Standard Bank Limited & It's Subsidiaries

Consolidated Balance Sheet

As at 31 March 2022

		(Un audited & Provisional) Amount in Taka		
Particulars	Notes	Amount	in Taka	
Particulars	Notes	31.03.2022	31.12.2021	
PROPERTY & ASSETS				
CASH	3(a)	16,040,337,767	15,000,784,105	
Cash in Hand (including foreign currencies)	[1,849,220,862	2,049,635,123	
Balance with Bangladesh Bank & its agent Bank (including Foreign		, , ,		
Currencies)	L	14,191,116,905	12,951,148,982	
BALANCE WITH OTHER BANKS AND FINANCIAL				
NSTITUTIONS	4(a)	2,332,731,405	816,142,550	
n Bangladesh		1,843,406,146	153,352,581	
Outside Bangladesh	_ [489,325,259	662,789,969	
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	-	
NVESTMENTS IN SHARES & SECURITIES	6(a)	22,096,338,224	24,236,400,041	
Government		14,627,633,000	16,627,703,300	
Others	ļ	7,468,705,224	7,608,696,741	
NVESTMENTS	7(a)	172,389,757,939	167,538,046,327	
General investments etc. Bills Purchased and Discounted		164,752,037,209 7,637,720,729	161,078,885,596 6,459,160,732	
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8(a)	3,620,862,002	3,618,249,805	
OTHER ASSETS	9(a)	14,799,670,644	13,960,511,366	
NON-BANKING ASSETS	O(u)	-	-	
TOTAL PROPERTY & ASSETS	-	231,279,697,980	225,170,134,195	
LIABILITIES & CAPITAL	:	- , -, ,		
LIABILITIES				
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10(a)	18,867,315,892	19,075,715,676	
DEPOSITS AND OTHER ACCOUNTS	11(a)	171,812,679,851	166,419,122,929	
Al-Wadeeah Deposits & Other Deposits	ſ	18,062,030,068	18,466,438,341	
Bills Payable		2,235,942,263	2,189,073,630	
Mudaraba Savings Deposits		18,017,572,181	19,945,848,272	
Mudaraba Short Term Deposits Mudaraba Term Deposits		19,284,769,234 98,217,877,405	15,560,491,624 93,808,963,286	
Mudaraba Deposit Schemes		15,994,488,700	16,448,307,775	
OTHER LIABILITES	12(a)	23,216,623,465	22,422,076,509	
TOTAL LIABILITIES	•	213,896,619,208	207,916,915,114	
CAPITAL / SHAREHOLDERS' EQUITY	•			
Paid-up Capital	13	10,311,405,570	10,311,405,570	
Statutory Reserve	14	6,302,933,619	6,261,730,148	
General Reserve	15	-	-	
Revaluation Reserve on Investment	15.1(a)	-	-	
Surplus in Profit and Loss Account / Retained earnings Non-controlling Interest	16(a) 16.1(b)	768,581,596 157,988	679,927,127 156,238	
TOTAL SHAREHOLDERS' EQUITY	10.1(D)	17,383,078,774	17,253,219,083	
	- -	,000,010,114	,230,210,000	
TOTAL LIADULITIES & CHADELIOLDEDS FOLLITY	-	231,279,697,982	225,170,134,197	
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY				

Standard Bank Limited & It's Subsidiaries Consolidated Balance Sheet As at 31 March 2022

Particulars	Notes	Amount in Taka		
Particulars	Mores	31.03.2022	31.12.2021	
OFF-BALANCE SHEET ITEMS				
CONTINGENT LIABILITIES	17(a)			
Acceptances and Endorsements		22,248,985,453	17,951,775,496	
Letters of Guarantee		12,768,034,220	13,262,731,177	
Irrevocable Letters of Credit Bills for Collection		16,896,281,666	16,189,396,894	
Other Contingent Liabilities		5,407,963,524	5,255,968,041	
TOTAL:		57,321,264,863	52,659,871,608	
TOTAL:	;	37,321,204,003	52,059,071,000	
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		57,321,264,863	52,659,871,608	

Acting Company Secretary

Subject to our separate report of even date

(Un audited & Provisional)

Director

Standard Bank Limited & It's Subsidiaries Consolidated Profit and Loss Account for the 1st quarter ended on 31 March 2022

(Un audited & Provisional)					
		Amount	in Taka		
Particulars	Notes	January to	January to		
		March,2022	March,2021		
Profit on Investment	18.3(a)	2,873,284,351	3,185,059,532		
Less: Profit paid on Deposits & Placement etc.	19(a)	2,001,283,519	2,106,789,849		
Net Interest / Profit on Investments		872,000,832	1,078,269,683		
Income from investments in shares & securities	20(a)	197,840,514	52,769,000		
Commission, Exchange Earnings & Brokerage	21(a)	321,004,910	247,883,600		
Other Operating Income	22(a)	60,312,539	65,024,033		
TOTAL OPERATING INCOME (A)		579,157,963 1,451,158,795	365,676,633		
TOTAL OPERATING INCOME (A)		1,451,156,795	1,443,946,316		
Salary & Allowances	23(a)	780,775,702	720,227,711		
Rent, Taxes, Insurance, Electricity etc.	24(a)	164,477,422	152,517,135		
Legal Expenses	25(a)	4,970,731	5,127,429		
Postage, Stamp, Telecommunication etc.	26(a)	4,954,406	4,438,639		
Stationery, Printing, Advertisement etc. Managing Director's salary & fees	27(a) 28	12,112,497 4,575,000	13,900,379 4,575,000		
Directors' Fee & Other benefits	29(a)	248,600	-		
Shariah Supervisory Committee's Fees & Expenses	29.2	36,000	-		
Audit Fees	30(a)	97,077	238,195		
Charges on loan losses	31(a)	-	-		
Depreciation and Repair of Bank's Assets	32(a)	79,685,611	86,181,101		
Zakat Expenses	32.1	- 07.005.000	- 04 007 000		
Other Expenses	33(a)	87,205,660 1,139,138,707	81,697,006 1,068,902,594		
TOTAL OPERATING EXPENSES (B) Profit / (Loss) Before Provision (C) = (A - B)		312,020,088	375,043,722		
Provision for Loans/ investments		312,020,000	373,043,722		
Specific Provision for Classified Investments		(48,673,473)	29,849,049		
General Provision for Unclassified Investments		48,673,473	10,165,048		
Special General Provision-COVID-19 (note-12.3)		-	-		
Provision for Start-up Fund		-			
Provision for Off-Balance Sheet items		45,093,978	8,558,521		
Provision for diminution in value of investments Provision for impairment of client margin loan		(51,388,820) 74,431,298	14,228,829 11,557,509		
Other Provision		74,431,290	11,557,509		
Total Provision (D)		68,136,456	74,358,956		
Total Profit / (Loss) before Taxes (E)=(C - D)		243,883,631	300,684,766		
Provision for Taxation	12.1	114,765,973	130,025,821		
Current Tax		133,120,926	128,734,163		
Deferred Tax		(18,354,953)	1,291,658		
Net Profit / (Loss) after Taxation : Appropriations :		129,117,658	170,658,944		
Statutory Reserve	14(a)	41,203,471	54,678,490		
General reserve	1-(α)	-	-		
Dividend		-	-		
Retained Earnings carried forward		87,912,437	115,978,007		
Attributable to		07.040.000	115 075 550		
Equity Holders' of Bank Non-controlling interest		87,910,686 1.750	115,975,559 2,448		
•		,			
Consolidatd Earning per Share (EPS): (Previous year's figure restated)	36	0.13	0.17		
Bank Earning per Share (EPS):		0.10	0.15		
(Previous year's figure restated)					
Head of FAD		Acting company S	Secretary		
		Dissertant			
Managing∤Director		Director			

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Standard Bank Limited & It's Subsidiaries Consolidated Cash Flow Statement for the 1st quarter ended on 31 March 2022

		(Un audited & Provisional) Amount in Taka	
Particulars	Notes	January to March,2022	January to March,2021
A) CASH FLOWS FROM OPERATING ACTIVITIES			
Profit receipts in Cash	ſ	2,745,894,805	3,221,884,236
Profit payments in Cash		(1,399,535,927)	(2,056,388,771)
Dividend receipts		9,079,196	5,454,371
Fee and commission receipts in Cash		223,722,226	192,872,901
Recoveries on loans previously written off		887,734	186,931
Cash Payments to employees		(785,350,702)	(724,502,711)
Cash Payments to suppliers		(12,112,497)	(13,900,379)
Income taxes paid Receipts from other operating activities		(165,945,149) 60,312,539	(320,999,826) 69,156,935
Payments for other operating activities		(240,440,915)	(268,477,921
Cash generated from operating activities before changes in			
operating assets and liabilities	41	436,511,309	105,285,766
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		139,991,518	-
Loans and advances to other banks			-
Loans and advances to customers		(4,851,711,611)	(2,878,290,788)
Other assets		(400,872,422)	(281,470,776)
Deposits from other banks		5,570,000,000	(2,800,000,000) (8,456,013,305)
Deposits from customers Other liabilities account of customers		(778,190,670)	(0,430,013,303)
Trading liabilities		(208,399,784)	(263,213,359)
Other liabilities		555,772,554	5,091,023,472
	L	26,589,583	(9,587,964,755)
Net cash flows from operating activities (A) 3) CASH FLOWS FROM INVESTING ACTIVITIES	41(a)	463,100,893	(9,482,678,989)
Proceeds from sale of non-trading securities	Ī	-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(4,311,360)	-
Sale of property, plant & equipment		-	=
Purchase / sale of subsidiary	L	- (4.044.000)	_
Net cash flow from investing activities (B) C) CASH FLOWS FROM FINANCING ACTIVITIES	_	(4,311,360)	
Received from issue of loan capital and debt security		-	1,500,000,000
Received for redemption of loan capital and debt security		-	=
Receipts from issue of ordinary shares		-	-
Dividends paid Net cash flow from financing activities (C)	L	-	1,500,000,000
) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)	Г	458,789,533	(7,982,678,989)
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		97,282,684	53,821,643
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	L	32,444,629,956	36,520,437,528
G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)	=	33,000,702,173	28,591,580,182
CASH AND CASH EQUIVALENTS AT END OF THE QUARTER	-	_	
Cash in hand (including foreign currencies)	Ī	1,849,220,862	2,047,790,116
Balance with Bangladesh Bank and its agent bank(s)(including foreign		14,191,116,905	10,578,892,505
currencies)			
Balance with other Banks and financial institutions Money at Call and Short Notice		2,332,731,405	2,586,233,460
Money at Call and Short Notice Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		14,626,080,000	13,376,310,000
Prize Bonds		1,553,000	2,354,100
	L =	33,000,702,173	28,591,580,181
Net Operating Cash Flows (NOCF) per Share	38(a)	0.45	(9.20)

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Managing Director

Acting Company Secretary

Director

Standard Bank Limited & It's Subsidiaries Consolidated Statement of Changes in Shareholders' Equity for the 1st quarter ended on 31 March 2022

		(Un audited & Pr	ovisional)		(Amount in Taka)	
Particulars	Paid up Capital	Statutory Reserve	Non Controlling Interest	Revaluation gain/loss on investments	Surplus in Profit and Loss Account/ Retained earnings	Total
Balance as on 1-1-2022	10,311,405,570	6,261,730,148	156,238	-	679,927,127	17,253,219,083
Prior years adjustment						
Changes in accounting policy	-	-		-	-	-
Restated Balance Surplus/Deficit on revaluation of properties Adjustment of last year revaluation gain on investments	10,311,405,570	6,261,730,148 -	156,238	- - -	679,927,127 -	17,253,219,083 - -
Surplus/Deficit on revaluation of investment	-	-		-	-	-
Currency translation difference	-	-		-	742,033	742,033
Net gains and losses not recongnised in the income statement	-	-	-	-	-	-
Addition during the period	-	-	-	-		-
Adjustment of last year	-	-	-	-		-
Net profit for the period	-	-		-	129,117,658	129,117,658
Dividends (Cash & Bonus shares)		-		-	-	-
Non Controlling Interest			1,750		(1,750)	-
Issue of Right Shares	-	-		-	-	-
Appropriation made during the year	-	41,203,471		-	(41,203,471)	-
Balance as on 31.03.2022	10,311,405,570	6,302,933,619	157,988	-	768,581,596	17,383,078,774
Balance as on 31.03.2021	10,059,907,880	6,083,935,473	156,238	-	792,713,132	16,936,712,723

Head of FAD

Managing hiroctor

Acting Company Secretary

Director

Standard Bank Limited Balance Sheet-Solo Basis As at 31 March 2022

	1	(Un audited & Provis	
Dortiouloro	Notes	Amount	in Taka
Particulars	Notes	31.03.2022	31.12.2021
PROPERTY & ASSETS			
CASH	3	16,040,337,767	14,851,371,401
Cash in Hand (including foreign currencies)		1,849,220,862	1,900,222,419
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		14,191,116,905	12,951,148,982
BALANCE WITH OTHER BANKS AND			
FINANCIAL INSTITUTIONS	4	1,870,908,405	657,197,114
n Bangladesh Outside Bangladesh		1,724,062,528	63,560,815 593,636,298
Outside bangladesh PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	146,845,877	593,030,296
INVESTMENTS IN SHARES & SECURITIES	6	25,141,573,917	27,269,758,687
Government	·	14,627,633,000	16,627,703,300
Others		10,513,940,917	10,642,055,387
INVESTMENTS	7	168,734,684,712	163,958,656,979
General investments etc.		161,096,963,983	157,499,496,248
Bills Purchased and Discounted		7,637,720,729	6,459,160,732
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8	3,612,379,169	3,608,917,391
OTHER ASSETS	9	13,877,767,036	13,087,569,400
NON-BANKING ASSETS		-	-
TOTAL ASSETS		229,277,651,007	223,433,470,973
LIABILITIES & CAPITAL			
LIABILITIES			
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10	18,867,315,892	19,075,715,676
DEPOSITS AND OTHER ACCOUNTS	11	171,806,083,864	166,408,776,246
Al-Wadeeah Deposits & Other Deposits		18,055,434,081	18,456,091,658
Bills Payable		2,235,942,263	2,189,073,630
Mudaraba Savings Deposits Mudaraba Short Term Deposits		18,017,572,181 19,284,769,234	19,945,848,272 15,560,491,624
Mudaraba Griori Terri Deposits Mudaraba Term Deposits		98,217,877,405	93,808,963,286
Mudaraba Deposit Schemes		15,994,488,700	16,448,307,775
OTHER LIABILITES	12	21,242,459,316	20,688,535,177
TOTAL LIABILITIES		211,915,859,072	206,173,027,099
CAPITAL / SHAREHOLDERS' EQUITY			
Paid-up Capital	13	10,311,405,570	10,311,405,570
Statutory Reserve	14	6,302,933,619	6,261,730,148
General Reserve Revaluation Reserve on Investment	15 15.1	-	-
Surplus in Profit and Loss Account/ Retained earnings	16	- 747,452,747	- 687,308,157
TOTAL SHAREHOLDERS' EQUITY		17,361,791,936	17,260,443,875
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		229,277,651,008	223,433,470,974
Net Asset Value (NAV) per share (Previous year's figure restated)	40	16.84	16.74
(70	10.04	10.74

Standard Bank Limited Balance Sheet-Solo Basis As at 31 March 2022

		(Un audited & Provisional) Amount in Taka		
Particulars	Notes	31.03.2022	31.12.2021	
OFF-BALANCE SHEET ITEMS	,			
CONTINGENT LIABILITIES				
Acceptances and Endorsements	17.1	22,248,985,453	17,951,775,496	
Letters of Guarantee	17.2	12,768,034,220	13,262,731,177	
Irrevocable Letters of Credit	17.3	16,896,281,666	16,189,396,894	
Bills for Collection	17.4	5,407,963,524	5,255,968,041	
Other Contingent Liabilities	17.5	-	-	
TOTAL:		57,321,264,863	52,659,871,608	
OTHER COMMITMENTS:				
Documentary credits and short term trade-related transactions		-	-	
Forward assets purchased and forward deposits placed		-	-	
Undrawn note issuance and revolving underwriting facilities		-	-	
Undrawn formal standby facilities, credit lines and other commitments		-	-	
TOTAL OFF - BALANCE SHEET ITEMS		57,321,264,863	52,659,871,608	
for Head of FAD		Acting Company	/ Secretary	
(X) Mary Dis	6	de la constante de la constant		
Managing Director		Director		
Managing Director		Director		

Standard Bank Limited Profit and Loss Account-Solo Basis

for the 1st quarter ended on 31 March 2022

Particulars		Amount in	n Taka
	Notes	January to March,2022	January to March,2021
Profit on Investment	18	2,859,049,516	3,181,186,416
Less: Profit paid on Deposits & Borrowings etc.	19	2,001,283,519	2,106,789,849
Net Interest / Net Profit on Investments	[857,765,997	1,074,396,567
ncome from investments in shares & securities	20 [158,548,587	29,767,001
Commission, Exchange Earnings & Brokerage	21	262,035,932	178,473,833
Other Operating Income	22	57,711,958	60,480,979
	_	478,296,476	268,721,812
TOTAL OPERATING INCOME (A)	-	1,336,062,473	1,343,118,379
Salary & Allowances	23	762,073,770	700,665,63
Rent, Taxes, Insurance, Electricity etc.	24	146,375,772	140,059,550
egal Expenses	25	2,902,602	3,758,823
Postage, Stamp, Telecommunication etc.	26	4,131,732	3,896,650
Stationery, Printing, Advertisement etc.	27	11,157,888	13,038,763
Managing Director's salary & fees	28	4,575,000	4,575,000
Directors' Fee & Other benefits	29	22,000	-
Shariah Supervisory Committee's Fees & Expenses Audit Fees	29.2 30	36,000	-
Charges on loan losses	31		1
Depreciation and Repair of Bank's Assets	32	77,545,923	84,206,256
Zakat Expenses	32.1	11,010,020	01,200,200
Other Expenses	33	76,130,450	70,952,639
OTAL OPERATING EXPENSES (B)	-	1,084,951,138	1,021,153,312
Profit / (Loss) Before Provision (C) = (A - B)	-	251,111,335	321,965,067
Provision for Loans / Investments	34		
Specific Provision for Classified Investments	ſ	(48,673,473)	29,849,049
General Provision for Unclassified Investments		48,673,473	10,165,048
Special General Provision-COVID-19 (note-12.3)		-	
Provision for Start-up Fund Provision for Off-Balance Sheet items		- 45 002 079	0 550 50
Provision for diminution in value of investments		45,093,978	8,558,52
Other Provision		_	_
Total Provision (D)	<u>.</u>	45,093,978	48,572,618
Total Profit / (Loss) before Taxes (E)=(C - D)		206,017,357	273,392,449
Provision for Taxation	12.1	104,669,296	123,351,843
Current Tax		123,024,249	122,060,185
Deferred Tax	Ĺ	(18,354,953)	1,291,658
Net Profit / (Loss) after Taxation :		101,348,061	150,040,60
	Г	41.203.471	54,678,490
Appropriations : Statutory Reserve		,=00,	0 1,01 0, 101
Statutory Reserve		-	_
		-	-
Statutory Reserve General reserve		- - 60,144,590	95,362,110

Standard Bank Limited Cash Flow Statement for the 1st quarter ended on 31 March 2022

	(Un audited & Provisio		
nount in Taka	Amount		
	January to March,2022	Notes	Particulars
			A) CASH FLOW FROM OPERATING ACTIVITIES
8,043 3,195,009,120	2,692,368,043	1	Profit receipts in Cash
	(1,399,535,927)		Profit payments in Cash
	9,079,196		Dividend receipts
	164,753,248		Fee and commission receipts in Cash
			Recoveries on loans previously written off
	887,734 (766,648,770)		Cash Payments to employees
	(11.157.888)		
, , , , ,	(, - ,,		Cash Payments to suppliers Income taxes paid
	(161,868,717) 57,711,958		Receipts from other operating activities
	(205,278,955)		Payments for other operating activities
5,955) (262,020,665	(205,276,955)	L	Cash generated from operating activities before changes in
9,920 29,374,939	380,309,920	37	operating assets and liabilities
			Increase / (Decrease) in operating assets and liabilities
		ſ	Statutory deposits
4,470 73,790,759	128,114,470		Purchase of trading securities
13,790,759	120,114,470		Loans and advances to other banks
7 722)	(4 776 007 700)		Loans and advances to customers
	(4,776,027,733) (515,739,573)		Other assets
, , , , , , , , , , , , , , , , , , , ,			
	5,570,000,000		Deposits from other banks
9,975) (8,421,946,841	(774,439,975)		Deposits from customers Other liabilities account of customers
	(000 000 704)		
	(208,399,784)		Trading liabilities Other liabilities
	504,969,126	L	Other liabilities
	(71,523,469) 308,786,451	-	Net cash flow from operating activities (A)
3,337,007,443	300,700,431		B) CASH FLOW FROM INVESTING ACTIVITIES
			S) CASH FLOW FROM INVESTING ACTIVITIES
	- 1		Proceeds from sale of non-trading securities
-	-		Payments for Purchase of securities
1,778) (7,495,693	(3,461,778)		Purchase of property, plant & equipment
-	- 1		Sale of property, plant & equipment
-	-		Purchase / sale of subsidiary
1,778) (7,495,693	(3,461,778)		Net cash flow from investing activities (B)
			C) CASH FLOW FROM FINANCING ACTIVITIES
4 500 000 000		Ī	Book of Commission of Commission (Commission Commission
- 1,500,000,000	-		Received from issue of loan capital and debt security
-	-		Payments for redemption of loan capital and debt security
-	-		Receipts from issue of ordinary shares Dividends paid
- 1,500,000,000		Ĺ	Net Cash flow from financing activities (C)
		г	- · · · ·
	305,324,673		D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C) E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS
	97,282,684		
	32,136,271,815	Į	F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)
9,172 28,170,082,581	32,538,879,172	-) CASH AND CASH EQUIVALENTS AT END OF THE TEAR (D+E+F)
			CASH AND CASH EQUIVALENTS AT END OF THE YEAR
0,862 1,898,955,082	1,849,220,862	ĺ	Cash in hand (including foreign currencies)
6,905 10,578,892,505	14,191,116,905		Balance with Bangladesh Bank and its agent bank(s)(including foreign
			currencies)
8,405 2,311,216,795	1,870,908,405		Balance with other Banks and financial institutions
0,000 13,378,664,100	14 626 080 000		Money at Call and Short Notice Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)
		į	Tize Boilds
		•	
0.30 (9.27	0.30	38	Net Operating Cash Flows (NOCF) per Share (Previous year's figure restated)
	\bigcirc		
3,000 9,172	14,626,080,000 1,553,000 32,538,879,172 0.30	38	

for Head of FAD

Acting Company Secretary

Director

Standard Bank Limited Statement of Changes in Shareholders' Equity for the 1st quarter ended on 31 March 2022

		(Un audited & Pr	<u>rovisional)</u>		(Amount in Taka)	
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 1-1-2022	10,311,405,570	6,261,730,148	-	-	687,308,157	17,260,443,875
Changes in accounting policy	-	-	-	-	-	-
Restated Balance	10,311,405,570	6,261,730,148	-	-	687,308,157	17,260,443,875
Surplus/Deficit on revaluation of properties	-	-	-	-	-	
Adjustment of last year revaluation gain on investments			-	-		-
Surplus/Deficit on revaluation of investment	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-
Net gains and losses not recongnised in the income statement	_	_	-	_	_	-
Adjustment of last year	-	-		-		-
Net profit for the period	-	-		-	101,348,061	101,348,061
Dividends from SBL Capital Management Ltd						-
Dividends from SBL Securities Ltd						-
Dividends (Cash & Bonus shares)				-	-	-
Issue of Right Shares	-	-		-	-	-
Appropriation made during the year	-	41,203,471		-	(41,203,471)	-
Balance as on 31.03.2022	10,311,405,570	6,302,933,619	-	-	747,452,747	17,361,791,936
Balance as on 31.03.2021	10,059,907,880	6,083,935,473	-	-	775,953,400	16,919,796,753

Head of FAD

Managing Director

Acting Company Secretary

Director

Standard Bank Limited

Notes to the Financial Statements (Provisional & Un-audited) for the 1st guarter ended on 31 March 2022

1. LEGAL STATUS AND NATURE OF THE COMPANY

Standard Bank Limited was incorporated in Bangladesh as a Public Limited Company with limited liability under the Companies Act, 1994 on 11th May 1999 and commenced commercial operation on 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 31st March 2022.

2.2 Statement of Cash flows

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

2.3 Reporting Period

These financial statements cover from January 01 to March 31, 2022.

2.4 Statement of Changes in Equity

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

2.05 Provisions for Loans and Advance

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

2.06 Provisions for Investment

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

2.07 Provisions for off balance sheet exposures

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

2.09 Workers Participation Fund and Welfare Fund

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

2.10 Earning Per Share

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

" The details of the published 3rd quarterly financial statements are available in the website of the Bank. The address of the website is www.standardbankbd.com "

			Amount in 31.03.2022	Taka 31.12.2021
3.	CASH		31.03.2022	31.12.2021
3.1	Cash in hand			
0.1	Subil III IIdiid			
	In local Currency		1,774,499,220	1,817,119,514
	In Foreign Currency	Total	74,721,642 1,849,220,862	83,102,905 1,900,222,419
		Total	1,049,220,002	1,900,222,419
3.2	Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)			
	In local Currency		14,104,883,706	12,665,582,200
	In Foreign Currency		45,669,493	216,173,761
	Sonali Bank as agent of Bangladesh Bank		14,150,553,199	12,881,755,961
	Local currency		40,563,706	69,393,022
			14,191,116,905	12,951,148,982
		Total	16,040,337,767	14,851,371,401
O(-)	O Plate d b			,,
3(a) i.	Consolidated cash Cash in hand			
-	Standard Bank Limited		1,849,220,862	1,900,222,419
	Standard Exchange Co.(UK) Ltd.		-	-
	Standard Express(USA) Ltd.		-	149,412,704
	SBL Capital Mgt. Ltd. SBL Securities Ltd.		-	-
	ODE Securities Etd.		1,849,220,862	2,049,635,123
	Polones with Pongladech Ponk and its agent honk/s)			· · ·
ii.	Balance with Bangladesh Bank and its agent bank(s)		44 404 446 005	40.054.440.000
	Standard Bank Limited Standard Exchange Co.(UK) Ltd.		14,191,116,905	12,951,148,982
	Standard Express(USA) Ltd.		-	-
	SBL Capital Mgt. Ltd.		-	-
	SBL Securities Ltd.		- <u>- 14,191,116,905</u>	12,951,148,982
			16,040,337,767	15,000,784,105
4.	Balance with other Banks and financial institutions			
	In Bangladesh (note 4.1)		1,724,062,528	63,560,815
	Outside Bangladesh (note 4.2)		146,845,877	593,636,298
			1,870,908,405	657,197,114
4.1	In Bangladesh			
	Current Deposits		-	-
	Short Term Deposit (MSND)			
	Agrani Bank Limited		500,100,657	100,804
	Mercantile Bank Ltd		200,000,000	
	Basic Bank Limited BRAC Bank Ltd.		5,000	5,000
	Dutch Bangla Bank		341,184	341,184
	Eastern Bank Limited		1,253	1,253
	Islami Bank bd Limited		739,691	48,053
	Janata Bank Limited Pubali Bank Ltd.		223,499	232,403 13,000,000
	Sonali Bank Limited		292,493	25,539,053
	Standard Chartered Bank		12,066,428	10,956,267
	Exim Bank Ltd		1,000,059,425	100,000
	The City Bank Limited Trust Bank Ltd.		(919,852) 1,152,750	(919,852) 4,156,651
			1,714,062,528	53,560,815
	Savings Deposit			53,560,815
	Savings Deposit		1,714,062,528	
	Savings Deposit Fixed Deposits Hajj Finance Company Ltd.		1,714,062,528	
	Fixed Deposits		1,714,062,528	-
	Fixed Deposits		1,714,062,528 - 10,000,000 10,000,000	10,000,000 10,000,000
4.2	Fixed Deposits Hajj Finance Company Ltd.		1,714,062,528	10,000,000
4.2	Fixed Deposits Hajj Finance Company Ltd. Outside Bangladesh In Current account		1,714,062,528 - 10,000,000 10,000,000	10,000,000 10,000,000
4.2	Fixed Deposits Hajj Finance Company Ltd. Outside Bangladesh In Current account Profit Bearing		1,714,062,528 - 10,000,000 10,000,000 1,724,062,528	10,000,000 10,000,000 63,560,815
4.2	Fixed Deposits Hajj Finance Company Ltd. Outside Bangladesh In Current account Profit Bearing Habib American Bank Ltd. New York		1,714,062,528 - 10,000,000 10,000,000 1,724,062,528	10,000,000 10,000,000 63,560,815
4.2	Fixed Deposits Hajj Finance Company Ltd. Outside Bangladesh In Current account Profit Bearing		1,714,062,528 - 10,000,000 10,000,000 1,724,062,528	10,000,000 10,000,000 63,560,815
4.2	Fixed Deposits Hajj Finance Company Ltd. Outside Bangladesh In Current account Profit Bearing Habib American Bank Ltd. New York Mashreq Bank Psc, New York Non Profit Bearing		1,714,062,528 - 10,000,000 10,000,000 1,724,062,528 675,820 17,845,339	10,000,000 10,000,000 63,560,815 83,463,956 75,901,532
4.2	Fixed Deposits Hajj Finance Company Ltd. Outside Bangladesh In Current account Profit Bearing Habib American Bank Ltd. New York Mashreq Bank Psc, New York Non Profit Bearing Standard Chartered Bank, New York		1,714,062,528 - 10,000,000 10,000,000 1,724,062,528 675,820 17,845,339 (173,331,239)	10,000,000 10,000,000 63,560,815 83,463,956 75,901,532 68,535,014
4.2	Fixed Deposits Hajj Finance Company Ltd. Outside Bangladesh In Current account Profit Bearing Habib American Bank Ltd. New York Mashreq Bank Psc, New York Non Profit Bearing Standard Chartered Bank, New York AXIS Bank Limited, Mombai,India		1,714,062,528 - 10,000,000 10,000,000 1,724,062,528 675,820 17,845,339 (173,331,239) 8,870,923	10,000,000 10,000,000 63,560,815 83,463,956 75,901,532 68,535,014 25,743,400
4.2	Fixed Deposits Hajj Finance Company Ltd. Outside Bangladesh In Current account Profit Bearing Habib American Bank Ltd. New York Mashreq Bank Psc, New York Non Profit Bearing Standard Chartered Bank, New York		1,714,062,528 - 10,000,000 10,000,000 1,724,062,528 675,820 17,845,339 (173,331,239)	10,000,000 10,000,000 63,560,815 83,463,956 75,901,532 68,535,014
4.2	Fixed Deposits Hajj Finance Company Ltd. Outside Bangladesh In Current account Profit Bearing Habib American Bank Ltd. New York Mashreq Bank Psc, New York Non Profit Bearing Standard Chartered Bank, New York AXIS Bank Limited, Mombai, India ICICI Bank Ltd., Mumbai, India ICICI Bank LTD. MUMBAI Standard Chartered Bank Ltd., Mumbai, India		1,714,062,528 10,000,000 10,000,000 1,724,062,528 675,820 17,845,339 (173,331,239) 8,870,923 9,370,035 2,627,299 0	10,000,000 10,000,000 63,560,815 83,463,956 75,901,532 68,535,014 25,743,400 24,989,704 9,460,788 52,857,350
4.2	Fixed Deposits Hajj Finance Company Ltd. Outside Bangladesh In Current account Profit Bearing Habib American Bank Ltd. New York Mashreq Bank Psc, New York Non Profit Bearing Standard Chartered Bank, New York AXIS Bank Limited, Mombai, India ICICI Bank Ltd., Mumbai, India A.B. Bank LTD. MUMBAI Standard Chartered Bank Ltd., Mumbai, India Standard Chartered Bank Ltd., Frankfurt		1,714,062,528 - 10,000,000 10,000,000 1,724,062,528 675,820 17,845,339 (173,331,239) 8,870,923 9,370,035 2,627,299 0 9,122,418	10,000,000 10,000,000 63,560,815 83,463,956 75,901,532 68,535,014 25,743,400 24,989,704 9,460,788 52,857,350 1,344,126
4.2	Fixed Deposits Hajj Finance Company Ltd. Outside Bangladesh In Current account Profit Bearing Habib American Bank Ltd. New York Mashreq Bank Psc, New York Non Profit Bearing Standard Chartered Bank, New York AXIS Bank Limited, Mombai, India ICICI Bank Ltd., Mumbai, India ICICI Bank LTD. MUMBAI Standard Chartered Bank Ltd., Mumbai, India		1,714,062,528 10,000,000 10,000,000 1,724,062,528 675,820 17,845,339 (173,331,239) 8,870,923 9,370,035 2,627,299 0	10,000,000 10,000,000 63,560,815 83,463,956 75,901,532 68,535,014 25,743,400 24,989,704 9,460,788 52,857,350

		Amount i	n Taka
		31.03.2022	31.12.2021
	Bhutan National Bank, Bhutan	477,333	469,985
	Commerz Bank, Frankfurt	4,908,688	3,436,152
	Habib Metropolitan Bank Ltd. Karachi, Pakistan	(1,966,374)	5,514,423
	Bank Aljaria, KSA	25,323,278	25,271,361
	Bank Aljaria,KSA, USD Commerzbank, Frankfurt(GBP)	7,779,454	3,786,637
	SCB, LONDON (GBP)	1,089,075	1,149,431
	Hsbc Mumbai India	61,715,836	112,560,885
	Sonali Bank (UK) Ltd	20,124,595	_
	Total Nostro Accounts	47,006,206	566,185,786
	FDR	,000,200	000,100,100
	Standard Chartered Bank Ltd., Mumbai, India	7,352,100	7,352,100
	Others		
	Habib American Bank Ltd, New York (OBU)	92,487,571	20,098,412
	Total Outside Bangladesh	146,845,877	593,636,298
	Total	1,870,908,405	657,197,114
4(a)	Consolidated Balance with other banks and financial institutions		
-(α)	In Bangladesh		
	g		
	Standard Bank Limited (note-4.1)	1,724,062,528	63,560,815
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.		
	SBL Capital Mgt. Ltd.	18,630,723	15,444,320
	SBL Securities Ltd.	100,712,895	74,347,445
		1,843,406,146	153,352,581
	Outside Bangladesh		
	Chandrad Dark Limited (mate 4.0)	(10.01=.0==]	F00 000 000
	Standard Bank Limited (note-4.2)	146,845,877	593,636,298
	Standard Exchange Co.(UK) Ltd.	12,274,333	8,592,068
	Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.	330,205,048	60,561,603
	SBL Securities Ltd.		-
	ODE OCCURRICO Eta.	489,325,259	662,789,969
		2,332,731,405	816,142,550
5.	Placement With Banks & Financial Institutions		
	Banking Company		
	Jamuna Bank Limited	-	-
			-
	Non-Banking Financial Institutions		
	MIDAS	-	-
	Short Notice Money		
	Gsp Finance	-	-
			-
	T .(.)		
	Total		
6.	Investments		
0.	investments		
	Government securities	14,627,633,000	16,627,703,300
	Others Investment	10,513,940,917	10,642,055,387
		25,141,573,917	27,269,758,687
		-	-
6.1	Government Securities classified as per Bangladesh Bank Circular:		
	, ,		
	Held for trading (HFT)	-	-
	Held to maturity (HTM)	14,626,080,000	16,626,080,000
	Other Securities (Prize Bond)	1,553,000	1,623,300
		14,627,633,000	16,627,703,300
	Other Level and a	-	-
6.2	Other Investments:		
	a) Overtan Shares		
	a) Quoted Shares First Bangladesh Fixed Income Fund	146,779,000	146,779,000
	Bangladesh Steel Re-Rolling Mills Ltd	2,493,010	2,493,010
	The ACME Laboratories Limited	109,226	109,226
	Sonali Life Insurance Company	43,070	43,070
	Runner Automible Limited	676,745	676,745
	Robi Axiata Limited	811,880	811,880
	Union Insurance Ltd.	46,430	-
	Bd Thai Food & Beverage Ltd.	35,680	-
	Union Bank Ltd.	1,978,630	-
		(50.000.001)	.= 1
	Total Quoted Shares	152,973,671	150,912,931
	h) Hamilated Charas		
	b) Unquoted Shares Control Depository Pangladech Limited (CDPL)	150 540 464	150 540 404
	Central Depository Bangladesh Limited (CDBL) Central Counterparty Bangladesh Limited (CCBL)	156,548,164 37,500,000	156,548,164 37,500,000
	Market Stabilization Fund	37,300,000	37,300,000
	SWIFT	3,003,185	3,003,185
	Standard Exchange Co.(UK) Ltd.	33,283,620	34,078,830
	Standard Express(USA) Ltd.	132,137,500	131,517,500
			•

		Amount	
		31.03.2022	31.12.2021
	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)	2,723,615,364	2,723,615,364
	Total Unquoted Shares	5,385,967,833	5,386,143,043
	c) Subordinated Bond Zero Coupon Bond	99,999,412	99,999,412
	·		, ,
	Beximco Green-Sukuk Al Istisna'A	10,000,000	10,000,000
	Investment In Perpetual Bond	200,000,000	4,500,000,000
	Jamuna Bank Ltd 2Nd Subordinate Bond MTBL 3rd Subordinated Bond	60,000,000	300,000,000
		85,000,000	90,000,000
	The City Bank 2 nd Subordinated Bond	20,000,000	85,000,000
	Golden Harvest Agro Industries Ltd.	4,500,000,000	20,000,000
	Total Subordinated Bond	4,974,999,412	5,104,999,412
	Total Other Investments	10,513,940,917	10,642,055,387
	(Annexure-E may kindly be seen for details)	-	
6(a)	Consolidated Investments		
6(a)	Government		
	Standard Bank Limited	14,627,633,000	16,627,703,300
	Standard Exchange Co.(UK) Ltd.	14,027,033,000	10,027,703,300
	Standard Exchange Co.(OK) Etd. Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	- I
	SDL Securities Ltd.	44 627 622 000	46 627 702 200
	Others	14,627,633,000	16,627,703,300
	Standard Bank Limited	10,513,940,917	10,642,055,387
	Standard Capital Mgt. Ltd (Share Capital & Investment to SCML)	(4,223,555,364)	(4,223,555,364)
	Standard Exchange Co.(UK) Ltd.	(33,283,620)	(34,078,830)
	Standard Express(USA) Ltd.	(132,137,500)	(131,517,500)
	SBL Capital Mgt. Ltd.	1,708,106,914	1,743,307,257
	SBL Securities Ltd.	435,573,876	412,425,791
	SBL Securities Ltd. (Share Capital to SSL)	(799,940,000)	(799,940,000)
	ODE Securities Etc. (Oriale Capital to OSE)	7,468,705,224	7,608,696,741
		22,096,338,224	24,236,400,041
		22,090,330,224	24,230,400,041
	I) Loans, cash credits, overdrafts, etc Inside Bangladesh		
	Gross Murabaha, Bai-Muajjal etc.	165,217,391,460	159,977,595,279
	Gross Murabaha, Bai-Muajjal etc. Less: Profit receivable on Murabaha, Bai-Muajjal etc.	165,217,391,460 4,120,427,477	159,977,595,279 2,478,099,032
	Less: Profit receivable on Murabaha, Bai-Muajjal etc.		
	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income)	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248
	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh	4,120,427,477	2,478,099,032
	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248
	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh	4,120,427,477 161,096,963,983 - 161,096,963,983	2,478,099,032 157,499,496,248 - 157,499,496,248
	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248
	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh	4,120,427,477 161,096,963,983 - 161,096,963,983 849,404,556	2,478,099,032 157,499,496,248 - 157,499,496,248 635,578,295
	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased	4,120,427,477 161,096,963,983 - 161,096,963,983 849,404,556 6,788,316,173	2,478,099,032 157,499,496,248 - 157,499,496,248 635,578,295 5,823,582,436
	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted	4,120,427,477 161,096,963,983 	2,478,099,032 157,499,496,248
	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh	4,120,427,477 161,096,963,983 - 161,096,963,983 849,404,556 6,788,316,173	2,478,099,032 157,499,496,248 - 157,499,496,248 635,578,295 5,823,582,436
7.1	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted	4,120,427,477 161,096,963,983 	2,478,099,032 157,499,496,248 157,499,496,248 635,578,295 5,823,582,436 6,459,160,732
7.1	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments Unclassified:	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248
7.1	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments	4,120,427,477 161,096,963,983 161,096,963,983 849,404,556 6,788,316,173 7,637,720,729 168,734,684,712	2,478,099,032 157,499,496,248
7.1	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments Unclassified:	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248
7.1	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments Unclassified: Standard including staff loans/Investments	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248 157,499,496,248 635,578,295 5,823,582,436 6,459,160,732 163,958,656,979 153,803,674,851 149,765,364,492
7.1	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments Unclassified: Standard including staff loans/Investments Special Mention Account (SMA)	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248 157,499,496,248 635,578,295 5,823,582,436 6,459,160,732 163,958,656,979 153,803,674,851 149,765,364,492 4,038,310,359
7.1	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments Unclassified: Standard including staff loans/Investments Special Mention Account (SMA) Classified:	4,120,427,477 161,096,963,983 161,096,963,983 849,404,556 6,788,316,173 7,637,720,729 168,734,684,712 - 158,299,887,381 154,246,996,970 4,052,890,411 10,434,797,331	2,478,099,032 157,499,496,248
7.1	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments Unclassified: Standard including staff loans/Investments Special Mention Account (SMA) Classified: Sub standard	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248 157,499,496,248 635,578,295 5,823,582,436 6,459,160,732 163,958,656,979 - 153,803,674,851 149,765,364,492 4,038,310,359 10,154,982,128 815,321,552 1,315,224,576 8,024,436,000
7.1	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments Unclassified: Standard including staff loans/Investments Special Mention Account (SMA) Classified: Sub standard Doubtful	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248 157,499,496,248 635,578,295 5,823,582,436 6,459,160,732 163,958,656,979 - 153,803,674,851 149,765,364,492 4,038,310,359 10,154,982,128 815,321,552 1,315,224,576
	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments Unclassified: Standard including staff loans/Investments Special Mention Account (SMA) Classified: Sub standard Doubtful Bad/Loss	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248 157,499,496,248 635,578,295 5,823,582,436 6,459,160,732 163,958,656,979 - 153,803,674,851 149,765,364,492 4,038,310,359 10,154,982,128 815,321,552 1,315,224,576 8,024,436,000
7.1	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments Unclassified: Standard including staff loans/Investments Special Mention Account (SMA) Classified: Sub standard Doubtful Bad/Loss Bills purchased and discounted	4,120,427,477 161,096,963,983 161,096,963,983 849,404,556 6,788,316,173 7,637,720,729 168,734,684,712	2,478,099,032 157,499,496,248 157,499,496,248 635,578,295 5,823,582,436 6,459,160,732 163,958,656,979
	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments Unclassified: Standard including staff loans/Investments Special Mention Account (SMA) Classified: Sub standard Doubtful Bad/Loss Bills purchased and discounted Payable in Bangladesh	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248 157,499,496,248 635,578,295 5,823,582,436 6,459,160,732 163,958,656,979
	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments Unclassified: Standard including staff loans/Investments Special Mention Account (SMA) Classified: Sub standard Doubtful Bad/Loss Bills purchased and discounted	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248 157,499,496,248 635,578,295 5,823,582,436 6,459,160,732 163,958,656,979 - 153,803,674,851 149,765,364,492 4,038,310,359 10,154,982,128 815,321,552 1,315,224,576 8,024,436,000 163,958,656,979
	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments Unclassified: Standard including staff loans/Investments Special Mention Account (SMA) Classified: Sub standard Doubtful Bad/Loss Bills purchased and discounted Payable in Bangladesh	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248 157,499,496,248 635,578,295 5,823,582,436 6,459,160,732 163,958,656,979
	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments Unclassified: Standard including staff loans/Investments Special Mention Account (SMA) Classified: Sub standard Doubtful Bad/Loss Bills purchased and discounted Payable in Bangladesh Payable outside Bangladesh Consolidated Investments (Loans and advances)	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248 157,499,496,248 635,578,295 5,823,582,436 6,459,160,732 163,958,656,979 - 153,803,674,851 149,765,364,492 4,038,310,359 10,154,982,128 815,321,552 1,315,224,576 8,024,436,000 163,958,656,979 - 635,578,295 5,823,582,436 6,459,160,732
7.2	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments Unclassified: Standard including staff loans/Investments Special Mention Account (SMA) Classified: Sub standard Doubtful Bad/Loss Bills purchased and discounted Payable in Bangladesh Payable outside Bangladesh Consolidated Investments (Loans and advances) Standard Bank Limited (note-7)	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248 157,499,496,248 635,578,295 5,823,582,436 6,459,160,732 163,958,656,979 - 153,803,674,851 149,765,364,492 4,038,310,359 10,154,982,128 815,321,552 1,315,224,576 8,024,436,000 163,958,656,979 - 635,578,295 5,823,582,436 6,459,160,732
7.2	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments Unclassified: Standard including staff loans/Investments Special Mention Account (SMA) Classified: Sub standard Doubtful Bad/Loss Bills purchased and discounted Payable in Bangladesh Payable outside Bangladesh Consolidated Investments (Loans and advances) Standard Bank Limited (note-7) Standard Bank Limited (Loan to SBSL)	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248 157,499,496,248 635,578,295 5,823,582,436 6,459,160,732 163,958,656,979 - 153,803,674,851 149,765,364,492 4,038,310,359 10,154,982,128 815,321,552 1,315,224,576 8,024,436,000 163,958,656,979 - 635,578,295 5,823,582,436 6,459,160,732
7.2	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments Unclassified: Standard including staff loans/Investments Special Mention Account (SMA) Classified: Sub standard Doubtful Bad/Loss Bills purchased and discounted Payable in Bangladesh Payable outside Bangladesh Consolidated Investments (Loans and advances) Standard Bank Limited (note-7) Standard Bank Limited (Loan to SBSL) Standard Bank Limited (Loan to SCML)	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248 157,499,496,248 635,578,295 5,823,582,436 6,459,160,732 163,958,656,979 - 153,803,674,851 149,765,364,492 4,038,310,359 10,154,982,128 815,321,552 1,315,224,576 8,024,436,000 163,958,656,979 - 635,578,295 5,823,582,436 6,459,160,732
7.2	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income) Net Murabaha, Bai-Muajjal etc. Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Total Classification of loans and advances/Investments Unclassified: Standard including staff loans/Investments Special Mention Account (SMA) Classified: Sub standard Doubtful Bad/Loss Bills purchased and discounted Payable in Bangladesh Payable outside Bangladesh Consolidated Investments (Loans and advances) Standard Bank Limited (note-7) Standard Bank Limited (Loan to SBSL)	4,120,427,477 161,096,963,983	2,478,099,032 157,499,496,248 157,499,496,248 635,578,295 5,823,582,436 6,459,160,732 163,958,656,979 - 153,803,674,851 149,765,364,492 4,038,310,359 10,154,982,128 815,321,552 1,315,224,576 8,024,436,000 163,958,656,979 - 635,578,295 5,823,582,436 6,459,160,732

		Amount	in Taka
		31.03.2022	31.12.2021
	SBL Capital Mgt. Ltd.	3,870,713,084	3,668,572,813
	SBL Securities Ltd.	476,976,652	463,699,159
		164,752,037,209	161,078,885,596
	Consolidated bills purchased and discounted		
	Standard Bank Limited (note-7)	7,637,720,729	6,459,160,732
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	- 1	-
	SBL Securities Ltd.	7,637,720,729	6,459,160,732
		172,389,757,939	167,538,046,327
		-	
8.	Fixed assets including premises, furniture and fixture		
	Land	2,373,245,825	2,373,245,825
	Land and Building Furniture & Fixture	498,427,802 900,142,145	495,535,566 881,342,014
	Office Appliance	798,346,358	777,819,173
	Computer	343,110,308	334,824,928
	Right of Use Assets (ROUA) as per IFRS-16	274,244,824	274,244,824
	Bank's Vehicle	140,981,060	138,767,358
	Total cost	5,328,498,322	5,275,779,688
	Intangible Assets		
	Software	144,648,648	141,189,963
	Total cost	5,473,146,970	5,416,969,651
	Less: Accumulated Depreciation	1,860,767,801	1,808,052,260
	Less. Accumulated Depreciation	1,000,707,001	1,000,032,200
	Net	3,612,379,169	3,608,917,391
	(See Annexure-B for details)	-	3,523,523,523
8(a)	Consolidated fixed assets including premises, furniture and fixture		
	Standard Bank Limited (note-8)	3,612,379,169	3,608,917,391
	Standard Exchange Co.(UK) Ltd.	1,116,333	1,228,201
	Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.	4,587,814 1,652,576	5,333,756 1,580,076
	SBL Securities Ltd.	1,126,110	1,190,382
		3,620,862,002	3,618,249,805
9.	Other assets		
	Stock of Stationery	26,676,786	24,900,177
	Stamps in hand Suspenses A/c (note-9.1)	6,225,446 459,990,169	5,416,856
	Advance Deposit	21,780,236	223,667,536 1,761,922
	Branch adjustments accounts (note-9.5)	157,873,270	63,652,289
	Sundry Assets (note-9.2)	13,205,221,129	12,768,170,620
		13,877,767,036	13,087,569,400
9.1	Suspense Accounts	10.010.010	0.474.000
	Sundry Debtors	13,318,019	8,474,303
	Advance Against TA/DA Advance Against Proposed Branch	1,384,903 21,490,000	1,232,250 27,620,000
	Advance Against Proposed Brainst Advance Against Legal Expenses	12,333,160	11,992,295
	Encashment-PSP/BSP/WEDB	110,946,259	70,728,091
	Advance on against IPO	4,000,000	22,869,340
	Advance on against board meeting	800,000	-
	Mobile Banking	27,858	27,858
	Cash Remittance	295,689,970 459,990,169	80,723,399 223,667,536
		433,390,103	223,007,330
9.2	Sundry Assets		
	Advance Rent	207,319,535	245,720,323
	Profit Receivable (note - 9.4)	303,005,919	93,595,198
	Prepaid expenses	42,438,860	12,301,195
	Advance Tax (note-9.3)	11,485,602,747	11,323,722,418
	Deferred Tax -note-12.1(ii)	271,940,574	253,585,621
	Protested Bill Account Clearing Adjustment	28,737,128 (2,062,862)	28,737,128 (2,062,542)
	BFTN adjustment	(11,389,531)	(8,884,865)
	Working Progress, Building	643,156,162	578,015,797
	Fx.Deal Receivable	4,552,700	4,552,700
	Dividend Receivable(SBSL & SCML)	84,997,250	84,995,450
	Profit Waived	106,086,604	106,086,604
	Excise duty adjustment on FDR	40,835,743	47,805,293
	Demand Draft without advice	300 13,205,221,129	300 12,768,170,620
		13,203,221,123	12,700,170,020
9.3	Advance Tax		
	Advance Corporate Tax	10,817,393,559	10,667,393,559
	Advance Income Tax On L/C Commission	127,840,967	123,954,880
	Advance Income Tax On Tr.Bill	185,958,478	185,958,478
	Advance Income Tax On Share Dividend	212,756,242	210,940,403
	Advance Tax On Vehicle Advance Income Tax On Profit Balance With Other Banks	4,825,000 96,369,470	4,150,000 96,313,275
	Advance meetine tax on Front Dalance With Other Daliks	30,303,470	30,313,215

Profit Receivable on Tireaury Bond 2, 180.4 50.886.2 200.840.334 50.886.2 200.840.334 50.886.2 200.840.334 50.886.2 200.840.334 50.886.2 200.840.334 50.886.2 200.840.334 50.886.2 200.840.334 50.886.2 200.840.334 50.886.2 200.840.334 50.886.2 200.840.334 50.886.2 200.840.334 50.886.2 200.840.334 50.886.2 200.840.334 50.886.2 200.840.334 50.886.2 200.840.334 50.886.2 200.840.334 50.886.2 200.840.334 50.886.2 200.840.2 200.840.334 200.840.2				
Advance Income Tax On Subordinated Bond Advance Income Tax On Subordinated Bond Advance Income Tax On Subordinated Bond Advance Income Tax On Subordinated Advance Income Tax On Subordinated Advance In ax On Subordinated Provision For Deferred Tax (Assets) 9.4 Profit Receivable Profit Receivable Profit Receivable Profit Receivable on Subordinated Tax (Assets) Profit Receivable Subordinated Tax (Assets) Profit Receivable on Subordinated Tax (Ass				
Advance Income Tax On Ricilla 2,144,804 503 503 503 504 Advance Income Iax On Mand 912,167 913,937.2 4 912,167 913,937.2 4 912,167 913,937.2 4 912,167 913,937.2 4 912,167 913,937.2 4 912,167 913,937.2 4 912,167 913,937.2 4 912,167 913,937.2 4 912,167 913,937.2 4 912,167 913,937.2 4 912,167 913,937.2 4 912,167 913,937.2 4 912,167 913,937.2 4 912,167 913,937.2 4 912,167 913,937.2 4 912,167 913,937.2 4 912,167 913,937.2 4 912,167 913,937.2 4 913,937		Advance Income Tay On Cyleradicated Dand		
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Avance Income Tax On Marid Provision for Deferred Tax (Assess) 9.1 / Porfit Receivable Profit Receivable Profit Receivable Profit Receivable on FDR 4 Sub-Bond Capital Coan Recivable From Saler Of Stree Profit Receivable on FDR 4 Sub-Bond 9.5 Branch Adjustment Bound adjustments account represents outstanding later branch and head office transactions originated but yet to be responded at basines after date time. The blanch adjustment account represents outstanding later branch and head office transactions originated but yet to be responded at basines after date time. The blanch adjustment account represents outstanding later branch and head office transactions originated but yet to be responded at basines after date time. The blanch adjustment account represents outstanding later branch and head office transactions originated but yet to be responded at basines after date. The blanch adjustment account represents outstanding later branch and head office transactions originated but yet to be responded at basines after date time. The blanch adjustment account represents outstanding later branch and head office transactions originated but yet to be responded at basines after date. The blanch adjustment account represents a substance after date of the blanch adjustment account represents a substance after date of the blanch adjustment and head office transactions originated but yet to be responded at 11,007,750.000 (11,				
Provision For Deferred Tax (Assets) 11,485,692,747 11,323,722.4 9.4 Profit Receivable on SME Profit Receivable on FDR & Suc-Share Banch Adjustment Banch Adjustment represents outbounding later bronch and lead official successory Banch Adjustment Banch Adjustment represents outbounding later bronch and lead official successory Banch Adjustment Received Profit Receivable Successory Banch Adjustment Received Profit Rec				
### Profit Receivable Profit Receivable on SIME Profit Receivable on SIME Profit Receivable on SIME Profit Receivable on SIME Profit Receivable on Tisseury Brand Control of Sime Control of Sime Profit Receivable on FDR & Sub-Blond 20,3,804. ### Profit Receivable on FDR & Sub-Blond 20,300.095.919			912,167	900,556
Profit Receivable Profit Receivable Profit Receivable on SME Profit Receivable on SME Profit Receivable on SME Profit Receivable on SME Smell Receivable on SM		Provision For Deletted Tax (Assets)	11.485.602.747	11.323.722.418
Profit Receivable on FDR & Sub-Bond Capital Gam Receivable From Base Of Share Profit Receivable from Base Sub-Bond Sanda Game Sub-Bond Panch adjustment secount represents outstanding inter branch and head office transactions originated but yet to be responded at behave a sheer date. The behave of unreconciled ferms has been adjusted recorded subsequently. 9(a) Consolidated other assets Standard Bank Limited (note-9) Standard Exharge Co (NP) Idd. Standard Intellect Co	9.4	Profit Receivable		
Profit Receivable on FDR & Sub-Bond Capital Can Receivable From Saber Of Share Profit Receivable on FDR & Sub-Bond 298,840,324 9.30,005,379 9.5 Branch Adjustment Branch adjustments account represents outstanding inter bonnch and head office transactions originated but yet to be responded at balance sheet date. The beliance of unreconciled flems has been adjusted reconciled but sequently. 9(a) Consolidated other assets Shandard Bank Limited Shandard Exhange Co (UN) I.d. Shandard Express (USA) I.d. Shandard I.d. Shandard Express (USA) I.d. Shandard Express (USA) I.d. Shandard Express (USA) I.d. Shandard I.d. Shandard I.d. Shandard I.d. Shandard I.d. Shandard I.d. Shandard I.d. I.d. (USA) I.d. Shandard I.d. I.d. (USA) I.d. I.d. (Profit Receivable on SME	43.164.984	33,550,524
Capital Cain Recriate From Sale Of Share Profit Receivable on FDR & Sub-Bond 303,005,019 5. Branch Adjustment Barch adjustment sectourit represents outstanding inter branch and head office transactions originated but yet to be responded at barriers are treated to the state of		Profit Receivable on Treasury Bond	-	3,180,417
## Profit Receivable on FDR & Sub-Bond			_	_
### Branch Adjustment Branch Adjustments Branch Adjustments account represents outstanding inter branch and head office transactions originated but yet to be responded at balance sheet date. The belience of unreconciled ferms has been adjusted reconciled subsequently. Consolidated other assets Standard Bank (Initiate (note-9) 13,877 767,036 14,493,247 14,403,476 14,403,476 14,403,476 14,403,476 14,403,476 14,403,476 14,503,476 14,4		•	259.840.934	56,864,257
Branch adjustments account represents outstanding inter branch and head office transactions originated but yet to be responded at balance sheet date. The balance of unreconciled items has been adjusted reconciled subsequently. 13,877,767,036				93,595,198
Branch adjustments account represents outstanding inter branch and head office transactions originated but yet to be responded at balance sheet date. The balance of unreconciled items has been adjusted reconciled subsequently. 13,877,767,036				
9(a) Consolidated other assets Standard Bank Limited (note-9) Standard Earning (note-9) Standard Earning (note-9) Standard Earning (note-9) Standard Earning (note-9) Standard Express(USA) LU. Standard	9.5	Branch Adjustment		
Standard Bank Limited (note-9) 13,877,77(7008 14,307,5984 14,429,22 14,429,23				t to be responded at the
Standard Bank Limited (note-9) 13,877,77(7008 14,307,5984 14,429,22 14,429,23				
Slandard Exchange Co (UK) Ltd. 14,038,476 23,134,11 36,988,014 43,134,11 58L Capital Mgt Ltd. 36,988,014 490,006,010 469,727,71 469,727,134 469,727,14 469,727,14 469,727,14 469,727,14 469,727,14 469,727,14 469,727,14 469,727,14 469,727,14 469,727,14 469,727,14 469,727,14 469,727,14 469,727,14 469,727,14 469,727,14 469,727,15	9(a)		12 077 767 026	12.007.500.400
Standard Express(USA) Ltd. 36,988,014 49,000,010 49,727.71 58B. Securities Ltd. 49,000,010 49,727.71 386,5617,38 36,5				
SEL Capital Might Ltd.		• ,		
SBL Securities Ltd. 380,871,108 355,851,73				
14,799,670,644 13,960,511,38		, ,		
10. Placement From Banks & Financial Institutions 17,812,483,287 1,054,832,694 499,203,61 1,054,832,694 499,203,61 1,054,832,694 499,203,61 1,054,832,694 499,203,61 1,054,832,694 499,203,61 1,054,832,694 499,203,61 1,054,832,694 499,203,61 1,054,832,694 1,054,832,694 1,054,832,694 1,054,832,694 1,054,832,694 1,054,832,894 1,054,832,894 1,054,832,894 1,054,832,894 1,054,832,894 1,054,832,894 1,054,832,894 1,054,832,894 1,054,832,894 1,054,832,897 1,054,832,89		SBL Securities Ltg.		
In Bangladesh (note-10.1) Outside Bangladesh Outside Bangladesh 1.054.832.804 4.99.203.6 18.867,315.892 10.1 In Bangladesh Placement Total Other Borrowings Re-Finance from B Bank EDF fr			14,799,670,644	13,960,511,366
1,054,832,604	10.			
10.1 In Bangladesh Placement				18,576,512,002
10.1 In Bangladesh Placement		Outside Bangladesh		499,203,674
Placement			18,867,315,892	19,075,715,676
Cotter Borrowings Re-Finance from B Bank 1,916,667 2,550,00 EDF from B Bank 4,122,312,056 4,686,492,77 5,685,685 2,307,368,24 5,885,465 2,307,368,24 5,885,465 2,307,368,24 5,885,465 2,307,368,24 5,885,465 2,307,368,24 5,885,465 2,307,368,24 5,885,465 2,307,368,24 5,885,465 2,307,368,24 5,885,685 2,307,368,24 5,885,685 2,307,368,24 5,885,685 2,307,368,24 5,885,685 2,307,368,24 5,885,685 2,307,368,24 5,885,685 2,307,368,24 5,885,685 2,307,368,24 5,876,812,04 5,876,8	10.1			
Other Borrowings Re-Finance from B Bank EDF from B Bank 1,838,294,565 2,037,369,24 5,000,000 7,850,000,000 4,550,000,000 4,550,000,000 7,550		Placement		_
Re-Finance from B Bank		Total	-	-
Re-Finance from B Bank				
EDF from B Bank				
Financial Stimulus Fund From B. Bank 1,838,254,565 2,037,369,2t 7,350,000,000 30,000,000 4,500,000			1,916,667	2,650,000
SBL Subordinated Non-Convertible Bond			4,122,312,056	4,686,492,740
SSI Mudaraba Perpetual Bond 4,500,000,000 4,500,000,000 17,812,483,287 18,576,512,00 18,576,512,00 17,812,483,287 18,776,512,00 18,976,512,00 18,976,512,00 18,976,512,00 18,976,512,00 18,976,512,00 18,976,512,00 18,976,512,00 18,976,512,00 18,976,512,00 18,976,512,00 18,976,512,00 18,976,512,00 18,976,512,00 18,976,515,60 18,973,516,992 19,075,715,60 19,075,715,			1,838,254,565	2,037,369,263
Total				7,350,000,000
17,812,483,287				4,500,000,000
Outside Bangladesh FI Banks 1,054,832,604 499,203,67 10.1.1 SBL 1st Subordinated Non-Convertible Bond Sonali Bank Limited		Total		18,576,512,002
Fi Banks		Outside Baueladeck	17,812,483,287	18,576,512,002
10.1.1 SBL 1st Subordinated Non-Convertible Bond Sonali Bank Limited - - - - - -			1,054,832,604	499,203,674
Sonali Bank Limited			18,867,315,892	19,075,715,676
Janata Bank Limited Agrani Bank Limited ICB Rupali Bank SBL 2nd Subordinated Non-Convertible Bond Sonali Bank Limited Janata	10.1.1	SBL 1st Subordinated Non-Convertible Bond		
Agrani Bank Limited		Sonali Bank Limited	-	-
CB		Janata Bank Limited	-	-
CB Rupali Bank			- 1	_
SBL 2nd Subordinated Non-Convertible Bond Sonali Bank Limited \$600,000,000 300		•	-	-
Sonali Bank Limited		Rupali Bank	-	-
Sonali Bank Limited			<u> </u>	
Janata Bank Limited 300,000,000 300,00			000 000 000	000 000 000
Pubali Bank Limited 300,000,000 300,000,000 Eastern Bank Limited 300,000,000 300,000,00 Agrani Bank Limited 210,000,000 210,000,00 Mercantile Bank Limited 120,000,000 120,000,00 Midland Bank Limited 120,000,000 120,000,00 United Finance Limited 30,000,000 300,000,00 National Life Insurance Co. Ltd 120,000,000 2,400,000,00 SBL 3rd Subordinated Non-Convertible Bond 2,400,000,000 1,000,000,00 National Life Insurance Co. Ltd 150,000,000 150,000,00 National Limited 150,000,000 150,000,00 Shadharan Bima Corporation 100,000,000 150,000,00 Mercantile Bank Limited 500,000,000 500,000,00 Uttara Bank Limited 200,000,000 500,000,00 Mercantile Bank Limited 200,000,000 1,000,000,00 Dutch Bangla Bank Limited 200,000,000 1,000,000,00 Sonali Bank Limited 1,000,000,000 1,000,000,00 Sonali Bank Limited 1,000,000,000 500,000,00 Ay50,000,000<				
Eastern Bank Limited Agrani Bank Limited Agrani Bank Limited Mercantile Bank Limited Midland Bank Limited Midland Bank Limited 120,000,000 Uttara Bank Limited 120,000,000 United Finance Limited 120,000,000 United Finance Limited 120,000,000 National Life Insurance Co. Ltd 2400,000,000 SBL 3rd Subordinated Non-Convertible Bond Agrani Bank Limited 1,000,000,000 National Life Insurance Co. Ltd 150,000,000 Shadharan Bima Corporation Janata Bank Limited 500,000,000 Uttara Bank Limited 500,000,000 Uttara Bank Limited 500,000,000 Uttara Bank Limited 500,000,000 Dutch Bangla Bank Ltd 1,000,000,000 SBL 1st Mudaraba Perpetual Bond Social Islami Bank Ltd 1,500,000,000 SBL 1st Mudaraba Perpetual Bond First Security Islami Bank Ltd 1,000,000,000 In,000,000,000 In,000,000 In,000,000,000 In,000,000 I				
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Agrani Bank Limited 1,000,000,000 1,000,000,000 National Life Insurance Co. Ltd 150,000,000 150,000,00 Shadharan Bima Corporation 100,000,000 100,000,000 Janata Bank Limited 500,000,000 500,000,00 Uttara Bank Limited 200,000,000 500,000,00 Mercantile Bank Limited 200,000,000 1,000,000,00 Dutch Bangla Bank Ltd 1,000,000,000 1,000,000,00 Rupali Bank Limited 500,000,000 1,000,000,00 Rupali Bank Limited 500,000,000 500,000,00 SBL 1st Mudaraba Perpetual Bond Social Islami Bank Ltd 1,500,000,000 1,500,000,00 Ai-Arafah Islami Bank Ltd 1,000,000,000 1,000,000,00 First Security Islami Bank Ltd 1,000,000,000 1,000,000,00		National Elic Insulance Co. Eta		2,400,000,000
National Life Insurance Co. Ltd 150,000,000 150,000,000 Shadharan Bima Corporation 100,000,000 100,000,00 Janata Bank Limited 500,000,000 500,000,00 Uttara Bank Limited 500,000,000 500,000,00 Mercantile Bank Limited 200,000,000 200,000,00 Dutch Bangla Bank Ltd 1,000,000,000 1,000,000,00 Sonali Bank Limited 1,000,000,000 1,000,000,00 Rupali Bank Limited 500,000,000 500,000,00 SBL 1st Mudaraba Perpetual Bond 500,000,000 4,950,000,00 Social Islami Bank Ltd 1,500,000,000 1,500,000,00 Ai-Arafah Islami Bank Ltd 1,000,000,000 1,000,000,00 First Security Islami Bank Ltd 1,000,000,000 1,000,000,00				
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Janata Bank Limited 500,000,000 500,000,000 Uttara Bank Limited 500,000,000 500,000,00 Mercantile Bank Limited 200,000,000 200,000,00 Dutch Bangla Bank Ltd 1,000,000,000 1,000,000,00 Sonali Bank Limited 500,000,000 500,000,00 Rupali Bank Limited 500,000,000 500,000,00 SBL 1st Mudaraba Perpetual Bond Social Islami Bank Ltd 1,500,000,000 1,500,000,00 Ai-Arafah Islami Bank Ltd 1,000,000,000 1,000,000,00 First Security Islami Bank Ltd 1,000,000,000 1,000,000,00				150,000,000
Uttara Bank Limited 500,000,000 500,000,000 Mercantile Bank Limited 200,000,000 200,000,00 Dutch Bangla Bank Ltd 1,000,000,000 1,000,000,00 Sonali Bank Limited 1,000,000,000 500,000,00 Rupali Bank Limited 500,000,000 500,000,00 SBL 1st Mudaraba Perpetual Bond Social Islami Bank Ltd 1,500,000,000 1,500,000,00 Ai-Arafah Islami Bank Ltd 1,000,000,000 1,000,000,00 First Security Islami Bank Ltd 1,000,000,000 1,000,000,00		·		100,000,000
Mercantile Bank Limited 200,000,000 200,000,000 Dutch Bangla Bank Ltd 1,000,000,000 1,000,000,00 Sonali Bank Limited 500,000,000 1,000,000,00 Rupali Bank Limited 500,000,000 500,000,00 SBL 1st Mudaraba Perpetual Bond Social Islami Bank Ltd 1,500,000,000 1,500,000,00 Ai-Arafah Islami Bank Ltd 1,000,000,000 1,000,000,00 First Security Islami Bank Ltd 1,000,000,000 1,000,000,00				500,000,000
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Sonali Bank Limited 1,000,000,000 1,000,000,000 Rupali Bank Limited 500,000,000 500,000,000 SBL 1st Mudaraba Perpetual Bond Social Islami Bank Ltd 1,500,000,000 1,500,000,00 Ai-Arafah Islami Bank Ltd 1,000,000,000 1,000,000,00 First Security Islami Bank Ltd 1,000,000,000 1,000,000,00				200,000,000
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A,950,000,000 A,950,000,000				1,000,000,000
SBL 1st Mudaraba Perpetual Bond Social Islami Bank Ltd 1,500,000,000 1,500,000,00 Ai-Arafah Islami Bank Ltd 1,000,000,000 1,000,000,00 First Security Islami Bank Ltd 1,000,000,000 1,000,000,00		Rupali Bank Limited		500,000,000
Social Islami Bank Ltd 1,500,000,000 1,500,000,00 Ai-Arafah Islami Bank Ltd 1,000,000,000 1,000,000,00 First Security Islami Bank Ltd 1,000,000,000 1,000,000,00			4,950,000,000	4,950,000,000
Social Islami Bank Ltd 1,500,000,000 1,500,000,00 Ai-Arafah Islami Bank Ltd 1,000,000,000 1,000,000,00 First Security Islami Bank Ltd 1,000,000,000 1,000,000,00		SBL 1st Mudaraba Perpetual Bond		
First Security Islami Bank Ltd 1,000,000,000 1,000,000,00		Social Islami Bank Ltd		1,500,000,000
				1,000,000,000
Union Book Ltd		•		1,000,000,000
Union Bank Ltd 1,000,000,000 1,000,000,000		Union Bank Ltd	1,000,000,000	1,000,000,000

		Amaiin	in Take
		31.03.2022	t in Taka 31.12.2021
		4,500,000,000	4,500,000,000
	Total SBL Subordinated Non-Convertible Bond	11,850,000,000	11,850,000,000
10.2	Security against borrowing from other banks, financial institutions and agents		
	Secured		
	Unsecured	18,867,315,892	19,075,715,676
	Onocoured	18,867,315,892	19,075,715,676
10(a)	Consolidated Placement From Banks & Financial Institutions		
10(a)	Consolidated Flacement From Danks & Financial Institutions		
	Standard Bank Limited (note-10)	18,867,315,892	19,075,715,676
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		18,867,315,892	19,075,715,676
11.	Deposits and other deposits		
• • • •	Deposits from banks	11,200,000,000	11,000,000,000
	Deposits from customers	160,606,083,864	155,408,776,246
		171,806,083,864	166,408,776,246
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	11,200,000,000 11,200,000,000	11,000,000,000 11,000,000,000
11.2	Deposits' from banks (Fixed Deposits)	11,200,000,000	11,000,000,000
	BRAC Bank Ltd	-	1,500,000,000
	Al-Arafah Islami Bank Ltd	11,200,000,000	2,500,000,000
	Islami Bank Ltd	-	3,000,000,000
	Trust Bank Limited Com.Bank of ceylon		
	Uttara Bank Ltd	_	_
	Bank Asia Limited	-	4,000,000,000
		11,200,000,000	11,000,000,000
44.0	Customan Danasita		
11.3	Customer Deposits i) Al-wadeeah Current deposits and other Deposits		
	Al-wadeeah current deposits	9,218,519,543	9,400,178,100
	Foreign Currency deposits	3,072,175,084	3,595,195,118
	Sundry deposits	5,764,739,453	5,460,718,440
	ii)Bills payable	18,055,434,081	18,456,091,658
	Pay orders issued	2,213,535,560	2,189,073,630
	Pay slips issued	600	-,:50,5:5,500
	Demand draft	22,406,103	-
		2,235,942,263	2,189,073,630
	iii)Savings bank Deposits/Mudaraba savings deposits	18,017,572,181	19,945,848,272
	iv) Term Deposits/Fixed Deposits		
	Fixed deposits/Mudaraba Fixed Deposits (Excluding Bank Deposit)	87,017,877,405	82,808,963,286
	Short term deposits Deposits Under Schemes	19,284,769,234 15,994,488,700	15,560,491,624 16,448,307,775
	Deposits officer scrientes	122,297,135,338	114,817,762,685
	Tatal	400 000 000 004	455 400 776 046
	Total	160,606,083,864	155,408,776,246
11.4	Sundry deposits		· ·
	Sundry creditors	306,164,091	276,259,758
	Margin Deposit	786,899,489	2,014,679,628
	Sales proceeds of PSP/BSP etc.	-	-
	Risk Fund	5,008,527	5,015,982
	Service charge Security Money	5,313,867 44,210,236	3,690,574 41,290,029
	SBL Employees Provident Fund	7,568	7,568
	SBL Employees W. Fund	23,669	1,023,069
	Interest payable on deposits	2,403,592,372	1,801,844,780
	VAT, Excise Duty and Income Tax	598,239,725	861,816,252
	Cash Incentive Payable Central Fund (RMG Sector)	1,809,050 2,534,281	50 2,090,668
	Others	22,383,773	453,000,081
		5,764,739,453	5,460,718,440
		-	-
11.5	Payable on Demand and Time Deposits		
i.	Demand Deposits		
	Current / Al-wadeeah current Deposits	9,218,519,543	9,400,178,100
	Savings Deposits/Mudaraba Savings deposits (10%)	1,801,757,218	1,994,584,827

Participal Currency Proposits (run profit bearing) 31.03.202 31.53.202 31.53.202 31.53.202 31.53.202 31.53.202 31.53.202 31.53.202 31.53.202 31.53.202 31.53.202 31.53.202 31.53.202 32.205.05.05.10 32.205.05.202 32.205.05.05.10 32.205.05.202 32.205.05.05.10 32.205.05.202 32.20			<u> </u>	
Foreign Currency Deposits (note profit bearing) Sorting deposits Sind opposits (Fig. 17,4738,463) Sind proposits Sinding deposits Sinding deposits Midaraba savings deposits (90%) Fined deposits Midaraba savings deposits (90%) Fined deposits Midaraba savings deposits Sort term deposits Midaraba sort term deposits Sort term deposits for term deposits Sort term deposits for the term of the sort term deposits Sort term deposits and other deposits Current Sort Sort Sort Sort Sort Sort Sort Sor				
Surday deposits Bills payable 2,263,042,203 1. Time Deposits Soring a googulah/daraba savings deposits (90%) Fixed deposits/Micharaba savings deposits (90%) Fixed deposits/Micharaba savings deposits Short term deposits for the deposits of				
Billis payable				
I. Time Deposits				
I. Time Opposite Shrings opensite Mularian savings deposite (90%) 16,215,814,903 17,591,253,45 160,000,000,000,000,000,000,000,000,000,		Bills payable		
Swings deposits Muldranba swings deposits (90%) Fixed deposits Muldranba swings deposits (90%) Fixed deposits Muldranba swings deposits Short term deposits/Muldranba swings deposits Deposits under deposits/Muldranba swings deposits Deposits under deposits/Muldranba swings deposits Consolidated deposits and other deposits Current deposits/Muldranba swings Current deposits and other deposits Sandard Enchange Co. (VIC) tid. Slandard Enchange Co. (VIC) tid. Slandard Express (USA) tid. Slandard Express	::	Time Demonite	22,093,133,562	22,639,750,116
Fixed deposits Mutativates a Term Deposits 93.277.877.405 53.90.883.206 55.90.448.270 55.90.448.270 55.90.448.270 55.90.448.270 55.90.448.270 55.90.448.270 55.90.448.270 55.90.448.270 55.90.448.270 55.90.448.270 55.90.448.270 55.90.448.270 55.90.448.270 55.90.448.270 55.90.448.270 55.90.448.270 57.180.507.368.4 55.90.448.270 57.180.507.368.4 55.90.448.270 57.180.507.368.4 57.90.270 57.180.507.368.4 57.90.270 57.180.507.368.4 57.90.270	11.		16 215 914 062	17 051 262 445
Short term deposits Mularaba short term deposits 19,244,769,234 15,560,491,624 16,448,3777 16,448,370 149,718,953,981 15,560,491,624 16,448,3777,75 17,865,635,864 17,865,635,864 17,865,635,864 17,865,635,864 17,865,635,864 17,865,635,864 17,865,635,864 17,865,635,864 17,865,635,864 18,465,645,772,246 18,465,645,772,246 18,465,645,772,246 18,465,645,772,246 18,465,645,772,246 18,465,645,772,246 18,465,645,772,246 18,465,645,772,246 18,465,645,772,246 18,465,645,772,246 18,465,645,772,246 18,465,645,772,246 18,465,645,772,246 18,465,645,772,246 18,465,645,772,246 18,465,445,742 18,465,645,772,181 18,465,648,772,181 18,465,448,772 18,465,448				
Deposits under achemes 15,994,488,700 16,448,307,775 149,712,995,3102 143,712,995,3102 143,712,995,3102 143,712,995,3102 143,712,995,3102 171,805,803,344 116,466,775,246 117,805,803,344 117,805,803,344 117,805,803,344 117,805,803,344 117,805,803,344 117,805,803,344 117,805,803,344 117,805,803,344 118,456,001,656				
Foreign currency deposits (crofit bearing)				
1487/12959.302			-	-
11(a) Consolidated deposits and other deposits Current deposits and other deposits		3)	149,712,950,302	143,769,026,130
Current deposits and other deposits 18,456,091,656 18,456,091,656 18,456,091,656 18,456,091,656 18,456,091,656 18,456,091,656 18,456,091,656 19,346,683 10			171,806,083,864	
Current deposits and other deposits 18,456,091,656 18,456,091,656 18,456,091,656 18,456,091,656 18,456,091,656 18,456,091,656 18,456,091,656 19,346,683 10				-
Current deposits and other deposits 18,456,091,656 18,456,091,656 18,456,091,656 18,456,091,656 18,456,091,656 18,456,091,656 18,456,091,656 19,346,683 10	11(a)	Consolidated deposits and other deposits		
Slandard Exchange Co (UK) Ltd. Sla. Specimes Lt	. ,	Current deposits and other deposits		
Sanction Express(USA) Ltd. SBL Securities Ltd. 16,595,988 10,346,633 18,466,433,341 18,662,030,068 18,466,438 18,662,030,068 18,466,438 18,662,030,068 18,466,438 18,662,030,068 18,466,438 18,662,030,068 18,466,438 18,662,030,068 18,466,438 18,662,030,068 18,466,438 18,662,030,068 18,466,438 18,662,030,068 18,466,438 18,662,030,068 18,466,438 18,662,030,068 18,466,438 18,662,030,068 18,466,438 18,662,030,068 18,468,438 18,468,438 18,468,438 18,468,438 18,468,438 18,468,438 18,468,438 18,468,438 18,468,438 18,468,438 18,468,438 18,468,438 18,468,438 18,468,438		Standard Bank Limited	18,055,434,081	18,456,091,658
SBL Capital Mgt Ltd. SBL Securities Ltd. 10,346,683 SBL Securities Ltd. 10,346,683,341 10,346,683 10,346,683 10,346,683,341 10,346,683,341 10,346,683 10,346,683 10,346,683,341 10,346		• , ,	-	-
Bills payable			-	-
18,062,030,068			6,595,988	10,346,683
Bills payable Standard Bank Limited Standard Sank Limited Standard Sank Limited Standard Sank Limited Standard Express (LVK) Ltd. Standard Exp		SBL Securities Ltd.		-
Standard Eark Limited 2,235,942,263 2,189,073,630 C			18,062,030,068	18,466,438,341
Standard Eark Limited 2,235,942,263 2,189,073,630 C		Bills payable		
Standard Express(USA) Ltd.			2,235,942,263	2,189,073,630
SBL Securities Ltd. SBL Securities Ltd. SBL Securities Ltd. Savings bank/Mudaraba savings deposits Savings bank/Mudaraba savings deposits Savings bank/Mudaraba savings deposits Standard Exchange Co. (UK) Ltd. Standard Exchange Co. (UK) Ltd. SBL Securities Ltd. SBL Securities Ltd. SBL Securities Ltd. SbL Standard Bank Limited Standard Exchange Co. (UK) Ltd. Standard Exchange Co. (UK) Ltd. SBL Standard Exchange Co. (UK) Ltd. SBL Standard Exchange Co. (UK) Ltd. SBL Securities Ltd. SBL Sandard Express(USA) Ltd. SBL Securities Ltd. SBL Sandard Exchange Co. (UK) Ltd. SBL Securities Ltd. SBL Secur		Standard Exchange Co.(UK) Ltd.	-	-
Sell Securities Ltd.		Standard Express(USA) Ltd.	-	-
2,235,942,263 2,189,073,630			-	-
Savings bank/Mudaraba savings deposits Slandard Bank Limited 18,017,572,181 19,945,846,272 19,945,846,274 19,945,846,246,246 19,945,846,246 19,945,846,246 19,945,846,246 19,		SBL Securities Ltd.	-	-
Standard Bank Limited 18,017,572,181 19,945,848,272 Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.			2,235,942,263	2,189,073,630
Standard Bank Limited 18,017,572,181 19,945,848,272 Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.		Savings bank/Mudaraba savings deposits		
Standard Express(USA) Ltd. SBL Securities Ltd. 18,017,572,181 19,945,846,272 19,945,846,272 19,945,846,272 19,945,846,272 19,945,846,272 19,284,769,234 15,560,491,624 19,284,769,234 15,560,491,624 19,284,769,234 15,560,491,624 19,284,769,234 15,560,491,624 19,284,769,234 15,560,491,624 19,284,769,234 15,560,491,624 19,284,769,234 15,560,491,624 19,284,769,234 15,560,491,624 19,284,769,234 15,560,491,624 19,284,769,234 15,560,491,624 19,284,769,234 15,560,491,624 19,284,769,234 15,560,491,624 19,284,769,234 15,560,491,624 19,284,769,234 15,560,491,624 19,284,769,234 15,560,491,624 19,284,769,234 15,560,491,624 15,594,488,700 16,448,307,775 16,448,307,775 16,448,307,775 16,448,307,775 16,448,307,775 16,448,307,775 16,448,307,775 16,448,307,775 16,448,307,775 16,448,307,775 16,448,307,775 16,449,307,775 16,448,307,775 16,448,307,775 16,448,307,775 16,49,307,775 16,49,307,307,307,307,307,307,307,307,307,307			18,017,572,181	19,945,848,272
SBL Capital MgL Ltd. SBL Securities Ltd. SBL Securities Ltd. Short Term Deposits Standard Bank Limited Standard Express (USA) Ltd. SBL Capital MgL Ltd. SBL Securities Ltd. Term/Fixed deposits Standard Exchange Co. (UK) Ltd. SBL Capital MgL Ltd. SBL Securities Ltd. Term/Fixed deposits Standard Exchange Co. (UK) Ltd. Standard Exchange Co. (UK) Ltd. SBL Capital MgL Ltd. SBL Securities Ltd. Deposits under schemes Standard Exchange Co. (UK) Ltd. SBL Sandard Exchange Co. (UK) Ltd. SBL Capital MgL Ltd. SBL Sandard Exchange Co. (UK) Ltd. SBL Sandard Exchange		Standard Exchange Co.(UK) Ltd.	-	-
SBL Securities Ltd. 18,017,572,181 19,945,448,272		Standard Express(USA) Ltd.	-	-
18,017,572,181 19,945,848,272		SBL Capital Mgt. Ltd.	-	-
Short Term Deposite Standard Bank Limited 19,284,769,234 15,560,491,624 Standard Exchange Co. (UK) Ltd. Sindard Exchange		SBL Securities Ltd.	-	-
Slandard Exchange Co, (UK) Ltd. Slan			18,017,572,181	19,945,848,272
Slandard Exchange Co, (UK) Ltd. Slan		Short Torm Donosits		
Standard Exchange Co, (UK) Ltd. SIL Capital Mgt Ltd. SIL Capital Mgt Ltd. SIL Capital Mgt Ltd. SIL Securities Ltd. 19,284,769,234 15,560,491,624 SIL Capital Mgt Ltd. SIL Capital Mgt Ltd. 19,284,769,234 15,560,491,624 SIL Capital Mgt Ltd. SIL Securities Ltd. SIL Capital Mgt Ltd. SIL Securities Ltd. SIL Capital Mgt Ltd. SIL Securities SIL S		•	19 284 769 234	15 560 491 624
Standard Express(USA) Ltd.			10,204,700,204	10,000,401,024
SBL Capital Mgt_Ltd. SBL Securities Ltd. 19,284,769,234 15,560,491,624 Term/Fixed deposits Standard Bank Limited Standard Exchange Co. (UK) Ltd. Standard Exchange Co. (UK) Ltd. SBL Capital Mgt_Ltd. SBL Capital Mgt_Ltd. SBL Capital Mgt_Ltd. SBL Securities Ltd. 15,994,488,700 Standard Exchange Co. (UK) Ltd. SBL Capital Mgt_Ltd. SBL Capital Mgt_Ltd. SBL Capital Mgt_Ltd. SBL Securities Ltd. 15,994,488,700 Standard Exchange Co. (UK) Ltd. SBL Capital Mgt_Ltd. SBL Securities Ltd. 15,994,488,700 16,448,307,775 Standard Exchange Co. (UK) Ltd. SBL Securities Ltd. SBL Securities Ltd. 15,994,488,700 171,812,679,851 166,419,122,929 12. OTHER LIABILITIES Provision for Taxation (note-12.1) Deferred Tax (note-12.1(1) Accrued Expenses General Provision for Unclassified Investments (note-12.2) General Provision for SMA (note-12.2) Specific provision for Classified Investments (note-12.2) Provision for Classified others Assets (note-12.7) Provision for Roman (note-12.8) Provision for Nostro A/c Provision for Nostro A/c Provision for Nostro A/c Provision for Sid-1, 10, 10, 10, 11			-	_
SBL Securities Ltd. 19,284,769,234 15,560,491,624		. , ,	-	-
Term/Fixed deposits Standard Bank Limited Standard Exchange Co (UK) Ltd. Standard Express(USA) Ltd. Standard Express(USA) Ltd. Standard Express(USA) Ltd. Standard Express(USA) Ltd. Standard Exchange Co (UK) Ltd. Standard Exchange Co (UK) Ltd. Standard Express(USA) Ltd.		, ,	-	-
Standard Bank Limited 98,217,877,405 93,808,963,286 Standard Exchange Co. (UK) Ltd.			19,284,769,234	15,560,491,624
Standard Bank Limited 98,217,877,405 93,808,963,286 Standard Exchange Co. (UK) Ltd.		Torm/Fixed deposits		<u> </u>
Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. Standard Bank Limited Standard Bank Limited Standard Exchange Co. (UK) Ltd. Standard Express(USA) Ltd. Standard Expres			08 217 877 405	03 808 063 386
Standard Express(USA) Ltd. - - - -			90,217,077,403	33,000,303,200
SBL Capital Mgt. Ltd. SBL Securities Ltd. 98,217,877,405 93,808,963,286		• , ,	_	_
Deposits under schemes Standard Bank Limited 15,994,488,700 16,448,307,775 Standard Exchange Co.(UK) Ltd. Standard Excha			_	_
Deposits under schemes Standard Bank Limited 15,994,488,700 16,448,307,775 Standard Exchange Co.(UK) Ltd.		, ,	-	-
Standard Bank Limited Standard Exchange Co. (UK) Ltd. Standard Exchange Co. (UK) Ltd. Standard Expressy(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd. 15,994,488,700 16,448,307,775 171,812,679,851 166,419,122,929 171,812,679,851 166,419,122,929 171,812,679,851 166,419,122,929 171,812,679,851 166,419,122,929 171,812,679,851 166,419,122,929 171,812,679,851 166,419,122,929 171,812,679,851 166,419,122,929 171,812,679,851 166,419,122,929 171,812,679,851 171,81			98,217,877,405	93,808,963,286
Standard Bank Limited Standard Exchange Co. (UK) Ltd. Standard Exchange Co. (UK) Ltd. Standard Expressy(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd. 15,994,488,700 16,448,307,775 171,812,679,851 166,419,122,929 171,812,679,851 166,419,122,929 171,812,679,851 166,419,122,929 171,812,679,851 166,419,122,929 171,812,679,851 166,419,122,929 171,812,679,851 166,419,122,929 171,812,679,851 166,419,122,929 171,812,679,851 166,419,122,929 171,812,679,851 171,81				
Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd. 15,994,488,700		·		
Standard Express(USA) Ltd. - - - - - - - - -			15,994,488,700	16,448,307,775
SBL Capital Mgt. Ltd. 15,994,488,700 16,448,307,775 166,419,122,929 166,41		• ,	-	-
SBL Securities Ltd.			-	-
15,994,488,700 16,448,307,775 166,419,122,929 171,812,679,851 16,449,172,929 171,812,679,851 166,419,122,929			-	-
12. OTHER LIABILITIES Provision for Taxation (note-12.1) 12,503,057,770 12,380,033,521 Deferred Tax (note-12.1(i) 12,380,033,521 Accrued Expenses 203,836,526 154,686,543 General Provision for Unclassified Investments (note-12.2) (0) (0) - Specific provision for Classified Investments (note-12.2) 4,758,062,019 4,758,062,019 Provision for classified others Assets (note-12.7) 242,576,545 239,787,003 Provision for Off-Balance Sheet Items (note-12.8) 4,775,231 4,775,231 4,775,231 4,775,231 4,775,231 4,775,231 4,775,231 4,758,062,019 4,758,062,019 4,758,062,019 4,758,062,019 4,758,062,019 4,758,062,019 4,758,062,019 4,758,062,019 4,758,062,019 4,758,062,019 4,758,062,019 4,758,062,019 4,758,062,019 4,758,062,019 4,758,062,019 4,758,062,019 4,758,062,019		SBL Securities Ltd.	15 004 489 700	16 440 207 775
12. OTHER LIABILITIES				
Provision for Taxation (note-12.1)			-	-
Provision for Taxation (note-12.1)	12	OTHER LIABILITIES	_	_
Deferred Tax (note-12.1(i)			12 503 057 770	12 380 033 521
Accrued Expenses General Provision for Unclassified Investments (note-12.2) General Provision for Unclassified Investments (note-12.2) Specific provision for Classified Investments (note-12.2) Provision for classified others Assets (note-12.7) Arytosion for decrease in value of investments (note-12.8) Provision for Off-Balance Sheet Items (note-12.8) Profit Suspense Account (note-12.4) Arytosion for Nostro Account (note-12.5) Arytosion for Nostro Account (note-12.5) Arytosion for Bonus (note-12.5) Arytosion for Bonus (note-12.5) Arytosion for Depreciation Arytosion for Start-up Fund (note-12.15) Arytosion For Depreciation Arytosion For Amort. Loss:Htm(Bill/Bond) Arytosion for Green Banking Arytosion For Incentive of good borrower 203,836,526 (0) (0) 4,758,062,019 4,758,062,019 4,758,062,019 44,758,062,01		· · · · · ·	-	-
General Provision for SMA (note-12.2)			203,836,526	154,686,543
Specific provision for Classified Investments (note-12.2) 4,758,062,019 4,758,062,019 Provision for classified others Assets (note-12.7) 242,576,545 239,787,003 Provision for decrease in value of investments (note-12.8) 4,775,231 4,775,231 Provision for Off-Balance Sheet Items (note-12.4) 341,633,014 296,539,036 Profit Suspense Account (note-12.5) 1,995,280,226 1,992,2153,825 Zakat Fund 16,841,840 16,841,840 Provision for Nostro A/c 42,575 42,575 Provision for Bonus (note-12.5) 55,482,920 3,066,275 Provision For Depreciation 52,625,990 4,501,828 Provision for Start-up Fund (note-12.15) 16,751,945 16,751,945 Special General Provision-COVID-19 (note-12.3) 337,437,526 337,437,526 Provision For Amort. Loss:Htm(Bill/Bond) 3,500 - Provision for Green Banking 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		General Provision for Unclassified Investments (note-12.2)	(0)	(0)
Provision for classified others Assets (note-12.7) 242,576,545 239,787,003 Provision for decrease in value of investments (note-12.8) 4,775,231 4,775,231 Provision for Off-Balance Sheet Items (note-12.4) 341,633,014 296,539,036 Profit Suspense Account (note-12.5) 1,995,280,226 1,922,153,825 Zakat Fund 16,841,840 16,841,840 Provision for Nostro A/c 42,575 42,575 Provision for Bonus (note-12.5) 55,482,920 3,066,275 Provision For Depreciation 52,625,990 7,751,945 Provision for Start-up Fund (note-12.15) 16,751,945 16,751,945 Special General Provision-COVID-19 (note-12.3) 337,437,526 337,437,526 Provision For Amort. Loss:Htm(Bill/Bond) 3,500 - Provision for Green Banking 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		General Provision for SMA (note-12.2)	(0)	
Provision for decrease in value of investments (note-12.8) 4,775,231 4,775,231 Provision for Off-Balance Sheet Items (note-12.4) 341,633,014 296,539,036 Profit Suspense Account (note-12.5) 1,995,280,226 1,995,280,226 Zakat Fund 16,841,840 16,841,840 Provision for Nostro A/c 42,575 42,575 Provision for Bonus (note-12.5) 55,482,920 3,066,275 Provision For Depreciation 52,625,990 70,900 Provision for Start-up Fund (note-12.15) 16,751,945 16,751,945 Special General Provision-COVID-19 (note-12.3) 337,437,526 337,437,526 Provision For Amort. Loss:Htm(Bill/Bond) 3,500 - Provision for Green Banking 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		Specific provision for Classified Investments (note-12.2)	4,758,062,019	4,758,062,019
Provision for Off-Balance Sheet Items (note-12.4) 341,633,014 296,539,036 Profit Suspense Account (note-12.5) 1,995,280,226 1,922,153,825 Zakat Fund 16,841,840 16,841,840 Provision for Nostro A/c 42,575 42,575 Provision for Bonus (note-12.5) 55,482,920 3,066,275 Provision For Depreciation 52,625,990 4,501,828 Provision For Start-up Fund (note-12.15) 16,751,945 16,751,945 Special General Provision-COVID-19 (note-12.3) 337,437,526 337,437,526 Provision For Amort. Loss:Htm(Bill/Bond) 3,500 - Provision For Deposit Insurance Premium 30,000,002 - Provision Settlement A/C 25,830 25,830 Provision for Incentive of good borrower 8,738,004 8,738,004			242,576,545	239,787,003
Profit Suspense Account (note-12.5) 1,995,280,226 1,922,153,825 Zakat Fund 16,841,840 16,841,840 Provision for Nostro A/c 42,575 42,575 Provision for Bonus (note-12.5) 55,482,920 3,066,275 Provision for LFC 23,310,474 4,501,828 Provision For Depreciation 52,625,990 16,751,945 Provision For Start-up Fund (note-12.15) 16,751,945 337,437,526 Special General Provision-COVID-19 (note-12.3) 337,437,526 337,437,526 Provision For Amort. Loss: Htm(Bill/Bond) 3,500 - Provision for Green Banking 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			4,775,231	4,775,231
Zakat Fund 16,841,840 16,841,840 Provision for Nostro A/c 42,575 42,575 Provision for Bonus (note-12.5) 55,482,920 3,066,275 Provision for LFC 23,310,474 4,501,828 Provision for Depreciation 52,625,990 16,751,945 Provision for Start-up Fund (note-12.15) 16,751,945 337,437,526 Special General Provision-COVID-19 (note-12.3) 337,437,526 337,437,526 Provision For Amort. Loss:Htm(Bill/Bond) 3,500 - Provision for Deposit Insurance Premium 30,000,002 - Provision for Green Banking 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		· · · ·		296,539,036
Provision for Nostro A/c 42,575 42,575 Provision for Bonus (note-12.5) 55,482,920 3,066,275 Provision for LFC 23,310,474 4,501,828 Provision For Depreciation 52,625,990 16,751,945 Provision for Start-up Fund (note-12.15) 16,751,945 16,751,945 Special General Provision-COVID-19 (note-12.3) 337,437,526 337,437,526 Provision For Amort. Loss:Htm(Bill/Bond) 3,500 - Provision for Deposit Insurance Premium 30,000,002 - Provision for Green Banking 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		, ,		
Provision for Bonus (note-12.5) 55,482,920 3,066,275 Provision for LFC 23,310,474 4,501,828 Provision For Depreciation 52,625,990 16,751,945 Provision for Start-up Fund (note-12.15) 16,751,945 16,751,945 Special General Provision-COVID-19 (note-12.3) 337,437,526 337,437,526 Provision For Amort. Loss:Htm(Bill/Bond) 3,500 - Provision For Deposit Insurance Premium 30,000,002 - Provision for Green Banking 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				
Provision for LFC 23,310,474 4,501,828 Provision For Depreciation 52,625,990 16,751,945 Provision for Start-up Fund 16,751,945 16,751,945 Special General Provision-COVID-19 (note-12.3) 337,437,526 337,437,526 Provision For Amort. Loss:Htm(Bill/Bond) 3,500 - Provision For Deposit Insurance Premium 30,000,002 - Provision for Green Banking 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				
Provision For Depreciation 52,625,990 Provision for Start-up Fund (note-12.15) 16,751,945 16,751,945 Special General Provision-COVID-19 (note-12.3) 337,437,526 337,437,526 Provision For Amort. Loss:Htm(Bill/Bond) 3,500 - Provision For Deposit Insurance Premium 30,000,002 - Provision for Green Banking 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		· · · · · · · · · · · · · · · · · · ·		
Provision for Start-up Fund (note-12.15) 16,751,945 16,751,945 Special General Provision-COVID-19 (note-12.3) 337,437,526 337,437,526 Provision For Amort. Loss: Htm(Bill/Bond) 3,500 - Provision For Deposit Insurance Premium 30,000,002 - Provision for Green Banking 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				4,501,828
Special General Provision-COVID-19 (note-12.3) 337,437,526 337,437,526 Provision For Amort. Loss:Htm(Bill/Bond) 3,500 - Provision For Deposit Insurance Premium 30,000,002 - Provision for Green Banking 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		·		16 751 045
Provision For Amort. Loss:Htm(Bill/Bond) 3,500 - Provision For Deposit Insurance Premium 30,000,002 - Provision for Green Banking 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				
Provision For Deposit Insurance Premium 30,000,002 - Provision for Green Banking 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		· · · · · · · · · · · · · · · · · · ·		331,431,320
Provision for Green Banking 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				- -
Dividend Settlement A/C 25,830 25,830 Provision for Incentive of good borrower 8,738,004 8,738,004		·		20.500.000
Provision for Incentive of good borrower 8,738,004 8,738,004		· · · · · · · · · · · · · · · · · · ·		
		•		•

		Amount i	
		31.03.2022	31.12.2021
	Payable to OBU	33,899,736	4,349,613
	Provision for unforseen losses	20,172,604	20,172,604
	Profit Receivable on overdue Investment	36,233,598	36,690,442
	Exchange House MFS Settlement Account	63,985,431 (1,480,744)	46,361,624 (2,086,732)
	Islamic Settlement Account	370,547	370,547
	Swift Charge Payable A/C	22,643,547	20,095,436
	Residual Amt. For Cust. Repay. (Mig)	11,721,028	11,721,028
	Int. Reimbursement A/C Swc-I & S-Cc	(2,531)	(2,531)
	Written-Off Loan Recovery A/C	887,734	830,934
	Non Shariah Income	46,900,322	31,306,757
	Compensation Suspense Account	194,903,865	153,556,520
	Leased Liabilities as per IFRS-16 Foreign Currency translation gains	184,979,321	184,979,321
	Total	15,798,911 21,242,459,316	15,974,121 20,688,535,177
	. • • • • • • • • • • • • • • • • • • •		20,000,000,111
12.1	Provision for Current Taxation		
	Opening Balance	12,380,033,521	11,716,371,440
	Addition during the period	123,024,249 12,503,057,770	663,662,081
	Adjustment during the period	12,503,037,770	12,380,033,521
	Closing Balance	12,503,057,770	12,380,033,521
		:=,000,001,110	:=,000,000,01
12.1(a)	Consolidated Provision for Taxation	40 =00 0=====	40.000.5
	Standard Bank Limited (note-12)	12,503,057,770	12,380,033,521
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. 31.12.2020 31.12.2019	- 385,606,446	- 381,240,804
	Opening Balance 381,240,804 310,444,673	330,000,770	331,240,004
	Addition during the period 4,365,642 34,739,324		
	Adjustment during the period		
	Closing Balance 385,606,446 345,183,998		=
	SBL Securities Ltd. Opening Balance 74.848.541 57.272.009	78,879,342	74,848,541
	Addition during the period 5.731,035 12.544,040		
	Adjustment during the period 1,700,234 3,618,540		
	Closing Balance 78,879,342 66,197,509	12,967,543,558	12,836,122,866
12.1(i)	Deferred Tax :		
()	Opening Balance	-	-
	Additional provision made during the period	-	-
		-	-
	Adjustment during the period		
40 4/::\	Closing Balance	-	
12.1(ii)	Deferred Tax Assets: Opening Balance	253,585,621	119,102,340
	Additional made during the period	18,354,953	134,483,281
	· ·		
	Adjustment during the period	274 040 574	- 252 595 624
	Closing Balance	271,940,574	253,585,621
	Deferred tax liabilities/(Asset) Fixed Asset		
	Carrying amount	3,434,613,006	3,431,151,228
	Tax base	3,498,153,026	3,518,851,247
	Taxable Temporary Difference	(63,540,019)	(87,700,019)
	Provision for gratuity Carrying amount	645,683,682	572,577,142
	Tax base	-	572,577,142
	Deductable Temporary Difference Provision for Rebate for good borrowers	(645,683,682)	(572,577,142)
	Carrying amount	8,738,004	8,738,004
	Tax base Deductable Temporary Difference	- (8 720 nn4)	- (8 720 004)
	Lease Assets as per IFRS 16	(8,738,004)	(8,738,004)
	Right of use Assets under lease	177,766,163	177,766,163
	Lease Liabilities	184,979,321	184,979,321
	Deductible Temporary Difference	(7,213,158)	(7,213,158)
	Total Taxable /(deductable) Temporary difference	(725,174,864)	(676,228,323)
	Applicable tax rate Deferred Tax Assets	37.50% (271,940,574)	37.50% (253,585,621)
	Opening balance	(253,585,621)	(119,102,340)
	Deferred tax (income)/expenses	(18,354,953)	(134,483,281)
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	(0)	1,254,427,705
	Additional provision made for the period Amount Transfer to specific provision as per BB as per approval	48,712,257	20,588,436
	letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated	48,712,257	1,275,016,141
	18.04.2022		
	Provision held at the and of the period	(0)	(0)
	Provision held at the end of the period	(0)	(0)
	ii) The movement in general provision on Special Mention Account (SMA) lo	ane.	

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

				Amount	
				31.03.2022	31.12.2021
	Amount transf	I at the beginning of the year ferred to provision for bad & doubtful debts			27,154,361 -
	•	vision made for the period sfer to specific provision as per BB as per a	pproval	(38,783)	3,517,078
	letter of DOS 18.04.2022	(CAMS) 1157/ 41(Dividend)/2022-2063 date	ed	38,783	30,671,439
	Provision hel	ld at the end of the period		(0)	-
	ii) The moveme	nt in specific provision for bad and doub	otful debts:		
	Provision held	at the beginning of the Period		4,758,062,019	3,251,441,891
	Amount adjust	ted during the Period n off during the Period		-	-
	per BB as per	sfer from General provision of Off-Balance S r approval letter of DOS (CAMS) 1157/	Sheet as		
	Amount Trans	2022-2063 dated 18.04.2022 sfer from general provision as per BB as per (CAMS) 1157/ 41(Dividend)/2022-2063 date			177,500,000
	18.04.2022			48,673,474	1,305,687,581
		ovision for the Period Id at the end of the period		(48,673,473) 4,758,062,019	23,432,547 4,758,062,019
		-	- Fotal	4,758,062,019	4 759 062 040
		'	otai	4,758,062,019	4,758,062,019
12.3	The movement in S	Special General Provision-COVID-19:			
	Provision held at the Additional provision	e beginning of the Period		337,437,526	100,651,780 236,785,746
		he end of the period		337,437,526	337,437,526
12.4		General provision for Off Balance Sheet beginning of the Period	Items:	296,539,036	346,217,949
	Additional provision	• •		45,093,978	127,821,087
	etter of DOS (CAM	specific provision as per BB as per approva IS) 1157/ 41(Dividend)/2022-2063 dated	al		177,500,000
	18.04.2022 Provision hold at th	he end of the period		341,633,014	296,539,036
40.5		·		341,033,014	230,333,030
12.5	Profit Suspense Ad	count			
	Balance at the begin	•		1,922,153,825	1,632,466,069
		to " Profit Suspense A/c" during the period n " Profit Suspense A/c" during the period	+ (-)	73,126,401	348,278,560 58,590,804
	Amount written off d		(-)	-	-
	Balance at the end	of the period		1,995,280,226	1,922,153,825
12.6	Provision for Bonu	is			
	Balance at the begir	nning of the period		3,066,275	120,000,000
	Add: Additional prov			52,416,645	3,066,275
	Less: Disbursement	during the period		55,482,920	120,000,000 3,066,275
12.7	Provision for other		;	33,132,523	3,000,000
a)	Provision against p		Í	00 707 400	00 707 400
	Balance at the begir Add: Addition during			28,737,128	28,737,128
E.	Dravisian against s			28,737,128	28,737,128
D)	Provision against s Balance at the begir	•		10,069,452	7,481,475
		n off during the Period		· · · -	-
	Add: Addition during	, the period		10,069,452	2,587,977 10,069,452
C)	Provision against I				
	Balance at the begir Add: Addition during			200,980,423 2,789,542	187,644,710 40,000,000
	Less: Waived during	•		_,, _,,	26,664,287
	Less: Adustment of	excess provision		203,769,965	200,980,423
	Total Provision for	other Accete		242,576,545	239,787,003
				242,370,343	239,767,003
12.7(a)	Consolidated Prov Standard Bank Limit	ision for Other Assets ted (note-12.7)	ĺ	242,576,545	239,787,003
	Standard Exchange			-	-
	Standard Express(U SBL Capital Mgt. Ltd	· ·		- 489,064	- 489,064
	Add: Addition during			409,004	409,004
	_			243,065,609	240,276,067
12.8		ease in value of Investments	ĺ	A 77E 004	4 775 994
	Balance at the begir Less: adjustment du	•		4,775,231	4,775,231
	Add: Addition during	• .		4 775 004	4 777 00:
12 9/5)	Concolidated Dares	ician for degrees in value of huse-t	to.	4,775,231	4,775,231
12.8(a)	Standard Bank Limit	ision for decrease in value of Investment ted (note-12.8)	io	4,775,231	4,775,231
			!		

		Amount in Taka	
		31.03.2022	31.12.2021
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.		-
	SBL Capital Mgt. Ltd. Add: Addition during the period	457,138,564 (52,576,409)	457,138,564
	SBL Securities Ltd.	76,471,194	69,708,619
	Add: Addition during the period	1,187,589	6,762,575
	3 · · · · · · · · · · · · · · · · · · ·	486,996,169	538,384,989
			
12.9	Provision for impairment of client margin loan		
	Balance at the beginning of the period Less: adjustment during the period	-	-
	Add: Addition during the period		-
		-	-
12.9(a)	Consolidated Provision for impairment of client margin loan		
	Standard Bank Limited (note-12.9)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.	375,453,762	356,669,603
	Add: Addition during the period	73,760,261	18,784,159
	SBL Securities Ltd.	11,990,604	9,719,036
	Add: Addition during the period	671,037	2,271,568
		461,875,664	387,444,366
12.10	Foreign Currency translation gains/loss against investment		
	Standard Exchange Co.(UK) Ltd.	(334,189)	461,021
	Beginning of the Period	461,021	225,431
	Addition during the period	- -	-
	Adjustmentduring the period	795,210	(235,590)
	Standard Express(USA) Ltd.	16,133,100	15,513,100
	Beginning of the Period	15,513,100	14,118,100
	Addition during the period	620,000	1,395,000
	Adjustmentduring the period		-
	Total Foreign Currency translation gains	15,798,911	15,974,121
	Less: Foreign Currency translation loss		_
	Beginning of the Period	-	-
	Addition during the period	-	-
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.		-
	otandard Express(60A) Etd.	15,798,911	15,974,121
			<u>, , , , , , , , , , , , , , , , , , , </u>
12(a)	Consolidated other liabilities		
	Standard Bank Limited (note-12)	21,242,459,316	20,688,535,177
	Standard Exchange Co.(UK) Ltd.	19,076,614	17,016,351
	Standard Express(USA) Ltd.	224,429,576	88,729,851
	SBL Capital Mgt. Ltd.	1,466,015,427	1,363,325,233
	SBL Securities Ltd.	264,642,532	264,469,897
		23,216,623,465	22,422,076,509
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 to T	aka 1500 00 crore by passing	a special resolution
	in the Bank's 27th extra Ordinary General Meeting held on14th Nove	,	•
	Bangladesh, 160/A,kakrail VIP Road, Dhaka, Bangladesh. All corpora		•
	required.	, , , , , , , , , , , , , , , , , , , ,	
	•		
13.2	Issued, subscribed and fully Paid up Capital :		
	,		
	66,000,000 ordinary shares of Taka 10/- each issued for cash	660,000,000	660,000,000
	899,562,957 ordinary shares of Taka 10/- each issued as bonus shares	8,995,629,570	8,995,629,570
	65,577,600 ordinary shares of Taka 10/- each issued as Right shares in	655,776,000	655,776,000
		10,311,405,570	10,311,405,570
13.3	Initial Public offer (IPO)	-	-
10.0	Out of the total issued, subscribed and fully paid up capital of the Bank 3	3 300 000 ordinary shares of Tk	100 00 each
	out of the total location, carbon bod and raily paid up capital of the balling	5,000,000 0.a.na.y 0.a.	
13.4	Rights issue		
	Bank has increased its paid up capital by issuance of 2:1 rights share at	par on 8 November 2007.	
13.5	Composition of Sharesholders' equity		
	Solo		
	Paid-up Capital	10,311,405,570	10,311,405,570
	Statutory Reserve	6,302,933,619	6,261,730,148
	General Reserve	- -	-
		1 - 1 - 1 - 1	-
	Revaluation Reserve on Investment		007.000.1=
	Revaluation Reserve on Investment Surplus in Profit and Loss Account/ Retained earnings	747,452,747	687,308,157
	Surplus in Profit and Loss Account/ Retained earnings	17,361,791,936	17,260,443,875
	Surplus in Profit and Loss Account/ Retained earnings Consolidated	17,361,791,936	17,260,443,875
	Surplus in Profit and Loss Account/ Retained earnings Consolidated Paid-up Capital	17,361,791,936 - 10,311,405,570	17,260,443,875 - 10,311,405,570
	Surplus in Profit and Loss Account/ Retained earnings Consolidated	17,361,791,936	17,260,443,875

		Amount i	
	General Reserve	31.03.2022	31.12.2021
	Revaluation Reserve on Investment	-	-
	Surplus in Profit and Loss Account / Retained earnings	768,581,596	- 679,927,127
	Non-controlling Interest	157,988	156,238
	Non-controlling interest	17,383,078,774	17,253,219,083
		17,363,076,774	17,255,219,005
		-	-
14	Statutory Reserve		
	Opening balance at the beginning of the Period	6,261,730,148	6,029,256,983
	Addition during the period Closing balance at the end of the Period	41,203,471 6,302,933,619	232,473,165
	· ·	6,302,933,619	6,261,730,148
14(a)	Consolidated Statutory Reserve		
	Opening balance at the beginning of the Period	6,261,730,148	6,029,256,983
	Addition during the period Closing balance at the end of the Period	41,203,471 6,302,933,619	232,473,165 6,261,730,148
	Closing balance at the end of the Feriod	0,302,933,019	0,201,730,140
16.	Retained earnings/movement of profit and loss account		
	Balance on 1 January	687,308,157	680,591,284
	Add: Net Profit after tax for the Period	101,348,061	633,191,625
	Add: Transfer from SCML		44,998,200
	Add: Transfer from SBSL		63,995,600
	Less: Transfer to statutory Reserve	(41,203,471)	(232,473,165)
	Less: Cash/Stock dividend Balance at	747 452 747	(502,995,387)
	balance at	747,452,747	687,308,157
16(a)	Consolidated retained earnings/movement of profit and loss account		
	Balance on 1 January	679,927,127	674,205,018
	Add: Net Profit after tax for the Period	129,117,658	738,579,156
	Less: Transfer to statutory Reserve	(41,203,471)	(232,473,165)
	Add/Less: Foreign Currency translation Gain/ loss	742,033	2,613,953
	Less: Non-controlling Interest Less: Cash/Stock dividend	(1,750)	(2,448) (502,995,387)
	Balance at	768,581,596	679,927,127
	Dalanco at	1.00,001,000	0.0,02.,.2.
16.1(b)	Non-controlling Interest		
` '	SBL Capital Mgt. Ltd.		
	Balance on 1 January	70,368	69,998
	Add: Addition during the period	472	370
	Sub Total	70,840	70,368
	SBL Securities Ltd.	95.970	02.702
	Balance on 1 January Add: Addition during the period	85,870 1,278.18	83,792 2,078.07
	Sub Total	87,148	85,870
	Balance at	157,988	156,238
17.	CONTINGENT LIABILITIES		
17.1	Acceptances and Endorsements		
	Back to Back L/C (Foreign)	36,031,240	25,119,310
	Back to Back L/C (Local)	5,564,216,992	5,608,954,482
	Letter of Credit (Others)	16,648,737,221	12,317,701,704
		22,248,985,453	17,951,775,496
17.2	Letter of Guarantee		· · · · · · · · · · · · · · · · · · ·
	Letter of Guarantee(Local)	12,768,034,220	13,262,731,177
	Letter of Guarantee(Foreign) Others	-	-
	Others	12,768,034,220	13,262,731,177
		12,700,034,220	13,202,731,177
	Money for which the Bank is contingently liable in respect of guarantees	s given favoring:	
	Directors	-	-
	Government	-	-
	Banks and other financial institutions	40.700.004.000	-
	Others	12,768,034,220 12,768,034,220	13,262,731,177 13,262,731,177
. -	Landa and the Latter of Oct.	12,100,004,220	10,202,131,111
17.3	Irrevocable Letter of Credit	40 540 000 400	11 000 700 070
	Letter of Credit (Sight) Letter of Credit (Usance)	12,549,929,163 4,346,352,504	11,906,702,973 4,282,693,921
	Letter of Credit (Others)	4,540,552,504	4,202,093,921
		16,896,281,666	16,189,396,894
17.4	Bill for Collection		
17.4	Inward local bill for collection		_
	Inward Foreign bill for collection	_	-
	Outward local bill for collection	3,183,658,362	2,999,316,345
	Outward Foreign bill for collection	2,224,305,162	2,256,651,696
		5,407,963,524	5,255,968,041
17.5	Other Contingent Liabilities		
		-	-
		57,321,264,863	52,659,871,608
17(a)	Consolidated contingent liabilities		
	Acceptances and endorsements		
	Standard Bank Limited (note-17)	22,248,985,453	17,951,775,496
	Standard Exchange Co.(UK) Ltd.	- I	-

		31.03.2022	in Taka 31.12.2021
	Standard Express(USA) Ltd.	31.03.2022	J1.12.2UZ1
	SBL Capital Mgt. Ltd.	_	
	SBL Securities Ltd.		<u> </u>
		22,248,985,453	17,951,775,496
	Letters of guarantee	40.700.004.000	40 000 704 477
	Standard Bank Limited (note-17) Standard Exchange Co.(UK) Ltd.	12,768,034,220	13,262,731,177
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	-	
	SBL Capital Mgt. Ltd.	_	_
	SBL Securities Ltd.	-	-
		12,768,034,220	13,262,731,177
	Irrevocable Letters of Credit		
	Standard Bank Limited (note-17)	16,896,281,666	16,189,396,894
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	_	_
	SBL Securities Ltd.	-	-
		16,896,281,666	16,189,396,894
	Bills for Collection		
	Standard Bank Limited (note-17)	5,407,963,524	5,255,968,041
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	_	_
	552 5554 N. 155 2.4.	5,407,963,524	5,255,968,041
	Other Contingent liabilities		
	Standard Bank Limited (note-17)	-	-
	Standard Exchange Co.(UK) Ltd.	=	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd. SBL Securities Ltd.	-	-
	SDL Securities Ltd.	-	-
		57,321,264,863	52,659,871,608
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
18	Income Statement		
	Income:	0.050.040.540	
	Profit, discount and similar income (note-18.1) Dividend income (note-20)	2,859,049,516 9,079,196	3,181,186,416
	Fees, Commission and brokerage (note-21.1)	164,753,248	5,454,371 124,652,190
	Gains Less Losses arising from dealing in securities (note-20)	-	2,943,846
	Gains Less Losses arising from Investment securities (note-20)	149,469,391	21,368,784
	Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2)	97,282,684	53,821,643
	Income from non banking assets	-	-
	Other operating income (note-22)	57,711,958	60,480,979
	Profit less losses on interest rate changes	2 227 245 002	- 440,000,000
	Total Expenses:	3,337,345,993	3,449,908,228
	Profit paid on deposit, Borrowings etc.(note-19)	2,001,283,519	2,106,789,849
	Losses on loans and advances/Investments	2,001,200,010	-
	Administrative Expenses (note-18.2)	956,105,147	884,548,752
	Other operating expenses (note-33)	76,130,450	70,952,639
	Depreciation on Banking assets (note-32)	52,715,541	65,651,921
	Total	3,086,234,658	3,127,943,161
	Operating Profit before Provision	251,111,335	321,965,067
	Operating Front before Frovision	(0.00)	0.00
18(a)	Consolidated Income Statement	(0.00)	0.00
()			
	Income:		
	Standard Bank Limited (note-18)	3,337,345,993	3,449,908,228
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	6,522,591 30,672,098	4,078,729 54,189,445
	SBL Capital Mgt. Ltd.	44,430,503	24,011,955
	SBL Securities Ltd.	33,471,130	18,547,809
	Total	3,452,442,314	3,550,736,164
	Expenses:		
	Standard Bank Limited (note-18)	3,086,234,658	3,127,943,161
	Standard Exchange Co.(UK) Ltd.	5,233,516	5,969,399
	Standard Express(USA) Ltd.	33,738,881	32,035,736
	SBL Capital Mgt. Ltd. SBL Securities Ltd.	6,376,089 8,839,083	4,412,886 5,331,260
	Total	3,140,422,227	3,175,692,442
	Consolidated Operating Profit before Provision	312,020,088	375,043,722
		-	-
18.1	Profit , Discount and similar income		
	Profit received from Loans and advances/Investments (note-18.3)	2,858,348,774	3,179,110,070
	Profit received from FC clearing Account Profit received from Bank and other financial institutions	700,743	84,817 1,991,528
	. 15.K.1555.156 Hoff Barik and other interioral institutions	2,859,049,516	3,181,186,416
. <u>.</u> -	Adot Mart - Process	,,	., . , ,
18.2	Administrative Expenses Salary and allowances (note-23)	760 070 770	700 665 604
	Rent, Taxes, Insurance, Electricity etc.(note-24)	762,073,770 146,375,772	700,665,631 140,059,550
	Legal expenses (note-25)	2,902,602	3,758,823
	J	_,-,-,	-,,520

Amount in Taka

			Amount	in Taka
			31.03.2022	31.12.2021
	Postage, stamp, telecommunication etc.(note-26)		4,131,732	3,896,650
	Stationery, Printings, advertisement etc.(note-27)		11,157,888	13,038,763
	Managing Director's salary and fees (note-28)		4,575,000	4,575,000
	Directors' Fees (note-29)		22,000	-
	Shariah Supervisory Committee's Fees & Expenses (29)		36,000	-
	Auditor's fees (note -30)		-	-
	Zakat Expenses of the Bank (32.1)		-	-
	Repair of Bank's assets (note-32)		24,830,382	18,554,335
	Expenses included VAT on which applicable		956,105,147	884,548,752
	Expenses included VAT off which applicable			
18.3	Profit received from Loans and advances/Investments			
	Bai Murābahah		268,165,735	2,244,793,485
	Bai Muajjal		1,168,171,762	461,626,498
	Bai Salam Hire Purchase/ HPSM		9,007,481	1,527,645
	Mushārakah		1,337,364,435 3,951,950	429,929,530
	Qard		12,615,160	474,235
	OBU Business		6,185,520	10,403,300
	Inland bills purchased		50,136,772	24,783,954
	Foreign bills purchased and discounted		2,749,959	5,571,422
	Total Profit on loans and advances/Investments		2,858,348,774	3,179,110,070
	Destit associated from EO algorithm associate			04.047
	Profit received from FC clearing account Profit received from Bank and other Financial Institution		700,743	84,817 1,991,528
	Profit on Placement		700,743	1,991,320
			700,743	2,076,345
		Total	2,859,049,516	3,181,186,416
18.3(a)	Consolidated profit on investment		15,503,156	
10.5(α)	Standard Bank Limited (note-18.3)		2,859,049,516	3,181,186,416
	Standard Bank Limited (Intt. Received from SCML)		(69,319,596)	(56,195,602)
	Standard Bank Limited (Intt. Received from SBSL)		(2,941,563)	(5,567,888)
	Standard Exchange Co.(UK) Ltd.		- /	- '
	Standard Express(USA) Ltd.		-	1,578,260
	SBL Capital Mgt. Ltd.		70,713,741	52,973,243
	SBL Securities Ltd.		15,782,253	11,085,102
			2,873,284,351	3,185,059,532
19.	Profit paid on deposits, borrowings, etc.			
	Profit paid on deposits (note -19.1)		1,845,691,978	1,928,198,986
	Profit paid on borrowings (note -19.1)		155,591,541	178,590,862
			2,001,283,519	2,106,789,849
19.1	Profit paid on deposits ,borrowing etc of the Bank		<u> </u>	
	Profit paid on deposits			
	Savings Bank / Mudaraba Savings Deposits		72,735,673	1,331,692,217
	Short Term Deposits / Mudaraba Short Term Deposits		138,363,480	32,921,157
	Fixed Deposits / Mudaraba Term Deposits		1,279,460,739	470,520,500
	Deposits Under Schemes / Mudaraba Deposit Schemes		355,132,086	93,065,112
	Interest on lease liabilities as per IFRS-16 Foreign Currency			-
	Foreign Currency		1,845,691,978	1,928,198,986
	Profit paid on borrowing		.,0.0,00.,0.0	.,020,:00,000
	Profit paid on subordinated Bond		128,625,000	153,750,595
	Profit paid on call deposit			-
	Profit paid on Bangladesh Bank Refinance Profit paid on foreign Bank		22,170,212	- 24 940 267
	Interest paid on ALS		4,796,329	24,840,267
	Profit paid on repurchase agreement(Repo)		_	_
			155,591,541	178,590,862
			2,001,283,519	2,106,789,849
19(a)	Consolidated profit paid on Deposits, borrowings, etc.			
	Standard Bank Limited (note-19)		2,001,283,519	2,106,789,849
	Standard Exchange Co.(UK) Ltd.		-	-
	Standard Express(USA) Ltd.		-	-
	SBL Capital Mgt. Ltd. SBL Securities Ltd.		- 1	-
	SBL Securities Ltd.		2,001,283,519	2,106,789,849
20.	Income from Investment		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,
20.			0.070.400	
	Dividend on shares		9,079,196	5,454,371
	Gain on shares Profit received from Prize /Subordinated Bond		480,462	2,943,846
	Profit from Government Securities(GIIB)		42,248,785	21,368,784
	Profit from Government Securities/bond/Sukuk		106,740,144	21,000,704
	Capital Gain on Government Securities		-	-
	·			
			158,548,587	29,767,001
20(a)	Consolidated Income from Investment		-	-
20(a)	Standard Bank Limited		158,548,587	29,767,001
	Standard Exchange Co.(UK) Ltd.			-,,,,-
	Standard Express(USA) Ltd.		- 1	-
	SBL Capital Mgt. Ltd.		28,695,257	17,373,892
	SBL Securities Ltd.		10,596,670	5,628,108

		Amount in Taka	
		31.03.2022	31.12.2021
		197,840,514	52,769,000
		197,840,314	52,769,000
21.	Commission/Fees, Exchange and Brokerage		
	Commission /Fees (note-21.1)	164,753,248	124,652,190
	Exchange earnings (note-21.2)	97,282,684	53,821,643
	Brokerage	37,202,004	33,021,043
	Di Okei age	262,035,932	178,473,833
		202,000,002	170,470,000
21.1	Commission		
	Commission on Import I /Co	69,400,036	
	Commission on Import L/Cs	68,490,936	76,331,037
	Commission on Export L/Cs Rebate on nostro a/c	61,518,190	20,570,174
	Commission on Bank Guarantee	1,395,242	, ,
	Commission on chanchyapatra	28,700,162	23,869,679 9
	Commission on Remmittance	4,648,718	3,881,292
	Underwriting commission	4,040,710	3,001,292
	Orider writing commission	164,753,248	124,652,190
	Brokerage	104,755,248	124,032,190
	Diokerage	164,753,248	124,652,190
		104,733,240	124,032,130
21.2	Exchange		
	Gains arising from Dealing Securities	-	-
	Gains arising from Investment Securities	-	-
	Gains arising from Foreign Trade Business	97,282,684	53,821,643
		97,282,684	53,821,643
21(a)	Consolidated Commission, Exchange and Brokerage		
21(a)	Standard Bank Limited (note-21)	262,035,932	178,473,833
	Standard Exchange Co.(UK) Ltd.	6,422,740	3,791,885
	Standard Express(USA) Ltd.	28,406,067	52,607,309
	SBL Capital Mgt. Ltd.	14,116,101	5,675,421
	SBL Securities Ltd.	10,024,070	7,335,152
	ODE OCCURRICS Etc.	321,004,910	247.883.600
		321,004,310	241,000,000
22.	Other operating income		
	SWIFT & Telex charge recoveries	1,774,169	1,921,955
	Postage charge recoveries	2,802,305	3,487,738
	Service charges	9,376,181	10,375,050
	Locker charges	402,600	268,961
	Loan processing/documentation fees	4,122,944	9,829,138
	Capital Gain on Sale of Assets	-	-
	Service charges agst CIB/Clearing return	-	2,740
	Debit / VISA Card Fees	21,817,774	14,777,589
	Stationery Charge Recovery	1,128,043	1,050,411
	Handling Commission On Lease Finance	136,965	-
	Handling Charge On Pe-Hsia Booth	126,750	829,840
	Earning on Treasury FEX	577,179	-
	NPSB Settlement Income	1,995,355	1,798,649
	Charges On Rtgs	2,195,847	528,894
	Recovery From Written Off Loan A/C	10,004,452	85,938
	Other earnings	1,251,395	1,438,612
		57,711,958	60,480,979
22(a)	Consolidated other operating income		
	Standard Bank Limited (note-22)	57,711,958	60,480,979
	Standard Exchange Co.(UK) Ltd.	99,851	286,844
	Standard Express(USA) Ltd.	2,266,030	3,875
	SBL Capital Mgt. Ltd.	225,000	4,185,000
	SBL Securities Ltd.	9,700	67,335
		60,312,539	65,024,033
23.	Salaries and allowances		
	Basic salary	293,531,698	267,771,199
	Allowances (note-23.1)	373,587,876	326,549,087
	Bonus & ex-gratia	52,412,045	66,389,870
	Bank's contribution to provident fund	29,431,792	26,689,970
	Casual wages	13,110,359	13,265,503
		762,073,770	700,665,631
23.1	Allowances		
23.1	House rent allowances	146,996,951	133,667,351
	Conveyance allowances	21,621,943	22,324,443
	Entertainment allowances	12,879,538	13,512,081
	House maintenance & utility	10,087,940	10,551,440
	Medical allowances	19,322,181	20,076,914
	Risk allowances	647,300	683,060
	Washing allowances	418,915	432,660
	Remuneration for probationaries	35,213,732	16,022,603
	Charge allowances	633,843	635,436
	Leave Fare Compensation	23,461,416	16,482,118
	Gratuity	100,000,000	90,000,000
	Leave Encashment	2,016,117	1,535,595
	Extra allowances	288,000	625,387
		373,587,876	326,549,087
	O constituted and other and the		,0,001
23(a)	Consolidated salaries and allowances	700 070 75	700 007 05 :
	Standard Bank Limited (note-23)	762,073,770	700,665,631
	Standard Exchange Co.(UK) Ltd.	1,513,517	1,544,693

		Amount	in Taka
		31.03.2022	31.12.2021
	Standard Express(USA) Ltd.	13,015,970	12,418,410
	SBL Capital Mgt. Ltd.	3,497,620	2,837,826
	SBL Securities Ltd.	674,825	2,761,151
	ODE OCCURROS Eta.	780,775,702	720,227,711
		100,110,102	120,221,111
24.	Rent, Taxes, Insurance, electricity, etc.		
	Rent- Office	81,085,710	81,182,953
	Rent- Godown	133,500	170,500
	Rent Paid - Atm Booth	3,818,966	-
	Rates and taxes	12,930,970	12,359,980
	Insurance	37,907,645	34,261,435
	Utilities	10,498,982	12,084,681
		146,375,772	140,059,550
24(a)	Consolidated Rent, Taxes, Insurance, electricity, etc.		
2 -1(u)	Standard Bank Limited (note-24)	146,375,772	140,059,550
	Standard Exchange Co.(UK) Ltd.	1,340,886	1,894,567
	Standard Express(USA) Ltd.	10,181,749	9,589,096
	SBL Capital Mgt. Ltd.	533,466	490,426
	SBL Securities Ltd.	6,045,549	483,496
		164,477,422	152,517,135
25.	Legal expenses		
20.	Legal Charges	1,859,824	3,753,896
	Fees ,Stamp & notary public expenses	1,042,778	4,927
	1 666 (Stamp & Hotary public expenses	2,902,602	3,758,823
		_,002,002	0,:00,020
25(a)	Consolidated Legal expenses.		
25(4)	Standard Bank Limited (note-25)	2,902,602	3,758,823
	Standard Exchange Co.(UK) Ltd.	99,851	42,975
	Standard Express(USA) Ltd.	1,798,178	1,430,631
	SBL Capital Mgt. Ltd.	170,100	(57,500)
	SBL Securities Ltd.	-	(47,500)
		4,970,731	5,127,429
26.	Postage, Stamps, Telecommunication etc.		
	Postage	2,565,229	2,444,951
	Telegram, telex, fax and e-mail	58,605	72,770
	Telephone, Mobile (office & residence)	1,507,898	1,378,929
		4,131,732	3,896,650
26(a)	Consolidated Postage, Stamps, Telecommunication etc.		
	Standard Bank Limited (note-26)	4,131,732	3,896,650
	Standard Exchange Co.(UK) Ltd.	29,622	22,347
	Standard Express(USA) Ltd.	737,242	458,375
	SBL Capital Mgt. Ltd.	15,980	20,315
	SBL Securities Ltd.	39,830	40,952
		4,954,406	4,438,639
27.	Stationery, Printing, Advertisement etc.		
=	Printing stationery	1,298,776	927,588
	Security stationery	25,100	45,500
	Petty stationery	2,176,003	2,172,459
	Computer stationery	2,946,419	2,957,801
	Calender ,Dairy,Greetings Crads Etc	2,799,309	2,356,251
	Publicity and advertisement	1,912,282	4,579,165
		11,157,888	13,038,763
27(a)	Consolidated Stationery, Printing, Advertisement etc.		
Δ1 (α)	Standard Bank Limited (note-27)	11,157,888	13,038,763
	Standard Exchange Co.(UK) Ltd.	18,306	28,650
	Standard Express(USA) Ltd.	864,094	793,907
	SBL Capital Mgt. Ltd.	49,635	15,350
	SBL Securities Ltd.	22,574	23,709
		12,112,497	13,900,379
28.	Managing Director's salary and fees		
20.	Basic salary	2,250,000	2,250,000
	House rent allowance	600,000	600,000
	House maintenance & utility	150,000	150,000
	Bank's contribution to provident fund	225,000	225,000
	Entertainment	300,000	300,000
	Cook & Servant	150,000	150,000
	Residence Security Guard	150,000	150,000
	Bonus	-	-
	Leave Fare Compensation	750,000	750,000
	•	4,575,000	4,575,000
29.	Directors fees & meeting expenses	<u> </u>	
20.	Directors fees	_	_
	Travelling and haltage	22,000	
	Refreshment and dinner	-	_
		22,000	-
29(a)	Consolidated Directors fees & meeting expenses		
	Standard Bank Limited (note-29)	22,000	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	110,400	-
	SBL Securities Ltd.	116,200	-

		Amount	
		31.03.2022 248,600	31.12.2021
29.2	Chariah Cunanciaan, Cammittada Faca 9 Europea		
29.2	Shariah Supervisory Committee's Fees & Expenses Directors fees	36,000	-
	Travelling and haltage Refreshment and dinner		
		36,000	-
30.	Audit fees	<u> </u>	-
30 (a)	Consolidated Auditors fees		
	Standard Bank Limited Standard Exchange Co.(UK) Ltd.	97,077	- 123,195
	Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.		- 57,500
	SBL Securities Ltd.		57,500
31.	Charges on loan losses	97,077	238,195
31.	Loan-written off	15,000,000	-
	Profit waived	15,000,000	-
31(a).	Consolidated charges on loan losses		
	Standard Bank Limited Standard Exchange Co.(UK) Ltd.	15,000,000	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd. SBL Securities Ltd.	-	-
		15,000,000	
32.	Depreciation and repair of Banks assets Depreciation on Fixed Assets		
	Building Furniture & fixture	2,892,236 18,249,849	2,882,516 16,858,258
	Office appliance & equipment	19,215,358	18,846,379
	Computer Software	7,281,345 2,772,160	11,537,779 11,560,292
	Right of use assets Motor vehicle	2,304,593	3,966,697
	MOTOL VEHICLE	52,715,541	65,651,921
	Repair, Renovation & Maintenance of Bank's Assets Office furniture	2,350,303	125,220
	Office appliance & equipment	-	2,380,617
	Computer Software	461,275 18,701,402	254,336 13,213,555
	Motor vehicle	3,317,402 24,830,382	2,580,607 18,554,335
	Tota	T77,545,923	84,206,256
32(a)	Consolidated depreciation and repair of Banks assets	77.545.000	04.000.050
	Standard Bank Limited (note-32) Standard Exchange Co.(UK) Ltd.	77,545,923 166,973	84,206,256 152,418
	Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.	1,731,001 165,937	1,374,384 144,937
	SBL Securities Ltd.	75,777	303,106
		79,685,611	86,181,101
33.	OTHER EXPENSES		
	Entertainment (office) Donation & subscription	3,754,436 4,650,993	3,230,282 4,882,163
	Travelling	2,297,548	2,265,488
	Anniversary Branch /Subsidiary company opening expenses	-	1,250,001 62,499
	Training and seminar expenses	669,915	353,356
	Newspaper and periodicals Petrol, oil and lubricants	197,935 10,639,447	163,611 9,823,998
	Car expenses Photocopy expenses	9,230,236 414,156	8,540,662 518,445
	Staff uniform and liveries	1,867,632	1,398,823
	Cleaning and washing Premises up keeping	1,875,611 268,190	1,792,546 736,733
	Local conveyance	1,851,149	1 746 022
	Business development Freight and cartage	1,102,702 33,740	1,746,023 68,170
	Cook and servant Annual General Meeting	2,124,728 475,000	2,087,229 1,250,001
	Bank charges and commission paid	1,705,429	3,365,857
	Performance award SBL welfare fund	30,000 3,432,754	17,500 3,350,790
	Generator expenses Connectivity fees	243,518 5,425,947	225,181 7,171,500
	CDBL Charges	115,000	-
	Visa Card Process charges Dhaka Stock Exchange	4,005,976 614,000	2,656,287 614,000
	Č	,,	,

		Amount in	n Taka
		31.03.2022	31.12.2021
	Chittagong Stock Exchange	600,000	600,000
	Recruitment Expenses	392,843	-
	NPSB settlement expenses Discomfort Allowances	465,915	385,370 617,733
	Security Service-Out Sourcing	13,636,204	10,045,208
	BSEC Subscription	155,000	, ,
	Subordinated Bond Issue Expenses	230,000	1,138,500
	Nid Verification Charge	422,470	(8,020)
	Medical Expenses	1,830	-
	Compensation For Covid-19 Other Expenses	2,645,808 520,430	5,375 597,329
	Other Expenses	76,130,450	70,952,639
	Expenses included VAT on which applicable		· · ·
20(-)	O Palate de effective de effective de effective de effetive		
33(a)	Consolidated other expenses Standard Bank Limited (note-33)	76,130,450	70,952,639
	Standard Exchange Co.(UK) Ltd.	1,967,284	2,160,554
	Standard Express(USA) Ltd.	5,410,647	5,970,935
	SBL Capital Mgt. Ltd.	1,832,951	904,032
	SBL Securities Ltd.	1,864,328	1,708,846
		87,205,660	81,697,006
33.1	Nostro account maintenance		
	Nostro account maintenance	-	-
	Bank charge		-
34	Provision for loans/Investments,off balance sheet exposure & other assets		
J-4	Provision for bad and doubtful loans and advances/investments	(48,673,473)	29,849,049
	Provision for SMA loans and advances/investments	(38,783)	(2,407,745)
	Provision for unclassified loans & advances/Investments	48,712,257	12,572,793
	Special General Provision-COVID-19 (note-12.3)	-	
	Provision for Start-up Fund Provision for off balance sheet exposure	45,093,978	8,558,521
	Provision for other assets		-
	Provision for diminution in value of investments(34.1)	-	-
		45,093,978	48,572,618
34.1	Provision for diminution in value of investments	=	-
34.1	Provision for diminution in value of investments		
	Dealing Securities		
	Quoted	-	-
	Unquoted	-	-
	Investment Securities Quoted	-	-
	Unquoted	_	-
	0.1430103	-	-
		45,093,978	48,572,618
34.1(a)	Consolidated Provision for diminution in value of investments Dealing Securities	_	_
	Standard Bank Limited (note-34.1)	<u> </u>	
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
	Investment Securities	(51,388,820)	6,762,575
	Standard Bank Limited (note-34.1)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	(50.570.400)	-
	SBL Capital Mgt. Ltd. SBL Securities Ltd.	(52,576,409) 1,187,589	- 6,762,575
	ODE OCCUPICO ELO.	1,107,000	0,702,073
		(51,388,820)	6,762,575
		-	(7,466,254)
34(a)	Consolidated Provision for loans/Investments,off balance sheet exposure & oth	er assets	
	*Provision for bad and doubtful loans and advances/investments-SBL	(48,673,473)	29,849,049
	Provision for SMA loans and advances/investments-SBL	(38,783)	(2,407,745)
	Provision for unclassified loans & advances/Investments -SBL	48,712,257	12,572,793
	Special General Provision-COVID-19 Provision for Start-up Fund		
	Provision for off balance sheet exposure-SBL	45,093,978	8,558,521
	Provision for diminution in value of investments (SCML & SBSL)	(51,388,820)	14,228,829
	Provision for impairment of client margin loan (SCML & SBSL)	74,431,298	11,557,509
	Provision for others (SBL)		- 74 250 050
		68,136,456	74,358,956
35	Tax expenses	-	-
	Current tax	123,024,249	122,060,185
	Deferred tax	(18,354,953)	1,291,658
		104,669,296	123,351,843
35(a)	Consolidated tax expenses	-	-
(u)	Current tax		
	Standard Bank Limited (note-35)	123,024,249	122,060,185
	•		,,

		in Taka
	31.03.2022	31.12.2021
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	4,365,642	3,232,069
SBL Securities Ltd.	5,731,035	3,441,909
	133,120,926	128,734,163
Deferred tax		
Standard Bank Limited (note-35)	(18,354,953)	1,291,658
Standard Exchange Co.(UK) Ltd.	-	
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	(18,354,953)	1,291,658
Total	114,765,973	130,025,821
Forming Day Chara (FDC)	-	-
Earning Per Share (EPS)		
Net profit after tax	101,348,061	150,040,605
Number of Ordinary Share	1,031,140,557	1,031,140,557
Earning Per Share *	0.10	0.15

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

36(a) Consolidated Earning Per Share (EPS)

36

Net profit after tax	129,117,658	170,658,944
Number of Ordinary Share	1,031,140,557	1,031,140,557
Earning Per Share *	0.13	0.17

^{*} 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.

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	101,348,061	150,040,605
Provision for taxation	104,669,296	123,351,843
Provision for Loans & Off BS Exposure	45,093,978	48,572,618
Changes in profit and others receivable	(363,395,832)	(55,878,535)
Changes in accrual Profit expense	601,747,593	(66)
Depreciation & Amortization of Fixed Assets	52,715,541	65,651,921
Proceeds from sale of fixed assets	-	-
Advance Income taxes paid	(161,868,717)	(302,363,449)
	380,309,920	29,374,939
Consolidated	(0)	0
Net profit after taxation	129,117,658	170,658,944
Provision for taxation	114,765,973	130,025,821
Provision for Loans & Off BS Exposure	68,136,456	74,358,956
Changes in Profit and others receivable	(364,256,973)	(14,808,845)
Changes in accrual Profit expense	601,747,593	(66)
Depreciation & Amortization of Fixed Assets	52,945,750	66,050,781
Proceeds from sale of fixed assets	-	-
Advance Income taxes paid	(165,945,149)	(320,999,826)
	436,511,309	105,285,766
	-	0
Net Operating Cash Flows per Share (NOCFPS)		
Net cash flow from operating activities	308,786,451	(9,557,067,443)
Number of Ordinary Share	1,031,140,557	1,031,140,557
Net Operating Cash Flows per Share (NOCFPS)	0.30	(9.27)
Consolidated Net Operating Cash Flows per Share (NOCFPS)		
Net cash flow from operating activities	463,100,893	(9,482,678,989)
Number of Ordinary Share	1,031,140,557	1,031,140,557
Net Operating Cash Flows per Share (NOCFPS)	0.45	(9.20)

^{**} Increase deposit for Tk. 539.36 crore in 2022 in compare with the year 2021 due to mobilization of fresh deposit, Profit payments in Cash has been decreased in 2022 by Tk. 65.69 crore in compare with the year 2021 for reducing cost of deposit, Fee and commission receipts has been increased in 2022 by Tk. 3.08 crore in compare with the year 2021 due to increase foreign trade business, Income taxes payment in Cash has been decreased in 2022 by Tk. 15.51 crore in compare with the year 2021 due to decrease operating profit., Payments for different operating expenses have been decreased in 2022 by Tk. 2.98 crore in compare with the year 2021.

39 Related Party Disclosures

38

38(a)

Statement of loans to Our Bank Directors & their Relatives as on 31-03-2022

SL No.	Name of the Directors	Status with Bank	Name of the Concern	Nature of Loan	Limit	Limit
1	Mr.Kazi Akramuddin Ahmed	Chairman	M/s. Kazi & Co.	CC(Hypo)	950.00	
2	Mr. Ferdous Ali Khan	Vice-Chairman	Ferdous Ali Khan Model School & Colle	Lease Finance	53.00	
3	Mr. Ferdous Ali Khan	Vice-Chairman	Ferdous Ali Khan Model School & Colle	SOD General	27.00	
4	Alhaj Md. Yousuf Chowdhury	Director	M/s. Lucky Traders	CC(Hypo)	996.00	

Limit
950.00
53.00
27.00
996.00

^{*}EPS has significantly decreased due to decrease operating profit .

^{*}EPS has significantly decreased due to decrease operating profit .

7 Mr.Kamal Mostafa Chowdhury Director M/s. K.M.C. International S00 General 985.00 985.00 8 Mr.Kamal Mostafa Chowdhury Director M/s. K.M.C. International Letter of Credit 90.00 90.00 90.00 90.00 10 Mr.S.A.M. Hossain Director M/s. Samira Trade International CC(Hypo) 660.00 660.00 660.00 11 Mr.S.A.M. Hossain Director M/s. Samira Trade International Letter of Credit 700.00 700.00 700.00 12 Mr.S.A.M. Hossain Director M/s. Victor International Litter of Credit 700.00 700.00 700.00 13 Mr.Nd. Abdul Aziz Director M/s. Wictor International Litter of Credit 428.00 523.00 523.00 14 Mr.Md. Abdul Aziz Director M/s. New Ruma Products Letter of Credit 428.00 428.00 15 Mr.Nd. Abdul Aziz Director M/s. New Ruma Products Letter of Credit - - - -					_		
S. Alhaj Md. Shamsul Alam Director M/s. Radio Vision CC(Phypo) 300.00 300.00 6 Mr. Kamal Mostafa Chowdhury Director M/s. Radio Corporation Bank Guarantee 70.00							
6 Mr.Kamal Mostafa Chowdhury Director M/s. Raja Corporation Bank Guarantee 70.00 70.00 7 Mr.Kamal Mostafa Chowdhury Director of University M/s. K.M.C. International SOD General 985.00 985.00 9 Alhaj Md. Monzurul Alam Director M/s. Monzurul Alam Cc(Hypo) 945.00 945.00 10 Mr.S.A.M. Hossain Director of M/s. Monzurul Alam Cc(Hypo) 660.00 660.00 11 Mr.S.A.M. Hossain Director of M/s. Victor International Letter of Credit 700.00 700.00 12 Mr.S.A.M. Hossain Director of M/s. Wictor International Little of Credit 700.00 523.00 523.00 13 Mr.M. Abdul Aziz Director of M/s. Min International Letter of Credit 428.00 428.00 14 Mr.M. Ala Abdul Aziz Director of M/s. Alim International Letter of Credit - - 15 Mr. Ashok Kumar Saha Director of M/s. Since Ind. International Letter of Credit - - 16 Mr. Ferozur Rahman Director of M/s. Since Ind						31.03.2022	31.12.2021
7 Mr. Kamal Mostafa Chowdhury Director M/s. K.M.C. International S00 General 985.00 985.00 8 Mr. Kamal Mostafa Chowdhury Director M/s. K.M.C. International Letter of Credit 90.00 90.00 94.50 945.00	5	,	Director	M/s. Radio Vision	CC(Hypo)	300.00	300.00
8 Mr. Kamal Mostafa Chowdhury Director M/s. K.M.C. International Letter of Credit 90.00 90.00 99.00 99.00 945.00 945.00 945.00 945.00 945.00 945.00 945.00 945.00 945.00 945.00 945.00 960.00 660.00 660.00 660.00 660.00 660.00 700.00 523.00 525.00 525.00 525.00 525.00 525.00	6	Mr.Kamal Mostafa Chowdhury	Director	M/s. Raja Corporation	Bank Guarantee	70.00	70.00
9 Alhaj Md. Monzurul Alam Director M/s. Monzurul Alam CC(Hypo) 945.00 945.00 945.00 10 Mr. S.A.M. Hossain Director M/s. Samira Trade International CC(Hypo) 660.00 660.00 11 Mr. S.A.M. Hossain Director M/s. Victor International LTR 5.60 5.60 5.60 13 Mr. Md. Abdul Aziz Director M/s. Wictor International LTR 5.60 5.60 5.60 13 Mr. Md. Abdul Aziz Director M/s. Mohammed Abdul Aziz CC(Hypo) 523.00 523.00 523.00 14 Mr. Md. Abdul Aziz Director M/s. Mohammed Abdul Aziz CC(Hypo) 523.00 428.00	7	Mr.Kamal Mostafa Chowdhury	Director	M/s. K.M.C. International	SOD General	985.00	985.00
10 Mr.S.A.M. Hossain	8	Mr.Kamal Mostafa Chowdhury	Director	M/s. K.M.C. International	Letter of Credit	90.00	90.00
11 Mr.S.A.M. Hossain Director M/s. Victor International Letter of Credit 700.00 700.00 12 Mr.S.A.M. Hossain Director M/s. Victor International LTR 5.60 5.60 5.60 13 Mr.Md. Abdul Aziz Director M/s. Mohammed Abdul Aziz Cichypo) 523.00 523.00 523.00 14 Mr.Md. Abdul Aziz Director M/s. Mohammed Abdul Aziz Director M/s. New Ruma Products Letter of Credit 428.00 428.00 15 Mr.Md. Abdul Aziz Director M/s. Alim International Letter of Credit 1.03.00 1.032	9	Alhaj Md. Monzurul Alam	Director	M/s. Monzurul Alam	CC(Hypo)	945.00	945.00
12 Mr.S.A.M. Hossain Director M/s. Victor International LTR S.60 S.50 13 Mr.Md. Abdul Aziz Director M/s. Mohammed Abdul Aziz CC(Hypo) S23.00 S23.00 14 Mr.Md. Abdul Aziz Director M/s. Mohammed Abdul Aziz CC(Hypo) S23.00 S23.00 15 Mr. Md. Abdul Aziz Director M/s. New Ruma Products Letter of Credit 16 Mr. Ferozur Rahman Director M/s. Olio Enterprise SOD General 1,032.00 1,032.00 17 Mr. Ashok Kumar Saha Director M/s. Olio Enterprise SOD General 761.00 761.00 18 Mr. Ashok Kumar Saha Director M/s. Solio Enterprise SOD General 1.07 1.07 19 Mr. Ashok Kumar Saha Director M/s Shel Steel Ind.Ltd. Bank Guarantee 1.30 1.30 20 Mr. Ashok Kumar Saha Director M/s Shel Steel Ind.Ltd. Bank Guarantee 1.83 1.83 21 Mr.Mohammed Zahedul Hoque Director M/s. Zahed Brothers CC(Hypo) 870.00 870.00 22 Mr. Kazi Khurram Ahmed Director M/s. EMX Ltd. CC(Hypo) 70.00 70.00 23 Mr. Kazi Khurram Ahmed Director M/s. EMX Ltd. CR(Hypo) 500.00 500.00 25 Mr. Kazi Khurram Ahmed Director M/s. EMX Ltd. Bank Guarantee 3.97 3.97 24 Mr. Kazi Khurram Ahmed Director M/s. EMX Ltd. Bank Guarantee 3.97 3.97 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. Bank Guarantee 3.97 3.97 27 Mr. Kazi Khurram Ahmed Director M/s. EMX Ltd. Bank Guarantee 3.97 3.97 28 Mr. Kazi Khurram Ahmed Director M/s. EMX Ltd. Bank Guarantee 3.97 3.97 29 Mr. Kazi Khurram Ahmed Director M/s. EMX Ltd. Bank Guarantee 3.97 3.97 20 Mr. Kazi Khurram Ahmed Director M/s. EMX Ltd. Bank Guarantee 3.97 3.97 30 Mr. Kazi Khurram Ahmed Director M/s. EMX Ltd. Bank Guarantee 3.97 3.97 30 Mr. Kazi Khurram Ahmed Director M/s. EMX Ltd. Bank Guarantee 3.97 3.97 3.97 30 Mr. Kazi Khurram Ahmed Director M/s. EMX Ltd. Bank Guar	10	Mr.S.A.M. Hossain	Director	M/s. Samira Trade International	CC(Hypo)	660.00	660.00
13 Mr.Md. Abdul Aziz	11	Mr.S.A.M. Hossain	Director	M/s. Victor International	Letter of Credit	700.00	700.00
Mr.Md. Abdul Aziz	12	Mr.S.A.M. Hossain	Director	M/s. Victor International	LTR	5.60	5.60
15 Mr.Md. Abdul Aziz	13	Mr.Md. Abdul Aziz	Director	M/s. Mohammed Abdul Aziz	CC(Hypo)	523.00	523.00
16 Mr.Ferozur Rahman Director M/s. Olio Enterprise SOD General 1,032.00 1,032.00 1,032.00 17 Mr. Ashok Kumar Saha Director Mr. Ashok Kumar Saha Director Mr. Ashok Kumar Saha Director NGS Steel Ind.Ltd. Bank Guarantee 1.07 1.0	14	Mr.Md. Abdul Aziz	Director	M/s. New Ruma Products	Letter of Credit	428.00	428.00
17 Mr. Ashok Kumar Saha Director Mr. Ashok Kumar Saha SoD General 761.00 761.00 18 Mr. Ashok Kumar Saha Director NGS Steel Ind.Ltd. Bank Guarantee 1.07 1.07 19 Mr. Ashok Kumar Saha Director NGS Steel Ind.Ltd. Bank Guarantee 1.30 1.30 20 Mr. Ashok Kumar Saha Director NGS Steel Ind.Ltd. Bank Guarantee 1.83 1.83 21 Mr. Mohammed Zahedul Hoque Director NGS Steel Ind.Ltd. Bank Guarantee 1.83 1.83 22 Mr. Kazi Khurram Ahmed Director M/S. Zahed Brothers CC(Hypo) 870.00 870.00 23 Mr. Kazi Khurram Ahmed Director M/S. EMX Ltd. Bank Guarantee 3.97 3.97 24 Mr. Kazi Khurram Ahmed Director M/S. EMX Ltd. Bank Guarantee 3.97 3.97 25 Mr. Kazi Khurram Ahmed Director M/S. Ahmed & Sons CC(Hypo) 500.00 25 Mr. Kazi Khurram Ahmed Director Mr. Kazi Khurram Ahmed Term 100.00 100.00 Total	15	Mr.Md. Abdul Aziz	Director	M/s. Alim International	Letter of Credit	-	-
18 Mr. Ashok Kumar Saha Director NGS Steel Ind.Ltd. Bank Guarantee 1.07 1.00 1.07 1.07 1.07 1.00 1.07 1.07 1.07 1.00 1.07	16	Mr.Ferozur Rahman	Director	M/s. Olio Enterprise	SOD General	1,032.00	1,032.00
19 Mr. Ashok Kumar Saha Director NG Shaha Steel Ind.(Pvt.) Ltd. Bank Guarantee 1.30 1.	17	Mr. Ashok Kumar Saha	Director	Mr. Ashok Kumar Saha	SOD General	761.00	761.00
20 Mr. Ashok Kumar Saha Director NGS Steel Ind.Ltd. Bank Guarantee 1.83 1.	18	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd.	Bank Guarantee	1.07	1.07
21 Mr.Mohammed Zahedul Hoque Director M/S. Zahed Brothers CC(Hypo) 870.00 70.00	19	Mr. Ashok Kumar Saha	Director	NG Shaha Steel Ind.(Pvt.) Ltd.	Bank Guarantee	1.30	1.30
22 Mr.Kazi Khurram Ahmed Director M/s. EMX Ltd. CC(Hypo) 70.00 70.00 3.97 3.97 3.97 3.97 3.97 3.97 24 Mr.Kazi Khurram Ahmed Director M/s. EMX Ltd. Bank Guarantee 3.97	20	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd.	Bank Guarantee	1.83	1.83
23 Mr.Kazi Khurram Ahmed Director M/s. EMX Ltd. Bank Guarantee 3.97 3.97 3.97 24 Mr.Kazi Khurram Ahmed Director M/s. Ahmed & Sons CC(Hypo) 500.00 500.00 500.00 25 Mr.Kazi Khurram Ahmed Director Mr.Kazi Khurram Ahmed Term 100.00 100.0	21	Mr.Mohammed Zahedul Hoque	Director	M/S.Zahed Brothers	CC(Hypo)	870.00	870.00
24 Mr.Kazi Khurram Ahmed Director M/s. Ahmed & Sons CC(Hypo) 500.00 500.00 25 Mr.Kazi Khurram Ahmed Director Mr.Kazi Khurram Ahmed Term 100.00 100.00 Total 10,073.77 40 Net Asset Value Per Share Shareholders' Equity 17,361,791,936 17,260,443,875 Number of Ordinary Share 1,031,140,557 1,031,140,557 Net Asset Value (NAV) Per Share 16.84 16.74 40(a) Consolidated Net Asset Value Per Share Shareholders' Equity 17,383,078,774 17,253,219,083 Number of Ordinary Share 1,031,140,557 1,031,140,557	22	Mr.Kazi Khurram Ahmed	Director	M/s. EMX Ltd.	CC(Hypo)	70.00	70.00
25 Mr.Kazi Khurram Ahmed Director Mr.Kazi Khurram Ahmed Term 100.00 100.00 Total 10,073.77 10,073.77	23	Mr.Kazi Khurram Ahmed	Director	M/s. EMX Ltd.	Bank Guarantee	3.97	3.97
Total 10,073.77 10,073.7	24	Mr.Kazi Khurram Ahmed	Director	M/s. Ahmed & Sons	CC(Hypo)	500.00	500.00
40 Net Asset Value Per Share Shareholders' Equity 17,361,791,936 17,260,443,875 1,031,140,557 1,031,140,557 1,031,140,557 16.84 16.74 40(a) Consolidated Net Asset Value Per Share Shareholders' Equity 17,383,078,774 17,253,219,083 Number of Ordinary Share 1,031,140,557 1,031,140,557 1,031,140,557	25	Mr.Kazi Khurram Ahmed	Director	Mr.Kazi Khurram Ahmed	Term	100.00	100.00
Shareholders' Equity 17,361,791,936 17,260,443,875 Number of Ordinary Share 1,031,140,557 1,031,140,557 16,74 16,74 16,74 16,74 16,74 17,253,219,083 1,031,140,557		Total				10,073.77	10,073.77
Shareholders' Equity 17,383,078,774 17,253,219,083 Number of Ordinary Share 1,031,140,557 1,031,140,557	40	Shareholders' Equity Number of Ordinary Share	nare			1,031,140,557	
Consolidated Net Asset Value (NAV) Per Share 16.86 16.73	40(a)	Shareholders' Equity	e Per Share	,			
		Consolidated Net Asset Value	e (NAV) Per	Share	_	16.86	16.73

Shareholders' Equity	17,361,791,936	17,260,443,875
Number of Ordinary Share	1,031,140,557	1,031,140,557
Net Asset Value (NAV) Per Share	16.84	16.74
Consolidated Net Asset Value Per Share		