  |
| <b>22</b> (u)                | Standard Bank Limited (note-22)  | 130,705,332   | 135,836,938  |
|                              | Standard Exchange Co.(UK) Ltd.   | 189,302   | 1,230,911  |
|                              | Standard Express(USA) Ltd.   | 3,297,348   | 42,666   |
|                              | SBL Capital Mgt. Ltd.  | 450,000   | 4,410,000  |
|                              | SBL Securities Ltd.  | 19,390  | 78,320   |
| 23.                          | Solarias and allowances  | 134,661,371   | 141,598,835  |
| 23.                          | Salaries and allowances Basic salary   | 585,240,705   | 530,600,698  |
|                              | Allowances (note-23.1)   | 760,524,495   | 663,033,583  |
|                              | Bonus & ex-gratia  | 125,433,285   | 131,281,241  |
|                              | Bank's contribution to provident fund  | 58,677,976  | 53,011,584   |
|                              | Casual wages   | 26,971,447  | 28,073,158   |
|                              |  | 1,556,847,908   | 1,406,000,265  |
| 23.1                         | Allowances   | -   |  |
| 20.1                         | House rent allowances  | 293,239,200   | 265,122,410  |
|                              | Conveyance allowances  | 43,040,849  | 44,461,788   |
|                              | Entertainment allowances   | 26,261,309  | 27,279,596   |
|                              | House maintenance & utility  | 20,145,550  | 20,760,433   |
|                              | Medical allowances   | 41,833,503  | 39,729,912   |
|                              | Risk allowances  | 1,274,100   | 1,368,521  |
|                              | Washing allowances   | 830,869   | 861,153  |
|                              | Remuneration for probationaries<br>Charge allowances   | 75,883,447<br>1,282,643   | 32,071,684<br>1,281,436  |
|                              | Leave Fare Compensation  | 47,677,581  | 40,125,788   |
|                              | Gratuity   | 205,000,000   | 180,000,000  |
|                              | Leave Encashment   | 3,479,445   | 9,018,476  |
|                              | Extra allowances   | 576,000   | 952,387  |
|                              |  |   | CC3 033 E03  |
|                              |  | 760,524,495   | 663,033,583  |
| 23(a)                        | Consolidated salaries and allowances   |   |  |
| 23(a)                        | Standard Bank Limited (note-23)  | 1,556,847,908   | 1,406,000,265  |
| 23(a)                        | Standard Bank Limited <b>(note-23)</b><br>Standard Exchange Co.(UK) Ltd.   | 1,556,847,908<br>3,095,527  | 1,406,000,265<br>3,109,603   |
| 23(a)                        | Standard Bank Limited <b>(note-23)</b><br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.   | 1,556,847,908<br>3,095,527<br>31,997,693  | 1,406,000,265<br>3,109,603<br>25,880,714   |
| 23(a)                        | Standard Bank Limited <b>(note-23)</b><br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.  | 1,556,847,908<br>3,095,527<br>31,997,693<br>7,319,207   | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308  |
| 23(a)                        | Standard Bank Limited <b>(note-23)</b><br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.   | 1,556,847,908<br>3,095,527<br>31,997,693  | 1,406,000,265<br>3,109,603<br>25,880,714   |
|                              | Standard Bank Limited <b>(note-23)</b><br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.   | 1,556,847,908<br>3,095,527<br>31,997,693<br>7,319,207<br>5,982,157  | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721   |
| 23(a)<br>24.                 | Standard Bank Limited <b>(note-23)</b><br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.  | 1,556,847,908<br>3,095,527<br>31,997,693<br>7,319,207<br>5,982,157<br><b>1,605,242,492</b>  | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610  |
|                              | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.   | 1,556,847,908<br>3,095,527<br>31,997,693<br>7,319,207<br>5,982,157  | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721   |
|                              | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office   | 1,556,847,908<br>3,095,527<br>31,997,693<br>7,319,207<br>5,982,157<br><b>1,605,242,492</b>  | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610  |
|                              | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes   | 1,556,847,908<br>3,095,527<br>31,997,693<br>7,319,207<br>5,982,157<br><b>1,605,242,492</b><br>162,374,023<br>272,000<br>8,075,207<br>26,134,845   | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535   |
|                              | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance  | 1,556,847,908<br>3,095,527<br>31,997,693<br>7,319,207<br>5,982,157<br>1,605,242,492<br>162,374,023<br>272,000<br>8,075,207<br>26,134,845<br>76,159,834  | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867   |
|                              | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes   | 1,556,847,908<br>3,095,527<br>31,997,693<br>7,319,207<br>5,982,157<br><b>1,605,242,492</b><br>162,374,023<br>272,000<br>8,075,207<br>26,134,845<br>76,159,834<br>30,201,878   | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276   |
| 24.                          | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities   | 1,556,847,908<br>3,095,527<br>31,997,693<br>7,319,207<br>5,982,157<br>1,605,242,492<br>162,374,023<br>272,000<br>8,075,207<br>26,134,845<br>76,159,834  | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867   |
|                              | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.   | 1,556,847,908<br>3,095,527<br>31,997,693<br>7,319,207<br>5,982,157<br>1,605,242,492<br>162,374,023<br>272,000<br>8,075,207<br>26,134,845<br>76,159,834<br>30,201,878<br>303,217,787   | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355  |
| 24.                          | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.<br>Standard Bank Limited (note-24)  | 1,556,847,908<br>3,095,527<br>31,997,693<br>7,319,207<br>5,982,157<br>1,605,242,492<br>162,374,023<br>272,000<br>8,075,207<br>26,134,845<br>76,159,834<br>30,201,878<br>303,217,787   | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355  |
| 24.                          | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.<br>Standard Bank Limited (note-24)<br>Standard Exchange Co.(UK) Ltd.  | 1,556,847,908<br>3,095,527<br>31,997,693<br>7,319,207<br>5,982,157<br>1,605,242,492<br>162,374,023<br>272,000<br>8,075,207<br>26,134,845<br>76,159,834<br>30,201,878<br>303,217,787<br>3,706,415  | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355<br>3,928,478   |
| 24.                          | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.<br>Standard Bank Limited (note-24)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.  | 1,556,847,908           3,095,527           31,997,693           7,319,207           5,982,157           1,605,242,492           162,374,023           272,000           8,075,207           26,134,845           76,159,834           300,201,878           303,217,787           3,706,415           32,971,440   | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355<br>3,928,478<br>20,002,523   |
| 24.                          | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.<br>Standard Bank Limited (note-24)<br>Standard Exchange Co.(UK) Ltd.  | 1,556,847,908           3,095,527           31,997,693           7,319,207           5,982,157           1,605,242,492           162,374,023           272,000           8,075,207           26,134,845           76,159,834           302,217,787           3,706,415           32,971,440           1,652,307   | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355<br>3,928,478<br>20,002,523<br>997,589  |
| 24.                          | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.<br>Standard Bank Limited (note-24)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.   | 1,556,847,908           3,095,527           31,997,693           7,319,207           5,982,157           1,605,242,492           162,374,023           272,000           8,075,207           26,134,845           76,159,834           300,201,878           303,217,787           3,706,415           32,971,440   | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355<br>3,928,478<br>20,002,523   |
| 24.                          | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.<br>Standard Bank Limited (note-24)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Legal expenses  | 1,556,847,908         3,095,527         31,997,693         7,319,207         5,982,157         1,605,242,492         162,374,023         272,000         8,075,207         26,134,845         76,159,834         303,217,787         303,217,787         3,706,415         32,971,440         1,652,307         1,514,535   | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355<br>3,928,478<br>20,002,523<br>997,589<br>105,600<br>311,801,546  |
| 24.<br>24(a)                 | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.<br>Standard Bank Limited (note-24)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Legal expenses<br>Legal Charges   | 1,556,847,908         3,095,527         31,997,693         7,319,207         5,982,157         1,605,242,492         162,374,023         272,000         8,075,207         26,134,845         76,159,834         30,201,878         303,217,787         3,706,415         32,971,440         1,652,307         1,514,535         343,062,483  | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355<br>3,928,478<br>20,002,523<br>997,589<br>105,600<br>311,801,546  |
| 24.<br>24(a)                 | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.<br>Standard Bank Limited (note-24)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Legal expenses  | 1,556,847,908         3,095,527         31,997,693         7,319,207         5,982,157         1,605,242,492         162,374,023         272,000         8,075,207         26,134,845         76,159,834         303,217,787         303,217,787         3,706,415         32,971,440         1,652,307         1,514,535   | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355<br>3,928,478<br>20,002,523<br>997,589<br>105,600<br>311,801,546  |
| 24.<br>24(a)                 | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.<br>Standard Bank Limited (note-24)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Legal expenses<br>Legal Charges   | 1,556,847,908         3,095,527         31,997,693         7,319,207         5,982,157         1,605,242,492         162,374,023         272,000         8,075,207         26,134,845         76,159,834         300,201,878         303,217,787         3,706,415         32,971,440         1,652,307         1,514,535         343,062,483   | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355<br>3,928,478<br>20,002,523<br>997,589<br>105,600<br>311,801,546<br>6,842,730<br>2,924,852  |
| 24.<br>24(a)                 | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.<br>Standard Bank Limited (note-24)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Legal expenses<br>Legal Charges<br>Fees ,Stamp & notary public expenses.  | 1,556,847,908         3,095,527         31,997,693         7,319,207         5,982,157         1,605,242,492         162,374,023         272,000         8,075,207         26,134,845         76,159,834         30,201,878         303,217,787         3,706,415         32,971,440         1,652,307         1,514,535         343,062,483  | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355<br>3,928,478<br>20,002,523<br>997,589<br>105,600<br>311,801,546<br>6,842,730<br>2,924,852<br>9,767,582   |
| 24.<br>24(a)<br>25.          | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.<br>Standard Bank Limited (note-24)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Legal expenses<br>Legal Charges<br>Fees ,Stamp & notary public expenses<br>Standard Bank Limited (note-25)  | 1,556,847,908         3,095,527         31,997,693         7,319,207         5,982,157         1,605,242,492         162,374,023         272,000         8,075,207         26,134,845         76,159,834         303,217,787         303,217,787         3,706,415         32,971,440         1,652,307         1,514,535         343,062,483         4,942,441         3,161,725         8,104,166   | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355<br>3,928,478<br>20,002,523<br>997,589<br>105,600<br>311,801,546<br>6,842,730<br>2,924,852  |
| 24.<br>24(a)<br>25.          | Standard Bank Limited (note-23)<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.<br>Standard Bank Limited (note-24)<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Legal expenses<br>Legal Charges<br>Fees , Stamp & notary public expenses<br>Standard Bank Limited (note-25)<br>Standard Exchange Co.(UK) Ltd.   | 1,556,847,908         3,095,527         31,997,693         7,319,207         5,982,157         1,605,242,492         162,374,023         272,000         8,075,207         26,134,845         76,159,834         303,217,787         303,217,787         3,706,415         32,971,440         1,652,307         1,514,535         343,062,483         4,942,441         3,161,725         8,104,166         100,219   | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355<br>3,928,478<br>20,002,523<br>997,589<br>105,600<br>311,801,546<br>6,842,730<br>2,924,852<br>9,767,582<br>-  |
| 24.<br>24(a)<br>25.          | Standard Bank Limited (note-23)<br>Standard Express(USA) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.<br>Standard Bank Limited (note-24)<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Legal expenses<br>Legal Charges<br>Fees , Stamp & notary public expenses<br>Standard Bank Limited (note-25)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.  | 1,556,847,908         3,095,527         31,997,693         7,319,207         5,982,157         1,605,242,492         162,374,023         272,000         8,075,207         26,134,845         76,159,834         303,217,787         303,217,787         303,217,787         3,706,415         32,971,440         1,652,307         1,514,535         343,062,483         4,942,441         3,161,725         8,104,166         100,219         5,205,993   | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355<br>3,928,478<br>20,002,523<br>997,589<br>105,600<br>311,801,546<br>6,842,730<br>2,924,852<br>9,767,582   |
| 24.<br>24(a)<br>25.          | Standard Bank Limited (note-23)<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Office<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.<br>Standard Bank Limited (note-24)<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Legal expenses<br>Legal Charges<br>Fees , Stamp & notary public expenses<br>Standard Bank Limited (note-25)<br>Standard Exchange Co.(UK) Ltd.   | 1,556,847,908         3,095,527         31,997,693         7,319,207         5,982,157         1,605,242,492         162,374,023         272,000         8,075,207         26,134,845         76,159,834         303,217,787         303,217,787         3,706,415         32,971,440         1,652,307         1,514,535         343,062,483         4,942,441         3,161,725         8,104,166         100,219   | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355<br>3,928,478<br>20,002,523<br>997,589<br>105,600<br>311,801,546<br>6,842,730<br>2,924,852<br>9,767,582<br>-  |
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| 24.<br>24(a)<br>25.          | Standard Bank Limited (note-23)<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent-Office<br>Rent-Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.<br>Standard Bank Limited (note-24)<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Legal expenses<br>Legal Charges<br>Fees ,Stamp & notary public expenses<br>Standard Bank Limited (note-25)<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.               | 1,556,847,908           3,095,527           31,997,693           7,319,207           5,982,157           1,605,242,492           162,374,023           272,000           8,075,207           26,134,845           76,159,834           300,201,878           303,217,787           3,706,415           32,971,440           1,652,307           1,514,535           343,062,483           4,942,441           3,161,725           8,104,166           100,219           5,205,993           335,700           5,750   | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355<br>3,928,478<br>20,002,523<br>997,589<br>105,600<br>311,801,546<br>6,842,730<br>2,924,852<br>9,767,582<br>9,767,582<br>-<br>2,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,231<br>-<br>3,102,1 |
| 24.<br>24(a)<br>25.<br>25(a) | Standard Bank Limited (note-23)<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent- Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.<br>Standard Bank Limited (note-24)<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Legal expenses<br>Legal Charges<br>Fees ,Stamp & notary public expenses<br>Standard Bank Limited (note-25)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>Standard Express(USA) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Securities Ltd.  | 1,556,847,908           3,095,527           31,997,693           7,319,207           5,982,157           1,605,242,492           162,374,023           272,000           8,075,207           26,134,845           76,159,834           300,201,878           303,217,787           3,706,415           32,971,440           1,652,307           1,514,535           343,062,483           4,942,441           3,161,725           8,104,166           100,219           5,205,993           335,700           5,750   | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355<br>3,928,478<br>20,002,523<br>997,589<br>105,600<br>311,801,546<br>6,842,730<br>2,924,852<br>9,767,582<br>-<br>2,102,231<br>-<br>45,333  |
| 24.<br>24(a)<br>25.<br>25(a) | Standard Bank Limited (note-23)<br>Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Rent, Taxes, Insurance, electricity, etc.<br>Rent-Office<br>Rent-Godown<br>Rent Paid - Atm Booth<br>Rates and taxes<br>Insurance<br>Utilities<br>Consolidated Rent, Taxes, Insurance, electricity, etc.<br>Standard Bank Limited (note-24)<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd.<br>Legal expenses<br>Legal Charges<br>Fees , Stamp & notary public expenses<br>Standard Express(USA) Ltd.<br>Standard Express(USA) Ltd.<br>Standard Express(USA) Ltd.<br>SBL Securities Ltd.<br>Legal expenses<br>Legal Charges<br>Fees , Stamp & notary public expenses<br>Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.<br>SBL Securities Ltd. | 1,556,847,908           3,095,527           31,997,693           7,319,207           5,982,157           1,605,242,492           162,374,023           272,000           8,075,207           26,134,845           76,159,834           302,01,878           303,217,787           303,217,787           3,706,415           32,971,440           1,652,307           1,514,535           343,062,483           4,942,441           3,161,725           8,104,166           100,219           5,205,993           335,700           5,750           13,751,827 | 1,406,000,265<br>3,109,603<br>25,880,714<br>5,177,308<br>966,721<br>1,441,134,610<br>163,699,615<br>307,063<br>-<br>25,445,535<br>68,208,867<br>29,106,276<br>286,767,355<br>3,928,478<br>20,002,523<br>997,589<br>105,600<br>311,801,546<br>6,842,730<br>2,924,852<br>9,767,582<br>9,767,582<br>-<br>2,102,231<br>-<br>2,102,231<br>-<br>45,333<br>11,915,146   |

|        |   | 30.06.2022             | 30.06.2021                |
|--------|---|------------------------|---------------------------|
|        | Telephone, Mobile (office & residence)                            | 3,039,178              | 2,759,382                 |
|        |   | 8,155,045              | 7,447,069                 |
| 26(a)  | Consolidated Postage, Stamps, Telecommunication etc.              |                        |                           |
|        | Standard Bank Limited (note-26)                                   | 8,155,045              | 7,447,069                 |
|        | Standard Exchange Co.(UK) Ltd.                                    | 42,426                 | 45,833                    |
|        | Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.               | 1,409,885<br>33,479    | 1,011,506<br>36,327       |
|        | SBL Securities Ltd.   | 96,681                 | 67,673                    |
|        |   | 9,737,516              | 8,608,408                 |
| 27.    | Stationery, Printing, Advertisement etc.                          |                        |                           |
|        | Printing stationery   | 4,225,888              | 3,203,639                 |
|        | Security stationery   | 406,212                | 453,760                   |
|        | Petty stationery<br>Computer stationery                           | 4,476,738              | 3,911,230                 |
|        | Calender ,Dairy,Greetings Crads Etc                               | 5,971,621<br>5,591,058 | 5,438,662<br>4,712,502    |
|        | Publicity and advertisement                                       | 8,641,777              | 9,072,621                 |
|        |   | 29,313,294             | 26,792,414                |
| 27(a)  | Consolidated Stationery, Printing, Advertisement etc.             |                        |                           |
|        | Standard Bank Limited (note-27)                                   | 29,313,294             | 26,792,414                |
|        | Standard Exchange Co.(UK) Ltd.<br>Standard Express(USA) Ltd.      | 251,103<br>1,560,938   | 181,254<br>2,119,977      |
|        | SBL Capital Mgt. Ltd.   | 148,220                | 25,255                    |
|        | SBL Securities Ltd.   | 58,414                 | 10,000                    |
|        |   | 31,331,968             | 29,128,900                |
| 28.    | Managing Director's salary and fees                               |                        |                           |
|        | Basic salary  | 4,500,000              | 4,500,000                 |
|        | House rent allowance<br>House maintenance & utility               | 1,200,000<br>300,000   | 1,200,000<br>300,000      |
|        | Bank's contribution to provident fund                             | 450,000                | 450,000                   |
|        | Entertainment   | 600,000                | 600,000                   |
|        | Cook & Servant  | 300,000                | 300,000                   |
|        | Residence Security Guard  | 300,000                | 300,000                   |
|        | Bonus<br>Leave Fare Compensation                                  | 750,000<br>750,000     | 750,000<br>750,000        |
|        |   | 9,150,000              | 9,150,000                 |
| 29.    | Directors fees & meeting expenses                                 |                        |                           |
|        | Directors fees  | 1,016,000              | 288,000                   |
|        | Travelling and haltage<br>Refreshment and dinner                  | 268,035<br>289,727     | -<br>175,618              |
|        |   | 1,573,762              | 463,618                   |
| 29(a)  | Consolidated Directors fees & meeting expenses                    |                        |                           |
| 23(a)  | Standard Bank Limited (note-29)                                   | 1,573,762              | 463,618                   |
|        | Standard Exchange Co.(UK) Ltd.                                    | -                      | -                         |
|        | Standard Express(USA) Ltd.  | 370,000                | -                         |
|        | SBL Capital Mgt. Ltd.   | 220,800                | 128,800                   |
|        | SBL Securities Ltd.   | 232,400<br>2,396,962   | 111,537<br><b>703,955</b> |
|        |   |                        |                           |
| 29.2   | Shariah Supervisory Committee's Fees & Expenses<br>Directors fees | 25,200                 |                           |
|        | Travelling and haltage  | 35,200                 | -                         |
|        | Refreshment and dinner  | -                      | -                         |
|        |   | 35,200                 | -                         |
|        |   |                        |                           |
| 30.    | Audit fees  |                        |                           |
| 30 (a) | Consolidated Auditors fees  |                        |                           |
|        | Standard Bank Limited   | -                      | -                         |
|        | Standard Exchange Co.(UK) Ltd.                                    | 194,869                | 239,555                   |
|        | Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.               | -                      | -                         |
|        | SBL Securities Ltd.   | _                      | 57,500                    |
|        |   | 194,869                | 297,055                   |
| 31.    | Charges on Investments losses                                     |                        |                           |
|        | Loan-written off<br>Profit waived                                 | 30,000,000             | 10,000,000                |
|        | FIGHT waived  | 30,000,000             | 10,000,000                |
| 31(a). | Consolidated charges on Investments losses                        |                        | ·                         |
|        | Standard Bank Limited   | 30,000,000             | 10,000,000                |
|        | Standard Exchange Co.(UK) Ltd.                                    | -                      | -                         |
|        | Standard Express(USA) Ltd.<br>SBL Capital Mgt. Ltd.               |                        |                           |
|        | SBL Securities Ltd.   |                        |                           |
|        |   | 30,000,000             | 10,000,000                |
| 32.    | Depreciation and repair of Banks assets                           |                        |                           |

32. Depreciation and repair of Banks assets Depreciation on Fixed Assets

|       |  | 30.06.2022  | 30.06.2021  |
|-------|--|-------------|-------------|
|       | Building   | 5,784,471   | 5,765,033   |
|       | Furniture & fixture  | 36,499,697  | 33,570,222  |
|       | Office appliance & equipment   | 38,591,227  | 37,668,763  |
|       | Computer   | 14,566,080  | 23,043,737  |
|       | Software   | 5,544,321   | 23,120,584  |
|       | Motor vehicle  | 4,689,604   | 7,990,388   |
|       |  | 105,675,400 | 131,158,728 |
|       | Panair Banavatian & Maintananaa of Bank'a Accesta  | 100,010,400 |             |
|       | Repair, Renovation & Maintenance of Bank's Assets  | 6 464 000   | C ECA 741   |
|       | Office furniture   | 6,461,922   | 6,564,712   |
|       | Office appliance & equipment   | -           | -           |
|       | Computer   | 888,083     | 599,672     |
|       | Software   | 39,354,314  | 32,807,741  |
|       | Motor vehicle  | 7,410,636   | 6,097,378   |
|       |  | 54,114,956  | 46,069,502  |
|       | Total  | 159,790,356 | 177,228,230 |
|       | Total  | 133,730,330 | 177,220,230 |
| 32(a) | Consolidated depreciation and repair of Banks assets   |             |             |
|       | Standard Bank Limited (note-32)  | 159,790,356 | 177,228,230 |
|       | Standard Exchange Co.(UK) Ltd.   | 281,280     | 343,228     |
|       | Standard Express(USA) Ltd.   | 3,909,050   | 2,335,902   |
|       | SBL Capital Mgt. Ltd.  | 331,874     | 289,874     |
|       | SBL Securities Ltd.  | 159,084     | 732,574     |
|       |  | 164,471,643 | 180,929,808 |
|       |  |             | <u> </u>    |
| 33.   | OTHER EXPENSES   | ·           |             |
|       | Entertainment (office)   | 8,323,199   | 5,156,943   |
|       | Donation & subscription  | 26,421,451  | 12,813,386  |
|       | Travelling   | 5,625,221   | 1,619,13    |
|       | Anniversary  | -           | 2,083,33    |
|       | Branch /Subsidiary company opening expenses  |             | 124,998     |
|       | Training and seminar expenses  | 1,164,621   | 894,23      |
|       | Newspaper and periodicals  | 405,768     | 370,40      |
|       | Petrol, oil and lubricants   | 21,311,894  | 20,085,09   |
|       | Car expenses   | 18,463,167  | 17,470,21   |
|       | Photocopy expenses   | 871,976     | 948,51      |
|       |  |             |             |
|       | Staff uniform and liveries   | 2,254,587   | 1,745,28    |
|       | Cleaning and washing   | 3,670,556   | 3,581,05    |
|       | Premises up keeping  | 527,328     | 1,505,69    |
|       | Local conveyance   | 3,682,626   | 3,056,50    |
|       | Business development   | 3,190,903   | 3,763,85    |
|       | Freight and cartage  | 81,520      | 86,260      |
|       | Cook and servant   | 4,468,542   | 4,035,07    |
|       | Annual General Meeting   | 1,000,000   | 2,500,00    |
|       | Bank charges and commission paid   | 3,712,688   | 5,231,98    |
|       | Performance award  | 30,000      | 27,50       |
|       | SBL welfare fund   | 6,906,490   | 6,703,38    |
|       | Generator expenses   | 739,109     | 397,13      |
|       | Connectivity fees  | 8,907,704   | 19,276,42   |
|       | CDBL Charges   | 115,000     | .0,2.0,12   |
|       | Visa Card Process charges  | 9,124,420   | 4,996,08    |
|       | Dhaka Stock Exchange   | 617,000     | 4,990,08    |
|       |  | ,           |             |
|       | Chittagong Stock Exchange  | 600,000     | 600,00      |
|       | Recruitment Expenses   | 3,010,814   | -           |
|       | NPSB settlement expenses   | 971,745     | 762,58      |
|       | Discomfort Allowances  | 6,000       | 1,243,35    |
|       | Security Service-Out Sourcing  | 27,338,862  | 23,261,79   |
|       | BSEC Subscription  | 155,000     |             |
|       | Subordinated Bond Issue Expenses   | 230,000     | 8,328,46    |
|       | Nid Verification Charge  | 510,414     | 1,002,63    |
|       | Medical Expenses   | 151,062     | -           |
|       | Compensation For Covid-19  | 2,793,126   | 2,104,34    |
|       | Other Expenses   | 301,331     | 1,654,03    |
|       |  | 167,782,253 | 158,102,03  |
|       | Expenses included VAT on which applicable  |             |             |
|       |  |             |             |
| 33(a) | Consolidated other expenses  |             |             |
|       | Standard Bank Limited (note-33)  | 167,782,253 | 158,102,03  |
|       | Standard Exchange Co.(UK) Ltd.   | 4,643,124   | 2,921,07    |
|       | Standard Express(USA) Ltd.   | 13,540,613  | 13,421,20   |
|       | SBL Capital Mgt. Ltd.  | 3,196,361   | 2,419,91    |
|       | SBL Securities Ltd.  | 3,733,610   | 14,081,97   |
|       |  | 192,895,960 | 190,946,20  |
|       |  | 192,093,900 | 130,340,20  |
| 33.1  | Nostro account maintenance   |             |             |
|       | Nostro account maintenance   |             | -           |
|       | Bank charge  |             | -           |
|       | - <b>J</b> -   | -           | -           |
| 34    | Provision for Investments, off balance sheet exposure & other assets   |             |             |
|       | · · · · · · · · · · · · · · · · · · ·  | 220 407 525 | 250 000 04  |
| • ·   |  | 220,497,525 | 259,882,91  |
| •••   | Provision for bad and doubtful loans and advances/investments  |             |             |
| •••   | Provision for bad and doubtrul loans and advances/investments<br>Provision for SMA loans and advances/investments<br>Provision for unclassified loans & advances/Investments | -           | 16,329,35   |

|  | 30.06.2022  | 30.06.2021  |
|--|-------------|-------------|
| Special General Provision-COVID-19 (note-12.3)         | -           |             |
| Provision for Start-up Fund                            | -           |             |
| Provision for off balance sheet exposure               | -           | 21,562,836  |
| Provision for other assets                             | -           | -           |
| Provision for diminution in value of investments(34.1) | -           | -           |
|  | 220,497,525 | 297,775,100 |

\*The total amount of earlier maintained general provision for unclassified investments and provision for off-balance sheet items has been transferred to specific provision for bad and doubtful investments as per Bangladesh Bank Department of Offsite Supervision letter no. DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022. Hence general provision for unclassified Investment is nil.

#### 34.1 Provision for diminution in value of investments

|         | Dealing Securities  |             |             |
|---------|---|-------------|-------------|
|         | Quoted  | -           | -           |
|         | Unquoted  | -           | -           |
|         | Investment Securities   | -           | -           |
|         | Quoted  | -           | -           |
|         | Unquoted  | -           | -           |
|         |   |             | -           |
|         |   | 220,497,525 | 297,775,100 |
| 34.1(a) | Consolidated Provision for diminution in value of investments               |             |             |
|         | Dealing Securities  | -           | -           |
|         | Standard Bank Limited (note-34.1)   |             | -           |
|         | Standard Exchange Co.(UK) Ltd.  | -           | -           |
|         | Standard Express(USA) Ltd.  | -           | -           |
|         | SBL Capital Mgt. Ltd.   | -           | -           |
|         | SBL Securities Ltd.   | -           | -           |
|         | Investment Securities   | 7,999,164   | 14,228,829  |
|         | Standard Bank Limited (note-34.1)   | -           | -           |
|         | Standard Exchange Co.(UK) Ltd.  | -           | -           |
|         | Standard Express(USA) Ltd.  | -           | -           |
|         | SBL Capital Mgt. Ltd.   | -           | -           |
|         | SBL Securities Ltd.   | 7,999,164   | 14,228,829  |
|         |   | 7,999,164   | 14,228,829  |
|         |   | -           | -           |
| 34(a)   | Consolidated Provision for Investments,off balance sheet exposure & other a | Issets      |             |
|         | *Provision for bad and doubtful loans and advances/investments-SBL          | 220,497,525 | 259,882,915 |
|         | Provision for SMA investments-SBL   | -           | -           |
|         | Provision for unclassified Investments -SBL                                 | -           | 16,329,350  |
|         | Special General Provision-COVID-19  | -           | -           |
|         | Provision for Start-up Fund   | -           | -           |
|         | Provision for off balance sheet exposure-SBL                                | -           | 21,562,836  |
|         | Provision for diminution in value of investments (SCML & SBSL)              | 7,999,164   | 14,228,829  |
|         | Provision for impairment of client margin Investments (SCML & SBSL)         | 53,815,731  | 28,406,647  |
|         | Provision for others (SBL)  | -           | -           |
|         |   | 282,312,421 | 340,410,575 |

"The total amount of earlier maintained general provision for unclassified investments and provision for off-balance sheet items has been transferred to specific provision for bad and doubtful investments as per Bangladesh Bank Department of Offsite Supervision letter no. DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022. Hence general provision for unclassified Investment is nil.

35 Tax expenses

| Cu | rrent | tax |
|----|-------|-----|
|    |       |     |

| Deferred | tax |
|----------|-----|
|          |     |

### 35(a) Consolidated tax expenses

#### Current tax

Standard Bank Limited **(note-35)** Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd.

#### Deferred tax

Standard Bank Limited (note-35) Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd.

| 245,881,031  | 178,647,196  |
|--------------|--------------|
| (68,999,330) | (10,678,780) |
| 176,881,702  | 167,968,417  |

| 245,881,031 | 178,647,196 |
|-------------|-------------|
| -           | -           |
| -           | -           |
| 8,737,275   | 6,979,350   |
| 9,906,647   | 6,688,795   |
| 264,524,953 | 192,315,342 |

| -            | -            |
|--------------|--------------|
| -            | -            |
| -            | -            |
| -            | -            |
| (68,999,330) | (10,678,780) |

|    |                          |       | 30.06.2022    | 30.06.2021    |
|----|--------------------------|-------|---------------|---------------|
|    |                          | Total | 195,525,623   | 181,636,562   |
| 36 | Earning Per Share (EPS)  |       | -             | -             |
|    | Net profit after tax     |       | 120,816,173   | 169,607,401   |
|    | Number of Ordinary Share |       | 1,031,140,557 | 1,031,140,557 |
|    | Earning Per Share *      |       | 0.12          | 0.16          |

\* Earning per share calculated dividing basic earning during the year by number of share outstanding as on reporting date complying with the provision of IAS-33.

#### 36(a) Consolidated Earning Per Share (EPS)

| Net profit after tax     | 154,193,298   | 233,077,417   |
|--------------------------|---------------|---------------|
| Number of Ordinary Share | 1,031,140,557 | 1,031,140,557 |
| Earning Per Share *      | 0.15          | 0.23          |

\* Earning per share calculated dividing basic earning during the Period by number of share outstanding as on reporting date complying with the provision of IAS-33.

#### 37 Reconciliation of Net Profit after Taxation with Cash Flows from Operating Activities before changes In Operating Assets & Liabilities

|       | Net Operating Cash Flows per Share (NOCFPS)  | (3.72)                           | (2.65)                              |
|-------|--|----------------------------------|-------------------------------------|
|       | Net cash flow from operating activities<br>Number of Ordinary Share                  | (3,836,043,614)<br>1,031,140,557 | (2,736,128,676)<br>1,031,140,557    |
| 38(a) | Consolidated Net Operating Cash Flows per Share (NOCFPS)                             | (0.000.040.044)                  | (0.700.400.070)                     |
|       |  |                                  | (2.72)                              |
|       | Net Operating Cash Flows per Share (NOCFPS)  | (3.91)                           | (2.72)                              |
|       | Number of Ordinary Share   | 1,031,140,557                    | 1,031,140,557                       |
|       | Net cash flow from operating activities  | (4,027,522,881)                  | (2,807,296,255)                     |
| 38    | Net Operating Cash Flows per Share (NOCFPS)  | (0.00)                           | 0                                   |
|       |  | (0.00)                           | 231,373,320                         |
|       | Advance Income taxes paid  | (385,681,036)<br>(159,563,801)   | (463,102,072)<br><b>251,373,520</b> |
|       | Proceeds from sale of fixed assets   | 23,600                           | 178,390                             |
|       | Depreciation & Amortization of Fixed Assets  | 106,135,813                      | 132,131,575                         |
|       | Changes in accrual Profit expense  | 308,463,922                      | (50,989,098)                        |
|       | Changes in Profit and others receivable  | (820,537,442)                    | (121,969,829)                       |
|       | Provision for Loans & Off BS Exposure  | 282,312,421                      | 340,410,575                         |
|       | Provision for taxation   | 195,525,623                      | 181,636,562                         |
|       | Net profit after taxation  | 154,193,298                      | 233,077,417                         |
|       | Consolidated   | 273,123,049                      | (50,989,072)                        |
|       |  | (0)                              | 0                                   |
|       | Advance Income taxes paid  | (386,404,947)                    | (434,335,264)                       |
|       | Proceeds from sale of fixed assets   | 23,600                           | 178,390                             |
|       | Depreciation & Amortization of Fixed Assets  | 105,675,400                      | 131,158,728                         |
|       | Changes in accrual Profit expense  | 308,463,922                      | (50,989,098)                        |
|       | Changes in profit and others receivable  | (545,953,374)                    | (281,363,673)                       |
|       | Provision for Loans & Off BS Exposure  | 220,497,525                      | 297,775,100                         |
|       | Provision for taxation   | 176,881,702                      | 167,968,417                         |
|       | Net profit after taxation  | 120,816,173                      | 169,607,401                         |
|       | Activities before changes in Operating Assets & Liabilities<br>Standard Bank Limited |                                  |                                     |

\*\*NOCFPS has significantly decreased due to Increase Investment of Tk. 834.39 crore in 30.06.2022 in compare with the year 30.06.2021 due to disbursement of fresh Investment , Operating Profit has been decreased in 30.06.2022 by Tk. 12.31 crore in compare with the year 30.06.2021.

#### 39 Related Party Disclosures

Statement of loans to Our Bank Directors & their Relatives

| SL No. | Name of the Directors               | Status with<br>Bank | Name of the Concern              | Nature of Loan   | Limit         | Outstanding    |
|--------|-------------------------------------|---------------------|----------------------------------|------------------|---------------|----------------|
| 1      | Kazi Akramuddin Ahmed.              | Chairman            | M/s. Kazi & Co.                  | CC(Hypo)         | 95,000,000.00 | 29,158,000.00  |
| 2      | Alhaj Md. Yousuf Chowdhury          | Vice-Chairman       | M/s. Lucky Traders.              | CC(Hypo)         | 99,600,000.00 | 113,281,564.00 |
| 3      | Alhaj Md. Shamsul Alam              | Director            | M/s. Radio Vision.               | CC(Hypo)         | 30,000,000.00 | 7,009,435.00   |
| 4      | Mrs. Dilara Begum                   | Director            | M/s. Super Electronics.          | SOD General      | 20,000,000.00 | 18,469,000.00  |
| 5      | Mr.Jhahedul Alam & Mr.Shahedul Alam | Director            | Hay Agro (Pvt.) Ltd.             | SOD General      | 92,400,000.00 | 86,754,904.00  |
| 6      | Kamal Mostafa Chowdhury             | Director            | M/s. Raja Corporation.           | Bank Guarantee   | 7,000,000.00  | -              |
| 7      | Kamal Mostafa Chowdhury             | Director            | M/s. K.M.C. International        | SOD General      | 98,500,000.00 | -              |
| 8      | Kamal Mostafa Chowdhury             | Director            | M/s. K.M.C. International        | Letter of Credit | 9,000,000.00  | -              |
| 9      | Mr. Tazmeenm Mostafa Chowdhury      | Director            | Shown Shipping Lines             | CC(Hypo)         | 10,200,000.00 | -              |
| 10     | Mr. Tazmeenm Mostafa Chowdhury      | Director            | Shown Shipping Lines             | Letter of Credit | 3,000,000.00  | -              |
| 11     | Mr. Tazmeenm Mostafa Chowdhury      | Director            | Shown Shipping Lines             | Bank Guarantee   | 600,000.00    | -              |
| 12     | Mr. Tanveer Mostafa Chowdhury       | Director            | Mr. Tanveer Mostafa Chowdhury    | CC(Hypo)         | 7,900,000.00  | -              |
| 13     | Mr. Tanveer Mostafa Chowdhury       | Director            | Mr. Tanveer Mostafa Chowdhury    | Letter of Credit | 3,500,000.00  | -              |
| 14     | Mr. Tanveer Mostafa Chowdhury       | Director            | Mr. Tanveer Mostafa Chowdhury    | BG               | 600,000.00    | -              |
| 15     | Mr.Intishar Mostafa Chowdhury       | Director            | I.M.Gold Star Lines              | CC(Hypo)         | 9,700,000.00  | -              |
| 16     | Mr.Intishar Mostafa Chowdhury       | Director            | I.M.Gold Star Lines              | Letter of Credit | 4,000,000.00  | -              |
| 17     | S.A.M. Hossain                      | Director            | M/s. Samira Trade International. | CC(Hypo)         | 66,000,000.00 | -              |

|    |                           |               |                                       | ]                | 30.06.2022       | 30.06.2021     |
|----|---------------------------|---------------|---------------------------------------|------------------|------------------|----------------|
| 18 | Ms.Sumaiya Hossain        | Director      | M/s. Asia Trade International         | Letter of Credit | 70,000,000.00    | -              |
| 19 | Ms.Sumaiya Hossain        | Director      | M/s. Asia Trade International         | LTR              | 56,000,000.00    | -              |
| 20 | S.A.M. Hossain            | Director      | M/S Victor Internationa;              | Letter of Credit | -                | -              |
| 21 | S.A.M. Hossain            | Director      | M/S Victor Internationa;              | LTR              | -                | -              |
| 22 | Alhaj Md. Monzurul Alam   | Director      | M/s. Monzurul Alam.                   | CC(Hypo)         | 94,500,000.00    | 51,079,000.00  |
| 23 | Md. Abdul Aziz            | Director      | M/s. Mohammed Abdul Aziz.             | CC(Hypo)         | 52,300,000.00    | -              |
| 24 | Md. Abdul Aziz            | Director      | M/s. New Ruma Products                | Letter of Credit | 42,800,000.00    | -              |
| 25 | Md. Abdul Aziz            | Director      | M/s. Alim International               | Letter of Credit | -                | -              |
| 26 | Ferozur Rahman            | Director      | M/s. Olio Enterprise                  | SOD General      | 103,200,000.00   | 100,518,000.00 |
| 27 | Ms. Marzina Begum         | Director      | Ms. Marzina Begum                     | SOD General      | 2,050,000.00     | 2,237,000.00   |
| 28 | Mr. Omar Faruque          | Director      | Mr. Sheikh Omar Faruque               | SOD General      | 2,450,000.00     | 2,674,000.00   |
| 29 | Ms. Nargis Mahmuda        | Director      | Ms. Nargis Mahmuda                    | SOD General      | 2,450,000.00     | 2,674,000.00   |
| 30 | Mr. Omar Khayum           | Director      | Mr. Omar Khaiyum                      | SOD General      | 2,550,000.00     | 2,783,000.00   |
| 31 | Mr. Omar Quiyum           | Director      | Mr. Omar Quiyum                       | SOD General      | 2,950,000.00     | 3,219,000.00   |
| 32 | Mr. Omar Naim             | Director      | Mr. Omar Naim                         | SOD General      | 8,150,000.00     | 8,887,000.00   |
| 33 | Mr.Omar Khayum            | Director      | Mr.Omar Khayum                        | SOD General      | 5,900,000.00     | 1,750,500.00   |
| 34 | Mr. Ashok Kumar Saha      | Director      | Mr. Ashok Kumar Saha                  | SOD General      | 76,100,000.00    | 41,035,890.00  |
| 35 | Mr. Ashok Kumar Saha      | Director      | NGS Steel Ind.Ltd                     | Bank Guarantee   | 107,000.00       |                |
| 36 | Mr. Ashok Kumar Saha      | Director      | NG Shaha Steel Ind.(Pvt.) Ltd         | Bank Guarantee   | 130,000.00       |                |
| 37 | Mr. Ashok Kumar Saha      | Director      | NGS Steel Ind.Ltd                     | Bank Guarantee   | 183,000.00       |                |
| 38 | Mohammed Zahedul Hoque    | Director      | M/S.Zahed Brothers                    | CC(Hypo)         | 87,000,000.00    | 95,900,600.00  |
| 39 | Mohammed Lafizul Hoque    | Director      | M/S. Lafiz Corporation                | CC(Hypo)         | 80,000,000.00    | 45,033,000.00  |
| 40 | Mr.Kazi Khurram Ahmed     | Director      | M/s. EMX Ltd.                         | CC(Hypo)         | 7,000,000.00     | -              |
| 41 | Mr.Kazi Khurram Ahmed     | Director      | M/s. EMX Ltd.                         | Bank Guarantee   | 397,000.00       | -              |
| 42 | Mr.Kazi Khurram Ahmed     | Director      | M/s. Ahmed & Sons                     | CC(Hypo)         | 50,000,000.00    | -              |
| 43 | Mr.Kazi Khurram Ahmed     | Director      | Mr.Kazi Khurram Ahmed                 | Term Loan        | 10,000,000.00    | 10,830,046.00  |
| 44 | Mrs. Bedowara Ahmed Salam | Director      | M/s.Raiyan Furnitures Ltd             | CC(Hypo)         | 2,000,000.00     | 2,020,590.00   |
| 45 | Mr.Ferdous Ali Khan       | Vice-Chairman | Ferdous Ali Khan Model School & Colle | Lease Finance    | 5,300,000.00     | 3,803,347.00   |
| 46 | Mr.Ferdous Ali Khan       | Vice-Chairman | Ferdous Ali Khan Model School & Colle | SOD General      | 2,700,000.00     | -              |
|    | Total                     |               |                                       |                  | 1,323,217,000.00 | 629,117,876.00 |

#### 40 Unclaimed Dividend

Dividend remained unclaimed which were declared for the year 2013 2016

|       | 2016   | 7,621,835      | 7,621,835      |
|-------|--|----------------|----------------|
|       | 2019   | 14,192,882     | 14,192,882     |
|       | 2020   | 6,868,215      | 6,868,215      |
|       |  | 45,483,686     | 45,483,686     |
| 41    | Net Asset Value Per Share                    |                |                |
|       | Shareholders' Equity                         | 17,071,913,217 | 16,963,363,549 |
|       | Number of Ordinary Share                     | 1,031,140,557  | 1,031,140,557  |
|       | Net Asset Value (NAV) Per Share              | 16.56          | 16.45          |
| 41(a) | Consolidated Net Asset Value Per Share       |                |                |
|       | Shareholders' Equity                         | 17,099,255,165 | 16,993,835,038 |
|       | Number of Ordinary Share                     | 1,031,140,557  | 1,031,140,557  |
|       | Consolidated Net Asset Value (NAV) Per Share | 16.58          | 16.48          |

16,800,754

16,800,754