

Standard Bank PLC. & It's Subsidiaries

Consolidated Balance Sheet (Un audited & Provisional)

As at 31 March 2025

Particulars	Notes	Amount in Taka	
		31.03.2025	31.12.2024
PROPERTY & ASSETS			
CASH	3(a)	12,236,664,394	14,545,100,249
Cash in Hand (including foreign currencies)		1,630,213,756	2,660,678,261
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		10,606,450,638	11,884,421,988
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	4(a)	7,818,126,360	8,607,124,831
In Bangladesh		3,991,023,284	5,011,859,138
Outside Bangladesh		3,827,103,076	3,595,265,693
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	-
INVESTMENTS IN SHARES & SECURITIES	6(a)	39,688,441,693	27,139,679,084
Government		29,924,104,800	17,385,356,300
Others		9,764,336,893	9,754,322,784
INVESTMENTS	7(a)	208,348,678,587	203,615,557,132
General investments etc.		201,846,412,135	198,805,410,808
Bills Purchased and Discounted		6,502,266,452	4,810,146,324
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8(a)	3,368,712,278	3,331,696,382
OTHER ASSETS	9(a)	14,612,784,342	13,252,710,957
NON-BANKING ASSETS		-	-
TOTAL PROPERTY & ASSETS		286,073,407,655	270,491,868,635
LIABILITIES & CAPITAL			
LIABILITIES			
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10(a)	30,143,525,526	22,303,161,617
DEPOSITS AND OTHER ACCOUNTS	11(a)	206,752,282,252	201,255,763,933
Al-Wadeeah Deposits & Other Deposits		32,876,559,066	33,896,364,874
Bills Payable		2,448,127,174	2,988,660,121
Mudaraba Savings Deposits		18,217,407,511	18,438,038,101
Mudaraba Short Term Deposits		22,771,248,254	17,695,585,464
Mudaraba Term Deposits		114,992,572,014	115,521,757,932
Mudaraba Deposit Schemes		15,446,368,233	12,715,357,441
OTHER LIABILITES	12(a)	30,458,578,827	28,379,275,121
TOTAL LIABILITIES		267,354,386,605	251,938,200,671
CAPITAL / SHAREHOLDERS' EQUITY			
Paid-up Capital	13	11,158,423,080	11,158,423,080
Statutory Reserve	14	7,446,780,278	7,364,646,159
General Reserve	15	-	-
Revaluation Reserve on Investment		-	-
Retained earnings	16(a)	113,645,077	30,426,667
Non-controlling Interest	16.1(b)	172,615	172,058
TOTAL SHAREHOLDERS' EQUITY		18,719,021,050	18,553,667,964
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		286,073,407,655	270,491,868,635
Net Asset Value (NAV) per share (previous year's figure restated)	44(a)	16.78	16.63

Standard Bank PLC. & It's Subsidiaries
Consolidated Balance Sheet (Un audited & Provisional)
As at 31 March 2025

Particulars	Notes	Amount in Taka	
		31.03.2025	31.12.2024

OFF-BALANCE SHEET ITEMS

CONTINGENT LIABILITIES

17(a)

Acceptances and Endorsements	18,760,719,675	23,455,549,474
Letters of Guarantee	19,593,586,812	18,021,913,799
Irrevocable Letters of Credit	25,644,735,757	22,929,933,060
Bills for Collection	10,027,873,135	10,342,088,795
Other Contingent Liabilities	-	-
TOTAL:	<u>74,026,915,379</u>	<u>74,749,485,128</u>

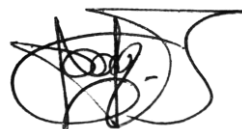
OTHER COMMITMENTS:

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	<u>74,026,915,379</u>	<u>74,749,485,128</u>

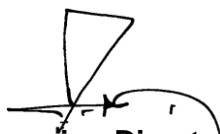
These financial statements should be read in conjunction with annexed notes



CFO & Head of FAD



Company Secretary



Managing Director & CEO



Director



Chairman

Standard Bank PLC. & It's Subsidiaries
Consolidated Profit and Loss Account (Un audited & Provisional)
for the Quarter ended 31 March 2025

Particulars	Notes	Amount in Taka	
		31.03.2025	31.03.2024
Investment Income	18.3(a)	4,479,701,519	3,740,349,383
Less: Profit paid on Deposits & Placement etc.	19(a)	4,126,940,762	2,979,072,353
Profit on Investments		352,760,757	761,277,030
Income from investments in shares & securities	20(a)	674,996,118	246,705,771
Commission, Exchange Earnings & Brokerage	21(a)	759,310,460	746,734,343
Other Operating Income	22(a)	89,011,233	111,482,878
		1,523,317,811	1,104,922,992
TOTAL OPERATING INCOME (A)		1,876,078,568	1,866,200,022
Salary & Allowances	23(a)	746,748,861	783,182,121
Rent, Taxes, Insurance, Electricity etc.	24(a)	162,651,445	158,205,021
Legal Expenses	25(a)	2,925,364	2,038,251
Postage, Stamp, Telecommunication etc.	26(a)	5,024,675	5,312,683
Stationery, Printing, Advertisement etc.	27(a)	12,194,056	18,749,377
Managing Director's salary & fees	28	4,350,000	4,350,000
Directors' Fee & Other benefits	29(a)	2,044,217	538,252
Shariah Supervisory Committee's Fees & Expenses	29.2	88,660	-
Audit Fees	30(a)	425,171	358,858
Charges on Investment losses	31(a)	-	-
Depreciation and Repair of Bank's Assets	32(a)	69,307,148	76,545,758
Zakat Expenses	32.1	-	-
Other Expenses	33(a)	104,342,245	98,873,357
TOTAL OPERATING EXPENSES (B)		1,110,101,844	1,148,153,678
Profit / (Loss) Before Provision (C) = (A - B)		765,976,725	718,046,344
Provision for investments	34(a)		
Specific Provision for Classified Investments		353,179,130	301,112,065
General Provision for Unclassified Investments		-	-
Special General Provision		-	-
Provision for Off-Balance Sheet items		-	-
Provision for diminution in value of investments		1,058,975	2,473,402
Provision for impairment of client margin loan		3,071,883	7,063,372
Other Provision		3,700,000	-
Total Provision (D)		361,009,988	310,648,839
Total Profit / (Loss) before Taxes (E)=(C - D)		404,966,737	407,397,506
Provision for Taxation		232,137,917	246,724,295
Current Tax	12.1(a)	237,566,091	261,652,623
Deferred Tax	9.6	(5,428,174)	(14,928,328)
Net Profit / (Loss) after Taxation :		172,828,820	160,673,211
Appropriations :			
Statutory Reserve	14(a)	82,134,119	69,968,259
General reserve		-	-
Capital Reserve		611,980	-
Dividend		-	-
Retained Earnings carried forward		90,082,721	90,704,952
Attributable to			
Equity Holders' of Bank		90,082,164	90,700,684
Coupon Payable to Mudaraba perpetual Bond		-	-
Provision for Start-up Fund		-	-
Non-controlling interest		557	4,268
Consolidated Earning per Share (EPS):	36(a)	0.15	0.14
(Previous year's figure restated)			
Bank Earning per Share (EPS):		0.17	0.10
(Previous year's figure restated)			


CFO & Head of FAD


Company Secretary


Managing Director & CEO


Director


Chairman

Standard Bank PLC. & It's Subsidiaries
Consolidated Cash Flow Statement (Un audited & Provisional)
for the Quarter ended 31 March 2025

Particulars	Notes	Amount in Taka	
		31.03.2025	31.03.2024
A) CASH FLOWS FROM OPERATING ACTIVITIES			
Investment Income receipts in Cash		4,565,279,048	4,220,288,394
Profit payments in Cash		(3,130,561,726)	(2,713,043,959)
Dividend receipts		-	-
Fee and commission receipts in Cash		321,241,368	249,011,143
Recoveries on Investments previously written off		155,478,186	13,916,631
Cash Payments to employees		(751,098,861)	(757,644,407)
Cash Payments to suppliers		(12,194,056)	(17,541,712)
Income taxes paid		(224,563,649)	(109,539,376)
Receipts from other operating activities		88,942,173	108,392,591
Payments for other operating activities		(288,905,046)	(194,941,062)
Cash generated from operating activities before changes in operating assets and liabilities		723,617,435	798,898,243
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		(10,014,109)	131,382,050
Investment to other banks		-	-
Investment to customers		(4,733,121,455)	(4,014,801,513)
Other assets		(1,096,007,562)	(394,717,649)
Deposits from other banks		(410,975,505)	(1,229,418,554)
Deposits from customers		5,907,493,824	4,364,904,976
Other liabilities account of customers		-	-
Trading liabilities		8,140,363,909	133,800,765
Other liabilities		799,007,447	147,635,252
		8,596,746,548	(861,214,674)
Net cash flows from operating activities (A)		9,320,363,983	(62,316,431)
B) CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(17,187,961)	(63,777,707)
Sale of property, plant & equipment		69,060	171,450
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		(17,118,901)	(63,606,257)
C) CASH FLOWS FROM FINANCING ACTIVITIES			
Received from issue of Investment capital and debt security		-	-
Received for redemption of Investment capital and debt security		(300,000,000)	(300,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		-	-
Net cash flow from financing activities (C)		(300,000,000)	(300,000,000)
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)			
		9,003,245,082	(425,922,688)
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS			
		438,069,092	396,895,778
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR			
		40,537,581,380	32,344,493,707
G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)			
		49,978,895,554	32,315,466,797
CASH AND CASH EQUIVALENTS AT END OF THE QUARTER			
Cash in hand (including foreign currencies)		1,630,213,756	2,674,496,730
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		10,606,450,638	9,244,589,889
Balance with other Banks and financial institutions		7,818,126,360	7,339,096,977
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		29,924,030,000	13,057,150,000
Prize Bonds		74,800	133,200
		49,978,895,555	32,315,466,797
Net Operating Cash Flows (NOCF) per Share	38(a)	8.35	(0.06)

(Previous year's figure restated)

These financial statements should be read in conjunction with annexed notes


CFO & Head of FAD


Company Secretary


Managing Director & CEO


Director


Chairman

Standard Bank PLC. & It's Subsidiaries

Consolidated Statement of Changes in Shareholders' Equity (Un audited & Provisional) for the Quarter ended 31 March 2025

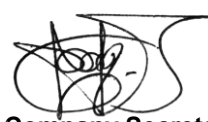
(Amount in Taka)

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 1-1-2025	11,158,423,080	7,364,646,159	172,058	-	30,426,667	18,553,667,964
Prior years adjustment						
Changes in accounting policy	-	-		-	-	-
Restated Balance	11,158,423,080	7,364,646,159	172,058	-	30,426,667	18,553,667,964
Surplus/Deficit on revaluation of properties	-	-		-	-	-
Adjustment of last year revaluation gain on investments				-		-
Surplus/Deficit on revaluation of investment	-	-		-	-	-
Currency translation difference	-	-		-	(6,863,754)	(6,863,754)
Net gains and losses not recognised in the income statement	-	-	-	-	-	-
Addition during the period	-	-	-	-		-
Adjustment of last year	-	-	-	-		-
Net profit for the period	-	-		-	172,828,820	172,828,820
Dividends (Cash & Bonus shares)	-	-		-	-	-
Non Controlling Interest			557		(557)	-
Issue of Right Shares	-	-		-	-	-
Coupon Payable to Mudaraba perpetual Bond	-	-		-	-	-
Start-up Fund	-	-		-	-	-
CSR Fund	-	-		-	-	-
Capital Reserve					(611,980)	(611,980)
Appropriation made during the year	-	82,134,119		-	(82,134,119)	-
Balance as on 31.03.2025	11,158,423,080	7,446,780,278	172,615	-	113,645,077	18,719,021,050
Balance as on 31.03.2024	10,886,266,423	7,038,994,383	170,785	-	663,458,025	18,588,889,616

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CFO & Head of FAD



Company Secretary



Managing Director & CEO



Director



Chairman

Standard Bank PLC.

Balance Sheet-Solo Basis (Un audited & Provisional)

As at 31 March 2025

Particulars	Notes	Amount in Taka	
		31.03.2025	31.12.2024
PROPERTY & ASSETS			
CASH	3	12,236,664,394	14,545,100,249
Cash in Hand (including foreign currencies)		1,630,213,756	2,660,678,261
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		10,606,450,638	11,884,421,988
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	4	6,791,802,004	7,934,700,913
In Bangladesh		3,931,561,612	4,968,512,095
Outside Bangladesh		2,860,240,392	2,966,188,818
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	-
INVESTMENTS IN SHARES & SECURITIES	6	42,650,066,960	30,106,442,010
Government		29,924,104,800	17,385,356,300
Others		12,725,962,160	12,721,085,710
INVESTMENTS	7	203,862,959,592	199,192,705,722
General investments etc.		197,360,693,140	194,382,559,398
Bills Purchased and Discounted		6,502,266,452	4,810,146,324
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8	3,219,003,249	3,201,815,288
OTHER ASSETS	9	14,290,728,566	12,949,067,273
NON-BANKING ASSETS		-	-
TOTAL ASSETS		283,051,224,765	267,929,831,455
LIABILITIES & CAPITAL			
LIABILITIES			
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10	30,143,525,526	22,303,161,617
DEPOSITS AND OTHER ACCOUNTS	11	206,728,630,301	201,232,675,328
Al-Wadeeah Deposits & Other Deposits		32,852,907,115	33,873,276,269
Bills Payable		2,448,127,174	2,988,660,121
Mudaraba Savings Deposits		18,217,407,511	18,438,038,101
Mudaraba Short Term Deposits		22,771,248,254	17,695,585,464
Mudaraba Term Deposits		114,992,572,014	115,521,757,932
Mudaraba Deposit Schemes		15,446,368,233	12,715,357,441
OTHER LIABILITES	12	27,456,213,788	25,857,064,881
TOTAL LIABILITIES		264,328,369,615	249,392,901,826
CAPITAL / SHAREHOLDERS' EQUITY			
Paid-up Capital	13	11,158,423,080	11,158,423,080
Statutory Reserve	14	7,446,780,278	7,364,646,159
General Reserve	15	-	-
Revaluation Reserve on Investment	15.1	-	-
Retained earnings	16	117,651,792	13,860,390
TOTAL SHAREHOLDERS' EQUITY		18,722,855,150	18,536,929,629
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		283,051,224,765	267,929,831,455
Net Asset Value (NAV) per share (Previous year's figure restated)	44	16.78	16.61

Standard Bank PLC.
Balance Sheet-Solo Basis (Un audited & Provisional)
As at 31 March 2025

Particulars	Notes	Amount in Taka	
		31.03.2025	31.12.2024

OFF-BALANCE SHEET ITEMS

CONTINGENT LIABILITIES

Acceptances and Endorsements	17.1	18,760,719,675	23,455,549,474
Letters of Guarantee	17.2	19,593,586,812	18,021,913,799
Irrevocable Letters of Credit	17.3	25,644,735,757	22,929,933,060
Bills for Collection	17.4	10,027,873,135	10,342,088,795
Other Contingent Liabilities	17.5	-	-
TOTAL:		<u>74,026,915,379</u>	<u>74,749,485,128</u>

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	<u>74,026,915,379</u>	<u>74,749,485,128</u>

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CFO & Head of FAD



Company Secretary



Managing Director & CEO



Director



Chairman

Standard Bank PLC.

Profit and Loss Account-Solo Basis (Un audited & Provisional) for the Quarter ended 31 March 2025

Particulars	Notes	Amount in Taka	
		31.03.2025	31.03.2024
Investment Income	18	4,462,614,399	3,726,212,464
Less: Profit paid on Deposits & Borrowings etc.	19	4,126,940,762	2,979,072,353
Net Profit on Investments		335,673,637	747,140,110
Income from investments in shares & securities	20	669,958,009	226,275,351
Commission, Exchange Earnings & Brokerage	21	710,413,575	645,906,920
Other Operating Income	22	82,143,780	108,564,041
		1,462,515,364	980,746,312
TOTAL OPERATING INCOME (A)		1,798,189,001	1,727,886,422
Salary & Allowances	23	712,912,631	753,294,407
Rent, Taxes, Insurance, Electricity etc.	24	151,726,598	150,702,056
Legal Expenses	25	8,849	(86,452)
Postage, Stamp, Telecommunication etc.	26	4,018,394	4,471,543
Stationery, Printing, Advertisement etc.	27	10,568,702	17,541,712
Managing Director's salary & fees	28	4,350,000	4,350,000
Directors' Fee & Other benefits	29	1,410,217	428,252
Shariah Supervisory Committee's Fees & Expenses	29.2	88,660	-
Audit Fees	30	284,625	191,450
Charges on Investment losses	31	-	-
Depreciation and Repair of Bank's Assets	32	56,411,271	64,714,690
Zakat Expenses	32.1	-	-
Other Expenses	33	88,859,329	81,325,405
TOTAL OPERATING EXPENSES (B)		1,030,639,276	1,076,933,063
Profit / (Loss) Before Provision (C) = (A - B)		767,549,725	650,953,360
Provision for Investments	34		
Specific Provision for Classified Investments		353,179,130	301,112,065
General Provision for Unclassified Investments		-	-
Special General Provision		-	-
Provision for Off-Balance Sheet items		-	-
Provision for diminution in value of investments		-	-
Other Provision		3,700,000	-
Total Provision (D)		356,879,130	301,112,065
Total Profit / (Loss) before Taxes (E)=(C - D)		410,670,595	349,841,295
Provision for Taxation		224,745,074	238,994,969
Current Tax	12.1	230,173,248	253,923,297
Deferred Tax	9.6	(5,428,174)	(14,928,328)
Net Profit / (Loss) after Taxation :		185,925,521	110,846,326
Appropriations :			
Statutory Reserve		82,134,119	69,968,259
General reserve		-	-
Coupon Payable to Mudaraba perpetual Bond		-	-
Provision for Start-up Fund		-	-
Provision for CSR Fund		-	-
Dividend		-	-
Retained Earnings carried forward		103,791,402	40,878,067
Earning Per Share (EPS):	36	0.17	0.10
(Previous year's figure restated)			


CFO & Head of FAD


Company Secretary


Managing Director & CEO


Director


Chairman

Standard Bank PLC.

Cash Flow Statement (Un audited & Provisional) for the Quarter ended 31 March 2025

Particulars	Notes	Amount in Taka	
		31.03.2025	31.03.2024
A) CASH FLOW FROM OPERATING ACTIVITIES			
Investment Income receipts in Cash		4,543,153,818	4,220,288,394
Profit payments in Cash		(3,890,901,561)	(2,713,043,959)
Dividend receipts		-	-
Fee and commission receipts in Cash		272,344,483	249,011,143
Recoveries on Investment previously written off		155,478,186	13,916,631
Cash Payments to employees		(717,262,631)	(757,644,407)
Cash Payments to suppliers		(10,568,702)	(17,541,712)
Income taxes paid		(251,374,591)	(109,539,376)
Receipts from other operating activities		82,074,720	108,392,591
Payments for other operating activities		(244,053,255)	(194,941,062)
Cash generated from operating activities before changes in operating assets and liabilities		(61,109,533)	798,898,243
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		(4,876,450)	131,382,050
Investment to other banks		-	-
Investments to customers		(4,077,812,562)	(4,014,801,513)
Other assets		(1,084,858,528)	(394,717,649)
Deposits from other banks		(410,975,505)	(1,229,418,554)
Deposits from customers		5,670,891,277	4,364,904,976
Other liabilities account of customers		-	-
Trading liabilities		8,140,363,909	133,800,765
Other liabilities		794,840,938	147,635,252
		9,027,573,078	(861,214,674)
Net cash flow from operating activities (A)		8,966,463,545	(62,316,431)
B) CASH FLOW FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(17,187,961)	(63,777,707)
Sale of property, plant & equipment		69,060	171,450
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		(17,118,901)	(63,606,257)
C) CASH FLOW FROM FINANCING ACTIVITIES			
Received from issue of Investment capital and debt security		-	-
Payments for redemption of Investment capital and debt security		(300,000,000)	(300,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		-	-
Net Cash flow from financing activities (C)		(300,000,000)	(300,000,000)
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		8,649,344,644	(425,922,688)
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		438,069,092	396,895,778
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		39,865,157,462	32,344,493,707
G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)		48,952,571,198	32,315,466,797
CASH AND CASH EQUIVALENTS AT END OF THE YEAR			
Cash in hand (including foreign currencies)		1,630,213,756	2,674,496,730
Balance with Bangladesh Bank and its agent bank(s)(including foreign currencies)		10,606,450,638	9,244,589,889
Balance with other Banks and financial institutions		6,791,802,004	7,339,096,977
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		29,924,030,000	13,057,150,000
Prize Bonds		74,800	133,200
		48,952,571,198	32,315,466,797
Net Operating Cash Flows (NOCF) per Share	38	8.04	(0.06)

(Previous year's figure restated)

These financial statements should be read in conjunction with annexed notes


CFO & Head of FAD


Company Secretary


Managing Director & CEO


Director


Chairman

Standard Bank PLC.

Statement of Changes in Shareholders' Equity (Un audited & Provisional) for the Quarter ended 31 March 2025

(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 1-1-2024	11,158,423,080	7,364,646,159	-	-	13,860,390	18,536,929,629
Changes in accounting policy	-	-	-	-	-	-
Restated Balance	11,158,423,080	7,364,646,159	-	-	13,860,390	18,536,929,629
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-
Net gains and losses not recognised in the income statement	-	-	-	-	-	-
Adjustment of last year	-	-	-	-	-	-
Net profit for the period	-	-	-	-	185,925,521	185,925,521
Dividends from SBL Capital Management Ltd	-	-	-	-	-	-
Dividends from SBL Securities Ltd	-	-	-	-	-	-
Dividends (Cash & Bonus shares)	-	-	-	-	-	-
Issue of Right Shares	-	-	-	-	-	-
Coupon Payable to Mudaraba perpetual Bond	-	-	-	-	-	-
Start-up Fund	-	-	-	-	-	-
CSR Fund	-	-	-	-	-	-
Appropriation made during the year	-	82,134,119	-	-	(82,134,119)	-
Balance as on 31.03.2025	11,158,423,080	7,446,780,278	-	-	117,651,792	18,722,855,150
Balance as on 31.03.2024	10,886,266,423	7,038,994,383	-	-	606,788,192	18,532,048,998

These financial statements should be read in conjunction with annexed notes


CFO & Head of FAD


Company Secretary


Managing Director & CEO


Director


Chairman

Standard Bank PLC

Notes to the Financial Statements (Provisional & Un-audited) for the 1st quarter ended on 31st March 2025

1. LEGAL STATUS AND NATURE OF THE COMPANY

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

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

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

Off-Shore Banking Unit (OBU)

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

1.1 Subsidiary Companies

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

The Bank obtained permission to embark upon Merchant banking from the Bangladesh Securities and Exchange Commission (SEC) vide its certificate no. SEC/Reg/MB/SUB/13/2010/529 dated January 05, 2011. Under 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 Exchange Company (UK) Limited

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

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

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

Standard Bank Securities Limited

Standard Bank Securities Limited was incorporated on November, 22, 2012 as a public limited company under the Companies Act 1994 vide certificate of incorporation no. C-105725/12. Standard Bank Securities Limited became 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 objectives 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 up to 31st March 2025 and are prepared under the historical cost convention and in accordance with the "First Schedule (Sec-38) of the Bank Companies Act, 1991, BRPD Circular # 14 dated 25 June 2003, other Bangladesh Bank Circulars, International Accounting Standards and International Financial Reporting Standards adopted by the Institute of Chartered Accountants of Bangladesh, Companies Act, 1994, the Securities and Exchange Rules 1987, Dhaka & Chittagong Stock Exchange Listing Regulations and other laws and rules applicable in Bangladesh. In case of the requirement of Bangladesh Bank differs with those of IAS/IFRS, the requirement of Bangladesh Bank have been applied."

2.1 Basis of Consolidation :

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

The consolidated financial statements have been prepared in accordance with International Accounting standard 27: consolidated and separate financial statements, IAS-34 "Interim Financial Reporting" and Rules 13 of the Securities and Exchange Rules 1987. The consolidated financial statements have been prepared to a common reporting period ending in 31st March 2025.

2.2 Statement of Cash flows

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

2.3 Reporting Period

These financial statements cover from January 01 to March 31, 2025.

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 Investment

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

2.06 Provisions for Investments In Shares & Securities

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 .

2.08 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.

2.09 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.

**Notes to the Financial Statements
for the Quarter ended 31 March 2025**

Amount in Taka	
31.03.2025	31.12.2024
3. CASH	
3.1 Cash in hand	
In local Currency	1,592,150,931
In Foreign Currency	38,062,826
Total	1,630,213,756
3.2 Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	
In local Currency	9,179,861,246
In Foreign Currency	1,414,068,424
	10,593,929,670
Sonali Bank as agent of Bangladesh Bank Local currency	12,520,968
	10,606,450,638
Total	12,236,664,394
3(a) Consolidated cash	
i. Cash in hand	
Standard Bank PLC. (note-3.1)	1,630,213,756
Standard Exchange Co.(UK) Ltd.	-
Standard Express(USA) Ltd.	-
SBL Capital Mgt. Ltd.	-
Standard Bank Securities Ltd.	-
	1,630,213,756
ii. Balance with Bangladesh Bank and its agent bank(s)	
Standard Bank PLC. (note-3.2)	10,606,450,638
Standard Exchange Co.(UK) Ltd.	-
Standard Express(USA) Ltd.	-
SBL Capital Mgt. Ltd.	-
Standard Bank Securities Ltd.	-
	10,606,450,638
	12,236,664,394
4. Balance with other Banks and financial institutions	
In Bangladesh (note 4.1)	3,931,561,612
Outside Bangladesh (note 4.2)	2,860,240,392
	6,791,802,004
4.1 In Bangladesh	
	-
Al-wadeeah Current deposits	
Agrani Bank PLC.	82,579
Basic Bank PLC.	2,160
BRAC Bank PLC..	341,184
Dutch Bangla Bank	1,000
Eastern Bank PLC.	1,253
Islami Bank bd PLC.	48,802
Janata Bank PLC.	81,143
Sonali Bank PLC.	5,126,251
Standard Chartered Bank	26,842,886
Trust Bank PLC..	4,594,917
Mudaraba Short Notice Deposit (MSND)	
Exim Bank PLC.	1,890,736,740
The City Bank PLC.	63,860
Prime Bank PLC.-lbw (Msnd)	54,382
Jamuna Bank PLC.	69,019
Dhaka Bank PLC.-lbw (Msnd)	71,489
Bengal Commercial Bank Plc	1,003,363,946
Shahjalal Islami Bank Plc (Msnd)	80,000
Rajshahi Krishi Unnayan Bank (Snd)	-
Mudaraba Short Term Placements	
IDLC Islamic Wing	-
DBH Islamic Wing	1,000,000,000
	3,931,561,612
	4,968,512,095

Amount in Taka	
31.03.2025	31.12.2024
-	-

Savings Deposit

Fixed Deposits

Hajj Finance Company Ltd.

-	-
-	-
3,931,561,612	4,968,512,095

4.2 Outside Bangladesh

In Current account

Profit Bearing

Habib American Bank Ltd. New York

Mashreq Bank Psc, New York

Non Profit Bearing

Standard Chartered Bank, New York

AXIS Bank Limited, Mumbai, India

ICICI Bank Ltd., Mumbai, India

A.B. Bank LTD. MUMBAI

Standard Chartered Bank Ltd., Frankfurt

Standard Chartered Bank Ltd., Tokyo

ICICI Bank Ltd., Hongkong

Nepal Bangladesh Bank Ltd, Kathmundu

Bhutan National Bank, Bhutan

Commerz Bank, Frankfurt

Habib Metropolitan Bank Ltd. Karachi, Pakistan

Bank Aljaria, KSA

Bank Aljaria, KSA, USD

Commerzbank, Frankfurt (GBP)

Standard Chartered Bank, LONDON (GBP)

Standard Chartered Bank, Mumbai India

Sonali Bank (UK) Ltd

Total Nostro Accounts

FDR

Standard Chartered Bank Ltd., Mumbai, India

Others

Habib American Bank Ltd, New York (OBU)

Total Outside Bangladesh

84,410,603	181,151,995
233,178,974	1,170,585,578
1,149,438,582	541,180,257
42,015,117	60,003,932
86,829,003	113,217,796
55,105,608	74,563,534
80,458,028	241,351,523
29,195,110	21,046,884
13,763,219	13,620,314
17,204,669	16,921,464
-	5,811,806
32,802,128	58,790,367
357,141,703	18,178,666
11,842,305	11,695,139
106,965,578	70,622,839
8,034,917	7,843,222
131,015,491	106,959,609
237,532,585	212,771,666
6,784,222	18,623,384
2,700,877,376	2,944,939,975
7,352,100	7,352,100
152,010,916	13,896,743
2,860,240,392	2,966,188,818
6,791,802,004	7,934,700,913

Total

4(a) Consolidated Balance with other banks and financial institutions In Bangladesh

Standard Bank PLC. (note-4.1)

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

3,931,561,612	4,968,512,095
-	-
-	-
26,110,780	11,679,072
33,350,893	31,667,971
3,991,023,284	5,011,859,138

Outside Bangladesh

Standard Bank PLC. (note-4.2)

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

2,860,240,392	2,966,188,818
27,605,644	11,697,321
939,257,040	617,379,554
-	-
-	-
3,827,103,076	3,595,265,693
7,818,126,360	8,607,124,831

5. Placement with Banks & Financial Institutions

Banking Company

-	-
-	-

Non-Banking Financial Institutions

-	-
---	---

Short Notice Money

-	-
-	-

Total

-	-
---	---

Amount in Taka	
31.03.2025	31.12.2024
6. Investments	
Government securities	
Others Investment	
29,924,104,800	17,385,356,300
12,725,962,160	12,721,085,710
42,650,066,960	30,106,442,010
-	-
a) Government securities	
Government Bond & Sukuk	
SUKUK	
BGIB	
17,324,030,000	11,635,280,000
12,600,000,000	5,750,000,000
29,924,030,000	17,385,280,000
Prize bonds	
74,800	76,300
74,800	76,300
-	-
Total Government Securities	17,385,356,300
-	-
b) Other Investments	
Quoted Shares	
Unquoted Shares	
Subordinated Bonds	
151,767,255	151,767,255
5,444,195,493	5,439,319,043
7,129,999,412	7,129,999,412
12,725,962,160	12,721,085,710
-	-
6.1 Government Securities classified as per Bangladesh Bank Circular:	
Held for trading (HFT)	
Held to maturity (HTM)	
Other Securities (Prize Bond)	
-	-
29,924,030,000	17,385,280,000
74,800	76,300
29,924,104,800	17,385,356,300
-	-
6.2 Other Investments :	
a) Quoted Shares	
First Bangladesh Fixed Income Fund	
Bangladesh Steel Re-Rolling Mills Ltd	
Runner Automobile Limited	
Robi Axiata Limited	
Craftsman	
Web Coats Plc.	
Best Holdings Ltd.	
Bd Paints Ltd.	
MK Footwear Plc	
146,779,000	146,779,000
2,493,010	2,493,010
676,745	676,745
811,880	811,880
25,770	25,770
35,040	35,040
875,000	875,000
50,500	50,500
20,310	20,310
151,767,255	151,767,255
b) Unquoted Shares	
Central Depository Bangladesh Limited (CDBL)	
Central Counterparty Bangladesh Limited (CCBL)	
SWIFT	
Standard Exchange Co.(UK) Ltd.	
Standard Express(USA) Ltd.	
SBL Capital Mgt. Ltd.	
Standard Bank Securities Ltd.	
SBL Capital Mgt. Ltd.(Investment)	
Total Unquoted Shares	
156,548,164	156,548,164
37,500,000	37,500,000
3,003,185	3,003,185
46,848,780	45,072,330
187,550,000	184,450,000
1,499,940,000	1,499,940,000
799,940,000	799,940,000
2,712,865,364	2,712,865,364
5,444,195,493	5,439,319,043
c) Subordinated Bond	
Zero Coupon Bond	
Beximco Green-Sukuk Al Istisna'A	
Investment In Perpetual Bond	
SJIBL 3Rd Mudaraba Subordinated Bond	
Exim Bank 6Th Subordinated Bond	
Golden Harvest Agro Industries Ltd.	
Total Subordinated Bond	
99,999,412	99,999,412
10,000,000	10,000,000
4,500,000,000	4,500,000,000
1,250,000,000	1,250,000,000
1,250,000,000	1,250,000,000
20,000,000	20,000,000
7,129,999,412	7,129,999,412
-	-
Total Other Investments	12,721,085,710
12,725,962,160	12,721,085,710

(Annexure-E may kindly be seen for details)

Amount in Taka	
31.03.2025	31.12.2024

6(a) Consolidated Investments

Government

Standard Bank PLC. (note-6)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

29,924,104,800	17,385,356,300
-	-
-	-
-	-
-	-
29,924,104,800	17,385,356,300

Others

Standard Bank PLC. (note-6)
Standard Capital Mgt. Ltd (Share Capital & Investment to SCML)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.
Standard Bank Securities Ltd. (Share Capital to SSL)

12,725,962,160	12,721,085,710
(4,212,805,364)	(4,212,805,364)
(46,848,780)	(45,072,330)
(187,550,000)	(184,450,000)
1,778,764,396	1,768,620,599
506,754,482	506,884,169
(799,940,000)	(799,940,000)
9,764,336,893	9,754,322,784
39,688,441,693	27,139,679,084

7. Investments

As per classification into the following broad categories:

i) General Investments

Inside Bangladesh

Bai - Murabaha
Bai - Muajjal
Bai - Salam
HPSM
Quard - e - Hasan with Service Charge
Islamic Credit Card

22,163,004,809	21,867,469,028
72,794,580,746	71,100,075,522
1,233,899,920	1,076,683,074
96,220,990,099	94,363,335,923
4,068,051,215	5,094,457,356
880,166,351	880,538,495
197,360,693,140	194,382,559,398

Outside Bangladesh

-	-
197,360,693,140	194,382,559,398

ii) Bills purchased and discounted

Payable inside Bangladesh

Inland bills purchased

2,077,620,278	1,490,304,046
---------------	---------------

Payable outside Bangladesh

Foreign bills purchased and discounted

4,424,646,174	3,319,842,278
---------------	---------------

6,502,266,452	4,810,146,324
----------------------	----------------------

Total

203,862,959,592	199,192,705,722
------------------------	------------------------

7.1 Classification of Investments

Unclassified:

Standard including staff Investments
Special Mention Account (SMA)

144,442,827,584	139,506,505,722
143,928,811,899	139,016,395,599
514,015,685	490,110,123

Classified:

Sub standard
Doubtful
Bad/Loss

59,420,132,008	59,686,200,000
2,005,009,849	3,039,792,851
2,418,201,196	3,200,554,301
54,996,920,963	53,445,852,848
203,862,959,592	199,192,705,722

7.2 Particulars of required provision for Investments .

Status

Outstanding

Base for provision

%

Un-classified -General provision:

All Unclassified Investment (other than Small and Medium Enterprise financing, Investments to BH/MB/SD agst. hares, Consumer Financing, House Finance, Agriculture Finance, Staff Investments and Special Mentioned Account)	107,738,643,697	102,564,545,069	1% to 5%	1,024,331,959	1,396,356,954
Small and Medium Enterprise financing	25,701,096,383	25,701,096,383	0.25%	64,252,741	77,550,704
Investment to BH/MB/SD agst shares	667,342,700	667,342,700	2.00%	13,346,854	14,014,752
Consumer Financing,	429,649,440	429,649,440	2.00%	8,592,989	8,553,199

			Amount in Taka		
			31.03.2025		31.12.2024
Consumer Financing,	742,735,502	742,735,502	2.00%	14,854,710	15,341,395
House Finance	2,313,633,177	2,313,633,177	1.00%	23,136,332	22,894,436
Agriculture Finance	3,665,703,336	3,665,703,336	1.00%	36,657,033	36,063,944
Staff Investments	994,398,351	994,398,351	0.00%	-	-
Special Mentioned Account	514,015,685	400,942,867	.25% to 5%	5,284,290	17,758,603
Investments against writ	1,675,609,313	1,554,800,000		-	1,554,800,000
Total un-classified Investment & General provision including investments against writ	144,442,827,584	139,034,846,825		1,190,456,908	3,143,333,987
Classified-specific provision					
Sub Standard	2,005,009,849	1,262,593,273	5% to 20%	245,504,500	421,052,548
Doubtful	2,418,201,196	1,885,395,474	5% to 50%	942,242,961	1,257,938,603
Bad/Loss	54,996,920,963	40,078,409,442	100.00%	40,071,265,559	36,875,638,849
	59,420,132,008	43,226,398,189			
	203862959592	182261245014		41,259,013,020	38,554,630,000

Required provision for Investments

Total Provision maintained (note-12.2)

Deferral Provision will be kept in future

Excess/(Short) provision

42,449,469,928	41,697,963,987
8,182,209,130	7,829,030,000
34,267,260,798	33,868,933,987
-	-

7.3 Particulars of required provision on Off-Balance Sheet Exposures

Base for Provision	Rate %		
Acceptance and endorsements	18,760,719,675	1%	591,661,960
Letter of guarantee	19,593,586,812		
Letter of credit	25,644,735,757		
Bills for Collection	-		
Required provision of Off-Balance Sheet Exposures			591,661,960
Deferral Provision will be kept in future			591,661,960
Excess/(short) provision at			-

7.4 Bills purchased and discounted

Payable in Bangladesh	2,077,620,278	1,490,304,046
Payable outside Bangladesh	4,424,646,174	3,319,842,278
	6,502,266,452	4,810,146,324

7(a) Consolidated Investments

Standard Bank PLC. (note-7)	197,360,693,140	194,382,559,398
Standard Bank PLC. (Investment to SBSL)	(390,230,424)	(389,951,693)
Standard Bank PLC. (Investment to SCML)	(370,000,000)	(400,000,000)
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	4,665,017,580	4,643,618,293
Standard Bank Securities Ltd.	580,931,838	569,184,810
	201,846,412,135	198,805,410,808

Consolidated bills purchased and discounted

Standard Bank PLC. (note-7)	6,502,266,452	4,810,146,324
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	6,502,266,452	4,810,146,324
	208,348,678,587	203,615,557,132

8. Fixed assets including premises, furniture and fixture

Land	2,373,245,825	2,373,245,825
Land and Building	498,706,334	495,535,566
Furniture & Fixture	980,392,690	949,646,018
Office Appliance	833,680,846	823,837,396
Computer	422,029,408	415,241,539
Right of Use Assets (ROUA) as per IFRS-16	274,244,825	274,244,825
Bank's Vehicle	144,219,811	143,290,418
Total cost	5,526,519,739	5,475,041,587

		Amount in Taka	
		31.03.2025	31.12.2024
Intangible Assets			
Software		186,770,745	184,098,429
Total cost		5,713,290,484	5,659,140,016
Less: Accumulated Depreciation		2,494,287,235	2,457,324,728
Net		3,219,003,249	3,201,815,288
(See Annexure-A for details)			
8(a) Consolidated fixed assets including premises, furniture and fixture			
Standard Bank PLC. (note-8)		3,219,003,249	3,201,815,288
Standard Exchange Co.(UK) Ltd.		904,650	729,871
Standard Express(USA) Ltd.		137,706,165	117,883,422
SBL Capital Mgt. Ltd.		6,874,939	6,874,939
Standard Bank Securities Ltd.		4,223,275	4,392,862
		3,368,712,278	3,331,696,382
9. Other assets			
Stock of Stationery		29,599,080	28,332,854
Stamps in hand		9,599,292	10,188,137
Suspenses A/c (note-9.1)		741,529,257	390,793,685
Advance Deposit		3,856,896	3,866,739
Branch adjustments accounts (note-9.5)		38,476,355	44,700,347
Sundry Assets (note-9.2)		13,467,667,686	12,471,185,511
		14,290,728,566	12,949,067,273
9.1 Suspense Accounts			
Sundry Debtors		21,425,945	24,831,940
Advance Against TA/DA		782,400	887,400
Advance Against Proposed Branch		3,717,000	5,376,700
Advance Against Legal Expenses		13,951,625	12,522,200
Encashment-PSP/BSP/WEDB		6,777,757	362,682
Advance on against board meeting		927,000	765,000
Mobile Banking		26,008	26,008
Cash Remittance		693,921,522	346,021,755
		741,529,257	390,793,685
9.2 Sundry Assets			
Advance Rent		102,328,293	79,185,192
Profit Receivable (note - 9.4)		1,638,747,890	1,419,287,309
Prepaid expenses		15,902,116	12,556,025
Advance Tax (note-9.3)		9,064,395,055	8,813,020,464
Deferred Tax -note-12.1(ii)		482,758,581	477,330,407
Protested Bill Account		32,727,128	29,027,128
Clearing Adjustment		(2,058,613)	(2,058,698)
BFTN adjustment		102,770,184	(299,380,903)
Working Progress, Building		1,433,543,766	1,335,745,398
Dividend Receivable		106,002,380	106,002,380
Profit Waived		446,023,675	446,023,675
Excise duty adjustment on FDR		43,085,723	53,209,723
Demand Draft without advice		1,441,508	1,237,411
		13,467,667,686	12,471,185,511
9.3 Advance Tax			
Advance Corporate Tax		8,115,136,477	7,926,136,477
Advance Income Tax On L/C Commission		138,963,472	132,447,999
Advance Income Tax On Tr.Bill		182,013,538	182,013,538
Advance Income Tax On Share Dividend		237,032,789	237,032,789
Advance Tax On Vehicle		8,915,894	8,023,394
Advance Income Tax On Profit Balance With Other Banks		87,110,700	87,098,081
Advance Income Tax On Subordinated Bond		82,801,270	61,921,270
Advance Income Tax On BGIIB		10,225,133	10,225,133
Advance Tax On Sukuk		88,447,042	88,447,042
Advance Income Tax On Msnd		113,748,740	79,674,741
		9,064,395,055	8,813,020,464
9.4 Profit Receivable			
Profit Receivable On Ltr		-	-
Profit Receivable on SME		50,898,714	50,630,960
Capital Gain Recivable From Sale Of Share		-	5,566,342.0
Profit Receivable on FDR & Bond		1,587,849,176	1,363,090,007
		1,638,747,890	1,419,287,309

Amount in Taka	
31.03.2025	31.12.2024

9.5 Branch Adjustment

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

9.6 Deferred Tax Assets:

Opening Balance

Additional made during the period

Adjustment during the period

Closing Balance

477,330,407	467,958,041
5,428,174	9,372,366.00

-	-
482,758,581	477,330,407

Deferred tax liabilities/(Asset)

Fixed Asset

Carrying amount

Tax base

Taxable Temporary Difference

Provision for gratuity

Carrying amount

Tax base

Deductible Temporary Difference

Provision for Rebate for good borrowers

Carrying amount

Tax base

Deductible Temporary Difference

Lease Assets as per IFRS 16

Right of use Assets under lease

Lease Liabilities

Deductible Temporary Difference

Total Taxable /(deductible) Temporary difference

Applicable tax rate

Deferred Tax Assets

Opening balance

Deferred tax (income)/expenses

3,219,003,249	3,201,815,288
3,396,922,121	3,372,413,216
(177,918,872)	(170,597,928)

1,069,449,778	1,087,288,568
-	-
(1,069,449,778)	(1,087,288,568)

8,738,004	8,738,004
-	-
(8,738,004)	(8,738,004)

122,953,937	122,953,937
129,210,522	129,210,522
(6,256,585)	(6,256,585)

(1,262,363,239)	(1,272,881,085)
------------------------	------------------------

37.50%	37.50%
---------------	---------------

(473,386,215)	(477,330,407)
----------------------	----------------------

(467,958,041)	(467,958,041)
----------------------	----------------------

(5,428,174)	(9,372,366)
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9(a) Consolidated other assets

Standard Bank PLC. (note-9)

Standard Bank PLC. (Dividend Recivable from SCML)

Standard Bank PLC. (Profit Recivable from SCML)

Standard Bank PLC. (Dividend Recivable from SBSL)

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

14,290,728,566	12,949,067,273
(72,510,000)	(72,510,000)
(760,339,835)	(760,339,835)
(52,000,550)	(52,000,550)
15,612,356	14,856,442
9,022,903	9,217,460
785,138,584	761,016,809
397,132,318	403,403,358

14,612,784,342	13,252,710,957
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10. Placement From Banks & Financial Institutions

In Bangladesh (note-10.1)

Outside Bangladesh

30,143,525,526	22,303,161,617
-	-

30,143,525,526	22,303,161,617
-----------------------	-----------------------

10.1 In Bangladesh

Placement

Total

Other Placement

Re-Finance from B Bank

EDF from B Bank

Financial Stimulus Fund From B. Bank

Foreign Exchange Deal Payable

Visa Credit Crd Nostro Ac(Payable To Id)

Bangladesh Bank

SBL Subordinated Non-Convertible Bond

Sbl Mudaraba Perpetual Bond

Total

Outside Bangladesh

FI Banks

-	-
-	-

17,920,834	16,856,250
2,766,348,434	3,045,176,146
539,255,917	769,920,917
341	341
-	1,207,963
15,850,000,000	7,200,000,000
6,470,000,000	6,770,000,000
4,500,000,000	4,500,000,000

30,143,525,526	22,303,161,617
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30,143,525,526	22,303,161,617
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-	-
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30,143,525,526	22,303,161,617
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		Amount in Taka	
		31.03.2025	31.12.2024
10.1.1	Subordinated Non-Convertible & Mudaraba Perpetual Bond		
	SBL 2nd Subordinated Non-Convertible Bond		
		-	-
	SBL 3rd Subordinated Non-Convertible Bond		
	Agrani Bank PLC.	350,000,000	350,000,000
	National Life Insurance Co. Ltd	120,000,000	120,000,000
	Shadharan Bima Corporation	80,000,000	80,000,000
	Janata Bank PLC.	400,000,000	400,000,000
	Uttara Bank PLC.	400,000,000	400,000,000
	Mercantile Bank PLC.	120,000,000	120,000,000
	Dutch Bangla Bank PLC.	600,000,000	600,000,000
	Sonali Bank PLC.	600,000,000	800,000,000
	Rupali Bank PLC.	300,000,000	400,000,000
		2,970,000,000	3,270,000,000
	SBL 4th Subordinated Non-Convertible Bond		
	Islami Bank Bangladesh PLC.	1,500,000,000	1,500,000,000
	Ai-Arafah Islami Bank PLC.	750,000,000	750,000,000
	EXIM Bank PLC.	1,250,000,000	1,250,000,000
		3,500,000,000	3,500,000,000
	SBL 1st Mudaraba Perpetual Bond		
	Social Islami Bank PLC.	1,500,000,000	1,500,000,000
	Ai-Arafah Islami Bank PLC.	1,000,000,000	1,000,000,000
	First Security Islami Bank PLC.	1,000,000,000	1,000,000,000
	Union Bank PLC.	1,000,000,000	1,000,000,000
		4,500,000,000	4,500,000,000
	Total SBL Subordinated Non-Convertible Bond	10,970,000,000	11,270,000,000
		-	-
10.2	Security against borrowing from other banks, financial institutions and agents		
	Secured	-	-
	Unsecured	30,143,525,526	22,303,161,617
		30,143,525,526	22,303,161,617
10(a)	Consolidated Placement From Banks & Financial Institutions		
	Standard Bank PLC. (note-10)	30,143,525,526	22,303,161,617
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		30,143,525,526	22,303,161,617
11.	Deposits and other deposits		
	Deposits from banks (note-11.1)	5,710,047,424	6,121,022,929
	Deposits from customers (note.11.3)	201,018,582,877	195,111,652,399
		206,728,630,301	201,232,675,328
11.1	Deposits' from banks		
	Current deposits and other deposits	2,162,148	3,048,503
	Bills payable	-	-
	Savings bank/Mudaraba Savings deposits	-	-
	Short-term deposits	1,707,885,276	1,817,974,426
	Fixed deposits/Mudaraba Fixed Deposits	4,000,000,000	4,300,000,000
		5,710,047,424	6,121,022,929
11.2	Deposits' from banks		
	Mudaraba Fixed Deposits		
	NRB Commercial PLC.	250,000,000	-
	Eastern Bank PLC	600,000,000	1,050,000,000
	Agrani Bank PLC.	750,000,000	850,000,000
	Shahjal Islami Bank PLC.	2,000,000,000	2,000,000,000
	Midland Bank PLC	400,000,000	400,000,000
		4,000,000,000	4,300,000,000
	Mudaraba Short Notice Deposits		
	Bangladesh Krishi Bank	417,450	417,600
	Bengal Commercial Bank	1,702,792,458	1,812,825,458
	Jamuna Bank PLC.	1,168,091	1,171,091
	Trust Bank Ltd	3,453,554	3,456,554
	The City Bank PLC	53,723	103,723
		1,707,885,276	1,817,974,426

		Amount in Taka	
		31.03.2025	31.12.2024
Al-wadeeah current deposits			
Mercantile Bank PLC		2,035,859	2,000,000
The City Bank PLC		126,289	1,048,503
		2,162,148	3,048,503
		5,710,047,424	6,121,022,929
11.3 Customer Deposits			
i) Al-wadeeah Current deposits and other Deposits			
Al-wadeeah current deposits		9,876,980,593	11,082,809,069
Foreign Currency deposits		7,399,620,115	6,980,302,482
Sundry deposits (note - 11.4)		15,574,144,259	15,807,116,215
		32,850,744,967	33,870,227,766
ii) Bills payable			
Pay orders issued		2,444,355,742	2,981,537,679
Pay slips issued		600	600
Demand draft		3,770,832	7,121,842
		2,448,127,174	2,988,660,121
iii) Savings bank Deposits/Mudaraba savings deposits		18,217,407,511	18,438,038,101
iv) Term Deposits/Fixed Deposits			
Fixed deposits/Mudaraba Fixed Deposits (Excluding Bank Deposit)		110,992,572,014	111,221,757,932
Short term deposits		21,063,362,978	15,877,611,038
Deposits Under Schemes		15,446,368,233	12,715,357,441
		147,502,303,225	139,814,726,411
Total		201,018,582,877	195,111,652,399
11.4 Sundry deposits			
Sundry creditors		3,251,692,869	2,395,764,130
Margin Deposit		6,671,194,628	7,680,197,388
Risk Fund		4,180,778	4,180,696
Service charge		61,143,114	77,539,888
Security Money		54,824,535	49,212,176
SBL Employees Provident Fund		(169,192)	(169,588)
SBL Employees W. Fund		1,026,969	1,026,969
Foreign Remittance Payable A/c		33,824,473	30,430,194
Profit payable on deposits		4,559,003,160	4,322,963,959
VAT, Excise Duty and Income Tax		856,913,868	1,153,698,588
Cash Incentive Payable		18,822,756	23,920,718
Unclaimed Dividend Payable(note 39)		41,624,778	41,624,778
Central Fund (RMG Sector)		12,790,760	13,217,175
Others		7,270,763	13,509,144
		15,574,144,259	15,807,116,215
11.5 Payable on Demand and Time Deposits			
i. Demand Deposits			
Current / Al-wadeeah current Deposits		9,876,980,593	11,082,809,069
Savings Deposits/Mudaraba Savings deposits (10%)		1,821,740,751	1,843,803,810
Foreign Currency Deposits (non profit bearing)		7,399,620,115	6,980,302,482
Sundry deposits		15,574,144,259	15,807,116,215
Bills payable		2,448,127,174	2,988,660,121
		37,120,612,892	38,702,691,697
ii. Time Deposits			
Savings deposits/Mudaraba savings deposits (90%)		16,395,666,760	16,594,234,291
Fixed deposits/Mudaraba Term Deposits		116,702,619,438	117,342,780,861
Short term deposits/Mudaraba short term deposits		21,063,362,978	15,877,611,038
Deposits under schemes		15,446,368,233	12,715,357,441
		169,608,017,409	162,529,983,631
		206,728,630,301	201,232,675,328
11(a) Consolidated deposits and other deposits			
Current deposits and other deposits			
Standard Bank PLC. (note-11.3)		32,852,907,115	33,873,276,269
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		23,651,951	23,088,605
Standard Bank Securities Ltd.		-	-
		32,876,559,066	33,896,364,874

Bills payable

Standard Bank PLC. (note-11.3)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

Savings bank/Mudaraba savings deposits

Standard Bank PLC. (note-11.3)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

Short Term Deposits

Standard Bank PLC. (note-11.3)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

Term/Fixed deposits

Standard Bank PLC. (note-11.3)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

Deposits under schemes

Standard Bank PLC. (note-11.3)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

Amount in Taka	
31.03.2025	31.12.2024
2,448,127,174	2,988,660,121
-	-
-	-
-	-
-	-
2,448,127,174	2,988,660,121
18,217,407,511	18,438,038,101
-	-
-	-
-	-
-	-
18,217,407,511	18,438,038,101
22,771,248,254	17,695,585,464
-	-
-	-
-	-
-	-
22,771,248,254	17,695,585,464
114,992,572,014	115,521,757,932
-	-
-	-
-	-
-	-
114,992,572,014	115,521,757,932
15,446,368,233	12,715,357,441
-	-
-	-
-	-
-	-
15,446,368,233	12,715,357,441
206,752,282,252	201,255,763,933
-	-

12. OTHER LIABILITIES

Provision for Taxation **(note-12.1)**
Deferred Tax (note-12.1(i))
Accrued Expenses
General Provision for Unclassified Investments **(note-12.2)**
General Provision for SMA **(note-12.2)**
Specific provision for Classified Investments **(note-12.2)**
Provision for classified others Assets **(note-12.7)**
Provision for decrease in value of investments **(note-12.8)**
Provision for Off-Balance Sheet Items **(note-12.4)**
Profit Suspense Account **(note-12.5)**
Zakat Fund
Provision for Nostro A/c
Provision for Bonus **(note-12.6)**
Provision for LFC
Provision For Depreciation
Provision for Start up Fund **(note-12.14)**
Provision For Festival Bonus
Provision For Deposit Insurance Premium
Provision For Gratuity
Provision for Green Banking **(note-12.13)**
Dividend Settlement A/C
Provision for Incentive of good borrower **(note-12.12)**
Commission Payable Account
Payable to OBU
Profit receivable on Bai Murabaha/Bai Muajjal/Hpsm
Profit Receivable on overdue Investment
Exchange House
MFS Settlement Account
Swift Charge Payable A/C
Residual Amt. For Cust. Repay. (Mig)

10,717,194,863	10,487,021,615
-	-
269,910,337	248,118,156
-	-
-	-
8,182,209,130	7,829,030,000
280,168,822	274,530,865
54,375,231	54,375,231
-	-
6,444,173,842	5,605,389,042
31,527,341	31,527,341
42,575	42,575
11,751,212	111,872,444
(9,164,879)	(356,337)
36,909,618	-
49,427,500	49,427,500
(46,923,756)	-
88,425,613	58,425,613
10,000,000	-
30,500,000	30,500,000
25,830	25,830
8,738,004	8,738,004
1,487,595	925,272
1,229,555,134	1,188,967,286
(68,117,560)	(61,231,475)
49,040,468	49,040,468
(246,208,469)	(233,148,506)
32,184,445	69,261
21,896,271	21,499,488
11,721,028	11,721,028

		Amount in Taka	
		31.03.2025	31.12.2024
Profit Reimbursement A/C Swc-I & S-Cc		(2,504,253)	(2,504,253)
Written-Off Investments Recovery A/C		22,267,722	-
Non Shariah Income		1,157,556	10,347,953
Compensation Suspense Account		26,950,878	98,572,396
Leased Liabilities as per IFRS-16		47,115,599	47,115,599
Bank To Bank Rtgs Fc Settlement (Usd)		74,046,305	(158,673,597)
Unclaimed Deposit Payable		67,444	67,444
Supervision Charge Receivable		11,485,771	15,728,517
Foreign Currency translation gains (note-12.10)		84,776,571	79,900,121
Total		27,456,213,788	25,857,064,881
12.1 Provision for Current Taxation			
Opening Balance		10,487,021,615	13,712,260,059
Addition during the period		230,173,248	1,173,852,730
		10,717,194,863	14,886,112,789
Adjustment during the period		-	4,399,091,174
Closing Balance		10,717,194,863	10,487,021,615
Provision for taxation has been made on accounting profit considering taxable allowances/disallowances as per Income Tax Ordinance 1984.			
Provision for current tax made during the year			
Income tax @ 37.50% on taxable profit (A)		230,162,889	248,514,076
Add: Income tax @ 20% on dividend income		-	-
Capital Gain on Share @ 10%		-	-
Capital Gain on sale of Fixed Assets (15%)		10,359.00	25,718.00
Capital Gain on Govt. securities (5%)		-	-
Add: Excess profit tax		-	-
Tax on Salary Perquisite		-	5,000,000
Add: Settlement/ Adjustment for the period		-	-
Less: Tax adjustment		-	(383,503)
Investments written off Benefits		-	-
Estimated provision required as at 31 December, (i)		230,173,248	253,923,297
Computation of taxable profit			
Profit before tax		767,549,725	650,953,360
Less: Dividend income		-	-
Less: Capital Gain on share		-	-
Less: Capital Gain on sale of Fixed Assets		69,060	171,450
Less: Capital Gain on Govt. securities		-	-
Profit before tax (excluding dividend income and capital gain)		767,480,665	650,781,910
Inadmissible expenditure		153,712,961	11,922,292
Further allowable expenditure		-	-
Estimated taxable profit for the year (A)		613,767,704	662,704,202
Consolidated Provision for current Taxation			
Standard Bank PLC. (note-11.3)		230,173,248	253,923,297
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		5,946,600	4,438,184
Standard Bank Securities Ltd.		1,446,243	3,291,142
		237,566,091	261,652,623
12.1(a) Consolidated Provision for Taxation			
Standard Bank PLC. (note-12)		10,717,194,863	10,487,021,615
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		450,694,720	424,873,553
Opening Balance		-	-
Addition during the period		-	-
Adjustment during the period		-	-
Closing Balance		-	-
Standard Bank Securities Ltd.		113,902,154	112,455,911
Opening Balance		-	-
Addition during the period		-	-
Adjustment during the period		-	-
Closing Balance		11,281,791,737	11,024,351,079
12.1(i) Deferred Tax :			
Opening Balance		-	-
Additional provision made during the period		-	-
		-	-

		Amount in Taka	
		31.03.2025	31.12.2024
Adjustment during the period		-	-
Closing Balance		-	-
12.2 Provision for Investments			
i) The movement in general provision for unclassified Investments:			
Provision held at the beginning of the year		-	-
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		-	-
*Provision held at the end of the period		-	-
ii) The movement in general provision on Special Mention Account (SMA) Investments:			
Provision held at the beginning of the year		-	-
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		-	-
*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		7,829,030,000	5,367,956,764
Amount adjusted during the Period		-	-
Amount written off during the Period		-	561,920,538
Amount Transfer from General provision of Off-Balance Sheet, Gratuity & others		-	1,019,130,001
Amount recovered from written off during the Period		-	-
Amount of provision for the Period		353,179,130	2,003,863,773
Provision held at the end of the period		8,182,209,130	7,829,030,000
Total		8,182,209,130	7,829,030,000
12.3 The movement in Special General Provision-COVID-19:			
Provision held at the beginning of the Period		-	485,919,537
Amount Transfer from Compensation Suspense Account		-	-
Amount transfer to specific provision for bad and doubtful Investments		-	485,919,537
Additional provision for the period		-	-
Provision held at the end of the period		-	-
12.4 The movement in General provision for Off Balance Sheet Items:			
Provision held at the beginning of the Period		-	-
Additional provision 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		-	-
Provision held at the end of the period		-	-
12.5 Profit Suspense Account			
Balance at the beginning of the Period		5,605,389,042	3,312,161,571
Amount transferred to " Profit Suspense A/c" during the period	+	838,784,800	2,293,227,471
Amount recovered in " Profit Suspense A/c" during the period	(-)	-	-
Amount written off during the Period	(-)	-	-
Balance at the end of the period		6,444,173,842	5,605,389,042
12.6 Provision for Bonus			
Balance at the beginning of the period		111,872,444	6,872,444
Add: Additional provision for the period		-	105,000,000
Less: Disbursement during the period		100,121,232	-
		11,751,212	111,872,444
12.7 Provision for other Assets			
a) Provision against protested bill			
Balance at the beginning of the period		29,077,128	28,737,128
Add: Addition during the period		3,700,000	340,000
		32,777,128	29,077,128

		Amount in Taka	
		31.03.2025	31.12.2024
b) Provision against suspense			
Balance at the beginning of the period		10,069,452	10,069,452
Less: Amount written off during the Period		-	-
Add: Addition during the period		-	-
		10,069,452	10,069,452
c) Provision against Profit Waiver			
Balance at the beginning of the period		235,384,285	217,834,333
Add: Addition during the period		1,937,957	17,549,952
Less: Waived during the Period		-	-
Less: Adjustment of excess provision		-	-
		237,322,242	235,384,285
Total Provision for other Assets		280,168,822	274,530,865
12.7(a) Consolidated Provision for Other Assets			
Standard Bank PLC. (note-12.7)		280,168,822	256,640,913
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		489,064	489,064
Add: Addition during the period		-	-
		280,657,886	257,129,977
12.8 Provision for decrease in value of Investments			
Balance at the beginning of the Period		54,375,231	4,775,231
Less: adjustment during the period		-	-
Add: Addition during the period		-	49,600,000
		54,375,231	54,375,231
12.8(a) Consolidated Provision for decrease in value of Investments			
Standard Bank PLC. (note-12.8)		54,375,231	54,375,231
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		472,958,248	465,104,994
Add: Addition during the period		508,975	7,853,254
Standard Bank Securities Ltd.		86,292,184	83,942,184
Add: Addition during the period		550,000	2,350,000
		614,684,638	613,625,663
12.9 Provision for impairment of client margin Investments			
Balance at the beginning of the period		49,600,000	-
Less: adjustment during the period		-	-
Add: Addition during the period		-	49,600,000
		49,600,000	49,600,000
12.9(a) Consolidated Provision for impairment of client margin Investments			
Standard Bank PLC. (note-12.9)		49,600,000	49,600,000
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		461,240,273	428,102,078
Add: Addition during the period		2,503,863	33,138,195
Standard Bank Securities Ltd.		28,332,884	19,141,036
Add: Addition during the period		568,020	3,500,000
		542,245,040	533,481,309
12.10 Foreign Currency translation gains/loss against investment			
Standard Exchange Co.(UK) Ltd.		13,230,971	11,454,521
Beginning of the Period		11,454,521	7,930,241
Addition during the period		-	-
Adjustment during the period		(1,776,450)	(3,524,280)
		71,545,600	68,445,600
Standard Express(USA) Ltd.		71,545,600	68,445,600
Beginning of the Period		68,445,600	53,720,600
Addition during the period		3,100,000	14,725,000
Adjustment during the period		-	-
Total Foreign Currency translation gains		84,776,571	79,900,121
Less: Foreign Currency translation loss			
Beginning of the Period		-	-
Addition during the period		-	-
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
		84,776,571	79,900,121

		Amount in Taka	
		31.03.2025	31.12.2024
12.11	Provision for Profit waived		
	Balance at the beginning of the Period	75,836,847	58,286,895
	Add: Additional provision for the Period	1,937,957	17,549,952
	Less: Disbursement during the period	-	-
		77,774,804	75,836,847
12.11	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
12.12	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
12.13	Provision for Start-up Fund		
	Balance at the beginning of the Period	49,427,500	41,291,302
	Add: Additional provision for the Period	-	8,136,198
	Less: Adjustment during the period	-	-
		49,427,500	49,427,500
12.14	Provision for Unforeseen 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
		-	-
12.15	Provision for CSR Fund		
	Balance at the beginning of the Period	-	-
	Add: Additional provision for the Period	-	-
	Less: Adjustment during the period	-	-
		-	-
12(a)	Consolidated other liabilities		
	Standard Bank PLC. (note-12)	27,456,213,788	25,857,064,881
	Standard Exchange Co.(UK) Ltd.	21,971,141	5,730,947
	Standard Express(USA) Ltd.	897,479,432	534,634,045
	SBL Capital Mgt. Ltd.	1,819,842,653	1,721,126,386
	Standard Bank Securities Ltd.	263,071,813	260,718,862
		30,458,578,827	28,379,275,121
13.	Share Capital		
13.1	Authorized Capital		
	150,00,00,000 ordinary shares of Tk.10/- each	15,000,000,000	15,000,000,000

The Bank increased its 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 on 14th November, 2011 at Institute of Diploma Engineers of Bangladesh, 160/A, Kakrail VIP Road, Dhaka, Bangladesh. All corporate formalities were duly complied by the Bank as required.

13.2 History of Paid-up Capital

Given below the history of raising of share capital:

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

			Amount in Taka	
			31.03.2025	31.12.2024
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
2019	5% Bonus	47,904,323	479,043,230	10,059,907,880
2020	2.5% Bonus	25,149,769	251,497,690	10,311,405,570
2021	3% Bonus	30,934,216	309,342,160	10,620,747,730
2022	2.5% Bonus	26,551,869	265,518,690	10,886,266,420
2023	2.5% Bonus	27,215,666	272,156,660	11,158,423,080

13.3 Issued, subscribed and fully Paid up Capital :

66,000,000 ordinary shares of Taka 10/- each issued for cash
957,049,042 ordinary shares of Taka 10/- each issued as bonus shares
65,577,600 ordinary shares of Taka 10/- each issued as Right shares in

660,000,000	660,000,000
9,842,647,080	9,842,647,080
655,776,000	655,776,000
11,158,423,080	11,158,423,080

13.4 Initial Public offer (IPO)

Out of the total issued, subscribed and fully paid up capital of the Bank 3,300,000 ordinary shares of Tk.100.00 each amounting to Taka 3,30,000,000 was raised through public offering of shares in 2003.

13.5 Rights issue

Bank has increased its paid up capital by issuance of 2:1 rights share at par on 8 November 2007.

13.6 Composition of Shareholders' equity

Solo

Paid-up Capital	11,158,423,080	11,158,423,080
Statutory Reserve	7,446,780,278	7,364,646,159
General Reserve	-	-
Revaluation Reserve on Investment	-	-
Retained earnings	117,651,792	13,860,390
	18,722,855,150	18,536,929,629

Consolidated

Paid-up Capital	11,158,423,080	11,158,423,080
Statutory Reserve	7,446,780,278	7,364,646,159
General Reserve	-	-
Revaluation Reserve on Investment	-	-
Retained earnings	113,645,077	30,426,667
Non-controlling Interest	172,615	172,058
	18,719,021,050	18,553,667,964

14 Statutory Reserve

Opening balance at the beginning of the Period	7,364,646,159	6,969,026,124
Addition during the period	82,134,119	395,620,035
Closing balance at the end of the Period	7,446,780,278	7,364,646,159

14(a) Consolidated Statutory Reserve

Opening balance at the beginning of the Period	7,364,646,159	6,969,026,124
Addition during the period	82,134,119	395,620,035
Closing balance at the end of the Period	7,446,780,278	7,364,646,159

15. General Reserve

Opening balance at the beginning of the Period	-	-
Addition during the period	-	-
Closing balance at the end of the Period	-	-

15.1 Revaluation gain/loss on investments

Opening balance at the beginning of the Period	-	-
Adjustment during the Period	-	-
Addition during the period	-	-
Closing balance at the end of the Period	-	-

		Amount in Taka	
		31.03.2025	31.12.2024
15.1(a)	Consolidated revaluation gain/loss on investment	-	-
	Standard Bank PLC.	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		-	-
16.	Retained earnings/movement of profit and loss account		
	Balance on 1 January	13,860,390	565,910,132
	Add: Net Profit after tax for the Period	185,925,521	813,619,812
	Less: Transfer to statutory Reserve	(82,134,119)	(395,620,035)
	Less: Coupon Payable to Mudaraba Peretual Bond	-	(417,600,000)
	Less: Provision for Start-up Fund	-	(8,136,198)
	Less: Provision for CSR Fund	-	-
	Less: Cash/Stock dividend	-	(544,313,321)
	Balance at	117,651,792	13,860,390
16(a)	Consolidated retained earnings/movement of profit and loss account		
	Balance on 1 January	30,426,667	572,644,744
	Add: Net Profit after tax for the Period	172,828,820	829,408,185
	Less: Transfer to statutory Reserve	(82,134,119)	(395,620,035)
	Add/Less: Foreign Currency translation Gain/ loss	(6,863,754)	(1,516,719)
	Less: Non-controlling Interest	(557)	(2,328)
	Less: Coupon Payable to Mudaraba Peretual Bond	-	(417,600,000)
	Less: Transfer to Capital Reserve	(611,980)	(4,437,661)
	Less: Provision for Start-up Fund	-	(8,136,198)
	Less: Provision for CSR Fund	-	-
	Less: Cash/Stock dividend	-	(544,313,321)
	Balance at	113,645,077	30,426,667
16.1(b)	Non-controlling Interest		
	SBL Capital Mgt. Ltd.		
	Balance on 1 January	77,278	76,453
	Add: Addition during the period	286	825
	Sub Total	77,564	77,278
	Standard Bank Securities Ltd.		
	Balance on 1 January	94,780	93,277
	Add: Addition during the period	271	1,503
	Sub Total	95,051	94,780
	Balance at	172,615	172,058
17.	CONTINGENT LIABILITIES		
17.1	Acceptances and Endorsements		
	Back to Back L/C (Foreign)	28,484,965	21,012,944
	Back to Back L/C (Local)	8,792,930,282	8,874,110,682
	Letter of Credit (Others)	9,939,304,428	14,560,425,848
		18,760,719,675	23,455,549,474
17.2	Letter of Guarantee		
	Letter of Guarantee(Local)	19,547,341,079	17,975,668,066
	Letter of Guarantee(Foreign)	17,794,220	17,794,220
	Others	28,451,513	28,451,513
		19,593,586,812	18,021,913,799
	Money for which the Bank is contingently liable in respect of guarantees given favoring:		
	Directors	-	-
	Government	-	-
	Banks and other financial institutions	-	-
	Others	19,593,586,812	18,021,913,799
		19,593,586,812	18,021,913,799
17.3	Irrevocable Letter of Credit		
	Letter of Credit (Sight)	19,283,813,689	17,115,583,979
	Letter of Credit (Usance)	6,360,922,068	5,814,349,081
	Letter of Credit (Others)	-	-
		25,644,735,757	22,929,933,060

		Amount in Taka	
		31.03.2025	31.12.2024
17.4 Bill for Collection			
Inward local bill for collection		-	-
Inward Foreign bill for collection		-	-
Outward local bill for collection		6,427,995,978	6,705,057,804
Outward Foreign bill for collection		3,599,877,157	3,637,030,991
		10,027,873,135	10,342,088,795
17.5 Other Contingent Liabilities		-	-
		-	-
		74,026,915,379	74,749,485,128
17(a) Consolidated contingent liabilities			
Acceptances and endorsements			
Standard Bank PLC. (note-17)		18,760,719,675	23,455,549,474
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
Standard Bank Securities Ltd.		-	-
		18,760,719,675	23,455,549,474
Letters of guarantee			
Standard Bank PLC. (note-17)		19,593,586,812	18,021,913,799
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
Standard Bank Securities Ltd.		-	-
		19,593,586,812	18,021,913,799
Irrevocable Letters of Credit			
Standard Bank PLC. (note-17)		25,644,735,757	22,929,933,060
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
Standard Bank Securities Ltd.		-	-
		25,644,735,757	22,929,933,060
Bills for Collection			
Standard Bank PLC. (note-17)		10,027,873,135	10,342,088,795
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
Standard Bank Securities Ltd.		-	-
		10,027,873,135	10,342,088,795
Other Contingent liabilities			
Standard Bank PLC. (note-17)		-	-
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
Standard Bank Securities Ltd.		-	-
		-	-
		74,026,915,379	74,749,485,128
		31.03.2025	31.03.2024
18 Income Statement			
Income:			
Profit, discount and similar income (note-18.1)		4,462,614,399	3,726,212,464
Dividend income (note-20)		-	-
Fees, Commission and brokerage (note-21.1)		272,344,483	249,011,143
Gains Less Losses arising from dealing in securities (note-20)		-	-
Gains Less Losses arising from Investment securities (note-20)		669,958,009	226,275,351
Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2)		438,069,092	396,895,778
Income from non banking assets		-	-
Other operating income (note-22)		82,143,780	108,564,041
Profit less losses on Profit rate changes		-	-
Total		5,925,129,763	4,706,958,776
Expenses:			
Profit paid on deposit, Borrowings etc.(note-19)		4,126,940,762	2,979,072,353
Losses on Investments		-	-
Administrative Expenses (note-18.2)		904,817,440	956,685,060
Other operating expenses (note-33)		88,859,329	81,325,405
Depreciation on Banking assets (note-32)		36,962,507	38,922,598
Total		5,157,580,038	4,056,005,416
Operating Profit before Provision		767,549,725	650,953,360

		Amount in Taka	
		31.03.2025	31.12.2024
18(a) Consolidated Income Statement			
Income:			
Standard Bank PLC. (note-18)		5,925,129,763	4,706,958,776
Standard Exchange Co.(UK) Ltd.		10,047,346	11,123,328
Standard Express(USA) Ltd.		35,806,538	81,565,275
SBL Capital Mgt. Ltd.		20,489,705	24,992,606
Standard Bank Securities Ltd.		11,545,979	20,632,391
Total		6,003,019,330	4,845,272,375
Expenses:			
Standard Bank PLC. (note-18)		5,157,580,038	4,056,005,416
Standard Exchange Co.(UK) Ltd.		10,297,986	10,584,602
Standard Express(USA) Ltd.		60,673,082	49,891,701
SBL Capital Mgt. Ltd.		3,737,734	5,347,442
Standard Bank Securities Ltd.		4,753,765	5,396,871
Total		5,237,042,606	4,127,226,031
Consolidated Operating Profit before Provision		765,976,725	718,046,344
		0	-
18.1 Profit,Discount and similar income			
Profit received from Investments (note-18.3)		4,336,945,863	3,676,159,080
Profit received from FC clearing Account		-	-
Profit received from Bank and other financial institutions		125,668,536	50,053,384
		4,462,614,399	3,726,212,464
18.2 Administrative Expenses			
Salary and allowances (note-23)		712,912,631	753,294,407
Rent, Taxes, Insurance, Electricity etc.(note-24)		151,726,598	150,702,056
Legal expenses (note-25)		8,849	(86,452)
Postage, stamp, telecommunication etc.(note-26)		4,018,394	4,471,543
Stationery, Printings, advertisement etc.(note-27)		10,568,702	17,541,712
Managing Director's salary and fees (note-28)		4,350,000	4,350,000
Directors' Fees (note-29)		1,410,217	428,252
Shariah Supervisory Committee's Fees & Expenses (29)		88,660	-
Auditor's fees (note -30)		284,625	191,450
Zakat Expenses of the Bank (32.1)		-	-
Repair of Bank's assets (note-32)		19,448,764	25,792,092
		904,817,440	956,685,060
Expenses included VAT on which applicable			
18.3 Profit received from Investments			
Bai Murābahah		546,196,778	398,632,521
Bai Muajjal		1,658,143,305	1,403,915,545
Bai Salam		38,661,202	11,348,540
Hire Purchase/ HPSM		1,916,579,414	1,725,370,745
Qard		1,447,249	3,441,328
OBU Business		1,542,891	3,187,661
Export Development Fund (EDF)		32,712,671	5,684,917
Tijara VISA Card		19,466,461	17,360,264
Inland bills purchased		115,088,331	98,858,014
Foreign bills purchased and discounted		7,107,561	8,359,545
Total Profit on Investments		4,336,945,863	3,676,159,080
Profit received from FC clearing account		-	-
Profit received from Bank and other Financial Institution		125,668,536	50,053,384
Profit on Placement		-	-
Total		4,462,614,399	3,726,212,464
18.3(a) Consolidated profit on investment			
Standard Bank PLC. (note-18.3)		4,462,614,399	3,726,212,464
Standard Bank PLC. (Profit Received from SCML)		(69,569,471)	(69,083,037)
Standard Bank PLC. (Profit Received from SBSL)		(11,936,073)	(10,956,975)
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	186,066
SBL Capital Mgt. Ltd.		81,235,691	74,095,017
Standard Bank Securities Ltd.		17,356,973	19,895,849
		4,479,701,519	3,740,349,383
19. Profit paid on deposits, borrowings, etc.			
Profit paid on deposits (note -19.1)		3,719,411,180	2,746,616,034
Profit paid on borrowings (note -19.1)		407,529,582	232,456,319
		4,126,940,762	2,979,072,353

		Amount in Taka	
		31.03.2025	31.12.2024
		-	-
19.1	Profit paid on deposits ,borrowing etc of the Bank		
	Profit paid on deposits		
	Mudaraba Savings Deposits	67,116,673	77,746,716
	Mudaraba Short Term Deposits	368,480,470	212,638,662
	Mudaraba Term Deposits	3,006,783,928	2,236,640,678
	Mudaraba Deposit Schemes	277,030,109	219,589,978
	Profit on lease liabilities as per IFRS-16	-	-
	Foreign Currency	-	-
		3,719,411,180	2,746,616,034
	Profit paid on borrowing		
	Profit paid on subordinated Bond	192,687,501	101,944,500
	Profit paid on Perpetual Bond	112,500,000	104,400,000
	Profit paid on Bangladesh Bank Refinance	104,363,887	26,031,400
	Profit paid on foreign Bank	-	-
	Profit Paid On Notice Money Borrowing	-	-
	Profit paid on repurchase agreement(Repo)	(2,021,806)	80,419
		407,529,582	232,456,319
		4,126,940,762	2,979,072,353
19(a)	Consolidated profit paid on Deposits, borrowings, etc.		
	Standard Bank PLC. (note-19)	4,126,940,762	2,979,072,353
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		4,126,940,762	2,979,072,353
20.	Income from Investment		
	Dividend on shares	-	-
	Gain on shares	-	-
	Profit received from Corp. Bond	-	-
	Profit received from Perpetual Bond	189,812,502	104,400,000
	Profit from Government Securities(GIIB)	300,000,000	120,765,351
	Profit from Government Securities/bond/Sukuk	180,145,507	1,110,000
		669,958,009	226,275,351
		-	-
20(a)	Consolidated Income from Investment		
	Standard Bank PLC.	669,958,009	226,275,351
	Standard Bank PLC. (Dividend Received from SCML)	-	-
	Standard Bank PLC. (Dividend Received from SBSL)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	2,004,947	14,112,666
	Standard Bank Securities Ltd.	3,033,162	6,317,754
		674,996,118	246,705,771
21.	Commission/Fees, Exchange and Brokerage		
	Commission /Fees (note-21.1)	272,344,483	249,011,143
	Exchange earnings (note-21.2)	438,069,092	396,895,778
	Brokerage	-	-
		710,413,575	645,906,920
		-	-
21.1	Commission		
	Commission on Import L/Cs	128,444,431	119,007,612
	Commission on Export L/Cs	97,918,534	87,724,937
	Rebate on nostro a/c	1,122,660	458,755
	Commission on Bank Guarantee	42,905,522	39,389,135
	Commission on chanchyapatra	-	-
	Commission on Remittance	1,953,336	2,430,704
	Underwriting commission	-	-
		272,344,483	249,011,143
	Brokerage	-	-
		272,344,483	249,011,143

		Amount in Taka	
		31.03.2025	31.12.2024
21.2 Exchange			
Gains arising from Dealing Securities	-	-	
Gains arising from Investment Securities	-	-	
Gains arising from Foreign Trade Business	438,069,092	396,895,778	
	438,069,092	396,895,778	
21(a) Consolidated Commission, Exchange and Brokerage			
Standard Bank PLC. (note-21)	710,413,575	645,906,920	
Standard Exchange Co.(UK) Ltd.	8,454,487	10,251,981	
Standard Express(USA) Ltd.	34,553,193	79,857,160	
SBL Capital Mgt. Ltd.	2,798,538	5,347,960	
Standard Bank Securities Ltd.	3,090,666	5,370,323	
	759,310,460	746,734,343	
22. Other operating income			
SWIFT & Telex charge recoveries	3,159,247	3,687,274	
Postage charge recoveries	2,399,006	2,440,632	
Service charges	40,047,917	56,371,391	
Locker charges	400,873	389,300	
Investments processing /documentation fees	2,179,972	12,282,364	
Capital Gain on Sale of Assets	69,060	171,450	
Debit / VISA Card Fees	26,152,143	26,237,180	
Stationery Charge Recovery	272,400	357,000	
Handling Commission On Lease Finance	221,440	175,160	
Handling Charge On Pe-Hsia Booth	124,890	120,690	
Earning on Treasury FEX	853,157	951,599	
NPSB Settlement Income	2,654,578	2,212,780	
Charges On Rtgs	2,890,031	2,505,007	
Recovery From Written Off Investments A/C	-	471,510	
Other earnings	719,066	190,705	
	82,143,780	108,564,041	
	-	-	
22(a) Consolidated other operating income			
Standard Bank PLC. (note-22)	82,143,780	108,564,041	
Standard Exchange Co.(UK) Ltd.	1,592,859	871,347	
Standard Express(USA) Ltd.	1,253,345	1,522,050	
SBL Capital Mgt. Ltd.	4,020,000	520,000	
Standard Bank Securities Ltd.	1,250	5,440	
	89,011,233	111,482,878	
23. Salaries and allowances			
Basic salary	304,184,690	319,289,261	
Allowances (note-23.1)	313,744,352	324,212,541	
Bonus & ex-gratia	52,412,081	52,136,775	
Bank's contribution to provident fund	16,004,952	31,894,806	
Casual wages	26,566,556	25,761,024	
	712,912,631	753,294,407	
	-	-	
23.1 Allowances			
House rent allowances	152,638,750	160,225,221	
Conveyance allowances	20,535,866	21,366,448	
Entertainment allowances	15,116,839	14,151,834	
House maintenance & utility	10,283,169	9,938,786	
Medical allowances	30,408,605	31,968,017	
Risk allowances	648,300	664,546	
Washing allowances	389,861	393,200	
Remuneration for probationaries	21,667,020	22,437,165	
Charge allowances	807,300	813,700	
Leave Fare Compensation	24,339,972	24,708,544	
Gratuity	30,000,000	30,000,000	
Leave Encashment	6,458,670	6,450,080	
Extra allowances	450,000	1,095,000	
	313,744,352	324,212,541	
23(a) Consolidated salaries and allowances			
Standard Bank PLC. (note-23)	712,912,631	753,294,407	
Standard Exchange Co.(UK) Ltd.	3,079,839	2,107,562	
Standard Express(USA) Ltd.	25,494,840	21,094,737	
SBL Capital Mgt. Ltd.	2,013,885	3,236,415	
Standard Bank Securities Ltd.	3,247,666	3,449,000	
	746,748,861	783,182,121	

		Amount in Taka	
		31.03.2025	31.12.2024
24.	Rent, Taxes, Insurance, electricity, etc.		
	Rent- Office	86,950,968	88,099,841
	Rent- Godown	136,500	126,000
	Rent Paid - Atm Booth	3,944,832	4,169,539
	Rates and taxes	14,103,981	14,731,957
	Insurance	33,650,384	32,466,865
	Utilities	12,939,933	11,107,854
		151,726,598	150,702,056
24(a)	Consolidated Rent, Taxes, Insurance, electricity, etc.		
	Standard Bank PLC. (note-24)	151,726,598	150,702,056
	Standard Exchange Co.(UK) Ltd.	2,784,379	2,096,036
	Standard Express(USA) Ltd.	6,758,323	4,119,041
	SBL Capital Mgt. Ltd.	722,564	671,966
	Standard Bank Securities Ltd.	659,580	615,923
		162,651,445	158,205,021
25.	Legal expenses		
	Legal Charges	561,746	(243,417)
	Fees ,Stamp & notary public expenses	(552,897)	156,965
		8,849	(86,452)
25(a)	Consolidated Legal expenses.		
	Standard Bank PLC. (note-25)	8,849	(86,452)
	Standard Exchange Co.(UK) Ltd.	508,309	-
	Standard Express(USA) Ltd.	2,362,456	2,074,703
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	45,750	50,000
		2,925,364	2,038,251
26.	Postage, Stamps, Telecommunication etc.		
	Postage	2,451,403	2,918,252
	Telegram, telex, fax and e-mail	74,020	68,872
	Telephone, Mobile (office & residence)	1,492,971	1,484,419
		4,018,394	4,471,543
26(a)	Consolidated Postage, Stamps, Telecommunication etc.		
	Standard Bank PLC. (note-26)	4,018,394	4,471,543
	Standard Exchange Co.(UK) Ltd.	85,889	23,053
	Standard Express(USA) Ltd.	848,108	761,761
	SBL Capital Mgt. Ltd.	22,939	7,916
	Standard Bank Securities Ltd.	49,344	48,410
		5,024,675	5,312,683
27.	Stationery, Printing, Advertisement etc.		
	Printing stationery	1,183,518	2,459,206
	Security stationery	3,405	9,165
	Petty stationery	3,150,471	3,135,433
	Computer stationery	2,752,671	3,335,581
	Calender ,Dairy,Greetings Crads Etc	673,250	2,991,454
	Publicity and advertisement	2,805,387	5,610,874
		10,568,702	17,541,712
27(a)	Consolidated Stationery, Printing, Advertisement etc.		
	Standard Bank PLC. (note-27)	10,568,702	17,541,712
	Standard Exchange Co.(UK) Ltd.	284,216	-
	Standard Express(USA) Ltd.	1,205,977	1,175,763
	SBL Capital Mgt. Ltd.	124,686	12,125
	Standard Bank Securities Ltd.	10,476	19,777
		12,194,056	18,749,377
28.	Managing Director's salary and fees		
	Basic salary	2,250,000	2,250,000
	House rent allowance	600,000	600,000
	Medical Allowances	300,000	300,000
	House maintenance & utility	150,000	150,000
	Bank's contribution to provident fund	-	-
	Entertainment	150,000	150,000
	Cook & Servant	150,000	150,000
	Residence Security Guard	-	-
	Bonus	750,000	750,000
	Leave Fare Compensation	-	-
		4,350,000	4,350,000

		Amount in Taka	
		31.03.2025	31.12.2024
29. Directors fees & meeting expenses		-	
Directors fees	650,000	296,000	
Travelling and haltage	523,797	50,898	
Refreshment and dinner	236,420	81,354	
	1,410,217	428,252	
29(a) Consolidated Directors fees & meeting expenses			
Standard Bank PLC. (note-29)	1,410,217	428,252	
Standard Exchange Co.(UK) Ltd.	-	-	
Standard Express(USA) Ltd.	484,000	-	
SBL Capital Mgt. Ltd.	-	-	
Standard Bank Securities Ltd.	150,000	110,000	
	2,044,217	538,252	
29.2 Shariah Supervisory Committee's Fees & Expenses			
Directors fees	28,660	-	
Travelling and haltage	-	-	
Refreshment and dinner	60,000	-	
	88,660	-	
30. Audit fees			
	284,625	191,450	
	284,625	191,450	
30 (a) Consolidated Auditors fees			
Standard Bank PLC.	284,625	191,450	
Standard Exchange Co.(UK) Ltd.	140,546	167,408	
Standard Express(USA) Ltd.	-	-	
SBL Capital Mgt. Ltd.	-	-	
Standard Bank Securities Ltd.	-	-	
	425,171	358,858	
31. Charges on Investments losses			
Investment-written off	-	-	
Profit waived	-	-	
	-	-	
31(a). Consolidated charges on Investments losses			
Standard Bank PLC.	-	-	
Standard Exchange Co.(UK) Ltd.	-	-	
Standard Express(USA) Ltd.	-	-	
SBL Capital Mgt. Ltd.	-	-	
Standard Bank Securities Ltd.	-	-	
	-	-	
32. Depreciation and repair of Banks assets			
Depreciation on Fixed Assets			
Building	3,170,768	5,858,897	
Furniture & fixture	21,136,464	20,031,987	
Office appliance & equipment	4,054,019	5,338,348	
Computer	4,989,548	3,259,524	
Software	2,591,424	2,821,845	
Right of use assets	-	-	
Motor vehicle	1,020,284	1,611,996	
	36,962,507	38,922,598	
Repair, Renovation & Maintenance of Bank's Assets			
Office furniture	-	-	
Office appliance & equipment	3,611,592	3,172,937	
Computer	635,980	617,372	
Software	13,328,944	20,252,224	
Motor vehicle	1,872,248	1,749,559	
	19,448,764	25,792,092	
	56,411,271	64,714,690	
32(a) Consolidated depreciation and repair of Banks assets			
Standard Bank PLC. (note-32)	56,411,271	64,714,690	
Standard Exchange Co.(UK) Ltd.	201,762	669,496	
Standard Express(USA) Ltd.	12,127,567	10,692,464	
SBL Capital Mgt. Ltd.	358,003	288,060	
Standard Bank Securities Ltd.	208,545	181,047	
	69,307,148	76,545,758	
32(b) Zakat Expenses of the Bank			
Zakat Expenses	-	-	
	-	-	

Total

		Amount in Taka	
		31.03.2025	31.12.2024
33. OTHER EXPENSES			
Entertainment (office)	6,051,720	5,448,603	
Donation & subscription	2,217,649	3,835,028	
Travelling	1,161,710	1,099,147	
Anniversary	316,930	15,600	
Training and seminar expenses	318,033	1,478,029	
Newspaper and periodicals	265,154	233,113	
Petrol, oil and lubricants	3,787,356	4,657,398	
Car expenses	8,707,654	8,504,583	
Photocopy expenses	562,731	455,509	
Staff uniform and liveries	1,263,701	1,767,694	
Cleaning and washing	2,421,735	2,314,706	
Premises up keeping	199,030	283,042	
Local conveyance	1,946,830	2,032,825	
Business development	2,410,911	1,833,942	
Freight and cartage	34,840	14,510	
Cook and servant	2,972,947	2,571,807	
Annual General Meeting	1,267,330	525,000	
Bank charges and commission paid	1,360,530	2,253,026	
On Line (ABB) expenses	14,000	14,600	
Managers Conference exp	37,000	3,354,309	
Performance award	1,087,500	565,000	
SBL welfare fund	2,723,598	2,723,598	
Generator expenses	355,260	382,675	
Connectivity fees	3,758,697	3,741,467	
Visa Card Process charges	7,720,851	8,644,565	
Dhaka Stock Exchange	600,000	600,000	
Chittagong Stock Exchange	600,000	650,000	
Recruitment Expenses	3,154,950	-	
Green Banking	680	-	
NPSB settlement expenses	469,425	556,860	
Discomfort Allowances	36,400	88,700	
Security Service-Out Sourcing	22,159,667	18,667,203	
Subordinated Bond Issue Expenses	8,280,000	230,000	
Nid Verification Charge	425,855	72,550	
Medical Expenses	140	200	
Other Expenses	168,515	1,710,117	
	88,859,329	81,325,405	
Expenses included VAT on which applicable			
33(a) Consolidated other expenses			
Standard Bank PLC. (note-33)	88,859,329	81,325,405	
Standard Exchange Co.(UK) Ltd.	3,213,045	5,521,047	
Standard Express(USA) Ltd.	11,391,810	9,973,233	
SBL Capital Mgt. Ltd.	495,658	1,130,959	
Standard Bank Securities Ltd.	382,403	922,714	
	104,342,245	98,873,357	
33.1 Nostro account maintenance			
Nostro account maintenance	-	-	
Bank charge	-	-	
	-	-	
34 Provision for Investments, off balance sheet exposure & other assets			
Provision for bad and doubtful Investments	353,179,130	2,003,863,773	
Provision for SMA Investments	-	-	
Provision for unclassified Investments	-	-	
Special General Provision-COVID-19	-	-	
Provision for Start-up Fund	-	-	
Provision for off balance sheet exposure	-	-	
Provision for other assets	3,700,000	340,000	
Provision for diminution in value of investments(34.1)	-	49,600,000	
	356,879,130	2,053,803,773	
34.1 Provision for diminution in value of investments			
Dealing Securities			
Quoted	-	-	
Unquoted	-	-	
Investment Securities			
Quoted	-	49,600,000	
Unquoted	-	-	
	-	49,600,000	
	356,879,130	2,103,403,773	

		Amount in Taka	
		31.03.2025	31.12.2024
34.1(a)	Consolidated Provision for diminution in value of investments		
	Dealing Securities	-	49,600,000
	Standard Bank PLC. (note-34.1)	-	49,600,000.00
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
	Investment Securities	1,058,975	91,795,438
	Standard Bank PLC. (note-34.1)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	508,975	7,853,254
	Standard Bank Securities Ltd.	550,000	83,942,184
		1,058,975	141,395,438
		-	-
34(a)	Consolidated Provision for Investments, off balance sheet exposure & other assets		
	*Provision for bad and doubtful investments-SBL	353,179,130	2,003,863,773
	Provision for SMA investments-SBL	-	-
	Provision for unclassified Investments -SBL	-	-
	Special General Provision-COVID-19	-	-
	Provision for Start-up Fund	-	-
	Provision for off balance sheet exposure-SBL	-	-
	Provision for diminution in value of investments (SCML & SBSL)	1,058,975	2,473,402
	Provision for impairment of client margin Investments (SCML & SBSL)	3,071,883	7,063,372
	Provision for others (SBL)	3,700,000	-
		361,009,988	2,013,400,547
35	Tax expenses		
	Current tax	230,173,248	1,173,852,730
	Deferred tax	(5,428,174)	(9,372,366)
		224,745,074	1,164,480,364
		-	-
35(a)	Consolidated tax expenses		
	Current tax		
	Standard Bank PLC. (note-35)	230,173,248	1,173,852,730
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	5,946,600	4,438,184
	Standard Bank Securities Ltd.	1,446,243	3,291,142
		237,566,091	1,181,582,056
	Deferred tax		
	Standard Bank PLC. (note-35)	(5,428,174)	(9,372,366)
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		(5,428,174)	(9,372,366)
	Total	232,137,917	1,172,209,690
		-	-
36	Earning Per Share (EPS)		
	Net profit after tax	185,925,521	110,846,326
	Number of Ordinary Share	1,115,842,308	1,115,842,308
	Earning Per Share *	0.17	0.10
	* Earning per share calculated dividing basic earning during the year by number of share outstanding as on reporting date complying with the provision of IAS-33.		
36(a)	Consolidated Earning Per Share (EPS)		
	Net profit after tax	172,828,820	160,673,211
	Number of Ordinary Share	1,115,842,308	1,115,842,308
	Earning Per Share *	0.15	0.14
	* 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.		

Amount in Taka	
31.03.2025	31.12.2024

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

Standard Bank PLC.

Net profit after taxation	185,925,521	110,846,326
Provision for taxation	224,745,074	238,994,969
Provision for Investments& Off BS Exposure	356,879,130	301,112,065
Changes in profit and others receivable	(850,355,435)	(959,467,391)
Changes in accrual Profit expense	236,039,201	1,177,857,602
Depreciation & Amortization of Fixed Assets	36,962,507	38,922,598
Proceeds from sale of fixed assets	69,060	171,450
Advance Income taxes paid	(251,374,591)	(109,539,376)
	(61,109,533)	798,898,243

Consolidated

Net profit after taxation	172,828,820	160,673,211
Provision for taxation	232,137,917	246,724,295
Provision for Investments& Off BS Exposure	361,009,988	310,648,839
Changes in Profit and others receivable	(91,393,998)	(1,026,992,116)
Changes in accrual Profit expense	236,039,201	1,177,857,602
Depreciation & Amortization of Fixed Assets	37,490,097	39,354,338
Proceeds from sale of fixed assets	69,060	171,450
Advance Income taxes paid	(224,563,649)	(109,539,376)
	723,617,435	798,898,243

38 Net Operating Cash Flows per Share (NOCFPS)

Net cash flow from operating activities	8,966,463,545	(62,316,431)
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Operating Cash Flows per Share (NOCFPS)	8.04	(0.06)

38(a) Consolidated Net Operating Cash Flows per Share (NOCFPS)

Net cash flow from operating activities	9,320,363,983	(62,316,431)
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Operating Cash Flows per Share (NOCFPS)	8.35	(0.06)

We would like to inform you that NOCFPS has significantly increased on 31.03.2025 in comparison with previous year as on 31.03.2024 for the following reasons:

- Increase cash inflow due to increase of Deposit significantly for Tk. 549.65 crore on 31.03.2025 in compare with the year as on 31.12.2024.
- Increase cash inflow due to increase of placement from Banks significantly for Tk. 784.04 crore on 31.03.2025 in compare with the year as on 31.12.2024.
- Increase cash inflow due to increase of income from investment significantly for Tk. 79.94 crore on 31.03.2025 in compare with the year as on 31.03.2024.
- Increase cash inflow due to increase of income from investment in shares & securities significantly for Tk. 42.83 crore on 31.03.2025 in compare with the year as on 31.03.2024.

39 Related Party Disclosures

Statement of Investmentsto Our Bank Directors & their Relatives

(Figure in lac)

SL No.	Name of the Directors	Status with Bank	Name of the Concern	Nature of Investment	Limit	Outstanding
1	Mr.Md. Abdul Aziz	Chairman	M/s. Mohammed Abdul Aziz	Bai-Muajjal (Gen)	523.00	-
2	Mr.Md. Abdul Aziz	Chairman	M/s. New Ruma Products	Letter of Credit	428.00	88.08
3	Mr.Md. Abdul Aziz	Chairman	M/s. Alim International	Letter of Credit	-	47.92
4	Mr. Md. Monzurul Alam	Vice Chairman	M/s. Monzurul Alam.	Bai-Muajjal (Gen)	945.00	1,076.31
5	Mr.Kazi Akramuddin Ahmed.	Director	M/s. Kazi & Co.	Bai-Muajjal (Gen)	400.00	73.17
6	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	Bai-Muajjal (Gen)	100.00	52.62
7	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	MPI-TR	100.00	-
8	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	Letter of Credit	200.00	-
9	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	Bank Guarantee	200.00	23.99
10	Mr. Md. Shamsul Alam	Director	M/s. Radio Vision	Bai-Muajjal (Gen)	300.00	176.03
11	Mr.Kamal Mostafa Chowdhury	Director	M/s. K.M.C. International	Bai-Muajjal (Gen)	1,218.00	-
12	Mr.S.A.M. Hossain	Director	M/s. Samira Trade International	Bai-Muajjal (Gen)	660.00	-
13	Mr.Ferozur Rahman	Director	M/s. Olio Enterprise	Bai-Muajjal (Gen)	1,090.00	177.54
14	Mr. Ashok Kumar Saha	Director	Mr. Ashok Kumar Saha	Bai-Muajjal (Gen)	250.00	278.67
15	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	1.07	1.07
16	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	1.83	1.83
17	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	7.98	7.98
18	Mr. Mohammed Zahedul Hoque	Director	M/S.Zahed Brothers	Bai-Muajjal (Gen)	870.00	998.08
19	Mr.Ferdous Ali Khan	Director	Ferdous Ali Khan Model School & College	HPSM	53.00	14.26
20	Mr.A.K.M Abdul Alim	Director	MAAS Corporation	HPSM	43.00	37.59
21	Mr.A.K.M Abdul Alim	Director	MAAS Corporation	Letter of Credit	277.00	15.42
	Total				7,667.88	3,070.56

Amount in Taka	
31.03.2025	31.12.2024

40 Reconciliation of inter Banks/Books of accounts

Books of Accounts with regard to inter bank (In Bangladesh and outside Bangladesh) are reconciled and there are no material differences, which may affect the financial statements significantly.

41 Unclaimed Dividend

Dividend remained unclaimed which were declared for the year

2013	-	-
2016	-	-
2019	-	-
2020	-	-
2021	14,260,642	14,260,642
2022	6,945,154	6,945,154
2023	20,418,982	20,418,982
	41,624,778	41,624,778

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 4,66,50,548 to Capital Market Stabilization Fund (CMSF) as unclaimed dividend for the year 2013 to 2020, excluding unclaimed cash dividend under Lawsuit. Details of transferredto Capital Market Stabilization Fund (CMSF) are mentioned below:

2013	16,800,754	16,800,754
2016	9,288,685	9,288,685
2019	13,769,183	13,769,183
2020	6,791,926	6,791,926
	46,650,548	46,650,548

42 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, 2023 under the guidelines of Bangladesh Bank BRPD circular No.14 dated 25th June, 2003.

43 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.

44 Net Asset Value Per Share

Shareholders' Equity	18,722,855,150	17,713,536,008
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Asset Value (NAV) Per Share	16.78	15.87

44(a) Consolidated Net Asset Value Per Share

Shareholders' Equity	18,719,021,050	17,741,284,692
Number of Ordinary Share	1,115,842,308	1,115,842,308
Consolidated Net Asset Value (NAV) Per Share	16.78	15.90