Consolidated Balance Sheet (Un audited & Provisional)

As at 31 March 2025

Bartioulara	Notes	Amount i	n Taka
Particulars	Notes	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 Outside Bangladesh		3,991,023,284 3,827,103,076	5,011,859,138 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 Others		29,924,104,800 9,764,336,893	17,385,356,300 9,754,322,784
INVESTMENTS	7(a)	208,348,678,587	203,615,557,132
General investments etc. Bills Purchased and Discounted	[201,846,412,135 6,502,266,452	198,805,410,808 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 Bills Payable Mudaraba Savings Deposits Mudaraba Short Term Deposits Mudaraba Term Deposits Mudaraba Deposit Schemes		32,876,559,066 2,448,127,174 18,217,407,511 22,771,248,254 114,992,572,014 15,446,368,233	33,896,364,874 2,988,660,121 18,438,038,101 17,695,585,464 115,521,757,932 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 Statutory Reserve General Reserve Revaluation Reserve on Investment Retained earnings Non-controlling Interest	13 14 15 16(a) 16.1(b)	11,158,423,080 7,446,780,278 - - 113,645,077 172,615	11,158,423,080 7,364,646,159 - - 30,426,667 172,058
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		
Faiticulais	NOLES	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:		74,026,915,379	74,749,485,128	
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		74,026,915,379	74,749,485,128	

These financial statements should be read in conjunction with annexed notes

CFO & Head of FAD

Company Secretary

Managing Director & CEO

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Director



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

		Amoun	t in Taka
Particulars	Notes	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 Other Operating Income	21(a) 22(a)	759,310,460 89,011,233	746,734,343 111,482,878
	(-)	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. Stationery, Printing, Advertisement etc.	26(a) 27(a)	5,024,675	5,312,683
Managing Director's salary & fees	27(a)	12,194,056 4,350,000	18,749,377 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)	04(-)	765,976,725	718,046,344
Provision for investments Specific Provision for Classified Investments	34(a)	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 : Appropriations :		172,828,820	160,673,211
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		30,002,721	30,704,332
Equity Holders' of Bank		90,082,164	90,700,684
Coupon Paybale to Mudaraba perpetual Bond		-	-
Provision for Start-up Fund		-	-
Non-controlling interest		557	4,268
Consolidatd Earning per Share (EPS):	36(a)	0.15	0.14
(Previous year's figure restated)			
Bank Earning per Share (EPS): (Previous year's figure restated)		0.17	0.10
CFO & Head of FAD		Company Secret	 ary

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Director



÷ . Managing Director & CEO

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

Deutleur		Amount in	Taka	
Particulars	Notes	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	13,916,63	
Cash Payments to employees		(751,098,861)	(757,644,40)	
Cash Payments to suppliers		(12,194,056)	(17,541,71	
Income taxes paid		(224,563,649)	(109,539,37	
Receipts from other operating activities		88,942,173	108,392,59	
Payments for other operating activities		(288,905,046)	(194,941,062	
Cash generated from operating activities before changes in operating	L			
assets and liabilities Increase / (Decrease) in operating assets and liabilities		723,617,435	798,898,243	
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	133,800,76	
Other liabilities		799,007,447	147,635,252	
	L	8,596,746,548	(861,214,674	
Net cash flows from operating activities (A) B) CASH FLOWS FROM INVESTING ACTIVITIES	_	9,320,363,983	(62,316,43	
Proceeds from sale of non-trading securities		-	-	
Payments for Purchase of securities		-	-	
Purchase of property, plant & equipment		(17,187,961)	(63,777,70	
Sale of property, plant & equipment		69,060	171,450	
Purchase / sale of subsidiary		-	-	
Net cash flow from investing activities (B)		(17,118,901)	(63,606,25	
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	
) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		9,003,245,082	(425,922,688	
EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		438,069,092	396,895,778	
) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		40,537,581,380	32,344,493,707	
B) 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	
	38(a)	8.35	(0.06	

These financial statements should be read in conjunction with annexed notes

CFO & Head of FAD

Managing Director & CEO

Defundution Chairman

Company Secretary

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Director

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 recongnised 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 Paybale 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	

These financial statements should be read in conjunction with annexed notes

CFO & Head of FAD

Managing Director & CEO

Company Secretary

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Director

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Standard Bank PLC.

Balance Sheet-Solo Basis (Un audited & Provisional)

As at 31 March 2025

		Amount i	n Taka
Particulars	Notes	31.03.2025	31.12.2024
		1.1	
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	_ I	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 Others		29,924,104,800 12,725,962,160	17,385,356,300 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 Mudaraba Term Deposits		22,771,248,254 114,992,572,014	17,695,585,464 115,521,757,932
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 Revaluation Reserve on Investment	15	-	-
Revaluation Reserve on Investment Retained earnings	15.1 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		
F al liculai S	NOLES	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:		74,026,915,379	74,749,485,128	
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		74,026,915,379	74,749,485,128	

These financial statements should be read in conjunction with annexed notes

CFO & Head of FAD

Managing Director & CEO

Company Secretary

Director

Chairman

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

Notes	31.03.2025	31.03.2024
18	4,462,614,399	3,726,212,464
18	4,126,940,762	2,979,072,353
19	335,673,637	747,140,110
_		
20	669,958,009	226,275,351
		645,906,920
22		108,564,041
—		980,746,312
_	1,790,109,001	1,727,886,422
23	712,912,631	753,294,407
24	151,726,598	150,702,056
-	8,849	(86,452)
-		4,471,543
		17,541,712
-		4,350,000
-		428,252
-		-
	284,625	191,450
-	-	-
-	50,411,271	64,714,690
-	-	- 81,325,405
JJ		1,076,933,063
—		
	767,549,725	650,953,360
34	252 170 120	201 112 065
	353,179,130	301,112,065
	-	
	-	_
	3,700,000	_
	356,879,130	301,112,065
	410,670,595	349,841,295
	224,745,074	238,994,969
12.1	230,173,248	253,923,297
9.6	(5,428,174)	(14,928,328)
	185,925,521	110,846,326
Г	82,134,119	69,968,259
	-	-
	-	-
L	-	-
	103,/91,402	40,878,067
36	0.17	0.10
	21 22 23 24 25 26 27 28 29 29.2 30 31 32 32.1 33 34	20 20 21 21 22 32 32 34 34 353,179,130 32 34 353,179,130 356,879,130 356,879,130 30 30 30 30 30 30 30 30 30

CFO & Head of FAD

Managing Director & CEO

pany Secretary Con

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Director



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

Particulars	Notes	Amount i	n Taka
T di tiodidi 5		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	108,392,592
Payments for other operating activities		(244,053,255)	(194,941,062
Cash generated from operating activities before changes in operating		(61,109,533)	798,898,243
assets and liabilities		(01,100,000)	100,000,21
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		-	-,00-,00-,01
Trading liabilities		8,140,363,909	133,800,76
Other liabilities		794,840,938	147,635,252
Other habilities		9,027,573,078	(861,214,67
Net cash flow from operating activities (A)		8,966,463,545	(62,316,43
		0,900,403,545	(02,310,43
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)	(63,777,70
Sale of property, plant & equipment		69,060	171,450
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		(17,118,901)	(63,606,25
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)	(300,000,00
Receipts from issue of ordinary shares		(000,000,000)	(000,000,000
Dividends paid		_	_
Net Cash flow from financing activities (C)		(300,000,000)	(300,000,000
) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		8,649,344,644	(425,922,68
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		438,069,092	396,895,778
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	32,315,466,79
of the reactive of the reactive of the reactive of the		40,952,571,190	52,515,400,79
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	7,339,096,97
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

These financial statements should be read in conjunction with annexed notes





Director

Company Secretary

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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 recongnised 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 Paybale 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

Managing Director & CEO

Company Secretary

K

Director



Standard Bank PLC

Notes to the Financial Statements (Provisional & Un-audited) for the 1st guarter 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 ,2011Under the Securities and Exchange Commission Act,1993. The main objectives of the Company are to carry out the business of full fledged merchant banking activities like issue management, portfolio management, underwriting, corporate advisory services etc

1.1(b) Standard Excannge Company (UK) Limited

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

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

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

Standard Bank Securities Limited

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

r the C	uarter ended 31 March 2025			
			Amount in T 31.03.2025	aka 31.12.2024
3.	CASH			•••••••
3.1	Cash in hand			
			4 502 450 024	0 600 070 000
	In local Currency In Foreign Currency		1,592,150,931 38,062,826	2,633,872,338 26,805,923
		Total	1,630,213,756	2,660,678,261
2.2	Pelance with Reveladesh Revis and its event herk(s)			
3.2	Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)		·	
	In local Currency		9,179,861,246	10,358,602,082
	In Foreign Currency		1,414,068,424	1,364,229,042
	Sonali Bank as agent of Bangladesh Bank		10,593,929,670	11,722,831,124
	Local currency		12,520,968	161,590,864
	,		10,606,450,638	11,884,421,988
		Total	12,236,664,394	14,545,100,249
3(a) i.	Consolidated cash Cash in hand			
	Standard Bank PLC. (note-3.1)		1,630,213,756	2,660,678,261
	Standard Exchange Co.(UK) Ltd.		-	-
	Standard Express(USA) Ltd.		-	-
	SBL Capital Mgt. Ltd.		-	-
	Standard Bank Securities Ltd.		-	-
	Palace (the Paralest Paralest (the section of the section)		1,630,213,756	2,660,678,261
ii.	Balance with Bangladesh Bank and its agent bank(s)			
	Standard Bank PLC. (note-3.2) Standard Exchange Co.(UK) Ltd.		10,606,450,638	11,884,421,988
	Standard Express(USA) Ltd.			-
	SBL Capital Mgt. Ltd.		_	-
	Standard Bank Securities Ltd.			-
			10,606,450,638	11,884,421,988
			12,236,664,394	14,545,100,249
4.	Balance with other Banks and financial institutions			
	In Bangladesh (note 4.1)		3,931,561,612	4,968,512,095
	Outside Bangladesh (note 4.2)		2,860,240,392	2,966,188,818
			6,791,802,004	7,934,700,913
4.1	In Bangladesh			
			-	-
	Al-wadeeah Current deposits			
	Agrani Bank PLC.		82,579	124,866
	Basic Bank PLC.		2,160	1,162
	BRAC Bank PLC.		341,184	341,184
	Dutch Bangla Bank		1,000	1,000
	Eastern Bank PLC.		1,253	1,253
	Islami Bank bd PLC.		48,802 81,143	57,665
	Janata Bank PLC. Sonali Bank PLC.		5,126,251	5,173,812 60,150,198
	Standard Chartered Bank		26,842,886	17,276,013
	Trust Bank PLC.		4,594,917	1,903,537
	Mudaraba Short Notice Deposit (MSND)		.,	.,000,001
	Exim Bank PLC.		1,890,736,740	1,783,222,655
	The City Bank PLC.		63,860	63,860
	Prime Bank PLCIbw (Msnd)		54,382	54,382
	Jamuna Bank PLC.		69,019	69,019
	Dhaka Bank PLCIbw (Msnd)		71,489	71,489
	Bengal Commercial Bank Plc		1,003,363,946	1,000,000,000
	Shahjalal Islami Bank Plc (Msnd)		80,000	
	Rajshahi Krishi Unnayan Bank (Snd)		-	500,000,000
	Mudaraba Short Term Placements			1 450 000 000
	IDLC Islamic Wing DBH Islamic Wing		- 1,000,000,000	1,450,000,000 150,000,000
			3,931,561,612	4,968,512,095
			0,001,012	13

			Amount in T	aka
			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		84,410,603	181,151,995
	Mashreq Bank Psc, New York		233,178,974	1,170,585,578
	Non Profit Bearing			
	Standard Chartered Bank, New York		1,149,438,582	541,180,257
	AXIS Bank Limited, Mombai,India		42,015,117	60,003,932
	ICICI Bank Ltd., Mumbai, India		86,829,003	113,217,796
	A.B. Bank LTD. MUMBAI Standard Chartered Bank Ltd.,Frankfurt		55,105,608 80,458,028	74,563,534 241,351,523
	Standard Chartered Bank Ltd., Tokyo		29,195,110	241,351,523
	ICICI Bank Ltd., Hongkong		13,763,219	13,620,314
	Nepal Bangladesh Bank Ltd, Kathmundu		17,204,669	16,921,464
	Bhutan National Bank, Bhutan		-	5,811,806
	Commerz Bank, Frankfurt		32,802,128	58,790,367
	Habib Metropolitan Bank Ltd. Karachi,Pakistan Bank Aljaria, KSA		357,141,703 11,842,305	18,178,666 11,695,139
	Bank Aljaria, KSA, USD		106,965,578	70,622,839
	Commerzbank, Frankfurt(GBP)		8,034,917	7,843,222
	Standard Chartered Bank, LONDON (GBP)		131,015,491	106,959,609
	Standard Chartered Bank,Mumbai India		237,532,585	212,771,666
	Sonali Bank (UK) Ltd		6,784,222	18,623,384
	Total Nostro Accounts FDR		2,700,877,376	2,944,939,975
	Standard Chartered Bank Ltd., Mumbai, India Others		7,352,100	7,352,100
	Habib American Bank Ltd, New York (OBU)		152,010,916	13,896,743
	Total Outside Bangladesh		2,860,240,392	2,966,188,818
		Total	6,791,802,004	7,934,700,913
4(a)	Consolidated Balance with other banks and financial			.,
	In Bangladesh			
	Other developments DLO (meth. 4.4)			4 000 540 005
	Standard Bank PLC. (note-4.1) Standard Exchange Co.(UK) Ltd.		3,931,561,612	4,968,512,095
	Standard Express(USA) Ltd.		_	_
	SBL Capital Mgt. Ltd.		26,110,780	11,679,072
	Standard Bank Securities Ltd.		33,350,893	31,667,971
			3,991,023,284	5,011,859,138
	Outside Bangladesh			
	Standard Bank DLC (note 1.0)		0.000.040.000	0.066.400.040
	Standard Bank PLC. (note-4.2) Standard Exchange Co.(UK) Ltd.		2,860,240,392 27,605,644	2,966,188,818 11,697,321
	Standard Express(USA) Ltd.		939,257,040	617,379,554
	SBL Capital Mgt. Ltd.		-	-
	Standard Bank Securities Ltd.		-	-
			<u>3,827,103,076</u> 7,818,126,360	3,595,265,693 8,607,124,831
5.	Placement with Banks & Financial Institutions		7,616,120,300	0,007,124,031
	Banking Company			
	Banking company			-
			-	-
	Non-Banking Financial Institutions		·	
	Short Notice Manage		· · · · · · · · · · · · · · · · · · ·	-
	Short Notice Money			
				-
		Total	<u> </u>	-

		Amount in	Taka
		31.03.2025	31.12.2024
6.	Investments		
••	Government securities	29,924,104,800	17,385,356,300
	Others Investment	12,725,962,160	12,721,085,710
		42,650,066,960	30,106,442,010
		-	-
	a) Government securities		
	Government Bond & Sukuk		-
	SUKUK	17,324,030,000	11,635,280,000
	BGIIB	12,600,000,000	5,750,000,000
	Total Government Bond	29,924,030,000	17,385,280,000
	Prize bonds	74,800	76,300
	Total Prize bonds	74,800	76,300
	Total Government Securities	29,924,104,800	17,385,356,300
	b) Other Investments	-	-
	Quoted Shares	151,767,255	151,767,255
	Unquoted Shares	5,444,195,493	5,439,319,043
	Subordinated Bonds	7,129,999,412	7,129,999,412
	Total Others Investment	12,725,962,160	12,721,085,710
.1	Government Securities classified as per Bangladesh Bank Circular:		
•	Held for trading (HFT)		
	Held to maturity (HTM)	29,924,030,000	- 17,385,280,000
	Other Securities (Prize Bond)	74,800	76,300
		29,924,104,800	17,385,356,30
		-	-
2	Other Investments :		
	a) Quoted Shares		
	First Bangladesh Fixed Income Fund	146,779,000	146,779,000
	Bangladesh Steel Re-Rolling Mills Ltd	2,493,010	2,493,01
	Runner Automible Limited	676,745	676,74
	Robi Axiata Limited	811,880	811,88
	Craftsman	25,770	25,77
	Web Coats Plc.	35,040 875,000	35,04 875,00
	Best Holdings Ltd. Bd Paints Ltd.	50,500	50,50
	MK Footwear Plc	20,310	20,31
	Total Quoted Shares	151,767,255	151,767,25
	b) Unquoted Shares Central Depository Bangladesh Limited (CDBL)	156,548,164	156,548,164
	Central Depository Bangladesh Limited (CDBL)	37,500,000	37,500,00
	SWIFT	3,003,185	3,003,18
	Standard Exchange Co.(UK) Ltd.	46,848,780	45,072,33
	Standard Express(USA) Ltd.	187,550,000	184,450,00
	SBL Capital Mgt. Ltd.	1,499,940,000	1,499,940,00
	Standard Bank Securities Ltd.	799,940,000	799,940,00
	SBL Capital Mgt. Ltd.(Investment)	2,712,865,364	2,712,865,36
	Total Unquoted Shares	5,444,195,493	5,439,319,043
	c) Subordinated Bond		
	Zero Coupon Bond	99,999,412	99,999,41
	Beximco Green-Sukuk Al Istisna'A	10,000,000	10,000,00
	Investment In Perpetual Bond	4,500,000,000	4,500,000,00
	SJIBL 3Rd Mudaraba Subordinated Bond	1,250,000,000	1,250,000,00
	Exim Bank 6Th Subordinated Bond	1,250,000,000	1,250,000,00
	Golden Harvest Agro Industries Ltd.	20,000,000	20,000,00
	Total Subordinated Bond	7,129,999,412	7,129,999,412
	Total Other Investments	12,725,962,160	12,721,085,710

				Г	Amount in	Taka
				-	31.03.2025	31.12.2024
(a)	Consolidated Investm	onte		L	51.05.2025	31.12.2024
a)	Government	lents				
	Standard Bank PLC. (no	ato 6)		Г	29,924,104,800	17,385,356,30
	•	,			29,924,104,000	17,300,300,30
	Standard Exchange Co.				-	-
	Standard Express(USA)) Ltd.			-	-
	SBL Capital Mgt. Ltd.				-	-
	Standard Bank Securitie	es Ltd.			-	-
				-	29,924,104,800	17,385,356,30
	Others			г		
	Standard Bank PLC. (no				12,725,962,160	12,721,085,71
	Standard Capital Mgt. L		estment to SCML)		(4,212,805,364)	(4,212,805,36
	Standard Exchange Co.				(46,848,780)	(45,072,33
	Standard Express(USA)) Ltd.			(187,550,000)	(184,450,00
	SBL Capital Mgt. Ltd.				1,778,764,396	1,768,620,59
	Standard Bank Securitie	es Ltd.			506,754,482	506,884,1
	Standard Bank Securitie	es Ltd. (Share Capital to	o SSL)		(799,940,000)	(799,940,0
					9,764,336,893	9,754,322,78
				_	39,688,441,693	27,139,679,0
				=	-	-
•	Investments As per classification ir	nto the following broa	d categories:			
	I) General Investments	-				
	Inside Bangladesh Bai - Murababa			г	22 163 004 900	21,867,469,02
	Bai - Murabaha				22,163,004,809	, , ,
	Bai - Muajjal				72,794,580,746	71,100,075,5
	Bai - Salam				1,233,899,920	1,076,683,0
	HPSM	- .			96,220,990,099	94,363,335,9
	Quard - e - Hasan with	Service Charge			4,068,051,215	5,094,457,3
	Islamic Credit Card			_	880,166,351	880,538,4
	Outside Bangladesh				197,360,693,140	194,382,559,3
	ii) Bills purchased and	discounted		-	197,360,693,140	194,382,559,3
	Payable inside Bangla			_		
	Inland bills purchased				2,077,620,278	1,490,304,04
	Payable outside Bangl	ladesh				
	Foreign bills purchased	and discounted			4,424,646,174	3,319,842,2
	o .			L	6,502,266,452	4,810,146,32
			Total		203,862,959,592	199,192,705,7
4	Cleasification of Inves	<u> </u>		-	-	-
1	Classification of Inves Unclassified:				111 110 007 504	130 506 505 7
				Г	144,442,827,584	139,506,505,7
		g staff Investments			143,928,811,899	139,016,395,5
	Special Mention A	.ccount (SMA)			514,015,685	490,110,1
	Classified:			-	59,420,132,008	59,686,200,0
	Sub standard				2,005,009,849	3,039,792,8
	Doubtful				2,418,201,196	3,200,554,3
	Bad/Loss				54,996,920,963	53,445,852,8
				F	203,862,959,592	199,192,705,7
				=	-	
2	Particulars of required Status	l provision for Investn Outstanding	nents. Base for provision	%		
	Un-classified -General	•		<i>,</i> , ,		
	All Unclassified	P				
	Investment (other than					
	Small and Medium					
	Enterprise financing,					
	Investments to					
	BH/MB/SD agst. hares,	107,738,643,697	102,564,545,069	1% to 5%	1,024,331,959	1,396,356,9
	Consumer Financing,					
	House Finance,					
	Agriculture Finance, Staff					
	Investments and Special					
	Mentioned Account)					
	Small and Medium	25,701,096,383	25,701,096,383	0.25%	64,252,741	77,550,7
	Enterprise financing		20,101,000,000	0.20%	04,202,741	
	Investment to BH/MB/SD	667 242 700	667,342,700	2.009/	10 040 054	14 04 4 7
	agst shares	667,342,700	007,342,700	2.00%	13,346,854	14,014,75
	Consumer Financing	429,649,440	429.649.440	2.00%	8 592 989	8 553 10

429,649,440

Consumer Financing,

429,649,440

2.00%

14,014,752 8,553,199

8,592,989

				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 nvestment & General provision including nvestments against writ	144,442,827,584	139,034,846,825		1,190,456,908	3,143,333,987
Classified-specific pro	vision				
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	<u>. </u>		
=	203862959592	182261245014	_	41,259,013,020	38,554,630,000
Required provision for	- Investments			42,449,469,928	41,697,963,987
Total Dravisian mainta	ined (note-12.2)			8,182,209,130	7,829,030,000
Total Provision mainta					

7.3 Particulars of required provision on Off-Balance Sheet Exposures

	Base for Provisior	I	Rate %		
	Acceptance and endorsements Letter of guarantee Letter of credit Bills for Collection	18,760,719,675 19,593,586,812 25,644,735,757 -	1%	591,661,960	598,117,298
	Required provision of Off-Balance Sh	eet Exposures		591,661,960	598,117,298
	Deferral Provision will be kept in futu Excess/(short) provision at	re		591,661,960	598,117,298
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 S	SBSL)		(390,230,424)	(389,951,693)
	Standard Bank PLC. (Investment to S	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, f	urniture 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 I	FK3-10		274,244,825	274,244,825
	Bank's Vehicle				143,290,418

5,475,041,587

5,526,519,739

Total cost

		Amount ir	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. Standard Bank Securities Ltd.	6,874,939 4,223,275	6,874,939 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	10,188,137 390,793,685
	Suspenses A/c (note-9.1) Advance Deposit	741,529,257 3,856,896	390,793,685 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 13,951,625	5,376,700
	Advance Against Legal Expenses Encashment-PSP/BSP/WEDB	6,777,757	12,522,200 362,682
	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) Protested Bill Account	482,758,581 32,727,128	477,330,407 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 Demand Draft without advice	43,085,723 1,441,508	53,209,723 1,237,411
		13,467,667,686	12,471,185,511
			, <u>, , , , , , , , , , , , , , , , </u>
9.3	Advance Tax		r
	Advance Corporate Tax	8,115,136,477	7,926,136,477
	Advance Income Tax On L/C Commission Advance Income Tax On Tr.Bill	138,963,472 182,013,538	132,447,999 182,013,538
	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 Advance Income Tax On Msnd	88,447,042 113,748,740	88,447,042 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 Profit Receivable on FDR & Bond	- 1,587,849,176	5,566,342.0 1,363,090,007
		1,638,747,890	1,419,287,309
		1,000,141,000	.,+10,201,003

Amount	t in Taka
31.03.2025	31.12.2024

Branch Adjustment 9.5

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.

~ ~	Defensed Territoria
9.6	Deferred Tax Assets:

9.6	Deferred Tax Assets:		
	Opening Balance	477,330,407	467,958,041
	Additional made during the period	5,428,174	9,372,366.00
	Adjustment during the period		-
	Closing Balance	482,758,581	477,330,407
	Deferred tax liabilities/(Asset)		
	Fixed Asset		
	Carrying amount	3,219,003,249	3,201,815,288
	Tax base	3,396,922,121	3,372,413,216
	Taxable Temporary Difference	(177,918,872)	(170,597,928)
	Provision for gratuity		
	Carrying amount	1,069,449,778	1,087,288,568
	Tax base	-	-
	Deductable Temporary Difference	(1,069,449,778)	(1,087,288,568)
	Provision for Rebate for good borrowers	0 700 004	0 700 004
	Carrying amount Tax base	8,738,004	8,738,004
	Deductable Temporary Difference	- (8,738,004)	(8,738,004)
	Lease Assets as per IFRS 16	(0,700,004)	(0,700,004)
	Right of use Assets under lease	122,953,937	122,953,937
	Lease Liabilities	129,210,522	129,210,522
	Deductible Temporary Difference	(6,256,585)	(6,256,585)
	Total Taxable /(deductable) Temporary difference	(1,262,363,239)	(1,272,881,085)
	Applicable tax rate	37.50%	37.50%
	Deferred Tax Assets	(473,386,215)	(477,330,407)
	Opening balance	(467,958,041)	(467,958,041)
	Deferred tax (income)/expenses	(5,428,174)	(9,372,366)
9(a)	Consolidated other assets		
	Standard Bank PLC. (note-9)	14,290,728,566	12,949,067,273
	Standard Bank PLC. (Dividend Recivable from SCML)	(72,510,000)	(72,510,000)
	Standard Bank PLC. (Profit Recivable from SCML)	(760,339,835)	(760,339,835)
	Standard Bank PLC. (Dividend Recivable from SBSL)	(52,000,550)	(52,000,550)
	Standard Exchange Co.(UK) Ltd.	15,612,356	14,856,442
	Standard Express(USA) Ltd.	9,022,903	9,217,460
	SBL Capital Mgt. Ltd. Standard Bank Securities Ltd.	785,138,584 397,132,318	761,016,809 403,403,358
	Standard Bank Securities Ltd.	14,612,784,342	13,252,710,957
10.	Placement From Banks & Financial Institutions		10,202,110,001
	In Bangladesh (note-10.1)	30,143,525,526	22,303,161,617
	Outside Bangladesh	30,143,525,526	22,303,161,617
		30,143,523,520	22,303,101,017
10.1	In Bangladesh		
	Placement		
	Total	· · · · · · · · · · · · · · · · · · ·	-
	Other Placement	17 000 004	40.050.050
	Re-Finance from B Bank	17,920,834 2,766,348,434	16,856,250 3,045,176,146
	EDF from B Bank Financial Stimulus Fund From B. Bank	539,255,917	769,920,917
	Foreign Exchange Deal Payable	341	341
	Visa Credit Crd Nostro Ac(Payable To Id)	-	1,207,963
	Bangladesh Bank	15,850,000,000	7,200,000,000
	SBL Subordinated Non-Convertible Bond	6,470,000,000	6,770,000,000
	Sbl Mudaraba Perpetual Bond	4,500,000,000	4,500,000,000
	Total	30,143,525,526	22,303,161,617
		30,143,525,526	22,303,161,617
	Outside Bangladesh Fl Banks	_	_
		30,143,525,526	22,303,161,617
		50,143,323,320	22,303,101,017

		Amount in	Taka
		31.03.2025	31.12.2024
10.1.1	Subordinated Non-Convertible & Mudaraba Perpetual Bond	<u> </u>	
	SBL 2nd Subordinated Non-Convertible Bond		
		-	-
	SBL 3rd Subordinated Non-Convertible Bond		050 000 000
	Agrani Bank PLC. National Life Insurance Co. Ltd	350,000,000 120,000,000	350,000,000 120,000,000
	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
	SBL 4th Subordinated Non-Convertible Bond	2,970,000,000	3,270,000,000
	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	4 500 000 000	4 500 000 000
	Social Islami Bank PLC.	1,500,000,000 1,000,000,000	1,500,000,000
	Ai-Arafah Islami Bank PLC. First Security Islami Bank PLC.	1,000,000,000	1,000,000,000 1,000,000,000
	Union Bank PLC.	1,000,000,000	1,000,000,000
	Chion Bank (EO.	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 a	nd 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		
	Dependents from banks (note 11.1)	5,710,047,424	0 4 0 4 0 0 0 0 0 0
	Deposits from banks (note-11.1)		
	Deposits from customers (note-11.1) Deposits from customers (note-11.3)	201,018,582,877	195,111,652,399
			195,111,652,399
11.1		201,018,582,877 206,728,630,301	195,111,652,399 201,232,675,328
11.1	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits	201,018,582,877	195,111,652,399 201,232,675,328
11.1	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits Bills payable	201,018,582,877 206,728,630,301	195,111,652,399 201,232,675,328
11.1	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits Bills payable Savings bank/Mudaraba Savings deposits	201,018,582,877 206,728,630,301 2,162,148 - -	195,111,652,399 201,232,675,328 3,048,503 - -
11.1	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits Bills payable Savings bank/Mudaraba Savings deposits Short-term deposits	201,018,582,877 206,728,630,301 2,162,148 - - 1,707,885,276	195,111,652,399 201,232,675,328 3,048,503 - - 1,817,974,426
11.1	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits Bills payable Savings bank/Mudaraba Savings deposits	201,018,582,877 206,728,630,301 2,162,148 - - 1,707,885,276 4,000,000,000	195,111,652,399 201,232,675,328 3,048,503 - - 1,817,974,426 4,300,000,000
	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits Bills payable Savings bank/Mudaraba Savings deposits Short-term deposits Fixed deposits/Mudaraba Fixed Deposits	201,018,582,877 206,728,630,301 2,162,148 - - 1,707,885,276	195,111,652,399 201,232,675,328 3,048,503 - - 1,817,974,426 4,300,000,000
11.1	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits Bills payable Savings bank/Mudaraba Savings deposits Short-term deposits Fixed deposits/Mudaraba Fixed Deposits Deposits' from banks	201,018,582,877 206,728,630,301 2,162,148 - - 1,707,885,276 4,000,000,000	195,111,652,399 201,232,675,328 3,048,503 - - 1,817,974,426 4,300,000,000
	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits Bills payable Savings bank/Mudaraba Savings deposits Short-term deposits Fixed deposits/Mudaraba Fixed Deposits Deposits' from banks Mudaraba Fixed Deposits	201,018,582,877 206,728,630,301 2,162,148 - - 1,707,885,276 4,000,000,000 5,710,047,424	195,111,652,399 201,232,675,328 3,048,503 - - 1,817,974,426 4,300,000,000
	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits Bills payable Savings bank/Mudaraba Savings deposits Short-term deposits Fixed deposits/Mudaraba Fixed Deposits Deposits' from banks	201,018,582,877 206,728,630,301 2,162,148 - - 1,707,885,276 4,000,000,000	195,111,652,399 201,232,675,328 3,048,503 - - 1,817,974,426 4,300,000,000 6,121,022,929
	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits Bills payable Savings bank/Mudaraba Savings deposits Short-term deposits Fixed deposits/Mudaraba Fixed Deposits Deposits' from banks Mudaraba Fixed Deposits NRB Commercial PLC.	201,018,582,877 206,728,630,301 2,162,148 - - 1,707,885,276 4,000,000,000 5,710,047,424 250,000,000	195,111,652,399 201,232,675,328 3,048,503 - - 1,817,974,426 4,300,000,000 6,121,022,929 - 1,050,000,000
	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits Bills payable Savings bank/Mudaraba Savings deposits Short-term deposits Fixed deposits/Mudaraba Fixed Deposits Deposits' from banks Mudaraba Fixed Deposits NRB Commercial PLC. Eastern Bank PLC	201,018,582,877 206,728,630,301 2,162,148 - - 1,707,885,276 4,000,000,000 5,710,047,424 250,000,000 600,000,000	195,111,652,399 201,232,675,328 3,048,503 - - 1,817,974,426 4,300,000,000 6,121,022,929 - 1,050,000,000 850,000,000
	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits Bills payable Savings bank/Mudaraba Savings deposits Short-term deposits Fixed deposits/Mudaraba Fixed Deposits Deposits' from banks Mudaraba Fixed Deposits NRB Commercial PLC. Eastern Bank PLC Agrani Bank PLC.	201,018,582,877 206,728,630,301 2,162,148 - - 1,707,885,276 4,000,000,000 5,710,047,424 250,000,000 600,000,000 750,000,000 2,000,000,000 400,000,000	195,111,652,399 201,232,675,328 3,048,503 - - 1,817,974,426 4,300,000,000 6,121,022,929 - 1,050,000,000 850,000,000 2,000,000,000 400,000,000
	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits Bills payable Savings bank/Mudaraba Savings deposits Short-term deposits Fixed deposits/Mudaraba Fixed Deposits Deposits' from banks Mudaraba Fixed Deposits NRB Commercial PLC. Eastern Bank PLC Agrani Bank PLC. Shahjal Islami Bank PLC. Midland Bank PLC	201,018,582,877 206,728,630,301 2,162,148 - - 1,707,885,276 4,000,000,000 5,710,047,424 250,000,000 600,000,000 750,000,000 2,000,000,000	195,111,652,399 201,232,675,328 3,048,503 - - 1,817,974,426 4,300,000,000 6,121,022,929 - 1,050,000,000 850,000,000 2,000,000,000 400,000,000
	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits Bills payable Savings bank/Mudaraba Savings deposits Short-term deposits Fixed deposits/Mudaraba Fixed Deposits Deposits' from banks Mudaraba Fixed Deposits NRB Commercial PLC. Eastern Bank PLC Agrani Bank PLC. Shahjal Islami Bank PLC. Midland Bank PLC Mudaraba Short Notice Deposits	201,018,582,877 206,728,630,301 2,162,148 - - 1,707,885,276 4,000,000,000 5,710,047,424 250,000,000 600,000,000 750,000,000 2,000,000,000 4,000,000,000	195,111,652,399 201,232,675,328 3,048,503 - - 1,817,974,426 4,300,000,000 6,121,022,929 - 1,050,000,000 850,000,000 2,000,000,000 400,000,000 4,300,000,000
	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits Bills payable Savings bank/Mudaraba Savings deposits Short-term deposits Fixed deposits/Mudaraba Fixed Deposits Deposits' from banks Mudaraba Fixed Deposits NRB Commercial PLC. Eastern Bank PLC Agrani Bank PLC. Shahjal Islami Bank PLC. Midland Bank PLC Mudaraba Short Notice Deposits Bangladesh Krishi Bank	201,018,582,877 206,728,630,301 2,162,148 - - 1,707,885,276 4,000,000,000 5,710,047,424 250,000,000 600,000,000 2,000,000,000 400,000,000 417,450	195,111,652,399 201,232,675,328 3,048,503 - - 1,817,974,426 4,300,000,000 6,121,022,929 - 1,050,000,000 850,000,000 2,000,000,000 400,000,000 4,300,000,000 417,600
	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits Bills payable Savings bank/Mudaraba Savings deposits Short-term deposits Fixed deposits/Mudaraba Fixed Deposits Deposits' from banks Mudaraba Fixed Deposits NRB Commercial PLC. Eastern Bank PLC Agrani Bank PLC. Shahjal Islami Bank PLC. Midland Bank PLC Mudaraba Short Notice Deposits Bangladesh Krishi Bank Bengal Commercial Bank	201,018,582,877 206,728,630,301 2,162,148 - 1,707,885,276 4,000,000,000 5,710,047,424	195,111,652,399 201,232,675,328 3,048,503 - - 1,817,974,426 4,300,000,000 6,121,022,929 - 1,050,000,000 850,000,000 2,000,000 400,000,000 400,000,000 417,600 1,812,825,458
	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits Bills payable Savings bank/Mudaraba Savings deposits Short-term deposits Fixed deposits/Mudaraba Fixed Deposits Deposits' from banks Mudaraba Fixed Deposits NRB Commercial PLC. Eastern Bank PLC Agrani Bank PLC. Shahjal Islami Bank PLC. Midland Bank PLC Mudaraba Short Notice Deposits Bangladesh Krishi Bank Bengal Commercial Bank Jamuna Bank PLC.	201,018,582,877 206,728,630,301 2,162,148 - 1,707,885,276 4,000,000,000 5,710,047,424	195,111,652,399 201,232,675,328 3,048,503 - - 1,817,974,426 4,300,000,000 6,121,022,929 - 1,050,000,000 2,000,000 400,000,000 400,000,000 417,600 1,812,825,458 1,171,091
	Deposits from customers (note.11.3) Deposits' from banks Current deposits and other deposits Bills payable Savings bank/Mudaraba Savings deposits Short-term deposits Fixed deposits/Mudaraba Fixed Deposits Deposits' from banks Mudaraba Fixed Deposits NRB Commercial PLC. Eastern Bank PLC Agrani Bank PLC. Shahjal Islami Bank PLC. Midland Bank PLC Mudaraba Short Notice Deposits Bangladesh Krishi Bank Bengal Commercial Bank	201,018,582,877 206,728,630,301 2,162,148 - 1,707,885,276 4,000,000,000 5,710,047,424	6,121,022,929 195,111,652,399 201,232,675,328 3,048,503 - - 1,817,974,426 4,300,000,000 6,121,022,929 - 1,050,000,000 2,000,000,000 400,000,000 400,000,000 417,600 1,812,825,458 1,171,091 3,456,554 103,723

		Amount in	Taka
		31.03.2025	31.12.2024
	Al-wadeeah current deposits	0110012020	0111212021
	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		0 004 507 070
	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 Paybale 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
	Others	15,574,144,259	15,807,116,215
44.5	Devela en Demend en ditime Devenite		,,,
	Payable on Demand and Time Deposits		
	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
	Time Denesite	37,120,612,892	38,702,691,697
П.	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

11(a) Consolidated deposits and other deposits

Current deposits and other deposits Standard Bank PLC. (note-11.3)

Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. Standard Bank Securities Ltd.

32,876,559,066	33,896,364,874
-	-
23,651,951	23,088,605
-	-
-	-
32,852,907,115	33,873,276,269

-

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		Amount in	Taka
		31.03.2025	31.12.2024
	Bills payable		
	Standard Bank PLC. (note-11.3)	2,448,127,174	2,988,660,12
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	_	-
	Standard Bank Securities Ltd.	_	-
		2,448,127,174	2,988,660,12
	Savings bank/Mudaraba savings deposits		· · ·
		18,217,407,511	18,438,038,1
	Standard Bank PLC. (note-11.3)	18,217,407,311	10,430,030,10
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.		-
		18,217,407,511	18,438,038,1
	Short Term Deposits		
	Standard Bank PLC. (note-11.3)	22,771,248,254	17,695,585,4
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	_	-
	SBL Capital Mgt. Ltd.	_	-
	Standard Bank Securities Ltd.	_	-
	Standard Bank Scounces Etc.	22,771,248,254	17,695,585,4
	Term/Eixed denosite	, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , , ,
	Term/Fixed deposits Standard Bank PLC. (note-11.3)	114,992,572,014	115,521,757,93
	, ,	114,332,372,014	110,021,707,9
	Standard Exchange Co.(UK) Ltd.		-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.		- 115,521,757,9
		114,002,012,014	110,021,101,0
	Deposits under schemes		
	Standard Bank PLC. (note-11.3)	15,446,368,233	12,715,357,4
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		45 440 000 000	10 715 257 4
		15,446,368,233	12,715,357,44
		206,752,282,252	12,715,357,44 201,255,763,93
•			
	OTHER LIABILITIES	206,752,282,252	201,255,763,9
	Provision for Taxation (note-12.1)		201,255,763,93
	Provision for Taxation (note-12.1) Deferred Tax (note-12.1(i)	206,752,282,252 - 10,717,194,863 -	201,255,763,9 - - 10,487,021,6 -
	Provision for Taxation (note-12.1) Deferred Tax (note-12.1(i) Accrued Expenses	206,752,282,252	201,255,763,9 - - 10,487,021,6 -
	Provision for Taxation (note-12.1) Deferred Tax (note-12.1(i) Accrued Expenses General Provision for Unclassified Investments (note-12.2)	206,752,282,252 - 10,717,194,863 -	201,255,763,9 - 10,487,021,6 -
	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)	206,752,282,252 - 10,717,194,863 - 269,910,337 - -	201,255,763,9 - 10,487,021,6 - 248,118,1 - -
	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)	206,752,282,252 - 10,717,194,863 - 269,910,337 - - 8,182,209,130	201,255,763,9 - 10,487,021,6 - 248,118,11 - - 7,829,030,0
	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)	206,752,282,252 - - 10,717,194,863 - - 269,910,337 - - - 8,182,209,130 280,168,822	201,255,763,9 - 10,487,021,6 - 248,118,11 - - 7,829,030,0 274,530,8
	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)	206,752,282,252 - 10,717,194,863 - 269,910,337 - - 8,182,209,130	201,255,763,9 - 10,487,021,6 - 248,118,11 - - 7,829,030,0 274,530,8
	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)	206,752,282,252 - 10,717,194,863 - 269,910,337 - - 8,182,209,130 280,168,822 54,375,231 -	201,255,763,9 - 10,487,021,6 - 248,118,11 - 248,118,11 - 7,829,030,00 274,530,81 54,375,21 -
	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)	206,752,282,252 - - 10,717,194,863 - 269,910,337 - - 8,182,209,130 280,168,822 54,375,231 - - 6,444,173,842	201,255,763,9 - - - - - - - - - - - - - - - - - - -
	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	206,752,282,252 - - - - - - - - - - - - - - - - - -	201,255,763,9 - - - - - - - - - - - - - - - - - - -
	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	206,752,282,252 - - - - - - - - - - - - - - - - - -	201,255,763,9 - - - - - - - - - - - - - - - - - - -
	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	206,752,282,252 - - - - - - - - - - - - - - - - - -	201,255,763,9 - 10,487,021,6 - 248,118,1 - 248,118,1 - 7,829,030,0 274,530,8 54,375,2 - 5,605,389,0 31,527,3 42,5 111,872,4
	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	206,752,282,252 - - - - - - - - - - - - - - - - - -	201,255,763,9
	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)	206,752,282,252 - - - - - - - - - - - - - - - - - -	201,255,763,9
	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	206,752,282,252 - - - 269,910,337 - - - 8,182,209,130 280,168,822 54,375,231 - - 6,444,173,842 31,527,341 42,575 11,751,212 (9,164,879)	201,255,763,9 - 10,487,021,6 - 248,118,1 - 248,118,1 - 7,829,030,0 274,530,8 54,375,2 - 5,605,389,0 31,527,3 42,5 111,872,4 (356,3 -
	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	206,752,282,252 - - - 269,910,337 - - - 8,182,209,130 280,168,822 54,375,231 - - 6,444,173,842 31,527,341 42,575 11,751,212 (9,164,879) 36,909,618	201,255,763,9 - 10,487,021,6 - 248,118,1 - 248,118,1 - 7,829,030,0 274,530,8 54,375,2 - 5,605,389,0 31,527,3 42,5 111,872,4 (356,3 -
	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 Depreciation Provision For Depreciation Provision for Start up Fund (note-12.14)	206,752,282,252 - 10,717,194,863 - 269,910,337 - 8,182,209,130 280,168,822 54,375,231 - 6,444,173,842 31,527,341 42,575 11,751,212 (9,164,879) 36,909,618 49,427,500	201,255,763,9 - 10,487,021,6 - 248,118,1 - 7,829,030,0 274,530,8 54,375,2 - 5,605,389,0 31,527,3 42,5 111,872,4 (356,3 - 49,427,5
	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 Depreciation Provision For Depreciation Provision for Start up Fund (note-12.14) Provision For Festival Bonus	206,752,282,252 - 10,717,194,863 - 269,910,337 - 8,182,209,130 280,168,822 54,375,231 - 6,444,173,842 31,527,341 42,575 11,751,212 (9,164,879) 36,909,618 49,427,500 (46,923,756)	201,255,763,9 - 10,487,021,6 - 248,118,1 - 7,829,030,0 274,530,8 54,375,2 - 5,605,389,0 31,527,3 42,5 111,872,4 (356,3 - 49,427,5
	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 Depreciation Provision For Depreciation Provision For Depreciation Provision For Festival Bonus Provision For Deposit Insurance Premium	206,752,282,252 - - - - - - - - - - - - - - - - - -	201,255,763,9 - 10,487,021,6 - 248,118,1 - 7,829,030,0 274,530,8 54,375,2 - 5,605,389,0 31,527,3 42,5 111,872,4 (356,3 - 49,427,5 58,425,6 -
	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 Depreciation Provision For Depreciation Provision For Depreciation Provision For Festival Bonus Provision For Deposit Insurance Premium Provision For Gratuity	206,752,282,252 - 10,717,194,863 - 269,910,337 - 8,182,209,130 280,168,822 54,375,231 - 6,444,173,842 31,527,341 42,575 11,751,212 (9,164,879) 36,909,618 49,427,500 (46,923,756) 88,425,613 10,000,000	201,255,763,9 - 10,487,021,6 - 248,118,1 - 7,829,030,0 274,530,8 54,375,2 - 5,605,389,0 31,527,3 42,5 111,872,4 (356,3 - 49,427,5 58,425,6 - 30,500,0
	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 Depreciation Provision For Depreciation Provision For Depreciation Provision For Festival Bonus Provision For Deposit Insurance Premium Provision For Gratuity Provision For Gratuity Provision for Green Banking (note-12.13) Dividend Settlement A/C	206,752,282,252 - 10,717,194,863 - 269,910,337 - 8,182,209,130 280,168,822 54,375,231 - 6,444,173,842 31,527,341 42,575 11,751,212 (9,164,879) 36,909,618 49,427,500 (46,923,756) 88,425,613 10,000,000 30,500,000	201,255,763,9 - 10,487,021,6 - 248,118,1 - 7,829,030,0 274,530,8 54,375,2 - 5,605,389,0 31,527,3 42,5 111,872,4 (356,3 - 49,427,5 58,425,6 - 30,500,0 25,8
	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 Nostro A/c Provision for Depreciation Provision for Depreciation Provision For Depreciation Provision For Depreciation Provision For Deposit Insurance Premium Provision For Gratuity Provision For Gratuity Provision for Green Banking (note-12.13) Dividend Settlement A/C Provision for Incentive of good borrower (note-12.12)	$\begin{array}{c} \hline 206,752,282,252 \\ \hline \\ 10,717,194,863 \\ - \\ 269,910,337 \\ - \\ 269,910,337 \\ - \\ \\ 8,182,209,130 \\ 280,168,822 \\ 54,375,231 \\ - \\ 6,444,173,842 \\ 31,527,341 \\ 42,575 \\ 11,751,212 \\ (9,164,879) \\ 36,909,618 \\ 49,427,500 \\ (46,923,756) \\ 88,425,613 \\ 10,000,000 \\ 30,500,000 \\ 25,830 \\ 8,738,004 \\ \end{array}$	201,255,763,9 10,487,021,6 248,118,1 - 248,118,1 - 7,829,030,0 274,530,8 54,375,2 - 5,605,389,0 31,527,3 42,5 111,872,4 (356,3 - 49,427,5 58,425,6 - 30,500,0 25,8 8,738,0
	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 Nostro A/c Provision for Depreciation Provision for Start up Fund (note-12.14) Provision For Depreciation Provision For Festival Bonus Provision For Deposit Insurance Premium Provision For Gratuity 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	$\begin{array}{c} \hline 206,752,282,252 \\ \hline \\ 10,717,194,863 \\ - \\ 269,910,337 \\ - \\ 269,910,337 \\ - \\ \\ 8,182,209,130 \\ 280,168,822 \\ 54,375,231 \\ - \\ 6,444,173,842 \\ 31,527,341 \\ 42,575 \\ 11,751,212 \\ (9,164,879) \\ 36,909,618 \\ 49,427,500 \\ (46,923,756) \\ 88,425,613 \\ 10,000,000 \\ 30,500,000 \\ 25,830 \\ 8,738,004 \\ 1,487,595 \\ \end{array}$	201,255,763,9 - 10,487,021,6 - 248,118,1 - - 7,829,030,0 274,530,8 54,375,2 - 5,605,389,0 31,527,3 42,5 111,872,4 (356,3 - 49,427,5 58,425,6 - 30,500,0 25,8 8,738,0 925,2
	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 Nostro A/c Provision for Depreciation Provision for Start up Fund (note-12.14) Provision For Depreciation Provision For Deposit Insurance Premium Provision For Gratuity Provision For Gratuity Provision for Green Banking (note-12.13) Dividend Settlement A/C Provision Payable Account Payable to OBU	$\begin{array}{c c} \hline 206,752,282,252 \\ \hline \\ \hline \\ 10,717,194,863 \\ - \\ 269,910,337 \\ - \\ 269,910,337 \\ - \\ \hline \\ 8,182,209,130 \\ 280,168,822 \\ 54,375,231 \\ - \\ 6,444,173,842 \\ 31,527,341 \\ 42,575 \\ 11,751,212 \\ (9,164,879) \\ 36,909,618 \\ 49,427,500 \\ (46,923,756) \\ 88,425,613 \\ 10,000,000 \\ 30,500,000 \\ 25,830 \\ 8,738,004 \\ 1,487,595 \\ 1,229,555,134 \\ \end{array}$	201,255,763,9 - 10,487,021,6 - 248,118,1 - - 7,829,030,0 274,530,8 54,375,2 - 5,605,389,0 31,527,3 42,5 111,872,4 (356,3 - 49,427,5 58,425,6 - 30,500,0 25,8 8,738,0 925,2 1,188,967,2
	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 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 Bonus (note-12.6) Provision for Depreciation Provision For Depreciation Provision For Deposit Insurance Premium Provision For Deposit Insurance Premium Provision For Gratuity Provision For Gratuity Provision for Green Banking (note-12.13) Dividend Settlement A/C Provision Payable Account Payable to OBU Profit receivable on Bai Murabaha/Bai Muajjal/Hpsm	$\begin{array}{c} \hline 206,752,282,252 \\ \hline \\ \hline \\ 10,717,194,863 \\ - \\ 269,910,337 \\ - \\ 269,910,337 \\ - \\ \hline \\ 8,182,209,130 \\ 280,168,822 \\ 54,375,231 \\ - \\ 6,444,173,842 \\ 31,527,341 \\ 42,575 \\ 11,751,212 \\ (9,164,879) \\ 36,909,618 \\ 49,427,500 \\ (46,923,756) \\ 88,425,613 \\ 10,000,000 \\ 30,500,000 \\ 25,830 \\ 8,738,004 \\ 1,487,595 \\ 1,229,555,134 \\ (68,117,560) \\ \hline \end{array}$	201,255,763,9
	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 Nostro A/c Provision for Depreciation Provision for Depreciation Provision For Depreciation 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	$\begin{array}{c} \hline 206,752,282,252 \\ \hline \\ \hline \\ 10,717,194,863 \\ - \\ 269,910,337 \\ - \\ 269,910,337 \\ - \\ \hline \\ 8,182,209,130 \\ 280,168,822 \\ 54,375,231 \\ - \\ 6,444,173,842 \\ 31,527,341 \\ 42,575 \\ 11,751,212 \\ (9,164,879) \\ 36,909,618 \\ 49,427,500 \\ (46,923,756) \\ 88,425,613 \\ 10,000,000 \\ 30,500,000 \\ 25,830 \\ 8,738,004 \\ 1,487,595 \\ 1,229,555,134 \\ (68,117,560) \\ 49,040,468 \\ \hline \end{array}$	201,255,763,9 - 10,487,021,6 - 248,118,1 - - 7,829,030,0 274,530,8 54,375,2 - 5,605,389,0 31,527,3 42,5 111,872,4 (356,3 - 49,427,5 58,425,6 - 30,500,0 25,8 8,738,0 925,2 1,188,967,2 (61,231,4 49,040,4
	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 Nostro A/c Provision for Depreciation Provision for Depreciation Provision For Depreciation Provision For Depreciation 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	$\begin{array}{c} \hline 206,752,282,252 \\ \hline \\ \hline \\ 10,717,194,863 \\ - \\ 269,910,337 \\ - \\ \hline \\ 8,182,209,130 \\ 280,168,822 \\ 54,375,231 \\ - \\ 6,444,173,842 \\ 31,527,341 \\ 42,575 \\ 11,751,212 \\ (9,164,879) \\ 36,909,618 \\ 49,427,500 \\ (46,923,756) \\ 88,425,613 \\ 10,000,000 \\ 30,500,000 \\ 25,830 \\ 8,738,004 \\ 1,487,595 \\ 1,229,555,134 \\ (68,117,560) \\ 49,040,468 \\ (246,208,469) \\ \hline \end{array}$	201,255,763,9 - 10,487,021,6 - 248,118,11 - 248,118,11 - 7,829,030,00 274,530,8l 54,375,22 - 5,605,389,00 31,527,3- 42,5 111,872,4 (356,33 - 49,427,50 58,425,6 - 30,500,00 25,81 8,738,00 925,22 1,188,967,22 (61,231,41 49,040,44 (233,148,50
	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 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 Bonus (note-12.6) Provision for Depreciation Provision for Depreciation Provision For Depreciation Provision For Depreciation Provision For Festival Bonus Provision For Gratuity Provision For Gratuity Provision For Gratuity Provision for Green Banking (note-12.13) Dividend Settlement A/C Provision Payable Account Payable to OBU Profit receivable on Bai Murabaha/Bai Muajjal/Hpsm Profit Receivable on overdue Investment Exchange House MFS Settlement Account	$\begin{array}{c} \hline 206,752,282,252 \\ \hline \\ \hline \\ 10,717,194,863 \\ - \\ 269,910,337 \\ - \\ \hline \\ 8,182,209,130 \\ 280,168,822 \\ 54,375,231 \\ - \\ \hline \\ 6,444,173,842 \\ 31,527,341 \\ 42,575 \\ 11,751,212 \\ (9,164,879) \\ 36,909,618 \\ 49,427,500 \\ (46,923,756) \\ 88,425,613 \\ 10,000,000 \\ 30,500,000 \\ 25,830 \\ 8,738,004 \\ 1,487,595 \\ 1,229,555,134 \\ (68,117,560) \\ 49,040,468 \\ (246,208,469) \\ 32,184,445 \\ \end{array}$	201,255,763,9 - 10,487,021,6 - 248,118,11 - 248,118,11 - 7,829,030,00 274,530,84 54,375,22 - 5,605,389,00 31,527,34 42,57 111,872,44 (356,33 - 58,425,66 - 30,500,00 25,83 8,738,00 925,22 1,188,967,24 (61,231,44 49,040,444 (233,148,56 69,20
	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 Nostro A/c Provision for Depreciation Provision for Depreciation Provision For Depreciation Provision For Depreciation 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	$\begin{array}{c} \hline 206,752,282,252 \\ \hline \\ \hline \\ 10,717,194,863 \\ - \\ 269,910,337 \\ - \\ \hline \\ 8,182,209,130 \\ 280,168,822 \\ 54,375,231 \\ - \\ 6,444,173,842 \\ 31,527,341 \\ 42,575 \\ 11,751,212 \\ (9,164,879) \\ 36,909,618 \\ 49,427,500 \\ (46,923,756) \\ 88,425,613 \\ 10,000,000 \\ 30,500,000 \\ 25,830 \\ 8,738,004 \\ 1,487,595 \\ 1,229,555,134 \\ (68,117,560) \\ 49,040,468 \\ (246,208,469) \\ \hline \end{array}$	

Profit Reimburssnent AC Swol & S-Co Written-Off Investments Recovery AC No. Shathan honore 91.03.2025 91.12.2024 91.03.2026 91.12.2024 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026 91.03.2026<			Amount in Taka	
Polit Rembusement AC Serval & Scic (2.504 253) (2.504 253) Witte-off Investment Recovery AC 1.575.56 (3.4703 200 457) Non Sharan Income 1.157.566 (3.4703 200 457) Componention Suppress Account 2.807.072 (-3.4703 200 457) Leased Labilities as priFRS-16 47.115.589 (-7.115.589 Bank 10 Entry Rep C-Stelement (1.04) 77.444, 300 (1.084.773, 200 174) (-7.115.589 Posign Currency transition gains (note-1.210) Total 27.456, 273, 728 25.897.064.881 Commission Gaune 10.447.021, 673 (-7.115, 589, 200 174) (-7.115, 589, 200 174) (-7.115, 589, 200 174) Commission Gaune 10.447.021, 673 (-7.115, 589, 200 174) (-7.115, 589, 200 174) (-7.115, 589, 200 174) Commission Gaune 10.447.021, 673 (-7.115, 589, 200 174) (-7.115, 589, 200 174) (-7.115, 589, 200 174) Commission Gaune 10.447.021, 673 (-7.115, 589, 200 174) (-7.115, 589, 200 174) (-7.115, 589, 200 174) Commission Gaune 10.447.021, 671, 974, 972 (-7.115, 980, 200 174) (-7.115, 980, 200 174) (-7.115, 980, 200 174) (-7.115, 980, 200 174) (-7.115, 980,				
Written-Off Investments Recovery AC 22.237,722 1.3.07.853 Non-Shrinis Income 21.157.556 10.3.07.853 Compensation Subjers & Account 21.957.856 10.3.07.853 Dark To Bark Right FS oftement (Uds) 7.4.06.305 67.7.444 Supervision Charge Receivable 7.4.06.305 67.7.444 Supervision Charge Receivable 7.4.06.305 67.7.444 Supervision Charge Receivable 7.4.06.305 7.7.200.0121 Total Z.7.455.213.709 7.2.000.0121 Adjustment Jaming Balance 10.777.194.863 10.427.921.815 Adjustment Jaming the period 10.777.194.863 10.427.921.815 Provision for Current Taxation 220.172.240 10.777.194.863 Adjustment Jaming the period 10.777.194.863 10.427.921.815 Provision for Current Taxation Provision for Current Tax and during the period 10.777.194.863 10.427.921.815 Provision for Current Taxation Provision for Current Tax 10.777.94.863 10.427.921.815 Provision for Current Taxation Provision Tax and during the period 10.777.94.863 10.427.921.815 Provision for Current Taxation Provision from Gola		Profit Reimbursement A/C Swc-I & S-Cc		
Compensation Supports Account 28,593,076 94,773,898 47,115,599 Bank To Bank Right P Settlement (Luk) 47,415,599 47,415,599 47,415,599 Unclaimed Deposit Payale 74,046,305 67,444 16,827,7307 Supportion Charge Recordable 74,046,305 67,444 16,228,770 Total 27,455,213,789 47,415,289 77,406,305 Aution Currency translation gain (note-12,10) Total 27,455,213,789 47,417,259,270 Adjustment Laustion 11,71,259,270 13,717,250,209 11,71,728,27,29 Adjustment during the printid 4,980,417,279 10,777,194,685 10,777,194,685 Provision for Stank during the printid 10,777,194,685 10,777,194,685 10,777,194,685 Provision for Stank during the printid 20,172,2267 10,238,000 2,718,000 2,718,000 2,718,000 2,718,000 2,718,000 2,718,000 2,718,000 2,718,000 2,718,000 2,718,000 2,718,000 2,718,000 2,718,000 2,718,000 2,718,000 2,718,000 2,718,000 2,718,000 2,718,000 2,718,000		Written-Off Investments Recovery A/C		-
Lessed Liabilities are per (FRS-10 Beak To Eask Rtgs FC Settiment (Luc) Unclaimed Deposite Payable Supervised Charge Receivable Total 27.456.013,778 10.717,194.463 11.21 Provision for Current Taxation Opening Balance Addition during the partial Adjustment during the period 10.717,194.463 11.717,256.71 10.717,194.463 11.717,256.71 10.717,194.463 11.717,256.72 11.717,194.463 11.717,256.72 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.717,194.463 11.727,794 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494.757 11.727,494		Non Shariah Income	1,157,556	10,347,953
Burk To Bark Right P: Settlement (Ustr) 74.046,306 67.444 Supervision Charge Receivable 67.444 11.455.771 67.444 Supervision Charge Receivable 77.446,305 67.444 15.725.771 Torial 27.495.613.789 23.587,064.881 15.725.771 78.900.121 Opening Baince 10.0487.021.615 13.712.200.059 14.388.112.789 14.388.112.789 Addition during the particl 10.77.194.863 10.97.71.94.863 10.97.71.94.863 14.988.112.789 Adjustment during the particl 10.77.194.863 10.97.71.94.863 14.988.112.789 14.988.112.789 Addition current tax made during the year 10.077.194.863 10.97.71.94.863 14.988.112.789 Income tax 63 7.00% on table porfit (A 230.172.288 1 245.514.076 Add: Income tax 63 7.00% on table porfit (A 230.172.288 1 245.514.076 Add: Income tax 63 7.00% on table porfit (A 230.172.288 1 245.514.076 Add: Income tax 63 7.00% on table porfit 1 1 245.509.23.207 Computation of taxable por 1 1 5.000.0		Compensation Suspense Account	26,950,878	98,572,396
Unclaimed Deposite 17.44 17.45,771 17.28,577 Poreign Currency translation gains (note-12.10) Total 27.459,213,789 23.857,064,881 12.1 Provision for Current Taxation 10.487,021,615 37.12,800,603 11.77,159,483 Addition during the period 10.717,194,483 10.487,021,615 13.77,250,603,911 Adjustment during the period 10.717,194,483 10.487,021,615 13.77,250,603,911 Provision for Current Taxation 230,162,889 10.487,021,615 13.77,250,603,911 Provision for current tax mode during the period 10.717,194,483 10.487,021,615 10.487,021,615 Provision for current tax mode during the period 10.380,00 10.717,194,483 10.487,021,615 Addition curves tax mode during the period 10.380,00 25,718,00 25,718,00 Addition curves tax mode during the period 10.380,00 25,718,00 10.385,00 Capital Gain on stark of Fixel Assets (1%) 10.385,00 25,718,00 10.385,00 Capital Gain on stark of Fixel Assets (1%) 10.385,00 25,005,030 11.302,053,300 25,005,033,300 11.335,0533,307 <td< td=""><td></td><td>Leased Liabilities as per IFRS-16</td><td></td><td></td></td<>		Leased Liabilities as per IFRS-16		
Supervision Change Recovable 11.486.771 15.228.371 Total 27.455.213.788 25.857.044.881 12.1 Provision for Current Taxation 10.487.021.815 23.00.121 Opening Balance 10.487.021.815 23.01.723.481 13.712.280.089 Addition during the period 10.487.021.815 13.712.280.089 13.712.280.089 Adjustment during the period 10.717.194.683 10.447.021.815 13.712.280.089 Adjustment during the period 10.717.194.683 10.447.021.815 13.900.01.174 Closing Balance 10.717.194.683 10.447.021.815 10.447.021.815 10.447.021.815 Provision for current tax made during the year 10.717.194.683 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.018.484 10.477.01		,	74,046,305	
Proreign Currency framsistion gains (note-12.10) 10.41 27.455.213.718 7.99.00.121 12.1 Provision for Current Taxation Opening Balance 10.487.021.815 13.712.280.026 13.712.280.026 Addition during the period 10.487.021.815 13.712.280.026 14.755.577 4.53.000.1174 Closing Balance 10.717.194.883 10.487.021.815 14.73.882.720 14.856.112.799 Provision for taxation taxe bar made on accurring graft considering taxable allowanosad/sallowanos as por Income Tax Continuon 1984. 248.574.076 14.857.127.89 Provision for taxable and on accurring graft considering taxable allowanosad/sallowanos as por Income Tax Continuon 1984. 248.574.076 10.717.194.883 10.487.021.815 Provision for taxable profit (A) 220.162.881 248.574.076 10.339.00 2.57.18.00 10.339.00 2.57.18.00 10.339.00 2.57.18.00 10.339.00 1.748.85.233.237 10.0359.00 1.748.85.233.237 10.0359.00 1.748.85.233.237 10.0359.00 1.748.85.233.237 10.0359.00 1.748.85.233.237 1.630.953.380 1.748.953.232.237 1.630.953.380 1.748.953.232.237 1.630.953.380 1.748.953.232.237 1.630.953.380 <				
Total 27.455.213.789 25.857.064.881 12.1 Provision for Current Taxation Opening Baimnee 10.447.021.615 230.172.248 13.712.260.059 1.077.194.863 Addition during the period 10.447.021.615 230.172.848 14.885.112.769 4.3930.901.174 Closing Balance 10.477.194.863 14.885.112.769 4.3930.901.174 Provision for surrent tax made during the year income tax (§ 37.00% on taxable profit 230.162.89 10.447.021.615 Provision for surrent tax made during the year income tax (§ 37.00% on taxable profit 230.162.89 1.485.14.709 Addition on sale of Fixed Assets (15%) Capital Gaim on Source 10.95 230.162.89 1.539.00 Addition on sale of Fixed Assets (15%) 0.359.00 25.718.00 5.000.000 Addition on sale of Fixed Assets (15%) 0.359.00 25.718.00 1.539.23.297 Computation of taxable profit 767.746.725 650.95.300 1.71.450 Profit before tax 767.448.725 650.75.391.00 1.19.22.22 Furth before tax (sculdment of the of saets 1 1.02.717.148.483 1.19.22.22 Less: Capital Gaim on sale of Fixed Assets 650.78.1910 1.19.22.22 Less: Capital Gaim on sale of Fix				
12.1 Provision for Current Taxation Opening Balance 13.712.280.021 (2017)2.281 13.712.280.021 (2017)2.281 Addition during the parted 10.487.021.615 13.712.280.021 (2017)2.281 11.712.880.710 (2017)2.282 Adjustment during the parted - - 4.399.001.174 Closing Balance 10.717.194.863 10.487.021.615 Provision for Lurrent tax made during the year 10.717.194.863 10.487.021.615 Provision for current tax made during the year 10.717.194.863 230.162.889 2.485.14.076 Add Income tax 6g 37.0% for durident income - - - - Capital Garon OStare (2016) 0.399.00 - - - - Add Excess portit tax Tax and Statup Percipials - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - </td <td></td> <td></td> <td></td> <td></td>				
Opening Balance 10.427,021,03,248 11.7142,2200,059 Addition during the period 10.777,194,863 14,586,112,789 Adjustment during the period 10.777,194,863 14,868,112,789 Adjustment during the period 10.777,194,863 10.487,021,615 Provision for taxable profit 10.477,021,863 10.487,021,615 Provision for taxable profit 10.487,021,615 10.487,021,615 Provision for taxable profit 10.487,021,615 10.487,021,615 Add: Income tax (§ 20% on dividend microme 248,514,076 25,718,00 Capital Gain on Char of Fload Assets (15%) 10.0350,00 25,718,00 Add: Excess profit tax Tax and plasment 10,0350,00 25,718,00 Add: Excess profit tax Tax and plasment 10,0350,00 253,923,297 Computation of taxable profit		Total	21,430,213,700	23,037,004,001
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Income tax @ 37.50% on taxable profit (A) 230,162,889 248,514,076 Add: Income tax @ 237,50% on dividend income - - Capital Gain on Share @ 10% 10,359,00 - Capital Gain on Share @ 10% 10,359,00 - Add: Excess profit tax - - Tax on Salary Perquisite - - Add: Settlement Adjustment for the period - - Less: Tax adjustement - - Investment switten of Benefits - - Profit before tax - - Less: Capital Gain on share - - Less: Capital Gain on share of Fixed Assets - - Less: Capital Gain on share of Fixed Assets - - Less: Capital Gain on share of Fixed Assets - - Less: Capital Gain on one of viscourties - - - Profit before tax (excluding dividend income and capital gain) 767,490,065 660,7781,910 - Inadmissible expenditure 153,712,961 11,922,922 - - Standard Exchange Co			es as per income rax Ordinance is	904.
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Tax on Salary Perquisite - 5,000,000 Add: Settlement/ Adjustment for the period - (383,503) Investments written off Benefits - (383,503) Estimated provision required as at 31 December, (i) 230,173,248 253,923,297 Computation of taxable profit - - - Profit before tax 767,549,725 660,063,300 - - Less: Capital Gain on sale of Fixed Assets 69,060 171,450 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - <t< td=""><td></td><td>Capital Gain on Govt. securities (5%)</td><td>-</td><td>-</td></t<>		Capital Gain on Govt. securities (5%)	-	-
Add: Settlement/ Adjustment for the period - - - (383,503) Less: Tax adjustement - (383,503) - (383,503) Divestments witten off Banefits - (383,503) - (383,503) Estimated provision required as at 31 December, (i) 230,173,248 253,923,207 (383,503) Computation of taxable profit - - - (383,503) Profit before tax 767,549,725 650,953,360 - - Less: Capital Gain on share - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -		Add: Excess profit tax		
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Profit before tax 767,549,725 650,963,360 Less: Dividend income - - - Less: Capital Gain on share 680,060 171,450 - Less: Capital Gain on Govt, securities 650,781,910 - - Profit before tax (excluding dividend income and capital gain) 767,480,665 650,781,910 - Inadmissible expenditure 113,712,961 11,922,292 - - Further allowable expenditure - - - - Standard Exchange Co. (UK) Ltd. 230,173,248 253,923,297 - Standard Exchange Co. (UK) Ltd. - - - - Standard Exchange Co. (UK) Ltd. - - - - Standard Express(USA) Ltd. 5,946,600 4,438,184 - - - Standard Express(USA) Ltd. 10,717,194,863 - - - - Standard Express(USA) Ltd. - - - - - - Standard Express(USA) Ltd. - - -		Computation of taxable profit	-	
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Less: Capital Gain on share - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -<			-	-
Less: Capital Gain on sale of Fixed Assets 69,060 171,450 Less: Capital Gain on Solv. securities - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -			_	_
Less: Capital Gain on Govt. securities		•	69,060	171,450
Inadmissible expenditure 153,712,961 11,922,292 Further allowable expenditure - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -			-	-
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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. - - - Standard Bank PLC. (note-11.3) 230,173,248 253,923,297 - Standard Express(USA) Ltd. - - - - Standard Bank Securities Ltd. 1,446,243 3,291,142 - - Standard Bank Securities Ltd. 10,717,194,863 - - - Standard Express(USA) Ltd. - - - - - Standard Express(USA) Ltd. - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -		Inadmissible expenditure	153,712,961	11,922,292
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 - Standard Exchange Co.(UK) Ltd. - - Standard Express(USA) Ltd. - - Opening Balance - - Addition during the period - - Addition during the period - - Addition during the period - 113,902,154 112,455,911 Opening Balance 11,281,791,737 11,024,351,079 12.1(i)		Further allowable expenditure		-
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 3,2291,142 237,566,091 261,652,623 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 Exchange Co. - - Opening Balance - - Addition during the period - - Adjustment during the period - - Adjustment during the period - 113,902,154 112,455,911 Opening Balance 11,281,791,737 11,024,351,079<		Estimated taxable profit for the year (A)	613,767,704	662,704,202
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 3,2291,142 237,566,091 261,652,623 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 Exchange Co. - - Opening Balance - - Addition during the period - - Adjustment during the period - - Adjustment during the period - 113,902,154 112,455,911 Opening Balance 11,281,791,737 11,024,351,079<		Consolidated Provision for current Taxation		
Standard Exchange Čo.(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 - Standard Express(USA) Ltd. - - SBL Capital Mgt. Ltd. - - Opening Balance - - Addition during the period - - Adjustment during the period - - Adjustment during the period - 11,281,791,737 Adjustment during the period - - Adjustment during the period - - Adjustment during the period - - Adjustment during the period - - <td></td> <td></td> <td>230 173 248</td> <td>253 923 297</td>			230 173 248	253 923 297
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. - - Opening Balance - 450,694,720 Addition during the period - - Adjustment during the period - - Closing Balance - 113,902,154 112,455,911 Opening Balance - - - Addition during the period			-	-
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 Standard Exchange Co. (UK) Ltd. - Standard Express(USA) Ltd. - SBL Capital Mgt. Ltd. - Opening Balance - Addition during the period - Closing Balance - Atdition during the period - Opening Balance 1113,902,154 Adjustment during the period - Closing Balance 111,281,791,737 Addition during the period - Closing Balance - 11,281,791,737 - 11,024,351,079 - 12,1(i) Deferred Tax : O		o ()	-	-
237,566,091261,652,62312.1(a)Consolidated Provision for TaxationStandard Bank PLC. (note-12)10,717,194,863Standard Exchange Co. (UK) LtdStandard Express(USA) LtdSBL Capital Mgt. LtdOpening Balance450,694,720Addition during the period-Addition during the period-Closing Balance113,902,154Addition during the period11,281,791,737Atdition during the period11,281,791,737<		SBL Capital Mgt. Ltd.	5,946,600	4,438,184
12.1(a) Consolidated Provision for Taxation Standard Bank PLC. (note-12) 10,717,194,863 Standard Exchange Co.(UK) Ltd. - Standard Express(USA) Ltd. - SBL Capital Mgt. Ltd. - Opening Balance - Addition during the period - Adjustment during the period - Closing Balance 113,902,154 Adjustment during the period 11,281,791,737 Closing Balance 11,024,351,079 12.1(i) Deferred Tax : - Opening Balance - Adjustment during the period - Closing Balance 11,281,791,737 11,024,351,079 11,024,351,079		Standard Bank Securities Ltd.	1,446,243	3,291,142
Standard Bank PLC. (note-12)10,717,194,86310,487,021,615Standard Exchange Co.(UK) LtdStandard Express(USA) LtdSBL Capital Mgt. Ltd.450,694,720424,873,553Opening Balance-450,694,720112,455,911Adjustment during the period-113,902,154112,455,911Opening Balance113,902,154112,455,911112,455,911Addition during the period11,281,791,73711,024,351,079Standard BanceAddition during the periodAddition during the period-11,281,791,73711,024,351,079Standard BalanceAddition during the periodAddition during the periodAddition during the periodClosing Balance12.1(i)Deferred Tax :Opening Balance			237,566,091	261,652,623
Standard Bank PLC. (note-12)10,717,194,86310,487,021,615Standard Exchange Co. (UK) LtdStandard Express(USA) LtdSBL Capital Mgt. Ltd450,694,720Opening Balance-424,873,553Addition during the periodAdjustment during the period-113,902,154Opening Balance113,902,154112,455,911Addition during the period11,281,791,73711,024,351,079Addition during the periodAddition during the periodAddition during the periodClosing Balance11,281,791,73711,024,351,07912.1(i)Deferred Tax :Opening Balance				
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 - - Closing Balance - - Standard Bank Securities Ltd. 113,902,154 112,455,911 Opening Balance - - Addition during the period - - Opening Balance - - Addition during the period - - Opening Balance - - Addition during the period - - Closing Balance - - Addition during the period - - Closing Balance - 11,024,351,079 12.1(i) Deferred Tax : - - Opening Balance - -	12.1(a)	Consolidated Provision for Taxation		
Standard Express(USA) Ltd. - - - SBL Capital Mgt. Ltd. 450,694,720 424,873,553 Opening Balance - 424,873,553 Addition during the period - - Adjustment during the period - - Closing Balance 113,902,154 112,455,911 Opening Balance 113,902,154 112,455,911 Addition during the period 11,281,791,737 11,024,351,079 Closing Balance 11,281,791,737 11,024,351,079 12.1(i) Deferred Tax : - - Opening Balance - - -		Standard Bank PLC. (note-12)	10,717,194,863	10,487,021,615
SBL Capital Mgt. Ltd. 450,694,720 424,873,553 Opening Balance - - Addition during the period - - Closing Balance - 113,902,154 112,455,911 Opening Balance 113,902,154 112,455,911 112,455,911 Opening Balance 113,902,154 112,455,911 112,455,911 Opening Balance 11,281,791,737 11,024,351,079 Addition during the period 11,281,791,737 11,024,351,079 Closing Balance - - - Addition during the period - - - Closing Balance 11,281,791,737 11,024,351,079 12.1(i) Deferred Tax : - - - Opening Balance - - -		Standard Exchange Co.(UK) Ltd.	-	-
Opening Balance - Addition during the period - Adjustment during the period - Closing Balance 113,902,154 Standard Bank Securities Ltd. 113,902,154 Opening Balance 112,455,911 Addition during the period 112,455,911 Addition during the period 113,902,154 Adjustment during the period 11,281,791,737 Closing Balance 11,281,791,737 11,024,351,079 11,024,351,079 12.1(i) Deferred Tax : Opening Balance -		Standard Express(USA) Ltd.	-	-
Addition during the period Adjustment during the period Closing Balance Standard Bank Securities Ltd. 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 			450,694,720	424,873,553
Adjustment during the period 113,902,154 112,455,911 Closing Balance 113,902,154 112,455,911 Opening Balance 113,902,154 112,455,911 Addition during the period 113,902,154 112,455,911 Closing Balance 11,281,791,737 11,024,351,079 12.1(i) Deferred Tax : - - Opening Balance - - -				
Closing Balance Standard Bank Securities Ltd. 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 			-	
Standard Bank Securities Ltd. 113,902,154 112,455,911 Opening Balance 113,902,154 112,455,911 Addition during the period 113,902,154 112,455,911 Adjustment during the period 11,281,791,737 11,024,351,079 Closing Balance 11,281,791,737 11,024,351,079 12.1(i) Deferred Tax : - - Opening Balance - -				
Opening Balance Addition during the period Adjustment during the period 11,281,791,737 Closing Balance 11,024,351,079 12.1(i) Deferred Tax : Opening Balance -		0	442 000 454	440 455 044
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			113,902,154	112,455,911
Adjustment during the period Closing Balance 11,281,791,737 11,024,351,079 12.1(i) Deferred Tax : Opening Balance				
Closing Balance 11,281,791,737 11,024,351,079 12.1(i) Deferred Tax : Opening Balance - - -				
12.1(i) Deferred Tax : Opening Balance			11 281 791 737	11 024 351 070
Opening Balance			11,201,191,131	11,024,331,079
Opening Balance	12.1(i)	Deferred Tax :		
			-	-
			-	-
			-	-

		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) Inves	stments:	
	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 Amount Transfer from Compensation Suspense Account	-	485,919,537
	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 + Amount recovered in " Profit Suspense A/c" during the period (-)	838,784,800	2,293,227,471
	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		
. 2.0	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	11,751,212	111,072,444
	Provision against protested bill		
		29,077,128 3,700,000	28,737,128 340,000

			laka
		Amount in 31.03.2025	31.12.2024
b) Provision against suspense			
Balance at the beginning of the peri Less: Amount written off during the		10,069,452	10,069,452
Add: Addition during the period	Fellou		-
5 1		10,069,452	10,069,452
C) Provision against Profit Waiver		005 004 005	047 004 000
Balance at the beginning of the peri Add: Addition during the period	od	235,384,285 1,937,957	217,834,333 17,549,952
Less: Waived during the Period		-	-
Less: Adustment of excess provisio	n	-	-
		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. Add: Addition during the period		489,064	489,064
Add. Addition during the period		280,657,886	257,129,977
12.8 Provision for decrease in value o	fInvestments	<u></u>	
Balance at the beginning of the Peri	iod	54,375,231	4,775,231
Less: adjustment during the period		-	-
Add: Addition during the period		54,375,231	49,600,000 54,375,231
		54,375,231	54,375,231
12.8(a) Consolidated Provision for decre Standard Bank PLC. (note-12.8)	ase in value of Investments	54,375,231	54,375,231
Standard Bank FLC. (Note-12.0) 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		550,000 614,684,638	2,350,000 613,625,663
		014,004,030	013,023,003
12.9 Provision for impairment of clien		40,000,000	
Balance at the beginning of the peri	od	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 impai Standard Bank PLC. (note-12.9)	rment of client margin Investments	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		568,020 542,245,040	3,500,000 533,481,309
			333,401,303
12.10 Foreign Currency translation gain	ns/loss against investment		
Standard Exchange Co.(UK) Ltd.		13,230,971	11,454,521
Beginning of the Period Addition during the period		11,454,521	7,930,241
Adjustmentduring the period		(1,776,450)	(3,524,280)
Standard Express(USA) Ltd.		71,545,600	68,445,600
Beginning of the Period		68,445,600	53,720,600
Addition during the period Adjustmentduring the period		3,100,000	14,725,000
Total Foreign Currency translatio	n gains	84,776,571	79,900,121
Less: Foreign Currency translatio	-		
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		
	5 1	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 Unforseen Losses		
	Balance at the beginning of the Period		20,172,604
	Add: Additional provision for the Period		-
	Less: Adjustment during the period	_	20,172,604
		<u> </u>	-
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
		1,819,842,653	1,721,126,386
	SBL Capital Mat. Ltd.		
	SBL Capital Mgt. Ltd. Standard Bank Securities Ltd.	263,071,813	260,718,862

13. Share Capital

13.1 Authorized Capital

150,00,00,000 ordinary shares of Tk.10/- each	15,000,000,000	15,000,000,000
	- , ,	-)))

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

13.2 History of Paid-up Capital

Given below the history of raising of sahre 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

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

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 Sharesholders' equity	
	Solo	

Statutory Reserve 7,446,780,278 7,364,4 General Reserve on Investment 117,651,792 13.1 Retained earnings 117,651,792 13.1 Consolidated - - Paid-up Capital 11,158,423,080 11,158,423,080 Statutory Reserve 7,346,4 - Revaluation Reserve on Investment - - Revaluation Reserve on Investment - - Revaluation Reserve on Investment - - Revaluation Reserve 113,645,077 30, Non-controlling Interest 113,645,077 30, 14 Statutory Reserve - - Opening balance at the beginning of the Period 7,364,46,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the end of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the end of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the end of the Period - - <th></th> <th>Solo</th> <th></th> <th></th>		Solo		
General Reserve		Paid-up Capital	11,158,423,080	11,158,423,080
Revaluation Reserve on Investment 		Statutory Reserve	7,446,780,278	7,364,646,159
Retained earnings 117,651,792 13,1 Consolidated - - Paid-up Capital 11,158,423,080 7,364,6 Statutory Reserve 7,446,780,278 7,364,6 Revaluation Reserve on Investment - - Retained earnings 113,645,077 30, Non-controlling Interest 113,645,077 30, 12,051 12,050 18,553,1 Opening balance at the beginning of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the beginning of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the beginning of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the beginning of the Period 7,364,646,159 8,969,0 Addition during the period 7,364,646,159 8,969,0 Closing balance at the beginning of the Period 7,364,646,159 8,969,0 Addition during the perio		General Reserve	-	-
18,722,855,150 18,536,1 Paid-up Capital 11,158,423,080 Statutory Reserve 7,446,780,278 General Reserve - Revaluation Reserve on Investment - Retained earnings 113,645,077 Non-controlling Interest 113,645,077 113,645,077 30, 113,645,077 30, 114 Statutory Reserve Opening balance at the beginning of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the end of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the end of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the end of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the beginning of the Period 7,364,646,159 Addition during the period - Closing balance at the beginning of the Period - Addition during the period - Closing balance at the beginning of the Period - Adjustment during t		Revaluation Reserve on Investment	-	-
Consolidated		Retained earnings	117,651,792	13,860,390
Paid-up Capital Paid-up Capital Statutory Reserve Revaluation Reserve on Investment Retained earnings Non-controlling Interest 113,645,077 Non-controlling Interest 113,645,077 113,645,077 113,645,077 113,645,077 113,645,077 113,645,077 113,645,077 114 Statutory Reserve Opening balance at the beginning of the Period Addition during the period Closing balance at the end of the Period Addition during the period Closing balance at the end of the Period Addition during the period Closing balance at the end of the Period Addition during the period Closing balance at the end of the Period Addition during the period Closing balance at the end of the Period Addition during the period Closing balance at the end of the Period Addition during the period Closing balance at the end of the Period Addition during the period Closing balance at the end of the Period Addition during the period Closing balance at the end of the Period Addition during the period Closing balance at the end of the Period Addition during the period Closing balance at the end of the Period Addition during the period Closing balance at the end of the Period Addition during the period Closing balance at the end of the Period Adjustment during the Period Adjustment during the Period Adjustment during the Period Closing balance at the end of the Period Adjustment during the Period Closing balance at the end of the Period Adjustment during the Period Adjustment during the Period Adjustment during the Period Closing balance at the end of the Period Adjustment during the Period Closing balance at the end of the Period Adjustment during the Period Closing balance at the end of the Period Adjustment during the Period Closing balance at the end of the Period Adjustment during the Period Closing balance at the end of the Period Closing b			18,722,855,150	18,536,929,629
Statutory Reserve 7,446,780,278 7,364,4 General Reserve 113,645,077 30, Revaluation Reserve on Investment 113,645,077 30, Retained earnings 113,645,077 30, Non-controlling Interest 113,645,077 30, 14 Statutory Reserve 18,719,021,050 18,553, 0pening balance at the beginning of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the end of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the beginning of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the beginning of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the beginning of the Period 7,364,646,159 6,969,0 Addition during the period 10,000 7,446,780,278 7,364,000 Closing balance at the beginning of the Period - - -		Consolidated		-
General Reserve Revaluation Reserve on Investment Retained earnings 113,645,077 Non-controlling Interest 113,645,077 113,645,077 30, 113,645,077 30, 113,645,077 30, 113,645,077 30, 113,645,077 30, 113,645,077 30, 113,645,077 30, 113,645,077 30, 113,645,077 30, 12,615 18,719,021,050 18,719,021,050 18,553, 18,719,021,050 18,553, 14 Statutory Reserve Opening balance at the beginning of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the beginning of the Period 7,446,780,278 Addition during the period 7,446,780,278 Closing balance at the beginning of the Period - Addition during the period - Closing balance at the end of the Period - Addition during the period - Closing balance at the beginning of the Period - Adjustment during the Period		Paid-up Capital	11,158,423,080	11,158,423,080
Revaluation Reserve on Investment - Retained earnings 113,645,077 Non-controlling Interest 113,645,077 172,615 18,719,021,050 18,719,021,050 18,553,4 Opening balance at the beginning of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the end of the Period 7,446,780,278 Addition during the period 7,364,646,159 Closing balance at the end of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the end of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the end of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the end of the Period 7,364,646,159 Addition during the period - Closing balance at the end of the Period - Addition during the period - Closing balance at the end of the Period - Addition during the period - Closing balance at the end of the Period - Adjustment during the Period </td <td></td> <td>Statutory Reserve</td> <td>7,446,780,278</td> <td>7,364,646,159</td>		Statutory Reserve	7,446,780,278	7,364,646,159
Retained earnings 113,645,077 30,4 Non-controlling Interest 18,719,021,050 18,553,4 14 Statutory Reserve 18,719,021,050 18,553,4 Addition during the period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the end of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the end of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the end of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the end of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the end of the Period - - Addition during the period - - - Closing balance at the end of the Period		General Reserve	-	-
Non-controlling Interest 172,615 14 Statutory Reserve Opening balance at the beginning of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the end of the Period 7,446,780,278 Addition during the period 7,364,646,159 Closing balance at the end of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the end of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the end of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the end of the Period 7,364,646,159 Addition during the period - Closing balance at the end of the Period - Addition during the period - Closing balance at the end of the Period - Addition during the period - Closing balance at the end of the Period - Adjustment during the Period - Adjustment during the Period - Addition during the period - Closing balance at the end of the P		Revaluation Reserve on Investment	-	-
18,719,021,050 18,553,1 14 Statutory Reserve Opening balance at the beginning of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the end of the Period 7,446,780,278 14(a) Consolidated Statutory Reserve Opening balance at the beginning of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the beginning of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the end of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the end of the Period 7,446,780,278 Addition during the period - Closing balance at the end of the Period - Addition during the period - Closing balance at the end of the Period - Addition during the period - Closing balance at the beginning of the Period - Adjustment during the Period - Adjustment during the Period - Addition during the period - Closing balance at the end of		Retained earnings	113,645,077	30,426,667
14 Statutory Reserve Opening balance at the beginning of the Period 7,364,646,159 Addition during the period 82,134,119 Closing balance at the end of the Period 7,466,780,278 14(a) Consolidated Statutory Reserve Opening balance at the beginning of the Period 7,364,646,159 Addition during the period 7,364,646,159 Addition during the period 82,134,119 Closing balance at the end of the Period 7,364,646,159 Addition during the period 7,364,646,159 Closing balance at the end of the Period 7,446,780,278 Closing balance at the end of the Period 7,446,780,278 Addition during the period - Closing balance at the end of the Period - Addition during the period - Closing balance at the end of the Period - Addition during the Period - Adjustment during the Period - Addition during the period - Closing balance at the end of the Period - Addition during the period - Closing balance at the end of the Period - Addition during the period		Non-controlling Interest	172,615	172,058
Opening balance at the beginning of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 395,0 Closing balance at the end of the Period 7,364,646,159 395,0 14(a) Consolidated Statutory Reserve 7,364,646,159 6,969,0 Opening balance at the beginning of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the end of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the end of the Period 7,364,646,159 6,969,0 Closing balance at the end of the Period 7,364,646,159 6,969,0 Closing balance at the end of the Period 7,364,646,159 7,364,646,159 Seneral Reserve 7,364,646,780,278 7,364,646,780,278 7,364,646,780,278 15. General Reserve - - - Opening balance at the end of the Period - - - Addition during the period - - - - 15.1 Revaluation gain/loss on investments - - - <td></td> <td></td> <td>18,719,021,050</td> <td>18,553,667,964</td>			18,719,021,050	18,553,667,964
Opening balance at the beginning of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 395,0 Closing balance at the end of the Period 7,364,646,159 395,0 14(a) Consolidated Statutory Reserve 7,364,646,159 6,969,0 Opening balance at the beginning of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the end of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the end of the Period 7,364,646,159 6,969,0 Closing balance at the end of the Period 7,364,646,159 6,969,0 Closing balance at the end of the Period 7,364,646,159 7,364,646,159 Seneral Reserve 7,364,646,780,278 7,364,646,780,278 7,364,646,780,278 15. General Reserve - - - Opening balance at the end of the Period - - - Addition during the period - - - - 15.1 Revaluation gain/loss on investments - - - <th></th> <th></th> <th>-</th> <th>-</th>			-	-
Addition during the period 82,134,119 395,0 Closing balance at the end of the Period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 6,969,0 Closing balance at the end of the Period 7,446,780,278 7,364,646,159 Closing balance at the end of the Period 7,446,780,278 7,364,646,159 Closing balance at the end of the Period 7,446,780,278 7,364,646,159 Closing balance at the end of the Period 7,446,780,278 7,364,646,159 Addition during the period 7,446,780,278 7,364,646,159 Closing balance at the end of the Period - - Addition during the period - - - Closing balance at the end of the Period - - - Adjustment during the Period - - - - Addition during the period - - - - - Adjustment during the Period - - - - - - - - - - - - - - <	14	Statutory Reserve		
Closing balance at the end of the Period 7,446,780,278 7,364,64 14(a) Consolidated Statutory Reserve 7,364,646,159 6,969,0 Addition during the period 7,364,646,159 82,134,119 395,0 Closing balance at the end of the Period 7,46,780,278 7,364,646,159 82,134,119 395,0 Closing balance at the end of the Period 7,46,780,278 7,364,646,159 395,0 395,0 Closing balance at the end of the Period 7,46,780,278 7,364,0 7,364,0 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00 100,00<		Opening balance at the beginning of the Period	7,364,646,159	6,969,026,124
14(a) Consolidated Statutory Reserve Opening balance at the beginning of the Period 7,364,646,159 Addition during the period 82,134,119 Closing balance at the end of the Period 7,364,046,159 Closing balance at the end of the Period 7,364,046,159 Closing balance at the end of the Period 7,364,046,159 Seneral Reserve 7,364,046,780,278 Opening balance at the beginning of the Period - Addition during the period - Closing balance at the end of the Period - Addition during the period - Closing balance at the beginning of the Period - Addition during the period - Closing balance at the end of the Period - Adjustment during the Period - Addition during the period - Closing balance at the end of the Period - Addition during the period - Closing balance at the end of the Period - Addition during the period - Closing balance at the end of the Period -		Addition during the period	82,134,119	395,620,035
Opening balance at the beginning of the Period 7,364,646,159 6,969,0 Addition during the period 82,134,119 395,0 Closing balance at the end of the Period 7,446,780,278 7,364,0 15. General Reserve 7,446,780,278 7,364,0 Opening balance at the beginning of the Period - - Addition during the period - - - Closing balance at the end of the Period - - - Addition during the period - - - - 15.1 Revaluation gain/loss on investments - - - - Opening balance at the beginning of the Period - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -		Closing balance at the end of the Period	7,446,780,278	7,364,646,159
Opening balance at the beginning of the Period 7,364,646,159 6,969,0 Addition during the period 82,134,119 395,0 Closing balance at the end of the Period 7,446,780,278 7,364,0 15. General Reserve 7,446,780,278 7,364,0 Opening balance at the beginning of the Period - - Addition during the period - - - Closing balance at the end of the Period - - - Addition during the period - - - - 15.1 Revaluation gain/loss on investments - - - - Opening balance at the beginning of the Period - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -	14(a)	Consolidated Statutory Reserve		
Closing balance at the end of the Period 7,446,780,278 7,364,0 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 - - - Adjustment during the Period - - - - Closing balance at the end of the Period - - - -	.,	Opening balance at the beginning of the Period	7,364,646,159	6,969,026,124
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 beginning of the Period - Closing balance at the beginning of the Period - Addition during the Period - Closing balance at the end of the Period -		Addition during the period	82,134,119	395,620,035
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 - Closing balance at the end of the Period -		Closing balance at the end of the Period	7,446,780,278	7,364,646,159
Addition during the period	15.	General Reserve		
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 -		Opening balance at the beginning 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 -		Addition during the period	-	-
Opening balance at the beginning of the Period - Adjustment during the Period - Addition during the period - Closing balance at the end of the Period -		Closing balance at the end of the Period	-	-
Opening balance at the beginning of the Period - Adjustment during the Period - Addition during the period - Closing balance at the end of the Period -	15.1	Revaluation gain/loss on investments		
Addition during the period Closing balance at the end of the Period		5	-	-
Closing balance at the end of the Period		Adjustment during the Period	-	-
· · · · · · · · · · · · · · · · · · ·		Addition during the period		
		Closing balance at the end of the Period	-	-
2				27

		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	(02,134,119)	(417,600,000
			(417,000,000) (8,136,198)
	Less: Provision for Start-up Fund Less: Provision for CSR Fund	-	(0,130,190)
	Less: Cash/Stock dividend	-	- (544,313,321)
	Balance at	117,651,792	13,860,390
			10,000,000
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 give	n favoring:	
	Directors	- [-

	Directors
	Government
	Banks and other financial institutions
	Others
17.3	Irrevocable Letter of Credit Letter of Credit (Sight)

Irrevocable Letter of Credit
Letter of Credit (Sight)
Letter of Credit (Usance)
Letter of Credit (Others)

-	-
-	-
-	-
19,593,586,812	18,021,913,799
19,593,586,812	18,021,913,799
19,283,813,689	17,115,583,979
19,283,813,689 6,360,922,068	17,115,583,979 5,814,349,081

		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	74 740 495 400		
17(2)	Consolidated contingent liabilities	14,020,915,379	74,749,485,128		
17(a)					
	Acceptances and endorsements	40,700,740,075	00 455 540 474		
	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		00,000,000,000		
	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:		2 700 040 404		
	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)	212,344,403	-		
	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		
	operating i rent serere i rendron	101,543,123	200,200		

		Amount in Taka		
		31.03.2025	31.12.2024	
18(a)	Consolidated Income Statement		-	
10(a)				
	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 Exchange CO.(OK) Etd.	35,806,538	81,565,275	
	Standard Express(USA) Ltd.	20,489,705	24,992,606	
	Standard Bank Securities Ltd.		20,632,391	
		11,545,979		
	– 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 Exchange CO.(OK) Etd.	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	
		5,237,042,606	4,127,226,031	
	Consolidated Operating Profit before Provision	<u> </u>	718,046,344	
18.1	Profit,Discount and similar income	0	-	
10.1	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		-, -, , -	
10.2	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			
		5 40 400 330	398,632,521	
	Bai Murābahah	546,196,778	000,002,021	
	Bai Murabahah Bai Muajjal	546,196,778 1,658,143,305	1,403,915,545	
	Bai Muajjal	1,658,143,305	1,403,915,545	
	Bai Muajjal Bai Salam	1,658,143,305 38,661,202	1,403,915,545 11,348,540	
	Bai Muajjal Bai Salam Hire Purchase/ HPSM	1,658,143,305 38,661,202 1,916,579,414	1,403,915,545 11,348,540 1,725,370,745	
	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard	1,658,143,305 38,661,202 1,916,579,414 1,447,249	1,403,915,545 11,348,540 1,725,370,745 3,441,328	
	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661	
	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF)	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917	
	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264	
	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014	
	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545	
	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments Profit received from FC clearing account	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561 4,336,945,863	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545 3,676,159,080	
	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments Profit received from FC clearing account Profit received from Bank and other Financial Institution	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545	
	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments Profit received from FC clearing account	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561 4,336,945,863	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545 3,676,159,080	
	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments Profit received from FC clearing account Profit received from Bank and other Financial Institution	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561 4,336,945,863	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545 3,676,159,080 - 50,053,384 -	
48.2(2)	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments Profit received from FC clearing account Profit received from Bank and other Financial Institution Profit on Placement	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561 4,336,945,863	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545 3,676,159,080 - 50,053,384 - 5 0,053,384	
18.3(a)	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments Profit received from FC clearing account Profit received from Bank and other Financial Institution Profit on Placement Total	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561 4,336,945,863	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545 3,676,159,080 - 50,053,384 - 50,053,384 3,726,212,464	
18.3(a)	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments Profit received from FC clearing account Profit received from Bank and other Financial Institution Profit on Placement Total	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561 4,336,945,863 - 125,668,536 - 125,668,536 4,462,614,399	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545 3,676,159,080 - 50,053,384 - 50,053,384 3,726,212,464	
18.3(a)	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments Profit received from FC clearing account Profit received from Bank and other Financial Institution Profit on Placement Total Consolidated profit on investment Standard Bank PLC. (note-18.3) Standard Bank PLC. (Profit Received from SCML)	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561 4,336,945,863 - 125,668,536 4,462,614,399 (69,569,471)	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545 3,676,159,080 - 50,053,384 - 50,053,384 3,726,212,464 (69,083,037)	
18.3(a)	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments Profit received from FC clearing account Profit received from Bank and other Financial Institution Profit on Placement Total Consolidated profit on investment Standard Bank PLC. (note-18.3) Standard Bank PLC. (Profit Received from SCML) Standard Bank PLC. (Profit Received from SBSL)	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561 4,336,945,863 - 125,668,536 - 125,668,536 4,462,614,399	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545 3,676,159,080 - 50,053,384 - 50,053,384 3,726,212,464	
18.3(a)	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments Profit received from FC clearing account Profit received from Bank and other Financial Institution Profit on Placement Total Consolidated profit on investment Standard Bank PLC. (note-18.3) Standard Bank PLC. (Profit Received from SCML) Standard Bank PLC. (Profit Received from SBSL) Standard Exchange Co.(UK) Ltd.	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561 4,336,945,863 - 125,668,536 4,462,614,399 (69,569,471)	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545 3,676,159,080 - 50,053,384 - 50,053,384 3,726,212,464 (69,083,037) (10,956,975) -	
18.3(a)	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments Profit received from FC clearing account Profit received from Bank and other Financial Institution Profit on Placement Total Consolidated profit on investment Standard Bank PLC. (note-18.3) Standard Bank PLC. (Profit Received from SCML) Standard Bank PLC. (Profit Received from SBSL) Standard Exchange Co.(UK) Ltd. Standard Exchange Co.(UK) Ltd.	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561 4,336,945,863 - 125,668,536 - 125,668,536 4,462,614,399 (69,569,471) (11,936,073) -	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545 3,676,159,080 - 50,053,384 - 50,053,384 3,726,212,464 (69,083,037) (10,956,975) - 186,066	
18.3(a)	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments Profit received from FC clearing account Profit received from Bank and other Financial Institution Profit on Placement Total Standard Bank PLC. (note-18.3) Standard Bank PLC. (Profit Received from SCML) Standard Bank PLC. (Profit Received from SBSL) Standard Bank PLC. (Profit Received from SBSL) Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561 4,336,945,863 - 125,668,536 - 125,668,536 4,462,614,399 (69,569,471) (11,936,073) - 81,235,691	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545 3,676,159,080 - 50,053,384 - 50,053,384 3,726,212,464 (69,083,037) (10,956,975) - 186,066 74,095,017	
18.3(a)	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments Profit received from FC clearing account Profit received from Bank and other Financial Institution Profit on Placement Total Consolidated profit on investment Standard Bank PLC. (note-18.3) Standard Bank PLC. (Profit Received from SCML) Standard Bank PLC. (Profit Received from SBSL) Standard Exchange Co.(UK) Ltd. Standard Exchange Co.(UK) Ltd.	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561 4,336,945,863 - - 125,668,536 - - 125,668,536 4,462,614,399 (69,569,471) (11,936,073) - - 81,235,691 17,356,973	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545 3,676,159,080 - 50,053,384 - 50,053,384 3,726,212,464 (69,083,037) (10,956,975) - 186,066 74,095,017 19,895,849	
	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments Profit received from FC clearing account Profit received from Bank and other Financial Institution Profit on Placement Total Consolidated profit on investment Standard Bank PLC. (note-18.3) Standard Bank PLC. (profit Received from SCML) Standard Bank PLC. (Profit Received from SSBL) Standard Express(USA) Ltd. Standard Express(USA) Ltd. Standard Bank Securities Ltd.	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561 4,336,945,863 - 125,668,536 - 125,668,536 4,462,614,399 (69,569,471) (11,936,073) - 81,235,691	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545 3,676,159,080 - 50,053,384 - 50,053,384 3,726,212,464 (69,083,037) (10,956,975) - 186,066 74,095,017	
18.3(a) 19.	Bai Muajjal Bai Salam Hire Purchase/ HPSM Oard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments Profit received from FC clearing account Profit received from Bank and other Financial Institution Profit on Placement Total Consolidated profit on investment Standard Bank PLC. (profit Received from SCML) Standard Bank PLC. (profit Received from SBSL) Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. Standard Bank Securities Ltd.	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561 4,336,945,863 - 125,668,536 - 125,668,536 4,462,614,399 (69,569,471) (11,936,073) - 81,235,691 17,356,973 4,479,701,519	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545 3,676,159,080 - 50,053,384 - 50,053,384 3,726,212,464 (69,083,037) (10,956,975) - 186,066 74,095,017 19,895,849 3,740,349,383	
	Bai Muajjal Bai Salam Hire Purchase/ HPSM Qard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments Profit received from FC clearing account Profit received from Bank and other Financial Institution Profit on Placement Total Consolidated profit on investment Standard Bank PLC. (note-18.3) Standard Bank PLC. (Profit Received from SCML) Standard Bank PLC. (Profit Received from SBSL) Standard Bank PLC. (Profit Received from SBSL) Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. Standard Bank Securities Ltd. Profit paid on deposits, borrowings, etc. Profit paid on deposits (note -19.1)	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561 4,336,945,863 - 125,668,536 - 125,668,536 4,462,614,399 (69,569,471) (11,936,073) - 81,235,691 17,356,973 4,479,701,519	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545 3,676,159,080 - 50,053,384 - 50,053,384 3,726,212,464 (69,083,037) (10,956,975) - 186,066 74,095,017 19,895,849 3,740,349,383	
	Bai Muajjal Bai Salam Hire Purchase/ HPSM Oard OBU Business Export Development Fund (EDF) Tijara VISA Card Inland bills purchased Foreign bills purchased and discounted Total Profit on Investments Profit received from FC clearing account Profit received from Bank and other Financial Institution Profit on Placement Total Consolidated profit on investment Standard Bank PLC. (profit Received from SCML) Standard Bank PLC. (profit Received from SBSL) Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. Standard Bank Securities Ltd.	1,658,143,305 38,661,202 1,916,579,414 1,447,249 1,542,891 32,712,671 19,466,461 115,088,331 7,107,561 4,336,945,863 - 125,668,536 - 125,668,536 4,462,614,399 (69,569,471) (11,936,073) - 81,235,691 17,356,973 4,479,701,519	1,403,915,545 11,348,540 1,725,370,745 3,441,328 3,187,661 5,684,917 17,360,264 98,858,014 8,359,545 3,676,159,080 - 50,053,384 - 50,053,384 3,726,212,464 (69,083,037) (10,956,975) - 186,066 74,095,017 19,895,849 3,740,349,383	

		Amount in 1 31.03.2025	Taka 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
0 (-)	Osna slidetad unafit usid en Danasita kamawinus, ata		
9(a)	Consolidated profit paid on Deposits, borrowings, etc.	4 436 040 763	2 070 072 252
	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.	<u> </u>	-
		4,126,940,762	2,979,072,353
20.	Income from Investment		
		F	
	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
		009,938,009	220,275,551
	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
		430,009,092	590,095,770
	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	42,300,022	03,003,100
		1 052 226	-
	Commission on Remmittance	1,953,336	2,430,704
	Underwriting commission	272,344,483	249,011,143
	Brokerage		
		272,344,483	249,011,143

		Amount in T	aka
		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	438,069,092 438,069,092	396,895,778 396,895,778
		400,000,002	000,000,110
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 2,798,538	79,857,160
	SBL Capital Mgt. Ltd. Standard Bank Securities Ltd.	3,090,666	5,347,960 5,370,323
	Standard Dark Securites Etd.	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 Investments processing /documentation fees	400,873 2,179,972	389,300 12,282,364
	Capital Gain on Sale of Assets	69,060	12,282,384
	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 Other earnings	719,066	471,510 190,705
	ourier ourninge	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. SBL Capital Mgt. Ltd.	1,253,345 4,020,000	1,522,050 520,000
	Standard Bank Securities Ltd.	1,250	5,440
		89,011,233	111,482,878
23.	Salaries and allowances		010 000 001
	Basic salary	304,184,690	319,289,261
	Allowances (note-23.1) Bonus & ex-gratia	313,744,352 52,412,081	324,212,541 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 Leave Fare Compensation	807,300 24,339,972	813,700 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. Standard Bank Securities Ltd.	2,013,885 3,247,666	3,236,415 3,449,000
	Standard Danit Occurities Eld.	746,748,861	783,182,121 32
			32

		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		(0.40, 447)	
	Legal Charges	561,746	(243,417)	
	Fees ,Stamp & notary public expenses	(552,897) 8,849	156,965 (86,452)	
			(00,432)	
25(a)	Consolidated Legal expenses.		(00 450)	
	Standard Bank PLC. (note-25)	8,849	(86,452)	
	Standard Exchange Co.(UK) Ltd.	508,309	-	
	Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.	2,362,456	2,074,703	
	Standard Bank Securities Ltd.	45,750	50,000	
		2,925,364	2,038,251	
26.	Postage, Stamps, Telecommunication etc.		, ,	
20.	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.			
27(a)	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	
	Donas	750,000	100,000	
	Leave Fare Compensation		-	

			Amount in T	aka
			31.03.2025	31.12.2024
29.	Directors fees & meeting expenses		-	000.000
	Directors fees Travelling and haltage		650,000 523,797	296,000 50,898
	Refreshment and dinner		236,420	81,354
			1,410,217	428,252
20(a)	Consolidated Directors food & masting expenses			
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 2,044,217	110,000 538,252
			2,011,217	000,202
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
50.	Addit lees		284,625	191,450
30 (a)	Consolidated Auditors fees			<u> </u>
	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		-	-
04(-)				
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.		<u> </u>	-
32.	Depreciation and repair of Banks assets			
02.	Depreciation on Fixed Assets			
	Building		3,170,768	5,858,897
	Furniture & fixture		21,136,464	20,031,987
	Office appliance & equipment Computer		4,054,019 4,989,548	5,338,348 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 19,448,764	1,749,559 25,792,092
			13,440,704	23,732,032
		Total	56,411,271	64,714,690
32(a)	Consolidated depreciation and repair of Banks assets			
x-7	Standard Bank PLC. (note-32)		56,411,271	64,714,690
	Standard Exchange Co.(UK) Ltd.		201,762	669,496
	Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.		12,127,567 358,003	10,692,464 288,060
	SBL Capital Mgt. Ltd. Standard Bank Securities Ltd.		208,545	288,060 181,047
			69,307,148	76,545,758
32(b)	Zakat Expenses of the Bank			
UL (U)	Zakat Expenses] [
				34

		Amount in T	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			
		1,161,710	1,099,147			
	Anniversary Training and seminar expenses	316,930 318,033	15,600 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 Business development	1,946,830 2,410,911	2,032,825 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	2,723,598 355,260	2,723,598			
	Generator expenses Connectivity fees	3,758,697	382,675 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 Nid Verification Charge	8,280,000 425,855	230,000 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	<u> </u>	-			
54	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	-				
04.1	Dealing Securities					
	Quoted	-	-			
	Unquoted		-			
	Investment Securities		-			
	Quoted		49,600,000			
	Unquoted	-	-			
			49,600,000			
		356,879,130	2,103,403,773			

]	Amount in T	aka
		31.03.2025	31.12.2024
24.4/->			
34.1(a)	Consolidated Provision for diminution in value of investments Dealing Securities	_	49,600,000
	Standard Bank PLC. (note-34.1)	- 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
	-	4 050 075	444 205 429
	-	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	220 172 248	1,173,852,730
	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.	1,446,243 237,566,091	3,291,142 1,181,582,056
	-	237,300,031	1,101,502,050
	Deferred tax	(5 429 174)	(0.272.266)
	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)
		(0,120,111)	(0,012,000)
	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	U.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 O	perating	Assets	&	Liabilities	

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	0	-
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 Operating Cash Flows per Share (NOCFPS)	8.04	(0.06)
Number of Ordinary Share	1.115.842.308	1.115.842.308
Net cash flow from operating activities	8,966,463,545	(62,316,431)

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:

a) 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. b) 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.

c) 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.

d) 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

Stat	ement of Investmentsto Our Bank	Directors & t	heir 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 transferred to 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

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	Shareholders' Equity Number of Ordinary Share	18,722,855,150 1,115,842,308	17,713,536,008 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