Standard Bank Limited & It's Subsidiaries

Consolidated Balance Sheet (Provisional & Un-audited)
As at 30 September 2021

		Amount in Taka		
Particulars	Notes	30.09.2021	31.12.2020	
PROPERTY & ASSETS				
CASH	3(a)	16,786,799,727	30,831,059,554	
Cash in Hand (including foreign currencies)	` ,	1,814,281,464	1,742,136,632	
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		14,972,518,263	29,088,922,922	
BALANCE WITH OTHER BANKS AND FINANCIAL				
INSTITUTIONS	4(a)	1,968,334,751	2,126,608,682	
In Bangladesh Outside Bangladesh		1,232,966,372 735,368,379	314,946,977	
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	735,366,379	1,811,661,706 5,000,000	
INVESTMENTS IN SHARES & SECURITIES	6(a)	19,681,163,207	7,008,006,959	
Government	σ(α)	14,894,183,100	3,559,474,650	
Others		4,786,980,107	3,448,532,309	
INVESTMENTS	7(a)	160,697,641,108	162,396,783,610	
General investments etc. Bills Purchased and Discounted		156,223,606,535	160,367,802,027 2,028,981,583	
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8(a)	4,474,034,573 3,916,935,605	3,859,486,400	
OTHER ASSETS	9(a)	13,980,163,113	13,044,984,478	
NON-BANKING ASSETS	J(a)	10,300,100,110	10,044,504,470	
TOTAL ASSETS		217,031,037,511	219,271,929,683	
LIABILITIES & CAPITAL		217,031,037,311	219,271,929,003	
LIABILITIES PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10(a)	15,371,215,612	12,006,087,417	
DEPOSITS AND OTHER ACCOUNTS	11(a)	162,214,875,908	169,639,336,100	
Al-Wadeeah Deposits & Other Deposits		20,431,559,391	21,067,840,562	
Bills Payable		2,756,205,420	2,648,739,561	
Mudaraba Savings Deposits Mudaraba Short Term Deposits		19,248,723,110 17,690,770,120	16,261,413,034 10,559,249,429	
Mudaraba Term Deposits		87,920,809,702	105,474,904,687	
Mudaraba Deposit Schemes		14,166,808,165	13,627,188,827	
OTHER LIABILITES	12(a)	22,643,502,322	20,861,268,119	
TOTAL LIABILITIES		200,229,593,842	202,506,691,636	
CAPITAL / SHAREHOLDERS' EQUITY				
Paid-up Capital	13	10,311,405,570	10,059,907,880	
Statutory Reserve	14	6,112,947,137	6,029,256,984	
General Reserve	15	-		
Revaluation Reserve on Investment	15.1(a)	- 276 022 006	1,714,358	
Surplus in Profit and Loss Account / Retained earnings Non-controlling Interest	16(a) 16.1(b)	376,932,886 158,076	674,205,017 153,808	
TOTAL SHAREHOLDERS' EQUITY		16,801,443,669	16,765,238,047	
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		217,031,037,511	219,271,929,683	
	20			
Net Asset Value (NAV) per share(Re-stated)	39	16.29	16.26	

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Standard Bank Limited & It's Subsidiaries Consolidated Balance Sheet (Provisional & Un-audited) As at 30 September 2021

Particulars	Notes	Amount	in Taka
Particulars	Notes	30.09.2021	31.12.2020
OFF-BALANCE SHEET ITEMS			
CONTINGENT LIABILITIES Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection Other Contingent Liabilities	17(a)	14,367,137,190 13,387,550,342 13,371,096,064 4,465,554,750	10,721,978,308 12,833,411,761 11,066,404,802 4,280,149,013
TOTAL:		45,591,338,345	38,901,943,884
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		45,591,338,345	38,901,943,884

Acting Company Secretary

Director

VlanagingƊir∉ctor & CEO

Standard Bank Limited & It's Subsidiaries Consolidated Profit and Loss Account (Provisional & Un-audited) for the 3rd Quarter ended on 30 September 2021

			Amount i	n Taka	
Particulars Particulars	Notes	January 2021 to	January 2020 to	July 2021 to	July 2020 to
		September,2021	September,2020	September,2021	September,2020
D (1)	40.04.	0.455.000.040	10.011.010.000	0.005.050.050	0.444.000.000
Profit on Investment	18.3(a)	9,157,222,640	10,941,842,720	2,935,379,376	3,111,939,877
Profit paid on Deposits & Placement etc.	19(a)	5,929,990,686	8,899,227,628	1,894,112,921	2,703,133,362
Net Interest / Profit on Investments		3,227,231,954	2,042,615,093	1,041,266,455	408,806,514
Income from investments in shares & securities	20(a)	195,009,712	1,276,620,192	84,850,927	474,680,989
Commission, Exchange Earnings & Brokerage	21(a)	735,626,876	738,691,134	250,326,367	266,596,677
Other Operating Income	22(a)	233,195,859	170,661,982	64,880,471	66,730,492
		1,163,832,447	2,185,973,308	400,057,765	808,008,158
TOTAL OPERATING INCOME (A)		4,391,064,401	4,228,588,400	1,441,324,219	1,216,814,672
Salary & Allowances	23(a)	2,184,015,744	2,140,688,795	741,531,133	668,665,848
Rent, Taxes, Insurance, Electricity etc.	24(a)	479,625,629	511,405,724	167,824,084	167,524,444
Legal Expenses	25(a)	21,944,604	9,491,087	9,971,958	3,204,187
Postage, Stamp, Telecommunication etc.	26(a)	14,045,992	15,157,285	5,437,584	1,362,460
Stationery, Printing, Advertisement etc.	27(a)	42,159,487	67,345,916	13,030,587	12,424,106
Managing Director's salary & fees	28	12,975,000	12,440,323	5,775,000	5,691,129
Directors' Fee & Other benefits	29(a)	1,624,872	2,639,638	920,917	369,234
Audit Fees	30(a)	356,092	335,874	116,536	305,874
Charges on loan losses	31(a)	25,000,000	50,000,000	15,000,000	-
Depreciation and Repair of Bank's Assets	32(a)	285,629,707	248,118,366	104,699,899	75,846,934
Other Expenses	33(a)	286,305,511	441,551,085	94,759,311	104,274,826
TOTAL OPERATING EXPENSES (B)		3,353,682,638	3,499,174,094	1,159,067,010	1,039,669,042
Profit / (Loss) Before Provision (C) = (A - B)		1,037,381,763	729,414,306	282,257,209	177,145,630
Provision for Loans/ investments					
Specific Provision		425,436,194	364,837,184	165,553,280	93,800,000
General Provision		(18,777,707)	41,854,050	(35,107,057)	(9,000,000)
Special General Provision-COVID-19		-		-	
Provision for Start-up Fund		-	-	-	
Provision for Off-Balance Sheet items		65,039,887	(79,043,164)	43,477,052	(14,784,010)
Provision for diminution in value of investments		(162,613,272)	10,616,167	(176,842,101)	4,010,537
Provision for impairment of client margin loan		178,676,305	10,424,298	150,269,658	1,504,830
Other Provision Total Provision (D)		- 487,761,408	348,688,536	147,350,832	75,531,356
Total Profit / (Loss) before Taxes (E)=(C - D)		549,620,355	380,725,771	134,906,377	
Provision for Taxation	12.1	263,030,568	267,803,816	81,394,006	101,614,274 45,855,348
Current Tax	12.1	351,273,041	265,819,379	158,957,699	45,696,705
Deferred Tax		(88,242,473)	1,984,437	(77,563,693)	158,643
Net Profit / (Loss) after Taxation :	•	286,589,788	112,921,954	53,512,371	55,758,926
Retained earnings brought forward from previous year	16.1(a)	174,033,252	45,058,090	174,033,252	116,071,072
Net Profit available for distribution Appropriations :		460,623,039	157,980,044	227,545,623	171,829,998
Statutory Reserve	14(a)	83.690.154	68,956,536	16,174,990	13.190.891
Non-controlling interest	1 -1 (a)	4,268	1,292	2,731	532
General reserve		- 1,230	1,232	2,701	- 302
Dividend		-	_		_
Retained Earnings carried forward		376,928,617	89,022,216	211,367,902	158,638,575
Consolidatd Earning per Share (EPS):	36	0.28	0.11	0.05	0.05
Bank Earning per Share (EPS):	·	0.17	0.09	0.01	0.02
Bank Laming per Share (EPS):		U.17	0.09	0.01	0.02

Head of FAD

Acting Company Secretary

Managing Director & CEO

Director

Standard Bank Limited & It's Subsidiaries Consolidated Cash Flow Statement (Provisional & Un-audited) for the 3rd Quarter ended on 30 September 2021

		Amount in Taka		
Particulars Particulars	Notes	January 2021 to	January 2020 to	
		September,2021	September,2020	
A) CASH FLOWS FROM OPERATING ACTIVITIES	i			
Profit receipts in Cash		9,277,839,239	12,013,240,847	
Profit payments in Cash		(6,096,129,885)	(9,630,330,127)	
Dividend receipts		5,454,371	11,845,723	
Fee and commission receipts in Cash Recoveries on loans previously written off		595,577,347 401,081	436,904,680 1,359,517	
Cash Payments to employees		(2,196,990,744)	(2,152,700,086)	
Cash Payments to suppliers		(42,159,487)	(43,090,916)	
Income taxes paid		(473,945,436)	(721,050,412)	
Receipts from other operating activities		235,961,315	355,695,667	
Payments for other operating activities		(843,669,368)	(1,052,433,513)	
Cash generated from operating activities before changes in	37			
operating assets and liabilities	31	462,338,433	(780,558,619)	
Increase / (Decrease) in operating assets and liabilities	1			
Statutory deposits			-	
Purchase of trading securities		(1,401,606,153)	206,317,106	
Loans and advances to other banks		1 600 140 500	(2.007.612.500)	
Loans and advances to customers Other assets		1,699,142,503 (165,244,314)	(2,907,612,598) (476,964,328)	
Deposits from other banks		(2,630,000,000)	(1,120,000,000)	
Deposits from customers		(4,628,320,993)	913,458,113	
Other liabilities account of customers		(4,020,320,993)	910,400,110	
Trading liabilities		1,665,128,195	1,005,360,367	
Other liabilities		589,749,239	733,710,136	
	Į.	(4,871,151,523)	(1,645,731,205)	
Net cash flows from operating activities (A)		(4,408,813,090)	(2,426,289,823)	
B) CASH FLOWS FROM INVESTING ACTIVITIES				
Proceeds from sale of non-trading securities		-	-	
Payments for Purchase of securities		-	-	
Purchase of property, plant & equipment		(51,037,081)	(46,121,006)	
Sale of property, plant & equipment		178,390	-	
Purchase / sale of subsidiary Net cash flow from investing activities (B)		(50,858,691)	(46,121,006)	
C) CASH FLOWS FROM FINANCING ACTIVITIES		(30,030,031)	(46, 121,006)	
Received from issue of loan capital and debt security		2,500,000,000	1,250,000,000	
Received for redemption of loan capital and debt security		(800,000,000)	(800,000,000)	
Receipts from issue of ordinary shares		-	-	
Dividends paid		(251,497,697)	(479,043,233)	
Net cash flow from financing activities (C)	Į.	1,448,502,303	(29,043,233)	
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		(3,011,169,478)	(2,501,454,062)	
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		140,049,529	257,402,905	
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		36,520,437,528	41,460,855,762	
G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)		33,649,317,578	39,216,804,605	
CASH AND CASH EQUIVALENTS AT END OF THE QUARTER				
Cash and Cash Equivalents at End Of the Quarter Cash in hand (including foreign currencies)	į	1,814,281,464	2,058,960,897	
Balance with Bangladesh Bank and its agent bank(s)(including foreign				
currencies)		14,972,518,263	8,457,561,885	
Balance with other Banks and financial institutions		1,968,334,751	1,440,300,637	
Money at Call and Short Notice			1,540,000,000	
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		14,892,110,000	25,716,211,286	
Prize Bonds		2,073,100	3,769,900	
		33,649,317,578	39,216,804,605	
Net Operating Cash Flows (NOCF) per Share	38	(4.28)	(2.35)	

Head of FAD

Acting Company Secretary

Managing Director & CEO

Chairman

Director

Standard Bank Limited & It's Subsidiaries

Consolidated Statement of Changes in Shareholders' Equity (Provisional & Un-audited) for the 3rd Quarter ended on 30 September 2021

(Amount in Taka)

Doublevillere	Baid on Canital	Statutory	Non	Revaluation	Surplus in Profit	Total
Particulars	Paid up Capital	Reserve	Controlling Interest	gain/loss on investments	and Loss Account/ Retained earnings	Total
Balance as on 1-1-2021	10,059,907,880	6,029,256,984	153,808	1,714,358	674,205,017	16,765,238,047
Prior years adjustment						
Changes in accounting policy	-	-		-	-	-
Restated Balance	10,059,907,880	6,029,256,984	153,808	1,714,358	674,205,017	16,765,238,047
Surplus/Deficit on revaluation of properties	-	-		-	-	-
Adjustment of last year revaluation gain on investments				(1,714,358)		(1,714,358)
Surplus/Deficit on revaluation of investment	-	-		-	-	-
Currency translation difference	-	-		-	2,827,890	2,827,890
Net gains and losses not recongnised in the income statement	-	-	-	-	-	-
Addition during the period	-	-	-	-		-
Adjustment of last year	-	-	-	-		-
Net profit for the period	-	-		-	286,589,788	286,589,788
Dividends (Cash & Bonus shares)	251,497,690	-		-	(502,995,387)	(251,497,698)
Non Controlling Interest			4,268		(4,268)	-
Issue of Right Shares	-	-		-	-	-
Appropriation made during the year	-	83,690,154		-	(83,690,154)	-
Balance as on 30.09.2021	10,311,405,570	6,112,947,137	158,076	-	376,932,886	16,801,443,669
Balance as on 30.09.2020	10,059,907,880	5,647,023,262	152,654	165,391,202	89,046,508	15,961,521,506

Head of FAD

Acting Company Secretary

Managing Director & CEO

Standard Bank Limited Balance Sheet-Solo Basis (Provisional & Un-audited) As at 30 September 2021

Portiouloro		Amount in Taka		
Particulars	Notes	30.09.2021	31.12.2020	
PROPERTY & ASSETS				
CASH	3	16,634,846,447	30,686,757,899	
Cash in Hand (including foreign currencies)		1,662,328,184	1,597,834,977	
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		14,972,518,263	29,088,922,922	
BALANCE WITH OTHER BANKS AND				
FINANCIAL INSTITUTIONS	4	1,697,408,715	1,929,591,527	
In Bangladesh Outside Bangladesh		1,058,369,569 639,039,146	196,958,955 1,732,632,572	
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	5,000,000	
INVESTMENTS IN SHARES & SECURITIES	6	22,484,478,928	9,609,749,434	
Government Others		14,894,183,100 7,590,295,828	3,559,474,650 6,050,274,784	
INVESTMENTS	7	157,430,330,291	159,450,205,397	
General investments etc.	•	152,956,295,718	157,421,223,814	
Bills Purchased and Discounted		4,474,034,573	2,028,981,583	
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8	3,905,859,972	3,845,140,563	
OTHER ASSETS	9	13,108,143,093	12,158,942,503	
NON-BANKING ASSETS		-	-	
TOTAL ASSETS		215,261,067,446	217,685,387,323	
LIABILITIES & CAPITAL				
LIABILITIES PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10	15,371,215,612	12,006,087,417	
DEPOSITS AND OTHER ACCOUNTS	11	162,179,373,956	169,603,542,780	
Al-Wadeeah Deposits & Other Deposits		20,396,057,439	21,032,047,241	
Bills Payable		2,756,205,420	2,648,739,561	
Mudaraba Savings Deposits Mudaraba Short Term Deposits		19,248,723,110 17,690,770,120	16,261,413,034 10,559,249,429	
Mudaraba Term Deposits		87,920,809,702	105,474,904,687	
Mudaraba Deposit Schemes		14,166,808,165	13,627,188,827	
OTHER LIABILITES	12	20,989,668,855	19,304,286,620	
TOTAL LIABILITIES		198,540,258,423	200,913,916,817	
CAPITAL / SHAREHOLDERS' EQUITY				
Paid-up Capital	13 14	10,311,405,570	10,059,907,880	
Statutory Reserve General Reserve	15	6,112,947,137 -	6,029,256,984 -	
Revaluation Reserve on Investment Surplus in Profit and Loss Account/ Retained earnings	15.1 16	- 296,456,316	1,714,358 680,591,284	
TOTAL SHAREHOLDERS' EQUITY		16,720,809,023	16,771,470,506	
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		215,261,067,446	217,685,387,322	
Net Asset Value (NAV) per share (Re-stated)	39	16.22	16.26	

Standard Bank Limited Balance Sheet-Solo Basis (Provisional & Un-audited) As at 30 September 2021

Particulars	Notes	Amount	t in Taka		
Particulars	140163	30.09.2021	31.12.2020		
OFF-BALANCE SHEET ITEMS					
CONTINGENT LIABILITIES					
Acceptances and Endorsements	17.1	14,367,137,190	10,721,978,308		
Letters of Guarantee	17.2	13,387,550,342	12,833,411,761		
Irrevocable Letters of Credit	17.3	13,371,096,064	11,066,404,802		
Bills for Collection	17.4	4,465,554,750	4,280,149,013		
Other Contingent Liabilities	17.5	-	-		
TOTAL:		45,591,338,345	38,901,943,884		
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		45,591,338,345	38,901,943,884		
for Head of FAD	Acting Co	empany Secretary			

Director

Managing Director & CEO

Standard Bank Limited

Profit and Loss Account-Solo Basis (Un-audited & Provisional) for the 3rd Quarter ended on 30 September 2021

				Amount in	n Taka	
Particulars	Notes	January 2021 to September,2021		January 2020 to September,2020	July 2021 to September,2021	July 2020 to September,2020
Profit on Investment	18	9,141,311,989	T	10,949,418,738	2,933,124,684	3,113,567,747
Profit paid on Deposits & Borrowings etc.	19	5,929,990,686		8,896,966,787	1,894,112,921	2,702,054,870
Net Interest / Net Profit on Investments	13	3,211,321,302	ı	2,052,451,951	1,039,011,763	411,512,877
Income from investments in shares & securities	20	124,565,160	Ī	1,212,521,523	63,123,560	451,591,049
Commission, Exchange Earnings & Brokerage	21	529,357,662		612,426,575	198,592,812	197,146,761
Other Operating Income	22	224,009,086	ļ	164,003,736	61,455,594	64,373,820
	1	877,931,907		1,988,951,833	323,171,966	713,111,629
TOTAL OPERATING INCOME (A)		4,089,253,210	•	4,041,403,785	1,362,183,728	1,124,624,507
Salary & Allowances	23	2,121,256,045	Ī	2,083,532,784	713,905,781	648,374,689
Rent, Taxes, Insurance, Electricity etc.	24	439,049,890		476,071,245	152,282,535	154,070,462
Legal Expenses	25	12,935,737		5,783,445	3,168,155	2,041,166
Postage, Stamp, Telecommunication etc.	26	12,193,815		13,270,034	4,746,747	719,030
Stationery, Printing, Advertisement etc.	27	38,585,315		65,385,068	11,792,901	11,604,508
Managing Director's salary & fees	28	12,975,000		12,440,323	5,775,000	5,691,129
Directors' Fee & Other benefits	29	1,165,672		1,820,007	702,054	178,765
Audit Fees	30	23,000		12,750	23,000	5,750
Charges on loan losses	31	25,000,000		50,000,000	15,000,000	-
Depreciation and Repair of Bank's Assets	32	280,799,544		242,975,129	103,571,313	73,704,690
Other Expenses	33	255,120,048	l	417,682,250	96,418,017	92,263,875
TOTAL OPERATING EXPENSES (B)	į	3,199,104,067		3,368,973,034	1,107,385,502	988,654,063
Profit / (Loss) Before Provision (C) = (A - B)		890,149,143		672,430,751	254,798,226	135,970,443
Provision for Loans / Investments	34					
Specific Provision		425,436,194		364,837,184	165,553,280	93,800,000
General Provision Special General Provision-COVID-19 Provision for Start-up Fund		(18,777,707)		41,854,050	(35,107,057)	(9,000,000)
Provision for Off-Balance Sheet items		65,039,887		(79,043,164)	43,477,052	(14,784,010)
Provision for diminution in value of investments		-		-	-	-
Other Provision		-		-	-	-
Total Provision (D)	•	471,698,375		327,648,070	173,923,275	70,015,990
Total Profit / (Loss) before Taxes (E)=(C - D)		418,450,768		344,782,681	80,874,951	65,954,453
Provision for Taxation	12.1	239,900,196		251,787,652	71,931,779	40,191,428
Current Tax		328,142,669		249,803,215	149,495,473	40,032,785
Deferred Tax		(88,242,473)	l	1,984,437	(77,563,693)	158,643
Net Profit / (Loss) after Taxation :		178,550,572		92,995,029	8,943,172	25,763,025
Retained earnings brought forward	16.1	201,595,897		89,778,716	201,595,897	89,778,716
Net Profit available for distribution Appropriations :		380,146,470		182,773,745	210,539,069	115,541,741
•• •	I	02 600 454	T	60 056 506	16 174 000	
Statutory Reserve General reserve		83,690,154		68,956,536	16,174,990	-
Dividend		- -		[]	1 []	
Retained Earnings carried forward		296,456,316	ı	113,817,209	194,364,079	115,541,741
Earning Per Share (EPS):	36	0.17	ī	0.09	0.01	0.02
. g ().		Ų	ı	O.000		

Head of FAD

Acting Company Secretary

Managing Director & CEO

Standard Bank Limited Cash Flow Statement (Provisional & Un-audited) for the 3rd Quarter ended on 30 September 2021

		Amount	in Taka
Particulars	Notes	January 2021 to September,2021	January 2020 to September,2020
	<u> </u>	Gepteniner,2021	September,2020
A) CASH FLOW FROM OPERATING ACTIVITIES			
Profit receipts in Cash		9,191,484,036	11,956,718,196
Profit payments in Cash		(6,096,129,885)	(9,628,069,286)
Dividend receipts		5,454,371	11,845,723
Fee and commission receipts in Cash		389,308,133	310,640,122
Recoveries on loans previously written off		401,081	1,359,517
Cash Payments to employees		(2,134,231,045)	(2,095,544,074)
Cash Payments to suppliers		(38,585,315)	(41,130,068)
Income taxes paid Receipts from other operating activities		(438,507,100) 226,774,542	(713,630,449) 349,037,420
Payments for other operating activities		(874,618,466)	(980,531,219)
Cash generated from operating activities before changes in			
operating assets and liabilities	37	231,350,350	(829,304,118)
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		(1,540,021,044)	3,857,651
Loans and advances to other banks		-	, , , , ₋
Loans and advances to customers		2,019,875,106	(2,726,192,797)
Other assets		(269,449,244)	(312,256,814)
Deposits from other banks		(2,630,000,000)	(1,120,000,000)
Deposits from customers		(4,628,029,625)	891,798,301
Other liabilities account of customers		-	-
Trading liabilities		1,665,128,195	1,019,501,858
Other liabilities		670,822,736	657,490,063
		(4,711,673,875)	(1,585,801,739)
Net cash flow from operating activities (A)		(4,480,323,525)	(2,415,105,856)
B) CASH FLOW FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(60,719,409)	(49,661,372)
Sale of property, plant & equipment		178,390	-
Purchase / sale of subsidiary		- (00.544.040)	- (40.004.070)
Net cash flow from investing activities (B)		(60,541,019)	(49,661,372)
C) CASH FLOW FROM FINANCING ACTIVITIES			
Received from issue of loan capital and debt security		2,500,000,000	1,250,000,000
Payments for redemption of loan capital and debt security		(800,000,000)	(800,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		(251,497,697)	(479,043,233)
Net Cash flow from financing activities (C)		1,448,502,303	(29,043,233)
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		(3,092,362,241)	(2,493,810,461)
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	;	140,049,529	257,402,905
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		36,180,824,075	41,339,891,146
G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)		33,228,511,362	39,103,483,590
CASH AND CASH EQUIVALENTS AT END OF THE YEAR			
Cash in hand (including foreign currencies)		1,662,328,184	1,940,682,803
Balance with Bangladesh Bank and its agent bank(s)(including foreign			
currencies)		14,972,518,263	8,457,561,885
Balance with other Banks and financial institutions		1,697,408,715	1,279,866,514
Money at Call and Short Notice		- []	1,540,000,000
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		14,894,183,100	25,881,602,488
Prize Bonds		2,073,100	3,769,900
		33,228,511,362	39,103,483,590
Net Operating Cash Flows (NOCF) per Share	38	(4.35)	(2.34)
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Managing Director & CEO

Director

Acting Company Secretary

Standard Bank Limited

Statement of Changes in Shareholders' Equity (Provisional & Un-audited) for the 3rd Quarter ended on 30 September 2021

(Amount		

Particulars	Paid up Capital	Statutory Reserve	General Reserve	Revaluation gain/loss on investments	Surplus in Profit and Loss Account/ Retained earnings	Total
Balance as on 1-1-2021	10,059,907,880	6,029,256,984	-	1,714,358	680,591,284	16,771,470,506
Changes in accounting policy	-	-	-	-	-	-
Restated Balance	10,059,907,880	6,029,256,984	-	1,714,358	680,591,284	16,771,470,506
Surplus/Deficit on revaluation of properties	-	-	-	-	-	
Adjustment of last year revaluation gain on investments			-	(1,714,358)		(1,714,358)
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	-	-		-	178,550,572	178,550,572
Dividends from SBL Capital Management Ltd					-	-
Dividends from SBL Securities Ltd					24,000,000	24,000,000
Dividends (Cash & Bonus shares)	251,497,690			-	(502,995,387)	(251,497,698)
Issue of Right Shares	-	-		-	-	-
Appropriation made during the year	-	83,690,154		-	(83,690,154)	-
Balance as on 30.09.2021	10,311,405,570	6,112,947,137	-	-	296,456,316	16,720,809,023
Balance as on 30.09.2020	10,059,907,880	5,647,023,262	-	165,391,202	113,817,209	15,986,139,552

Head of FAD

Acting Company Secretary

Managing Director & CEO

Standard Bank Limited

Notes to the Financial Statements (Provisional & Un-audited) for the 3rd Quarter ended on 30 September 2021

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 3rd 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 Excahnge Company (UK) Limited

Bangladesh Bank vide their letter No.BRPD(M) 204/15/2009-18 Dated 15th 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 27th 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 1st 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 30th June 2021.

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 September 30, 2021.

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.

Balance with Bangladesh Bank and its agent bank(s) Standard Bank Limited Standard Exhange Co. (UK) Ltd. Standard Charlered Bank Limited Standard Charlered Bank Limited Standard Charlered Bank Ltd. Standard Char				<u></u>	
1. Cash in hand In local Currency In Foreign Currency In Inches Currency In Foreign Curren					
In local Currency In Foreign Currency In Sealance with Bangladesh Bank and its agent bank(s) (including foreign currency) In Inceal Currency In Foreign Currency In Fo	3.	CASH		30.03.2021	31.12.2020
In local Currency In Foreign Currency In Indiana Standard Bank and its agent bank(s) Indiana Standard Bank and Its agent bank(s) Indiana Standard Bank Bank and Its agent bank(s) Indiana Standard Bank Bank Bank Bank Bank Bank Bank Bank	3 1	Cash in hand			
In Foreign Currency Total 1,682,328,184 1,597,834,977 3.2 Balance with Bangladesh Bank and its agent bank(s) (including foreign currency) In local Currency In Seal Currency In Foreign Currency Portion Bank as agent of Bangladesh Bank Local currency Total 1,682,328,184 1,782,516,283 2,808,582,282 Total 1,682,388,184 1,782,516,283 2,808,582,282 Total 1,683,846,447 30,686,797,899 30,60 Consolidated cash Cash In Band Cash In Band Significate Cash Limited In Bangladesh (note 4.1) Outside Bangladesh (note 4.2) Significate Cash Limited Signif	J.,	Oddi iii iidiid			
Total 1,662,238,164 1,597,834,977					
3.2 Balance with Bangladesh Bank and its agent bank(s) (including foreign currency) In local Currency In Coreign Currency In Foreign Currency In		In Foreign Currency	Total		
(including forsign currency) In local Currency In foreign Currency In			Total	1,002,320,104	1,001,004,011
In Foreign Currency	3.2				
Sonal Bank as agent of Bangladeah Bank 14,893 761,990 28,904.668-697 184,266.455 184,22518,263 184,2266.455 184,22518,263 184,2266.455 184,22518,263 29,0688,222,922 185,264.647 18,906,122		In local Currency		14,678,012,292	28,493,932,142
Sonais Bank as agent of Bangladesh Bank 16,276,3865 14,972,518,263 29,088,922,922 20,088,922,922		In Foreign Currency			
Local currency		Sonali Bank as agent of Bangladesh Bank		14,889,761,899	28,904,666,467
Total 16,634,846,447 30,686,757,899		The state of the s		82,756,365	184,256,455
Consolidated cash .				14,972,518,263	29,088,922,922
Cash in hand Cash			Total	16,634,846,447	30,686,757,899
Cash in hand Cash	3/2)	Consolidated cash			
Standard Exchange Co. (UK). Ltd. 14,9506.129 144,301.655 SBL. Capital Mgt. Ltd. 14,9506.129 144,301.655 SBL. Capital Mgt. Ltd. 1,814,281,464 1,742,136,632 1,814,281,464 1,742,136,632 1,814,281,464 1,742,136,632 1,814,281,464 1,742,136,632 1,814,281,464 1,742,136,632 1,814,281,464 1,742,136,632 29,086,922,922 Standard Exchange Co. (UK). Ltd. 1,972,518,263 29,086,922,922 3,814,644 1,742,518,263 29,086,922,922 3,926,922 3,926				•	_
Standard Express(USA) Ltd		Standard Bank Limited		1,662,328,184	1,597,834,977
SBL Capital MgL Ltd. SBL Securities Ltd. 1,814,281,464 1,742,136,632 II. Balance with Bangladesh Bank and its agent bank(s) Standard Exchange Co. (UK) Ltd. SBL Capital MgL Ltd. SBL Securities Ltd. 14,972,518,263 29,088,922,927 30,831,059,554 4. Balance with other Banks and financial institutions In Bangladesh (note 4.1) Outside Bangladesh (note 4.2) 1,093,303,146 1,723,235,275 4.1 In Bangladesh Current Deposits Short Term Deposits (STD) Agrail Bank Limited 100,804 Basc Bank Limited 5,000 Bank Limited 5,000 Bank Limited 11,000 Bank Limited 11,000 Bank Limited 11,000 Bank Limited 12,125,727 8,136,136,136 Standard Chartered Bank Mark Ltd. Turus Bank Ltd. Turus Bank Ltd. Exim Ba		• , ,			
ii. Balance with Bangladesh Bank and its agent bank(s) Standard Bank Limited Standard Exchange Co. (UK) Ltd. Standard Exchange Co. (UK) Ltd. Standard Exchange Co. (UK) Ltd. Standard Express(USA) Ltd. StBL Capital Mgt Ltd. StBL Securities Ltd. 14,972,518,263 29,088,922,922 30,831,059,554 4. Balance with other Banks and financial institutions In Bangladesh (note 4.1) Outside Bangladesh (note 4.2) 1 1,058,369,569 1,058,369,569 1,732,632,572 4.1 In Bangladesh Current Deposits Short Term Deposit (STD) Agrari Bank Limited BRAC Bank Ltd. BRAC Bank Ltd. BRAC Bank Ltd. BRAC Bank Limited BRAC Bank BRAC BRAC BRAC BRAC BRAC BRAC BRAC BRA				149,506,129	144,301,655
ii. Balance with Bangladesh Bank and its agent bank(e) Standard Bank Limited Standard Exchange Co (JW) Ltd. Standard Exchange Co (JW) Ltd. Standard Exchange Co (JW) Ltd. SBL Capital Mgt Ltd. SBL Securities Ltd. 14,972,518,263 29,088,922,922 16,786,799,727 30,831,059,554 4. Balance with other Banks and financial institutions In Bangladesh (note 4.1) Outside Bangladesh (note 4.2) 1,697,408,715 1,1923,591,527 4.1 In Bangladesh Current Deposits Current Deposits Short Term Deposit (STD) Agrant Bank Limited Basic Bank Limited Basic Bank Limited Basic Bank Limited Bank Limited Junk Bangla Bank Eastern Bank Limited Janata				-	-
Standard Eark Limited Standard Express(USA) Ltd. Standard Express(US				1,814,281,464	1,742,136,632
Standard Eark Limited Standard Express(USA) Ltd. Standard Express(US	ii.	Balance with Bangladesh Bank and its agent bank(s)			
Sandard Express(USA) Ltd.		Standard Bank Limited		14,972,518,263	29,088,922,922
SBL Capital Mgt. Ltd. SBL Securities Ltd. 14,972,518,263 16,786,799,727 30,831,059,554 4. Balance with other Banks and financial institutions In Bangladesh (note 4.1) Outside Bangladesh (note 4.2) 1,068,369,569 0,039,146 1,732,632,572 1,929,591,527 4.1 In Bangladesh Current Deposits Short Term Deposit (STD) Agran Bank Limited Basic Bank Bank Limit		• , ,		-	-
SBL Securities Ltd.					-
### 16,786,799,727 ### 30,831,699,554 ### 4. Balance with other Banks and financial institutions In Bangladesh (note 4.1) Outside Bangladesh (note 4.2) ### 1,697,408,715 ### 1,6				-	-
A. Balance with other Banks and financial institutions In Bangladesh (note 4.1)					
In Bangladesh (note 4.1) Outside Bangladesh (note 4.2) A.1 In Bangladesh Current Deposits Short Term Deposit (STD) Agrari Bank Limited Basic Bank Limited Bank Bank Limited Bank Limited Bank Limited Bank Limited Bank Limited Bank Bank				16,786,799,727	30,831,059,554
Cutside Bangladesh (note 4.2)	4.	Balance with other Banks and financial institutions			
1,697,408,715 1,929,591,527				1,058,369,569	196,958,955
### Current Deposits		Outside Bangladesh (note 4.2)			1,732,632,572
Short Term Deposits (STD)				1,697,408,715	1,929,591,527
Short Term Deposit (STD) Agrani Bank Limited 100,804 101,353 Basic Bank Limited 5,000 1,042 BRAC Bank Ltd. 341,184 341,184 Dutch Bangla Bank 11,000 11,000 Eastern Bank Limited 1,253 1,253 Islami Bank bd Limited 43,784 40,980 Janata Bank Limited 262,075 1,037,873 Sonali Bank Limited 2,125,727 86,136,136 Standard Chartered Bank 4,450,795 11,857,649 The City Bank Limited 2,767,651 5,492,297 Trust Bank Limited 2,767,651 5,492,297 Trust Bank Limited 2,767,651 5,492,297 Savings Deposit	4.1	In Bangladesh			
Agrani Bank Limited		Current Deposits		-	-
Basic Bank Limited 5,000 1,042 BRAC Bank Ltd. 341,184 341,184 Dutch Bangla Bank 11,000 11,000 Eastern Bank Limited 1,253 1,253 Islami Bank bd Limited 43,784 40,980 Janata Bank Limited 262,075 1,037,873 Sonali Bank Limited 2,125,727 86,136,136 Standard Chartered Bank 4,450,787 11,857,649 Trust Bank Ltd. 2,767,551 1,938,187 Fixed Deposits		Short Term Deposit (STD)			
BRAC Bank Ltd. 341,184		ŭ			101,353
Dutch Bangla Bank 11,000 11,000 Eastern Bank Limited 1,253 1,253 1,253 1,253 1,253 3,784 40,980 3,784 3,784 40,980 3,784 3,784 3,784 3,784 3,784 3,784 3,784 3,784 3,784 3,784 3,784 3,784 3,784 3,785 3,787 3,818					, -
Islami Bank bd Limited					
Janata Bank Limited 262,075 3,037,873 Sonali Bank Limited 2,125,727 86,136,136 The City Bank Limited 2,767,651 11,857,649 11,857,649 11,857,649 11,857,649 11,857,649 11,857,649 10,938,187 13,938,187 13,938,187 13,938,187 13,938,187 13,938,187 13,938,187 13,938,187 13,938,187 13,938,187 13,938,187 13,938,187 13,938,187 13,938,187 13,938,187 13,938,187 13,938,187 13,938,189 106,958,955 106,958,9					
Sonali Bank Limited 2,125,727 86,136,136 Standard Chartered Bank 4,450,795 11,857,645 11,858,1457 11,857,645 11,858,1457 11,857,645 11,858,1457 11,857,645 11,858,1457 11,857,645 11,858,1457 11,858,14					
The City Bank Limited		Sonali Bank Limited			
Trust Bank Ltd. 2,767,651 5,492,297 8,269,569 106,958,955 106,958,958 106,958,955 106,958,958 106,958,				4,450,795	
Savings Deposit				2.767.651	
Fixed Deposits Haij Finance Company Ltd. 50,000,000 90,000,000 Exim Bank Ltd 1,050,100,000 90,000,000 1,050,100,000 90,000,000 1,058,369,569 196,958,955 4.2 Outside Bangladesh In Current account Profit Bearing 50,000,000 1,058,369,569 196,958,955 Standard Chartered Bank, New York 162,052,530 685,014,813 685,014,813 Mashreq Bank Psc, New York 158,394,789 256,078,556 AXIS Bank Limited, Mombai, India 21,004,281 42,461,470 ICICI Bank Ltd., Mumbai, India 8,825,765 79,395,713 A.B. Bank LTD. MUMBAI 12,927,802 20,789,718 Non Profit Bearing 10,100,000 10,000,000 Standard Chartered Bank Ltd., Mumbai, India (13,053,452) 133,587,264 Standard Chartered Bank Ltd., Frankfurt 6,854,982 798,147 Standard Chartered Bank Ltd., Tokyo 32,113,164 18,131,097 ICICI Bank Ltd., Hongkong 12,594,559 13,791,071 Nepal Bangladesh Bank Ltd, Kathmundu 14,856,807 14,751,997 Bhutan National Bank,					106,958,955
Hajj Finance Company Ltd. 50,000,000 1,000,100,000 1,000,100,000 1,000,100,000 1,050,100,000 1,050,100,000 1,058,369,569 196,958,955 196,958,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,955 196,958,9		Savings Deposit		-	-
Exim Bank Ltd		•			
1,050,100,000 90,000,000					90,000,000
4.2 Outside Bangladesh In Current account Profit Bearing Standard Chartered Bank, New York 162,052,530 685,014,813 Mashreq Bank Psc, New York 158,394,789 256,078,556 AXIS Bank Limited, Mombai, India 21,004,281 42,461,470 ICICI Bank Ltd., Mumbai, India 8,825,765 79,395,713 A.B. Bank LTD. MUMBAI 12,927,802 20,789,718 Non Profit Bearing (13,053,452) 133,587,264 Standard Chartered Bank Ltd., Mumbai, India (13,053,452) 133,587,264 Standard Chartered Bank Ltd., Frankfurt 6,854,982 798,147 Standard Chartered Bank Ltd., Tokyo 32,113,164 18,131,097 ICICI Bank Ltd., Hongkong 12,594,559 13,791,071 Nepal Bangladesh Bank Ltd, Kathmundu 14,856,807 14,751,997 Bhutan National Bank, Bhutan 461,529 1,610,441 Commerz Bank, Frankfurt 8,081,455 14,611,667 Habib American Bank Ltd. New York 142,692,076 374,178,569		EXITI BATIK Eta			90,000,000
4.2 Outside Bangladesh In Current account Profit Bearing Standard Chartered Bank, New York 162,052,530 685,014,813 Mashreq Bank Psc, New York 158,394,789 256,078,556 AXIS Bank Limited, Mombai, India 21,004,281 42,461,470 ICICI Bank Ltd., Mumbai, India 8,825,765 79,395,713 A.B. Bank LTD. MUMBAI 12,927,802 20,789,718 Non Profit Bearing (13,053,452) 133,587,264 Standard Chartered Bank Ltd., Mumbai, India (13,053,452) 133,587,264 Standard Chartered Bank Ltd., Frankfurt 6,854,982 798,147 Standard Chartered Bank Ltd., Tokyo 32,113,164 18,131,097 ICICI Bank Ltd., Hongkong 12,594,559 13,791,071 Nepal Bangladesh Bank Ltd, Kathmundu 14,856,807 14,751,997 Bhutan National Bank, Bhutan 461,529 1,610,441 Commerz Bank, Frankfurt 8,081,455 14,611,667 Habib American Bank Ltd. New York 142,692,076 374,178,569					
In Current account Profit Bearing Standard Chartered Bank, New York 162,052,530 256,078,556 21,004,281 42,461,470 161,004,281 42,461,470 161,004,281 42,461,470 161,004,281 42,461,470 161,004,281 42,461,470 161,004,281 42,461,470 161,004,281 12,927,802 161,004,281 161,	42	Outside Bangladesh		1,058,369,569	196,958,955
Standard Chartered Bank, New York 162,052,530 685,014,813 Mashreq Bank Psc, New York 158,394,789 256,078,556 AXIS Bank Limited, Mombai, India 21,004,281 42,461,470 ICICI Bank Ltd., Mumbai, India 8,825,765 79,395,713 A.B. Bank LTD. MUMBAI 12,927,802 20,789,718 Non Profit Bearing (13,053,452) 133,587,264 Standard Chartered Bank Ltd., Mumbai, India (13,053,452) 133,587,264 Standard Chartered Bank Ltd., Frankfurt 6,854,982 798,147 Standard Chartered Bank Ltd., Tokyo 32,113,164 18,131,097 ICICI Bank Ltd., Hongkong 12,594,559 13,791,071 Nepal Bangladesh Bank Ltd, Kathmundu 14,856,807 14,751,997 Bhutan National Bank, Bhutan 461,529 1,610,441 Commerz Bank, Frankfurt 8,081,455 14,611,667 Habib American Bank Ltd. New York 142,692,076 374,178,569		_			
Mashreq Bank Psc, New York 158,394,789 256,078,556 AXIS Bank Limited, Mombai, India 21,004,281 42,461,470 ICICI Bank Ltd., Mumbai, India 8,825,765 79,395,713 A.B. Bank LTD. MUMBAI 12,927,802 20,789,718 Non Profit Bearing (13,053,452) 133,587,264 Standard Chartered Bank Ltd., Mumbai, India (13,053,452) 133,587,264 Standard Chartered Bank Ltd., Frankfurt 6,854,982 798,147 Standard Chartered Bank Ltd., Tokyo 32,113,164 18,131,097 ICICI Bank Ltd., Hongkong 12,594,559 13,791,071 Nepal Bangladesh Bank Ltd, Kathmundu 14,856,807 14,751,997 Bhutan National Bank, Bhutan 461,529 1,610,441 Commerz Bank, Frankfurt 8,081,455 14,611,667 Habib American Bank Ltd. New York 142,692,076 374,178,569		•		100.050.500	005.044.040
AXIS Bank Limited, Mombai,India 21,004,281 42,461,470 ICICI Bank Ltd., Mumbai, India 8,825,765 79,395,713 A.B. Bank LTD. MUMBAI 12,927,802 20,789,718 Non Profit Bearing Standard Chartered Bank Ltd., Mumbai, India (13,053,452) 133,587,264 Standard Chartered Bank Ltd., Frankfurt 6,854,982 798,147 Standard Chartered Bank Ltd., Tokyo 32,113,164 IB,131,097 ICICI Bank Ltd., Hongkong 12,594,559 13,791,071 Nepal Bangladesh Bank Ltd, Kathmundu 14,856,807 Bhutan National Bank, Bhutan 461,529 1,610,441 Commerz Bank, Frankfurt 8,081,455 14,611,667 Habib American Bank Ltd. New York 142,692,076 374,178,569					
A.B. Bank LTD. MUMBAI Non Profit Bearing Standard Chartered Bank Ltd., Mumbai, India Standard Chartered Bank Ltd., Frankfurt Standard Chartered Bank Ltd., Tokyo ICICI Bank Ltd., Hongkong Nepal Bangladesh Bank Ltd, Kathmundu Bhutan National Bank, Bhutan Commerz Bank, Frankfurt Bank Ltd. New York 12,927,802 13,053,452) 133,587,264 6,854,982 798,147 32,113,164 18,131,097 12,594,559 13,791,071 14,856,807 14,751,997 1461,529 1,610,441 8,081,455 14,611,667 142,692,076 374,178,569		·			
Non Profit Bearing (13,053,452) 133,587,264 Standard Chartered Bank Ltd., Frankfurt 6,854,982 798,147 Standard Chartered Bank Ltd., Tokyo 32,113,164 18,131,097 ICICI Bank Ltd., Hongkong 12,594,559 13,791,071 Nepal Bangladesh Bank Ltd, Kathmundu 14,856,807 14,751,997 Bhutan National Bank, Bhutan 461,529 1,610,441 Commerz Bank, Frankfurt 8,081,455 14,611,667 Habib American Bank Ltd. New York 142,692,076 374,178,569					79,395,713
Standard Chartered Bank Ltd., Mumbai, India (13,053,452) 133,587,264 Standard Chartered Bank Ltd., Frankfurt 6,854,982 798,147 Standard Chartered Bank Ltd., Tokyo 32,113,164 18,131,097 ICICI Bank Ltd., Hongkong 12,594,559 13,791,071 Nepal Bangladesh Bank Ltd, Kathmundu 14,856,807 14,751,997 Bhutan National Bank, Bhutan 461,529 1,610,441 Commerz Bank, Frankfurt 8,081,455 14,611,667 Habib American Bank Ltd. New York 142,692,076 374,178,569				12,927,802	∠0,789,718
Standard Chartered Bank Ltd., Tokyo 32,113,164 18,131,097 ICICI Bank Ltd., Hongkong 12,594,559 13,791,071 Nepal Bangladesh Bank Ltd, Kathmundu 14,856,807 14,751,997 Bhutan National Bank, Bhutan 461,529 1,610,441 Commerz Bank, Frankfurt 8,081,455 14,611,667 Habib American Bank Ltd. New York 142,692,076 374,178,569		Standard Chartered Bank Ltd., Mumbai, India			
ICICI Bank Ltd., Hongkong 12,594,559 13,791,071 Nepal Bangladesh Bank Ltd, Kathmundu 14,856,807 14,751,997 Bhutan National Bank, Bhutan 461,529 1,610,441 Commerz Bank, Frankfurt 8,081,455 14,611,667 Habib American Bank Ltd. New York 142,692,076 374,178,569					
Nepal Bangladesh Bank Ltd, Kathmundu 14,856,807 14,751,997 Bhutan National Bank, Bhutan 461,529 1,610,441 Commerz Bank, Frankfurt 8,081,455 14,611,667 Habib American Bank Ltd. New York 142,692,076 374,178,569					
Commerz Bank, Frankfurt 8,081,455 14,611,667 Habib American Bank Ltd. New York 142,692,076 374,178,569					
Habib American Bank Ltd. New York 142,692,076 374,178,569					
1,709,300 5,035,703 5,035,703		Habib Metropolitan Bank Ltd. Karachi,Pakistan		7,709,360	5,635,763

		Amaun	t in Take
		30.09.2021	t in Taka 31.12.2020
	Bank Aljaria, KSA	25,205,218	21,858,747
	Bank Aljaria, KSA, USD	3,853,265	7,875,863
	Commerzbank, Frankfurt(GBP)	1,177,223	534,236
	SCB, LONDON (GBP)	13,708,870	14,448,568
	Total Nostro Accounts	619,460,221	1,705,553,700
	FDR Standard Chartered Bank Ltd., Mumbai, India	7,352,100	7,352,100
	Others Habib American Bank Ltd, New York (OBU)	12,226,824	19,726,773
	Total Outside Bangladesh	639,039,146	1,732,632,572
	Total	1,697,408,715	1,929,591,527
4(a)	Consolidated Balance with other banks and financial institutions In Bangladesh		
	Standard Bank Limited (note-4.1) Standard Exchange Co.(UK) Ltd.	1,058,369,569	196,958,955
	Standard Exchange Co.(OK) Etd. Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	35,510,867	83,455,629
	SBL Securities Ltd.	139,085,935	34,532,393
	ODE OGOGINIOO E.G.	1,232,966,372	314,946,977
	Outside Bangladesh		
	Standard Bank Limited (note-4.2)	639,039,146	1,732,632,572
	Standard Exchange Co.(UK) Ltd.	5,646	12,836,741
	Standard Express(USA) Ltd.	96,323,588	66,192,392
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		735,368,379	1,811,661,706
5.	Placement With Banks & Financial Institutions	1,968,334,751	2,126,608,682
	Panking Company		
	Banking Company	_	
	Jamuna Bank Limited		-
	Non-Banking Financial Institutions		
	MIDAS	-	- 1
	Short Notice Money		
	Gsp Finance	-	5,000,000
		-	5,000,000
	Total	<u> </u>	5,000,000
6.		-	5,000,000
6.	Total	-	5,000,000
6.		14,894,183,100	5,000,000 3,559,474,650
6.	Investments		
6.	Investments Government securities	14,894,183,100	3,559,474,650
6.	Investments Government securities Others Investment	14,894,183,100 7,590,295,828	3,559,474,650 6,050,274,784
6.	Investments Government securities	14,894,183,100 7,590,295,828	3,559,474,650 6,050,274,784
6.	Investments Government securities Others Investment a) Government securities	14,894,183,100 7,590,295,828	3,559,474,650 6,050,274,784
6.	Investments Government securities Others Investment a) Government securities Treasury Bill	14,894,183,100 7,590,295,828	3,559,474,650 6,050,274,784 9,609,749,434
6.	Investments Government securities Others Investment a) Government securities	14,894,183,100 7,590,295,828 22,484,478,928	3,559,474,650 6,050,274,784
6.	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills	14,894,183,100 7,590,295,828 22,484,478,928	3,559,474,650 6,050,274,784 9,609,749,434 799,800,000
6.	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills	14,894,183,100 7,590,295,828 22,484,478,928	3,559,474,650 6,050,274,784 9,609,749,434 - 799,800,000 849,937,950
6.	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills	14,894,183,100 7,590,295,828 22,484,478,928 -	3,559,474,650 6,050,274,784 9,609,749,434 - 799,800,000 849,937,950
6.	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds	14,894,183,100 7,590,295,828 22,484,478,928 -	3,559,474,650 6,050,274,784 9,609,749,434 - 799,800,000 849,937,950 1,649,737,950
6.	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond	14,894,183,100 7,590,295,828 22,484,478,928 -	3,559,474,650 6,050,274,784 9,609,749,434 - - 799,800,000 849,937,950 1,649,737,950
6.	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds Total Government Bond	14,894,183,100 7,590,295,828 22,484,478,928 - - - - 14,892,110,000 14,892,110,000	3,559,474,650 6,050,274,784 9,609,749,434 - 799,800,000 849,937,950 1,649,737,950 1,847,810,000 1,847,810,000
6.	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds	14,894,183,100 7,590,295,828 22,484,478,928 - - - - - 14,892,110,000 14,892,110,000	3,559,474,650 6,050,274,784 9,609,749,434 799,800,000 849,937,950 1,649,737,950 1,847,810,000 1,847,810,000
6.	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds Total Government Bond Prize bonds	14,894,183,100 7,590,295,828 22,484,478,928 - - - - 14,892,110,000 14,892,110,000	3,559,474,650 6,050,274,784 9,609,749,434 799,800,000 849,937,950 1,649,737,950 1,847,810,000 1,847,810,000
6.	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds Total Government Bond Prize bonds	14,894,183,100 7,590,295,828 22,484,478,928 - - - - - 14,892,110,000 14,892,110,000	3,559,474,650 6,050,274,784 9,609,749,434 - 799,800,000 849,937,950 1,649,737,950 1,847,810,000 1,847,810,000
6.	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds Total Government Bond Prize bonds Total Prize bonds Government Islamic Bond 1 years bonds	14,894,183,100 7,590,295,828 22,484,478,928 - - - - - 14,892,110,000 14,892,110,000	3,559,474,650 6,050,274,784 9,609,749,434 799,800,000 849,937,950 1,649,737,950 1,847,810,000 1,847,810,000 3,426,700 3,426,700
6.	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds Total Government Bond Prize bonds Government Islamic Bond	14,894,183,100 7,590,295,828 22,484,478,928 - - - - - 14,892,110,000 14,892,110,000	3,559,474,650 6,050,274,784 9,609,749,434 799,800,000 849,937,950 1,649,737,950 1,847,810,000 1,847,810,000 3,426,700 3,426,700
6.	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds Total Government Bond Prize bonds Total Prize bonds Government Islamic Bond 1 years bonds	14,894,183,100 7,590,295,828 22,484,478,928 - - - - - 14,892,110,000 14,892,110,000 2,073,100 2,073,100	3,559,474,650 6,050,274,784 9,609,749,434 799,800,000 849,937,950 1,649,737,950 1,847,810,000 1,847,810,000 3,426,700 3,426,700
6.	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds Total Government Bond Prize bonds Total Prize bonds Government Islamic Bond 1 years bonds Total Government Islamic Bond	14,894,183,100 7,590,295,828 22,484,478,928 - - - - - - - 14,892,110,000 14,892,110,000 2,073,100 2,073,100	3,559,474,650 6,050,274,784 9,609,749,434 799,800,000 849,937,950 1,649,737,950 1,847,810,000 1,847,810,000 3,426,700 3,426,700 58,500,000 58,500,000
6.	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds Total Government Bond Prize bonds Total Prize bonds Government Islamic Bond 1 years bonds Total Government Islamic Bond Total Government Islamic Bond Total Government Securities b) Other Investments	14,894,183,100 7,590,295,828 22,484,478,928 - - - - - - - - - - - - - - - - - - -	3,559,474,650 6,050,274,784 9,609,749,434 799,800,000 849,937,950 1,649,737,950 1,847,810,000 3,426,700 3,426,700 58,500,000 58,500,000 3,559,474,650
6.	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds Total Government Bond Prize bonds Total Prize bonds Government Islamic Bond 1 years bonds Total Government Islamic Bond Total Government Islamic Bond Total Government Securities b) Other Investments Quoted Shares	14,894,183,100 7,590,295,828 22,484,478,928 - 14,892,110,000 14,892,110,000 2,073,100 2,073,100 14,894,183,100 - 156,058,236	3,559,474,650 6,050,274,784 9,609,749,434 799,800,000 849,937,950 1,649,737,950 1,847,810,000 1,847,810,000 3,426,700 3,426,700 58,500,000 58,500,000 58,500,000 155,740,426
6.	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds Total Government Bond Prize bonds Total Prize bonds Government Islamic Bond 1 years bonds Total Government Islamic Bond Total Government Securities b) Other Investments Quoted Shares Unquoted Shares	14,894,183,100 7,590,295,828 22,484,478,928 - 14,892,110,000 14,892,110,000 2,073,100 2,073,100 14,894,183,100 - 156,058,236 5,324,238,179	3,559,474,650 6,050,274,784 9,609,749,434 799,800,000 849,937,950 1,649,737,950 1,847,810,000 3,426,700 3,426,700 58,500,000 58,500,000 58,500,000 155,740,426 5,154,534,945
6.	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds Total Government Bond Prize bonds Total Prize bonds Government Islamic Bond 1 years bonds Total Government Islamic Bond Total Government Islamic Bond Total Government Securities b) Other Investments Quoted Shares	14,894,183,100 7,590,295,828 22,484,478,928 - 14,892,110,000 14,892,110,000 2,073,100 2,073,100 14,894,183,100 - 156,058,236	3,559,474,650 6,050,274,784 9,609,749,434 799,800,000 849,937,950 1,649,737,950 1,847,810,000 1,847,810,000 3,426,700 3,426,700 58,500,000 58,500,000 58,500,000 155,740,426
	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds Total Government Bond Prize bonds Total Prize bonds Government Islamic Bond 1 years bonds Total Government Islamic Bond Total Government Securities b) Other Investments Quoted Shares Unquoted Shares Subordinated Bonds Total Others Investment	14,894,183,100 7,590,295,828 22,484,478,928	3,559,474,650 6,050,274,784 9,609,749,434 799,800,000 849,937,950 1,649,737,950 1,847,810,000 3,426,700 3,426,700 58,500,000 58,500,000 58,500,000 58,500,000 58,500,000 58,500,000
6.1	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds Total Government Bond Prize bonds Total Prize bonds Government Islamic Bond 1 years bonds Total Government Islamic Bond Total Government Securities b) Other Investments Quoted Shares Unquoted Shares Subordinated Bonds	14,894,183,100 7,590,295,828 22,484,478,928	3,559,474,650 6,050,274,784 9,609,749,434 799,800,000 849,937,950 1,649,737,950 1,847,810,000 3,426,700 3,426,700 58,500,000 58,500,000 58,500,000 155,740,426 5,154,534,945 739,999,412 6,050,274,784
	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds Total Government Bond Prize bonds Government Islamic Bond 1 years bonds Total Government Islamic Bond Total Government Securities b) Other Investments Quoted Shares Unquoted Shares Subordinated Bonds Total Others Investment Government Securities classified as per Bangladesh Bank Circular: Held for trading (HFT)	14,894,183,100 7,590,295,828 22,484,478,928	3,559,474,650 6,050,274,784 9,609,749,434 799,800,000 849,937,950 1,649,737,950 1,847,810,000 3,426,700 3,426,700 58,500,000 58,500,000 58,500,000 58,500,000 1,547,4650 155,740,426 5,154,534,945 739,999,412 6,050,274,784
	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds Total Government Bond Prize bonds Total Prize bonds Government Islamic Bond 1 years bonds Total Government Islamic Bond Total Government Securities b) Other Investments Quoted Shares Subordinated Bonds Total Others Investment Government Securities classified as per Bangladesh Bank Circular: Held for trading (HFT) Held to maturity (HTM)	14,894,183,100 7,590,295,828 22,484,478,928 - 14,892,110,000 14,892,110,000 2,073,100 2,073,100 14,894,183,100 - 156,058,236 5,324,238,179 2,109,999,412 7,590,295,828	3,559,474,650 6,050,274,784 9,609,749,434 799,800,000 849,937,950 1,649,737,950 1,847,810,000 3,426,700 3,426,700 58,500,000 58,500,000 58,500,000 1,54,534,945 739,999,412 6,050,274,784
	Investments Government securities Others Investment a) Government securities Treasury Bill 182 days Treasury Bills 364 days Treasury Bills Total Treasury Bill Government Bond 5 years Government bonds Total Government Bond Prize bonds Government Islamic Bond 1 years bonds Total Government Islamic Bond Total Government Securities b) Other Investments Quoted Shares Unquoted Shares Subordinated Bonds Total Others Investment Government Securities classified as per Bangladesh Bank Circular: Held for trading (HFT)	14,894,183,100 7,590,295,828 22,484,478,928	3,559,474,650 6,050,274,784 9,609,749,434 799,800,000 849,937,950 1,649,737,950 1,847,810,000 3,426,700 3,426,700 58,500,000 58,500,000 58,500,000 58,500,000 1,54,534,945 739,999,412 6,050,274,784

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		30.09.2021	t in Taka 31.12.2020
6.2	Other Investments:		
	a) Quoted Shares		
	First Bangladesh Fixed Income Fund	150,000,000	150,000,000
	Bangladesh Steel Re-Rolling Mills Ltd	4,058,345	3,520,810
	The ACME Laboratories Limited Runner Automible Limited	109,226 676,745	109,226 676,745
	Genex Infosys Limted	92,360	-
	Sonali Life Ins. Co.	43,070	-
	Robi Axiata Limited	811,880	1,311,880
	SBAC Bank Limited	266,610	- 10 171
	Sea Pearl Beach Resort & Spa Limited Ring Shine Textiles Limited	-	18,171 103,594
	Total Quoted Shares	156,058,236	155,740,426
	b) Unquoted Shares Central Depository Bangladesh Limited (CDBL)	156,548,164	156,548,164
	Central Counterparty Bangladesh Limited (CCBL)	37,500,000	37,500,000
	Market Stabilization Fund	-	5,000,000
	SWIFT	3,003,185	3,003,185
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	33,873,720 131,052,500	33,843,240 130,122,500
	SBL Capital Mgt. Ltd.	1,499,940,000	1,499,940,000
	SBL Securities Ltd.	799,940,000	799,940,000
	SBL Capital Mgt. Ltd.(Investment)	2,662,380,610	2,488,637,856
	Total Unquoted Shares	5,324,238,179	5,154,534,945
	c) Subordinated Bond		
	Zero Coupon Bond	99,999,412	99,999,412
	Exim Bank Mudaraba Perpetual Bond	1,500,000,000	-
	Jamuna Bank Ltd 2Nd Subordinate Bond	300,000,000	400,000,000
	MTBL 3rd Subordinated Bond The City Bank 2 nd Subordinated Bond	90,000,000 100,000,000	120,000,000 100,000,000
	Golden Harvest Agro Industries Ltd.	20,000,000	20,000,000
	Total Subordinated Bond	2,109,999,412	739,999,412
	Total Other Investments	7,590,295,828	6,050,274,784
6(a)	Consolidated Investments		
6(a)	Consolidated Investments Government		
	Standard Bank Limited	14,894,183,100	3,559,474,650
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd. SBL Securities Ltd.	-	-
	OBE OCCURROS Etc.	14,894,183,100	3,559,474,650
	Others		0.000.004.004
	Standard Bank Limited Standard Capital Mgt. Ltd (Share Capital & Investment to SCML)	7,590,295,828 (4,162,320,610)	6,050,274,784 (3,988,577,856)
	Standard Exchange Co.(UK) Ltd.	(33,873,720)	(33,843,240)
	Standard Express(USA) Ltd.	(131,052,500)	(130,122,500)
	SBL Capital Mgt. Ltd.	1,877,070,047	1,840,646,303
	SBL Securities Ltd.	446,801,062	510,094,818
	SBL Securities Ltd. (Share Capital to SSL)	(799,940,000) 4,786,980,107	(799,940,000) 3,448,532,309
		19,681,163,207	7,008,006,959
7	Investments (Loans and advances) under the following broad categories :	-	-
,			
	Loans Cook Credit	118,021,261,940	122,336,065,556
	Cash Credit Overdraft	16,017,688,613 18,917,345,165	16,572,943,928 18,512,214,330
	Overdialit	152,956,295,718	157,421,223,814
	Bills purchased and discounted	4,474,034,573	2,028,981,583
		157,430,330,291	159,450,205,397
7.1	Bills purchased and discounted	-	-
7.1	Payable in Bangladesh	654,941,312	958,039,423
	Payable outside Bangladesh	3,819,093,261	1,070,942,161
		4,474,034,573	2,028,981,583
7(a)	Consolidated Investments (Loans and advances)		
	Standard Bank Limited (note-7)	152,956,295,718	157,421,223,814
	Standard Bank Limited (Loan to SBSL)	(232,850,944)	(247,461,740)
	Standard Bank Limited (Loan to SCML)	(103,631,250)	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.	3,236,061,248	2,845,807,426
	SBL Securities Ltd.	367,731,763	348,232,527
		156,223,606,535	160,367,802,027
	Consolidated hills purchased and discounted	_	_
	Consolidated bills purchased and discounted Standard Bank Limited (note-7)	4,474,034,573	2,028,981,583
	Standard Exchange Co.(UK) Ltd.	-,,00-,010	-
		•	•

		Amount 30.09.2021	
	Standard Express(USA) Ltd.	30.03.2021	31.12.2020
	SBL Capital Mgt. Ltd.		
	SBL Securities Ltd.		
		4,474,034,573	2,028,981,583
		160,697,641,108	162,396,783,610
8.	Fixed assets including premises, furniture and fixture		
٥.	Tixou assets instanting promises, furniture and fixture		
	Land	2,373,245,825	2,373,245,825
	Land and Building	504,183,115	495,535,566
	Furniture & Fixture	929,628,102	831,667,985
	Office Appliance Computer	849,382,007 367,455,338	760,097,565 329,033,957
	Right of Use Assets (ROUA) as per IFRS-16	274,244,824	274,244,824
	Bank's Vehicle	145,631,826	133,920,717
	Total cost	5,443,771,038	5,197,746,439
	Intangible Assets		
	Software	152,152,901	140,689,963
	Total cost	5,595,923,938	5,338,436,402
	Less: Accumulated Depreciation	1,690,063,967	1,493,295,839
	2000. / local malacoa 2-oproblement	1,000,000,001	1,400,200,000
	Net	3,905,859,972	3,845,140,563
8(a)	Consolidated fixed assets including premises, furniture and fixture	0.000.000.000	0.045.440.500
	Standard Bank Limited (note-8) Standard Exchange Co.(UK) Ltd.	3,905,859,972	3,845,140,563
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	1,307,864 6,079,652	1,581,382 8,314,576
	SBL Capital Mgt. Ltd.	2,243,823	2,243,823
	SBL Securities Ltd.	1,444,294	2,206,056
		3,916,935,605	3,859,486,400
9.	Other assets		
9.	Stock of Stationery	26,080,168	26,403,626
	Stamps in hand	6,698,256	5,501,461
	Suspenses A/c (note-9.1)	386,371,665	289,569,131
	Advance Deposit	1,747,982	2,382,648
	Branch adjustments accounts (note-12.9)	200,165,310	119,224,420
	Sundry Assets (note-9.2)	12,487,079,714 13,108,143,093	11,715,861,216 12,158,942,503
		13,100,143,093	12,130,942,303
9.1	Suspense Accounts		
	Sundry Debtors	14,196,645	16,016,939
	Advance Against TA/DA	1,052,080	676,898
	Advance Against Proposed Branch	34,430,000	74,060,000
	Advance Against Legal Expenses Encashment-PSP/BSP/WEDB	12,068,711	12,031,670
	Advance Against Training & Seminars	167,979,857	83,634,554 200,000
	Advance on against board meeting	927,000	-
	Advance Against Annual General Meeting	50,000	28,808
	Mobile Banking	27,858	
	Cash Remittance	155,639,513	102,920,261
		386,371,665	289,569,131
9.2	Sundry Assets		
V. <u>-</u>	Advance Rent	272,069,460	294,909,532
	Profit Receivable (note - 9.4)	89,512,548	23,517,652
	Prepaid expenses	85,357,662	-
	Advance Tax (note-9.3) Deferred Tax -note-12.1(ii)	11,259,008,234 207,344,813	10,813,922,353 119,102,340
	Protested Bill Account	28,737,128	28,737,128
	Clearing Adjustment	(2,062,541)	(1,863,362)
	BFTN adjustment	(10,007,969)	(19,458,893)
	Working Progress, Building	523,554,386	406,826,026
	Fx.Deal Receivable	4,552,700	9,105,400
	Excise duty adjustment on FDR Demand Draft without advice	29,012,993 300	41,062,740 300
	Demand Drait without advice	12,487,079,714	11,715,861,216
9.3	Advance Tax		-
	Advance Corporate Tax	10,617,393,169	10,200,950,413
	Advance Income tax on L/C Commission	120,270,251	111,788,982
	Advance Income tax on Tr.Bill Advance Income tax on Share dividend	185,958,478 209,086,602	182,062,455 203,196,058
	Advance Tax On Vehicle	3,550,000	2,425,000
	Advance Income tax on Profit Balance with other banks	96,224,266	95,519,906
	Advance Income tax on Subordinated bond	19,946,688	17,979,539
	Income Tax On Sanchayapatra	52,365	-
	Advance Tax On Sukuk Advance Income Tax On Msnd	6,322,249 204,167	
	AUVAILIGE THEOTHE T AN OH WISHU	11,259,008,234	10,813,922,353
9.4	Profit Receivable	,,,	-,,,
	Profit Receivable on SME	25,360,821	746,947
	Profit Receivable on Treasury Bond	63,826,033	1,594,405
	Capital Gain Recivable From Sale Of Share	-	2,187,166

		Amount in Taka		
		30.09.2021	31.12.2020	
	Profit Receivable on FDR & Sub-Bond	325,694	18,989,134	
		89,512,548	23,517,652	
9(a)	Consolidated other assets			
3(4)	Standard Bank Limited (note-9)	13,108,143,093	12,158,942,503	
	Standard Exchange Co.(UK) Ltd.	20,772,720	20,482,606	
	Standard Express(USA) Ltd.	42,514,361	10,623,285	
	SBL Capital Mgt. Ltd.	471,222,382	489,502,874	
	SBL Securities Ltd.	337,510,556 13,980,163,113	365,433,210 13,044,984,478	
		10,000,100,110	10,044,004,410	
10.	Placement From Banks & Financial Institutions			
	In Bangladesh (note-10.1)	15,371,215,612	11,573,368,657	
	Outside Bangladesh	-	432,718,760	
		15,371,215,612	12,006,087,417	
10.1	In Bangladesh			
	Call Borrowings			
	Prime Bank Ltd	-		
	Total	-	-	
	Other Borrowings Re-Finance from B Bank	9,047,917	15,933,667	
	EDF from B Bank	4,445,341,624	3,883,818,989	
	Financial Stimulus Fund From B. Bank	2,166,826,071	623,616,000	
	SBL Subordinated Non-Convertible Bond	8,750,000,000	7,050,000,000	
	Total	<u>15,371,215,612</u> 15,371,215,612	11,573,368,657 11,573,368,657	
	Outside Bangladesh	13,371,213,012	11,373,300,037	
	FI Banks		432,718,760	
		15,371,215,612	12,006,087,417	
10(a)	Consolidated Placement From Banks & Financial Institutions			
()				
	Standard Bank Limited (note-10)	15,371,215,612	12,006,087,417	
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	-	-	
	SBL Capital Mgt. Ltd.		-	
	SBL Securities Ltd.	-	-	
		15,371,215,612	12,006,087,417	
11.	Deposits and other deposits			
• • • • • • • • • • • • • • • • • • • •	Deposits from banks	3,000,000,000	5,630,000,000	
	Deposits from customers	159,179,373,956	163,973,542,780	
		162,179,373,956	169,603,542,780	
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	3,000,000,000	5,630,000,000	
		3,000,000,000	5,630,000,000	
11.2	Customer Deposits			
11.2	i)Current deposits and other Deposits			
	Current / Al-wadeeah current deposits	9,762,329,405	8,658,899,924	
	Foreign Currency deposits	3,322,277,422	4,047,073,034	
	Sundry deposits	7,311,450,612	8,326,074,283	
	ii)Bills payable	20,396,057,439	21,032,047,241	
	Pay orders issued	2,756,205,420	2,626,332,858	
	Pay slips issued	-	600	
	Demand draft	2,756,205,420	22,406,103 2,648,739,561	
		2,130,203,420	2,040,733,301	
	iii)Savings bank Deposits/Mudaraba savings deposits	19,248,723,110	16,261,413,034	
	iv) Term Deposits/Fixed Deposits			
	Fixed deposits/Mudaraba Fixed Deposits (Excluding Bank Deposit)	84,920,809,702	99,844,904,687	
	Short term deposits	17,690,770,120	10,559,249,429	
	Deposits Under Schemes	14,166,808,165 116,778,387,987	13,627,188,827 124,031,342,943	
	Total	159,179,373,956	163,973,542,780	
11(a)	Consolidated deposits and other deposits			
	Current deposits and other deposits	00 000 0== 100	04 000 017 011	
	Standard Bank Limited Standard Exchange Co.(UK) Ltd.	20,396,057,439	21,032,047,241	
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.			
	SBL Capital Mgt. Ltd.	35,501,952	35,793,321	
	SBL Securities Ltd.	-	-	
		20,431,559,391	21,067,840,562	

		30.09.2021	31.12.2020
	Bills payable	0.750.005.400	0.040.700.504
	Standard Bank Limited Standard Exchange Co.(UK) Ltd.	2,756,205,420	2,648,739,561
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd. SBL Securities Ltd.	-	-
	SBL Securities Ltd.	2,756,205,420	2,648,739,561
	Savings bank/Mudaraba savings deposits		
	Standard Bank Limited	19,248,723,110	16,261,413,034
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	_
	SBL Securities Ltd.	_	-
		19,248,723,110	16,261,413,034
	Short Term Deposits		40.550.040.400
	Standard Bank Limited Standard Exchange Co.(UK) Ltd.	17,690,770,120	10,559,249,429
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	17,690,770,120	10,559,249,429
	Term/Fixed deposits		
	Standard Bank Limited	87,920,809,702	105,474,904,687
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	_	-
		87,920,809,702	105,474,904,687
	Deposits under schemes	44 400 000 100	40.007.400.00=
	Standard Bank Limited Standard Exchange Co.(UK) Ltd.	14,166,808,165	13,627,188,827
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	14,166,808,165	13,627,188,827
		162,214,875,908	169,639,336,100
12.	OTHER LIABILITIES		
12.	Provision for Taxation (note-12.1)	12,044,514,110	11,716,371,440
	Accrued Expenses	200,322,237	78,346,558
	General Provision for Unclassified Loans (note-12.2) General Provision for SMA (note-12.2)	1,237,102,233 25,702,127	1,254,427,705 27,154,361
	Specific provision for Classified loans (note-12.2)	3,676,878,086	3,251,441,891
	Provision for classified others Assets (note-12.6) Provision for decrease in value of investments (note-12.7)	223,863,313 4,775,231	223,863,313
	Provision for Off-Balance Sheet Items (note-12.7)	411,257,836	4,775,231 346,217,949
	Profit Suspense Account (note-12.4)	1,820,577,571	1,632,466,069
	Provision for Nostro A/c Provision for Bonus	42,575 120,000,000	42,575 120,000,000
	Provision for LFC	75,524,359	49,684,530
	Provision For Depreciation	195,509,323	
	Provision for Start-up Fund Special General Provision-COVID-19	29,880,782 100,651,780	29,880,782 100,651,780
	Provision For Festival Bonus	(18,035,071)	-
	Uneamed Intt. On Tr Bills/Bond Provision for profit waived	- 18,657,892	3,500
	SBL Foundation	10,037,092	30,000,000
	Provision For Deposit Insurance Premium	38,163,720	-
	Provision For Gratuity Provision for Green Banking	30,000,000 20,500,000	20,500,000
	Dividend Settlement A/C	25,830	25,830
	Provision for Incentive of good borrower	8,738,004	8,738,004
	Commission Payable Account Payable to OBU	623,541 15,768,261	237,126 9,171,235
	Provision for unforseen losses	20,172,604	11,861,284
	Profit receivable on Bai Murabaha/Bai Muajjal	191,258,037	22,774,010
	Exchange House MFS Settlement Account	37,270,079 (1,890,861)	67,440,558 69,261
	Npsb Settlement A/C	18,249,319	666
	Islamic Settlement Account Swift Charge Payable A/C	370,547 28,448,453	395,547 12,401,845
	Written-Off Loan Recovery A/C	401,081	-
	Non Shariah Income	27,303,721	-
	Compensation Suspense Account Leased Liabilities as per IFRS-16	124,878,360 238,037,301	238,037,301
	Motivational Allowance Payable For Covid	8,822,465	32,962,738
	Foreign Currency translation gains Total	15,304,011 20,989,668,855	14,343,531 19,304,286,620
	lotal	20,303,000,000	13,304,200,020
12.1	Provision for Taxation		(0.45
	Opening Balance Addition during the period	11,716,371,440 328,142,669	10,470,778,601 1,245,592,840
		12,044,514,110	11,716,371,440

Amount in Taka

		Amount	
	Adjustment during the period	30.09.2021	31.12.2020
	Closing Balance	12,044,514,110	11,716,371,440
	Provision for taxation has been made on accounting profit considering taxable all Ordinance 1984.	lowances/disallowances as pe	er Income Tax
	Provision for current tax made during the year Income tax @ 37.50% on taxable profit (A) Add: Income tax @ 20% on dividend income Capital Gain on Share @ 10% Capital Gain on sale of Fixed Assets (15%) Capital Gain on Govt. securities (0%) Add: Excess profit tax	326,730,652 1,090,874 294,385 26,759	585,526,472 2,453,343 395,796 24,137
	Tax on Salary Perquisite Add: Settlement/ Adjustment for the period Less: Provision already kept Loan written off Benefits		60,000,000 597,193,092 0
	Estimated provision required as at 31 December, (i)	328,142,669	1,245,592,840
	Computation of taxable profit Profit before tax Less: Dividend income Less: Capital Gain on share Less: Capital Gain on sale of Fixed Assets Less: Capital Gain on Govt. securities Profit before tax (excluding dividend income and capital gain) Add: Inadmissible expenditure	890,149,143 5,454,371 2,943,846 178,390 190,604,060 690,968,477 180,313,261	2,988,078,216 12,266,714 3,957,961 160,915 2,180,301,045 791,391,581 770,012,343
	Less : Further allowable expenditure	871,281,738	1,561,403,924
12.1(a)	Estimated taxable profit for the year (A) Consolidated Provision for Taxation		1,561,403,924
	Standard Bank Limited (note-12) Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. 31.12.2019 31.12.2018 Opening Balance 345,183,998 310,444,673 Addition during the period 11,627,117 34,739,324	12,044,514,110 - - - 356,811,115	11,716,371,440 - - - 345,183,998
	Adjustment during the period Closing Balance SBL Securities Ltd. Opening Balance Addition during the period Adjustment during the period	71,262,422	69,150,712
42.4(:)	Closing Balance	12,472,587,646	12,130,706,151
12.1(i)	Opening Balance Additional provision made during the period		100,186,749
	Adjustment during the period	-	100,186,749
12.1(ii)	Adjustment during the period Closing Balance Deferred Tax Assets: Opening Balance	119,102,340	100,186,749
	Additional provision made during the period	88,242,473	119,102,340
	Adjustment during the period Closing Balance	207,344,813	119,102,340
	Deferred tax liabilities/(Asset) Fixed Asset Carrying amount Tax base Taxable Temporary Difference Provision for gratuity Carrying amount	3,671,616,190 3,718,307,640 (46,691,450) 493,696,527	3,610,896,781 3,594,438,933 16,457,848 321,532,564
	Tax base Deductable Temporary Difference	(493,696,527)	(321,532,564)
	Provision for Rebate for good borrowers Carrying amount Tax base	8,738,004	8,738,004
	Deductable Temporary Difference Lease Assets as per IFRS 16	(8,738,004)	(8,738,004)
	Right of use Assets under lease Lease Liabilities Deductible Temporary Difference Total Taxable Temporary difference Applicable tax rate Deferred Tax Liability Opening balance Deferred tax (income)/expenses	234,243,782 238,037,301 (3,793,520) (552,919,501) 37.50% (207,344,813) (119,102,340) (88,242,473)	234,243,782 238,037,301 (3,793,520) (317,606,240) 37,50% (119,102,340) 100,186,749 (219,289,089)
12.2	Provision for Loans and advances/Investments i) The movement in general provision for unclassified Loans:		
	Provision held at the beginning of the year Additional provision made for the period	1,254,427,705 (17,325,472)	1,236,601,154 17,826,551

				Amount 30.09.2021	in Taka 31.12.2020
		Provision held at the end of the period		1,237,102,233	1,254,427,705
		·			
	ii)	The movement in general provision on Special Mention Acco	unt (SMA)		
		Provision held at the beginning of the year Amount transferred to provision for bad & doubtful debts		27,154,361	26,437,664
		Additional provision made for the period		(1,452,235)	716,698
		Provision held at the end of the period		25,702,127	27,154,361
	iii)	The movement in specific provision for bad and doubtful del	bts:		
	,	Provision held at the beginning of the Period		3,251,441,891	2,589,031,297
		Amount adjusted during the Period		-	-
		Amount written off during the Period		-	-
		Additional amount of provision made for the Period Amount of provision for the Period		- 425,436,194	- 662,410,595
		Provision held at the end of the period		3,676,878,086	3,251,441,891
				4.000.000.115	4 500 000 000
		Total		4,939,682,445	4,533,023,958
12.3	The	movement in General provision for Off Balance Sheet Items:			
-	Prov	ision held at the beginning of the Period		346,217,949	425,577,423
		tional provision for the period rision held at the end of the period		65,039,887 411,257,836	(79,359,475) 346,217,949
	r10\	notion here at the end of the period		411,237,030	340,217,949
12.4	Prof	itSuspense Account			
	Bala	nce at the beginning of the Period		1,632,466,069	762,258,699
		unt transferred to " Profit Suspense A/c" during the period +		188,111,503	953,209,637
	Amo	unt recovered in " Profit Suspense A/c" during the period (-)			83,002,267
		unt written off during the Period (-) nce at the end of the period		1,820,577,571	1,632,466,069
40 -		•		1,020,377,371	1,032,400,009
12.5 a		rision for other Assets rision against protested bill			
a		nce at the beginning of the period		28,737,128	28,737,128
		Addition during the period		-	-
h) Prov	rision against suspense		28,737,128	28,737,128
		nce at the beginning of the period		7,481,475	7,481,475
		: Amount written off during the Period		-	-
	Add:	Addition during the period		7,481,475	7,481,475
C		rision against Profit Waiver			.,,
		nce at the beginning of the period		187,644,710	-
		: Amount written off during the Period Addition during the period			- 187,644,710
	, .uu.	23.119 tilo politica		187,644,710	187,644,710
	.	I Duovinian for other Access		000 000 040	000 000 040
	ıota	I Provision for other Assets		223,863,313	223,863,313
12.5(a)		solidated Provision for Other Assets			
•		dard Bank Limited (note-12.7)		223,863,313	223,863,313
		dard Exchange Co.(UK) Ltd. dard Express(USA) Ltd.			-
		Capital Mgt. Ltd.		489,064	489,064
		Addition during the period		-	-
	_			224,352,377	224,352,377
12.6		rision for decrease in value of Investments nce at the beginning of the Period		4,775,231	4,775,231
		: adjustment during the period		4,770,231	-,770,231
		Addition during the period			-
				4,775,231	4,775,231
12.6(a)		solidated Provision for decrease in value of Investments dard Bank Limited (note-12.7)		A 77E 004	4 77E 994
		dard Bank Limited (note-12.7) dard Exchange Co.(UK) Ltd.		4,775,231	4,775,231 -
	Stan	dard Express(USA) Ltd.		-	-
		Capital Mgt. Ltd.		457,138,564 (170,350,513)	448,601,203 8 537 361
		Addition during the period Securities Ltd.		(170,350,513) 69,708,619	8,537,361 61,007,003
		Addition during the period		7,737,241	8,701,616
				369,009,142	531,622,414
12.7(a)		solidated Provision for impairment of client margin loan			
•	Stan	dard Bank Limited (note-12.7)		-	-
		dard Exchange Co.(UK) Ltd. dard Express(USA) Ltd.			
		Capital Mgt. Ltd.		356,669,603	335,097,363
	Add:	Addition during the period		176,828,024	21,572,240
		Securities Ltd. Addition during the period		9,719,036 1,848,281	8,866,461 852,576
	Auu.	Addition during the period		545,064,944	366,388,639
40.0	F	ion Community translation		, - ,-	,,
12.8		ign Currency translation gains/loss against investment dard Exchange Co.(UK) Ltd.		255,911	225,431
		nning of the Period		225,431	(859,849)
	Addi	tion during the period		- 1	- 1

		Amount in	Taka
		30.09.2021	31.12.2020
	Adjustmentduring the period	(30,480)	(1,085,280)
	Standard Express(USA) Ltd.	15,048,100	14,118,100
	Beginning of the Period	14,118,100	14,118,100
	Addition during the period	930,000	-
	Adjustmentduring the period	15 001 011	-
	Total Foreign Currency translation gains	15,304,011	14,343,531
	Less: Foreign Currency translation loss		
	Beginning of the Period	-	-
	Addition during the period	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
		15,304,011	14,343,531
12(a)	Consolidated other liabilities		
12(a)	Consolidated other habilities		
	Standard Bank Limited (note-12)	20,989,668,855	19,304,286,620
	Standard Exchange Co.(UK) Ltd.	19,297,971	27,733,294
	Standard Express(USA) Ltd.	138,435,417	113,479,503
	SBL Capital Mgt. Ltd.	1,267,169,531	1,227,296,728
	SBL Securities Ltd.	228,930,547	188,471,973
		22,643,502,322	20,861,268,119
40	Chana Canital		
13.	Share Capital		
13.1	Authorized Capital		
	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 resolution in the Bank's 27th extra Ordinary General Meeting held o Engineers of Bangladesh, 160/A,kakrail VIP Road, Dhaka, Banglades by the Bank as required.	n14th November, 2011 at I	nstitute of Diploma
13.2	Issued, subscribed and fully Paid up Capital :		
	66 000 000 ordinary shares of Taka 107 each issued for each	660,000,000	660 000 000
	66,000,000 ordinary shares of Taka 10/- each issued for cash		660,000,000
	826,508,865 ordinary shares of Taka 10/- each issued as bonus shares 65,577,600 ordinary shares of Taka 10/- each issued as Right shares in	8,995,629,570 655,776,000	8,744,131,880 655,776,000
	03,377,000 ordinary shares or raka 10/- each issued as kight shares in		
		10,311,405,570	10,059,907,880
	Communition of Channel aldered assists	-	-
13.3	Composition of Sharesholders' equity		
	Solo		
	Paid-up Capital	10,311,405,570	10,059,907,880
	Statutory Reserve	6,112,947,137	6,029,256,984
	General Reserve	-	-
	Revaluation Reserve on Investment	-	1,714,358
	Surplus in Profit and Loss Account/ Retained earnings	296,456,316	680,591,284
		16,720,809,023	16,771,470,506
	Consolidated		
	Paid-up Capital	10,311,405,570	10,059,907,880
	Statutory Reserve	6,112,947,137	6,029,256,984
	General Reserve	0,112,947,137	0,029,230,904
		-	4 744 050
	Revaluation Reserve on Investment	-	1,714,358
	Surplus in Profit and Loss Account / Retained earnings		
		376,932,886	674,205,017
	Non-controlling Interest	376,932,886 158,076	674,205,017 153,808
	Non-controlling Interest		
	·	158,076	153,808
14	Statutory Reserve	158,076 16,801,443,669	153,808 16,765,238,047
14	Statutory Reserve Opening balance at the beginning of the Period	158,076 16,801,443,669 6,029,256,984	153,808 16,765,238,047 5,578,066,726
14	Statutory Reserve Opening balance at the beginning of the Period Addition during the period	158,076 16,801,443,669 6,029,256,984 83,690,154	153,808 16,765,238,047 5,578,066,726 451,190,257
14	Statutory Reserve Opening balance at the beginning of the Period	158,076 16,801,443,669 6,029,256,984	153,808 16,765,238,047 5,578,066,726
14 15.1	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments	158,076 16,801,443,669 6,029,256,984 83,690,154	153,808 16,765,238,047 5,578,066,726 451,190,257
	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period	158,076 16,801,443,669 6,029,256,984 83,690,154	153,808 16,765,238,047 5,578,066,726 451,190,257
	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984
	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448
	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448
	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090
	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period Closing balance at the end of the Period Consolidated revaluation gain/loss on investment	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090
15.1	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period Closing balance at the end of the Period Consolidated revaluation gain/loss on investment Standard Bank Limited	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090
15.1	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period Closing balance at the end of the Period Consolidated revaluation gain/loss on investment Standard Bank Limited Standard Exchange Co.(UK) Ltd.	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090 1,714,358
15.1	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period Closing balance at the end of the Period Consolidated revaluation gain/loss on investment Standard Bank Limited Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090 1,714,358
15.1	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period Closing balance at the end of the Period Consolidated revaluation gain/loss on investment Standard Bank Limited Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090 1,714,358
15.1	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period Closing balance at the end of the Period Consolidated revaluation gain/loss on investment Standard Bank Limited Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090 1,714,358 - 1,714,358 - - -
15.1	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period Closing balance at the end of the Period Consolidated revaluation gain/loss on investment Standard Bank Limited Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090 1,714,358
15.1 15.1(a)	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period Closing balance at the end of the Period Consolidated revaluation gain/loss on investment Standard Bank Limited Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd.	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090 1,714,358 - 1,714,358 - - -
15.1	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period Closing balance at the end of the Period Consolidated revaluation gain/loss on investment Standard Bank Limited Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd. Retained earnings/movement of profit and loss account	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090 1,714,358 - 1,714,358 - 1,714,358
15.1 15.1(a)	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period Closing balance at the end of the Period Closing balance at the end of the Period Closing balance at the end of the Period Consolidated revaluation gain/loss on investment Standard Bank Limited Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd. Retained earnings/movement of profit and loss account Balance on 1 January	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090 1,714,358 - 1,714,358 - 1,714,358
15.1 15.1(a)	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period Closing balance at the end of the Period Consolidated revaluation gain/loss on investment Standard Bank Limited Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd. Retained earnings/movement of profit and loss account Balance on 1 January Add: Net Profit after tax for the Period	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090 1,714,358 - 1,714,358 - 1,714,358
15.1 15.1(a)	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period Closing balance at the end of the Period Consolidated revaluation gain/loss on investment Standard Bank Limited Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd. Retained earnings/movement of profit and loss account Balance on 1 January Add: Net Profit after tax for the Period Add: Transfer from SCML	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090 1,714,358 - 1,714,358 - 1,714,358
15.1 15.1(a)	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period Closing balance at the end of the Period Closing balance at the end of the Period Consolidated revaluation gain/loss on investment Standard Bank Limited Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd. Retained earnings/movement of profit and loss account Balance on 1 January Add: Net Profit after tax for the Period Add: Transfer from SCML Add: Transfer from SBSL	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090 1,714,358 - 1,714,358 - 1,714,358 1,047,865,181 1,042,002,825 -
15.1 15.1(a)	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period Closing balance at the end of the Period Closing balance at the end of the Period Consolidated revaluation gain/loss on investment Standard Bank Limited Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd. Retained earnings/movement of profit and loss account Balance on 1 January Add: Net Profit after tax for the Period Add: Transfer from SBSL Less: Transfer to statutory Reserve	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090 1,714,358 - 1,714,358 - 1,714,358 1,047,865,181 1,042,002,825 - (451,190,257)
15.1 15.1(a)	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period Closing balance at the end of the Period Closing balance at the end of the Period Consolidated revaluation gain/loss on investment Standard Bank Limited Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd. Retained earnings/movement of profit and loss account Balance on 1 January Add: Net Profit after tax for the Period Add: Transfer from SCML Add: Transfer from SBSL Less: Transfer to statutory Reserve Less: Cash/Stock dividend	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090 1,714,358 1,714,358 1,047,865,181 1,042,002,825 - (451,190,257) (958,086,465)
15.1 15.1(a)	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period Closing balance at the end of the Period Closing balance at the end of the Period Consolidated revaluation gain/loss on investment Standard Bank Limited Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd. Retained earnings/movement of profit and loss account Balance on 1 January Add: Net Profit after tax for the Period Add: Transfer from SBSL Less: Transfer to statutory Reserve	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090 1,714,358 - 1,714,358 1,714,358 1,047,865,181 1,042,002,825 - (451,190,257)
15.1 15.1(a)	Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Revaluation gain/loss on investments Opening balance at the beginning of the Period Adjustment during the Period Addition during the period Closing balance at the end of the Period Closing balance at the end of the Period Consolidated revaluation gain/loss on investment Standard Bank Limited Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd. Retained earnings/movement of profit and loss account Balance on 1 January Add: Net Profit after tax for the Period Add: Transfer from SCML Add: Transfer from SBSL Less: Transfer to statutory Reserve Less: Cash/Stock dividend	158,076 16,801,443,669 6,029,256,984 83,690,154 6,112,947,137 1,714,358 1,714,358	153,808 16,765,238,047 5,578,066,726 451,190,257 6,029,256,984 84,328,448 82,614,090 1,714,358 - 1,714,358 - 1,714,358 1,047,865,181 1,047,865,181 1,042,002,825 - (451,190,257) (958,086,465)

		Amazont	in Tales
		Amount	
	Add. Not Dooft offer too for the Device	30.09.2021	31.12.2020
	Add: Net Profit after tax for the Period	286,589,788	1,082,055,143
	Less: Transfer to statutory Reserve	(83,690,154)	(451,190,257)
	Add/Less: Foreign Currency translation Gain/ loss Less: Non-controlling Interest	2,827,890 (4,268)	(3,036,141)
	Less: Cash/Stock dividend	(502,995,387)	(958,086,465)
	Balance at	376,932,886	674,205,017
		0.0,002,000	0.1,200,011
16.1	Retained Earnings carried forward from previous Period		
. •	Balance on 1 January	89,778,716	109,996,927
	Add: Net Profit after tax & statutory reserve for the previous Period	590,812,568	937,868,254
	Add: Transfer from SCML	-	-
	Add: Transfer from SBSL	24,000,000	-
	Less: Cash/Stock dividend	(502,995,387)	(958,086,465)
	Balance at	201,595,897	89,778,716
16.1(a)	Consolidated Retained Earnings carried forward from previous Period		
	Balance on 1 January	43,340,132	61,240,471
	Add: Net Profit after tax & statutory reserve for the previous Period	630,864,885	943,224,694
	Add/ Less: Foreign Currency translation Gain /(loss)	2,827,890	(3,036,141)
	Less: Non-controlling Interest Less: Cash/Stock dividend	(4,268) (502,995,387)	(2,428) (958,086,465)
	Balance at	174,033,252	43,340,132
	bulance at	174,033,232	
16.1(b)	Non-controlling Interest	•	-
(2)	SBL Capital Mgt. Ltd.		
	Balance on 1 January	70,005	69,634
	Add: Addition during the period	1,959	372
	Sub Total	71,964	70,005
	SBL Securities Ltd.		
	Balance on 1 January	83,803	81,728
	Add: Addition during the period	2,309	2,074
	Sub Total	86,112	83,803
	Balance at	158,076	153,808
17.	CONTINGENT LIABILITIES		
17.1	Acceptances and Endorsements		
	Back to Back L/C (Foreign)	18,133,844	-
	Back to Back L/C (Local)	5,002,825,131	4,391,230,512
	Letter of Credit (Others)	9,346,178,215	6,330,747,796
		14,367,137,190	10,721,978,308
17.2	Letter of Guarantee		
	Letter of Guarantee(Local)	13,387,550,342	12,833,411,761
	Letter of Guarantee(Foreign)	-	-
	Others	- 42 207 EEO 242	40 000 444 764
		13,387,550,342	12,833,411,761
	Money for which the Bank is contingently liable in respect of guarantees giv	en favoring:	
	money to this and a serial section grown and a serial section of grant and section grown	g.	
	Directors	-	-
	Government	-	-
	Banks and other financial institutions	-	-
	Others	13,387,550,342	12,833,411,761
		13,387,550,342	12,833,411,761
17.3	Irrevocable Letter of Credit		
	Letter of Credit (Sight)	9,042,907,974	7,771,845,286
	Letter of Credit (Usance)	4,328,188,090	3,294,559,516
	Letter of Credit (Others)		
		13,371,096,064	11,066,404,802
17.4	Bill for Collection		
	Inward local bill for collection	-	-
	Inward Foreign bill for collection	-	-
	Outward local bill for collection	2,646,117,132	2,667,869,529
	Outward Foreign bill for collection	1,819,437,618	1,612,279,485
		4,465,554,750	4,280,149,013
17.5	Other Contingent Liabilities	-	-
	•	-	
		45,591,338,345	38,901,943,884
17(a)	Consolidated contingent liabilities		
	Acceptances and endorsements		
	Standard Bank Limited (note-17)	14,367,137,190	10,721,978,308
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	- 44 007 407 400	40 704 070 000
	Letters of guarantee	14,367,137,190	10,721,978,308
	Letters of guarantee Standard Bank Limited (note-17)	13,387,550,342	12,833,411,761
	Standard Bank Limited (note-17) Standard Exchange Co.(UK) Ltd.	13,301,330,342	12,000,411,701
	Standard Express(USA) Ltd.		_
	SBL Capital Mgt. Ltd.	-	_
	SBL Securities Ltd.		
		13,387,550,342	12,833,411,761
			

		Amount ii 30.09.2021	n Taka 31.12.2020
	Irrevocable Letters of Credit	30.03.2021	31.12.2020
	Standard Bank Limited (note-17)	13,371,096,064	11,066,404,802
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd. SBL Securities Ltd.	-	-
	SDL Securities Ltd.	13,371,096,064	11,066,404,802
	Bills for Collection	10,011,000,004	11,000,404,002
	Standard Bank Limited (note-17)	4,465,554,750	4,280,149,013
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd. SBL Securities Ltd.		
	SBL Securities Ltd.	4,465,554,750	4,280,149,013
	Other Contingent liabilities	4,403,334,730	4,200,149,013
	Standard Bank Limited (note-17)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		45,591,338,345	38,901,943,884
		45,551,556,545	30,301,343,004
		Amount in	n Taka
18	Income Statement	30.09.2021	30.09.2020
	Income:		
	Profit, discount and similar income (note-18.1)	9,141,311,989	10,949,418,738
	Dividend income (note-20)	5,454,371	11,845,723
	Fees, Commission and brokerage (note-21.1)	389,308,133	355,023,670
	Gains Less Losses arising from dealing in securities (note-20) Gains Less Losses arising from Investment securities (note-20)	2,943,846 116,166,944	- 1,200,675,800
	Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2)	140,049,529	257,402,905
	Income from non banking assets	-	-
	Other operating income (note-22)	224,009,086	164,003,736
	Profit less losses on interest rate changes	-	-
	Total	10,019,243,896	12,938,370,571
	Expenses:	5 000 000 000	0.000.000.707
	Profit paid on deposit, Borrowings etc.(note-19)	5,929,990,686	8,896,966,787
	Losses on loans and advances/Investments Administrative Expenses (note-18.2)	25,000,000 2,722,215,891	50,000,000 2,699,249,393
	Other operating expenses (note-10.2)	255,120,048	417,682,250
	Depreciation on Banking assets (note-32)	196,768,128	202,041,391
	Total	9,129,094,753	12,265,939,820
	Operating Profit before Provision	890,149,143	672,430,751
18(a)	Consolidated Income Statement	0.00	0.00
	Income:	10.010.010.000	10 000 070 571
	Standard Bank Limited (note-18)	10,019,243,896	12,938,370,571
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	12,854,964 146,122,591	20,802,201 89,199,794
	SBL Capital Mgt. Ltd.	== 000 000	46,795,336
	SBL Securities Ltd.	77,203,302 65,630,334	32,648,126
	Total	10,321,055,087	13,127,816,028
	Expenses:		, ,
	Standard Bank Limited (note-18)	9,129,094,753	12,265,939,820
	Standard Exchange Co.(UK) Ltd.	14,793,444	18,238,533
	Standard Express(USA) Ltd.	106,915,415	84,171,688
	SBL Capital Mgt. Ltd.	15,601,800	16,393,754
	SBL Securities Ltd.	17,267,912	13,657,926
	Total	9,283,673,324	12,398,401,722
	Consolidated Operating Profit before Provision	1,037,381,763	729,414,306
		0	0
18.1	Profit , Discount and similar income		
	Profit received from Loans and advances/Investments (note-18.3)	9,132,771,033	10,863,035,860
	Profit received from FC clearing Account	-	9,083,810
	Profit received from Bank and other financial institutions	8,540,956	77,299,068
		9,141,311,989	10,949,418,738
18.2	Administrative Expenses	<u> </u>	
	Salary and allowances (note-23)	2,121,256,045	2,083,532,784
	Rent, Taxes, Insurance, Electricity etc.(note-24)	439,049,890	476,071,245
	Legal expenses (note-25)	12,935,737	5,783,445
	Postage, stamp, telecommunication etc.(note-26) Stationery, Printings, advertisement etc.(note-27)	12,193,815	13,270,034
	Managing Director's salary and fees (note-27)	38,585,315 12,975,000	65,385,068
	Directors' Fees (note-29)	12,975,000 1,165,672	12,440,323 1,820,007
	Auditor's fees (note -30)	23,000	12,750
	Repair of Bank's assets (note-32)	84,031,416	40,933,738
		2,722,215,891	2,699,249,393
	Expenses included VAT on which applicable		
18.3	Profit received from Loans and advances/Investments		
10.3	Total Profit on loans and advances/investments	9,132,771,033	10,863,035,860
		5,.52,.71,000	. =,555,550,550

Priorit cockwed from PC clearing account				Amount in	Taka
Profit received from Bank and other Financial Institution 7,7,283,685 77,283,685 77,283,685 78,864,78 18,864,731,369 10,944,418,369 10,944,418,369 10,944,418,369 10,944,418,369 10,944,344,369 10,944,344,369 10,944,344,369 10,944,344,369 10,944,344,349 10,944,369 10,944,344,349 10,944,369 10,944,344,349 10,944,369 10,944,344,349 10,944,369 10,944,344,344,349 10,944,369 10,944,344,349 10,944,369 10,944,344,344,349 10,944,369 10,944,344,349 10,94		Profit received from EC clearing account		30.09.2021	
18.3(s) Croscilidated profit on investment Standard Bank Limited (Intit. Received from SONL) (179.485,561) (159.561,482) (159.501,		Profit received from Bank and other Financial Institution		8,540,956 -	77,263,652
Standard Bank Limited (inter Received from SCML)			Total	9,141,311,989	10,949,418,738
Standard Bank Limited (Int. Received from SCNL) (179,485,561) (159,507,402) (195,507,4	18.3(a)				
Slandard Bank Limited (Intt. Received from SSRL) (15,056,4622) (19,561,626) Slandard Exchange Co. (UK) List 3,756,467 37,756,467 37,756,467 37,756,467 37,756,467 37,756,467 37,758,467 37,758,467 37,758,467 37,758,467 37,758,467 37,758,467 37,758,467 37,758,467 37,758,467 37,758,467 37,758,467 37,758,467 39,157,222,640 10,941,642,702 19,941,642,7					
Standard Exchange Co, UKI, Ltd. 3,786,487 135,069,571 58B. Capital Migt. Ltd. 175,233,984 136,069,571 30,255,122,060 30,255,125 30,255,122,060 30,255,125					
SBL Capital Alga L. Lid. SBL Securities Ltd. 9,157,222,640 9,157,222,640 10,341,842,720 11,341,842,740 1		,		(13,003,402)	(13,301,020)
SRL Securities Ltd. 32,131,823 36,225,127					-
19. Profit paid on deposits, borrowings, etc. Profit paid on deposits (rote -19.1) Profit paid on deposits browning at comment of the Bank Profit paid on deposits browning at comment of the Bank Profit paid on deposits swings Deposits Simmings Bank / Mudaraba Short Term Deposits Short Term Deposits / Mudaraba Short Term Deposits Short Term Deposits / Mudaraba Short Term Deposits Short Term Deposits / Mudaraba Deposit Schemes Profit paid on borrowing Profit paid on foreign Bank Profit paid on foreign Bank Profit paid on foreign Bank Profit paid on repurchase agreement/(Repo) Profit paid on repurchase agreement/					, ,
19. Profit paid on deposits, borrowings, etc. Profit paid on deposits (note -191 449,305,656 523,990,665		SBL Securities Ltd.			
Profit paid on deposits (rote - 15.1)	40	Buffered and a second business of			
Profit paid on deposits	19.				
19.1 Profit paid on deposits borrowing et of the Bank Profit paid on deposits Savings Bank / Madaraba Savings Deposits Savings Bank / Madaraba Term Deposits Deposits Under Schemes Fixed Deposits Under Schemes Savings Bank / Madaraba Term Deposits Deposits Under Schemes Madaraba Deposits Schemes Savings Bank / Madaraba Deposits Schemes Savings Bank / Savings Bank					
Profit paid on deposits Savings Bank / Mudaraba Savings Deposits Shrot Term Deposits / Mudaraba Savings Deposits Shrot Term Deposits / Hudaraba Shrot Term Deposits Shrot Term Deposits / Hudaraba Shrot Term Deposits Shrot Term Deposits / Hudaraba Shrot Term Deposits Shrot Term Deposits / Hudaraba Deposit Schemes Shrot Term Deposits / Hudaraba Deposit Schemes Shrot Term Deposits / Hudaraba Deposit Schemes Shrot Term Deposits / Shrot Term Deposits / Hudaraba Deposit Schemes Shrot Term Deposits / Shrot Te		Tront paid off borrowings (note -19.1)			
Profit paid on deposits Savings Bank / Mudaraba Savings Deposits Shrot Term Deposits / Mudaraba Savings Deposits Shrot Term Deposits / Hudaraba Shrot Term Deposits Shrot Term Deposits / Hudaraba Shrot Term Deposits Shrot Term Deposits / Hudaraba Shrot Term Deposits Shrot Term Deposits / Hudaraba Deposit Schemes Shrot Term Deposits / Hudaraba Deposit Schemes Shrot Term Deposits / Hudaraba Deposit Schemes Shrot Term Deposits / Shrot Term Deposits / Hudaraba Deposit Schemes Shrot Term Deposits / Shrot Te	19.1	Profit paid on deposits borrowing etc of the Bank			
Short Term Deposits / Mudaraba Short Term Deposits -					
Fixed Deposits / Mudaraba Term Deposits Chemes				5,461,685,630	, ,
Deposits Under Schemes / Mudaraba Deposit Schemes					
Profit paid on subordinated Bond \$3.28,174,694 \$3.54,189,530 \$3.28,174,694 \$7.54				-	
Profit paid on borrowing		Foreign Currency			-
Profit paid on subordinated Bond 462,884,168 395,474,633 583,349,86 Profit paid on Bangladesh Bank Refinance 198,804 538,631 538,631 525,094 43,204,325 525,094 488,305,056 5,929,990,686 5,929,99		Profit paid on horrowing		5,461,685,630	8,328,174,694
Profit paid on Bangladesh Bank Refinance				462,854,168	385,474,653
Profit paid on foreign Bank \$.5250.084 \$43.04,325 \$458,050.565 \$58.972,033 \$5.929.990.686 \$5.9				-	
Profit paid on repurchase agreement(Repo)					
19(a) Consolidated profit paid on Deposits, borrowings, etc. Sizandard Bank Limited (note-19) Sizandard Exchange (Co (UK) Ltd.				5,255,064	
19(a) Consolidated profit paid on Deposits, borrowings, etc. Slandard Bark Limited (note-19) 5,929,990,686 S.896,966,787 Slandard Exchange Co, (UK), Ltd.					568,792,093
Standard Exchange Co, (UK) Ltd.				5,929,990,686	8,896,966,787
Standard Exchange Co. (UK) Ltd. Slandard Express(USA) Ltd. Slb. Capital Mgt. Ltd. Slb. Securities Ltd. 5,929,990,686 8,899,227,628	19(a)				
Sandard Express (USA) Ltd.		, ,		5,929,990,686	8,896,966,787
SBL Securities Ltd.					-
10.				-	2,260,841
Dividend on shares		SBL Securities Ltd.		- E 020 000 696	9 900 227 629
Dividend on shares		Lancard Complement		3,323,330,000	0,039,227,020
Caim on shares	20.			5 454 074	44.045.700
Profit received from Subordinated Bond Income from Government Securities 116,166,944 1,041,792,061 140,650,137 124,565,160 1,212,521,523 124,565,160 1,212,521,523 124,565,160 1,212,521,523 124,565,160 1,212,521,523 124,565,160 1,212,521,523 124,565,160 1,212,521,523 124,565,160 1,212,521,523 124,565,160 1,212,521,523 124,565,160 1,212,521,523 124,565,160 1,212,521,523 124,565,160 1,212,521,523 124,565,160 1,212,521,523 124,565,160 1,212,521,523 124,565,160 1,212,521,523 125					11,845,723
140,650,137 124,565,160 1,212,521,523 1,212,521,523 20(a) Consolidated Income from Investment Standard Bank Limited 124,565,160 1,212,521,523 1,212,521,52		Profit received from Subordinated Bond		-	18,233,602
20(a) Consolidated Income from Investment Standard Bank Limited 124,565,160 1,212,521,523 1,212,523,523 1,212,521,523 1,212,521,523 1,212,521,523 1,212,521,523 1,212,521,523 1,212,521,523 1,212,521,523 1,212,521,523 1,212,521,523 1,212,521,523 1,212,521,523 1,212,521,523 1,212,521,523 1,212,521,523 1,212,521,523 1,212,521,523 1,212,521,523 1,212,521,523 1,212,521,523 1,212,523,523,523,523,523,523,523,523,523,52				116,166,944	
20(a) Consolidated Income from Investment Standard Bank Limited Standard Exchange Co. (UK) Ltd. Standard Exchange Co. (UK) Ltd. Standard Express(USA) Ltd. 49,247,908 57,538,841 58L Capital Mgt. Ltd. 49,247,908 57,538,841 6,559,827 1,276,620,192		Capital Gain on Government Securities		-	140,650,137
Standard Bank Limited Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd. 21,196,644 6,559,827 195,009,712 1,276,620,192 1,276,620				124,565,160	1,212,521,523
Standard Bank Limited Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd. 21,196,644 6,559,827 195,009,712 1,276,620,192 1,276,620	20(-)	O Palata di la como forma la contracta		-	-
Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. 49,247,908 57,538,841 21,196,644 195,009,712 1,276,620,192 1,276,620	20(a)			124 565 160	1 212 521 523
SBL Capital Mgt. Ltd. 49,247,908 21,196,644 57,538,841 SBL Securities Ltd. 195,009,712 1,276,620,192 21. Commission/Fees, Exchange and Brokerage Commission / Fees (note-21.1) 389,308,133 355,023,670 Exchange earnings (note-21.2) 140,049,529 257,402,905 Brokerage 529,357,662 612,426,575 2. Commission on Import L/Cs 124,330,345 18,886,451 Commission on Export L/Cs 110,679,457 125,823,808 Commission on Bank to Back L/Cs 53,726,985 110,293,213 Commission on Bank Guarantee 83,647,717 83,615,445 Commission on Remmittance 10,855,397 16,404,705 Underwriting commission 389,308,133 355,023,670 21.2 Exchange - - Gains arising from Dealing Securities - - Less: Losses - - Gains arising from Investment Securities - - Less: Losses - - Gains arising from Foreign Trade Business 217,912,321 160,079,849				12 1,000,100	1,212,021,020
SBL Securities Ltd. 21,196,644 6,559,827 195,009,712 1,276,620,192 21. Commission/Fees, Exchange and Brokerage Commission /Fees (note-21.1) 389,308,133 355,023,670 140,049,529 257,402,905 259,357,662 612,426,575 21.1 Commission Commission on Import L/Cs 529,357,662 612,426,575 125,823,808 110,679,457 125,823,808 110,679,457 125,823,808 110,293,213 Commission on Back to Back L/Cs 53,726,985 110,293,213 Commission on Bank Guarantee 83,647,717 83,615,445 Commission on Remmittance 10,855,397 16,404,705 Underwriting commission Brokerage 10,855,397 16,404,705 16,404,705 17,805,397 16,404,705 17,805,397 16,404,705 17,805,397 16,404,705 17,805,397 16,404,705 17,805,397 17,805,397 18,404,705 17,805,397 18,405,3					-
195,009,712		. 0			
Commission /Fees (note-21.1) 389,308,133 355,023,670 257,402,905		ODE OCCURROS Etc.			
Commission /Fees (note-21.1) 389,308,133 355,023,670 257,402,905 257,402,905 257,402,905 257,402,905 259,357,662 612,426,575 21.1 Commission on Import L/Cs 124,330,345 18,886,451 10,679,457 125,823,808 20,607,805 20,608,232 20,60	21.	Commission/Fees, Exchange and Brokerage			
Exchange earnings (note-21.2) Brokerage 140,049,529 529,357,662 612,426,575 21.1 Commission Commission on Import L/Cs Commission on Export L/Cs Commission on Back to Back L/Cs Commission on Back to Back L/Cs Commission on Bank Guarantee Commission on chanchyapatra Commission on Remmittance Underwriting commission Brokerage 21.2 Exchange Gains arising from Dealing Securities Less: Losses Gains arising from Foreign Trade Business Less: Losses Gains arising from Foreign Trade Business Less: Losses 327,961,849 417,482,754 416,0079,849		•		389 308 133	355 023 670
S29,357,662 612,426,575					
21.1 Commission Commission on Import L/Cs		Brokerage			-
Commission on Import L/Cs				529,357,662	612,426,575
Commission on Export L/Cs	21.1	Commission			
Commission on Back to Back L/Cs					
Commission on Bank Guarantee		·			
Commission on Remmittance Underwriting commission 10,855,397 					
Underwriting commission - - Brokerage - - 21.2 Exchange - - Gains arising from Dealing Securities - - Less: Losses - - Gains arising from Investment Securities - - Less: Losses - - Gains arising from Foreign Trade Business 357,961,849 417,482,754 Less: Losses 217,912,321 160,079,849					
Brokerage 389,308,133 355,023,670 - -				10,855,397	16,404,705
21.2 Exchange		Orderwriting commission		389,308,133	355,023,670
21.2 Exchange Gains arising from Dealing Securities - - Less: Losses - - Gains arising from Investment Securities - - Less: Losses - - Gains arising from Foreign Trade Business 357,961,849 417,482,754 Less: Losses 217,912,321 160,079,849		Brokerage			-
Gains arising from Dealing Securities - - Less: Losses - - Gains arising from Investment Securities - - Less: Losses - - Gains arising from Foreign Trade Business 357,961,849 417,482,754 Less: Losses 217,912,321 160,079,849				389,308,133	355,023,670
Less: Losses - - Gains arising from Investment Securities - - Less: Losses - - Gains arising from Foreign Trade Business 357,961,849 417,482,754 Less: Losses 217,912,321 160,079,849	21.2				
Gains arising from Investment Securities - - Less: Losses - - Gains arising from Foreign Trade Business 357,961,849 417,482,754 Less: Losses 217,912,321 160,079,849		•			-
Gains arising from Foreign Trade Business 357,961,849 417,482,754 Less: Losses 217,912,321 160,079,849		Gains arising from Investment Securities		-	-
Less: Losses 217,912,321 160,079,849				257.064.040	447 400 754
, , , , , , , , , , , , , , , , , , ,		•			

Amount Table Sub-control Table Sub-control Sub				
Consolidated Commission, Exchange and Brokerage Standards Exchange Co. URC) List Standards Exchange Co. URC) List 10,937,662 10,938,664 10,937,662 10,938,664 10,937,160 10,938,664 10,938,664 10,938,664 10,938,664 10,938,664 10,938,664 10,938,664 10,938,664 10,938,664 10,938,664 10,938,664 10,938,664 10,938,664 10,938,664 10,9				
Standard Sank Limited (note-21) Standard Express((SA) Ltd. 10, 1977,196 Standard Express((SA) Ltd. 10, 1977,196 Standard Express((SA) Ltd. 10, 1977,196 Standard Express((SA) Ltd. 12, 252,281 Standard Express((SA) Ltd. 12, 252,282 Standard Express((SA) Ltd. 12, 252,282 Standard Express((SA)			30.09.2021	31.12.2020
Sandard Exchange Co(UN) Ltd. Sandard Exchange Co(UN) Ltd. Sandard Exchange Co(UN) Ltd. Sandard Express(USA) Ltd. Sandard E	21(a)	, ,	500 057 000	040 400 575
Sandard Express(LSA) Ltd.		, ,		
Sell Capital MgL, Ltd. 27,522,991 11,096,013 738,028,076 738,0		• , ,		, ,
22. Other operating income		. , ,		, ,
22. Other operating income SHPT # Take daugher protoveries SHPT # Ta				
SWIFT & Telex charge recoveries 9,823,744 12,825,15			735,626,876	738,691,134
SWIFT A Telex charge recoveries 3.090,152 9.523,744 12.627,515 12.622,154 12.627,515 13.625 13.	22.	Other operating income		
Service chargies Se.021,086 33,126,586 10,086 10,087,1086 10			3,803,152	2,362,154
Rebate on nostro alc		Postage charge recoveries	9,523,744	12,627,581
Locker Charges 785,061 43,271,607 12,191,007 Capital Gain on Sale of Assetts 176,390 12,191,007 Capital Gain on Sale of Assetts 176,390 12,191,007 12,19				
Loan processing/coloumentation fees				
Capital Galin on Sale of Assets 178,390 Service charges agist (DisCloraing return 4,730 928,113 Debit / VISA Card Fees 51,179,313 43,917,009 Handling Commission On Lease Finance 1,947,255 145,990 1,947,255 145,990 1,947,255 1,947,255 1,459,990 1,947,255 1,459,990 1,947,255 1,459,990 1,947,255 1,459,990 1,947,255 1,459,990 1,754,185 1,947,255 1,459,990 1,754,185 1,947,255 1,459,990 1,754,185 1,947,255 1,459,990 1,754,185 1,947,415 1,94		•		
Service charges ags CIB/Clearing return 1,730 51,1736 Card Fees 51,173,133 43,317,009 51,1736 Card Fees 51,173,133 43,317,009 51,173,133 43,317,009 51,173,133 43,317,009 51,173,133 43,317,009 51,173,133 43,317,009 51,173,173,133 43,317,009 51,173,173,133 43,317,009 51,173,173,173,173,173,173,173,173,173,17		. •		12,191,070
Debit / VISA Card Fees 51,179,313 43,317,009 Handling Commission On Lease Finance 1,947,525 145,990 NPSB Settlement Income 6,083,887 4,149,877 7,875 7,8				929.113
Salationery Charge Recovery 119,330 119,330 119,330 119,330 115,676,980 1,947,525 145,980 1,947,525 145,980 1,947,525 145,980 1,947,525 145,980 1,325,207				
Handling Charge On Pe-Hais Booth 1,947,525 144,9877 Charges On Rtgs 1,325,207 Recovery From Written Off Loan A/C 3,006,398 1,754,1422 224,009,086 16,003,736 16,003,736 17,744,1422 224,009,086 16,003,736 16,003		Stationery Charge Recovery		
NPSB Settlement Income		Handling Commission On Lease Finance	-	1,676,980
Charges On Rigs 1.325_207		• •		
Recovery From Written Off Loan A/C \$1,751,182 \$1,751,182 \$24,009,085 \$164,003,736 \$1				4,149,877
Miscellaneous earnings				-
224,009,088 164,003,738		•		5 631 669
22(a) Consolidated other operating income Standard Bank Limited (inde-27) 224 (0)9.086 164 (03), 736 1977, 774 1208, 317 324 (03), 376 1977, 774 1208, 317 324 (03), 376 324 (03), 376 324 (03), 376 324 (03), 376 324 (03), 376 324 (03), 376 324 (03), 376 324 (03), 376 (03		Wildonan Codo Carriingo		
Standard Bank Limited (note-22) \$224,009.086 164,003,736 1,208,0317 Standard Exchange Co, (UK) Ltd. 1,207,371 Standard Exchange Co, (UK) Ltd. 4,635.000 295,612 35,094 1,500,000 295,612 35,094 1,70,661,992 323,195,859 707,661,992 707,692,992 707,692,992 707,692,992 707,692,992 707,692,992 707,692,992 707,6	22(2)	Consolidated other operating income		
Standard Exchange Co.(UN) Ltd. 1,977,774 1,208,317 3,914,836 SBL Capital Mpt Ltd. 2,278,388 3,914,836 SBL Capital Mpt Ltd. 2,295,612 3,50,00 1,500,000 3,500,000	22 (a)	, ,	224.009.086	164.003.736
SBL Capital MgL Ltd. \$23,000		, ,		
SBL Securities Ltd. 23,195,859 170,661,982 170,661		Standard Express(USA) Ltd.	2,278,388	3,914,836
233,195,859 170,661,982			4,635,000	, ,
Salaries and allowances Basic salary Basic salary Basic salary Basic salary Basic salary Basic salary Borus & ex-gratia Bank's contribution to provident fund Basic scontribution Basic scon		SBL Securities Ltd.		
Basic salary			233,195,859	170,661,982
Allowances (note-23.1) 1,004,266,129 985,343,225 161,610,915 165,439,145 165,160,915 163,439,471 242,899,471 242,899,471 242,899,471 242,899,471 242,899,471 242,899,471 242,899,471 242,899,471 242,899,471 242,899,471 242,899,471 242,899,377 242,899,377 242,899,377 242,899,377,894 242,899,377 242,899,379 242,104,909,377 242,899,389 242,104,909,377 242,899,389 242,104,909,377 242,899,389 242,104,909,377 242,899,389 242,104,909,399 242,1	23.			
Borus & ex-gratia 165,439,145 82,706,955 82,575,592 42,899,471 2,121,256,045 2,083,532,784 2,289,471 2,121,256,045 2,083,532,784 2,289,471 2,121,256,045 2,083,532,784 2,289,471 2,121,256,045 2,083,532,784 2,283,532,784				
Bank's contribution to provident fund				
Casual wages		•		
2.12 256,045 2,083,532,784		· · · · · · · · · · · · · · · · · · ·		
House rent allowances				
House rent allowances	23.1	Allowances		
Conveyance allowances	20.1		413.443.408	404.319.673
House maintenance & utility 30,940,399 29,120,490 Medical allowances 59,234,887 59,2				
Medical allowances 59,234,687 58,464,504 Risk allowances 2,039,221 2,135,465 Mashing allowances 1,287,748 1,324,933 Remuneration for probationaries 48,867,904 45,576,001 Charge allowances 1,919,836 1,864,563 Leave Fare Compensation 64,975,616 50,370,950 Gratuity 260,000,000 275,500,000 Leave Encashment 14,238,193 12,283,456 Extra allowances 1,266,387 2,201,642 1,004,266,129 985,343,223 23(a) Consolidated salaries and allowances 1,266,387 2,201,642 1,004,266,129 985,343,223 23(a) Consolidated salaries and allowances 1,266,387 2,201,642 3,401,201,201,201,201,201,201,201,201,201,2		Entertainment allowances	39,612,850	36,716,239
Risk allowances 2,039,221 2,135,465 Washing allowances 1,287,748 1,324,933 48,867,904 45,576,001 Charge allowances 1,919,836 1,864,563 Leave Fare Compensation 260,000,000 275,500,000 Leave Encashment 260,000,000 275,500,000 Leave Encashment 1,266,387 2,201,642 1,004,266,129 3965,343,223 1,2839,456 Extra allowances 1,266,387 2,2201,642 1,004,266,129 3965,343,223 1,004,266,129 1,004,266,129 3965,343,223 1,004,266,129 1,			30,940,399	29,120,490
Washing allowances 1,287,748 1,324,933 Remuneration for probationaries 48,867,904 45,576,001 Charge allowances 1,919,836 1,864,563 Leave Fare Compensation 64,975,616 50,370,950 Gratuity 260,000,000 275,500,000 Leave Encashment 14,238,193 12,839,456 Extra allowances 1,266,387 2,201,642 1,004,266,129 985,343,223 1,266,387 2,201,642 1,004,266,129				
Remuneration for probationaries 48,867,904 45,576,001 Charge allowances 1,919,836 1,864,563 Leave Fare Compensation 64,975,616 50,370,950 Gratuity 260,000,000 275,500,000 Leave Encashment 1,2266,337 1,2201,642 Extra allowances 1,266,337 2,201,642 Standard Bank Limited (note-23) 2,121,256,045 2,083,532,784 Standard Express(USA) Ltd. 4,569,339 4,536,099 Standard Express(USA) Ltd. 4,699,339 4,536,099 SBL Capital Mgt. Ltd. 8,602,040 8,463,876 SBL Securities Ltd. 8,402,401 8,402,401 Rent- Godown 439,438 620,425 Rates and taxes 4,163,125 45,677,396 In				
Charge allowances		ŭ		
Leave Fare Compensation 64,975,616 50,370,950 Gratuity 260,000,000 275,500		·		
Gratuity Cencashment 14,238,193 12,839,450 12,669,887 2,201,642 1,004,266,129 985,343,223 1,004,266,129 985,343,223 1,004,266,129 985,343,223 1,004,266,129 985,343,223 1,004,266,129 985,343,223 1,004,266,129 985,343,223 1,004,266,129 985,343,223 1,004,266,129 985,343,223 1,004,266,129 985,343,223 1,004,266,129 1,		. •		
Extra allowances		Gratuity	260,000,000	275,500,000
1,004,266,129 985,343,223 Consolidated salaries and allowances Standard Bank Limited (note-23) 2,121,256,045 4,569,339 4,536,009 5tandard Exchange Co.(UK) Ltd. 4,693,339 4,536,009 4,0720,822 34,816,673 58L Capital Mgt. Ltd. 8,867,497 9,339,454 8,602,040 8,463,876 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,184,015,745 2,140,688,795 2,184,015,745 2,140,688,795 2,184,015,745 2,140,688,795 2,184,015,745 2,140,688,795 2,184,015,745 2,140,688,795				
Consolidated salaries and allowances Standard Bank Limited (note-23) 2,121,256,045 4,569,339 4,536,009 4,536,009 3,887,497 9,339,454 8,8602,040 8,463,876 2,184,015,744 2,140,688,795		Extra allowances		
Standard Bank Limited (note-23) 2,121,256,045 2,083,532,784 4,569,339 4,560,009 34,669,339 34,6673 34,816,673 38,867,497 3,339,454 3,602,040 3,463,876 2,184,015,744 2,140,688,795 3,240,688,795			1,004,266,129	985,343,223
Standard Exchange Co.(UK) Ltd.	23(a)			
Standard Express(USA) Ltd. 40,720,822 34,816,673 SBL Capital Mgt. Ltd. 8,867,497 9,339,454 8,602,040 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,184,015,744 2,140,688,795 2,140,749		, ,		
SBL Capital Mgt. Ltd. 8,867,497 9,339,454 SBL Securities Ltd. 8,602,040 8,463,876 2,184,015,744 2,140,688,795 24. Rent, Taxes, Insurance, electricity, etc. 249,140,749 285,735,654 Rent- Office 249,140,749 285,735,654 Rent- Godown 439,438 620,425 Rates and taxes 40,133,125 45,677,396 Insurance 102,062,622 99,407,783 Utilities 47,273,957 44,629,988 439,049,890 476,071,245 Standard Bank Limited (note-24) 439,049,890 476,071,245 Standard Exchange Co.(UK) Ltd. 5,535,982 4,168,370 Standard Express(USA) Ltd. 32,027,633 28,330,655 SBL Capital Mgt. Ltd. 1,527,474 1,416,413 SBL Securities Ltd. 1,484,650 1,419,043 SBL Securities Ltd. 479,625,629 511,405,724 25. Legal expenses Legal Charges 12,928,470 4,027,270 Fees, Stamp & notary public expenses 7,267 1,756,175				
SBL Securities Ltd. 8,602,040 8,463,876 2,184,015,744 2,140,688,795 24. Rent, Taxes, Insurance, electricity, etc. 249,140,749 285,735,654 Rent- Office 249,140,749 285,735,654 439,438 620,425 Rates and taxes 40,133,125 45,677,396 102,062,622 99,407,783 Utilities 47,273,957 44,629,988 476,071,245 24(a) Consolidated Rent, Taxes, Insurance, electricity, etc. Standard Bank Limited (note-24) 439,049,890 476,071,245 Standard Exchange Co.(UK) Ltd. 5,535,982 4,168,370 Standard Express(USA) Ltd. 32,027,633 28,330,655 SBL Capital Mgt. Ltd. 1,527,474 1,416,413 SBL Securities Ltd. 1,484,650 1,419,043 SBL Securities Ltd. 479,625,629 511,405,724 25. Legal expenses Legal Charges 12,928,470 4,027,270 Fees, Stamp & notary public expenses 7,267 1,756,175				
24. Rent, Taxes, Insurance, electricity, etc. Rent- Office 249,140,749 285,735,654 Rent- Godown 439,438 620,425 Rates and taxes 40,133,125 45,677,396 Insurance 102,062,622 99,407,783 Utilities 47,273,957 44,629,988 439,049,890 476,071,245 Standard Bank Limited (note-24) 439,049,890 476,071,245 Standard Exchange Co.(UK) Ltd. 5,535,982 4,168,370 Standard Express(USA) Ltd. 32,027,633 28,330,655 SBL Capital Mgt. Ltd. 1,527,474 1,416,413 SBL Securities Ltd. 1,484,650 1,419,042 25. Legal expenses Legal Charges 511,405,724 Legal Charges 12,928,470 4,027,270 Fees, Stamp & notary public expenses 7,267 1,756,175				
24. Rent, Taxes, Insurance, electricity, etc. 249,140,749 285,735,654 Rent- Office 439,438 620,425 Rates and taxes 40,133,125 45,677,396 Insurance 102,062,622 99,407,783 Utilities 47,273,957 44,629,988 439,049,890 476,071,245 24(a) Consolidated Rent, Taxes, Insurance, electricity, etc. \$39,049,890 476,071,245 Standard Bank Limited (note-24) 439,049,890 476,071,245 Standard Exchange Co.(UK) Ltd. 5,535,982 4,168,370 Standard Express(USA) Ltd. 32,027,633 28,330,655 SBL Capital Mgt. Ltd. 1,527,474 1,416,413 SBL Securities Ltd. 1,484,650 1,419,042 25. Legal expenses Legal Charges 511,405,724 Legal Charges 12,928,470 4,027,270 Fees, Stamp & notary public expenses 7,267 1,756,175				
Rent- Office	•	But Tour Income det 25%		
Rent- Godown A 33,438 620,425 Rates and taxes 40,133,125 45,677,396 102,062,622 99,407,783 47,273,957 44,629,988 47,273,957 44,629,988 47,273,957 44,629,988 47,273,957 44,629,988 47,273,957 44,629,988 47,273,957 44,629,988 47,273,957 44,629,988 476,071,245 439,049,890 476,071,245 439,0	24.	· · · · · · · · · · · · · · · · · · ·	240 140 740	205 725 654
Rates and taxes 40,133,125 45,677,396 Insurance 102,062,622 99,407,783 Utilities 47,273,957 44,629,988 24(a) Consolidated Rent, Taxes, Insurance, electricity, etc. 8439,049,890 476,071,245 Standard Bank Limited (note-24) 439,049,890 476,071,245 Standard Exchange Co.(UK) Ltd. 5,535,982 4,168,370 Standard Express(USA) Ltd. 32,027,633 28,330,655 SBL Capital Mgt. Ltd. 1,527,474 1,416,413 SBL Securities Ltd. 1,484,650 1,419,042 25. Legal expenses Legal Charges 12,928,470 4,027,270 Fees, Stamp & notary public expenses 7,267 1,756,175				
Insurance				
Utilities 47,273,957 439,049,890 44,629,988 476,071,245 24(a) Consolidated Rent, Taxes, Insurance, electricity, etc. Standard Bank Limited (note-24) Standard Exchange Co.(UK) Ltd. 439,049,890 5,535,982 4,168,370 5tandard Express(USA) Ltd. 476,071,245 5,535,982 4,168,370 32,027,633 8BL Capital Mgt. Ltd. 32,027,633 1,484,650 1,419,042 479,625,629 28,330,655 1,419,042 479,625,629 511,405,724 25. Legal expenses Legal Charges 12,928,470 12,928,470 Fees ,Stamp & notary public expenses 4,027,270 1,756,175				
24(a) Consolidated Rent, Taxes, Insurance, electricity, etc. Standard Bank Limited (note-24) Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd. SBL Securities Ltd. 25. Legal expenses Legal Charges Fees , Stamp & notary public expenses 12,928,470 Fees , Stamp & notary public expenses 12,928,470 Fees , Stamp & notary public expenses 12,928,470 Fees , Stamp & notary public expenses Fees , Stamp & notary public expenses		Utilities		
Standard Bank Limited (note-24) 439,049,890 476,071,245 Standard Exchange Co.(UK) Ltd. 5,535,982 4,168,370 Standard Express(USA) Ltd. 32,027,633 28,330,655 SBL Capital Mgt. Ltd. 1,527,474 1,416,413 SBL Securities Ltd. 1,484,650 1,419,042 479,625,629 511,405,724 25. Legal expenses Legal Charges Fees ,Stamp & notary public expenses 7,267 1,756,175			439,049,890	476,071,245
Standard Bank Limited (note-24) 439,049,890 476,071,245 Standard Exchange Co.(UK) Ltd. 5,535,982 4,168,370 Standard Express(USA) Ltd. 32,027,633 28,330,655 SBL Capital Mgt. Ltd. 1,527,474 1,416,413 SBL Securities Ltd. 1,484,650 1,419,042 479,625,629 511,405,724 25. Legal expenses Legal Charges Fees ,Stamp & notary public expenses 7,267 1,756,175	24(2)	Concelidated Bont Taxos Incurance electricity etc		
Standard Exchange Co.(UK) Ltd. 5,535,982 4,168,370 Standard Express(USA) Ltd. 32,027,633 28,330,655 SBL Capital Mgt. Ltd. 1,527,474 1,416,413 SBL Securities Ltd. 1,484,650 1,419,042 479,625,629 511,405,724 25. Legal expenses 12,928,470 4,027,270 Fees , Stamp & notary public expenses 7,267 1,756,175	24(a)		439 049 890	476 071 245
Standard Express(USA) Ltd. 32,027,633 28,330,655 SBL Capital Mgt. Ltd. 1,527,474 1,416,413 SBL Securities Ltd. 1,484,650 1,419,042 479,625,629 511,405,724 25. Legal expenses 12,928,470 4,027,270 Fees , Stamp & notary public expenses 7,267 1,756,175		, ,		
SBL Capital Mgt. Ltd. 1,527,474 1,416,413 SBL Securities Ltd. 1,484,650 1,419,042 479,625,629 511,405,724 25. Legal expenses Legal Charges 12,928,470 4,027,270 Fees , Stamp & notary public expenses 7,267 1,756,175		• , ,		
479,625,629 511,405,724 25. Legal expenses 479,625,629 Legal Charges 12,928,470 4,027,270 Fees ,Stamp & notary public expenses 7,267 1,756,175		SBL Capital Mgt. Ltd.		
25. Legal expenses 12,928,470 4,027,270 Legal Charges 12,928,470 4,027,270 Fees ,Stamp & notary public expenses 7,267 1,756,175		SBL Securities Ltd.	1,484,650	1,419,042
Legal Charges 12,928,470 4,027,270 Fees ,Stamp & notary public expenses 7,267 1,756,175			479,625,629	511,405,724
Fees ,Stamp & notary public expenses 7,267 1,756,175	25.	• .		
12 935 737 5 783 <i>A</i> 45		Fees ,Stamp & notary public expenses		
12,000,101			12,935,737	5,783,445

25(a) Consolidated Legal expenses.

		Amount in Taka		
	Oter dead Dead 12 offert (cote OF)	30.09.2021	31.12.2020	
	Standard Bank Limited (note-25)	12,935,737	5,783,445	
	Standard Exchange Co.(UK) Ltd.	39,519		
	Standard Express(USA) Ltd.	8,643,247	3,707,643	
	SBL Capital Mgt. Ltd.	178,100	-	
	SBL Securities Ltd.	148,000	-	
		21,944,604	9,491,087	
	Posterio Otamio Televinio etcata del			
26.	Postage, Stamps, Telecommunication etc.	0.505.044	7.440.754	
	Postage	6,535,214	7,148,751	
	Telegram, telex, fax and e-mail	507,526	251,150	
	Telephone, Mobile (office & residence)	5,151,076	5,870,133	
		12,193,815	13,270,034	
26(a)	Consolidated Postage, Stamps, Telecommunication etc.			
	Standard Bank Limited (note-26)	12,193,815	13,270,034	
	Standard Exchange Co.(UK) Ltd.	58,602	50,113	
	Standard Express(USA) Ltd.	1,592,407	1,665,954	
	SBL Capital Mgt. Ltd.	46,347	25,044	
	SBL Securities Ltd.	154,821	146,140	
	SDL Securities Ltd.	14,045,992	15,157,285	
		14,043,332	13,137,203	
27.	Stationery, Printing, Advertisement etc.			
	Printing stationery	3,591,708	3,897,327	
	Security stationery	493,060	373,900	
	Petty stationery	5,835,694	6,385,535	
	Computer stationery	7,593,146	7,712,869	
	Calender ,Dairy,Greetings Crads Etc	7,068,753	24,255,000	
	Publicity and advertisement	14,002,954	22,760,437	
	rubilicity and advertisement	38,585,315	65,385,068	
		30,303,313	05,305,000	
27(a)	Consolidated Stationery, Printing, Advertisement etc.			
	Standard Bank Limited (note-27)	38,585,315	65,385,068	
	Standard Exchange Co.(UK) Ltd.	393,161	416,540	
	Standard Express(USA) Ltd.	2,971,413	1,465,897	
	SBL Capital Mgt. Ltd.	43,000	24,273	
	SBL Securities Ltd.	166,599	54,139	
	OBE OCCURRED Etc.	42,159,487	67,345,916	
		.2,.00,.01	0.,0.0,0.0	
28.	Managing Director's salary and fees			
	Basic salary	6,750,000	6,435,484	
	House rent allowance	1,800,000	1,716,129	
	House maintenance & utility	450,000	429,032	
	Bank's contribution to provident fund	675,000	643,548	
	Entertainment	900,000	858,065	
	Cook & Servant	450,000	429,032	
	Residence Security Guard	450,000	429,032	
	Bonus	1,500,000	1,500,000	
	Leave Fare Compensation		, , , <u>-</u>	
	•	12,975,000	12,440,323	
29.	Directors fees & meeting expenses			
	Directors fees	912,000	852,000	
	Travelling and haltage	-	524,438	
	Refreshment and dinner	253,672	443,569	
	Transferred and annier	1,165,672	1,820,007	
		1,100,012	1,020,007	
29(a)	Consolidated Directors fees & meeting expenses			
` '	Standard Bank Limited (note-29)	1,165,672	1,820,007	
	Standard Exchange Co.(UK) Ltd.	-	-	
	Standard Express(USA) Ltd.	_	_	
	SBL Capital Mgt. Ltd.	239,200	382,000	
	SBL Securities Ltd.	220,000	437,631	
	ODE OCCURRICO Etc.	1,624,872	2,639,638	
		.,02.,0.2		
30.	Audit fees	23,000	12,750	
30.	Addit lees	23,000	12,750	
20 (a)	Consolidated Auditors fees	25,000	12,730	
30 (a)		00,000	40.750	
	Standard Bank Limited	23,000	12,750	
	Standard Exchange Co.(UK) Ltd.	333,092	300,124	
	Standard Express(USA) Ltd.	-		
	SBL Capital Mgt. Ltd.	-	23,000	
	SBL Securities Ltd.	-	-	
		356,092	335,874	
31.	Charges on loan losses			
	Loan-written off	-	-	
	Profit waived	25,000,000	50,000,000	
		25,000,000	50,000,000	
31/2)	Consolidated charges on loan losses			
31(a).	Standard Bank Limited	25,000,000	50,000,000	
	Standard Exchange Co.(UK) Ltd.	23,000,000	50,000,000	
		·	-	
	Standard Express(USA) Ltd.	_	-	
	SBL Capital Mgt. Ltd.	-	-	
	SBL Securities Ltd.	-	-	
		25,000,000	50,000,000	
32.	Depreciation and repair of Banks assets			
	Depreciation on Fixed Assets			
	Building	8,647,549	8,793,939	
	Furniture & fixture	50,346,669	52,877,267	

		Amount in Taka	
		30.09.2021	31.12.2020
	Office appliance & equipment	80,257,124	83,895,991
	Computer	34,570,065	34,833,560
	Software	10,962,938	9,739,214
	Motor vehicle	11,983,782	11,901,420
		196,768,128	202,041,391
	Repair, Renovation & Maintenance of Bank's Assets	051000	
	Office furniture	354,932	79,718
	Office appliance & equipment	11,225,871	6,381,397
	Computer	1,262,903	793,798
	Software Motor vehicle	61,565,945	24,238,779
	Motor venicle	9,621,765 84,031,416	9,440,046
		64,031,410	40,933,738
	Total	280,799,544	242,975,129
	. • • • • • • • • • • • • • • • • • • •	200,100,011	2 12,010,120
32(a)	Consolidated depreciation and repair of Banks assets		
	Standard Bank Limited (note-32)	280,799,544	242,975,129
	Standard Exchange Co.(UK) Ltd.	425,002	782,747
	Standard Express(USA) Ltd.	3,069,666	3,113,672
	SBL Capital Mgt. Ltd.	497,811	449,894
	SBL Securities Ltd.	837,685	796,924
		285,629,707	248,118,366
33.	OTHER EXPENSES		
აა.	OTHER EXPENSES Entertainment (office)	7,680,848	7,814,859
	Donation & subscription	25,256,514	174,024,510
	Travelling	2,290,057	2,260,634
	Anniversary	2,083,335	2,100,000
	Branch /Subsidiary company opening expenses	124,998	501,027
	Training and seminar expenses	1,462,895	3,124,668
	Newspaper and periodicals	535,403	598,812
	Petrol, oil and lubricants	30,427,929	24,535,570
	Car expenses	26,623,326	28,547,807
	Photocopy expenses	1,390,286	1,429,282
	Staff uniform and liveries	2,321,803	2,894,363
	Cleaning and washing	5,638,267	7,782,424
	Premises up keeping	2,262,781	2,517,330
	Local conveyance	4,792,987	4,670,943
	Business development	6,341,620	348,418
	Freight and cartage	161,510	121,400
	Cook and servant	5,995,144	5,632,061
	Annual General Meeting	2,916,668	4,669,250
	Bank charges and commission paid	7,468,700	6,313,825
	Loss on sale of Assets	36,947	-
	Managers Conference exp		3,808,908
	Performance award	75,000	42,500
	SBL welfare fund	10,054,170	10,052,480
	Generator expenses	602,167	5,178,692
	Connectivity fees	28,539,139	28,949,928
	CDBL Charges	144,479 7,725,118	106,000 7,463,082
	Visa Card Process charges Dhaka Stock Exchange	620,000	600,000
	Chittagong Stock Exchange	600,000	600,000
	Registered Joint Stock Company	18,354	000,000
	Membership fee to Central Shariah Board	-	700,000
	NPSB settlement expenses	1,173,070	917,715
	Discomfort Allowances	1,798,298	2,480,385
	Security Service-Out Sourcing	36,139,647	36,523,436
	Subordinated Bond Issue Expenses	22,201,106	2,381,250
	Nid Verification Charge	1,038,164	136,896
	Medical Expenses	1,117,406	358,216
	Motivational Allowance For Covid-19	-	35,005,997
	Compensation For Covid-19	6,433,450	1,353,000
	Miscellaneous	1,028,462	1,136,584
	Expenses included VAT on which applicable	255,120,048	417,682,250
001	On the Paris of the Commence o		
33(a)	Consolidated other expenses	055 / 00 0 / -	117 000 00-
	Standard Bank Limited (note-33)	255,120,048	417,682,250
	Standard Exchange Co.(UK) Ltd.	3,438,747	7,984,631
	Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.	17,890,227 4,202,371	11,071,194 2,472,836
	SBL Securities Ltd.		2,340,174
	ODE GOOGHRIOS Etc.	5,654,117 286,305,511	441,551,085
		200,000,011	,001,000
34	Provision for loans/Investments,off balance sheet exposure & other assets		_
	Provision for bad and doubtful loans and advances/investments	425,436,194	425,436,194
	Provision for SMA loans and advances/investments	(1,452,235)	(1,452,235)
	Provision for unclassified loans & advances/Investments	(17,325,472)	(17,325,472)
	Provision for off balance sheet exposure	65,039,887	65,039,887
		471,698,375	471,698,375
24.4/c)	Concelidated Provision for diminution in value of investments	-	
34.1(a)	Consolidated Provision for diminution in value of investments		
	Dealing Securities Standard Rank Limited (note:34.1)		-
	Standard Bank Limited (note-34.1) Standard Exchange Co.(UK) Ltd.	-	-
	otanidaru Exchange Co.(ON) Elu.	ı - I	· - 1

		Amount 30.09.2021	in Taka 31.12.2020		
	Standard Express(USA) Ltd.	30.09.2021	31.12.2020		
	SBL Capital Mgt. Ltd. SBL Securities Ltd.	-	-		
	Investment Securities Standard Bank Limited (note-34.1)	(162,613,272)	10,616,167		
	Standard Exchange Co.(UK) Ltd. Standard Exchange Co.(UK) Ltd.	-	-		
	SBL Securities Ltd. SBL Securities Ltd.	(170,350,513) 7,737,241	3,197,033 7,419,134		
	052 0008.N00 2.d.	(162,613,272)	10,616,167		
34(a)	Consolidated Provision for loans/Investments,off balance sheet exposure & o	-	-		
0-1(u)	*Provision for bad and doubtful loans and advances/investments-SBL	425,436,194	364,837,184		
	Provision for SMA loans and advances/investments-SBL Provision for unclassified loans & advances/Investments -SBL	(1,452,235) (17,325,472)	41,854,050		
	Special General Provision-COVID-19 Provision for off balance sheet exposure-SBL	- 65,039,887	- (79,043,164)		
	Provision for diminution in value of investments (SCML & SBSL) Provision for impairment of client margin loan (SCML & SBSL)	(162,613,272) 178,676,305	10,616,167 10,424,298		
	Provision for others (SBL)	487,761,408	348,688,536		
25	Tourism	-	-		
35	Tax expenses Current tax	328,142,669	249,803,215		
	Deferred tax	328,142,669	249,803,215		
35(a)	Consolidated tax expenses				
	Current tax Standard Bank Limited (note-35)	328,142,669	249,803,215		
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	-	-		
	SBL Capital Mgt. Ltd.	11,627,117	10,937,648		
	SBL Securities Ltd.	11,503,255 351,273,041	5,078,517 265,819,379		
	Deferred tax Standard Bank Limited (note-35)				
	Standard Exchange Co.(UK) Ltd.	-	-		
	Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.	-	-		
	SBL Securities Ltd.	-	-		
	Total	351,273,041	265,819,379		
36	Earning Per Share (EPS)				
	Net profit after tax Number of Ordinary Share	178,550,572 1,031,140,557	92,995,029		
	Earning Per Share *	0.17	0.09		
	* Earning per share calculated dividing basic earning during the year by n date complying with the provision of IAS-33. *EPS has significantly increased due to increase operating profit.	umber of share outstan	ding as on reporting		
36(a)	Consolidated Earning Per Share (EPS)				
	Net profit after tax	286,589,788	112,921,954		
	Number of Ordinary Share Earning Per Share *	1,031,140,557 0.28	1,031,140,557 0.11		
	* 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.				
	*EPS has significantly increased due to increase operating profit of Paren Companies.	t Company as well as S	Subsidiary		
37(b)	Reconciliation of Net Profit after Taxation with Cash Flows from Operating Activities before changes In Operating Assets & Liabilities Standard Bank Limited				
	Net profit after taxation	178,550,572	(143,778,450)		
	Provision for taxation Provision for Loans & Off BS Exposure	239,900,196 471,698,375	167,968,417 297,775,100		
	Changes in profit and others receivable Changes in accrual Profit expense	(251,099,011) (166,139,199)	(455,010,964) (184,669,163)		
	Depreciation & Amortization of Fixed Assets Proceeds from sale of fixed assets	196,768,128 178,390	202,041,391		
	Advance Income taxes paid	(438,507,100) 231,350,351	(713,630,449) (829,304,118)		
	Consolidated	0	0		
	Net profit after taxation Provision for taxation	286,589,788 263,030,568	(147,003,415) 181,636,562		
	Provision for Loans & Off BS Exposure Changes in Profit and others receivable	487,761,408 (133,164,786)	340,410,575 (453,135,813)		
		. , , , , , , , , , , , , , , , , , , ,			

		Amount in	Amount in Taka		
		30.09.2021	31.12.2020		
	Changes in accrual Profit expense	(166,139,199)	(184,669,163)		
	Depreciation & Amortization of Fixed Assets	198,027,701	203,253,047		
	Proceeds from sale of fixed assets	178,390	-		
	Advance Income taxes paid	(473,945,436)	(721,050,412)		
		462,338,433	(780,558,618)		
		0	0		
38	Net Operating Cash Flows per Share (NOCFPS)				
	Net cash flow from operating activities	(4,480,323,525)	(2,415,105,856)		
	Number of Ordinary Share	1,031,140,557	1,031,140,557		
	Net Operating Cash Flows per Share (NOCFPS)	(4.35)	(2.34)		
38(a)	**NOCFPS has significantly decreased due to decrease deposit . Consolidated Net Operating Cash Flows per Share (NOCFPS)				
	Net cash flow from operating activities	(4,408,813,090)	(2,426,289,823)		
	Number of Ordinary Share	1,031,140,557	1,031,140,557		
	Net Operating Cash Flows per Share (NOCFPS)	(4.28)	(2.35)		
	**NOCFPS has significantly decreased due to decrease deposit .				
39	Net Asset Value Per Share				
	Shareholders' Equity	16,720,809,023	16,771,470,506		
	Number of Ordinary Share	1,031,140,557	1,031,140,557		
	Net Asset Value (NAV) Per Share	16.22	16.26		
39(a)	Consolidated Net Asset Value Per Share				
	Shareholders' Equity	16,801,443,669	17,453,012,741		
	Number of Ordinary Share	1,031,140,557	1,031,140,557		

Related Party Disclosures

	ement of loans to Our Bank Direc	tolo a mon	1	Nature of	1	(Figure in Lac)
SL No.	Name of the Directors	Status with Ba	Name of the Concern	Loan	Limit	Total Outstanding
1	Kazi Akramuddin Ahmed.	Chairman	M/s. Kazi & Co.	CC(Hypo)	950.00	102.09
2	Alhaj Md. Yousuf Chowdhury	Director	M/s. Lucky Traders.	CC(Hypo)	996.00	1,056.12
3	Alhaj Md. Shamsul Alam	Director	M/s. Radio Vision.	CC(Hypo)	300.00	172.92
4	Mrs. Dilara Begum	Director	M/s. Super Electronics.	SOD General	200.00	196.06
5	Mr.Jhahedul Alam & Mr.Shahedul Alam	Director	Hay Agro (Pvt.) Ltd.	SOD General	924.00	1,011.29
6	Kamal Mostafa Chowdhury	Director	M/s. Raja Corporation.	Bank Guarantee	70.00	7.25
7	Ms.Sumaiya Hossain	Director	M/s. Asia Trade International	Letter of Credit	700.00	96.76
8	Md. Abdul Aziz	Director	M/s. Mohammed Abdul Aziz.	CC(Hypo)	523.00	1.88
9	Md. Abdul Aziz	Director	M/s. New Ruma Products	Letter of Credit	428.00	100.22
10	Md. Abdul Aziz	Director	M/s. Alim International	Letter of Credit	-	25.53
11	Ferozur Rahman	Director	M/s. Olio Enterprise	SOD General	1,032.00	562.44
12	Mr.Omar Khayum	Director	M/s. F.R Orbit International	Bank Guarantee	126.00	125.56
13	Mr. Omar Khayum	Director	Mr. Omar Khayum	SOD General	57.60	44.50
14	Ms. Marzina Begum	Director	Ms. Marzina Begum	SOD General	20.50	21.28
15	Mr. Omar Faruque	Director	Mr. Sheikh Omar Faruque	SOD General	24.50	21.33
16	Ms. Nargis Mahmuda	Director	Ms. Nargis Mahmuda	SOD General	24.50	21.33
17	Mr. Omar Khaiyum	Director	Mr. Omar Khaiyum	SOD General	25.50	25.62
18	Mr. Omar Quiyum	Director	Mr. Omar Quiyum	SOD General	29.50	25.61
19	Mr. Omar Naim	Director	Mr. Omar Naim	SOD General	81.50	63.16
20	Mr. Ashok Kumar Saha	Director	Mr. Ashok Kumar Saha	SOD General	761.00	618.89
21	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	1.07	1.07
22	Mr. Ashok Kumar Saha	Director	NG Shaha Steel Ind.(Pvt.) Ltd	Bank Guarantee	1.30	1.30
23	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	1.83	1.82
24	Mohammed Zahedul Hoque	Director	M/S.Zahed Brothers	CC(Hypo)	1,590.00	1,702.88
25	Mr.Kazi Khurram Ahmed	Director	M/s. EMX Ltd.	Bank Guarantee	3.97	3.97
26	Mr.Kazi Khurram Ahmed	Director	M/s. EMX Ltd.	Term Loan	100.00	108.48
27	Mrs. Bedowara Ahmed Salam	Director	Raiyan Furnitures Ltd	CC(Hypo)	20.00	14.17
28	Mr.Ferdous Ali Khan	Director	Ferdous Ali Khan Model School	Lease Finance	53.00	43.94
29	Mr.Ferdous Ali Khan	Director	Ferdous Ali Khan Model School	SOD General	27.00	3.20
	Total	1		1	9.071.77	6.180.65