## Standard Bank Limited & It's Subsidiaries

## **Consolidated Balance Sheet**

As at 30 September 2023

		(Un audited & Provisional)			
Particulars	Notes	Amount	in Taka		
1 articulars	Notes	30.09.2023	31.12.2022		
PROPERTY & ASSETS					
CASH	3(a)	14,738,521,967	15,756,397,329		
Cash in Hand (including foreign currencies)	<b>(</b> ,	2,306,364,791	2,309,863,685		
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)					
oun on old of		12,432,157,176	13,446,533,643		
BALANCE WITH OTHER BANKS AND FINANCIAL					
INSTITUTIONS	4(a)	3,492,511,023	942,875,401		
In Bangladesh		2,385,615,138	234,643,855		
Outside Bangladesh	_	1,106,895,886	708,231,546		
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	-		
INVESTMENTS IN SHARES & SECURITIES	6(a)	20,298,198,989	20,301,939,553		
Government Others		12,807,353,500	12,708,012,400		
Others		7,490,845,489	7,593,927,153		
INVESTMENTS	7(a)	192,109,798,935	178,128,422,588		
General investments etc.		183,744,426,531	175,113,530,547		
Bills Purchased and Discounted		8,365,372,404	3,014,892,041		
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8(a)	3,477,588,795	3,430,025,172		
OTHER ASSETS	9(a)	16,601,777,229	15,365,555,748		
NON-BANKING ASSETS		-	-		
TOTAL PROPERTY & ASSETS		250,718,396,938	233,925,215,791		
LIABILITIES & CAPITAL		, , ,			
LIABILITIES PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10(a)	18,576,548,188	20,466,073,846		
DEPOSITS AND OTHER ACCOUNTS	11(a)	187,243,485,918	170,803,078,529		
Al-Wadeeah Deposits & Other Deposits		25,146,406,130	24,135,012,043		
Bills Payable Mudaraba Savings Deposits		2,364,480,136 19,070,481,271	2,239,909,678 18,676,722,387		
Mudaraba Short Term Deposits		20,488,304,732	14,983,935,068		
Mudaraba Term Deposits		107,572,317,964	95,797,850,856		
Mudaraba Deposit Schemes		12,601,495,684	14,969,648,497		
OTHER LIABILITES	12(a)	27,157,078,140	24,953,627,531		
TOTAL LIABILITIES		232,977,112,246	216,222,779,907		
CAPITAL / SHAREHOLDERS' EQUITY					
Paid-up Capital	13	10,886,266,423	10,620,747,730		
Statutory Reserve	14	6,680,648,442	6,548,799,705		
General Reserve	15	-	-		
Revaluation Reserve on Investment	40/-1	-	-		
Surplus in Profit and Loss Account / Retained earnings Non-controlling Interest	16(a) 16.1(b)	174,202,983 166,843	532,723,901 164,549		
	10.1(5)				
TOTAL SHAREHOLDERS' EQUITY		17,741,284,692	17,702,435,885		
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		250,718,396,938	233,925,215,791		
Net Asset Value (NAV) per share (previous year's figure restated)	41(a)	16.30	16.26		

## Standard Bank Limited & It's Subsidiaries Consolidated Balance Sheet As at 30 September 2023

Particulars	Notes	Amount in Taka		
Faiticulai 5	NOLES	30.09.2023	31.12.2022	
OFF-BALANCE SHEET ITEMS				
CONTINGENT LIABILITIES	17(a)			
Acceptances and Endorsements	()	17,392,404,083	16,624,419,970	
Letters of Guarantee		17,800,337,373	15,757,510,742	
Irrevocable Letters of Credit Bills for Collection		17,669,572,123	11,325,437,450	
Other Contingent Liabilities		7,124,112,729	5,645,196,255 -	
TOTAL:		59,986,426,307	49,352,564,418	
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		59,986,426,307	49,352,564,418	

These financial statements should be read in conjunction with annexed notes

Acting Company Secretary

Director

(Un audited & Provisional)

Verymony /

## Standard Bank Limited & It's Subsidiaries Consolidated Profit and Loss Account for the quarter ended 30 September 2023

		Amount ir	n Taka	
Notes	January to September,2023	January to September,2022	July to September,2023	July to September,2022
18.3(a)	9,587,341,425	8,955,404,230	3,481,014,238	3,076,579,757
19(a)	7,256,840,096	6,363,560,756	2,616,398,520	2,117,794,724
	2,330,501,329	2,591,843,475	864,615,718	958,785,033
20(a)	744,699,343	785,961,286	230,586,577	244,911,722
21(a)	1,218,295,305	1,197,556,108	412,563,566	472,023,222
22(a)		188,321,207		53,659,836
				770,594,779
	4,721,132,665	4,763,682,076	1,784,296,453	1,729,379,812
23(a)	2,409,106,608	2,511,331,719	789,478,761	906,089,228
24(a)	507,484,974	525,336,716	166,194,431	182,274,233
25(a)	12,198,703		2,503,611	9,178,546
				5,910,152
				14,317,856
				4,575,000
				1,199,261
				105,699
			-,	15,000,000
				74,259,960
	231,342,204	200,731,004	92,104,213	74,233,300
	307.671.843	352.288.971	86.885.848	159,393,011
` ,				1,372,302,946
				357,076,866
34(a)	.,,,	333,331,111	00=,0 :0,=0 :	331,313,333
0+(u)	348 221 835	231 510 350	155 868 059	11,012,824
	-		-	-
	-	-	-	-
	-	-	-	-
	9,432,255	13,555,476	7,556,958	5,556,312
	31,115,369	64,385,583	10,966,264	10,569,852
	-	-	-	-
	388,769,459	309,451,409	174,391,281	27,138,988
	722,415,563	679,540,068	428,457,981	329,937,878
	414,474,530	408,548,310	266,453,433	213,022,687
				183,156,769
9.6	(97,641,868)	(39,133,412)	(26,099,951)	29,865,918
	307,941,033	270,991,758	162,004,548	116,915,192
14(a)	131,848,737	119,287,376	83,453,821	59,747,801
	-	-		
	-	-		
	176,090,001	151,700,114	78,550,431	57,167,391
	176,087,707	151,695,846	78,550,135	57,167,391
	, , =	, , , , , , , , , , , , , , , , , , ,		, ,
	2,294	4,268	296	-
36(a)	0.28	0.25	0.15	0.11
	0.25	0.20	0.15	0.09
	18.3(a) 19(a) 20(a) 21(a) 22(a) 23(a) 24(a) 25(a) 26(a) 27(a) 28 29(a) 31(a) 32(a) 32.1 33(a) 34(a)  12.1(a) 9.6	September,2023   18.3(a)   9,587,341,425   7,256,840,096   2,330,501,329   20(a)   744,699,343   1,218,295,305   427,636,688   2,390,631,335   4,721,132,665   23(a)   2,409,106,608   24(a)   507,484,974   25(a)   12,198,703   26(a)   12,198,703   26(a)   12,811,711   27(a)   41,769,550   28   9,684,678   29(a)   3,469,397   29.2   396,388   30(a)   311,528   31(a)   67,500,000   32(a)   237,542,264   32.1   33(a)   307,671,843   3,609,947,643   1,111,185,022   34(a)   348,221,835   -	Notes   January to September, 2022   18.3(a)   9,587,341,425   7,256,840,096   6,363,560,756   2,330,501,329   2,591,843,475   20(a)   744,699,343   1,218,295,305   427,636,688   2,390,631,335   4,721,132,665   4,763,682,076   23(a)   2,409,106,608   2,511,331,719   525,336,716   24(a)   507,484,974   25(a)   12,198,703   22,930,373   26(a)   12,811,711   15,647,668   13,725,000   29(a)   3,469,397   3,596,223   29,2   396,388   151,932   30(a)   311,528   300,569   31(a)   67,500,000   45,000,000   32(a)   237,542,264   32.1   33(a)   307,671,843   3,609,947,643   1,111,185,022   988,991,477   34(a)   348,221,835   231,510,350   -1	September, 2023   September, 2022   September, 2023     18.3(a)   9,587,341,425   7,256,840,096   2,330,501,329   2,591,843,475   864,615,718     20(a)   744,699,343   785,961,286   22(a)   427,636,688   248,321,207   276,530,591     2,390,631,335   4,721,132,665   47,721,132,132,132,132,132,132,132,132,132,1

Managing Director

Director

Acting Company Secretary

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

for the quarter ended 30 September 2023

		(Un audited & Provisional)		
Double Love	1	Amount	in Taka	
Particulars	Notes	January to	January to	
		September,2023	September,2022	
A) CASH FLOWS FROM OPERATING ACTIVITIES	r			
Profit receipts in Cash		9,487,233,335	8,534,647,407	
Profit payments in Cash		(6,383,265,135)	(5,343,087,756	
Dividend receipts		1,875,000	9,079,196	
Fee and commission receipts in Cash		717,350,563	691,913,318	
Recoveries on Investments previously written off		13,028,616	1,553,48	
Cash Payments to employees		(2,418,791,285)	(2,525,056,71	
Cash Payments to suppliers		(41,769,550)	(45,649,82	
Income taxes paid		(247,950,870)	(565,653,869	
Receipts from other operating activities		427,636,688	190,641,86	
Payments for other operating activities		(988,328,000)	(975,071,29	
Cash generated from operating activities before changes in operating	37	567,019,362	(26,684,20	
assets and liabilities Increase / (Decrease) in operating assets and liabilities			, , ,	
Statutory deposits		_	_	
Purchase of trading securities		103,081,665	74,599,41	
Investment to other banks		100,001,000	74,000,41	
Investment to customers		(13,981,376,347)	(10,840,904,14	
Other assets		(7,980,527)	(351,709,32	
		, · · · /	8,853,434,19	
Deposits from other banks		(3,421,554,771)		
Deposits from customers		18,988,387,198	(7,190,619,85	
Other liabilities account of customers		(000 505 050)	-	
Trading liabilities		(839,525,658)	3,026,601,78	
Other liabilities		1,091,825,980	2,059,762,77	
	-	1,932,857,540	(4,368,835,16	
Net cash flows from operating activities (A)	-	2,499,876,902	(4,395,519,366	
) CASH FLOWS FROM INVESTING ACTIVITIES	î			
Proceeds from sale of non-trading securities		-	-	
Payments for Purchase of securities		- (47.500.000)	(74,000,74	
Purchase of property, plant & equipment		(47,563,622)	(71,622,71	
Sale of property, plant & equipment		-	295,13	
Purchase / sale of subsidiary	L	- (47 500 000)	- (74 007 50	
Net cash flow from investing activities (B)		(47,563,622)	(71,327,58	
CASH FLOWS FROM FINANCING ACTIVITIES	Г			
Received from issue of Investment capital and debt security			-	
Received for redemption of Investment capital and debt security		(1,050,000,000)	(800,000,00	
Receipts from issue of ordinary shares		-	-	
Dividends paid	_	(272,156,661)	(318,622,43	
Net cash flow from financing activities (C)		(1,322,156,661)	(1,118,622,43	
) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		1,130,156,619	(5,585,469,37	
EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		500,944,743	505,642,79	
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	<u>.</u>	29,407,285,130	32,444,629,95	
) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)	-	31,038,386,491	27,364,803,36	
CASH AND CASH EQUIVALENTS AT END OF THE QUARTER	=			
Cash in hand (including foreign currencies)		2,306,364,791	1,845,336,03	
Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)		12,432,157,176	8,321,228,25	
Balance with other Banks and financial institutions  Money at Call and Short Notice		3,492,511,024	2,590,031,97	
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		12,807,150,000	14,607,150,000	
Prize Bonds		203,500	1,057,10	
	_	31,038,386,491	27,364,803,36	
et Operating Cash Flows (NOCF) per Share Previous year's figure restated)	38(a)	2.30	(4.0	

(Previous year's figure restated)

These financial statements should be read in conjunction with annexed notes

Head of FAD

Managing Director

Acting Company Secretary

## Standard Bank Limited & It's Subsidiaries

## **Consolidated Statement of Changes in Shareholders' Equity** for the quarter ended 30 September 2023

		(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 1-1-2023	10,620,747,730	6,548,799,705	164,549	-	532,723,901	17,702,435,885
Prior years adjustment						
Changes in accounting policy	-	-		-	-	-
Restated Balance	10,620,747,730	6,548,799,705	164,549	-	532,723,901	17,702,435,885
Surplus/Deficit on revaluation of properties	-	-		-	-	-
Adjustment of last year revaluation gain on investments				-		-
Surplus/Deficit on revaluation of investment	-	-		-	-	-
Currency translation difference	-	-		-	(3,573,532)	(3,573,532)
Net gains and losses not recongnised in the income statement	-	-	-	-	-	-
Addition during the period	-	-	-	-		-
Adjustment of last year	-	-	-	-		-
Net profit for the period	-	-		-	307,941,033	307,941,033
Dividends (Cash & Bonus shares)	265,518,693	-		-	(531,037,387)	(265,518,693)
Non Controlling Interest			2,294		(2,294)	-
Issue of Right Shares	-	-		-	-	-
Appropriation made during the year	-	131,848,737		-	(131,848,737)	-
Balance as on 30.09.2023	10,886,266,423	6,680,648,442	166,843	-	174,202,983	17,741,284,692
Balance as on 30.09.2022	10,311,405,570	6,391,649,579	161,635	-	204,826,105	16,908,042,889

Chairman

Head of FAD

Managing Director

Acting Compan Secretary

## Standard Bank Limited Balance Sheet-Solo Basis As at 30 September 2023

	<del>.</del>	(Un audited &	Provisional)		
Particulars	Notes	Amount in Taka			
Faiticulais	140163	30.09.2023	31.12.2022		
PROPERTY & ASSETS					
CASH	3	14,585,157,107	15,616,997,230		
Cash in Hand (including foreign currencies) Balance with Bangladesh Bank & its agent Bank (including Foreign		2,152,999,931	2,170,463,586		
Currencies)		12,432,157,176	13,446,533,643		
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	4	3,280,510,755	751,149,224		
In Bangladesh Outside Bangladesh		2,337,606,356 942,904,399	158,399,109 592,750,115		
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	-		
INVESTMENTS IN SHARES & SECURITIES	6	23,177,034,731	23,209,011,571		
Government Others		12,807,353,500 10,369,681,231	12,708,012,400 10,500,999,171		
INVESTMENTS	7	188,081,661,778	174,343,907,698		
General investments etc. Bills Purchased and Discounted		179,716,289,374 8,365,372,404	171,329,015,657 3,014,892,041		
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8	3,461,091,940	3,422,735,334		
OTHER ASSETS	9	15,579,121,802	14,400,358,273		
NON-BANKING ASSETS		-	-		
TOTAL ASSETS	=	248,164,578,114	231,744,159,331		
LIABILITIES & CAPITAL					
LIABILITIES PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10	18,576,548,188	20,466,073,846		
DEPOSITS AND OTHER ACCOUNTS	11	187,240,553,220	170,795,114,461		
Al-Wadeeah Deposits & Other Deposits	··· r	25,143,473,432	24,127,047,975		
Bills Payable		2,364,480,136	2,239,909,678		
Mudaraba Savings Deposits		19,070,481,271	18,676,722,387		
Mudaraba Short Term Deposits		20,488,304,732	14,983,935,068		
Mudaraba Term Deposits		107,572,317,964	95,797,850,856		
Mudaraba Deposit Schemes	L	12,601,495,684	14,969,648,497		
OTHER LIABILITIES	12	24,633,940,698	22,773,460,386		
TOTAL LIABILITIES	-	230,451,042,106	214,034,648,694		
CAPITAL / SHAREHOLDERS' EQUITY					
Paid-up Capital	13	10,886,266,423	10,620,747,730		
Statutory Reserve General Reserve	14 15	6,680,648,442	6,548,799,705		
Revaluation Reserve on Investment	13	_ [	]		
Surplus in Profit and Loss Account/ Retained earnings	16	146,621,143	539,963,203		
TOTAL SHAREHOLDERS' EQUITY	-	17,713,536,008	17,709,510,638		
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	-	248,164,578,114	231,744,159,331		
Net Asset Value (NAV) per share					
(Previous year's figure restated)	41	16.27	16.27		
	_				

## Standard Bank Limited Balance Sheet-Solo Basis As at 30 September 2023

		(Un audited &	Provisional)
Particulars	Notes	Amount	in Taka
Particulars	Notes	30.09.2023	31.12.2022
OFF-BALANCE SHEET ITEMS			
CONTINGENT LIABILITIES			
Acceptances and Endorsements	17.1	17,392,404,083	16,624,419,970
Letters of Guarantee	17.2	17,800,337,373	15,757,510,742
Irrevocable Letters of Credit	17.3	17,669,572,123	11,325,437,450
Bills for Collection	17.4	7,124,112,729	5,645,196,255
Other Contingent Liabilities	17.5	-	-
TOTAL:		59,986,426,307	49,352,564,418
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		59,986,426,307	49,352,564,418

These financial statements should be read in conjunction with annexed notes

Managing [Nector

Acting Company Secretary

## Standard Bank Limited Profit and Loss Account-Solo Basis for the quarter ended 30 September 2023

		1	A !	(Un audited & Prov	isional)
		<u> </u>	Amount i	n Taka	1
Particulars	Notes	January to September,2023	January to September,2022	July to September,2023	July to September,2022
Profit on Investment	18	9,537,757,499	8,927,173,439	3,462,944,294	3,069,382,328
Less: Profit paid on Deposits & Borrowings etc.	19	7,256,840,096	6,363,560,756	2,616,398,520	2,117,794,724
Net Profit on Investments		2,280,917,403	2,563,612,684	846,545,774	951,587,604
Income from investments in shares & securities	20	687,651,268	665,276,449	- 213,240,351	209,359,590
Commission, Exchange Earnings & Brokerage	21	1,035,473,567	985,549,181	357,028,301	392,031,281
Other Operating Income	22	421,202,526	182,109,759	274,422,008	51,404,427
TOTAL ODERATING INCOME ( A )		2,144,327,361	1,832,935,389	844,690,660	652,795,298
TOTAL OPERATING INCOME ( A )		4,425,244,764	4,396,548,072	1,691,236,434	1,604,382,902
Salary & Allowances	23	2,323,713,322	2,447,297,612	760,771,638	890,449,704
Rent, Taxes, Insurance, Electricity etc.	24	470,579,800	464,871,578	162,882,617	161,653,791
Legal Expenses	25	5,416,739	10,678,894	919,068	2,574,728
Postage, Stamp, Telecommunication etc.	26	10,532,867	11,674,901	3,519,212	3,519,856
Stationery, Printing, Advertisement etc.	27	38,257,530	40,967,240	11,339,414	11,653,946
Managing Director's salary & fees	28	9,684,678	13,725,000	3,600,000	4,575,000
Directors' Fee & Other benefits	29	2,705,797	2,522,223	1,344,234	948,461
Shariah Supervisory Committee's Fees & Expenses	29.2	396,388	151,932	125,713	116,732
Audit Fees	30	28,750	22,500	28,750	22,500
Charges on Investment losses	31	67,500,000	45,000,000	22,500,000	15,000,000
Depreciation and Repair of Bank's Assets	32	204,193,977	231,052,203	62,145,101	71,261,848
Zakat Expenses	32.1	-	-	-	-
Other Expenses	33	284,769,395	300,636,762	88,923,522	132,854,509
TOTAL OPERATING EXPENSES ( B )		3,417,779,242	3,568,600,845	1,118,099,270	1,294,631,075
Profit / (Loss ) Before Provision ( C ) = ( A - B )	24	1,007,465,521	827,947,227	573,137,165	309,751,827
Provision for Investments	34	240 224 025	224 540 250	4FF 000 0F0	11.010.004
Specific Provision for Classified Investments		348,221,835	231,510,350	155,868,059	11,012,824
General Provision for Unclassified Investments Special General Provision		-	- I	-	-
Provision for Off-Balance Sheet items		-	- I	-	-
Provision for diminution in value of investments					
Other Provision					_
Total Provision ( D )		348,221,835	231,510,350	155,868,059	11,012,824
Total Profit / (Loss) before Taxes (E)=( C - D )		659,243,686	596,436,878	417,269,106	298,739,003
Provision for Taxation		389,699,623	377,573,950	258,740,660	200,692,248
Current Tax	12.1	487,341,491	416,707,362	284,840,611	170,826,331
Deferred Tax	9.6	(97,641,868)	(39,133,412)	(26,099,951)	29,865,918
Net Profit / (Loss) after Taxation : Appropriations :		269,544,064	218,862,928	158,528,446	98,046,754
Statutory Reserve General reserve		131,848,737	119,287,376	83,453,821	59,747,801
Coupon Paybale to Mudaraba perpetual Bond Provision for Start-up Fund			-		
Dividend Retained Earnings carried forward		137,695,326	99,575,552	- 75,074,625	38,298,954
Earning Per Share (EPS): (Previous year's figure restated)	36	0.25	0.20	0.15	0.09

(Previous year's figure restated)

These financial statements should be read in conjunction with annexed notes

Managing Director

Acting Company Secretary

		(Un audited & Provisional)			
		Amount	in Taka		
Particulars Particulars	Notes	January to	January to		
		September,2023	September,2022		
A) CASH FLOW FROM OPERATING ACTIVITIES		0.000.004.004	0.005.704.770		
Profit receipts in Cash		9,380,601,334	8,385,731,779		
Profit payments in Cash		(6,383,265,135)	(5,343,087,756)		
Dividend receipts		1,875,000	9,079,196		
Fee and commission receipts in Cash		534,528,824	479,906,391		
Recoveries on Investment previously written off		13,028,616	1,553,484		
Cash Payments to employees		(2,333,398,000)	(2,461,022,612)		
Cash Payments to suppliers		(38,257,530)	(40,967,240)		
Income taxes paid		(258,035,756)	(560,711,685)		
Receipts from other operating activities		421,202,526	184,430,414		
Payments for other operating activities		(882,599,263)	(834,367,721)		
Cash generated from operating activities before changes in operating assets and liabilities	37	455,680,617	(179,455,750)		
Increase / (Decrease) in operating assets and liabilities					
Statutory deposits		-	-		
Purchase of trading securities		131,317,940	124,932,510		
Investment to other banks			- (40.000.000.000)		
Investments to customers		(13,737,754,080)	(10,698,680,965)		
Other assets		(925,124,547)	(1,201,359,167)		
Deposits from other banks		(3,421,554,771)	8,853,434,191		
Deposits from customers		19,866,993,530	(6,163,893,717)		
Other liabilities account of customers		-			
Trading liabilities		(839,525,658)	3,026,601,784		
Other liabilities		926,398,002	1,688,670,439		
		2,000,750,415	(4,370,294,925)		
Net cash flow from operating activities (A)		2,456,431,032	(4,549,750,675)		
B) CASH FLOW FROM INVESTING ACTIVITIES					
Proceeds from sale of non-trading securities		-	-		
Payments for Purchase of securities		_	_		
Purchase of property, plant & equipment		(38,356,606)	(68,993,982)		
Sale of property, plant & equipment		-	295,133		
Purchase / sale of subsidiary		-	-		
Net cash flow from investing activities (B)		(38,356,606)	(68,698,850)		
C) CASH FLOW FROM FINANCING ACTIVITIES					
Received from issue ofInvestment capital and debt security		_	_		
Payments for redemption of Investment capital and debt security		(1,050,000,000)	(800,000,000)		
Receipts from issue of ordinary shares		-	-		
Dividends paid		(272,156,661)	(318,622,432)		
Net Cash flow from financing activities (C)		(1,322,156,661)	(1,118,622,432)		
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		1,095,917,766	(5,737,071,957)		
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		500,944,743	505,642,790		
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		29,076,158,854	32,136,271,815		
G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)		30,673,021,362	26,904,842,648		
CASH AND CASH EQUIVALENTS AT END OF THE YEAR					
Cash in hand (including foreign currencies)		2,152,999,931	1,774,593,703		
Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)		12,432,157,176	8,321,228,256		
Balance with other Banks and financial institutions  Money at Call and Short Notice		3,280,510,755	2,200,813,588		
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		12,807,150,000	14,607,150,000		
Prize Bonds		203,500	1,057,100		
		30,673,021,362	26,904,842,648		
Net Operating Cash Flows (NOCF) per Share	38	2.26	(4.18)		
(Previous year's figure restated)					
These financial statements should be read in conjunction with annexed notes					
,		$\cap$			
for the		(M			
Head of FAD		Acting Company Se	ecretary		
			-		
		WI			

Managing Director

Chairman

# Standard Bank Limited Statement of Changes in Shareholders' Equity for the quarter ended 30 September 2023

(Un audited & Provisional) (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	10,620,747,730	6,548,799,705	-	-	539,963,203	17,709,510,638
Changes in accounting policy	-	-	-	-	-	-
Restated Balance Surplus/Deficit on revaluation of properties Adjustment of last year revaluation gain on investments	10,620,747,730 -	6,548,799,705 -	- - -	- - -	539,963,203 -	17,709,510,638
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	-	-		-	269,544,064	269,544,064
Dividends from SBL Capital Management Ltd					-	-
Dividends from SBL Securities Ltd					-	-
Dividends (Cash & Bonus shares)	265,518,693			-	(531,037,387)	(265,518,693)
Issue of Right Shares	-	-		-	-	-
Appropriation made during the year	-	131,848,737		-	(131,848,737)	-
Balance as on 30.09.2023	10,886,266,423	6,680,648,442	-	-	146,621,143	17,713,536,008
Balance as on 30.09.2022	10,311,405,570	6,391,649,579	-	-	72,565,406	16,775,620,555

These financial statements should be read in conjunction with annexed notes

for Head of FAD

Managing Director

Acting Company Secretary

Director

Chairman

#### Standard Bank Limited

Notes to the Financial Statements (Provisional & Un-audited) for the 3rd quarter ended on 30th September 2023

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

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

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

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

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

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

#### 1.1 Subsidiary Companies

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

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

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

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

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

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

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

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

#### 2 SIGNIFICANT ACCOUNTING POLICIES

#### **Basis of Preparation for Financial Statements**

The Financial statements of the Bank are made upto 30th September 2023 and are prepared under the historical cost convention and in accordance with the "First Schedule (Sec-38) of the Bank Companies Act, 1991, BRPD Circular # 14 dated 25 June 2003, other Bangladesh Bank Circulars, International Accounting Standards and International Financial Reporting Standards adopted by the Institute of Chartered Accountants of Bangladesh, Companies Act, 1994, the Securities and Exchange Rules 1987, Dhaka & Chittagong Stock Exchange Listing Regulations and other laws and rules applicable in Bangladesh.In case of the requirement of Bangladesh Bank differs with those of IAS/IFRS, the requirement of Bangladesh Bank have been applied"

#### 2.1 Basis of Consolidation:

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

The consolidated financial statements have been prepared in accordance with International Accounting standard 27: consolidated and separate financial statements, IAS-34 "Interim Financial Reporting" and Rules 13 of the Securities and Exchange Rules 1987. The consolidated financial statements have been prepared to a common reporting period ending in 30th. September 2023.

#### 2.2 Statement of Cash flows

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

#### 2.3 Reporting Period

These financial statements cover from January 01 to September 30, 2023.

#### 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.

			30.09.2023	31.12.2022
3.	CASH			
3.1	Cash in hand			
	In local Currency		2,129,876,301	2,152,334,016
	In Foreign Currency		23,123,630	18,129,571
	in r oreign carrency	Total	2,152,999,931	2,170,463,586
		rotai		2,110,100,000
3.2	Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)			
	In local Currency		9,337,429,626	13,175,839,364
	In Foreign Currency		3,050,636,131 12,388,065,757	76,653,623 13,252,492,987
	Sonali Bank as agent of Bangladesh Bank		12,000,000,101	10,202, 102,007
	Local currency		44,091,419	194,040,656
			12,432,157,176	13,446,533,643
		Total	14,585,157,107	15,616,997,230
3(a)	Consolidated cash		=	
i.	Cash in hand			
	Standard Bank Limited		2,152,999,931	2,170,463,586
	Standard Exchange Co.(UK) Ltd.		-	-
	Standard Express(USA) Ltd.		153,364,860	139,400,099
	SBL Capital Mgt. Ltd.		-	-
	SBL Securities Ltd.		2,306,364,791	2,309,863,685
			2,000,004,731	2,303,003,003
ii.	Balance with Bangladesh Bank and its agent bank(s)			
	Standard Bank Limited		12,432,157,176	13,446,533,643
	Standard Exchange Co.(UK) Ltd.		-	-
	Standard Express(USA) Ltd.		-	-
	SBL Capital Mgt. Ltd. SBL Securities Ltd.		-	-
	SBE Securities Eta.		12,432,157,176	13,446,533,643
			14,738,521,967	15,756,397,329
4.	Balance with other Banks and financial institutions			
	In Bangladesh ( note 4.1)		2,337,606,356	158,399,109
	Outside Bangladesh ( note 4.2)		942,904,399	592,750,115
			3,280,510,755	751,149,224
4.1	In Bangladesh			
	Al-wadeeah Current deposits		0.400.000	
	Agrani Bank Limited		3,133,869	101,376
	Basic Bank Limited BRAC Bank Ltd.		1,843	1,843
	Eastern Bank Limited		341,184 1,253	341,184 1,253
	Islami Bank bd Limited		556,447	54,841
	Janata Bank Limited		57,062	44,660
	Premier Bank Ltd		3,200	1,600
	Pubali Bank Ltd.		3,200	1,000
	Sonali Bank Limited		740,738	45,294,882
	Standard Chartered Bank		4,289,367	2,641,350
	ATM Settlement Account		56,044	2,041,000
	Visa Credit Crd Nostro Ac(Payable To Id)		-	-
	Trust Bank Ltd.		189,506	4,754,760
	Mudaraba Short Term Deposit (MSND)			
	Exim Bank Ltd		2,328,055,269	58,620
	The City Bank Limited		64,455	100,000
	Jamuna Bank Ltd		-	575
	Agrani Bank Limited		9,662	100,002,165

Amount in Taka

31.12.2022

30.09.2023

	Savings Deposit	-	-
	Fixed Deposits		
	Hajj Finance Company Ltd.	-	5,000,000
	<i>y</i> - 1 <i>y</i>		5,000,000
			<del></del>
		2,337,606,356	158,399,109
4.2	Outside Bangladesh		
	In Current account		
	Profit Bearing		
	Habib American Bank Ltd. New York	52,360,081	17,421,936
	Mashreq Bank Psc, New York	144,938,019	12,863,697
	Non Profit Bearing		
	Standard Chartered Bank, New York	152,327,704	4 070 507
	AXIS Bank Limited, Mombai,India	26,052,597	4,676,507
	ICICI Bank Ltd., Mumbai, India	93,816,578	13,686,154
	A.B. Bank LTD. MUMBAI Standard Chartered Bank Ltd., Mumbai, India	21,399,261	7,887,467
	Standard Chartered Bank Ltd., Murribal, India Standard Chartered Bank Ltd., Frankfurt	0.0 8,101,540	0.0 281,847,131
	Standard Chartered Bank Ltd., Tokyo	20,340,691	14,158,477
	ICICI Bank Ltd., Hongkong	4,924,485	3,284,994
	Nepal Bangladesh Bank Ltd, Kathmundu	18,283,111	17,995,428
	Bhutan National Bank, Bhutan	(0)	109,545
	Commerz Bank, Frankfurt	12,025,558	11,959,040
	Habib Metropolitan Bank Ltd. Karachi,Pakistan	137,825,962	462,603
	Mashreq Bank ,London	6,303,602	0
	Bank Aljaria, KSA	0	18,354,009
	Bank Aljaria,KSA, USD	11,603,069	9,162,657
	Commerzbank, Frankfurt(GBP)	6,415,980	1,891,787
	SCB, LONDON (GBP)	1,959,668	23,314,437
	Hsbc Mumbai India	58,885,731	4,167,024
	Westpac Banking Corporation ,Sydney, AUD	144,887,717	-
	Alawwal Bank ,KSA,SAR (Saudi Hollandi Bank KSA)	-	-
	Sonali Bank (UK) Ltd	1,561,691	5,145,724
	Total Nostro Accounts	924,013,046	448,388,617
	FDR	7.050.400	7.050.400
	Standard Chartered Bank Ltd., Mumbai, India Others	7,352,100	7,352,100
	Habib American Bank Ltd, New York (OBU)	11,539,253	137,009,398
	Total Outside Bangladesh	942,904,399	592,750,115
	Total Outolde Bullgladeon		002,700,110
	Total	3,280,510,755	751,149,224
	( Annexure-A for details)		
4(0)	Consolidated Delence with other banks and financial institutions		
4(a)	Consolidated Balance with other banks and financial institutions In Bangladesh		
	iii Dangiauesii		
	Standard Bank Limited (note-4.1)	2,337,606,356	158,399,109
	Standard Exchange Co.(UK) Ltd.		-
	Standard Express(USA) Ltd.		
	SBL Capital Mgt. Ltd.	6,590,287	13,572,888
	SBL Securities Ltd.	41,418,495	62,671,858
		2,385,615,138	234,643,855
	Outside Bangladesh		
	Standard Bank Limited (note-4.2)	942,904,399	592,750,115
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	6,531,216	3,853,503
	SBL Capital Mgt. Ltd.	157,460,270	111,627,927
	SBL Securities Ltd.	_	_
		1,106,895,886	708,231,546
		3,492,511,023	942,875,401
5.	Placement with Banks & Financial Institutions		
	Banking Company		
			-

	Non-Banking Financial Institutions		
		-	-
	Short Notice Money		
		-	-
			<del></del>
	Total	-	
6.	Investments		
	Government securities	40,007,053,500	40 700 040 400
	Others Investment	12,807,353,500 10,369,681,231	12,708,012,400 10,500,999,171
	Ottors investment	23,177,034,731	23,209,011,571
		-	-
	a) Government securities		
	Treasury Bill		
	14 days Treasury Bills		
	91 days Treasury Bills	-	-
	182 days Treasury Bills	-	-
	364 days Treasury Bills	-	-
	Total Treasury Bill	<u> </u>	<u> </u>
	Government Bond & Sukuk		
	SUKUK	10,307,150,000	10,307,150,000
	BGIIB	2,500,000,000	2,400,000,000
	Total Government Bond	12,807,150,000	12,707,150,000
	Total Government Bond	12,007,130,000	12,707,130,000
	Prize bonds	203,500	862,400
	Total Prize bonds	203,500	862,400
	Government Islamic Bond		
	1 years bonds		_
	2 years bonds	_	_
	Total Government Islamic Bond	-	-
	Total Government Securities	12,807,353,500	12,708,012,400
	b) Other Investments	-	-
	Quoted Shares	151,445,015	151,331,235
	Unquoted Shares	5,423,236,803	5,407,168,523
	Subordinated Bonds	4,794,999,412	4,942,499,412
	Total Others Investment	10,369,681,231	10,500,999,171
0.4	Community Committee also siffer the community Community Community		
6.1	Government Securities classified as per Bangladesh Bank Circular:	_	
	Held for trading (HFT)	-	-
	Held to maturity (HTM)	12,807,150,000	12,707,150,000
	Other Securities (Prize Bond)	203,500	862,400
		12,807,353,500	12,708,012,400
6.2	Other Investments :	•	-
	a) Quoted Shares		
	First Bangladesh Fixed Income Fund	146,779,000	146,779,000
	Bangladesh Steel Re-Rolling Mills Ltd	2,493,010	2,493,010
	The ACME Laboratories Limited	2,400,010	2, 100,010
	Sonali Life Insurance Company	23,070	23,070
	Runner Automible Limited	676,745	676,745
	Robi Axiata Limited	811,880	811,880
	Union Insurance Ltd.	11,430	11,430
	Islami Commercial Insurance	87,980	87,980
	Meghna Insurance Ltd.	40,020	40,020
	Bd Paints Ltd.	160,500	160,500
	Achia Sea Foods Limited	247,600	247,600

	Trust Islami Life Ins. Ltd.	65,750	
	Al Madiana Pharmaceuticals I td	48,030	
	Al Maulalia Filalifiaceuticais Liu.	48,030	
	Total Quoted Shares	151,445,015	151,331,235
	b) Unquoted Shares		
	Central Depository Bangladesh Limited (CDBL)	156,548,164	1EC E40 164
			156,548,164
	Central Counterparty Bangladesh Limited (CCBL)	37,500,000	37,500,000
	SWIFT	3,003,185	3,003,185
	Standard Exchange Co.(UK) Ltd.	40,590,090	36,171,810
	Standard Express(USA) Ltd.	170,500,000	156,550,000
	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)	2,715,215,364	2,717,515,364
	Total Unquoted Shares		
	Total Oliquoted Shares	5,423,236,803	5,407,168,523
	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	4,500,000,000	4,500,000,000
	Jamuna Bank Ltd 2Nd Subordinate Bond	100,000,000	200,000,000
	MTBL 3rd Subordinated Bond	30,000,000	60,000,000
	The City Bank 2 <sup>nd</sup> Subordinated Bond	35,000,000	52,500,000
	•		
	Golden Harvest Agro Industries Ltd.	20,000,000	20,000,000
	Total Subordinated Bond	4,794,999,412	4,942,499,412
	Total Other Investments	10,369,681,231	10,500,999,171
		10,309,001,231	10,300,333,171
	( Annexure-E may kindly be seen for details)		
6(a)	Consolidated Investments		
-()	Government		
		10.00= 0=0	
	Standard Bank Limited	12,807,353,500	12,708,012,400
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	_	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		12,807,353,500	12,708,012,400
	Others		
	Standard Bank Limited	10,369,681,231	10,500,999,171
	Standard Capital Mgt. Ltd (Share Capital & Investment to SCML)	(4,215,155,364)	(4,217,455,364)
	, , , , , , , , , , , , , , , , , , , ,		,
	Standard Exchange Co.(UK) Ltd.	(40,590,090)	(36,171,810)
	Standard Express(USA) Ltd.	(170,500,000)	(156,550,000)
	SBL Capital Mgt. Ltd.	1,826,406,238	1,781,866,143
	SBL Securities Ltd.	520,943,474	521,179,013
	SBL Securities Ltd. (Share Capital to SSL)	(799,940,000)	(799,940,000)
	,	7,490,845,489	7,593,927,153
		20,298,198,989	20,301,939,553
		-	-
7.	Investments		
	As per classification into the following broad categories:		
	I) General Investments		
	,		
	Incide Denniedeek		
	Inside Bangladesh	, <u>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</u>	10
	Bai - Murabaha	17,858,389,584	19,555,325,779
	Bai - Muajjal	72,244,586,857	68,215,944,542
	Bai - Salam	673,297,624	478,254,160
	HPSM	84,386,531,771	79,033,295,689
	Quard - e - Hasan with Service Charge	3,798,316,394	3,328,849,745
	Islamic Credit Card	755,167,144	717,345,742
		179,716,289,374	171,329,015,657
	Outside Bangladesh	<u> </u>	<u> </u>
		179,716,289,374	171,329,015,657
	ii) Bills purchased and discounted		
	Payable inside Bangladesh		
	Favanie III SINO BANNIANOSII		
		22.1	201 ==5 ::=
	Inland bills purchased	984,458,937	601,773,417
		984,458,937	601,773,417
	Inland bills purchased	984,458,937 7,380,913,467	601,773,417 2,413,118,625
	Inland bills purchased  Payable outside Bangladesh		

	Tota	188,081,661,778	174,343,907,698
7.1	Classification of Investments		
	Unclassified:	174,984,348,355	160,503,765,974
	Standard including staff Investments	171,619,614,373	159,661,597,868
	Special Mention Account (SMA)	3,364,733,982	842,168,106
	Classified:	13,097,313,423	13,840,141,724
	Sub standard	626,933,997	1,033,155,122
	Doubtful	1,537,164,190	1,602,734,611
	Bad/Loss	10,933,215,236	11,204,251,991
		<u>188,081,661,778</u> -	174,343,907,698
7.2	Bills purchased and discounted		
	Payable in Bangladesh	984,458,937	601,773,417
	Payable outside Bangladesh	7,380,913,467	2,413,118,625
	,	8,365,372,404	3,014,892,041
7(a)	Consolidated Investments		
	Ctandard Dank Limited (mate 7)	170 746 200 274	171 220 015 657
	Standard Bank Limited (note-7) Standard Bank Limited (Investment to SBSL)	179,716,289,374	171,329,015,657 (317,814,180)
	Standard Bank Limited (Investment to SBSL) Standard Bank Limited (Investment to SCML)	(402,527,247) (400,000,000)	(400,000,000)
	Standard Exchange Co.(UK) Ltd.	(400,000,000)	(400,000,000)
	Standard Express(USA) Ltd.	-	_
	SBL Capital Mgt. Ltd.	4,243,201,495	4,056,064,856
	SBL Securities Ltd.	587,462,909	446,264,214
		183,744,426,531	175,113,530,547
	Consolidated bills purchased and discounted	0.205.270.404	2 04 4 000 044
	Standard Bank Limited (note-7) Standard Exchange Co.(UK) Ltd.	8,365,372,404	3,014,892,041
	Standard Express(USA) Ltd.		_
	SBL Capital Mgt. Ltd.	_	-
	SBL Securities Ltd.	-	-
		8,365,372,404	3,014,892,041
		192,109,798,935	178,128,422,588
8.	Fixed assets including premises, furniture and fixture	-	-
	Land	2 272 245 925	2 272 245 925
	Land and Building	2,373,245,825 505,349,222	2,373,245,825 495,535,566
	Furniture & Fixture	967,907,808	890,159,228
	Office Appliance	826,983,274	790,786,756
	Computer	368,902,692	342,222,207
	Right of Use Assets (ROUA) as per IFRS-16	274,244,824	274,244,824
	Bank's Vehicle	147,694,505	143,290,418
	Total cost	5,464,328,151	5,309,484,825
	Intangible Assets		
	Software	195,146,867	183,583,788
	Total cost	5,659,475,017	5,493,068,613
	Less: Accumulated Depreciation	2,198,383,077	2,070,333,278
	Net	3,461,091,940	3,422,735,334
	(See Annexure-B for details)	-	
8(a)	Consolidated fixed assets including premises, furniture and fixt		0.400 707 004
	Standard Bank Limited (note-8)	3,461,091,940	3,422,735,334
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	944,937 2,467,520	987,852 2,936,979
	SBL Capital Mgt. Ltd.	7,836,842	2,401,878
	SBL Securities Ltd.	5,247,555	963,129
		3,477,588,795	3,430,025,172
9.	Other assets		
	Stock of Stationery	28,088,046	25,809,941
	Stamps in hand Suspenses A/c (note-9.1)	7,904,161 301,759,231	5,165,272 268,957,274
	Suspenses A/C (note-9.1)	301,739,231	200,931,214

			,
	Advance Deposit	3,848,754	3,865,393
	Branch adjustments accounts (note-9.5)	310,840,022	-
	Sundry Assets (note-9.2)	14,926,681,588	14,096,560,394
		15,579,121,802	14,400,358,273
9.1	Suspense Accounts		
	Sundry Debtors	13,344,891	11,652,691
	Advance Against TA/DA	1,220,248	989,400
	Advance Against Proposed Branch	13,973,000	17,098,000
	Advance Against Legal Expenses	12,510,604	11,249,999
	Encashment-PSP/BSP/WEDB	176,071,095	83,216,905
	Advance on against IPO	5,000,000	-
	Advance Against Training & Seminars	314,000	60,000
	Advance on against board meeting	540,000	250,000
	Mobile Banking	26,008	26,958
	Cash Remittance	78,709,386	144,413,321
		301,759,231	268,957,274
9.2	Sundry Assets Advance Rent	114,447,046	164,106,178
	Profit Receivable (note - 9.4)	989,406,067	784,236,364
	Prepaid expenses	40,465,417	12,919,533
	Advance Tax (note-9.3)	12,220,544,465	11,962,508,709
	Deferred Tax -note-12.1(ii)	436,485,510	338,843,642
	Protested Bill Account	28,737,128	28,737,128
	Clearing Adjustment	(2,061,297)	(2,061,802)
	BFTN adjustment	17,571,541	(190,809,149)
	Working Progress, Building	854,311,995	724,797,545
	Fx.Deal Receivable	854,511,995	124,191,343
	Islamic Settlement Account		_
	Dividend Receivable	94,995,280	127,429,410
	Profit Waived	95,477,943	95,477,943
	Excise duty adjustment on FDR	36,300,193	50,374,593
	Demand Draft without advice	300	300
	Bolliana Brait Milliout aution	14,926,681,588	14,096,560,394
9.3	Advance Tax		
	Advance Corporate Tax	11,400,077,167	11,238,994,743
	Advance Income Tax On L/C Commission	150,056,258	138,651,580
	Advance Income Tax On Tr.Bill	185,958,478	185,958,478
	Advance Income Tax On Share Dividend	258,035,602	232,486,176
	Advance Tax On Vehicle	6,961,952	5,627,500
	Advance Income Tax On Profit Balance With Other Banks	98,863,423	97,512,623
	Advance Income Tax On Subordinated Bond	42,952,690	24,273,685
	Advance Income Tax On BGIIB	4,499,800	2,164,804
	Advance Tax On Sukuk	48,764,299	33,628,715
		12,220,544,465	11,962,508,709
9.4	Profit Receivable		
	Profit Receivable on SME	77,907,587	37,145,691
	Capital Gain Recivable From Sale Of Share	1,875,000.0	=
	Profit Receivable on FDR & Sub-Bond	909,623,481	747,090,673
		989,406,067	784,236,364
9.5	Branch Adjustment		
9.5	Branch adjustments account represents outstanding inter branch and head	d office transactions originated but yet to	he responded at the
	balance sheet date. The balance of unreconciled items has been adjusted rec		be respended at the
9.6	Deferred Tax Assets:		
	Opening Balance	338,843,642	253,585,621
	Additional made during the period	97,641,868	85,258,021
	•		
	Adjustment during the period	426 485 510	229 942 642
	Closing Balance	436,485,510	338,843,642
	Deferred tax liabilities/(Asset)		
	Fixed Asset		
	Carrying amount	3,461,091,940	3,422,735,334
	Tax base	3,495,780,586	3,443,620,722
	Taxable Temporary Difference	(34,688,646)	(20,885,388)

Provision for gratuity

	Carrying amount Tax base	1,114,278,124	867,703,067
	Deductable Temporary Difference	(1,114,278,124)	(867,703,067)
	Provision for Rebate for good borrowers	(-,,,	(,,,
	Carrying amount	8,738,004	8,738,004
	Tax base	<del>-</del>	<u>-</u>
	Deductable Temporary Difference	(8,738,004)	(8,738,004)
	Lease Assets as per IFRS 16 Right of use Assets under lease	122,953,937	122,953,937
	Lease Liabilities	129,210,522	129,210,522
	Deductible Temporary Difference	(6,256,585)	(6,256,585)
	Total Taxable /(deductable) Temporary difference	(1,163,961,360)	(903,583,044)
	Applicable tax rate	37.50%	37.50%
	Deferred Tax Assets	(436,485,510)	(338,843,642)
	Opening balance Deferred tax (income)/expenses	(338,843,642) (97,641,868)	(253,585,621) (85,258,021)
	Deterred tax (income/jexpenses	(97,041,000)	(03,230,021)
9(a)	Consolidated other assets		
	Standard Bank Limited (note-9)	15,579,121,802	14,400,358,273
	Standard Exchange Co.(UK) Ltd.	13,348,998	12,391,377
	Standard Express(USA) Ltd.	11,814,880	11,396,638
	SBL Capital Mgt. Ltd. SBL Securities Ltd.	641,014,883	573,985,811
	SBL Securities Ltd.	356,476,666 <b>16,601,777,229</b>	367,423,649 15,365,555,748
		10,001,111,220	10,000,000,140
10.	Placement From Banks & Financial Institutions		
	In Panaladach ( nata 10.1)	10 576 540 100	19,489,030,991
	In Bangladesh ( note-10.1) Outside Bangladesh	18,576,548,188	977,042,855
		18,576,548,188	20,466,073,846
10.1	In Bangladesh		
10.1	Placement		
		-	-
	Total	-	-
	Other Borrowings		
	Re-Finance from B Bank	2,639,583	2,085,417
	EDF from B Bank	4,623,401,967	4,510,402,773
	Financial Stimulus Fund From B. Bank	2,445,630,802	1,295,680,710
	Foreign Exchange Deal Payable	75	75
	Borrowing from Outside Bangladesh (Standard Chartered Bank, New York)	4 975 764	1,429,862,017
	Visa Credit Crd Nostro Ac(Payable To Id) Borrowing From Other Local Banks Fcy	4,875,761	201,000,000
	Borrowing From Bangladesh Bank	1,500,000,000	1,000,000,000
	SBL Subordinated Non-Convertible Bond	5,500,000,000	6,550,000,000
	Sbl Mudaraba Perpetual Bond	4,500,000,000	4,500,000,000
	Total	18,576,548,188	19,489,030,991
		18,576,548,188	19,489,030,991
	Outside Bangladesh FI Banks		977,042,855
	FI Daliks	18,576,548,188	20,466,073,846
10.1.1	Subordinated Non-Convertible & Mudaraba Perpetual Bond		
	SBL 2nd Subordinated Non-Convertible Bond		
	Sonali Bank Limited	200,000,000	400,000,000
	Janata Bank Limited	100,000,000	200,000,000
	Pubali Bank Limited Eastern Bank Limited	100,000,000	200,000,000
	Agrani Bank Limited	100,000,000 100,000,000	200,000,000 200,000,000
	Mercantile Bank Limited	70,000,000	140,000,000
	Midland Bank Limited	40,000,000	80,000,000
	Uttara Bank Limited	40,000,000	80,000,000
	United Finance Limited	10,000,000	20,000,000
	National Life Insurance Co. Ltd	40,000,000	80,000,000
	SBL 3rd Subordinated Non-Convertible Bond	800,000,000	1,600,000,000
	Agrani Bank Limited	800,000,000	1,000,000,000
	National Life Insurance Co. Ltd	120,000,000	150,000,000
	Shadharan Bima Corporation	80,000,000	100,000,000
	Janata Bank Limited	500,000,000	500,000,000
	19		

	Uttara Bank Limited	500,000,000	500,000,000
	Mercantile Bank Limited	200,000,000	200,000,000
	Dutch Bangla Bank Ltd	1,000,000,000	1,000,000,000
	Sonali Bank Limited	1,000,000,000	1,000,000,000
	Rupali Bank Limited		500,000,000
	Nupali Bank Limited	500,000,000	
		4,700,000,000	4,950,000,000
	SBL 1st Mudaraba Perpetual Bond		
	Social Islami Bank Ltd	1,500,000,000	1,500,000,000
	Ai-Arafah Islami Bank Ltd	1,000,000,000	1,000,000,000
	First Security Islami Bank Ltd	1,000,000,000	1,000,000,000
	Union Bank Ltd	1,000,000,000	1,000,000,000
	Official Bank Eta	4,500,000,000	4,500,000,000
			.,000,000,000
	Total SBL Subordinated Non-Convertible Bond	10,000,000,000	11,050,000,000
10.2	Security against borrowing from other banks, financial institutions and agents		
	Secured	-	
	Unsecured	18,576,548,188	20,466,073,846
	on booking.	18,576,548,188	20,466,073,846
			20,100,010,010
0(a)	Consolidated Placement From Banks & Financial Institutions		
	Standard Bank Limited (note-10)	18,576,548,188	20,466,073,846
	Standard Exchange Co.(UK) Ltd.	_	-
	Standard Express(USA) Ltd.	_	_
	SBL Capital Mgt. Ltd.	_	<u>-</u>
	SBL Securities Ltd.	_	_
	ODE GOODINGS Etc.	18,576,548,188	20,466,073,846
			-,,,
11.	Deposits and other deposits		
	Deposits from banks	8,920,000,000	12,341,554,771
	Deposits from customers	178,320,553,220	158,453,559,690
		187,240,553,220	170,795,114,461
1.1	Deposits' from banks		
	Current deposits and other deposits	-	-
	Bills payable	-	-
	Savings bank/Mudaraba Savings deposits	-	-
	Short-term deposits	-	-
	Fixed deposits/Mudaraba Fixed Deposits	8,920,000,000	12,341,554,771
		8,920,000,000	12,341,554,771
1.3	Customer Deposits		
	i) Al-wadeeah Current deposits and other Deposits		
	Al-wadeeah current deposits	9,849,409,360	11,101,509,527
	Foreign Currency deposits	4,850,629,698	4,715,054,327
	Sundry deposits	10,443,434,374	8,310,484,121
		25,143,473,432	24,127,047,975
	ii)Bills payable		
	Pay orders issued	2,342,885,096	2,217,498,303
	Pay slips issued	600	600
	Demand draft	21,594,440	22,410,775
		2,364,480,136	2,239,909,678
	iii)Savings bank Deposits/Mudaraba savings deposits	19,070,481,271	18,676,722,387
	iv) Term Deposits/Fixed Deposits		
	Fixed deposits/Mudaraba Fixed Deposits (Excluding Bank Deposit)	98,652,317,964	83,456,296,085
	Short term deposits	20,488,304,732	14,983,935,068
	Deposits Under Schemes	12,601,495,684	14,969,648,497
	p	131,742,118,380	113,409,879,650
	Total	179 220 552 220	159 453 550 600
	Total	178,320,553,220	158,453,559,690
1.4	Sundry deposits		
	Sundry creditors	200 707 527	1 906 024 069
	Sundry creditors  Margin, Deposit	390,797,527	1,806,021,968
	Margin Deposit 20	5,887,267,719	3,020,626,629

Risk Fund				
Service charge   10,826,300   6,316,375   34,800,775   40,007,795   581. Employees Provident Fund   7,790   7,566   581. Employees V. Fund   20,666   1,006,666		Risk Fund	4.475.518	4.984.012
Security Money  SBL Employees Provident Fund  SBL Employees W. Fund  Prosing Rentilation Peppels  SBL Employees W. Fund  Prosing Rentilation Peppels  Prosing Rentilation Peppels  Prosing Rentilation Peppels  Prosing Rentilation Peppels  VAI Excelled Light and Income Tax  VAI Excelled Division Peppels  Unclaimed Wash and the Peppels  Unclaimed Division Peppels  Unc				
SSL Employees Provident Fund   2,869   1,026 669   1		•		1 ' ' 1
Self. Employees W. Fund   20,689   1,026,689   1,026,689   Foreing Remittance Papils & 2,366,419,465   2,381,844,965   2,381,844,965   2,381,844,965   2,381,844,965   2,381,844,965   2,381,844,965   2,381,844,965   2,381,844,965   2,381,844,965   2,381,984,946   2,381,989   2,381,981   2,381				
Foreign Femiltatione Paysable Ac Profit payable on deposits VAT, Excise Duly and Incomer Tax Cash Incomitive Payable Undarimed Dividence Payable (prote 39) Central Fund (FMG Sector) Others Ot			7,793	7,568
Profit payable on deposits   3,255,419,455   2,381,944,945   VAT, Excise Duty and Income Tax   706,786,202   97,786,006   Cash Incentive Payable   99,025,285   94,648,886   Cash Incentive Payable   99,025,285   94,648,886   Cash Incentive Payable (Profit Payable)   10,443,443,374   8,310,346,121   10,443,443,374   8,310,346,121   10,443,443,374   8,310,346,121   10,443,443,374   11,443,443,474   11,443,443,474   11,443,443,474   11,443,443,474   11,443,474		SBL Employees W. Fund	26,669	1,026,669
Profit payable on deposits   3,255,419,455   2,381,944,945   VAT, Excise Duty and Income Tax   706,786,202   97,786,006   Cash Incentive Payable   99,025,285   94,648,886   Cash Incentive Payable   99,025,285   94,648,886   Cash Incentive Payable (Profit Payable)   10,443,443,374   8,310,346,121   10,443,443,374   8,310,346,121   10,443,443,374   8,310,346,121   10,443,443,374   11,443,443,474   11,443,443,474   11,443,443,474   11,443,443,474   11,443,474		Foreign Remittance Paybale A/c	23,196,078	18,092,555
Var. Excise Duly and Income Tax   706,780,220   977,506,005   Cach Incomerble Payable (pole 39)   277,506,005   277,506,005   Cacher   Fund (RMG Sector)   3,886,868   3,886		· · · · · · · · · · · · · · · · · · ·	3 255 419 455	
Cash Incontive Payable				
Undarimed Dividente Payable(note 39)   27,592,598   43,435,888   2,581,390   6,893,402   10,443,434,374   5,810,484,121   11,443,434,374   11,444,434,374   11,444,434,434,374   11,444,434,374   11,444,434,374   11,444,434,374   11,444,434,374   11,444,434,434,374   11,444,434,374   11,444,434,374   11,444,434,374   11,444,434,434,374   11,444,434,434,374   11,444,434,434,374   11,444,434,434,374   11,444,434,434,374   11,444,434,434,374   11,444,434,434,434,374   11,444,434,434,374   11,444,434,434,374   11,444,434,434,434,434,434,434   11,44				
Central Fund (RMC Sector)		•		
11.5   Payable on Demand and Time Deposits   10,443,43,4374   8,310,484,121		Unclaimed Dividend Payable(note 39)	27,552,589	45,483,686
11.5   Payable on Demand and Time Deposits		Central Fund (RMG Sector)	3,988,686	3,263,923
11.5   Payable on Demand and Time Deposits		Others	2,581,399	4,803,402
11.5   Payable on Demand and Time Deposits				-
1.   Demand Deposits   Current Al-wadeeain current Deposits   Savings Deposits Mudaraba Savings deposits (10%)   1,907.048.127   4,850.625.688   4,715.045.327   1,867.672.238   4,715.045.327   1,867.672.238   4,715.045.327   1,867.672.238   4,715.045.327   1,867.672.238   1,715.045.327   1,867.672.238   1,715.045.327   1,867.672.238   1,715.045.327   1,867.672.238   1,715.045.327   1,867.672.238   1,715.045.327   1,867.672.238   1,715.045.327   1,867.672.238   1,715.045.327   1,715.045   1,7			10,440,404,014	0,310,404,121
1.   Demand Deposits   Current Al-wadeeain current Deposits   Savings Deposits Mudaraba Savings deposits (10%)   1,907.048.127   4,850.625.688   4,715.045.327   1,867.672.238   4,715.045.327   1,867.672.238   4,715.045.327   1,867.672.238   4,715.045.327   1,867.672.238   1,715.045.327   1,867.672.238   1,715.045.327   1,867.672.238   1,715.045.327   1,867.672.238   1,715.045.327   1,867.672.238   1,715.045.327   1,867.672.238   1,715.045.327   1,867.672.238   1,715.045.327   1,715.045   1,7				
Current / A-wadecein-current Deposits   Savings Deposits (10%)   1,107,096,327   1,107,096,327   1,907,048,1	11.5	Payable on Demand and Time Deposits		
Savings Deposits/Mudaraba Savings deposits (10%) Foreign Currency Deposits (non profit bearing) Sundry deposits Bills payable  2.364.480,1368.68 2.364.480,1366.22,389.2809.678  2.364.480,136.68 2.364.480,136.68 2.364.480,136.68 2.364.480,136 2.364.480,13	i.	Demand Deposits		
Savings Deposits/Mudaraba Savings deposits (10%) Foreign Currency Deposits (non profit bearing) Sundry deposits Bills payable  2.364.480,1368.68 2.364.480,1366.22,389.2809.678  2.364.480,136.68 2.364.480,136.68 2.364.480,136.68 2.364.480,136 2.364.480,13		Current / Al-wadeeah current Deposits	9,849,409,360	11,101,509,527
Foreign Currency Deposits (non profit bearing)		Savings Deposits/Mudaraba Savings deposits (10%)	1,907,048,127	1,867,672,239
Sundry deposits   10,443,434,374   2,361,0481,412   2,238,998,678   29,415,001,696   22,338,998,678   29,415,001,696   22,338,998,678   29,415,001,696   22,338,998,678   29,415,001,696   22,338,998,678   29,415,001,696   22,338,998,678   29,415,001,696   22,338,998,678   29,415,001,696   22,338,998,678   20,483,304,732   14,983,935,068   20,483,304,732   14,983,935,068   20,483,304,732   14,983,935,068   20,483,304,732   14,983,935,068   20,483,304,732   24,127,047,975   20,483,304,732   24,127,047,975   20,483,304,732   24,127,047,975   20,483,304,732   24,127,047,975   20,483,304,732   24,127,047,975   20,483,304,732   24,127,047,975   20,483,304,732   24,135,012,043   24,135,012,043   24,1				
Bills payable		- · · · · · · · · · · · · · · · · · · ·		
II.   Time Deposits		·		
II. Time Deposits   Savings deposits (80%)   17,163,433,144   16,800,050,148   95,797,850,856   95,797,850		bills payable		
1,116,343,144   16,809,800,148   17,163,433,144   16,809,800,148   95,777,800,856   95,777,800,856   14,803,935,688   12,501,495,684   14,803,935,688   14,80	ii	Time Denosits	29,415,001,696	20,234,029,092
Fixed deposits/Mudaraba Term Deposits   107,572,317,964   98,797,860,856   14,983,935,088   14,983,935,088   14,983,935,088   14,983,935,088   14,983,935,088   14,983,935,088   14,983,935,088   14,989,648,497   157,825,851,524   142,560,484,570   170,795,114,461	11.		17 162 122 144	16 800 050 149
Short term deposits Mudaraba short term deposits   20,483,304,732   14,983,935,068   1,983,048,497   1,601,495,684   1,2601,495,694   1,2601				
Deposits under schemes   12,601,495,884   14,989,648,497   157,825,551,524   142,560,848,570   170,795,114,461   177,825,551,524   142,560,848,570   170,795,114,461   177,875,114,461   177,8				
Foreign currency deposits (profit bearing)  157,825,551,524 142,560,484,570 170,795,114,461  11(a) Consolidated deposits and other deposits Current deposits and other deposits Standard Bank Limited Standard Exchange Co,(UK) Ltd. Standard Exchange Co,(UK) Ltd. Standard Express(USA) Ltd.				
157,825,551,524   142,560,484,570   187,240,553,220   170,795,114,461		•	12,601,495,684	14,969,648,497
11(a)   Consolidated deposits and other deposits   Current deposits and other deposits		Foreign currency deposits (profit bearing)	-	
11(a)   Consolidated deposits and other deposits   Current deposits and other deposits			157,825,551,524	142,560,484,570
Standard Bank Limited   25,143,473,432   24,127,047,975   Standard Exchange Co.(UK) Ltd.			187,240,553,220	170,795,114,461
Standard Bank Limited   25,143,473,432   24,127,047,975   Standard Exchange Co.(UK) Ltd.				-
Standard Bank Limited   25,143,473,432   24,127,047,975   Standard Exchange Co.(UK) Ltd.	11(a)	Consolidated denosits and other denosits		
Standard Bank Limited	ι ι(α)			
Standard Exchange Co.(UK) Ltd.   Standard Express(USA) Ltd.   Standard E			05.440.470.400	04 407 047 075
Standard Express(USA) Ltd.   2,932,698   7,964,068			25,143,473,432	24,127,047,975
SBL Capital Mgt. Ltd.     2,932,698     7,964,068       SBL Securities Ltd.     25,146,406,130     24,135,012,043       Bills payable       Standard Bank Limited     2,364,480,136     2,239,909,678       Standard Exchange Co.(UK) Ltd.     -     -       SBL Capital Mgt. Ltd.     -     -       SBL Securities Ltd.     -     -       Sexings bank/Mudaraba savings deposits     -     19,070,481,271     18,676,722,387       Standard Bank Limited     19,070,481,271     18,676,722,387       Standard Exchange Co.(UK) Ltd.     -     -       SBL Securities Ltd.     -     -       Short Term Deposits       Standard Express(USA) Ltd.     -     -       Standard Express(USA) Ltd.     -     -       SBL Capital Mgt. Ltd.     -     -       SBL Capital Mgt. Ltd.     -     -       SBL Securities Ltd.     -     -       SBL Securities Ltd.     -     -       SBL Securities Ltd.     -     -       SBL Capital			-	-
SBL Securities Ltd.		Standard Express(USA) Ltd.	-	-
SBL Securities Ltd.		SBL Capital Mgt. Ltd.	2,932,698	7,964,068
25,146,406,130				
Standard Bank Limited   2,364,480,136   2,239,909,678			25,146,406,130	24,135,012,043
Standard Bank Limited   2,364,480,136   2,239,909,678   Standard Exchange Co.(UK) Ltd.   -     -				
Standard Exchange Co.(UK) Ltd.				
Standard Express(USA) Ltd.   -   -   -     -		Standard Bank Limited	2,364,480,136	2,239,909,678
SBL Capital Mgt. Ltd.  SBL Securities Ltd.		Standard Exchange Co.(UK) Ltd.	-	-
SBL Capital Mgt. Ltd.  SBL Securities Ltd.		Standard Express(USA) Ltd.	-	_
SBL Securities Ltd.			_	_
Savings bank/Mudaraba savings deposits   Standard Bank Limited				
Savings bank/Mudaraba savings deposits   Standard Bank Limited   19,070,481,271   18,676,722,387   Standard Exchange Co.(UK) Ltd.   -   -   -		SBL Securities Ltd.	2 264 490 126	2 220 000 678
Standard Bank Limited			2,304,400,130	2,239,303,010
Standard Exchange Co.(UK) Ltd.       -       <				
Standard Express(USA) Ltd.       -       -         SBL Capital Mgt. Ltd.       -       -         SBL Securities Ltd.       19,070,481,271       18,676,722,387         Short Term Deposits         Standard Bank Limited       20,488,304,732       14,983,935,068         Standard Exchange Co.(UK) Ltd.       -       -         SBL Capital Mgt. Ltd.       -       -         SBL Securities Ltd.       -       -         Term/Fixed deposits         Standard Bank Limited       107,572,317,964       95,797,850,856         Standard Exchange Co.(UK) Ltd.       -       -         Standard Express(USA) Ltd.       -       -         Standard Express(USA) Ltd.       -       -         Standard Express(USA) Ltd.       -       -			19,070,481,271	18,676,722,387
SBL Capital Mgt. Ltd.       -       -         SBL Securities Ltd.       -       -         19,070,481,271       18,676,722,387         Short Term Deposits       20,488,304,732       14,983,935,068         Standard Bank Limited       -       -         Standard Express(USA) Ltd.       -       -         SBL Capital Mgt. Ltd.       -       -         SBL Securities Ltd.       -       -         Term/Fixed deposits         Standard Bank Limited       107,572,317,964       95,797,850,856         Standard Exchange Co.(UK) Ltd.       -       -         Standard Express(USA) Ltd.       -       -         SPI Control Met. Ltd.       -       -       -		Standard Exchange Co.(UK) Ltd.	-	-
SBL Securities Ltd 19,070,481,271 18,676,722,387  Short Term Deposits  Standard Bank Limited 20,488,304,732 14,983,935,068  Standard Exchange Co.(UK) Ltd		Standard Express(USA) Ltd.	-	-
SBL Securities Ltd 19,070,481,271 18,676,722,387  Short Term Deposits  Standard Bank Limited 20,488,304,732 14,983,935,068  Standard Exchange Co.(UK) Ltd		SBL Capital Mgt. Ltd.	-	-
19,070,481,271   18,676,722,387			-	_
Short Term Deposits         Standard Bank Limited       20,488,304,732       14,983,935,068         Standard Exchange Co.(UK) Ltd.       -       -         Standard Express(USA) Ltd.       -       -         SBL Capital Mgt. Ltd.       -       -         SBL Securities Ltd.       -       -         Term/Fixed deposits         Standard Bank Limited       107,572,317,964       95,797,850,856         Standard Exchange Co.(UK) Ltd.       -       -         Standard Express(USA) Ltd.       -       -         SPL Conital Mgt. Ltd.       -       -			19,070,481,271	18,676,722,387
Standard Bank Limited       20,488,304,732       14,983,935,068         Standard Exchange Co.(UK) Ltd.       -       -         Standard Express(USA) Ltd.       -       -         SBL Capital Mgt. Ltd.       -       -         SBL Securities Ltd.       -       -         Term/Fixed deposits         Standard Bank Limited       107,572,317,964       95,797,850,856         Standard Exchange Co.(UK) Ltd.       -       -         Standard Express(USA) Ltd.       -       -         SPL Conital Mat. Ltd.       -       -				
Standard Exchange Co.(UK) Ltd.       -       -         Standard Express(USA) Ltd.       -       -         SBL Capital Mgt. Ltd.       -       -         SBL Securities Ltd.       -       -         Term/Fixed deposits         Standard Bank Limited       107,572,317,964       95,797,850,856         Standard Exchange Co.(UK) Ltd.       -       -         Standard Express(USA) Ltd.       -       -         SPL Conital Mat. Ltd.       -       -				
Standard Express(USA) Ltd.       -       -         SBL Capital Mgt. Ltd.       -       -         SBL Securities Ltd.       -       -         20,488,304,732       14,983,935,068         Term/Fixed deposits         Standard Bank Limited       107,572,317,964       95,797,850,856         Standard Exchange Co.(UK) Ltd.       -       -         Standard Express(USA) Ltd.       -       -         SPL Conital Met. Ltd.       -       -			20,488,304,732	14,983,935,068
SBL Capital Mgt. Ltd.       -       -         SBL Securities Ltd.       -       -         20,488,304,732       14,983,935,068         Term/Fixed deposits         Standard Bank Limited       107,572,317,964       95,797,850,856         Standard Exchange Co.(UK) Ltd.       -       -         Standard Express(USA) Ltd.       -       -         SPL Conital Mat. Ltd.       -       -			-	-
SBL Securities Ltd.         - <t< td=""><td></td><td>Standard Express(USA) Ltd.</td><td>-  </td><td>-  </td></t<>		Standard Express(USA) Ltd.	-	-
SBL Securities Ltd.         - <t< td=""><td></td><td>SBL Capital Mgt. Ltd.</td><td>-  </td><td>-</td></t<>		SBL Capital Mgt. Ltd.	-	-
Term/Fixed deposits         20,488,304,732         14,983,935,068           Standard Bank Limited         107,572,317,964         95,797,850,856           Standard Exchange Co.(UK) Ltd.         -         -           Standard Express(USA) Ltd.         -         -           SPL Conital Mat. Ltd.         -         -			_	-
Term/Fixed deposits           Standard Bank Limited         107,572,317,964         95,797,850,856           Standard Exchange Co.(UK) Ltd.         -         -           Standard Express(USA) Ltd.         -         -           SPL Conital Mat. Ltd.         -         -			20.488.304.732	14,983,935.068
Standard Bank Limited       107,572,317,964       95,797,850,856         Standard Exchange Co.(UK) Ltd.       -       -         Standard Express(USA) Ltd.       -       -		Torm/Fixed denosits		,,
Standard Exchange Co.(UK) Ltd		•	407 570 047 004	05 707 050 050
Standard Express(USA) Ltd			107,572,317,964	95,797,850,856
SPL Capital Mat. Ltd.			-	-
SBL Capital Mgt. Ltd			-	-
<del>-</del> ·		SBL Capital Mgt. Ltd.	-	-
		2.1		

	CDI Consulting Ltd		
	SBL Securities Ltd.	107,572,317,964	95,797,850,856
	Deposits under schemes		
	Standard Bank Limited	12,601,495,684	14,969,648,497
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		<u>12,601,495,684</u> 187,243,485,918	14,969,648,497 170,803,078,529
			-
12.	OTHER LIABILITIES	42 220 072 002	40.040.704.474
	Provision for Taxation (note-12.1) Deferred Tax (note-12.1(i)	13,330,072,962	12,842,731,471
	Accrued Expenses	203,568,678	168,094,027
	General Provision for Unclassified Investments (note-12.2)	0.00	0.00
	General Provision for SMA (note-12.2)	-	-
	Specific provision for Classified Investments (note-12.2)	5,260,329,024	4,912,107,190
	Provision for classified others Assets (note-12.7)	267,137,657	226,551,290
	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)	-	-
	Profit Suspense Account (note-12.5)	3,180,503,684	2,618,193,009
	Zakat Fund	24,351,741	24,351,741
	Provision for Nostro A/c	42,575	42,575
	Provision for Bonus (note-12.5)	6,872,444	6,872,444
	Provision for LFC	45,460,902	500,000
	Provision For Depreciation	127,773,926	07.004.400
	Provision for Start up Fund (note-12.14)	27,684,123	27,684,123
	Special General Provision-COVID-19 (note-12.3)	540,869,890	540,869,890
	Provision For Festival Bonus Provision For Deposit Insurance Premium	(54,940,594)	
	Provision For Gratuity	39,419,407	-
	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
	Commission Payable Account	514,919	831,623
	Payable to OBU	702,651,254	666,335,870
	Provision for unforseen losses	-	-
	Profit receivable on Bai Murabaha/Bai Muajjal	-	-
	Profit Receivable on overdue Investment	249,019,349	249,019,349
	Exchange House	188,948,774	44,124,099
	MFS Settlement Account	69,261	364,943
	Islamic Settlement Account	370,547	370,547
	Branch adjustments accounts	-	343,598,690
	Swift Charge Payable A/C	21,705,577	14,118,648
	Residual Amt. For Cust. Repay. (Mig)	11,721,028	11,721,028
	Profit Reimbursement A/C Swc-I & S-Cc	(2,344,628)	(2,344,628
	Written-Off InvestmentsRecovery A/C	13,028,616	1,556,484
	Non Shariah Income	6,011,864	5,027,223
	Compensation Suspense Account	26,818,148	-
	Leased Liabilities as per IFRS-16	129,210,522	129,210,522
	Bank To Bank Rtgs Fc Settlement (Usd)	138,146,943	(135,610,438)
	Unclaimed Deposit Payable	- - - - - - - -	-
	Supervision Charge Receivable	53,415,158	42,000,004
	Foreign Currency translation gains  Total	61,467,881 <b>24,633,940,698</b>	43,099,601 <b>22,773,460,386</b>
			, , ,
12.1	Provision for Current Taxation		
	Opening Balance	12,842,731,471	12,380,033,521
	Addition during the period	487,341,491	462,697,949
	Adjustment during the period	13,330,072,962	12,842,731,471
	Closing Balance	13,330,072,962	12,842,731,471
	Provision for taxation has been made on accounting profit considering taxable all	owances/disallowances as per Income	ax Ordinance 1984
	Provision for current tax made during the year		
		100 101 101	000 700 400
	Income tax @ 37.50% on taxable profit (A)	492,181,164	632,723,422
	Income tax @ 37.50% on taxable profit (A)  Add: Income tax @ 20% on dividend income  Capital Gain on Share @ 10%	492,181,164	632,723,422 6,287,564 304,743

	Capital Gain on sale of Fixed Assets (15%)	-	50,054
	Capital Gain on Govt. securities (5%)	-	-
	Add: Excess profit tax  Tax on Salary Perquisite		14,205,347
	Add: Settlement/ Adjustment for the period		14,203,347
	Less: Tax adjustement	5,214,673	-
	Investments written off Benefits	0,211,610	190,873,180
	Estimated provision required as at 31 December, (i)	487,341,491	462,697,949
	,,,,,		45,990,587
	Computation of taxable profit		
	Profit before tax	1,007,465,521	1,173,531,614
	Less: Dividend income	1,875,000	31,437,821
	Less: Capital Gain on share	-	3,047,427
	Less: Capital Gain on sale of Fixed Assets	-	333,693
	Less: Capital Gain on Govt. securities		
	Profit before tax (excluding dividend income and capital gain)	1,005,590,521	1,138,712,673
	Add : Inadmissible expenditure	306,892,584	548,549,785
	Less: Further allowable expenditure	1,312,483,105	1,687,262,458
	Estimated taxable profit for the year (A)	1,312,463,103	1,007,202,430
	Consolidated Provision for current Taxation		
	Standard Bank Limited (note-11.3)	487,341,491	462,697,949
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	<del>-</del>	-
	SBL Capital Mgt. Ltd.	14,825,412	24,215,639
	SBL Securities Ltd.	9,949,495	15,517,276
		512,116,398	502,430,865
		-	
2.1(a)	Consolidated Provision for Taxation		
2. I(a)	Standard Bank Limited (note-12)	13,330,072,962	12,842,731,471
	Standard Exchange Co.(UK) Ltd.	13,330,072,902	12,042,731,471
	Standard Express(USA) Ltd. Standard Express(USA) Ltd.		_
	SBL Capital Mgt. Ltd.	420,281,855	405,456,443
	Opening Balance	420,201,033	403,430,443
	Addition during the period		
	Adjustment during the period		
	Closing Balance		
	SBL Securities Ltd.	94,551,800	85,533,183
	Opening Balance		,,
	Addition during the period		
	Adjustment during the period		
	Closing Balance	13,844,906,618	13,333,721,097
10.4(1)	Defermed Torre		
2.1(i)	<b>Deferred Tax :</b> Opening Balance		
	Additional provision made during the period	-	-
	•	-	-
	Adjustment during the period		-
	Closing Balance	<u> </u>	-
12.2	Provision for Investments		
	i) The movement in general provision for unclassified Investments:		
	Provision held at the beginning of the year	0.00	1,254,427,705
			20,588,436
	Additional provision made for the period	-	
	Additional provision made for the period	-	
	Amount Transfer to specific provision as per BB as per approval		1 275 016 141
		-	1,275,016,141
	Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated	-	1,275,016,141

<sup>\*</sup>The total amount of earlier maintained general provision for unclassified investments has been transferred to specific provision for bad and doubtful investments as per Bangladesh Bank Department of Offsite Supervision letter no. DOS (CAMS) 1157/41(Dividend)/2022-2063 dated 18.04.2022 & DOS (CAMS) 1157/41(Dividend)/2023-2148 dated 27.04.2023 . Hence general provision for unclassified Investment is nil.

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

Provision held at the beginning of the year	-	27,154,361

	Amount transferred to provision for bad & doubtful debts Additional provision made for the period Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022		3,517,078 30,671,439
	*Provision held at the end of the period		-
	iii) The movement in specific provision for bad and doubtful Investments:		
	Provision held at the beginning of the Period  Amount adjusted during the Period	4,912,107,190	4,758,062,019
	Amount written off during the Period  Amount Transfer from General provision of Off-Balance Sheet &	-	508,995,147
	others as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	-	617,690,602
	Amount Transfer from provision for unforseen losses  Amount of provision for the Period	348,221,835	20,172,604 25,177,112
	Provision held at the end of the period	5,260,329,024	4,912,107,190
	Total	5,260,329,024	4,912,107,190
12.3	The movement in Special General Provision-COVID-19:		
	Provision held at the beginning of the Period Amount Transfer from Compensation Suspense Account	540,869,890	337,437,526 54,950,353
	Additional provision for the period		148,482,011
	Provision held at the end of the period	540,869,890	540,869,890
12.4	The movement in General provision for Off Balance Sheet Items:  Provision held at the beginning of the Period		296,539,036
	Additional provision for the period	-	290,339,030
	Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	-	296,539,036
	Provision held at the end of the period	-	-
12.5	*The total amount of earlier maintained general provision for off-balance sheet for bad and doubtful investments as per Bangladesh Bank Department of C 41(Dividend)/2022-2063 dated 18.04.2022 & DOS (CAMS) 1157/ 41(Dividence provision for off-balance sheet items is nil.  Profit Suspense Account	Offsite Supervision letter no. I	OOS (CAMS) 1157/
	Balance at the beginning of the Period	2,618,193,009	2,618,193,009
	Amount transferred to " Profit Suspense A/c" during the period + Amount recovered in " Profit Suspense A/c" during the period (-)	562,310,675	-
	Amount written off during the Period (-)  Balance at the end of the period	3,180,503,684	2,618,193,009
		3,100,303,004	2,010,133,003
12.6	Provision for Bonus		
	Balance at the beginning of the period Add: Additional provision for the period	6,872,444	120,000,000 6,872,444
	Less: Disbursement during the period	_	120,000,000
		6,872,444	6,872,444
12.7	Provision for other Assets		
a)	Provision against protested bill Balance at the beginning of the period	28,737,128	28,737,128
	Add: Addition during the period	28,737,128	- 28,737,128
b)	Provision against suspense		
	Balance at the beginning of the period Less: Amount written off during the Period	10,069,452	10,069,452
	Add: Addition during the period	10,069,452	10,069,452
C)	Provision against Profit Waiver		
	Balance at the beginning of the period Add: Addition during the period	187,744,710 40,586,367	200,980,423 60,000,332
	Less: Waived during the Period		

			ı
	Less: Adustment of excess provision	228,331,077	28,097,272 <b>187,744,710</b>
			, ,
	Total Provision for other Assets	267,137,657	226,551,290
12.7(a)	Consolidated Provision for Other Assets	267 127 657	254 649 562
	Standard Bank Limited (note-12.7) Standard Exchange Co.(UK) Ltd.	267,137,657	254,648,562
	Standard Express(USA) Ltd.	_	-
	SBL Capital Mgt. Ltd.	489,064	489,064
	Add: Addition during the period		- 255,137,626
40.0	Provide law for decrease in color of househouse	201,020,121	233,137,020
12.8	Provision for decrease in value of Investments  Balance at the beginning of the Period	4,775,231	4,775,231
	Less: adjustment during the period	4,773,231	4,773,231
	Add: Addition during the period	_	-
		4,775,231	4,775,231
12.8(a)	Consolidated Provision for decrease in value of Investments		
( )	Standard Bank Limited (note-12.8)	4,775,231	4,775,231
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	465,104,994	457,138,564
	Add: Addition during the period SBL Securities Ltd.	83,276,382	7,966,430 <b>76,471,194</b>
	Add: Addition during the period	9,432,255	6,805,188
		562,588,862	553,156,607
12.9	Provision for impairment of client margin Investments		
	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 Investments		
	Standard Bank Limited (note-12.9)	-	-
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	407,249,938	375,453,762
	Add: Addition during the period	20,852,139	31,796,177
	SBL Securities Ltd.	18,724,513	11,990,604
	Add: Addition during the period	10,263,231	6,733,909
		457,089,820	425,974,451
12.10	Foreign Currency translation gains/loss against investment	0.070.004	0.554.004
	Standard Exchange Co.(UK) Ltd. Beginning of the Period	<b>6,972,281</b> 2,554,001	<b>2,554,001</b> 461,021
	Addition during the period	2,334,001	401,021
	Adjustmentduring the period	(4,418,280)	(2,092,980)
	Standard Express(USA) Ltd. Beginning of the Period	<b>54,495,600</b> 40,545,600	<b>40,545,600</b> 15,513,100
	Addition during the period	13,950,000	25,032,500
	Adjustmentduring the period	-	
	Total Foreign Currency translation gains	61,467,881	43,099,601
	Less: Foreign Currency translation loss		
	Beginning of the Period	-	-
	Addition during the period	-	-
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	-	-
	Standard Express(USA) Etd.	61,467,881	43,099,601
12.11	Provision for Profit waived		-,,
14.11		20 407 272	00 407 070
	Balance at the beginning of the Period  Add: Additional provision for the Period	28,197,272 40,586,367	28,197,272
	Less: Disbursement during the period	40,300,307	-
		68,783,639	28,197,272
12.11	Provision for SBL Foundation		
	Balance at the beginning of the Period	-	-
	Add: Additional provision for the Period	-	-
	Less: Fund transfer to SBL Foundation	_	-

12.13	Provision for Incentive of good borrower		
	Balance at the beginning of the Period	8,738,004	8,738,004
	Add: Additional provision for the Period	-	-
	Less: Disbursement during the period		
		8,738,004	8,738,004
12.14	Provision for Green Banking		
	Balance at the beginning of the Period	20,500,000	20,500,000
	Add: Additional provision for the Period	-	-
	Less: Adjustment during the period	-	-
		20,500,000	20,500,000
12.15	Provision for Start-up Fund		
	Balance at the beginning of the Period	27,684,123	16,751,945
	Add: Additional provision for the Period	-	10,932,178
	Less: Adjustment during the period	-	-
		27,684,123	27,684,123
12.16	Provision for Unforseen Losses		
	Balance at the beginning of the Period	-	20,172,604
	Add: Additional provision for the Period		-
	Less: Adjustment during the period	-	20,172,604
12(a)	Consolidated other liabilities		
	Standard Bank Limited (note-12)	24,633,940,698	22,773,460,386
	Standard Exchange Co.(UK) Ltd.	1,036,632	2,740,256
	Standard Express(USA) Ltd.	152,186,230	96,855,667
	SBL Capital Mgt. Ltd.	2,075,569,839	1,801,014,827
	SBL Securities Ltd.	294,344,741	279,556,395
		27,157,078,140	24,953,627,531
		-	-
13.	Share Capital		

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

15,000,000,000

15,000,000,000

#### 13.2 History of Paid-up Capital

**Authorized Capital** 

13.1

Given below the history of raising of sahre capital:

150,00,00,000 ordinary shares of Tk.10/- each

Accounting Year	Declaration	No of Share	Value in capital	Value in capital
1999	Opening Capital	20,000,000	200,000,000	200,000,000
2002	20% Bonus	4,000,000	40,000,000	240,000,000
2003	Additional Capital	9,000,000	90,000,000	330,000,000
	Initial public offer (IPO)	33,000,000	330,000,000	660,000,000
2003	15% Bonus	9,900,000	99,000,000	759,000,000
2004	20% Bonus	15,180,000	151,800,000	910,800,000
2005	20% Bonus	18,216,000	182,160,000	1,092,960,000
2006	20% Bonus	21,859,200	218,592,000	1,311,552,000
2007	12% Bonus	23,607,936	236,079,360	1,547,631,360
	Right Share (2:1)	65,577,600	655,776,000	2,203,407,360
2008	20% Bonus	44,068,147	440,681,470	2,644,088,830
2009	20% Bonus	52,881,770	528,817,700	3,172,906,530
2010	28% Bonus	88,841,383	888,413,830	4,061,320,360
2011	20% Bonus	81,226,407	812,264,070	4,873,584,430
2012	17% Bonus	82,850,935	828,509,350	5,702,093,780
2014	15% Bonus	85,531,407	855,314,070	6,557,407,850
2015	15% Bonus	98,361,117	983,611,170	7,541,019,020
2016	5% Bonus	37,705,095	377,050,950	7,918,069,970
2017	10% Bonus	79,180,699	791,806,990	8,709,876,960
2018	10% Bonus	87,098,769	870,987,690	9,580,864,650

	2010	5% Bonus	47.004.222	479,043,230	10,059,907,880
	2019 2020	2.5% Bonus	47,904,323 25,149,769	251,497,690	10,059,907,880
	2020	3% Bonus	30,934,216	309,342,160	10,620,747,730
	2022	2.5% Bonus	26,551,869	265,518,693	10,886,266,423
13.2		d fully Paid up Capital :	20,001,000		
	66 000 000 ordinary sha	res of Taka 10/- each issued for cash		660,000,000	660,000,000
		nares of Taka 10/- each issued as boni		9,570,490,423	9,304,971,730
	•	ares of Taka 10/- each issued as Right			
		103 of Taka 10/- caciff issued as Tright	Silaics III	655,776,000	655,776,000
				10,886,266,423	10,620,747,730
13.5	Composition of Shares	sholders' equity			
	Solo				
	Paid-up Capital			10,886,266,423	10,620,747,730
	Statutory Reserve			6,680,648,442	6,548,799,705
	General Reserve			-	-
	Revaluation Reserve on	Investment		-	-
	Surplus in Profit and Los	ss Account/ Retained earnings		146,621,143	539,963,203
				17,713,536,008	17,709,510,638
	Consolidated			-	-
	Paid-up Capital			10,886,266,423	10,620,747,730
	Statutory Reserve			6,680,648,442	6,548,799,705
	General Reserve			-	· · · · · -
	Revaluation Reserve on	Investment		_	_
	Surplus in Profit and Los	ss Account / Retained earnings		174,202,983	532,723,901
	Non-controlling Interest	3.		166,843	164,549
	rton controlling interest			17,741,284,692	17,702,435,88
				-	-
14	Statutory Reserve				
	Opening balance at the	beginning of the Period		6,548,799,705	6,272,362,203
	Addition during the peri-	od		131,848,737	276,437,502
	Closing balance at the	end of the Period	<u> </u>	6,680,648,442	6,548,799,70
14(a)	Consolidated Statutory	y Reserve			
	Opening balance at the	beginning of the Period		6,548,799,705	6,272,362,203
	Addition during the peri-	od		131,848,737	276,437,502
	Closing balance at the	end of the Period	·	6,680,648,442	6,548,799,70
15.	General Reserve				
	Opening balance at the			-	-
	Addition during the perio		<u> </u>	-	-
	Closing balance at the	end of the Period		<del>-</del> -	-
15.1	Revaluation gain/loss				
	Opening balance at the			-	-
	Adjustment during the P			-	=
	Addition during the period Closing balance at the				
	Closing balance at the	end of the renod		<u> </u>	<u> </u>
5.1(a)		ion gain/loss on investment	<u> </u>		
	Standard Bank Limited Standard Exchange Co.	(IJK) I td		-	-
	Standard Express(USA)			-	-
	SBL Capital Mgt. Ltd.	Ltd.		-	_
	SBL Securities Ltd.			-	- -
				-	-
16.	_	vement of profit and loss account			
	Balance on 1 January			539,963,203	591,674,18
	Add: Net Profit after tax			269,544,064	1,004,747,57
	Add: Transfer from SCM			-	123,748,20
	Add: Transfer from SBS			-	79,997,25
	Less: Transfer to statuto			(131,848,737)	(276,437,50
		o Mudaraba Peretual Bond		-	(354,150,00
	Less: Provision for Start			(504.007.007)	(10,932,17
	Less: Cash/Stock divide Balance at	na		(531,037,387)	(618,684,33
	Palatice at		==	146,621,143	539,963,20
16(a)		earnings/movement of profit and lo	oss account	522 722 004	660 006 04
	Balance on 1 January		27	532,723,901	669,286,31

	Add: Net Profit after tax for the Period	307,941,033	1,121,803,499
	Less: Transfer to statutory Reserve	(131,848,737)	(276,437,502)
	Add/Less: Foreign Currency translation Gain/ loss	(3,573,532)	1,844,123
	Less: Non-controlling Interest	(2,294)	(6,024)
	Less: Coupon Payable to Mudaraba Peretual Bond	-	(354,150,000)
	Less: Provision for Start-up Fund	-	(10,932,178)
	Less: Cash/Stock dividend	(531,037,387)	(618,684,334)
	Balance at	174,202,983	532,723,901
16.1(b)	Non-controlling Interest SBL Capital Mgt. Ltd.		
	Balance on 1 January	74,600	71,661
	Add: Addition during the period	1,114	2,939
	Sub Total	75,714	74,600
	SBL Securities Ltd.	13,114	74,000
	Balance on 1 January	89,949	86,864
	Add: Addition during the period	1,180	3,085
	Sub Total	91,129	89,949
	Balance at	166,843	164,549
47	CONTINUENT LIABILITIES		
17.	CONTINGENT LIABILITIES		
17.1	Acceptances and Endorsements		00.400.050
	Back to Back L/C (Foreign)	41,865,014	36,190,256
	Back to Back L/C (Local)	4,145,689,022	4,911,315,968
	Letter of Credit (Others)	13,204,850,046	11,676,913,745
		17,392,404,083	16,624,419,970
17.2	Letter of Guarantee		.=====
	Letter of Guarantee (Local)	17,604,657,403	15,733,194,630
	Letter of Guarantee( Foreign)	17,794,220	-
	Others	177,885,750	24,316,112
		17,800,337,373	15,757,510,742
	Money for which the Bank is contingently liable in respect of gua-	rantees given favoring:	
	Government	_	_
	Banks and other financial institutions	-	-
	Others	17,800,337,373	15,757,510,742
		17,800,337,373	15,757,510,742
17.3	Irrevocable Letter of Credit		
	Letter of Credit (Sight)	13,807,520,463	8,655,070,760
	Letter of Credit (Usance)	3,862,051,660	2,670,366,689
	Letter of Credit (Others)	-	-
		17,669,572,123	11,325,437,450
17.4	Bill for Collection		
	Inward local bill for collection	-	=
	Inward Foreign bill for collection	-	-
	Outward local bill for collection	5,105,280,921	3,355,428,946
	Outward Foreign bill for collection	2,018,831,807	2,289,767,310
		7,124,112,729	5,645,196,255
17.5	Other Contingent Liabilities	<u> </u>	-
		<u> </u>	-
		59,986,426,307	49,352,564,418
17(a)	Consolidated contingent liabilities		
	Assertances and and		
	Acceptances and endorsements	17 202 404 092	16 624 410 070
	Standard Bank Limited (note-17)	17,392,404,083	16,624,419,970
	Standard Bank Limited <b>(note-17)</b> Standard Exchange Co.(UK) Ltd.	17,392,404,083	16,624,419,970
	Standard Bank Limited (note-17) Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	17,392,404,083 - - -	16,624,419,970 - - -
	Standard Bank Limited (note-17) Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.	17,392,404,083 - - - -	16,624,419,970 - - - - -
	Standard Bank Limited (note-17) Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd.	17,392,404,083 - - - - 17,392,404,083	16,624,419,970 - - - - 16,624,419,970
	Standard Bank Limited (note-17) Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd.  Letters of guarantee	17,392,404,083	- - - - 16,624,419,970
	Standard Bank Limited (note-17) Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd.  Letters of guarantee Standard Bank Limited (note-17)	- - - -	- - -
	Standard Bank Limited (note-17) Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd.  Letters of guarantee Standard Bank Limited (note-17) Standard Exchange Co.(UK) Ltd.	17,392,404,083	- - - - 16,624,419,970
	Standard Bank Limited (note-17) Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd.  Letters of guarantee Standard Bank Limited (note-17)	17,392,404,083	- - - - 16,624,419,970

		1	
	SBL Securities Ltd.	17,800,337,373	- 15,757,510,742
	Irrevocable Letters of Credit		10,101,010,112
	Standard Bank Limited (note-17)	17,669,572,123	11,325,437,450
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		17,669,572,123	11,325,437,450
	Bills for Collection		
	Standard Bank Limited (note-17)	7,124,112,729	5,645,196,255
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.		
	SBL Securities Ltd.		-
	Other Continuent lightlities	7,124,112,729	5,645,196,255
	Other Contingent liabilities Standard Bank Limited (note 47)		
	Standard Bank Limited (note-17)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
	SDL Securities Ltd.		-
		59,986,426,307	49,352,564,418
		January to	January to
18	Income Statement	September,2023	September,2022
10	Income:		
	Profit, discount and similar income (note-18.1)	9,537,757,499	8,927,173,439
	Dividend income (note-20)	1,875,000	9,079,196
	Fees, Commission and brokerage ( note-21.1)	534,528,824	479,906,391
	Gains Less Losses arising from dealing in securities (note-20)	-	2,615,788
	Gains Less Losses arising from Investment securities (note-20)	685,776,268	653,581,465
	Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2)	500,944,743	505,642,790
	Income from non banking assets	-	-
	Other operating income (note-22)	421,202,526	182,109,759
	Profit less losses on Profit rate changes	-	-
	Total	11,682,084,860	10,760,108,828
	Expenses:		
	Profit paid on deposit, Borrowings etc.(note-19)	7,256,840,096	6,363,560,756
	Losses on Investments	67,500,000	45,000,000
	Administrative Expenses (note-18.2)	2,937,460,049	3,064,718,736
	Other operating expenses (note-33)	284,769,395	300,636,762
	Depreciation on Banking assets (note-32)	128,049,799	158,245,347
	Total	10,674,619,339	9,932,161,601
	Operating Profit before Province	1,007,465,521	927.047.227
	Operating Profit before Provision	1,007,465,521	827,947,227
18(a)	Consolidated Income Statement	-	-
()			
	Income:		
	Standard Bank Limited (note-18)	11,682,084,860	10,760,108,828
	Standard Exchange Co.(UK) Ltd.	21,087,809	27,545,953
	Standard Express(USA) Ltd.	131,101,695	130,921,065
	SBL Capital Mgt. Ltd.	82,118,845	133,305,557
	SBL Securities Ltd.	61,579,552	75,361,428
	Total	11,977,972,761	11,127,242,831
	Expenses:	40.074.040.000	0.000.404.004
	Standard Bank Limited (note-18)	10,674,619,339	9,932,161,601
	Standard Exchange Co.(UK) Ltd.	17,561,979	19,675,076
	Standard Express(USA) Ltd.	141,701,755	147,509,307
	SBL Capital Mgt. Ltd.	16,445,107	21,244,101
	SBL Securities Ltd.	16,459,560	17,661,270
	Total	10,866,787,739	10,138,251,354
	Consolidated Operating Profit before Provision	1,111,185,022	988,991,477
			0.00
18.1	Profit , Discount and similar income		0.00
	Profit received from Investments (note-18.3)	9,435,955,346	8,866,400,514
	29		

Portit received from Bank and other financial institutions					Ī
Septiment   Sept		Profit received from FC clearing Account			-
Salary and allowances (note-23) South year of allowances (note-24) South year of allowances (note-24) Postage stamp, inforcementalization (c., note-24) Postage stamp, inforcementalization (c., note-26) Stationery, Printings, and-vertisement etc. (note-27) Managing Discolor's salary and lesse (note-29) Shariah Supervisory Committee's Fees & Expenses (29) Auditor's fees (note-29) Zakati Expenses of the Bank (2-1) Zakati Expenses of the Bank (2-1) Repair of Bank (2-1) R		Profit received from Bank and other financial institutions			
Salary and allowances (note-23) Rent, Taxes, Insurance, Electricity et. (note-24) Legal expenses (note-26) Legal expenses (note-26) Postage, categories (note-27) Shallorey, Printings, advertisement et. (note-27) Advition's fores (note-30) Advition's fores (note-30) Zakat Expenses included VAT on which applicable  18.3 Profit received from Investments Ball Mangial Ballorey Ballorey, Printings, advertisement Ballorey, Profit received from Investments Ballorey, Profit received from Investment Ballorey, Profit received from Investment Gurd Ballorey, Printings, Printing				9,537,757,499	8,927,173,439
Rent, Taxes, Insurance, Electricity dec., Inche249 Logal expenses (note-26) Postage, stamp, stelecommunication etc., (note-26) Postage, stamp, stelecommunication etc., (note-26) Postage, stamp, stelecommunication etc., (note-27) Managing Director's salary and less (note-27) Managing Director's salary and less (note-28) Stationary, Printings, advortisement etc., (note-28) Stationary, Printings, advortisement etc., (note-27) Station Supervisory, Committed's Flora & Expenses (29) Station Supervisory, Committed Flora & Expenses (29) Station Supervisory, Committed Flora &	18.2	Administrative Expenses			
Legal expenses (note-29)					
Postage, stemp, infecommunication etc (note-20)   Stationery, Printings, abstractisement etc (note-27)   Managing Director's salary and fees (note-28)   Director's Fees (note-29)   Sharish Supervisory Committee's Fores & Expenses (29)   Auditor's fees (note-30)   Za,750   Zakata Expenses of the Bank (32-1)   Repair of Bank (32-1)   Repair					· ·
Stationery, Printings, advertisement etc. (note-27)   Mandaging Director's sallay and fees (note-28)   Sistanda Supervision's Committee's Fees (acto-28)   Sallay and Supervision's Committee's Fees & Expenses (29)   Auditor's fees (note-24)   Zay 27,503   Zay 27,503   Zay 28,750   Zay 28,750   Zay 28,750   Zay 29,750   Zay 29,7		· · · · · · · · · · · · · · · · · · ·			· · ·
Managing Director's salary and fees (note-28)   9,884,678   2,726,797   2,252,223   Sharish Supervisory Committee's Fees & Expenses (29)   368,388   151,932   368,388   151,932   32,804   32,804   32,805   32,804   32,805   32,804   32,805   32		• • • • • • • • • • • • • • • • • • • •			
Directors Fose (note-29)   2,706,797   2,522,225     Shariah Supervisory Committee's Foss & Expenses (29)   306,388   151,932     Audifor's fees (note-30)   28,750   22,500     Repair of Sank's assets (note-32)   76,144,178   72,206,857     Expenses of the Bank (21-1)   72,206,857     Expenses included VAT or which applicable   2,937,469,049   2,937,469,049     18.3   Profit received from Investments   3,777,709,000   3,655,952,142     Bank Muribaritah   3,939,977,709,000   3,659,952,142     Bank Muribaritah   3,939,977,709,000   3,939,977,709,99   3,939,777,949   3,939,777					
Shariah Supervisory Committee's Fees & Expenses (29)   308,388   151,392   22,500   22,600					, ,
Audifor's fees (note-30)     Zake Expenses of the Bank (32-1)     Repair of Bank's assets (note-32)     Expenses included VAT on which applicable  Expenses included VAT on which applicable  ### Profit received from Investments  Bai Murabahah     Bai Murabahahah     Bai Murabahahah     Bai Murabahahahahah     Bai Murabahahahahahahahahahahahahahahahahahaha		` ,			
Zakat Expenses of the Bank (32-1)   76,144,178   72,206,867   76,144,178   72,206,867   76,144,178   72,206,867   76,144,178   72,206,867   76,144,178   72,206,867   76,144,178   72,206,867   76,144,178   72,206,867   76,144,178   72,206,867   76,144,178   72,206,867   76,144,178   72,206,867   76,144,178   72,206,867   76,144,178   72,206,867   76,144,178   72,206,867   76,144,178   72,206,867   76,144,178   72,206,867   76,144,178   72,206,867   76,144,178   72,206,867   76,144,178   76,144					
Repair of Bank's assets (note-32)		, ,		28,730	22,500
Expenses included VAT on which applicable		, , ,		76 144 178	72 806 857
Expenses included VAT on which applicable		repair of Barine accord (note 52)			
Bail Murabahah   959,977,780   3,590,188,699   Bail Salam   7,79,709   3,590,188,699   Bail Salam   7,948,468   4,348,060,786   4,348,060,78		Expenses included VAT on which applicable			-,, -, -,
Bail Murabahah   959,977,780   3,590,188,699   Bail Salam   7,79,709   3,590,188,699   Bail Salam   7,948,468   4,348,060,786   4,348,060,78					
Bail Muajial Bai Salam 17.494.80 Bail Salam 18.48.060.786 Bail Salam 18.80.089 CZ7.715.853 CBU Dusiness Export Development Fund (EDF) 11.276.08 Bail Salam 12.276.08 Bail Salam 12	18.3			050.077.700	050 050 440
Bai Salam					
Hire Purchase/ HPSM		**			
Mushārakah   31.455,976   18.898,716   20.2016   27.715,853   21.2,067,630   27.715,853   27.7				1 ' '	
Card   B.836,089   27,715,853   14,004,136   12,007,630   Export Development Fund (EDF)   11,278,036   14,278,036   11,2					
Consolidated profit on investment   Slandard Bank Limited (Profit Received from SCML)   Slandard Bank Limited (Profit Received from SSSL)   Slandard Exchange Co. (UK) Ltd.					
Export Development Fund (EDF)   Tilara VISA Card   48,688,351   53,716,228   11,278,038   53,716,228   11,278,038   174,776,632   174,776,749   174,776,749   174,777,74,749   174,777,74,749   174,777,74,749   174,777,74,749   174,777,74,749   174,777,74,749   174,777,74,749   174,777,74,749   174,777,74,749   174,777,74,749   174,777,74,749   174,777,74,749   174,777,74,749   174,777,74,749   174,777,777,74,749   174,777,777,74,749   174,777,777,74,749   174,777,777,74,749   174,777,777,777,74,749   174,777,777,777,777,777,777,777,777,777,					
Tijara VISA Card   48,688,351   53,716,228   16,100,139   174,776,832   7,895,595   15,151,942   7,895,595   15,151,942   7,895,595   15,151,942   7,895,595   15,151,942   7,895,595   15,151,942   7,895,595   7,895,595   7,895,595   7,895,595   7,895,595   7,895,595   7,895,595   7,895,595   7,895,595   7,9					
Inland bills purchased   208,100,139   174,776,632   Foreign bills purchased and discounted   7,895,598   15,151,942   70tal Profit on Investments   9,435,955,346   8,866,400,514   Profit received from FC clearing account   Profit received from Bank and other Financial Institution   101,802,153   60,772,925   60,772,925   70tal   9,537,757,439   8,927,173,439   8,927,173,439   70tal   7,537,757,499   8,927,173,439   7,537,757,499   7,537,75					•
Foreign bills purchased and discounted   7,895,595   15,151,942   8,866,400,514		•			
Total Profit on Investments		·			
Profit received from Bank and other Financial Institution   101,802,153   60,772,925   70flt on Placement   101,802,153   60,772,925   70flt on Placement   101,802,153   60,772,925   8,927,173,439   8,927,173,439   8,927,173,439   7,737,749   7		• •			8,866,400,514
Profit received from Bank and other Financial Institution   101,802,153   60,772,925   70flt on Placement   101,802,153   60,772,925   70flt on Placement   101,802,153   60,772,925   8,927,173,439   8,927,173,439   8,927,173,439   7,737,749   7					
Profit on Placement		· · · · · · · · · · · · · · · · · · ·		101 802 153	- 60 772 925
Total   9,537,757,499   8,927,173,439   18.3(a)   Consolidated profit on investment   Standard Bank Limited (note-18.3)   9,537,757,499   (210,189,999)   (2				-	-
18.3(a)   Consolidated profit on investment   Standard Bank Limited (note-18.3)   9,537,757,499   (209,978,949)   (210,189,999)   Standard Bank Limited (Profit Received from SCML)   (209,978,949)   (210,189,999)   Standard Bank Limited (Profit Received from SBSL)   (21,662,103)   (21,322,315)   Standard Exchange Co.(UK) Ltd.   1,019,068   208,791   SBL Capital Mgt. Ltd.   231,655,703   214,838,024   48,550,207   39,587,341,425   48,550,207   44,696,290   9,587,341,425   8,955,404,230   19.   Profit paid on deposits, borrowings, etc.   Profit paid on deposits (note -19.1)   6,543,068,207   713,771,889   718,846,399   7,256,840,096   6,363,560,756   19.1   Profit paid on deposits (note -19.1)   713,771,889   718,846,399   7,256,840,096   6,363,560,756   19.1   Profit paid on deposits (note -19.1)   Profit paid on deposits (note -19.1)   713,771,889   718,846,399   7,256,840,096   6,363,560,756   19.1   Profit paid on deposits (note -19.1)				101,802,153	60,772,925
Standard Bank Limited (note-18.3)   9,537,757,499   (209,978,949)   (210,189,999)   (210,189			Total	9,537,757,499	8,927,173,439
Standard Bank Limited (note-18.3)   9,537,757,499   (209,978,949)   (210,189,999)   (210,189				-	-
Standard Bank Limited (Profit Received from SCML) (209,978,949) (210,189,999) Standard Bank Limited (Profit Received from SBSL) (21,662,103) (21,322,315) (21,662,103) (21,322,315) (21,322,315) (21,322,315) (21,322,315) (21,322,315) (21,322,315) (21,322,315) (21,322,315) (21,323,315) (21,323,315) (21,323,315) (21,323,315) (21,323,315) (21,323,315) (21,323,315) (21,323,315) (21,323,315) (21,323,315) (21,323,315) (21,323,315) (21,323,315) (21,323,314,325) (21,323,315) (21,323,315) (21,323,315) (21,323,314,325) (21,323,314,325) (21,323,314,325) (21,323,314,325) (21,323,314,325) (21,323,314,325) (21,323,314,325) (21,323,314,325) (21,323,314,325) (21,323,314,325) (21,323,314,325) (21,323,314,325) (21,323,314,325) (21,323,314,325) (21,323,314,325) (21,323,314,325) (21,323,314,314,314,314,314,314,314,314,314,31	18.3(a)	•			
Standard Bank Limited (Profit Received from SBSL)					
Standard Exchange Co, (UK) Ltd.   1,019,068   208,791   SBL Capital Mgt. Ltd.   231,655,730   214,838,024   48,550,207   44,696,290		· · · · · · · · · · · · · · · · · · ·			
Standard Express(USA) Ltd.         1,019,068         208,791           SBL Capital Mgt. Ltd.         231,655,703         214,638,024           SBL Securities Ltd.         48,555,007         44,696,290           9,587,341,425         8,955,404,230           19. Profit paid on deposits, horrowings, etc.           Profit paid on deposits (note -19.1)         6,543,068,207         718,741,895           Profit paid on borrowings (note -19.1)         713,771,889         718,846,399           7,256,840,096         6,363,560,756           19.1         Profit paid on deposits , borrowing etc of the Bank           Profit paid on deposits , borrowing etc of the Bank           Profit paid on deposits , borrowing etc of the Bank           Profit paid on deposits , borrowing etc of the Bank           Profit paid on deposits , borrowing etc of the Bank           Profit paid on deposits , borrowing etc of the Bank           Profit paid on deposits , borrowing etc of the Bank           Profit paid on deposits , borrowing etc of the Bank           Profit paid on deposits , borrowing etc of the Bank           Profit paid on deposits , borrowing etc of the Bank           Profit paid on deposits , borrowing etc of the Bank <td< td=""><td></td><td>· · · · · · · · · · · · · · · · · · ·</td><td></td><td>(21,662,103)</td><td>(21,322,315)</td></td<>		· · · · · · · · · · · · · · · · · · ·		(21,662,103)	(21,322,315)
SBL Capital Mgt. Ltd.         231,655,703 48,550,207 44,696,290         214,838,024 48,550,207 44,696,290           9,587,341,425         8,955,404,230           19. Profit paid on deposits ( note -19.1)         6,543,068,207 713,771,889         5,644,714,357           Profit paid on borrowings ( note -19.1)         713,771,889         718,846,399           19.1 Profit paid on deposits , borrowing etc of the Bank Profit paid on deposits , borrowing etc of the Bank Profit paid on deposits         219,888,929         229,858,171           Mudaraba Savings Deposits         219,888,929         229,858,171           Mudaraba Tem Deposits Schemes         5,020,457,696         3,969,067,808           Mudaraba Deposit Schemes         755,357,515         1,005,985,698           Profit paid on borrowing         -         -           Profit paid on borrowing         -         -           Profit paid on borrowing         6,543,068,207         5,644,714,357           Profit paid on borrowing         -         -           Profit paid on borrowing         364,504,165         381,645,833           Profit paid on Bangladesh Bank Refinance         55,846,468         40,203,227           Profit paid on Notice Money Borrowing         1,894,460         -           Profit paid on repurchase agreement(Repo)         -				1 010 069	-
SBL Securities Ltd.		. , ,			•
19.   Profit paid on deposits, borrowings, etc.   Profit paid on deposits ( note -19.1)		. •			
19. Profit paid on deposits ( note -19.1)       6,543,068,207       5,644,714,357         Profit paid on deposits ( note -19.1)       6,543,068,207       718,846,399         718,771,889       718,846,399         7,256,840,096       6,363,560,756         19.1       Profit paid on deposits ,borrowing etc of the Bank Profit paid on deposits         Profit paid on deposits         Mudaraba Savings Deposits       219,888,929       229,858,171         Mudaraba Savings Deposits       547,364,067       439,802,679         Mudaraba Term Deposits       547,364,067       439,802,679         Mudaraba Term Deposits Chemes       55,357,515       1,005,985,698         Mudaraba Deposit Schemes       755,357,515       1,005,985,698         Mudaraba Deposit Schemes       75,357,515       1,005,985,698         Mudaraba Deposit Schemes       6,543,068,207       5,644,714,357         Profit paid on borrowing       364,504,165       381,645,833         Profit paid on borrowing       364,504,165 <td< td=""><td></td><td>ODE Geodifiles Etd.</td><td></td><td></td><td></td></td<>		ODE Geodifiles Etd.			
Profit paid on deposits ( note -19.1)       6,543,068,207 713,771,889       5,644,714,357 718,846,399         19.1 Profit paid on deposits ,borrowing etc of the Bank Profit paid on deposits       219,888,929 6,363,560,756       229,858,171         Mudaraba Savings Deposits       219,888,929 829,858,171       229,858,171         Mudaraba Term Deposits       5,020,457,696 3,969,067,808       3,969,067,808         Mudaraba Deposit Schemes       755,357,515 1,005,985,698       1,005,985,698         Profit on lease liabilities as per IFRS-16					3,555, 15 1,255
Profit paid on borrowings (note -19.1)	19.	Profit paid on deposits, borrowings, etc.			
19.1 Profit paid on deposits ,borrowing etc of the Bank Profit paid on deposits         Profit paid on deposits       229,858,171         Mudaraba Savings Deposits       219,888,929       229,858,171         Mudaraba Term Deposits       547,364,067       439,802,679         Mudaraba Term Deposits Schemes       755,357,515       1,005,985,698         Profit on lease liabilities as per IFRS-16       -       -         Foreign Currency       6,543,068,207       5,644,714,357         Profit paid on borrowing       364,504,165       381,645,833         Profit paid on subordinated Bond       364,504,165       381,645,833         Profit paid on Bangladesh Bank Refinance       55,846,468       40,203,227         Profit paid on foreign Bank       14,106,796       31,384,840         Profit Paid On Notice Money Borrowing       1,889,460       -         Profit paid on repurchase agreement(Repo)       713,771,889       718,846,399		Profit paid on deposits ( note -19.1)		6,543,068,207	5,644,714,357
Profit paid on deposits ,borrowing etc of the Bank   Profit paid on deposits   Profit paid on borrowing   Profit paid on borrowing   Profit paid on Perpetual Bond   Profit paid on Perpetual Bond   Profit paid on foreign Bank   Profit paid on repurchase agreement(Repo)   Profit paid on passing passing passing passing profit paid on repurchase agreement(Repo)   Profit paid on repurchase agreement(Repo)   Profit paid on repurchase agreement(Repo)   Profit paid passing		Profit paid on borrowings ( note -19.1)		713,771,889	718,846,399
Profit paid on deposits         Mudaraba Savings Deposits       219,888,929       229,858,171         Mudaraba Short Term Deposits       547,364,067       439,802,679         Mudaraba Term Deposits       5,020,457,696       3,969,067,808         Mudaraba Deposit Schemes       755,357,515       1,005,985,698         Profit on lease liabilities as per IFRS-16       -       -         Foreign Currency       6,543,068,207       5,644,714,357         Profit paid on borrowing         Profit paid on subordinated Bond       364,504,165       381,645,833         Profit paid on Perpetual Bond       277,425,000       265,612,500         Profit paid on Bangladesh Bank Refinance       55,846,468       40,203,227         Profit paid on foreign Bank       14,106,796       31,384,840         Profit Paid On Notice Money Borrowing       1,889,460       -         Profit paid on repurchase agreement(Repo)       713,771,889       718,846,399				7,256,840,096	6,363,560,756
Profit paid on deposits         Mudaraba Savings Deposits       219,888,929       229,858,171         Mudaraba Short Term Deposits       547,364,067       439,802,679         Mudaraba Term Deposits       5,020,457,696       3,969,067,808         Mudaraba Deposit Schemes       755,357,515       1,005,985,698         Profit on lease liabilities as per IFRS-16       -       -         Foreign Currency       6,543,068,207       5,644,714,357         Profit paid on borrowing         Profit paid on subordinated Bond       364,504,165       381,645,833         Profit paid on Perpetual Bond       277,425,000       265,612,500         Profit paid on Bangladesh Bank Refinance       55,846,468       40,203,227         Profit paid on foreign Bank       14,106,796       31,384,840         Profit Paid On Notice Money Borrowing       1,889,460       -         Profit paid on repurchase agreement(Repo)       713,771,889       718,846,399				-	
Mudaraba Savings Deposits       219,888,929       229,858,171         Mudaraba Short Term Deposits       547,364,067       439,802,679         Mudaraba Term Deposits       5,020,457,696       3,969,067,808         Mudaraba Deposit Schemes       755,357,515       1,005,985,698         Profit on lease liabilities as per IFRS-16       -       -         Foreign Currency       -       -         Profit paid on borrowing       5,643,068,207       5,644,714,357         Profit paid on subordinated Bond       364,504,165       381,645,833         Profit paid on Perpetual Bond       277,425,000       265,612,500         Profit paid on Bangladesh Bank Refinance       55,846,468       40,203,227         Profit paid on Notice Money Borrowing       14,106,796       31,384,840         Profit paid on repurchase agreement(Repo)       -       -         713,771,889       718,846,399	19.1				
Mudaraba Short Term Deposits       547,364,067       439,802,679         Mudaraba Term Deposits       5,020,457,696       3,969,067,808         Mudaraba Deposit Schemes       755,357,515       1,005,985,698         Profit on lease liabilities as per IFRS-16       -       -         Foreign Currency       -       -         Frofit paid on borrowing       5,644,714,357         Profit paid on subordinated Bond       364,504,165       381,645,833         Profit paid on Perpetual Bond       277,425,000       265,612,500         Profit paid on Bangladesh Bank Refinance       55,846,468       40,203,227         Profit paid on foreign Bank       14,106,796       31,384,840         Profit Paid On Notice Money Borrowing       1,889,460       -         Profit paid on repurchase agreement(Repo)       -       -		· · · · · · · · · · · · · · · · · · ·		212.222.222	
Mudaraba Term Deposits       5,020,457,696       3,969,067,808         Mudaraba Deposit Schemes       755,357,515       1,005,985,698         Profit on lease liabilities as per IFRS-16       -       -         Foreign Currency       -       6,543,068,207       5,644,714,357         Profit paid on borrowing         Profit paid on subordinated Bond       364,504,165       381,645,833         Profit paid on Perpetual Bond       277,425,000       265,612,500         Profit paid on Bangladesh Bank Refinance       55,846,468       40,203,227         Profit paid on foreign Bank       14,106,796       31,384,840         Profit Paid On Notice Money Borrowing       1,889,460       -         Profit paid on repurchase agreement(Repo)       -       -         713,771,889       718,846,399		· ·			
Mudaraba Deposit Schemes       755,357,515       1,005,985,698         Profit on lease liabilities as per IFRS-16       -       -         Foreign Currency       -       -         6,543,068,207       5,644,714,357         Profit paid on borrowing         Profit paid on subordinated Bond       364,504,165       381,645,833         Profit paid on Perpetual Bond       277,425,000       265,612,500         Profit paid on Bangladesh Bank Refinance       55,846,468       40,203,227         Profit paid on foreign Bank       14,106,796       31,384,840         Profit Paid On Notice Money Borrowing       1,889,460       -         Profit paid on repurchase agreement(Repo)       -       -         713,771,889       718,846,399		·			
Profit on lease liabilities as per IFRS-16         -         -           Foreign Currency         6,543,068,207         5,644,714,357           Profit paid on borrowing           Profit paid on subordinated Bond         364,504,165         381,645,833           Profit paid on Perpetual Bond         277,425,000         265,612,500           Profit paid on Bangladesh Bank Refinance         55,846,468         40,203,227           Profit paid on foreign Bank         14,106,796         31,384,840           Profit Paid On Notice Money Borrowing         1,889,460         -           Profit paid on repurchase agreement(Repo)         713,771,889         718,846,399					
Foreign Currency         -				-	-
Profit paid on borrowing         5,644,714,357           Profit paid on subordinated Bond         364,504,165         381,645,833           Profit paid on Perpetual Bond         277,425,000         265,612,500           Profit paid on Bangladesh Bank Refinance         55,846,468         40,203,227           Profit paid on foreign Bank         14,106,796         31,384,840           Profit Paid On Notice Money Borrowing         1,889,460         -           Profit paid on repurchase agreement(Repo)         713,771,889         718,846,399				-	-
Profit paid on subordinated Bond       364,504,165       381,645,833         Profit paid on Perpetual Bond       277,425,000       265,612,500         Profit paid on Bangladesh Bank Refinance       55,846,468       40,203,227         Profit paid on foreign Bank       14,106,796       31,384,840         Profit Paid On Notice Money Borrowing       1,889,460       -         Profit paid on repurchase agreement(Repo)       713,771,889       718,846,399		Ç ,		6,543,068,207	5,644,714,357
Profit paid on Perpetual Bond       277,425,000       265,612,500         Profit paid on Bangladesh Bank Refinance       55,846,468       40,203,227         Profit paid on foreign Bank       14,106,796       31,384,840         Profit Paid On Notice Money Borrowing       1,889,460       -         Profit paid on repurchase agreement(Repo)       713,771,889       718,846,399		Profit paid on borrowing			
Profit paid on Bangladesh Bank Refinance       55,846,468       40,203,227         Profit paid on foreign Bank       14,106,796       31,384,840         Profit Paid On Notice Money Borrowing       1,889,460       -         Profit paid on repurchase agreement(Repo)       -       -         713,771,889       718,846,399		Profit paid on subordinated Bond		364,504,165	381,645,833
Profit paid on foreign Bank       14,106,796       31,384,840         Profit Paid On Notice Money Borrowing       1,889,460       -         Profit paid on repurchase agreement(Repo)       -       -       -         713,771,889       718,846,399		Profit paid on Perpetual Bond		277,425,000	265,612,500
Profit Paid On Notice Money Borrowing 1,889,460 Profit paid on repurchase agreement(Repo) 1,889,460		Profit paid on Bangladesh Bank Refinance		55,846,468	40,203,227
Profit paid on repurchase agreement(Repo)         -         -         -         713,771,889         718,846,399				14,106,796	31,384,840
713,771,889 718,846,399				1 4 000 400	_
				1,889,460	_
30				_	-

		7,256,840,096	6,363,560,756
19(a)	Consolidated profit paid on Deposits, borrowings, etc.		
	Standard Bank Limited (note-19)	7,256,840,096	6,363,560,756
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	_	- -
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		7,256,840,096	6,363,560,756
20.	Income from Investment		
	Dividend on shares	1,875,000	9,079,196
	Gain on shares	-	2,615,788
	Profit received from Prize /Bond Profit received from Perpetual Bond	1,313,620 277,425,000	1,500,000 266,092,962
	Profit from Government Securities(GIIB)	46,699,918	42,248,785
	Profit from Government Securities/bond/Sukuk	360,337,730	343,739,718
		687,651,268	665,276,449
20( )		<del></del>	-
20(a)	Consolidated Income from Investment Standard Bank Limited	687,651,268	665 076 440
	Standard Exchange Co.(UK) Ltd.	087,031,200	665,276,449
	Standard Express(USA) Ltd.	_	-
	SBL Capital Mgt. Ltd.	40,656,814	91,840,644
	SBL Securities Ltd.	16,391,261	28,844,193
		744,699,343	785,961,286
21.	Commission/Fees, Exchange and Brokerage		
	Commission /Fees (note-21.1)	534,528,824	479,906,391
	Exchange earnings (note-21.2)	500,944,743	505,642,790
	Brokerage	-	-
		1,035,473,567	985,549,181
21.1	Commission	-	-
	Commission on Import L/Cs	238,534,789	213,618,701
	Commission on Export L/Cs	164,111,084	171,880,300
	Rebate on nostro a/c	1,731,321	-
	Commission on Bank Guarantee	122,383,026	85,566,805
	Commission on chanchyapatra Commission on Remmittance	7,768,605	8,840,586
	Underwriting commission	-	-
	•	534,528,824	479,906,391
	Brokerage		
		534,528,824	479,906,391
21.2	Exchange		
	Gains arising from Dealing Securities Gains arising from Investment Securities		-
	Gains arising from Foreign Trade Business	500,944,743	505,642,790
		500,944,743	505,642,790
21(a)	Consolidated Commission, Exchange and Brokerage	1 025 472 567	095 540 191
	Standard Bank Limited (note-21) Standard Exchange Co.(UK) Ltd.	1,035,473,567 20,113,647	985,549,181 27,185,788
	Standard Express(USA) Ltd.	125,787,572	125,838,999
	SBL Capital Mgt. Ltd.	18,795,277	36,036,888
	SBL Securities Ltd.	18,125,243	22,945,252
		1,218,295,305	1,197,556,108
22.	Other operating income		
	SWIFT & Telex charge recoveries  Postage charge recoveries	9,014,943 5,699,209	7,034,822 6,666,590
	Service charges	301,997,538	50,124,017
	Locker charges	1,180,051	1,108,975
	Investments processing /documentation fees	11,669,993	15,210,016
	Capital Gain on Sale of Assets	-	295,133
	Service charges agst CIB/Clearing return	-	-
	Debit / VISA Card Fees Stationery Charge Recovery	65,488,074 1,286,918	63,215,732
	Handling Commission On Lease Finance	966,410	2,510,754 678,685
	Handling Charge On Pe-Hsia Booth	355,710	352,320

Barring on Treasury FEX   \$3.88.947   7.094.718   7.				
MPSB Settlement income		Earning on Treasury FEX	3,838,647	1,589,370
Recovery From Willer Off Investments AC   248,80   15,1947/780   268,086   241,020,526   182,109,780   182,109,7		NPSB Settlement Income		7,047,751
Chare earnings		Charges On Rtgs	7,247,848	6,564,523
22 a   Consolidated other operating income   Standard Bank Limited (note-22)   Standard Bank Limited (note-22)   421,202,506   427,307,506   430,0185   430,00185   430,		Recovery From Written Off Investments A/C	248,890	15,842,786
2(p)   Consolidated other operating income		Other earnings	4,253,483	3,868,284
Samdard Samk Limiked (note-22)			421,202,526	182,109,759
Samdard Samk Limiked (note-22)			-	-
Sendard Exchange Co (UK) Ltd.   4265.056   4673.275   58L Capital Mgt Ltd.   4265.056   4673.275   58L Capital Mgt Ltd.   4265.056   4673.275   58L Capital Mgt Ltd.   4265.056   427.636.688   183.321.007   180.000   780.000	22(a)			
Sandard Express (USA) Ltd.				
SEL Capital Mot Ltd.   990,000   780,000     SEL Securities Ltd.   174,943   188,000     247,636,688   188,321,207     23.   Satries and allowances   1887,685,000   905,300,720     Allowances (note 23.1)   1,153,719,041   1,603,636,94     Bank's contribution to provident fund   81,125,235   81,573,132   2,247,675,000     Casual wages   24,1219,000   38,773,324     24,472,676,682   2,323,713,322   2,447,237,612     24.   Allowances   445,884,000   447,677,520     Entertainment allowances   65,710,449   646,667,000     Entertainment allowances   65,710,449   646,667,000     Entertainment allowances   65,710,449   646,667,000     Entertainment allowances   68,753,071   77,746,186     House remaintenance & 11,103,887   12,231,460     House remaintenance & 11,103,887   12,231,460     House remaintenance & 11,103,887   12,231,460     Risk allowances   88,753,071   77,746,186     House remaintenance & 11,103,887   12,231,460     Risk allowances   2,470,919   2,148,493     Royal allowances   2,270,919     Royal allowances   2,270,919   2,148,493     Royal allowances   2,270,919     Royal			, , , , , , , , , , , , , , , , , , , ,	•
SRI. Securities Ltd.				· ·
23.   Salaries and allowances   188,321,207   1897,848,588   188,321,207   1837,848,588   188,321,207   1837,848,588   188,321,207   1837,848,588   188,321,207   1837,848,588   188,321,207   1837,848,588   188,321,207   1838,530,749   1838,530,				•
		SDL Securities Ltd.		
Basic salary   S87,868,50E   S83,50,729	22	Salarios and allowanees		,
Allowances (note-23.1)   1,155.719.149   1,156.279.159.15   80.056.540   80.056.5	23.		887 868 506	895 350 729
Banus & ev-gratis   151,781,419   827,565,887   88,151,325   38,753,320   38,753,		•		· ·
Bank's contribution to provident fund		,		
Casual wages		<u> </u>		
Allowances		·	41,219,030	38,793,324
House rent allowances			2,323,713,322	2,447,297,612
House rent allowances			-	
Conveyance allowances	23.1			
Entertaimment allowances				· ·
House maintenance & utility   88,753,071   77,746,186   88,753,071   77,746,186   88,753,071   77,746,186   88,753,071   77,746,186   88,753,071   77,746,186   88,753,071   77,746,186   88,753,071   77,746,186   78,865,072   1,885,520   1,885,820   1,885,820   1,885,820   1,885,820   1,885,820   1,885,820   1,885,827   1,231,489   1,231,489   1,231,489   1,231,489   1,231,489   1,231,489   1,231,489   1,231,489   1,231,489   1,231,489   1,231,489   1,231,489   1,231,499   1,231,4		•		
Medical allowances   88,753,071   77,746,186   Risk allowances   1,836,520   1,838,520   1,838,520   1,838,520   1,838,520   1,838,520   1,231,469   1,431,469				
Risk allowances		,		
Washing allowances				
Remuneration for probationaries				
Charge allowances				
Gratuity			2,470,919	2,184,493
Leave Encashment   13,089,403   799,419   864,000   1,153,719,041   1,160,036,549   1,163,719,041   1,160,036,549   1,160,03		Leave Fare Compensation	74,900,134	75,934,244
Extra allowances   789,419   1,153,719,041   1,186,036,549     23(a)   Consolidated salaries and allowances   Standard Bank Limited (note-23)   2,233,713,322   4,447,297,612   4,068,615   4,468,271   5,240,275,012   5,240,275,012   13,133,185   13,025,700   13,133,185   13,025,700   13,133,185   13,025,700   13,133,185   13,132,195   13,133,185   13,132,195   13,133,185   13,13		Gratuity	315,000,000	309,998,700
1,153,719,041   1,186,036,549		Leave Encashment	13,089,403	4,668,889
23(a)		Extra allowances		
Standard Bank Limited (note-23)			1,153,719,041	1,186,036,549
Standard Exchange Co.(UK) Ltd.	23(a)	Consolidated salaries and allowances		
Standard Express(USA) Ltd.   60,422,991   36,903,636   SBL Capital Mgt. Ltd.   10,643,790   10,643,790   10,257,700   9,529,015   2,409,106,608   2,511,331,719   1,0257,700   1,0257,700   2,2409,106,608   2,511,331,719   1,0257,700   1,0				
SBL Capital Mgt. Ltd.   10,643,979   13,133,185   10,257,700   2,529,015   2,409,106,608   2,511,331,719   2,409,106,608   2,511,331,719   2,409,106,608   2,511,331,719   2,409,106,608   2,511,331,719   2,409,106,608   2,511,331,719   2,409,106,608   2,511,331,719   2,409,106,608   2,511,331,719   2,409,106,608   2,511,331,719   2,409,106,608   2,409,05,635   4,409,06,635   4,				
SBL Securities Ltd.				
24.         Rent, Taxes, Insurance, electricity, etc.         Rent- Office         262,013,934         247,905,635           Rent- Office         262,013,934         247,905,635           Rent- Godown         418,000         413,000           Rent Paid - Atm Booth         12,528,014         12,209,092           Rates and taxes         44,206,168         40,791,339           Insurance         100,950,279         114,026,756           Utilities         50,463,406         49,525,756           Utilities         470,579,800         464,871,578           Standard Bank Limited (note-24)         470,579,800         464,871,578           Standard Exchange Co.(UK) Ltd.         4,803,161         5,251,313           Standard Express(USA) Ltd.         28,137,021         50,681,961           SBL Securities Ltd.         2,081,628         2,370,229           SBL Securities Ltd.         1,883,365         2,161,636           SBL Securities Ltd.         1,883,365         2,216,636           SE, Legal Express         3,474,305         6,185,438           Legal Charges         3,474,305         6,185,438           Fees, Stamp & notary public expenses         3,476,305         6,185,438           Standard Bank Limited (note		, •		
24. Rent, Taxes, Insurance, electricity, etc. Rent- Office Rent- Office Rent- Godown Rent Paid - Atm Booth Rates and taxes Insurance Utilities  262,013,934 418,000 413,000 413,000 12,528,014 12,229,092 Rates and taxes 44,206,188 40,791,339 Insurance 100,950,279 114,026,756 100,950,279 114,026,756 470,579,800 464,871,578  24(a)  Consolidated Rent, Taxes, Insurance, electricity, etc. Standard Bank Limited (note-24) Standard Express(USA) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd. 28,137,021 50,681,961 507,484,974 525,336,716  25. Legal expenses Legal Charges Legal Charges Legal Charges Stamp & notary public expenses  Legal Charges Stamp & notary public expenses Standard Express(USA) Ltd. 507,484,974 525,336,716  25(a) Consolidated Legal expenses Standard Bank Limited (note-25) Standard Express(UK) Ltd. 50,416,739 54,416,739 55,338,345 54,167,39 55,416,739 55,338,345 55,416,739 56,616,616,616 56,610,614 56,610,614		SBL Securities Ltd.		
Rent- Office			2,409,100,000	2,311,331,719
Rent-Godown	24.	• • •		
Rent Paid - Atm Booth Rates and taxes   12,528,014   44,206,168   40,791,339   100,950,279   114,026,756   50,463,406   49,525,756   470,579,800   464,871,578   100,579,800   464,871,579   100,579,800   464,871,578   100,579,800   464,871,578   100,579,800   464,871,578   100,579,800   464,871,578   100,579,800   464,871,578   100,579,800   464,871,578   100,579,800   464,871,578   100,579,800   464,871,578   100,579,800   400,579,800   400,579,800   400,579,800   400,579,800   400,579,800   400,575				· ·
Rates and taxes				
Insurance				
Utilities         50,463,406         49,525,756           24(a)         Consolidated Rent, Taxes, Insurance, electricity, etc.           Standard Bank Limited (note-24)         470,579,800         464,871,578           Standard Exchange Co.(UK) Ltd.         4,803,161         5,251,313           Standard Express(USA) Ltd.         28,137,021         50,681,961           SBL Securities Ltd.         2,081,628         2,370,229           SBL Securities Ltd.         2,081,628         2,161,636           55. Legal expenses           Legal Charges         3,474,305         6,185,438           Fees ,Stamp & notary public expenses         3,474,305         6,185,438           Fees ,Stamp & notary public expenses           Standard Bank Limited (note-25)         5,416,739         10,678,894           Standard Exchange Co.(UK) Ltd.         - 95,338           Standard Express(USA) Ltd.         6,610,614         11,749,716				
24(a)   Consolidated Rent, Taxes, Insurance, electricity, etc.   Standard Bank Limited (note-24)   470,579,800   464,871,578   Standard Exchange Co.(UK) Ltd.   4,803,161   5,251,313				
24(a) Consolidated Rent, Taxes, Insurance, electricity, etc.  Standard Bank Limited (note-24) Standard Exchange Co.(UK) Ltd. Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd.  20,81,628 21,370,229 SBL Securities Ltd. 25. Legal expenses Legal Charges Fees ,Stamp & notary public expenses  11,942,434 4,493,456 507,484,974 525,336,716  25(a) Consolidated Legal expenses. Standard Bank Limited (note-25) Standard Exchange Co.(UK) Ltd. SBL Securities Ltd. 507,484,974 525,336,716  507,484,974 525,336,716  507,484,974 525,336,716  507,484,974 525,336,716  507,484,974 525,336,716  507,484,974 525,336,716  507,484,974 525,336,716  507,484,974 525,336,716  60,185,438 50		Cundos		
Standard Bank Limited (note-24)       470,579,800       464,871,578         Standard Exchange Co.(UK) Ltd.       4,803,161       5,251,313         Standard Express(USA) Ltd.       28,137,021       50,681,961         SBL Capital Mgt. Ltd.       2,081,628       2,370,229         SBL Securities Ltd.       1,883,365       2,161,636         507,484,974       525,336,716         25. Legal expenses       3,474,305       6,185,438         Fees ,Stamp & notary public expenses       1,942,434       4,493,456         5,416,739       10,678,894         Standard Bank Limited (note-25)       5,416,739       10,678,894         Standard Expenses (USA) Ltd.       -       95,338         Standard Express(USA) Ltd.       6,610,614       11,749,716				- ,- ,
Standard Exchange Co.(UK) Ltd.       4,803,161       5,251,313         Standard Express(USA) Ltd.       28,137,021       50,681,961         SBL Capital Mgt. Ltd.       2,081,628       2,370,229         SBL Securities Ltd.       1,883,365       2,161,636         507,484,974       525,336,716         25. Legal expenses         Legal Charges       3,474,305       6,185,438         Fees ,Stamp & notary public expenses       1,942,434       4,493,456         5,416,739       10,678,894         Standard Bank Limited (note-25)       5,416,739       10,678,894         Standard Exchange Co.(UK) Ltd.       -       95,338         Standard Express(USA) Ltd.       6,610,614       11,749,716         SDL Capital Mat Little       4,00,675	24(a)			
Standard Express(USA) Ltd.       28,137,021       50,681,961         SBL Capital Mgt. Ltd.       2,081,628       2,370,229         SBL Securities Ltd.       1,883,365       2,161,636         507,484,974       525,336,716         25. Legal expenses       3,474,305       6,185,438         Legal Charges       3,474,305       6,185,438         Fees ,Stamp & notary public expenses       1,942,434       4,493,456         5,416,739       10,678,894         Standard Bank Limited (note-25)       5,416,739       10,678,894         Standard Exchange Co.(UK) Ltd.       -       95,338         Standard Express(USA) Ltd.       6,610,614       11,749,716         SRI Conitel Met Ltd.       400,675		` ,		
SBL Capital Mgt. Ltd. 2,081,628 1,883,365 2,161,636  SBL Securities Ltd. 1,883,365 2,161,636  507,484,974 525,336,716  25. Legal expenses  Legal Charges Fees ,Stamp & notary public expenses 1,942,434 4,493,456  5,416,739 10,678,894  Standard Bank Limited (note-25) Standard Exchange Co.(UK) Ltd 95,338 Standard Express(USA) Ltd. 6,610,614 11,749,716  SPL Consist Met. Ltd. 1,883,365 2,161,636  507,484,974 525,336,716  50,185,438 2,493,456  5,416,739 10,678,894  5,416,739 10,678,894  6,610,614 11,749,716				
SBL Securities Ltd. 1,883,365 507,484,974 525,336,716  25. Legal expenses Legal Charges Fees ,Stamp & notary public expenses 3,474,305 5,416,739 10,678,894  25(a) Consolidated Legal expenses. Standard Bank Limited (note-25) Standard Exchange Co.(UK) Ltd. 5tandard Expenses(USA) Ltd. 6,610,614 11,749,716				
25. Legal expenses Legal Charges Fees ,Stamp & notary public expenses  25(a) Consolidated Legal expenses. Standard Bank Limited (note-25) Standard Exchange Co.(UK) Ltd. Standard Expenses(USA) Ltd. Standard Expenses(USA) Ltd. Standard Expenses(USA) Ltd. Standard Mat. Ltd. Standard Mat. Ltd. Standard Expenses(USA) Ltd.				
25. Legal expenses         Legal Charges       3,474,305       6,185,438         Fees ,Stamp & notary public expenses       1,942,434       4,493,456         5,416,739       10,678,894         Standard Bank Limited (note-25)       5,416,739       10,678,894         Standard Exchange Co.(UK) Ltd.       -       95,338         Standard Express(USA) Ltd.       6,610,614       11,749,716         SPL Conital Met Ltd.       6,610,614       11,749,716		OBE Goodinico Eta.		
Legal Charges       3,474,305       6,185,438         Fees ,Stamp & notary public expenses       1,942,434       4,493,456         5,416,739       10,678,894         Standard Bank Limited (note-25)       5,416,739       10,678,894         Standard Exchange Co.(UK) Ltd.       -       95,338         Standard Express(USA) Ltd.       6,610,614       11,749,716         SPL Conital Met Ltd.       400,675	25	l egal expenses		,
Tees ,Stamp & notary public expenses   1,942,434   4,493,456     5,416,739   10,678,894	20.		3.474.305	6.185.438
25(a) Consolidated Legal expenses. Standard Bank Limited (note-25) Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.				
Standard Bank Limited (note-25)       5,416,739       10,678,894         Standard Exchange Co.(UK) Ltd.       -       95,338         Standard Express(USA) Ltd.       6,610,614       11,749,716         SPL Conital Mat. Ltd.       400,675			5,416,739	
Standard Bank Limited (note-25)       5,416,739       10,678,894         Standard Exchange Co.(UK) Ltd.       -       95,338         Standard Express(USA) Ltd.       6,610,614       11,749,716         SPL Conital Mat. Ltd.       400,675			<del></del>	
Standard Exchange Co.(UK) Ltd.       -       95,338         Standard Express(USA) Ltd.       6,610,614       11,749,716         SPL Conital Met. Ltd.       400,675	25(a)			
Standard Express(USA) Ltd. 6,610,614 11,749,716		, ,	5,416,739	
CDL Conitol Met 1 to				
эрт Сарнан мідт. тід. — 32 — — — — — 400,675 —				
		эрг Сарнан мун. Eta.	32 -	400,675

	SBL Securities Ltd.	171,350	5,750
		12,198,703	22,930,373
26.	Postage, Stamps, Telecommunication etc.		
20.	Postage	6,027,484	7,008,407
	Telegram, telex, fax and e-mail	142,045	203,957
	Telephone, Mobile (office & residence)	4,363,338	4,462,537
		10,532,867	11,674,901
26(a)	Consolidated Postage, Stamps, Telecommunication etc.		
	Standard Bank Limited (note-26)	10,532,867	11,674,901
	Standard Exchange Co.(UK) Ltd.	35,178	56,249
	Standard Express(USA) Ltd.	2,014,652	3,705,372
	SBL Capital Mgt. Ltd. SBL Securities Ltd.	30,054 198,959	50,639 160,507
	ODE decurries Etd.	12,811,711	15,647,668
27.	Stationery, Printing, Advertisement etc.		
	Printing stationery	5,653,955	5,260,816
	Security stationery Petty stationery	281,299 7,390,087	428,962 6,365,037
	Computer stationery	9,279,088	8,782,221
	Calender ,Dairy,Greetings Crads Etc	8,912,500	8,382,807
	Publicity and advertisement	6,740,601	11,747,397
		38,257,530	40,967,240
27(a)	Consolidated Stationery, Printing, Advertisement etc.		_
()	Standard Bank Limited (note-27)	38,257,530	40,967,240
	Standard Exchange Co.(UK) Ltd.	534,707	496,286
	Standard Express(USA) Ltd.	2,792,790	3,806,253
	SBL Capital Mgt. Ltd.	39,728	230,180
	SBL Securities Ltd.	144,795	149,865
		41,769,550	45,649,824
28.	Managing Director's salary and fees		
	Basic salary	5,564,516	6,750,000
	House rent allowance	1,483,871	1,800,000
	Medical Allowances House maintenance & utility	700,000 370,968	450.000
	Bank's contribution to provident fund	31,452	675,000
	Entertainment	391,935	900,000
	Cook & Servant	20,968	450,000
	Residence Security Guard	370,968	450,000
	Bonus	750,000	1,500,000
	Leave Fare Compensation	- 0 694 679	750,000
		9,684,678	13,725,000
29.	Directors fees & meeting expenses Directors fees	4 504 000	4 70 4 400
	Travelling and haltage	1,504,000 458,598	1,734,400 385,385
	Refreshment and dinner	743,199	402,438
		2,705,797	2,522,223
29(a)	Consolidated Directors fees & meeting expenses	0.705.707	0.500.000
	Standard Bank Limited (note-29)	2,705,797	2,522,223
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	220,000	396,000
	SBL Capital Mgt. Ltd.	223,600	331,200
	SBL Securities Ltd.	320,000	346,800
		3,469,397	3,596,223
29.2	Shariah Supervisory Committee's Fees & Expenses		
	Directors fees	127,188	140,800
	Travelling and haltage Refreshment and dinner	269,200	11,132
	Nonestiment and diffici	396,388	151,932
			101,000
			1
30.	Audit fees	28,750	22,500
20 /-1	Connalidated Auditor- for-	28,750	22,500
30 (a)	Consolidated Auditors fees Standard Bank Limited	28,750	22,500
	Standard Exchange Co.(UK) Ltd.	282,778	278,069
	Standard Express(USA) Ltd.	-	
	SBL Capital Mgt. Ltd.	-	-
	33	· •	•

	SBL Securities Ltd.		311,528	300,569
24	Charges on Investments Issues		311,320	300,309
31.	Charges on Investments Iosses Investment-written off		_	
	Profit waived		67,500,000	45,000,000
			67,500,000	45,000,000
31(a).	Consolidated charges on Investments losses			
	Standard Bank Limited		67,500,000	45,000,000
	Standard Exchange Co.(UK) Ltd.		-	-
	Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.		-	-
	SBL Securities Ltd.		<u> </u>	-
	OBE GOOGHNOO Etc.		67,500,000	45,000,000
32.	Depreciation and repair of Banks assets			
	Depreciation on Fixed Assets			
	Building		9,813,656	8,676,707
	Furniture & fixture		55,745,247	54,749,546
	Office appliance & equipment Computer		27,866,697 17,955,079	57,741,768 21,847,065
	Software		11,571,929	8,316,481
	Right of use assets		, , , , , , , , , , , , , , , , , , ,	-
	Motor vehicle		5,097,191	6,913,780
			128,049,799	158,245,347
	Repair, Renovation & Maintenance of Bank's Assets			
	Office appliance & equipment		11,264,449	11,000,861
	Computer Software		1,662,073 56,638,547	1,376,670 49,446,824
	Motor vehicle		6,579,109	10,982,502
			76,144,178	72,806,857
		Total	204,193,977	231,052,203
20( )		Total	204,133,311	231,032,203
32(a)	Consolidated depreciation and repair of Banks assets Standard Bank Limited (note-32)		204,193,977	231,052,203
	Standard Bank Elimited (note-32) Standard Exchange Co.(UK) Ltd.		694,767	361,542
	Standard Express(USA) Ltd.		31,006,620	6,502,617
	SBL Capital Mgt. Ltd.		1,071,308	497,811
	SBL Securities Ltd.		575,593	317,430
			237,542,264	238,731,604
32(b)	Zakat Expenses of the Bank			
<b>0</b> _( <b>0</b> )	Zakat Expenses		-	-
			<u> </u>	-
33.	OTHER EXPENSES			
	Entertainment (office)		14,515,777	12,100,006
	Donation & subscription Travelling		52,146,733 5,537,571	74,023,955 7,772,484
	Branch /Subsidiary company opening expenses		-	19,000
	Training and seminar expenses		935,893	1,821,363
	Newspaper and periodicals		657,597	652,310
	Petrol, oil and lubricants		38,668,096	32,904,671
	Car expenses		40,839,001	36,487,272
	Photocopy expenses Staff uniform and liveries		1,355,723 2,163,422	1,241,074 2,736,535
	Cleaning and washing		5,904,627	5,373,858
	Premises up keeping		746,535	770,746
	Local conveyance		5,131,625	5,381,185
	Business development		3,619,841	4,806,114
	Freight and cartage Cook and servant		108,200 8,428,490	115,170 7,760,171
	Annual General Meeting		1,675,000	1,479,300
	Bank charges and commission paid		8,644,626	6,904,403
	Loss on sale of Assets		-	-
	Performance award		86,350	95,000
	SBL welfare fund		8,170,794	10,380,226
	Generator expenses Connectivity fees		944,304 11,007,362	1,027,020 11,080,240
	CDBL Charges		287,084	115,000
	Visa Card Process charges		19,630,712	14,601,641
	Dhaka Stock Exchange	34	603,000	1,186,013
		<b>.</b> 1		

Chitagong Stock Exchange				
NRSB selltement supemess   1,661,165   1,511,185   1		Chittagong Stock Exchange	600,000	1,164,013
NRSB selltement supemess   1,661,165   1,511,185   1		Recruitment Expenses	25,284	3,794,243
Discomitor I Allowances   227,600   104,800			1.696.195	1.511.385
Security Service-Out Sourcing		·		
BSEC Subscription   223,104   155,000   150,000   Nid Verification Charge   2,317,500   605,500   Nid Verification Charge   266   374,061   267,700   265,500   Nid Verification Charge   266   374,061   279,0126   279,0			· I I	•
Subordinated Bond Issue Expenses   2,317,500   Mid Verification Charge   415,154   567,772   Medical Expenses   236   374,801   278,935   277,939,176   278,939,176   27				
Neicl Verification Charge   415,145   567,772   Neicliae Expenses   296   74,081   751,081   781,081   7		·		•
Medical Expenses   296   374,081   Corporation for Owd-19   761   778,91   20   833   531   53				
Compensation For Crowled-19		Nid Verification Charge	415,145	567,772
Cother Expenses included VAT on which applicable   Expenses included VAT on which applicable		Medical Expenses	296	374,061
Cother Expenses included VAT on which applicable   Expenses included VAT on which applicable		Compensation For Covid-19	-	2,799,126
Expenses included VAT on which applicable			761.870	
Sample   S				
33(a)   Consolidated other expenses   Standard Bank Limited (note-33)   284,769,395   300,636,762   38,658,008   Standard Explange (Culk) Ltd.   7,142,773   8,658,008   Standard Explange (Culk) Ltd.   2,254,841   4,230,162   32,907,798   4,990,267   33,73,752   4,990,267   33,73,752   4,990,267   33,73,752   4,990,267   33,73,752   4,990,267   33,74,781   4,230,162   2,907,798   4,990,267   33,74,781   4,990,267   33,74,781   4,990,267   33,74,781   4,990,267   33,74,781   4,990,267   33,74,781   4,990,267   33,74,781   4,990,267   33,74,781   4,990,267   3,990,		Expenses included VAT on which applicable	201,100,000	000,000,102
Standard Bank Limited (note-3)   298,789,995   300,685,762   36,880,008   Standard Exhange Co (UK) Ltd   7,142,773   4,868,008   Standard Express(USA) Ltd.   2,234,811   10,497,067   33,783,752   2,354,811   2,907,739   4,990,267   33,783,752   2,907,739   4,990,267   33,783,752   3,900,267   33,783,752   3,900,267   33,783,752   3,900,267   33,783,752   3,900,267   33,783,752   3,900,267   3,900,		Expenses included VAT on which applicable		
Standard Bank Limited (note-3)   298,789,995   300,685,762   36,880,008   Standard Exhange Co (UK) Ltd   7,142,773   4,868,008   Standard Express(USA) Ltd.   2,234,811   10,497,067   33,783,752   2,354,811   2,907,739   4,990,267   33,783,752   2,907,739   4,990,267   33,783,752   3,900,267   33,783,752   3,900,267   33,783,752   3,900,267   33,783,752   3,900,267   33,783,752   3,900,267   3,900,	22/->	Compalidated ather symposis		
Slandard Express(UK) Ltd.   7,142,773   8.688,008   Slandard Express(UK) Ltd.   2,254,811   4,230,182   58L Capital Mg.t. Ltd.   2,254,811   4,230,182   58L Securities Ltd.   2,207,798   33763,752   320,182   350,288,971   33.1   Nostro account maintenance	33(a)		004 700 005	200 200 700
Standard Express(USA) Ltd.   10,497,087   3,3763,725   SBL Capital Mgt. Ltd.   2,264,811   4,230,182   3,207,798   4,990,267   307,671,843   352,288,971   33.1   Nostro account maintenance				• •
SSI. Capital Mpt. Ltd. 2,348,811 d. 4,230,182 SSI. Securities Ltd. 2,207,798 d. 4,990,267 307,671,843 352,288,971 33.1 Nostro account maintenance Nostro account maintenance Sank charge			7,142,773	8,668,008
SBL Securities Ltd.   2.097,798   4,990.287		Standard Express(USA) Ltd.	10,497,067	33,763,752
SBL Securities Ltd.   2.097,798   4,990.287		SBL Capital Mgt. Ltd.	2,354,811	4,230,182
33.1   Nostro account maintenance   Nostro				
33.1   Nostro account maintenance				
Nostro account maintenance				, , , , , ,
Bank charge	33.1	Nostro account maintenance		
34   Provision for Investments, off balance sheet exposure & other assets   Provision for bad and doubtful Investments   348,221,835   231,510,350   231,5		Nostro account maintenance	-	-
34   Provision for Investments, off balance sheet exposure & other assets   Provision for bad and doubtful Investments   348,221,835   231,510,350   231,5		Bank charge	-	-
Provision for bad and doubtful Investments		•	-	-
Provision for bad and doubtful Investments	34	Provision for Investments off halance sheet exposure & other assets		
Provision for SMA Investments	04		240 224 025	224 540 250
Provision for unclassified Investments			346,221,035	231,510,330
Special General Provision COVID-19   -     -			-	=
Provision for Start-up Fund		Provision for unclassified Investments	-	-
Provision for off balance sheet exposure		Special General Provision-COVID-19	-	-
Provision for off balance sheet exposure		Provision for Start-up Fund	-	-
Provision for other assets Provision for diminution in value of investments (34.1)  348,221,835  231,510,350  34.1 Provision for diminution in value of investments  Dealing Securities Quoted Unquoted U			_	-
Provision for diminution in value of investments(34.1)			_	_
34.1 Provision for diminution in value of investments    Dealing Securities			_	
34.1   Provision for diminution in value of investments		1 Tovision for diffill tallor in value of investments(54.1)	249 224 925	224 540 250
Dealing Securities			-	231,310,330
Dealing Securities	04.4	Provided on the development of the control of		
Quoted	34.1	Provision for diminution in value of investments		
Quoted				
Unquoted		•		
Investment Securities			-	-
Quoted Unquoted		Unquoted	-	-
Unquoted		Investment Securities	-	-
348,221,835   231,510,350   348,221,835   231,510,350   348,221,835   231,510,350   348,221,835   231,510,350   348,221,835		Quoted	_	_
348,221,835   231,510,350   348,221,835   231,510,350   348,221,835   231,510,350   348,221,835   231,510,350   348,221,835		Unquoted	_	_
34.1(a) Consolidated Provision for diminution in value of investments  Dealing Securities  Standard Bank Limited (note-34.1) Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd.  Investment Securities  Investment Securities  Standard Bank Limited (note-34.1) Standard Bank Limited (note-34.1) Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd.  SBL Securities Ltd.  SBL Securities SBL Securities Ltd.		Onquoteu		
34.1(a) Consolidated Provision for diminution in value of investments  Dealing Securities  Standard Bank Limited (note-34.1) Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd.  Investment Securities  Investment Securities  Standard Bank Limited (note-34.1) Standard Bank Limited (note-34.1) Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. SBL Capital Mgt. Ltd. SBL Securities Ltd.  SBL Securities Ltd.  SBL Securities SBL Securities Ltd.			249 224 925	224 540 250
Dealing Securities			348,221,835	231,510,350
Dealing Securities	3/1 1/2)	Consolidated Provision for diminution in value of investments		
Standard Bank Limited (note-34.1)   Standard Exchange Co.(UK) Ltd.   -   -   -     Standard Express(USA) Ltd.   -   -     SBL Capital Mgt. Ltd.   -   -     SBL Securities Ltd.   -   -     Investment Securities   9,432,255   84,437,624     Standard Bank Limited (note-34.1)   -   -     Standard Exchange Co.(UK) Ltd.   -   -     Standard Express(USA) Ltd.   -   -     SBL Capital Mgt. Ltd.   -   -     SBL Securities Ltd.   -   7,966,430     SBL Securities Ltd.   9,432,255   84,437,624     SBL Securities Ltd.   9,432,255   76,471,194     SBL Securities Ltd.   9,432,255   84,437,624     SBL Securities Ltd.   9,432,255     SBL S	34. I(a)			
Standard Exchange Co.(UK) Ltd.   -   -   -   -   -   -   -   -   -		<del>-</del>	<del>-</del> -	<u> </u>
Standard Express(USA) Ltd.   -   -   -   -   -   -   -   -   -			-	-
SBL Capital Mgt. Ltd.			-	-
Investment Securities   9,432,255   84,437,624     Standard Bank Limited (note-34.1)   -		Standard Express(USA) Ltd.	-	-
Investment Securities		SBL Capital Mgt. Ltd.	-	-
Standard Bank Limited (note-34.1)   -     -		SBL Securities Ltd.	-	=
Standard Bank Limited (note-34.1)   -     -				•
Standard Bank Limited (note-34.1)   -     -		Investment Securities	9,432,255	84,437,624
Standard Exchange Co.(UK) Ltd.   -   -   -     -		Standard Bank Limited (note-34 1)	_	
Standard Express(USA) Ltd.   -   -   -   -   -   -   -   -   -		, ,	_	_
SBL Capital Mgt. Ltd.       -       7,966,430         SBL Securities Ltd.       9,432,255       76,471,194         34(a) Consolidated Provision for Investments, off balance sheet exposure & other assets         *Provision for bad and doubtful investments-SBL       348,221,835       231,510,350         Provision for SMA investments-SBL       -       -         Provision for unclassified Investments -SBL       -       -         -       -       -         -       -       -				
SBL Securities Ltd.  9,432,255  9,432,255  84,437,624  34(a) Consolidated Provision for Investments,off balance sheet exposure & other assets  *Provision for bad and doubtful investments-SBL Provision for SMA investments-SBL Provision for unclassified Investments -SBL			-	7 000 400
34(a) Consolidated Provision for Investments,off balance sheet exposure & other assets  *Provision for bad and doubtful investments-SBL Provision for SMA investments-SBL Provision for unclassified Investments -SBL			-	* *
34(a) Consolidated Provision for Investments,off balance sheet exposure & other assets  *Provision for bad and doubtful investments-SBL Provision for SMA investments-SBL Provision for unclassified Investments -SBL		SBL Securities Ltd.	9,432,255	76,471,194
34(a) Consolidated Provision for Investments,off balance sheet exposure & other assets  *Provision for bad and doubtful investments-SBL Provision for SMA investments-SBL Provision for unclassified Investments -SBL				04.407.004
*Provision for bad and doubtful investments-SBL 348,221,835 231,510,350  Provision for SMA investments-SBL			9,432,255	84,437,624
*Provision for bad and doubtful investments-SBL 348,221,835 231,510,350  Provision for SMA investments-SBL			-	
Provision for SMA investments-SBL Provision for unclassified Investments -SBL				
Provision for SMA investments-SBL Provision for unclassified Investments -SBL	34(a)	Consolidated Provision for Investments,off balance sheet exposure & other assets		-
Provision for unclassified Investments -SBL	34(a)		348.221.835	231.510.350
	34(a)	*Provision for bad and doubtful investments-SBL	348,221,835	231,510,350
Special General Provision-COVID-19 -   -	34(a)	*Provision for bad and doubtful investments-SBL Provision for SMA investments-SBL	348,221,835	231,510,350
	34(a)	*Provision for bad and doubtful investments-SBL Provision for SMA investments-SBL Provision for unclassified Investments -SBL	348,221,835 - -	231,510,350

-	-
-	-
9,432,255	13,555,476
31,115,369	64,385,583
-	-
388,769,459	309,451,409
	9,432,255 31,115,369 -

<sup>\*</sup>The total amount of earlier maintained general provision for unclassified investments and provision for off-balance sheet items has been transferred to specific provision for bad and doubtful investments as per Bangladesh Bank Department of Offsite Supervision letter no. DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022 & DOS (CAMS) 1157/ 41(Dividend)/2023-2148 dated 27.04.2023. Hence general provision for unclassified Investment is nil.

35	Tax expenses			
	Current tax		487,341,491	416,707,362
	Deferred tax		(97,641,868)	(39,133,412)
			389,699,623	377,573,950
35(a)	Consolidated tax expenses		-	-
	Current tax			
	Standard Bank Limited (note-35)		487,341,491	416,707,362
	Standard Exchange Co.(UK) Ltd.		-	-
	Standard Express(USA) Ltd.		-	-
	SBL Capital Mgt. Ltd.		14,825,412	18,828,786
	SBL Securities Ltd.		9,949,495	12,145,574
			512,116,398	447,681,722
	Deferred tax			
	Standard Bank Limited (note-35)		(97,641,868)	(39,133,412)
	Standard Exchange Co.(UK) Ltd.		- 1	-
	Standard Express(USA) Ltd.		-	-
	SBL Capital Mgt. Ltd.		-	=
	SBL Securities Ltd.		-	-
			(97,641,868)	(39,133,412)
			444.474.500	100 540 040
		Total	414,474,530	408,548,310
36	Earning Per Share (EPS)		•	-
	Net profit after tax		269,544,064	218,862,928
	Number of Ordinary Share		1,088,626,642	1,088,626,642
	Earning Per Share *		0.25	0.20

<sup>\*</sup> 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)

Standard Bank Limited

Net profit after tax	307,941,033	270,991,758
Number of Ordinary Share	1,088,626,642	1,088,626,642
Earning Per Share *	0.28	0.25

<sup>\*</sup> 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

***************************************		
Net profit after taxation	269,544,064	218,862,928
Provision for taxation	389,699,623	377,573,950
Provision for Investments& Off BS Exposure	348,221,835	231,510,350
Changes in profit and others receivable	(1,295,373,909)	(554,242,804)
Changes in accrual Profit expense	873,574,962	(50,988,968)
Depreciation & Amortization of Fixed Assets	128,049,799	158,245,347
Proceeds from sale of fixed assets	-	295,133
Advance Income taxes paid	(258,035,756)	(560,711,685)
	455,680,617	(179,455,751)
Consolidated		
Net profit after taxation	307,941,033	270,991,758
Provision for taxation	414,474,530	408,548,310
Provision for Investments& Off BS Exposure	388,769,459	309,451,409

	Changes in Profit and others receivable	(1,299,443,731)	(558,207,865)
	Changes in accrual Profit expense	873,574,962	(50,988,968)
	Depreciation & Amortization of Fixed Assets	129,653,979	158,879,893
	Proceeds from sale of fixed assets	-	295,133
	Advance Income taxes paid	(247,950,870)	(565,653,869)
		567,019,362	(26,684,200)
38	Net Operating Cash Flows per Share (NOCFPS)		
	Net cash flow from operating activities	2,456,431,032	(4,549,750,675)
	Number of Ordinary Share	1,088,626,642	1,088,626,642
	Net Operating Cash Flows per Share (NOCFPS)	2.26	(4.18)
38(a)	Consolidated Net Operating Cash Flows per Share (NOCFPS)		
	Net cash flow from operating activities	2,499,876,902	(4,395,519,366)
	Number of Ordinary Share	1,088,626,642	1,088,626,642
	Net Operating Cash Flows per Share (NOCFPS)	2.30	(4.04)
	**NOOFFOO been similar and being an about the formation of the second of		

<sup>\*\*</sup>NOCFPS has significantly increased due to increase deposit .

We would like to inform you that NOCFPS has significantly increased in 2023 in comparison with previous year 2022 for the following reasons:

- a) Increase cash inflow due to increase of deposit significantly for Tk.1644.04 crore in 2023 in compare with the year 2022 .
- b) Profit from investment has been increased in 2023 by Tk. 63.19 crore in compare with the year 2022 .
- c) Fee , commission & other Income receipts has been increased in 2023 by Tk. 26.01 crore in compare with the year 2022 .
- d) Expenses has been decreased in 2023 by Tk. 16.47 crore in compare with the year 2022 .

#### 39 Unclaimed Dividend

Dividend remained unclaimed which were declared for the year		
2013	-	16,800,754
2016	-	7,621,835
2019	-	14,192,882
2020	6,717,595	6,868,215
2021	14,301,064	-
2022	6,533,931	-
	27,552,589	45,483,686

In compliance with directive issued by Bangladesh Securities and Exchange Commission Directive dated 14 January 2021, gazette and aletter issued on 27 June 2021 & on 6 July 2021 respectively, we had already transferred Taka 3,84,09,614 to Capital Market Stabilization Fund (CMSF) as unclaimed dividend for the year 2013 to 2019, excluding unclaimed cash dividend under Lawsuit. Details of transferred Capital Market Stabilization Fund (CMSF) are mentioned below:

2013	16,800,754
2016	7,824,293
2019	13,784,567
	38,409,614

#### 40 Statement of Liquidity

The liquidity statement has been prepared in accordance with the remaining maturity grouping of the value of the assets and liabilities as on 31 December, 2021 under the guidelines of Bangladesh Bank BRPD circular No.14 dated 25th June, 2003.

#### 40(a) Workers Participation Fund and Welfare Fund

Consolidated Net Asset Value (NAV) Per Share

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

#### 41 Net Asset Value Per Share

	Shareholders' Equity	17,713,536,008	17,169,958,165
	Number of Ordinary Share	1,088,626,642	1,062,074,773
	Net Asset Value (NAV) Per Share	16.27	16.17
41(a)	Consolidated Net Asset Value Per Share		
	Shareholders' Equity	17,741,284,692	17,217,385,049
	Number of Ordinary Share	1.088.626.642	1.062.074.773

16.30

16.21

## STANDARD BANK LIMITED

## Fixed Assets including premises, furniture and fixtures As at 30 September 2023

#### Annexure-"A"

		Cost	t		Depreciation				
Description	Balance at 1st January 2023	Addition during the year	Adjustment for disposal	Balance at 31 September 2023	Balance at 1st January 2023	Addition during the year	Adjustment for disposal	Balance at 31 September 2023	Written down value at 31 September 2023
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Land	2,373,245,825	-	-	2,373,245,825	-	-	-	-	2,373,245,825
Building	495,535,566	9,813,656.49	-	505,349,222	108,621,639	9,813,656	-	118,435,295	386,913,927
Furniture & Fixture	890,159,228	77,748,580		967,907,808	521,469,307	55,745,247	-	577,214,554	390,693,254
Office Appliances	790,786,756	36,196,518		826,983,274	723,341,504	27,866,697	-	751,208,201	75,775,073
Computer	342,222,207	26,680,485	-	368,902,692	303,140,038	17,955,079	-	321,095,117	47,807,575
Right of Use Assets (ROUA) as per IFRS-16	274,244,824		-	274,244,824	151,290,888	-	-	151,290,888	122,953,937
Software	183,583,788	11,563,079	-	195,146,867	137,380,734	11,571,929	-	148,952,663	46,194,204
Bank Vehicle	143,290,418	4,404,087		147,694,505	125,089,169	5,097,191	-	130,186,360	17,508,145
Total 30.09.2023	5,493,068,613	166,406,405	-	5,659,475,017	2,070,333,278	128,049,799	-	2,198,383,077	3,461,091,940
Total 31.12.2022	5,416,969,651	76,098,962	-	5,493,068,613	1,808,052,261	262,281,018	-	2,070,333,279	3,422,735,334