Consolidated Balance Sheet (Un audited & Provisional)

As at 30 September 2024

Dortiouloro	Netza	Amount in Taka		
Particulars	Notes	30.09.2024	31.12.2023	
PROPERTY & ASSETS				
CASH	3(a)	13,412,591,383	16,862,714,843	
Cash in Hand (including foreign currencies)		2,416,696,777	2,489,031,777	
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		10,995,894,606	14,373,683,066	
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	4(a)	5,102,017,663	2,944,113,702	
In Bangladesh Outside Bangladesh		2,427,990,780 2,674,026,883	725,377,241 2,218,736,461	
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5		-	
INVESTMENTS IN SHARES & SECURITIES	6(a)	22,878,953,874	20,456,957,392	
Government		15,635,368,300	13,057,318,500	
Others		7,243,585,574	7,399,638,892	
INVESTMENTS	7(a)	200,254,173,745	193,882,042,136	
General investments etc. Bills Purchased and Discounted		197,294,332,689 2,959,841,056	188,143,298,203 5,738,743,933	
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8(a)	3,488,609,213	3,419,863,424	
OTHER ASSETS	9(a)	18,385,312,359	17,042,557,061	
NON-BANKING ASSETS		-	-	
TOTAL PROPERTY & ASSETS		263,521,658,237	254,608,248,558	
LIABILITIES & CAPITAL				
LIABILITIES PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10(a)	16,346,792,441	16,000,447,450	
DEPOSITS AND OTHER ACCOUNTS	11(a)	197,411,583,387	192,432,279,046	
Al-Wadeeah Deposits & Other Deposits		32,026,239,666	30,150,165,325	
Bills Payable Mudaraba Savings Deposits		2,683,923,264 18,574,502,748	3,387,013,341 18,946,250,257	
Mudaraba Savings Deposits		12,366,719,388	18,390,037,784	
Mudaraba Term Deposits		120,584,148,733	108,908,029,332	
Mudaraba Deposit Schemes		11,176,049,588	12,650,783,007	
OTHER LIABILITES	12(a)	31,073,337,803	27,747,415,044	
TOTAL LIABILITIES		244,831,713,631	236,180,141,540	
CAPITAL / SHAREHOLDERS' EQUITY	10	11 159 422 080	10 886 266 420	
Paid-up Capital Statutory Reserve	13 14	11,158,423,080 7,231,905,405	10,886,266,420 6,969,026,124	
General Reserve	15	-	-	
Revaluation Reserve on Investment		-	-	
Retained earnings Non-controlling Interest	16(a) 16.1(b)	299,444,340 171,781	572,644,744 169,730	
TOTAL SHAREHOLDERS' EQUITY	10.1(6)	18,689,944,606	18,428,107,018	
		- , - , , - ,		
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		263,521,658,237	254,608,248,558	
Net Asset Value (NAV) per share (previous year's figure restated)	43(a)	16.75	16.51	

## Standard Bank PLC. & It's Subsidiaries Consolidated Balance Sheet (Un audited & Provisional)

As at 30 September 2024

Particulars	Notes	Amount	in Taka
	Notes	30.09.2024	31.12.2023
OFF-BALANCE SHEET ITEMS			
CONTINGENT LIABILITIES	17(a)		
Acceptances and Endorsements		21,089,507,676	16,977,198,296
Letters of Guarantee		18,996,822,180	17,429,335,687
Irrevocable Letters of Credit		25,129,170,653	19,517,527,764
Bills for Collection		9,459,698,190	7,754,272,144
Other Contingent Liabilities		-	-
TOTAL:		74,675,198,699	61,678,333,891
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

CFO & ad of FAD

Acting Company Secretary

74,675,198,699

Managing Director & CEO

Director

Chairman

61,678,333,891

CFO & Head of FAD

Managing Director & CEO

**Consolidated Profit and Loss Account** (Un audited & Provisional) **for the Quarter ended 30 September 2024** 

Profit on Investment       18.3(a)       12,338,245,784       9,519,841,426       4,481,808,400       3         Less: Profit paid on Deposits & Placement etc.       19(a)       10,062,576,537       7,256,840,096       3,648,728,523       2         Profit on Investments       2,275,669,247       2,263,001,330       833,079,876         Income from investments in shares & securities       20(a)       2,415,443,099       31,217,995,306       791,516,564         Other Operating Income       22(a)       3,652,241,404       2,390,331,336       1,208,191,127         TOTAL OPERATING INCOME ( A )       5,927,910,651       4,653,332,666       2,041,271,003       1         Salary & Allowances       23(a)       2,325,343,236       2,445,896,044       766,771,202       1         Salary & Allowances       25(a)       15,172,792       12,198,703       6,729,998       1         Postage, Stamp, Telecommunication etc.       26(a)       15,573,260       12,2811,710       4,769,550       14,759,507         Managing Director's salary & fees       28       4,350,000       9,684,678       -       -         Director's Fee & Other benefits       29(a)       4,422,927       3,669,397       1,931,054       4,759,507         Managing Director's salary & fees       29	July to ember,2023
Less: Profit paid on Deposits & Placement etc.       19(a)       10.062;578,537       7,256,840,096       3,648,728,523       2         Profit on Investments       2,275,669,247       2,263,001,330       833,079,876         Income from investments in shares & securities       20(a)       885,267,283       7,44,699,343       332,977,448       791,516,564         Commission, Exchange Earnings & Brokerage       21(a)       2,415,443,099       3,642,728,523       2         Other Operating Income       22(a)       351,531,022       744,699,343       332,977,448       791,516,564         Salary & Allowances       2(a)       3,652,241,404       2,390,331,336       1,208,191,127         Salary & Allowances       23(a)       7,255,343,236       2,445,896,044       2,304,371,15         Salary & Allowances       26(a)       15,772,792       12,198,703       6,729,998         Postage, Stamp, Telecommunication etc.       26(a)       15,573,260       12,811,710       4,761,892         Shariah Supervisory Committee's Fees & Expenses       29.2       185,629       396,388       113,202         Audit Fees       30(a)       480,250       311,528       264,378)       -         Depreciation and Repair of Bank's Assets       32(a)       242,383,363       237,542,265 <t< th=""><th>150 514 000</th></t<>	150 514 000
Profit on Investments         2,275,669,247         2,263,001,330         833,079,876           Income from investments in shares & securities         20(a)         885,267,283         744,699,343         332,977,448           Commission, Exchange Earnings & Brokerage         21(a)         2,415,443,099         351,531,022         427,636,688         791,516,564         83,697,115           Other Operating Income         22(a)         3,652,241,404         2,390,331,336         1,208,191,127           TOTAL OPERATING INCOME ( A )         5,927,910,651         4,653,332,666         2,041,271,003         1           Salary & Allowances         23(a)         2,325,343,236         507,484,974         173,655,922         6,729,998           Postage, Stamp, Telecommunication etc.         26(a)         15,573,260         12,811,710         4,761,892         14,759,067           Shariang Director's Salary & fees         29(a)         4,422,927         3,469,397         1,931,054         -           Other Expenses         29(a)         4,422,927         3,469,397         1,931,054         -           Shariah Supervisory Committee's Fees & Expenses         29/2         185,629         396,388         113,202         -           Audit Fees         30(a)         480,250         311,528         (264,378)<	,458,514,238
Income from investments in shares & securities       20(a)       885,267,283       744,699,343       332,977,448         Commission, Exchange Earnings & Brokerage       21(a)       2,415,443,099       31,217,995,306       427,636,688       791,516,664         Other Operating Income       22(a)       351,531,022       427,636,688       791,516,664       83,697,115         TOTAL OPERATING INCOME ( A )       5,927,910,651       4,653,332,666       2,041,271,003       1         Salary & Allowances       23(a)       2,325,343,236       2,445,896,044       766,771,202       1         Rent, Taxes, Insurance, Electricity etc.       24(a)       502,435,555       207,484,974       173,655,922       6,729,998         Legal Expenses       25(a)       15,172,792       12,198,703       4,761,892       14,759,067         Stationery, Printing, Advertisement etc.       27(a)       54,282,730       41,769,550       14,759,067         Director's Fee & Other benefits       29(a)       4,422,927       3,469,397       1,931,054         Shariah Supervisory Committee's Fees & Expenses       29.2       185,629       396,388       113,202         Charges on Investment losses       31(a)       -       -       -       -       -       -       -       -       -	,616,398,520
Commission, Exchange Earnings & Brokerage       21(a)       2,415,443,099       1,217,995,306       791,516,564         Other Operating Income       22(a)       351,531,022       427,636,688       83,697,115       1         TOTAL OPERATING INCOME ( A )       3,652,241,404       2,390,331,336       1,208,191,127       1         Salary & Allowances       23(a)       2,325,343,236       2,445,896,044       766,771,202       1         Rent, Taxes, Insurance, Electricity etc.       24(a)       502,435,555       12,198,703       6,729,998       6,729,998         Postage, Stamp, Telecommunication etc.       27(a)       15,573,260       12,811,710       4,769,550       14,759,067         Managing Director's salary & fees       28       4,350,000       9,684,678       -       -         Directors' Fee & Other benefits       29(a)       4,422,927       3,469,397       1,931,054       -         Charges on Investment losses       31(a)       -       -       -       -       -         Other Expenses       32(a)       242,383,363       237,542,265       82,059,406       -       -         Director's ree & Other benefits       29(a)       4,422,927       3,469,397       1,931,054       -       -       -       -       - <td>842,115,718</td>	842,115,718
Other Operating Income       22(a)       351,531,022       427,636,688       83,697,115         TOTAL OPERATING INCOME ( A )       3,652,241,404       2,390,331,336       1,208,191,127         Salary & Allowances       23(a)       2,325,343,236       2,445,896,044       766,771,202       173,655,922         Legal Expenses       25(a)       15,172,792       12,198,703       6,729,998       6,729,998         Postage, Stamp, Telecommunication etc.       26(a)       15,573,260       12,811,710       4,761,892         Stationery, Printing, Advertisement etc.       27(a)       54,282,730       41,769,550       14,759,067         Managing Director's salary & fees       29(a)       4,422,927       3,469,397       1,931,054         Shariah Supervisory Committee's Fees & Expenses       29.2       185,629       396,388       113,202         Audit Fees       30(a)       480,250       311,528       (264,378)       -       -         Charges on Investment losses       32(a)       2,242,383,363       237,542,265       82,059,406       -       -         Zakat Expenses       32(a)       2,445,003,610       3,541,857,968       1,141,734,174       1	230,586,577
3,652,241,404       2,390,331,336       1,208,191,127         TOTAL OPERATING INCOME ( A )       3,652,241,404       2,390,331,336       1,208,191,127         Salary & Allowances       23(a)       2,325,343,236       2,041,271,003       1         Rent, Taxes, Insurance, Electricity etc.       24(a)       502,435,555       507,484,974       173,655,922       1         Legal Expenses       25(a)       15,172,792       12,198,703       4,672,9988       6,729,998       7,931,054       7,931,054       7,931,054       7,931,054       7,931,054 </td <td>412,263,567</td>	412,263,567
TOTAL OPERATING INCOME ( A )       5,927,910,651       4,653,332,666       2,041,271,003       1         Salary & Allowances       23(a)       2,325,343,236       2,445,896,044       766,771,202       1         Rent, Taxes, Insurance, Electricity etc.       24(a)       502,435,555       507,484,974       173,655,922       12,198,703       6,729,998         Postage, Stamp, Telecommunication etc.       27(a)       15,573,260       12,811,710       4,761,892       14,769,067         Stationery, Printing, Advertisement etc.       27(a)       54,282,730       41,769,550       14,759,067         Managing Director's salary & fees       28       4,350,000       9,684,678       -         Directors' Fee & Other benefits       29,2       185,629       396,388       113,202         Audit Fees       30(a)       480,250       311,528       (264,378)         Charges on Investment losses       31(a)       -       -       -         Depreciation and Repair of Bank's Assets       32,1       -       -       91,216,808       91,216,808         TOTAL OPERATING EXPENSES ( B )       3,445,003,610       3,541,857,968       1,141,734,174       1	276,530,592
Salary & Allowances       23(a)       2,325,343,236       2,445,896,044       766,771,202         Rent, Taxes, Insurance, Electricity etc.       24(a)       502,435,555       507,484,974       173,655,922         Legal Expenses       25(a)       15,172,792       12,198,703       6,729,998         Postage, Stamp, Telecommunication etc.       27(a)       54,282,730       41,769,550       14,759,067         Managing Director's salary & fees       28       4,350,000       9,684,678       -         Directors' Fee & Other benefits       29,2       185,629       396,388       113,202         Audit Fees       30(a)       480,250       311,528       (264,378)         Charges on Investment losses       31(a)       -       -       -         Depreciation and Repair of Bank's Assets       32(a)       242,383,363       237,542,265       82,059,406         Zakat Expenses       32.1       -       -       -       -         Other Expenses       33(a)       280,373,868       270,292,733       91,216,808       91,216,808	919,380,736 ,761,496,454
Rent, Taxes, Insurance, Electricity etc.       24(a)       502,435,555       507,484,974       173,655,922         Legal Expenses       25(a)       15,172,792       12,198,703       6,729,998         Postage, Stamp, Telecommunication etc.       26(a)       15,573,260       12,811,710       4,761,892         Stationery, Printing, Advertisement etc.       27(a)       54,282,730       41,769,550       14,759,067         Managing Director's salary & fees       28       4,350,000       9,684,678       -         Directors' Fee & Other benefits       29(a)       4,422,927       3,469,397       1,931,054         Shariah Supervisory Committee's Fees & Expenses       29.2       185,629       396,388       113,202         Charges on Investment losses       31(a)       -       -       -         Depreciation and Repair of Bank's Assets       32(a)       242,383,363       237,542,265       82,059,406         Zakat Expenses       32.1       -       -       -       -         Other Expenses       33(a)       280,373,868       270,292,733       91,216,808       1	826,268,197
Legal Expenses       25(a)       15,172,792       12,198,703       6,729,998         Postage, Stamp, Telecommunication etc.       26(a)       15,573,260       12,811,710       4,761,892         Stationery, Printing, Advertisement etc.       27(a)       54,282,730       41,769,550       14,759,067         Managing Director's salary & fees       28       4,350,000       9,684,678       -       -         Directors' Fee & Other benefits       29(a)       4,422,927       3,469,397       1,931,054       -         Shariah Supervisory Committee's Fees & Expenses       29.2       185,629       396,388       113,202         Audit Fees       30(a)       480,250       311,528       (264,378)         Charges on Investment losses       31(a)       -       -       -         Depreciation and Repair of Bank's Assets       32(a)       242,383,363       237,542,265       82,059,406         Zakat Expenses       32.1       -       -       -       -       -         Other Expenses       33(a)       280,373,868       270,292,733       91,216,808       -         TOTAL OPERATING EXPENSES ( B )       3,445,003,610       3,541,857,968       1,141,734,174       1	166,194,431
Postage, Stamp, Telecommunication etc.       26(a)       15,573,260       12,811,710       4,761,892         Stationery, Printing, Advertisement etc.       27(a)       54,282,730       41,769,550       14,759,067         Managing Director's salary & fees       28       4,350,000       9,684,678       -       -         Directors' Fee & Other benefits       29(a)       4,422,927       3,469,397       1,931,054       -         Shariah Supervisory Committee's Fees & Expenses       29.2       185,629       396,388       113,202         Audit Fees       30(a)       480,250       311,528       (264,378)         Charges on Investment losses       31(a)       -       -       -         Depreciation and Repair of Bank's Assets       32(a)       242,383,363       237,542,265       82,059,406         Zakat Expenses       32.1       -       -       -       -       -         Other Expenses       33(a)       280,373,868       270,292,733       91,216,808       11,41,734,174       1	2,503,611
Stationery, Printing, Advertisement etc.       27(a)       54,282,730       41,769,550       14,759,067         Managing Director's salary & fees       28       4,350,000       9,684,678       -       -         Directors' Fee & Other benefits       29(a)       4,422,927       3,469,397       1,931,054       -         Shariah Supervisory Committee's Fees & Expenses       29.2       185,629       396,388       113,202         Audit Fees       30(a)       480,250       311,528       (264,378)         Charges on Investment losses       31(a)       -       -       -         Depreciation and Repair of Bank's Assets       32(a)       242,383,363       237,542,265       82,059,406         Zakat Expenses       32.1       -       -       -       -         Other Expenses       33(a)       280,373,868       270,292,733       91,216,808       -         TOTAL OPERATING EXPENSES ( B )       3,445,003,610       3,541,857,968       1,141,734,174       1	4,379,148
Managing Director's salary & fees       28       4,350,000       9,684,678       -         Directors' Fee & Other benefits       29(a)       4,422,927       3,469,397       1,931,054         Shariah Supervisory Committee's Fees & Expenses       29.2       185,629       396,388       113,202         Audit Fees       30(a)       480,250       311,528       (264,378)         Charges on Investment losses       31(a)       -       -       -         Depreciation and Repair of Bank's Assets       32(a)       242,383,363       237,542,265       82,059,406         Zakat Expenses       32.1       -       -       -       -         Other Expenses       33(a)       280,373,868       270,292,733       91,216,808       -         TOTAL OPERATING EXPENSES ( B )       3,445,003,610       3,541,857,968       1,141,734,174       1	11,757,680
Shariah Supervisory Committee's Fees & Expenses       29.2       185,629       396,388       113,202         Audit Fees       30(a)       480,250       311,528       (264,378)         Charges on Investment losses       31(a)       -       -         Depreciation and Repair of Bank's Assets       32(a)       242,383,363       237,542,265       82,059,406         Zakat Expenses       32.1       -       -       -       -         Other Expenses       33(a)       280,373,868       270,292,733       91,216,808       -         TOTAL OPERATING EXPENSES ( B )       3,445,003,610       3,541,857,968       1,141,734,174       1	3,600,000
Audit Fees       30(a)       480,250       311,528       (264,378)         Charges on Investment losses       31(a)       -       -       -         Depreciation and Repair of Bank's Assets       32(a)       242,383,363       237,542,265       82,059,406         Zakat Expenses       32.1       -       -       -       91,216,808       91,216,808         TOTAL OPERATING EXPENSES ( B )       3,445,003,610       3,541,857,968       1,141,734,174       1	1,889,034
Charges on Investment losses       31(a)       -	-
Depreciation and Repair of Bank's Assets         32(a)         242,383,363         237,542,265         82,059,406           Zakat Expenses         32.1         -         -         91,216,808         91,216,808           Other Expenses         33(a)         280,373,868         270,292,733         91,216,808         1,141,734,174         1	28,750
Zakat Expenses         32.1         -         -         -         91,216,808         91,216,808         91,216,808         91,216,808         91,216,808         1,141,734,174         1	-
Other Expenses         33(a)         280,373,868         270,292,733         91,216,808           TOTAL OPERATING EXPENSES ( B )         3,445,003,610         3,541,857,968         1,141,734,174         1	92,104,215
TOTAL OPERATING EXPENSES ( B )         3,445,003,610         3,541,857,968         1,141,734,174         1	49,506,737
	,158,231,804
	603,264,650
Provision for investments 34(a)	
Specific Provision for Classified Investments         1,033,863,774         348,221,835         361,639,645	155,868,059
General Provision for Unclassified Investments	-
Special General Provision	-
Provision for Off-Balance Sheet items	-
Provision for diminution in value of investments         11,411,670         9,432,255         6,115,219           Provision for impairment of client margin loan         26,492,781         31,115,369         12,083,409	7,556,958 10,966,264
Other Provision	-
Total Provision ( D ) 1,071,768,225 388,769,459 379,838,272	174,391,281
Total Profit / (Loss) before Taxes (E)=( C - D ) 1,411,138,815 722,705,238 519,698,557	428,873,369
Provision for Taxation 875,635,126 414,474,530 330,675,750	266,453,433
Current Tax         12.1(a)         907,883,250         512,116,398         339,519,475	292,553,384
Deferred Tax 9.6 (32,248,124) (97,641,868) (8,843,725)	(26,099,951)
Net Profit / (Loss) after Taxation :         535,503,689         308,230,708         189,022,807           Appropriations :	162,419,937
Statutory Reserve         14(a)         262,879,281         131,848,737         103,370,596	83,453,821
General reserve	
Dividend	
Retained Earnings carried forward         272,624,408         176,381,971         85,651,909	78,966,116
Attributable to           Equity Holders' of Bank         272,622,357         176,377,703         85,651,607	78,966,116
Coupon Paybale to Mudaraba perpetual Bond	70,900,110
Provision for Start-up Fund	
Non-controlling interest 2,051 4,268 302	-
Consolidatd Earning per Share (EPS): 36(a) 0.48 0.28 0.17	0.15
(Previous year's figure restated) Bank Earning per Share (EPS): 0.41 0.24 0.17	0.14
(Previous year's figure restated)	0.14
$\wedge$	



Director

Chairman

Consolidated Cash Flow Statement (Un audited & Provisional) for the Quarter ended 30 September 2024

Profit receipts in Cash         9.448.214.268           Profit payments in Cash         (2.913.591.485           Dividend receipts         (2.33.681.55)           Recoveries on investments previously written off         (2.32.69.221           Cash Payments to employees         (2.32.69.232.50)           Cash Payments to suppliers         (2.32.68.163)           Income taxes paid         (44.685.650)           Receipter from other operating activities         37 (a)           Other assets         (36.40.173.068)           Payments for other operating activities         (47.950.870)           Payments for other operating activities         (49.685.650)           Increase (Decrease) in operating assets and liabilities         (36.40.173.068)           Statutory deposits         (56.7539.704           Purchase of rading securities         (6.372.131.609)           Investment to outhor banks         (3.421.554.771)           Deposits from other operating activities (A)         (41.6)           Payments for Number operating activities (A)         (41.6)           Prochase of property, plant & equipment         (47.495.327)           State of property, plant & equipment         (47.496.326)           State of property, plant & equipment         (47.496.326)           Payments for Purchase of acon-frading secu			Amount	in Taka
A) CASH FLOWS FROM OPERATING ACTIVITIES       Profit receipts in Cash       12.913.591.485       (8.42.14.28)         Profit receipts in Cash       - </th <th>Particulars</th> <th>Notes</th> <th>-</th> <th></th>	Particulars	Notes	-	
Profit receipts in Cash         9.448.214.268           Profit payments in Cash         (2.913.591.485           Dividend receipts         (2.33.681.55)           Recoveries on investments previously written off         (2.32.69.221           Cash Payments to employees         (2.32.69.232.50)           Cash Payments to suppliers         (2.32.68.163)           Income taxes paid         (44.685.650)           Receipter from other operating activities         37 (a)           Other assets         (36.40.173.068)           Payments for other operating activities         (47.950.870)           Payments for other operating activities         (49.685.650)           Increase (Decrease) in operating assets and liabilities         (36.40.173.068)           Statutory deposits         (56.7539.704           Purchase of rading securities         (6.372.131.609)           Investment to outhor banks         (3.421.554.771)           Deposits from other operating activities (A)         (41.6)           Payments for Number operating activities (A)         (41.6)           Prochase of property, plant & equipment         (47.495.327)           State of property, plant & equipment         (47.496.326)           State of property, plant & equipment         (47.496.326)           Payments for Purchase of acon-frading secu			September,2024	September,2023
Profit payments in Cash         (8,840,173,068)         (6,332,3265,153)           Dividend receipts         0.35,201,715         0.75,590,822         0	A) CASH FLOWS FROM OPERATING ACTIVITIES			
Dividend receipts         -	,		12,913,591,485	9,486,214,268
Dividend receipts         -	•		(8,840,173,068)	
Recoveries on Investments previously written off         35,221,71         13,028,616           Cash Payments to suppliers         (2,329,683,239)         (2,397,662,011)           Income taxes paid         (64,9,685,567)         (24,950,670)           Receipts from other operating activities         37 (a)         (35,229,712)         (24,950,670)           Receipts from other operating activities before changes in operating activities (37,04,781,229)         1,641,146,010         567,539,704           Purchase of trading securities         (13,982,521,693)         (13,982,521,693)         (13,982,521,693)           Other liabilities         (3,07,784,357)         (3,307,884,357)         (3,307,884,357)           Other liabilities         (3)         (14,506,986)         (14,296,286,081)         (14,296,286,081)           Other liabilities         (40,4)         (14,506,986)         (14,296,286,081)         (14,296,286,081)           Othere liabilitities         (41,496,286,280)         <			-	, , ,
Recoveries on Investments previously written off         35,221,71         13,028,616           Cash Payments to suppliers         (2,329,683,239)         (2,397,662,011)           Income taxes paid         (64,9,685,567)         (24,950,670)           Receipts from other operating activities         37 (a)         (35,229,712)         (24,950,670)           Receipts from other operating activities before changes in operating activities (37,04,781,229)         1,641,146,010         567,539,704           Purchase of trading securities         (13,982,521,693)         (13,982,521,693)         (13,982,521,693)           Other liabilities         (3,07,784,357)         (3,307,884,357)         (3,307,884,357)           Other liabilities         (3)         (14,506,986)         (14,296,286,081)         (14,296,286,081)           Other liabilities         (40,4)         (14,506,986)         (14,296,286,081)         (14,296,286,081)           Othere liabilitities         (41,496,286,280)         <	•		975,590,822	
Cash Payments to suppliers         (2,329,693,239)         (2,239,693,239)           Income taxes paid         37 (a)         (364,265,650)         (247,950,870)           Receipts from other operating activities         37 (a)         (364,056,650)         (247,950,870)           Cash generated from operating activities before changes in operating assets and liabilities         37 (a)         (37,728,930)         (247,950,870)           Statutory deposits         norcrease / (Decrease) in operating assets and liabilities         (37,721,31,609)         (13,982,521,683)           Other assets         (39(a)         (33,7284,357)         (7,038,7337)         (14,2158,737)           Other liabilities         (30,72,131,609)         (12,421,554,771)         (13,982,521,683)         (12,610,392)           Other liabilities         (30,72,843,557)         (34,21,554,771)         (13,982,521,683)         (13,982,521,683)           Other liabilities         (40(a))         1,536,639,024         2,491,332,557         (33,23,557)           Pocceeds from sale of non-trading activities (A)         (41,41)         (47,496,326)         (47,496,326)         (47,496,326)         (47,496,326)         (47,496,326)         (47,496,326)         (47,496,326)         (47,496,326)         (47,496,326)         (47,496,326)         (47,496,326)         (47,496,326)         (47,496,326)	·			
Cash Payments to suppliers         (4.1.318.883)           Income taxes paid         (6.4.282.70)           Receipts from other operating activities         37 (a)           Statutory deposits         (760.782.600)           Purchase of trading securities         (760.782.600)           Investment to other banks         (6.372.131.600)           Investment to customers         (6.372.131.600)           Other assets         39(a)           Other liabilities         (3.30.784.357)           Other liabilities         (3.30.784.357)           Other liabilities         (1.46.000)           Other liabilities         (3.30.784.357)           Other liabilities         (3.30.784.357)           Other liabilities         (1.386.534.711)           Deposits from obrazing activities (A)         41(a)           Statutory deposits         (4.4.318.83)           Proceeds from asle of non-trading securities         (1.389.361.171)           Parchase of properity, plant & equipment         (3.30.784.357)           State of properity, plant & equipment         (4.4.395.256.601)           Purchase of properity, plant & equipment         (4.4.395.256.602)           Parchase frow from investing activities (B)         (4.7.496.326)           CASH FLOWS FROM FINANCING ACTIVITES         <				
Income faxes paid         (643,685,650)         (247,950,870)           Receipts from other operating activities         37 (a)         (351,289,572         (426,026,048)           Payments for other operating activities         38 (a)         (70,0782,200)         (426,026,048)           Cash generated from operating activities         37         1,641,146,010         567,533,704           Statutory deposits         1         1,641,146,010         567,533,704           Investment to outsomers         1         1,65,053,318         (13,902,621,603)           Other assets         39(a)         (731,035,733)         (13,902,621,603)           Other liabilities         40(a)         1,643,643,657)         (63,372,814,609)         (13,982,525,658)           Other liabilities         40(a)         1,643,606,9860         (14,260,280,686)         (14,260,280,686)         (12,920,820,220)           Other liabilities         40(a)         1,536,639,024         2,491,332,557         (14,490,226,583,690)         (14,260,280,690)         (14,260,280,690)         (14,260,280,690)         (14,260,280,690)         (14,250,280,290)         (14,250,280,290)         (14,260,280,690)         (14,260,280,690)         (14,250,280,290)         (14,260,280,690)         (14,260,280,690)         (14,260,280,690)         (14,250,280,290)         (14,250,280,290)				(41,318,883)
Receipts from other operating activities         37 (a)         151,289,572         426,026,043           Payments for other operating activities before changes in operating assets and liabilities         37         38 (a)         (760,782,900)         (964,039,478)           Cash generated from operating activities before changes in operating assets and liabilities         37         1,641,146,010         567,539,704           Purchase of trading securities         156,053,318         -         103,081,665         -           Investment to outer banks         -         163,072,131,600         (13,982,526,163)         (13,982,526,163)           Other isabilities         39(a)         .         168,6344,307         .         .           Other isabilities         40(a)         1,389,361,175         .         .         .           Other isabilities         40(a)         1,536,639,024         .         .         .         .           Piccased for mosale of non-trading securities         -         .			· · · · · /	. ,
Cash generated from operating activities before changes in operating assets and liabilities         37         1,641,146,010         567,539,704           Increase (/Decrease) in operating assets and liabilities         156,053,318         -<	•	37 (a)	( , , , ,	, ,
Cash generated from operating activities before changes in operating assets and liabilities         37         1,641,146,010         567,539,704           Increase (/Decrease) in operating assets and liabilities         156,053,318         -<	Payments for other operating activities	( )		
assets and labilities         57         1,141,140,010         307,333,704           Increase (Decrease) in operating assets and liabilities         156,053,318         103,081,665         103,081,665           Investment to other banks         (6,372,131,609)         (7,105,733)         (1,39,82,521,683)         (3,307,884,357)         (3,421,554,771)           Deposits from other banks         (3,307,884,357)         7,064,785,229         (3,421,554,771)         (3,982,525,668)         (3,421,554,771)           Deposits from other banks         (104,506,986)         (104,506,986)         (1,323,782,283)         (3,421,554,771)           Deposits from other banks         (104,506,986)         (104,506,986)         (1,323,782,283)         (3,327,844,991)         (1,388,553,650)           Other liabilities         (104,506,986)         (104,506,986)         (1,923,782,283)         (47,496,326)           D CASH FLOWS FROM INVESTING ACTIVITIES         Forcoeds from sale of non-trading securities         -         -         -           Parcented from issue of Investiment capital and debt security         (68,504,339)         (47,496,326)         -         -           Received from issue of Investiment capital and debt security         (1,322,156,662)         (1,322,156,662)         -         -           Net cash flow from financing activities (C)         (1,43,94,97,		. ,		
Statutory deposits       -         Purchase of trading securities       -         Investment to other banks       -         Investment to customers       -         Other liabilities account of customers       -         Trading liabilities       -         Other liabilities       -         Proceeds from sale of non-trading securities       -         Purchase of property, plant & equipment       -         Purchase of from issue of Investiment capital and debt security       -         Received from issue of Investment capital and debt security       -         Received from issue of Investment capital and debt security       -         Received from financing activities (C)       (154,021,977)         Dividends paid       -         Net cash flow from financing activities (A+e+c)       (154	assets and liabilities	37	1,641,146,010	567,539,704
Purchase of trading securities         156,053,318         103,081,665           Investment to other banks         (6,372,131,609)         (731,035,733)         (12,610,392)           Other assets         39(a)         (3,372,131,609)         (721,035,733)         (3,421,554,771)           Deposits from other banks         30(a)         (3,421,554,771)         (3,421,554,771)         (3,421,554,771)           Trading liabilities         40(a)         1,389,361,175         (3,89,387,186)         (3,89,357,186)           Other liabilities         40(a)         1,389,361,175         (1,696,344,991)         (1,896,356,504)           Net cash flows from operating activities (A)         41(a)         1,536,639,024         2,491,332,557           B) CASH FLOWS FROM INVESTING ACTIVITIES         -         -         -           Purchase of property, plant & equipment         -         -         -           Purchase of socurities (B)         -         -         -         -           C) CASH FLOWS FROM FINANCING ACTIVITIES         -         -         -         -         -           Received from issue of ordinary shares         -         -         -         -         -         -         -         -         -         -         -         -         -				
Investment to other banks         -         (1,328,2521,693)           Investment to customers         (3,37,384,357)         (1,2610,382)           Deposits from other banks         (3,307,884,357)         (3,421,554,771)           Deposits from customers         (1,389,361,175)         (3,397,884,357)           Other liabilities         (1,389,361,175)         (1,088,536,504)           Other liabilities         (10,4506,986)         (1,232,782,853)           Net cash flows from operating activities (A)         41(a)         1,536,639,024         (2,491,332,557)           B) CASH FLOWS FROM INVESTING ACTIVITES         -         -         -           Purchase of poperty, plant & equipment         (68,747,78)         2441,450         -           Purchase of poperty, plant & equipment         (47,496,326)         -         -           Purchase of poperty, plant & equipment         (47,496,326)         -         -           Received form issue of rollowesting activities (B)         (68,504,339)         (47,496,326)         -           C) CASH FLOWS FROM FINANCING ACTIVITIES         -         -         -         -           Received for missue of rollowesting activities (C)         (1,50,000,000)         -         -         -           Dividends paid         -         -			-	-
Investment to customers       (6,372,131,609)       (13,982,521,693)         Other assets       39(a)       (3,37,841,305,733)       (3,21,547,711)         Deposits from customers       (3,307,844,391)       (3,421,554,711)       (8,988,387,198)         Other liabilities       40(a)       1,389,361,175       (1,923,792,853)         Other liabilities       40(a)       1,536,639,024       2,491,332,557         Net cash flows from operating activities (A)       41(a)       1,536,639,024       2,491,332,557         B) CASH FLOWS FROM INVESTING ACTIVITIES       -       -       -         Purchase of property, plant & equipment       -       -       -         Sale of property, plant & equipment       -       -       -         Purchase / sale of subsidiary       -       -       -         Net cash flow from financing activities (B)       -       -       -         C) CASH FLOWS FROM FINANCING ACTIVITIES       -       -       -         Received from issue of orinary shares       -       -       -         Dividends paid       -       -       -       -         Net cash flow from financing activities (C)       (1,522,056,662)       (1,322,156,661)       -       -         Dividends paid       - <td>-</td> <td></td> <td>156,053,318</td> <td>103,081,665</td>	-		156,053,318	103,081,665
Other assets         39(a)         (731,035,733)         (12,610,392)           Deposits from other banks         (3,307,884,357)         (3,327,884,357)         (3,327,884,357)           Deposits from outsomers         7,064,765,229         (3,421,554,771)         18,988,387,188           Other liabilities         40(a)         1,389,361,175         (339,024         (3,327,884,357)           Other liabilities         40(a)         1,389,361,175         (12,610,392)         (3,421,554,771)           B) CASH FLOWS FROM INVESTING ACTIVITIES         1,389,361,175         (104,506,986)         1,923,792,853           Proceeds from sale of non-trading securities         -         -         -           Payments for Purchase of securities         -         -         -           Purchase of sale of securities         -         -         -           Net cash flow from investing activities (B)         (68,504,339)         (47,496,326)         -           C) CASH FLOWS FROM FINANCING ACTIVITIES         -         -         -         -           Received for redemption of Investment capital and debt security         -         -         -         -           Received for redemption of Investment capital and debt security         -         -         -         -           Net cash flo			-	-
Deposits from other banks         (3,307,884,357)         (3,421,554,771)           Deposits from customers         (3,307,884,357)         (3,421,554,771)           Other liabilities account of customers         1,696,344,991         (18,988,387,198           Other liabilities         40(a)         1,899,361,175         (18,988,387,198           Net cash flows from operating activities (A)         41(a)         1,536,639,024         2,491,332,557           B) CASH FLOWS FROM INVESTING ACTIVITES         -         -         -           Payments for Purchase of securities         -         -         -           Purchase of property, plant & equipment         -         -         -           Sale of property, plant & equipment         -         -         -           Purchase of property, plant & equipment         -         -         -           Purchase of property, plant & equipment         -         -         -           Purchase of property, plant & equipment         -         -         -           Received from issue of ninvestiment capital and debt security         -         -         -           Received from issue of ninvestime capital and debt security         -         -         -           Net cash flow from financing activities (C)         (1,450,010,000) <td< td=""><td>Investment to customers</td><td></td><td>(6,372,131,609)</td><td>,</td></td<>	Investment to customers		(6,372,131,609)	,
Deposits from customers         7,064,785,229         18,988,387,190           Other liabilities         1,696,344,991	Other assets	39(a)	(731,035,733)	(12,610,392)
Other liabilities-Trading liabilities-Other liabilities40(a)Other liabilities40(a)Net cash flows from operating activities (A)13.98,361,175P CASH FLOWS FROM INVESTING ACTIVITIES41(a)Porchase of property, plant & equipment-Purchase of property, plant & equipment-Purchase of property, plant & equipment-Purchase of subsidiary(68,745,789)Net cash flow from investing activities (B)(68,504,339)C) CASH FLOWS FROM FINANCING ACTIVITIES(68,504,339)Received from issue of ordinary shares-Dividends paid(1,350,000,000)Net cash flow from financing activities (C)(1,622,156,662)Other act and flow from financing activities (C)(1654,021,977)I) Net cash flow from financing activities (C)(154,021,977)I) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER2,416,696,777Cash In hand (including foreign currencies)2,416,696,777Balance with bengladesh Bank and its agent bank(s) (including foreign currencies)3,637,398,835Balance with other Banks and financial institutions5,102,017,663Money at Call and Short NoticeGovt. Security/Reverse repo (Less:Revaluation Reserve on Investment)- <td>Deposits from other banks</td> <td></td> <td>(3,307,884,357)</td> <td>(3,421,554,771)</td>	Deposits from other banks		(3,307,884,357)	(3,421,554,771)
Trading liabilities       1,696,344,991       (839,525,658)         Other liabilities       40(a)       1,389,361,175       (1,088,536,504         Net cash flows from operating activities (A)       41(a)       1,536,639,024       1,923,792,853         B) CASH FLOWS FROM INVESTING ACTIVITIES       -       -       -         Payments for Purchase of souchities       -       -       -         Purchase of property, plant & equipment       -       -       -         Purchase / sale of subsidiary       -       -       -         Net cash flow from investing activities (B)       -       -       -         C) CASH FLOWS FROM FINANCING ACTIVITIES       (68,745,789)       -       -         Received for missue of Investment capital and debt security       -       -       -         Received form issue of ordinary shares       -       -       -       -         Dividends paid       -<	Deposits from customers		7,064,785,229	18,988,387,198
Other         Iabilities         40(a)         1,389,361,175         1,088,536,504           Net cash flows from operating activities (A)         11(a)         1,536,639,024         2,491,332,557           B) CASH FLOWS FROM INVESTING ACTIVITIES         1,536,639,024         2,491,332,557           Payments for Purchase of securities         -         -           Purchase of property, plant & equipment         -         -           Purchase / sale of subsidiary         -         -           Net cash flow from investing activities (B)         (68,504,339)         (47,496,326)           C) C ASH FLOWS FROM FINANCING ACTIVITIES         (68,504,339)         -           Received from issue of ordinary shares         -         -           Dividends paid         -         -           Net cash flow from financing activities (C)         (1,522,156,662)         (1,050,000,000)           Dividends paid         -         -         -           Net cash flow from financing activities (C)         (1,522,156,662)         (1,222,156,662)           Dividends paid         -         -         -           Net cash flow from financing activities (C)         (1,522,156,662)         (1,222,156,662)           Dividends paid         -         -         -           Net ca	Other liabilities account of customers		-	-
Net cash flows from operating activities (A)         1,923,792,853           B) CASH FLOWS FROM INVESTING ACTIVITIES         1,536,639,024           Proceeds from sale of non-trading securities         2,491,332,557           Payments for Purchase of securities         -           Purchase of property, plant & equipment         -           Sale of property, plant & equipment         -           Purchase / sale of subsidiary         -           Net cash flow from investing activities (B)         (68,745,789)           C) CASH FLOWS FROM FINANCING ACTIVITIES         -           Received for redemption of Investment capital and debt security         -           Received for missue of ordinary shares         -           Dividends paid         -           Net cash flow from financing activities (C)         (1,522,156,662)           Net cash flow from financing activities (C)         (1,54,021,977)           D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS         1,439,852,277           F) CASH AND CASH EQUIVALENTS AT ED OF THE YEAR         32,864,147,045           G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR         34,149,977,346           G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR         2,416,696,777           Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)         3,637,398,835 <td< td=""><td>Trading liabilities</td><td></td><td>1,696,344,991</td><td>(839,525,658)</td></td<>	Trading liabilities		1,696,344,991	(839,525,658)
Net cash flows from operating activities (A)         41(a)         1,536,639,024         2,491,332,557           B) CASH FLOWS FROM INVESTING ACTIVITIES         -	Other liabilities	40(a)	1,389,361,175	1,088,536,504
B) CASH FLOWS FROM INVESTING ACTIVITIES         Proceeds from sale of non-trading securities         Payments for Purchase of securities         Purchase of property, plant & equipment         Purchase / sale of subsidiary         Net cash flow from investing activities (B)         C) CASH FLOWS FROM FINANCING ACTIVITIES         Received for misuse of Investment capital and debt security         Received for misuse of ordinary shares         Dividends paid         Net cash flow from financing activities (C)         Net cash flow from financing activities (D)         Net increase (pecrease) in CASH AND CASH EQUIVALENTS (A+B+C)         E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS AT END OF THE QUARTER         CASH AND CASH EQUIVALENTS AT END OF THE QUARTER         CASH AND CASH EQUIVALENTS AT END OF THE QUARTER         CASH AND CASH EQUIVALENTS AT END OF THE QUARTER         CASH AND CASH EQUIVALENTS AT END OF THE QUARTER         Cash in hand (including foreign currencies)         Balance with Bangladesh Bank and its age			(104,506,986)	1,923,792,853
Proceeds from sale of non-trading securitiesPayments for Purchase of securitiesPurchase of property, plant & equipmentSale of property, plant & equipmentPurchase / sale of subsidiaryWet cash flow from investing activities (B)(C) CASH FLOWS FROM FINANCING ACTIVITIESReceived from issue of Investment capital and debt securityReceived for redemption of Investment capital and debt securityReceived for missue of ordinary sharesDividends paidNet cash flow from financing activities (C)Intrace activities of EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS AT END OF THE QUARTERCash and CASH EQUIVALENTS AT END OF THE QUARTERCash in hand (including foreign currencies)Balance with other Banks and financial institutionsMoney at Call and Short NoticeGovt. Security/Reverse repo (Less:Revaluation Reserve on Investment)Prize BondsVet Operating Cash Flows (NOCF) per Share38(a)1.382.23		41(a)	1,536,639,024	2,491,332,557
Payments for Purchase of securities-Purchase of property, plant & equipment(68,745,789)Sale of property, plant & equipment(47,496,326)Purchase / sale of subsidiary-Net cash flow from investing activities (B)(68,504,339)C) CASH FLOWS FROM FINANCING ACTIVITIES(68,504,339)Received for nissue of Investment capital and debt security-Received for redemption of Investment capital and debt security-Received for missue of ordinary shares(1,350,000,000)Dividends paid(272,156,662)Net cash flow from financing activities (C)(1,622,156,662)D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)(154,021,977)E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS1,439,852,277F) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER29,407,285,130Goxt Scarth Strang difficutions5,102,017,663Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)15,635,280,00Balance with Bangladesh Bank and financial institutions-Money at Call and Short Notice-Goxt Scarthy/Reverse repo (Less:Revaluation Reserve on Investment)-Prize Bonds-Wet Operating Cash Flows (NOCF) per Share38(a)1.382.23	,			
Purchase of property, plant & equipment(68,745,789)(47,496,326)Sale of property, plant & equipment241,450-Purchase / sale of subsidiary241,450-Net cash flow from investing activities (B)(68,504,339)(47,496,326)C) CASH FLOWS FROM FINANCING ACTIVITIES(68,504,339)(47,496,326)Received for redemption of Investment capital and debt securityReceived for redemption of Investment capital and debt security-(1,350,000,000)Received for redemption of Investment capital and debt security-(1,050,000,000)Net cash flow from financing activities (C)(1,622,156,662)(1,052,000,000)D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)(154,021,977)1,121,679,570E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS1,439,852,277500,944,743F) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER29,407,285,13031,029,909,442CASH AND CASH EQUIVALENTS AT END OF THE QUARTER2,416,696,7771,2432,157,176Cash in hand (including foreign currencies)5,102,017,6633,637,398,835Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)15,635,280,00012,807,150,000Balance with Bangladesh Bank and financial institutions12,807,150,000Money at Call and Short Notice12,807,150,000Govt. Scarthy/Reverse repo (Less: Revaluation Reserve on Investment)-15,635,280,00012,807,150,000Prize Bonds31,029,909,44231,029,909,4	5		-	-
Sale of property, plant & equipment Purchase / sale of subsidiary241,450 -Purchase / sale of subsidiary-Net cash flow from investing activities (B)(68,504,339)C) CASH FLOWS FROM FINANCING ACTIVITIES Received for redemption of Investment capital and debt security Receipts from issue of ordinary shares Dividends paid-Net cash flow from financing activities (C)(1,350,000,000) - (272,156,662)-Net cash flow from financing activities (C)(1,622,156,662)(1,322,156,661)D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)(154,021,977)1,121,679,570E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS1,439,852,277500,944,743F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER CASH AND CASH EQUIVALENTS AT END OF THE QUARTER Cash in hand (including foreign currencies)2,416,696,7772,152,999,931Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)5,102,017,663 3,637,398,8353,637,398,835 3,637,398,835Money at Call and Short Notice Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment) Prize Bonds1,382,23Net Operating Cash Flows (NOCF) per Share38(a)1.382,23			-	-
Purchase / sale of subsidiary			· · · · /	(47,496,326)
Net cash flow from investing activities (B)(68,504,339)(47,496,326)C) CASH FLOWS FROM FINANCING ACTIVITIES Received for redemption of Investment capital and debt security Received for redemption of Investment capital and debt security Received for redemption of Investment capital and debt security Received for redemption of Investment capital and debt security (1,350,000,000) (272,156,662)-Dividends paid Net cash flow from financing activities (C)(1,350,000,000) (272,156,662)-Dividends paid Net cash flow from financing activities (C)(1,622,156,662)(1,322,156,661)D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)(154,021,977) 1,439,852,2771,121,679,570E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS1,439,852,277500,944,743G) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER Cash in hand (including foreign currencies)2,416,696,777 1,0,995,894,6062,152,999,931Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)5,102,017,663 1,0,995,894,6063,637,398,835 1,2,807,150,000 2,3,500-Balance with other Banks and financial institutions Money at Call and Short Notice Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment) Prize Bonds1,382,23Net Operating Cash Flows (NOCF) per Share38(a)1.382,23			241,430	-
C) CASH FLOWS FROM FINANCING ACTIVITIESReceived from issue of Investment capital and debt security Receipts from issue of ordinary shares Dividends paid(1,350,000,000) (272,156,662)Net cash flow from financing activities (C)(1,622,156,662)Net cash flow from financing activities (C)(1,622,156,662)D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)(154,021,977)E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS1,439,852,277F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR32,864,147,045G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)34,149,977,346CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)2,416,696,777Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)1,095,894,606Balance with other Banks and financial institutions Money at Call and Short Notice Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment) Prize Bonds2,416,696,777Prize Bonds31,029,909,442Net Operating Cash Flows (NOCF) per Share38(a)1.382.23			(69 504 220)	(47 496 226)
Received from issue of Investment capital and debt security Received for redemption of Investment capital and debt security Receipts from issue of ordinary shares Dividends paidNet cash flow from financing activities (C)(1,350,000,000) - (272,156,662)-(1,050,000,000) - (272,156,662)D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)(1,622,156,662)(1,322,156,661)D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)(154,021,977) 1,439,852,2771,121,679,570 500,944,743E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS1,439,852,277500,944,743F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER Cash in hand (including foreign currencies)2,416,696,777 1,0995,894,6062,152,999,931 1,2,432,157,176Balance with bangladesh Bank and its agent bank(s)( including foreign currencies)2,152,999,931 1,0,995,894,60612,432,157,176 3,637,398,835 -Balance with other Banks and financial institutions Money at Call and Short Notice Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment) Prize Bonds1,5635,280,000 88,30031,029,909,442Net Operating Cash Flows (NOCF) per Share38(a)1.382.23			(00,504,559)	(47,490,320)
Received for redemption of Investment capital and debt security Receipts from issue of ordinary shares Dividends paid Net cash flow from financing activities (C)(1,350,000,000) (272,156,662)(1,050,000,000) (272,156,661)D) Net increase //DECREASE) in CASH AND CASH EQUIVALENTS (A+B+C)(1,622,156,662)(1,322,156,661)D) NET INCREASE //DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)(154,021,977)1,121,679,570E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS1,439,852,277500,944,743F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER Cash in hand (including foreign currencies)34,149,977,34631,029,909,442Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)2,416,696,7771,2432,157,176Balance with other Banks and financial institutions Money at Call and Short Notice Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment) Prize Bonds15,635,280,000 88,30012,807,150,000 203,500Net Operating Cash Flows (NOCF) per Share38(a)1.382.23				
Receipts from issue of ordinary shares Dividends paid Net cash flow from financing activities (C)- (272,156,662)Net cash flow from financing activities (C)(1,622,156,662)D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)(154,021,977)E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS1,439,852,277F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR32,864,147,045G) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR34,149,977,346G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)34,149,977,346CASH AND CASH EQUIVALENTS AT END OF THE QUARTER Cash in hand (including foreign currencies)2,416,696,777Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)10,995,894,606Balance with other Banks and financial institutions Money at Call and Short Notice Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment) Prize Bonds15,635,280,000 88,30012,807,150,000 203,500Net Operating Cash Flows (NOCF) per Share38(a)1.382.23				
Dividends paid         (272,156,662)         (272,156,661)           Net cash flow from financing activities (C)         (1,622,156,662)         (1,322,156,661)           D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)         (154,021,977)         1,121,679,570           E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS         1,439,852,277         500,944,743           F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR         32,864,147,045         29,407,285,130           G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)         34,149,977,346         31,029,909,442           CASH AND CASH EQUIVALENTS AT END OF THE QUARTER         2,416,696,777         2,152,999,931           Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)         10,995,894,606         3,637,398,835           Balance with other Banks and financial institutions         5,102,017,663         3,637,398,835           Money at Call and Short Notice         -         -         -           Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)         15,635,280,000         12,807,150,000           Prize Bonds         34,149,977,346         31,029,909,442           Net Operating Cash Flows (NOCF) per Share         38(a)         1.38         2.23			(1,350,000,000)	(1,050,000,000)
Net cash flow from financing activities (C)(1,622,156,662)(1,322,156,661)D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)(154,021,977)1,121,679,570E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS1,439,852,277500,944,743F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR32,864,147,04529,407,285,130G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)34,149,977,34631,029,909,442CASH AND CASH EQUIVALENTS AT END OF THE QUARTER Cash in hand (including foreign currencies)2,416,696,7772,152,999,931Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)5,102,017,6633,637,398,835Money at Call and Short NoticeGovt. Security/Reverse repo (Less:Revaluation Reserve on Investment)15,635,280,00034,149,977,34631,029,909,442Net Operating Cash Flows (NOCF) per Share38(a)1.382.23			(272 156 662)	(272 156 661)
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)(154,021,977)E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS1,439,852,277F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR32,864,147,045G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)34,149,977,346CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)34,149,977,346CASH AND CASH EQUIVALENTS AT END OF THE QUARTER2,416,696,777Cash in hand (including foreign currencies)2,416,696,777Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)10,995,894,606Balance with other Banks and financial institutions5,102,017,663Money at Call and Short Notice-Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)15,635,280,000Prize Bonds31,029,909,442Net Operating Cash Flows (NOCF) per Share38(a)1.382.23	•		, , , ,	
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS1,439,852,277500,944,743F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR32,864,147,04529,407,285,130G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)34,149,977,34631,029,909,442CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)34,149,977,34612,432,157,176Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)2,416,696,7772,152,999,931Balance with other Banks and financial institutions Money at Call and Short Notice Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment) Prize Bonds15,635,280,000 83,30012,807,150,000 203,500Net Operating Cash Flows (NOCF) per Share38(a)1.382.23	Net cash now nom mancing activities (C)			
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR32,864,147,04529,407,285,130G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)34,149,977,34631,029,909,442CASH AND CASH EQUIVALENTS AT END OF THE QUARTER2,416,696,7772,152,999,931Cash in hand (including foreign currencies)2,416,696,77710,995,894,60612,432,157,176Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)5,102,017,6633,637,398,835Balance with other Banks and financial institutions5,102,017,663Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)15,635,280,00012,807,150,000Prize Bonds34,149,977,34631,029,909,442Net Operating Cash Flows (NOCF) per Share38(a)1.382.23	D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		(154,021,977)	1,121,679,570
G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)       34,149,977,346       31,029,909,442         CASH AND CASH EQUIVALENTS AT END OF THE QUARTER       2,416,696,777       2,152,999,931         Cash in hand (including foreign currencies)       2,416,696,777       10,995,894,606       12,432,157,176         Balance with other Banks and financial institutions       5,102,017,663       3,637,398,835       -         Money at Call and Short Notice       -       15,635,280,000       12,807,150,000         Prize Bonds       34,149,977,346       31,029,909,442	E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		1,439,852,277	500,944,743
G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)       34,149,977,346       31,029,909,442         CASH AND CASH EQUIVALENTS AT END OF THE QUARTER       2,416,696,777       2,152,999,931         Cash in hand (including foreign currencies)       2,416,696,777       10,995,894,606       12,432,157,176         Balance with other Banks and financial institutions       5,102,017,663       3,637,398,835       -         Money at Call and Short Notice       -       15,635,280,000       12,807,150,000         Prize Bonds       34,149,977,346       31,029,909,442			22 964 447 045	20 407 295 420
CASH AND CASH EQUIVALENTS AT END OF THE QUARTER Cash in hand (including foreign currencies)2,416,696,7772,152,999,931Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)10,995,894,60612,432,157,176Balance with other Banks and financial institutions Money at Call and Short Notice Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment) Prize Bonds5,102,017,6633,637,398,835Net Operating Cash Flows (NOCF) per Share38(a)1.382.23				
Cash in hand (including foreign currencies)       2,416,696,777       2,152,999,931         Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)       10,995,894,606       12,432,157,176         Balance with other Banks and financial institutions       5,102,017,663       3,637,398,835         Money at Call and Short Notice       -       -         Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)       15,635,280,000       12,807,150,000         Prize Bonds       34,149,977,346       31,029,909,442         Net Operating Cash Flows (NOCF) per Share       38(a)       1.38       2.23	G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)		34,149,977,346	31,029,909,442
Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)10,995,894,60612,432,157,176Balance with other Banks and financial institutions5,102,017,6633,637,398,835Money at Call and Short NoticeGovt. Security/Reverse repo (Less:Revaluation Reserve on Investment)15,635,280,00012,807,150,000Prize Bonds34,149,977,34631,029,909,442Net Operating Cash Flows (NOCF) per Share38(a)1.382.23	CASH AND CASH EQUIVALENTS AT END OF THE QUARTER			
Balance with other Banks and financial institutions       5,102,017,663       3,637,398,835         Money at Call and Short Notice       -       -         Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)       15,635,280,000       12,807,150,000         Prize Bonds       31,029,909,442         Net Operating Cash Flows (NOCF) per Share       38(a)       1.38       2.23	Cash in hand (including foreign currencies)		2,416,696,777	2,152,999,931
Balance with other Banks and financial institutions       5,102,017,663       3,637,398,835         Money at Call and Short Notice       -       -         Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)       15,635,280,000       12,807,150,000         Prize Bonds       31,029,909,442         Net Operating Cash Flows (NOCF) per Share       38(a)       1.38       2.23	Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)		10.995.894.606	12.432.157.176
Money at Call and Short Notice         -         -         -           Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)         15,635,280,000         12,807,150,000           Prize Bonds         34,149,977,346         31,029,909,442           Net Operating Cash Flows (NOCF) per Share         38(a)         1.38         2.23				
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)         15,635,280,000         12,807,150,000           Prize Bonds         34,149,977,346         203,500           Net Operating Cash Flows (NOCF) per Share         38(a)         1.38         2.23			5,102,017,003	3,037,390,033
Prize Bonds         88,300         203,500           34,149,977,346         31,029,909,442           Net Operating Cash Flows (NOCF) per Share         38(a)         1.38         2.23			15 635 280 000	12 807 150 000
34,149,977,346         31,029,909,442           Net Operating Cash Flows (NOCF) per Share         38(a)         1.38         2.23				
Net Operating Cash Flows (NOCF) per Share 38(a) 1.38 2.23				
(Previous year's figure restated)		38(a)	1.38	2.23
	(Previous year's figure restated)			

CFO & Head of FAD

Managing Director & CEO

Laura 55 Chairman

Acting Company Secretary

G Director

# **Consolidated Statement of Changes in Shareholders' Equity** (Un audited & Provisional) **for the Quarter ended 30 September 2024**

(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 1-1-2024	10,886,266,420	6,969,026,124	169,730	-	572,644,744	18,428,107,018
Prior years adjustment						
Changes in accounting policy	-	-		-	-	-
Restated Balance	10,886,266,420	6,969,026,124	169,730	-	572,644,744	18,428,107,018
Surplus/Deficit on revaluation of properties	-	-		-	-	-
Adjustment of last year revaluation gain on investments				-		-
Surplus/Deficit on revaluation of investment	-	-		-	-	-
Currency translation difference	-	-		-	(1,509,440)	(1,509,440)
Net gains and losses not recongnised in the income statement	-	-	-	-	-	-
Addition during the period	-	-	-	-		-
Adjustment of last year	-	-	-	-		-
Net profit for the period	-	-		-	535,503,689	535,503,689
Dividends (Cash & Bonus shares)	272,156,660	-		-	(544,313,321)	(272,156,661)
Non Controlling Interest			2,051		(2,051)	-
Issue of Right Shares	-	-		-	-	-
Coupon Paybale to Mudaraba perpetual Bond	-	-		-	-	-
Start-up Fund	-	-		-	-	-
Appropriation made during the year	-	262,879,281		-	(262,879,281)	-
Balance as on 30.09.2024	11,158,423,080	7,231,905,405	171,781	-	299,444,340	18,689,944,606
Balance as on 30.09.2023	10,886,266,423	6,680,648,442	166,843	-	174,137,530	17,741,219,239

CFO & Head of FAD

Managing Director & CEO

Acting Company Secretary

Director

Chairman

Standard Bank PLC.

Balance Sheet-Solo Basis (Un audited & Provisional)

As at 30 September 2024

Deutieuleus		Amount i	n Taka
Particulars	Notes	30.09.2024	31.12.2023
PROPERTY & ASSETS			
CASH	3	42 442 504 202	16 E76 20E 011
Cash in Hand (including foreign currencies)	Г	<b>13,412,591,383</b> 2,416,696,777	<b>16,576,385,811</b> 2,202,702,745
Balance with Bangladesh Bank & its agent Bank (including Foreign			
Currencies)		10,995,894,606	14,373,683,066
BALANCE WITH OTHER BANKS AND			
FINANCIAL INSTITUTIONS	4	4,609,298,244	2,710,789,396
In Bangladesh Outside Bangladesh		2,373,251,132 2,236,047,112	659,298,713 2,051,490,683
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5 L	2,230,047,112	2,031,490,083
INVESTMENTS IN SHARES & SECURITIES	6	25,863,588,301	23,408,754,751
Government	Ŭ	15,635,368,300	13,057,318,500
Others		10,228,220,001	10,351,436,251
INVESTMENTS	7	195,887,422,395	189,704,093,631
General investments etc.	Г	192,927,581,339	183,965,349,698
Bills Purchased and Discounted		2,959,841,056	5,738,743,933
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8	3,347,819,247	3,257,986,741
OTHER ASSETS	9	17,229,655,135	16,082,485,680
NON-BANKING ASSETS		-	-
TOTAL ASSETS	-	260,350,374,705	251,740,496,010
LIABILITIES & CAPITAL	-		
LIABILITIES			
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10	16,346,792,441	16,000,447,450
DEPOSITS AND OTHER ACCOUNTS	11	197,408,878,677	192,428,477,796
Al-Wadeeah Deposits & Other Deposits	Г	32,023,534,956	30,146,364,075
Bills Payable		2,683,923,264	3,387,013,341
Mudaraba Savings Deposits		18,574,502,748	18,946,250,257
Mudaraba Short Term Deposits		12,366,719,388	18,390,037,784
Mudaraba Term Deposits Mudaraba Deposit Schemes		120,584,148,733 11,176,049,588	108,908,029,332 12,650,783,007
OTHER LIABILITES	L 12	27,984,749,118	24,890,368,088
TOTAL LIABILITIES	-	241,740,420,236	233,319,293,334
	-		
CAPITAL / SHAREHOLDERS' EQUITY Paid-up Capital	13	11,158,423,080	10,886,266,420
Statutory Reserve	14	7,231,905,405	6,969,026,124
General Reserve	15	-	-
Revaluation Reserve on Investment	15.1	-	-
Retained earnings	16	219,625,983	565,910,132
TOTAL SHAREHOLDERS' EQUITY	-	18,609,954,468	18,421,202,676
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	-	260,350,374,705	251,740,496,010
Net Asset Value (NAV) per share (Previous year's figure restated)	43 =	16.68	16.51

### Standard Bank PLC. Balance Sheet-Solo Basis (Un audited & Provisional) As at 30 September 2024

Particulars	Notes	Amount	in Taka
Failiculais	NOLES	30.09.2024	31.12.2023
OFF-BALANCE SHEET ITEMS			
CONTINGENT LIABILITIES			
Acceptances and Endorsements	17.1	21,089,507,676	16,977,198,296
Letters of Guarantee	17.2	18,996,822,180	17,429,335,687
Irrevocable Letters of Credit	17.3	25,129,170,653	19,517,527,764
Bills for Collection	17.4	9,459,698,190	7,754,272,144
Other Contingent Liabilities	17.5	-	-
TOTAL:		74,675,198,699	61,678,333,891
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

CFO & Head of FAD

Managing Director & CEO

61,678,333,891

Acting Company Secretary

Director

74,675,198,699

Chairman

## Standard Bank PLC. Profit and Loss Account-Solo Basis (Un audited & Provisional)

for the Quarter ended 30 September 2024

		Amount in Taka					
Particulars	Notes	January to September,2024		January to September,2023		July to September,2024	July to September,2023
Profit on Investment	18	12,297,487,507	ור	9,470,257,499		4,468,756,222	3,440,444,294
Less: Profit paid on Deposits & Borrowings etc.	19	10,062,576,537		7,256,840,096		3,648,728,523	2,616,398,520
Net Profit on Investments		2,234,910,970		2,213,417,403		820,027,698	824,045,774
Income from investments in shares & securities	20	820,852,464	1 1	687,651,268		- 310,203,396	213,240,351
Commission, Exchange Earnings & Brokerage	21	2,168,019,997		1,035,473,567		734,244,799	357,028,301
Other Operating Income	22	343,136,938		421,202,526		80,608,123	274,422,008
		3,332,009,399		2,144,327,361		1,125,056,317	844,690,660
TOTAL OPERATING INCOME ( A )		5,566,920,369		4,357,744,764		1,945,084,016	1,668,736,434
Salary & Allowances	23	2,228,146,285	1 1	2,360,502,758		733,188,367	797,561,074
Rent, Taxes, Insurance, Electricity etc.	24	477,750,600		470,579,800		164,820,238	162,882,617
Legal Expenses	25	5,951,724		5,416,739		3,563,374	919,068
Postage, Stamp, Telecommunication etc.	26	12,732,837		10,532,867		3,718,018	3,519,212
Stationery, Printing, Advertisement etc.	27	50,528,766		38,257,530		13,993,842	11,339,414
Managing Director's salary & fees	28	4,350,000		9,684,678		-	3,600,000
Directors' Fee & Other benefits	29	3,987,927		2,705,797		1,827,054	1,344,234
Shariah Supervisory Committee's Fees & Expenses	29.2	185,629		396,388		113,202	125,713
Audit Fees	30 31	480,250		28,750		68,000	28,750
Charges on Investment losses Depreciation and Repair of Bank's Assets	31	- 205,415,627		- 204,193,977		- 68,898,703	- 62,145,101
Zakat Expenses	32.1	203,413,027		204,195,977		00,090,703	02,143,101
Other Expenses	33	- 229,130,544		- 247,979,959		76,400,591	52,134,086
TOTAL OPERATING EXPENSES ( B )		3,218,660,189		3,350,279,242		1,066,591,389	1,095,599,270
Profit / (Loss ) Before Provision (C) = (A - B)		2,348,260,180		1,007,465,521		878,492,627	573,137,165
Provision for Investments	34	2,040,200,100		1,007,400,021		010,402,021	575,157,105
Specific Provision for Classified Investments	54	1,033,863,774	1 1	348,221,835		361,639,645	155,868,059
General Provision for Unclassified Investments		-		-		-	-
Special General Provision		-		-		-	-
Provision for Off-Balance Sheet items		-		-		-	-
Provision for diminution in value of investments		-		-		-	-
Other Provision		-		-		-	-
Total Provision ( D )		1,033,863,774		348,221,835		361,639,645	155,868,059
Total Profit / (Loss) before Taxes (E)=( C - D )		1,314,396,405		659,243,686		516,852,982	417,269,106
Provision for Taxation		853,487,952		389,699,623		323,856,536	258,740,660
Current Tax	12.1	885,736,076		487,341,491		332,700,261	284,840,611
Deferred Tax	9.6	(32,248,124)	)	(97,641,868)		(8,843,725)	(26,099,951)
Net Profit / (Loss) after Taxation : Appropriations :		460,908,453		269,544,064		192,996,446	158,528,446
Statutory Reserve		262,879,281	1	131,848,737		103,370,596	83,453,821.23
General reserve		-		-		-	-
Coupon Paybale to Mudaraba perpetual Bond							
Provision for Start-up Fund						-	
Dividend		-		-		-	-
Retained Earnings carried forward		198,029,172		137,695,327		89,625,850	75,074,625
Earning Per Share (EPS): (Previous year's figure restated)	36	0.41	]	0.24		0.17	0.14
$\bigwedge$							

Acting Company Secretary

6 Director

Managing Director & CEO

CFO & Head of FAD

Land Chairman

### Standard Bank PLC. Cash Flow Statement (Un audited & Provisional) for the Quarter ended 30 September 2024

		Amount	
Particulars	Notes	January to	January to
A) CASH FLOW FROM OPERATING ACTIVITIES		September,2024	September,2023
Profit receipts in Cash		12,808,418,389	9,380,601,334
Profit payments in Cash		(8,840,173,068)	(6,383,265,135
Dividend receipts		-	1,875,000
Fee and commission receipts in Cash		728,167,720	534,528,824
Recoveries on Investment previously written off		35,291,715	13,028,616
Cash Payments to employees		(2,232,496,285)	(2,333,398,000
Cash Payments to suppliers		(50,528,766)	(38,257,530
Income taxes paid		(692,054,323)	(258,035,756
Receipts from other operating activities	37	342,895,488	421,202,526
Payments for other operating activities	38	(632,071,430)	(882,599,263
Cash generated from operating activities before changes in operating assets and liabilities	37	1,467,449,440	455,680,617
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		123,216,250	135,967,940
Investment to other banks		-	-
Investments to customers		(6,183,328,764)	(13,738,899,426
Other assets	39	(455,115,132)	(925,124,547
Deposits from other banks		(3,307,884,357)	(3,421,554,771
Deposits from customers		7,065,881,769	19,866,993,530
Other liabilities account of customers		-	-
Trading liabilities		1,696,344,991	(839,525,658
Other liabilities	40	1,178,095,463	922,893,348
		117,210,220	2,000,750,415
Net cash flow from operating activities (A)		1,584,659,660	2,456,431,032
B) CASH FLOW FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(89,832,506)	(38,356,606
Sale of property, plant & equipment		241,450	-
Purchase / sale of subsidiary		-	- (20.250.000
Net cash flow from investing activities (B)		(89,591,056)	(38,356,606
C) CASH FLOW FROM FINANCING ACTIVITIES	1		
Received from issue of Investment capital and debt security		-	-
Payments for redemption of Investment capital and debt security		(1,350,000,000)	(1,050,000,000
Receipts from issue of ordinary shares Dividends paid		- (272,156,662)	- (272,156,661
Net Cash flow from financing activities (C)		(1,622,156,662)	(1,322,156,661
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		(127,088,058)	1,095,917,766
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		1,439,852,277	500,944,743
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	I	32,344,493,707	29,076,158,854
G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)		33,657,257,927	30,673,021,362
CASH AND CASH EQUIVALENTS AT END OF THE YEAR			
Cash in hand (including foreign currencies)		2,416,696,777	2,152,999,931
Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)		10,995,894,606	12,432,157,176
Balance with other Banks and financial institutions Money at Call and Short Notice		4,609,298,244	3,280,510,755
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		15,635,280,000	12,807,150,000
Prize Bonds		88,300 <b>33,657,257,927</b>	203,500 30,673,021,362
Net Operating Cash Flows (NOCF) per Share	38	1.42	2.20

Acting Company Secretary

Director

CFO & Head of FAD

Managing Director & CEO

Lances Chairman

### Standard Bank PLC. Statement of Changes in Shareholders' Equity (Un audited & Provisional) for the Quarter ended 30 September 2024

			1	I	(Amount in Taka )	
Particulars	Paid up Capital	Statutory Reserve	General Reserve	Revaluation gain/loss on investments	Surplus in Profit and Loss Account/ Retained earnings	Total
Balance as on 1-1-2022	10,886,266,420	6,969,026,124	-	-	565,910,132	18,421,202,676
Changes in accounting policy	-	-	-	-	-	-
Restated Balance	10,886,266,420	6,969,026,124	-	-	565,910,132	18,421,202,676
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	-	-		-	460,908,453	460,908,453
Dividends from SBL Capital Management Ltd					-	-
Dividends from SBL Securities Ltd					-	-
Dividends (Cash & Bonus shares)	272,156,660			-	(544,313,321)	(272,156,661)
Issue of Right Shares	-	-		-	-	-
Coupon Paybale to Mudaraba perpetual Bond					-	-
Start-up Fund	-	-	-	-	-	-
Appropriation made during the year	-	262,879,281		-	(262,879,281)	-
Balance as on 30.09.2024	11,158,423,080	7,231,905,405	-	-	219,625,983	18,609,954,468
Balance as on 30.09.2023	10,886,266,423	6,680,648,442	-	-	146,621,143	17,713,536,008

ead of FAD CFO & Managing Director & CEO

Acting Company Secretary

Director

Chairman

### Standard Bank PLC

## Notes to the Financial Statements (Provisional & Un-audited) for the 2nd quarter ended on 30th September 2024

#### 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 15<sup>th</sup> February 2009 has accorded approval to the bank for opening a fully owned subsidiary company in the name and style of Standard 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 27<sup>th</sup> October 2009 has accorded approval to the bank for opening a fully owned subsidiary company in the name and style of Standard Co (USA) Inc.DBA : Standard Express, in short we presented "Standard Express (USA) Ltd.The company was incorporated 1<sup>st</sup> February,2010 with the registration number 27-2118554 as private company limited by shares. The registered office is located at 37-22 73rd street #2B Jackson heights, New York. The main activities of the exchange house are to carry on the remittance business and to undertake and participate in transactions, activities and operation commonly carried on or undertaken by remittance and exchange houses.

#### Standard Bank Securities Limited

Standard Bank Securities Limited was incorporated on November,22,2012 as a public limited company under the Companies Act 1994 vide certificate of incorporation no. C-105725/12.Standard Bank Securities Limited become member of Dhaka Stock Exchange Limited for brokerage transaction.Standard Bank Securities Limited commenced its operation from 21 June,2013. The main objectives of the company is to carry on the business of stock broker /stock dealer and other related business in connection with the dealing of listed securities . Other 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 30th June 2024 and are prepared under the historical cost convention and in accordance with the "First Schedule (Sec-38) of the Bank Companies Act, 1991, BRPD Circular # 14 dated 25 June 2003, other Bangladesh Bank Circulars, International Accounting Standards and International Financial Reporting Standards adopted by the Institute of Chartered Accountants of Bangladesh, Companies Act, 1994, the Securities and Exchange Rules 1987, Dhaka & Chittagong Stock Exchange Listing Regulations and other laws and rules applicable in Bangladesh. In case of the requirement of Bangladesh Bank differs with those of IAS/IFRS, the requirement of Bangladesh Bank have been applied"

#### 2.1 Basis of Consolidation :

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

The consolidated financial statements have been prepared in accordance with International Accounting standard 27: consolidated and separate financial statements, IAS-34 "Interim Financial Reporting" and Rules 13 of the Securities and Exchange Rules 1987. The consolidated financial statements have been prepared to a common reporting period ending in 30th September 2024.

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

#### 2.3 Reporting Period

These financial statements cover from January 01 to September 30, 2024.

#### 2.4 Statement of Changes in Equity

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

#### 2.05 Provisions for Loans and Advance

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

#### 2.06 Provisions for Investment

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

#### 2.07 Provisions for off balance sheet exposures

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

#### 2.08 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.

the C	uarter ended 30 September 2024			
			Amount in 30.09.2024	Гака 31.12.2023
3.	CASH		00.00.2024	01.12.2020
3.1	Cash in hand			
	In local Currency		2,395,726,063	2,183,124,361
	In Foreign Currency		20,970,714	19,578,384
	5 - 7	Total	2,416,696,777	2,202,702,745
3.2	Balance with Bangladesh Bank and its agent bank (including foreign currency)	(s)		
	In local Currency		8,960,435,932	12,512,803,019
	In Foreign Currency		1,986,403,900	1,730,422,538
			10,946,839,832	14,243,225,557
	Sonali Bank as agent of Bangladesh Bank		10.054.774	420 457 500
	Local currency		<u>49,054,774</u> <b>10,995,894,606</b>	130,457,509 <b>14,373,683,066</b>
			10,000,004,000	14,010,000,000
		Total	13,412,591,383	16,576,385,811
(a) i.	Consolidated cash Cash in hand			
	Standard Bank PLC. (note-3.1)		2,416,696,777	2,202,702,745
	Standard Exchange Co.(UK) Ltd.		-	-
	Standard Express(USA) Ltd.		-	286,329,032
	SBL Capital Mgt. Ltd.		-	-
	Standard Bank Securities Ltd.		-	-
ii.	Balance with Bangladesh Bank and its agent bank	(0)	2,416,696,777	2,489,031,777
		(5)	10.005.004.000	44 272 692 066
	Standard Bank PLC. (note-3.2) Standard Exchange Co.(UK) Ltd.		10,995,894,606	14,373,683,066
	Standard Express(USA) Ltd.			-
	SBL Capital Mgt. Ltd.			-
	Standard Bank Securities Ltd.		-	-
			10,995,894,606 13,412,591,383	14,373,683,066
4.	Balance with other Banks and financial institution	S		10,002,111,010
	In Bangladesh ( <b>note 4.1</b> )		2,373,251,132	659,298,713
	Outside Bangladesh ( note 4.2)		2,236,047,112	2,051,490,683
			4,609,298,244	2,710,789,396
4.1	In Bangladesh			
	Al-wadeeah Current deposits			
	Agrani Bank PLC. Basic Bank PLC.		69,866 1,162	130,869 2,270
	BRAC Bank PLC.		341,184	341,184
	Eastern Bank PLC.		1,253	1,253
	Islami Bank bd PLC.		57,665	56,147
	Janata Bank PLC.		6,370,577	79,711
	Premier Bank PLC. Sonali Bank PLC.		- 1,598,196	3,200 29,958,190
	Standard Chartered Bank		11,613,075	15,101,197
	Trust Bank PLC		277,035	5,236,370
	Mudaraba Short Term Deposit (MSND)			
	Exim Bank PLC.		1,852,602,655	608,055,269
	Rajshahi Krishi Unnayan Bank (Snd) The City Bank PLC.		- 64,455	- 64,455
	Prime Bank PLCIbw (Msnd)		56,457	56,457
	Jamuna Bank PLC.		69,019	74,946
	Dhaka Bank PLCIbw (Msnd)		71,489	71,489
	Al-Arafah Islami bank		500,000,000	-
	Agrani Bank PLC. Rajshahi Krishi Unnayan Bank (Snd)			9,662
	Commercil Bank Of Ceylon(Fdr)			-
			2,373,251,132	659,298,713
	Savings Donosit			

-

-

			Amount in Ta	
			30.09.2024	31.12.2023
	Fixed Deposits			
	Hajj Finance Company Ltd.		-	-
				-
			2,373,251,132	659,298,713
4.2	Outside Bangladesh			· · ·
	In Current account			
	Profit Bearing			
	Habib American Bank Ltd. New York		39,006,879	230,144,002
	Mashreq Bank Psc, New York		411,946,844	244,297,914
	Non Profit Bearing			
	Standard Chartered Bank, New York		540,380,003	727,360,306
	AXIS Bank Limited, Mombai,India		70,145,254	62,848,077
	ICICI Bank Ltd., Mumbai, India		107,067,278	130,825,816
	A.B. Bank LTD. MUMBAI		82,688,081	22,336,729
	Standard Chartered Bank Ltd.,Frankfurt		9,075,158	22,864,585
	Standard Chartered Bank Ltd., Tokyo		13,133,736	9,839,873
	ICICI Bank Ltd., Hongkong		21,109,857	3,534,666
	Nepal Bangladesh Bank Ltd, Kathmundu		16,921,464	18,200,195
	Bhutan National Bank, Bhutan		-	6,466,510
	Commerz Bank, Frankfurt		9,045,476	60,338,791
	Habib Metropolitan Bank Ltd. Karachi,Pakistan		466,229,639	10,641,967
	Bank Aljaria, KSA		11,703,951	11,556,129
	Bank Aljaria,KSA, USD		64,786,048	7,022,651
	Commerzbank, Frankfurt(GBP)		8,232,312	7,149,029
	Standard Chartered Bank, LONDON (GBP)		40,247,384	76,695,887
	Standard Chartered Bank,Mumbai India		287,905,713	151,311,014
	Sonali Bank (UK) Ltd		19,500,887	1,554,609
	Total Nostro Accounts		2,235,348,750	1,804,988,750
	FDR			
	Standard Chartered Bank Ltd., Mumbai, India Others		7,352,100	7,352,100
	Habib American Bank Ltd, New York (OBU)		(6,653,738)	239,149,833
	Total Outside Bangladesh		2,236,047,112	2,051,490,683
	( Annexure-A for details)	Total	4,609,298,244	2,710,789,396
4(a)	Consolidated Balance with other banks and financi In Bangladesh	al institutions		
	Standard Bank PLC. (note-4.1)		2,373,251,132	659,298,713
	Standard Exchange Co.(UK) Ltd.		2,575,251,152	059,290,715
	Standard Exchange CO.(OK) Etd.			
	SBL Capital Mgt. Ltd.		5,319,716	7,785,800
	Standard Bank Securities Ltd.		49,419,932	58,292,728
	Standard Bank Scounics Etc.		2,427,990,780	725,377,241
				725,577,241
	Outside Bangladesh			
	Standard Bank PLC. (note-4.2)		2,236,047,112	2,051,490,683
	Standard Exchange Co.(UK) Ltd.		21,573,983	11,674,310
	Standard Express(USA) Ltd.		416,405,788	155,571,468
	SBL Capital Mgt. Ltd.		-	-
	Standard Bank Securities Ltd.		-	-
			2,674,026,883	2,218,736,461
			5,102,017,663	2,944,113,702
5.	Placement with Banks & Financial Institutions			
	Banking Company			
			-	-
			<u> </u>	-
	Non-Banking Financial Institutions		· · · · · · · · · · · · · · · · · · ·	
			-	-
	Short Notice Money			
			-	-
			<u> </u>	-
		Total		

-

-

		Amount in	Taka
		30.09.2024	31.12.2023
6.	Investments		
0.	Government securities	15,635,368,300	13,057,318,500
	Others Investment	10,228,220,001	10,351,436,25
		25,863,588,301	23,408,754,75
		-	-
	a) Government securities		
	Government Bond & Sukuk		
	SUKUK BGIIB	11,635,280,000	10,307,150,00
	Total Government Bond	4,000,000,000 <b>15,635,280,000</b>	2,750,000,00 <b>13,057,150,00</b>
	Prize bonds	88,300	168,50
	Total Prize bonds	88,300	168,50
	Government Islamic Bond		
	1 years bonds	-	-
	2 years bonds	-	-
	Total Government Islamic Bond		-
	Total Government Securities	15,635,368,300	13,057,318,50
	b) Other Investments		-
	Quoted Shares	156 201 875	151 017 07
	Unquoted Shares	156,291,875 5,441,928,714	151,217,07 5,422,719,76
	Subordinated Bonds	4,629,999,412	4,777,499,41
	Total Others Investment		
		10,228,220,001	10,351,436,25
1	Government Securities classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	-	-
	Held to maturity (HTM)	15,635,280,000	13,057,150,00
	Other Securities (Prize Bond)	88,300	168,50
		15,635,368,300	13,057,318,50
2	Other Investments :		
	a) Quoted Shares		
	First Bangladesh Fixed Income Fund	146,779,000	
	Bangladesh Steel Re-Rolling Mills Ltd	146,779,000 2,493,010	
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company	2,493,010	2,493,01
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited	2,493,010 - 676,745	2,493,01 - 676,74
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited	2,493,010 - 676,745 811,880	2,493,01 - 676,74
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman	2,493,010 - 676,745 811,880 25,770	2,493,01 - 676,74
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited	2,493,010 - 676,745 811,880 25,770 35,040	2,493,0 <sup>2</sup> - 676,74
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc.	2,493,010 - 676,745 811,880 25,770	2,493,01 - 676,74
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd.	2,493,010 - 676,745 811,880 25,770 35,040 77,050	2,493,01 - 676,74
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd. Agro Organico Plc.	2,493,010 - 676,745 811,880 25,770 35,040 77,050 36,940	2,493,01 - 676,74 811,88 - - - -
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd. Agro Organico Plc. Best Holdings Ltd.	2,493,010 - 676,745 811,880 25,770 35,040 77,050 36,940 4,900,000	2,493,0 - 676,74 811,88 - - - - 130,50
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd. Agro Organico Plc. Best Holdings Ltd. Bd Paints Ltd. Achia Sea Foods Limited MK Footwear Plc	2,493,010 - 676,745 811,880 25,770 35,040 777,050 36,940 4,900,000 130,500 247,600 50,310	2,493,01 - 676,74 811,88 - - - 130,50 247,60 50,31
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd. Agro Organico Plc. Best Holdings Ltd. Bd Paints Ltd. Achia Sea Foods Limited	2,493,010 - 676,745 811,880 25,770 35,040 77,050 36,940 4,900,000 130,500 247,600	2,493,01 - 676,74 811,88 - - - 130,50 247,60 50,31
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd. Agro Organico Plc. Best Holdings Ltd. Bd Paints Ltd. Achia Sea Foods Limited MK Footwear Plc	2,493,010 - 676,745 811,880 25,770 35,040 777,050 36,940 4,900,000 130,500 247,600 50,310	2,493,01 - 676,74 811,88 - - - - 130,50 247,60 50,31 - 28,03
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd. Agro Organico Plc. Best Holdings Ltd. Bd Paints Ltd. Achia Sea Foods Limited MK Footwear Plc Al Madiana Pharmaceuticals Ltd.	2,493,010 - 676,745 811,880 25,770 35,040 77,050 36,940 4,900,000 130,500 247,600 50,310 28,030	2,493,01 - 676,74 811,88 - - - - 130,50 247,60 50,31 - 28,03
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd. Agro Organico Plc. Best Holdings Ltd. Bd Paints Ltd. Achia Sea Foods Limited MK Footwear Plc Al Madiana Pharmaceuticals Ltd. <b>Total Quoted Shares</b>	2,493,010 - 676,745 811,880 25,770 35,040 77,050 36,940 4,900,000 130,500 247,600 50,310 28,030	2,493,01 - 676,74 811,88 - - - - 130,50 247,60 50,31 28,03
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd. Agro Organico Plc. Best Holdings Ltd. Bd Paints Ltd. Achia Sea Foods Limited MK Footwear Plc Al Madiana Pharmaceuticals Ltd. <b>Total Quoted Shares</b> Central Depository Bangladesh Limited (CDBL) Central Counterparty Bangladesh Limited (CCBL)	2,493,010 - 676,745 811,880 25,770 35,040 77,050 36,940 4,900,000 130,500 247,600 50,310 28,030 156,548,164 37,500,000	2,493,01 - 676,74 811,88 - - - - 130,50 247,60 50,31 28,03 151,217,07 156,548,16 37,500,00
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd. Agro Organico Plc. Best Holdings Ltd. Bd Paints Ltd. Achia Sea Foods Limited MK Footwear Plc Al Madiana Pharmaceuticals Ltd. <b>Total Quoted Shares</b> Central Depository Bangladesh Limited (CDBL) Central Counterparty Bangladesh Limited (CCBL) SWIFT	2,493,010 - 676,745 811,880 25,770 35,040 77,050 36,940 4,900,000 130,500 247,600 50,310 28,030 156,548,164 37,500,000 3,003,186	2,493,01 - 676,74 811,88 - - - - 130,50 247,60 50,31 28,03 151,217,07 156,548,10 37,500,00 3,003,18
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd. Agro Organico Plc. Best Holdings Ltd. Bd Paints Ltd. Achia Sea Foods Limited MK Footwear Plc Al Madiana Pharmaceuticals Ltd. <b>Total Quoted Shares</b> Central Depository Bangladesh Limited (CDBL) Central Counterparty Bangladesh Limited (CCBL) SWIFT Standard Exchange Co.(UK) Ltd.	2,493,010 - 676,745 811,880 25,770 35,040 77,050 36,940 4,900,000 130,500 247,600 50,310 28,030 156,548,164 37,500,000 3,003,186 47,532,000	2,493,01 - 676,74 811,86 - - - - 130,50 247,60 50,31 28,03 151,217,07 156,548,10 37,500,00 3,003,18 41,548,05
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd. Agro Organico Plc. Best Holdings Ltd. Bd Paints Ltd. Achia Sea Foods Limited MK Footwear Plc Al Madiana Pharmaceuticals Ltd. <b>Total Quoted Shares</b> Central Depository Bangladesh Limited (CDBL) Central Counterparty Bangladesh Limited (CCBL) SWIFT Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.	2,493,010 - 676,745 811,880 25,770 35,040 77,050 36,940 4,900,000 130,500 247,600 50,310 28,030 156,548,164 37,500,000 3,003,186 47,532,000 184,450,000	2,493,01 - 676,74 811,88 - - - - - - 130,50 247,60 50,31 28,03 - - - - - - - - - - - - - - - - - - -
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd. Agro Organico Plc. Best Holdings Ltd. Bd Paints Ltd. Achia Sea Foods Limited MK Footwear Plc Al Madiana Pharmaceuticals Ltd. <b>Total Quoted Shares</b> Central Depository Bangladesh Limited (CDBL) Central Counterparty Bangladesh Limited (CCBL) SWIFT Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.	2,493,010 - 676,745 811,880 25,770 35,040 77,050 36,940 4,900,000 130,500 247,600 50,310 28,030 156,291,875 156,548,164 37,500,000 3,003,186 47,532,000 184,450,000 1,499,940,000	2,493,0 - 676,74 811,88 - - - - - - - - - - - - - - - - - -
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd. Agro Organico Plc. Best Holdings Ltd. Bd Paints Ltd. Achia Sea Foods Limited MK Footwear Plc Al Madiana Pharmaceuticals Ltd. <b>Total Quoted Shares</b> Central Depository Bangladesh Limited (CDBL) Central Counterparty Bangladesh Limited (CCBL) SWIFT Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.	2,493,010 - 676,745 811,880 25,770 35,040 77,050 36,940 4,900,000 130,500 247,600 50,310 28,030 <b>156,291,875</b> <b>156,548,164</b> 37,500,000 3,003,186 47,532,000 184,450,000 1,499,940,000 799,940,000	2,493,0 - 676,74 811,88 - - - - - - - - - - - - - - - - - -
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd. Agro Organico Plc. Best Holdings Ltd. Bd Paints Ltd. Achia Sea Foods Limited MK Footwear Plc Al Madiana Pharmaceuticals Ltd. <b>Total Quoted Shares</b> Central Depository Bangladesh Limited (CDBL) Central Counterparty Bangladesh Limited (CCBL) SWIFT Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.(Investment)	2,493,010 - 676,745 811,880 25,770 35,040 77,050 36,940 4,900,000 130,500 247,600 50,310 28,030 <b>156,291,875</b> <b>156,548,164</b> 37,500,000 3,003,186 47,532,000 184,450,000 1,499,940,000 799,940,000 2,713,015,364	2,493,01 - 676,74 811,88 - - - - - - - - - - - - - - - - - -
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd. Agro Organico Plc. Best Holdings Ltd. Bd Paints Ltd. Achia Sea Foods Limited MK Footwear Plc Al Madiana Pharmaceuticals Ltd. <b>Total Quoted Shares</b> Central Depository Bangladesh Limited (CDBL) Central Counterparty Bangladesh Limited (CCBL) SWIFT Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. Standard Bank Securities Ltd. SBL Capital Mgt. Ltd.(Investment) <b>Total Unquoted Shares</b>	2,493,010 - 676,745 811,880 25,770 35,040 77,050 36,940 4,900,000 130,500 247,600 50,310 28,030 <b>156,291,875</b> <b>156,548,164</b> 37,500,000 3,003,186 47,532,000 184,450,000 1,499,940,000 799,940,000	2,493,0 - - 676,74 811,88 - - - - - - - - - - - - - - - - - -
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd. Agro Organico Plc. Best Holdings Ltd. Bd Paints Ltd. Achia Sea Foods Limited MK Footwear Plc Al Madiana Pharmaceuticals Ltd. <b>Total Quoted Shares</b> Central Depository Bangladesh Limited (CDBL) Central Counterparty Bangladesh Limited (CDBL) SWIFT Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. Standard Bank Securities Ltd. <b>SBL Capital Mgt. Ltd. (Investment)</b> <b>Total Unquoted Shares</b> <b>c) Subordinated Bond</b>	2,493,010 - 676,745 811,880 25,770 35,040 77,050 36,940 4,900,000 130,500 247,600 50,310 28,030 156,548,164 37,500,000 3,003,186 47,532,000 184,450,000 1,499,940,000 799,940,000 2,713,015,364 5,441,928,714	2,493,0 - 676,74 811,88 - - - - 130,56 247,60 50,33 28,03 151,217,03 - 156,548,10 37,500,00 3,003,18 41,548,05 169,725,00 1,499,940,00 2,714,515,36 5,422,719,76
	Bangladesh Steel Re-Rolling Mills Ltd Sonali Life Insurance Company Runner Automible Limited Robi Axiata Limited Craftsman Web Coats Plc. Shikder Insurance Co. Ltd. Agro Organico Plc. Best Holdings Ltd. Bd Paints Ltd. Achia Sea Foods Limited MK Footwear Plc Al Madiana Pharmaceuticals Ltd. <b>Total Quoted Shares</b> Central Depository Bangladesh Limited (CDBL) Central Counterparty Bangladesh Limited (CCBL) SWIFT Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. Standard Bank Securities Ltd. SBL Capital Mgt. Ltd.(Investment) <b>Total Unquoted Shares</b>	2,493,010 - 676,745 811,880 25,770 35,040 77,050 36,940 4,900,000 130,500 247,600 50,310 28,030 <b>156,291,875</b> <b>156,548,164</b> 37,500,000 3,003,186 47,532,000 184,450,000 1,499,940,000 799,940,000 2,713,015,364	146,779,00 2,493,01 - 676,74 811,88 - - - 130,50 247,60 50,31 28,03 151,217,07 156,548,16 37,500,00 3,003,18 41,548,05 169,725,00 1,499,940,00 2,714,515,36 5,422,719,76

		Amount in	Taka
		30.09.2024	31.12.2023
	Jamuna Bank PLC. 2Nd Subordinate Bond	-	100,000,00
	MTBL 3rd Subordinated Bond	-	30,000,00
	The City Bank 2 <sup>nd</sup> Subordinated Bond	-	17,500,00
	Golden Harvest Agro Industries Ltd.	20,000,000	20,000,00
	Total Subordinated Bond	4,629,999,412	4,777,499,41
	Total Other Investments	10,228,220,001	10,351,436,25
	(Annexure-E may kindly be seen for details)		
(a)	Consolidated Investments Government		
	Standard Bank PLC. (note-6)	15,635,368,300	13,057,318,50
	Standard Exchange Co.(UK) Ltd.	-	
	Standard Exchange CO.(OK) Ed.		
	SBL Capital Mgt. Ltd.		
		-	-
	Standard Bank Securities Ltd.	15,635,368,300	13,057,318,50
	Others		
	Standard Bank PLC. (note-6)	10,228,220,001	10,351,436,25
	Standard Capital Mgt. Ltd (Share Capital & Investment to SCML)	(4,212,955,364)	(4,214,455,36
	Standard Exchange Co.(UK) Ltd.	(47,532,000)	(41,548,0
	Standard Express(USA) Ltd.	(184,450,000)	(169,725,00
	SBL Capital Mgt. Ltd.	1,763,976,210	1,774,324,3
	Standard Bank Securities Ltd.	496,266,727	499,546,70
	Standard Bank Securities Ltd. (Share Capital to SSL)	(799,940,000)	(799,940,00
		7,243,585,574	7,399,638,89
		22,878,953,874	20,456,957,3
7.	Investments		
7.	Investments As per classification into the following broad categories: I) General Investments		
7.	As per classification into the following broad categories: I) General Investments Inside Bangladesh		
7.	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha	21,351,872,262	
7.	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal	72,922,862,919	74,356,890,32
7.	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam	72,922,862,919 1,061,908,887	74,356,890,32 697,868,62
7.	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM	72,922,862,919 1,061,908,887 92,766,927,056	74,356,890,3 697,868,6 86,086,501,8
7.	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge	72,922,862,919 1,061,908,887 92,766,927,056 3,989,050,314	74,356,890,3 697,868,6 86,086,501,8 4,901,251,3
7.	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM	72,922,862,919 1,061,908,887 92,766,927,056 3,989,050,314 834,959,901	74,356,890,33 697,868,63 86,086,501,86 4,901,251,36 778,752,33
7.	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge	72,922,862,919 1,061,908,887 92,766,927,056 3,989,050,314	74,356,890,32 697,868,62 86,086,501,86 4,901,251,38 778,752,38
7.	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card Outside Bangladesh	72,922,862,919 1,061,908,887 92,766,927,056 3,989,050,314 834,959,901	74,356,890,32 697,868,62 86,086,501,86 4,901,251,38 778,752,38 <b>183,965,349,69</b>
7.	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card Outside Bangladesh ii) Bills purchased and discounted	72,922,862,919 1,061,908,887 92,766,927,056 3,989,050,314 834,959,901 <b>192,927,581,339</b>	74,356,890,32 697,868,62 86,086,501,86 4,901,251,38 778,752,38 <b>183,965,349,69</b>
7.	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh	72,922,862,919 1,061,908,887 92,766,927,056 3,989,050,314 834,959,901 <b>192,927,581,339</b> - <b>192,927,581,339</b>	74,356,890,32 697,868,62 86,086,501,86 4,901,251,38 778,752,38 <b>183,965,349,69</b> -
7.	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card Outside Bangladesh ii) Bills purchased and discounted	72,922,862,919 1,061,908,887 92,766,927,056 3,989,050,314 834,959,901 <b>192,927,581,339</b>	17,144,085,14 74,356,890,32 697,868,62 86,086,501,86 4,901,251,38 778,752,38 <b>183,965,349,69</b> - <b>183,965,349,69</b> 1,316,355,34
7.	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased	72,922,862,919         1,061,908,887         92,766,927,056         3,989,050,314         834,959,901         192,927,581,339         -         192,927,581,339         953,754,406         2,006,086,650	74,356,890,32 697,868,62 86,086,501,86 4,901,251,38 778,752,38 <b>183,965,349,69</b> - <b>183,965,349,69</b> 1,316,355,34 4,422,388,58
7.	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted	72,922,862,919 1,061,908,887 92,766,927,056 3,989,050,314 834,959,901 <b>192,927,581,339</b> - <b>192,927,581,339</b> 953,754,406 2,006,086,650 <b>2,959,841,056</b>	74,356,890,32 697,868,62 86,086,501,86 4,901,251,38 778,752,33 <b>183,965,349,69</b> 
7.	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh	72,922,862,919         1,061,908,887         92,766,927,056         3,989,050,314         834,959,901         192,927,581,339         -         192,927,581,339         953,754,406         2,006,086,650	74,356,890,3 697,868,6 86,086,501,8 4,901,251,3 778,752,3 <b>183,965,349,6</b> 
.8	As per classification into the following broad categories: 1) General Investments Inside Bangladesh Bai - Murabaha Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card Outside Bangladesh Islang purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Classification of Investments	72,922,862,919         1,061,908,887         92,766,927,056         3,989,050,314         834,959,901         192,927,581,339         -         192,927,581,339         953,754,406         2,006,086,650         2,959,841,056         195,887,422,395	74,356,890,33 697,868,63 86,086,501,80 4,901,251,33 778,752,33 <b>183,965,349,63</b> 1,316,355,34 4,422,388,55 5,738,743,93 189,704,093,63
	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card Outside Bangladesh Ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Classification of Investments Unclassified:	72,922,862,919         1,061,908,887         92,766,927,056         3,989,050,314         834,959,901         192,927,581,339         -         192,927,581,339         -         2,006,086,650         2,959,841,056         195,887,422,395         -         179,077,779,191	74,356,890,33 697,868,63 86,086,501,80 4,901,251,33 778,752,33 <b>183,965,349,63</b> 1,316,355,34 4,422,388,53 5,738,743,93 <b>189,704,093,63</b>
	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Muajal Bai - Muajal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card Outside Bangladesh Ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Classification of Investments Unclassified: Standard including staff Investments	72,922,862,919         1,061,908,887         92,766,927,056         3,989,050,314         834,959,901         192,927,581,339         -         192,927,581,339         -         2,006,086,650         2,959,841,056         195,887,422,395         -         179,077,779,191         176,435,362,050	74,356,890,33 697,868,63 86,086,501,86 4,901,251,33 778,752,33 <b>183,965,349,63</b> 1,316,355,34 4,422,388,56 <b>5,738,743,93</b> <b>189,704,093,66</b>
	As per classification into the following broad categories: 1) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Classification of Investments Unclassified: Standard including staff Investments Special Mention Account (SMA)	72,922,862,919         1,061,908,887         92,766,927,056         3,989,050,314         834,959,901         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         -         192,927,581,339         -         -         193,857,422,395         -         -         -         179,077,779,191         176,435,362,050         2,642,417,141	74,356,890,33 697,868,63 86,086,501,86 4,901,251,33 778,752,33 <b>183,965,349,63</b> 1,316,355,34 4,422,388,56 <b>5,738,743,93</b> <b>189,704,093,66</b> <b>175,915,806,79</b> 173,102,456,00 2,813,350,73
	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Classification of Investments Unclassified: Standard including staff Investments Special Mention Account (SMA) Classified:	72,922,862,919         1,061,908,887         92,766,927,056         3,989,050,314         834,959,901         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         -         192,927,581,339         -         192,927,581,339         -         -         195,887,422,395         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -	74,356,890,33 697,868,63 86,086,501,84 4,901,251,33 778,752,33 <b>183,965,349,63</b> <b>1,316,355,349,63</b> <b>1,316,355,349,63</b> <b>1,316,355,34</b> <b>4,422,388,54</b> <b>5,738,743,93</b> <b>189,704,093,63</b> <b>175,915,806,75</b> 173,102,456,00 2,813,350,72 <b>13,788,286,8</b>
	As per classification into the following broad categories: 1) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Classification of Investments Unclassified: Standard including staff Investments Special Mention Account (SMA)	72,922,862,919         1,061,908,887         92,766,927,056         3,989,050,314         834,959,901         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         -         192,927,581,339         -         -         193,857,422,395         -         -         -         179,077,779,191         176,435,362,050         2,642,417,141	74,356,890,33 697,868,63 86,086,501,84 4,901,251,33 778,752,33 <b>183,965,349,63</b> <b>1,316,355,349,63</b> <b>1,316,355,349,63</b> <b>1,316,355,34</b> <b>4,422,388,54</b> <b>5,738,743,93</b> <b>189,704,093,63</b> <b>175,915,806,75</b> 173,102,456,00 2,813,350,72 <b>13,788,286,8</b>
	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Classification of Investments Unclassified: Standard including staff Investments Special Mention Account (SMA) Classified:	72,922,862,919         1,061,908,887         92,766,927,056         3,989,050,314         834,959,901         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         -         192,927,581,339         -         192,927,581,339         -         -         195,887,422,395         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -	74,356,890,33 697,868,63 86,086,501,86 4,901,251,38 778,752,33 183,965,349,69 1,316,355,34 4,422,388,58 5,738,743,93 189,704,093,63 173,102,456,07 2,813,350,77 13,788,286,83 680,186,24
	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Classification of Investments Unclassified: Standard including staff Investments Special Mention Account (SMA) Classified: Sub standard	72,922,862,919         1,061,908,887         92,766,927,056         3,989,050,314         834,959,901         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         -         195,887,422,395         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -	74,356,890,33 697,868,63 86,086,501,84 4,901,251,33 778,752,33 <b>183,965,349,63</b> 1,316,355,34 4,422,388,54 <b>5,738,743,93</b> <b>189,704,093,63</b> <b>175,915,806,77</b> 173,102,456,07 2,813,350,77 <b>13,788,286,83</b> 680,186,20 1,538,010,12
	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Classification of Investments Unclassified: Standard including staff Investments Special Mention Account (SMA) Classified: Sub standard Doubtful	72,922,862,919         1,061,908,887         92,766,927,056         3,989,050,314         834,959,901         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         195,887,422,395         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -	74,356,890,33 697,868,62 86,086,501,86 4,901,251,36 778,752,33 <b>183,965,349,69</b> 1,316,355,34 4,422,388,56 <b>5,738,743,93</b> <b>189,704,093,63</b> 173,102,456,00 2,813,350,72 <b>13,788,286,8</b> 680,186,26 1,538,010,12 11,570,090,44
.8	As per classification into the following broad categories: I) General Investments Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card <b>Outside Bangladesh</b> ii) Bills purchased and discounted <b>Payable inside Bangladesh</b> Inland bills purchased <b>Payable outside Bangladesh</b> Foreign bills purchased and discounted <b>Payable outside Bangladesh</b> Inland bills purchased and discounted <b>Payable outside Bangladesh</b> Inland bills purchased and discounted <b>Classification of Investments</b> Special Mention Account (SMA) <b>Classified:</b> Sub standard Doubtful Bad/Loss	72,922,862,919         1,061,908,887         92,766,927,056         3,989,050,314         834,959,901         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         195,887,422,395         -         -         179,077,779,191         176,435,362,050         2,642,417,141         16,809,643,204         505,133,660         1,627,723,654         14,676,785,889	74,356,890,32 697,868,62 86,086,501,86 4,901,251,38 778,752,38 <b>183,965,349,69</b> -
	As per classification into the following broad categories: I) General Investments Inside Bangladesh Bai - Murabaha Bai - Muajjal Bai - Salam HPSM Quard - e - Hasan with Service Charge Islamic Credit Card Outside Bangladesh ii) Bills purchased and discounted Payable inside Bangladesh Inland bills purchased Payable outside Bangladesh Foreign bills purchased and discounted Classification of Investments Unclassified: Standard including staff Investments Special Mention Account (SMA) Classified: Sub standard Doubtful	72,922,862,919         1,061,908,887         92,766,927,056         3,989,050,314         834,959,901         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         192,927,581,339         -         195,887,422,395         -         -         179,077,779,191         176,435,362,050         2,642,417,141         16,809,643,204         505,133,660         1,627,723,654         14,676,785,889	74,356,890,3 697,868,6 86,086,501,8 4,901,251,3 778,752,3 <b>183,965,349,6</b> 1,316,355,3 4,422,388,5 <b>5,738,743,9</b> <b>189,704,093,6</b> 173,102,456,0 2,813,350,7 <b>13,788,286,8</b> 680,186,2 1,538,010,1 11,570,090,4

						Amount in	Taka
						30.09.2024	31.12.2023
All Unclassified Investment (other than Small and Medium Enterprise financing, Investmentsto BH/MB/SD agst shares,Consumer Finance,Agriculture Finance,Staff Investmentsand Special Mentioned Account)	137,041,868,	240	136,029,5	905,240	1% to 5%	1,363,211,337	1,335,226,332
Small and Medium Enterprise financing	30,111,652	,333	30,111,0	652,333	0.25%	75,279,131	78,516,957
Investment to BH/MB/SD agst shares	656,629	,422	656,0	629,422	2.00%	13,132,588	11,848,924
Consumer Financing,	417,660	,925	417,6	660,925	2.00%	8,353,218	8,866,490
Consumer Financing,	720,734	,524	720,7	734,524	2.00%	14,414,690	15,213,63
House Finance	2,201,420	,563	2,201,4	420,563	1.00%	22,014,206	18,606,759
Agriculture Finance	4,331,483	,048	4,331,4	483,048	1.00%	43,314,830	35,737,942
Staff Investments	953,912	,995	953,9	912,995	0.00%	-	-
Special Mentioned Account	2,642,417	,141	1,872,4	493,361	.25% to 5%	17,885,542	23,616,216
Classified-specific pro	ovision			<u> </u>			
Sub Standard	505,133,0	660	133,64	3,198	5% to 20%	18,276,161	26,290,512
Doubtful	1,627,723,0	654	955,63	9,812	5% to 50%	451,282,290	433,161,130
Bad/Loss	14,676,785,8	889	7,698,37	8,249	100.00%	7,691,224,368	5,094,853,701
=	195,887,422,3	394	186,083,5	53,670		8,160,782,818	5,554,305,343
Required provision for	r Investments					9,718,388,361	7,081,938,600
Total Provision mainta Deferral Provision will Excess/(Short) provisi	be kept in futu				_	5,839,900,000 - 3,878,488,361	5,367,956,764 1,713,981,836 -
Particulars of required	provision on C	Off-Balance	e Sheet Exp	osures			
Base f	or Provision			Rate %			
Acceptance and endorse Letter of guarantee Letter of credit Bills for Collection	ements	21,089,507 18,996,822 25,129,170	2,180	1%		592,214,692	520,434,011
Required provision of Of	f-Balance Shee	t Exposure:	S			592,214,692	520,434,011
Total provision maintaine					_	-	520,434,011
Excess/(short) provision	at				=	592,214,692	-
Bills purchased and di	scounted				_		
Payable in Bangladesh						953,754,406	1,316,355,349
Payable outside Banglac	lesh					2,006,086,650	4,422,388,584
<b>a</b>					_	2,959,841,056	5,738,743,933
Consolidated Investme	entS				<u> </u>		
Standard Bank PLC. (no	,					192,927,581,339	183,965,349,698
Standard Bank PLC. (Inv		,				(347,557,368)	(414,922,712
Standard Bank PLC. (Inv		VIL)				(400,000,000)	(360,000,000
Standard Exchange Co.( Standard Express(USA)						-	-
	LIG.					-	-
SBL Capital Mgt. Ltd.						4,559,329,725	4,344,256,918

#### Consolidated bills purchased and discounted

Standard Bank PLC. (note-7) Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. SBL Capital Mgt. Ltd. Standard Bank Securities Ltd.

Standard Bank Securities Ltd.

7.10

7.11

7(a)

554,978,993

197,294,332,689

2,959,841,056

2,959,841,056

200,254,173,745

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608,614,299

188,143,298,203

5,738,743,933

5,738,743,933

193,882,042,136

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		Amount in	Taka
		30.09.2024	31.12.2023
	Land	2,373,245,825	2,373,245,825
	Land and Building	375,383,864	375,383,864
			318,598,824
	Furniture & Fixture	339,145,499	
	Office Appliance	59,476,285	42,952,220
	Computer	78,247,875	25,365,105
	Right of Use Assets (ROUA) as per IFRS-16	79,196,621	79,196,620
	Bank's Vehicle	11,103,013	11,375,686
	Total cost	3,315,798,982	3,226,118,144
		5,515,790,902	5,220,110,144
	Intangible Assets		
	Software	32,020,265	31,868,597
	Total cost	3,347,819,247	3,257,986,741
			0,201,000,111
	Less: Accumulated Depreciation		-
	Net	3,347,819,247	3,257,986,741
	(See Annexure-A for details)		
8(a)	Consolidated fixed assets including premises, furniture and fixture		
	Standard Bank PLC. (note-8)	3,347,819,247	3,257,986,741
	Standard Exchange Co.(UK) Ltd.	667,032	856,167
	Standard Express(USA) Ltd.	128,857,027	149,297,667
			, ,
	SBL Capital Mgt. Ltd.	6,651,645	6,651,644
	Standard Bank Securities Ltd.	4,614,262	5,071,205
		3,488,609,213	3,419,863,424
9.	Other assets		
Э.		20 422 070	25 000 450
	Stock of Stationery	30,432,079	25,990,156
	Stamps in hand	9,551,427	8,794,259
	Suspenses A/c (note-9.1)	719,336,697	557,092,706
	Advance Deposit	3,809,382	3,838,911
	Branch adjustments accounts (note-9.5)	183,312,955	_,
			45 496 760 649
	Sundry Assets (note-9.2)	16,283,212,595	15,486,769,648
		17,229,655,135	16,082,485,680
9.1	Suspense Accounts		
	Sundry Debtors	369,859,705	11,397,756
	Advance Against TA/DA	1,303,524	786,300
	Advance Against Proposed Branch	9,833,000	7,201,600
	Advance Against Legal Expenses	12,816,125	11,815,269
	Encashment-PSP/BSP/WEDB	17,276,078	111,195,629
		11,210,010	
	Advance on against IPO		7,988,000
	Advance Against Training & Seminars	180,000	-
	Advance on against board meeting	620,000	-
	Mobile Banking	26,008	26,008
	Cash Remittance	306,350,757	406,682,144
	Cash (Childance	719,336,697	557,092,706
9.2	Sundry Assets		
	Advance Rent	80,758,948	106,255,715
	Profit Receivable (note - 9.4)	1,276,272,616	1,280,661,034
	Prepaid expenses	34,503,795	16,477,352
	Advance Tax (note-9.3)	13,031,263,453	12,339,209,130
	Deferred Tax -note-12.1(ii)	500,206,165	467,958,041
	Protested Bill Account	28,687,128	28,687,128
	Clearing Adjustment	(2,058,733)	(2,059,052)
		,	, , ,
	BFTN adjustment	(63,053,856)	(31,306,460)
	Working Progress, Building	1,156,943,132	975,242,354
	Dividend Receivable	116,999,480	166,999,480
	Profit Waived	84,869,283	84,869,283
	Excise duty adjustment on FDR	36,373,773	53,775,343
	Demand Draft without advice	1,447,411	300
		16,283,212,595	15,486,769,648
9.3	Advance Tax		
	Advance Corporate Tax	12,052,074,421	11,489,593,985
	Advance Income Tax On L/C Commission	173,006,840	155,081,566
	Advance Income Tax On Tr.Bill	185,958,478	185,958,478
	Advance Income Tax On Share Dividend	280,104,107	280,104,107
	Advance Tax On Vehicle	8,544,452	7,081,952
	Advance Income Tax On Profit Balance With Other Banks	109,916,567	98,866,723
	Advance Income Tax On Subordinated Bond	61,921,270	43,024,790
	Advance Income Tax On BGIIB	10,225,133	4,499,800
	Advance Tax On Sukuk	69,858,320	50,166,819
	Advance Income Tax On Msnd	79,653,865	24,830,910
	18		

		Amount in Taka	
		30.09.2024	31.12.2023
		13,031,263,453	12,339,209,130
9.4	Profit Receivable		
	Profit Receivable on SME	50,637,314	49,033,784
	Capital Gain Recivable From Sale Of Share	-	5,566,342.0
	Profit Receivable on FDR & Bond	1,225,635,302	1,226,060,908
		1,276,272,616	1,280,661,034
9.5	Branch Adjustment		

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

9.6	Deferred Tax Assets:		
	Opening Balance	467,958,041	338,843,642
	Additional made during the period	32,248,124	129,114,399.02
	Adjustment during the period	<u> </u>	-
	Closing Balance	500,206,165	467,958,041
	Deferred tax liabilities/(Asset)		
	Fixed Asset		
	Carrying amount	3,347,819,247	3,257,986,741
	Tax base	3,486,045,024	3,380,217,521
	Taxable Temporary Difference	(138,225,777)	(122,230,780)
	Provision for gratuity		
	Carrying amount	1,180,662,739	1,110,662,739
	Tax base	-	-
	Deductable Temporary Difference	(1,180,662,739)	(1,110,662,739)
	Provision for Rebate for good borrowers		
	Carrying amount	8,738,004	8,738,004
	Tax base	-	-
	Deductable Temporary Difference	(8,738,004)	(8,738,004)
	Lease Assets as per IFRS 16		
	Right of use Assets under lease	122,953,937	122,953,937
	Lease Liabilities	129,210,522	129,210,522
	Deductible Temporary Difference	(6,256,585)	(6,256,585)
	Total Taxable /(deductable) Temporary difference	(1,333,883,105)	(1,247,888,108)
	Applicable tax rate	<u> </u>	37.50%
	Deferred Tax Assets	(500,206,165)	(467,958,041)
	Opening balance	(467,958,041) (32,248,124)	<u>(338,843,642)</u> (129,114,399)
	Deferred tax (income)/expenses	(32,248,124)	(129,114,399)
9(a)	Consolidated other assets		
3(a)	Standard Bank PLC. (note-9)	17,229,655,135	16,082,485,680
	Standard Bank PLC. (Dividend Recivable from SCML)		(50,008,000)
	Standard Bank PLC. (Dividend Recivable from SBSL)		(39,997,250)
	Standard Exchange Co.(UK) Ltd.	14,762,172	13,758,914
	Standard Express(USA) Ltd.	8,499,082	8,348,937
	SBL Capital Mgt. Ltd.	731,956,309	648,553,696
	Standard Bank Securities Ltd.	400,439,661	379,415,084
		18,385,312,359	17,042,557,061
10.	Placement From Banks & Financial Institutions		
	In Bangladesh ( <b>note-10.1</b> )	16,346,792,441	16,000,447,450
	Outside Bangladesh	-	-
		16,346,792,441	16,000,447,450
10.1	In Bangladesh		-,, ,
	Placement		
			-
	Total		
	Other Borrowings		
	Re-Finance from B Bank	15,661,667	15,242,083
	EDF from B Bank	2,965,586,643	3,774,288,064
	Financial Stimulus Fund From B. Bank	904,193,546	1,650,917,228
	Foreign Exchange Deal Payable	340	75
	Visa Credit Crd Nostro Ac(Payable To Id)	1,350,245	-
	Borrowing From Bangladesh Bank	4,250,000,000	1,000,000,000
	SBL Subordinated Non-Convertible Bond	3,710,000,000	5,060,000,000
	NDL MUDATANA PARAATUAL BODD	4 600 000 000	

## Sbl Mudaraba Perpetual Bond **Total**

Outside Bangladesh

FI Banks

4,500,000,000

16,346,792,441

16,346,792,441

-

4,500,000,000

16,000,447,450

16,000,447,450

-

		Amount in	Taka
		30.09.2024	31.12.2023
		16,346,792,441	16,000,447,450
			,,,
10.1.1	Subordinated Non-Convertible & Mudaraba Perpetual Bond		
10.1.1	•		
	SBL 2nd Subordinated Non-Convertible Bond	٦ ()	200,000,000
	Sonali Bank PLC.		200,000,000
	Janata Bank PLC. Pubali Bank PLC.		100,000,000 100,000,000
	Eastern Bank PLC.		100,000,000
	Agrani Bank PLC.		100,000,000
	Mercantile Bank PLC.		70,000,000
	Midland Bank PLC.		40,000,000
	Uttara Bank PLC.		40,000,000
	United Finance PLC.		
			10,000,000
	National Life Insurance Co. Ltd		40,000,000 <b>800,000,000</b>
	SBL 3rd Subordinated Non-Convertible Bond	·	000,000,000
	Agrani Bank PLC.	550,000,000	800,000,000
	National Life Insurance Co. Ltd	120,000,000	120,000,000
		80,000,000	80,000,000
	Shadharan Bima Corporation Janata Bank PLC.	400,000,000	400,000,000
	Uttara Bank PLC.	400,000,000	400,000,000
	Mercantile Bank PLC.	160,000,000	160,000,000
	Dutch Bangla Bank PLC.	800,000,000	800,000,000
	Sonali Bank PLC.	800,000,000	1,000,000,000
	Rupali Bank PLC.	400,000,000	500,000,000
	Rupali Darik FEG.	3,710,000,000	4,260,000,000
		3,710,000,000	4,200,000,000
	SBL 1st Mudaraba Perpetual Bond		
	Social Islami Bank PLC.	1,500,000,000	1,500,000,000
	Ai-Arafah Islami Bank PLC.	1,000,000,000	1,000,000,000
	First Security Islami Bank PLC.	1,000,000,000	1,000,000,000
	Union Bank PLC.	1,000,000,000	1,000,000,000
		4,500,000,000	4,500,000,000
	Total SBL Subordinated Non-Convertible Bond	8,210,000,000	9,560,000,000
10(a)	Consolidated Placement From Banks & Financial Institutions		
	Standard Bank PLC. (note-10)	16,346,792,441	16,000,447,450
	Standard Exchange Co.(UK) Ltd.		-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		16,346,792,441	16,000,447,450
11.	Deposits and other deposits		
	Deposits from banks (note-11.1)	4,013,351,369	7,321,235,726
	Deposits from customers (note.11.3)	193,395,527,308	185,107,242,070
		197,408,878,677	192,428,477,796
11.1	Deposits' from banks		4 005 770
	Current deposits and other deposits	2,616,643	4,025,778
	Bills payable	-	-
	Savings bank/Mudaraba Savings deposits	-	-
	Short-term deposits	10,734,726	2,267,209,948
	Fixed deposits/Mudaraba Fixed Deposits	4,000,000,000	5,050,000,000
		4,013,351,369	7,321,235,726
11.2	Deposits' from banks		
	Mudaraba Fixed Deposits	r	4 000 000 000
	Bank Asia PLC.	-	1,000,000,000
	BRAC Bank PLC.	-	-
	Rajshahi Krishi Unnayan Bank	1,300,000,000	
	Agrani Bank PLC.	750,000,000	550,000,000
	Shahjal Islami Bank PLC.	1,500,000,000	1,000,000,000
	Trust Bank PLC.	-	1,500,000,000
	Midland Bank PLC	400,000,000	-
	Sonali Bank	50,000,000	-
	Bangladesh Krishi Bank		1,000,000,000
	Mudaraha Shart Nation Danasita	4,000,000,000	5,050,000,000
	Mudaraba Short Notice Deposits Bangladesh Krishi Bank	414,230	2,262,240,958
	Bengal Commercial Bank	5,677,631	1,155,875
	20	3,077,001	1,100,070

		Amount in	Taka
		30.09.2024	31.12.2023
	Jamuna Bank PLC.	1,163,615	3,401,843
	Trust Bank Ltd	3,429,238	411,272
	The City Bank PLC	50,012	,
	Al-Arafah Islami Bank	-	
		10,734,726	2,267,209,948
	Al-wadeeah current deposits		
	Mercantile Bank PLC	2,049,959	1,985,000
	The City Bank PLC	566,684	2,040,778
		2,616,643	4,025,778
		4,013,351,369	7,321,235,726
11.3	Customer Deposits		
	i) Al-wadeeah Current deposits and other Deposits		
	Al-wadeeah current deposits	10,290,252,936	11,586,218,407
	Foreign Currency deposits	6,844,763,853	4,976,980,734
	Sundry deposits (note - 11.4)	14,885,901,524	13,579,139,156
		32,020,918,313	30,142,338,297
	ii)Bills payable	,	
	Pay orders issued	2,677,151,515	3,365,418,301
	Pay slips issued	600	600
	Demand draft	6,771,149	21,594,440
		2,683,923,264	3,387,013,341
	iii)Savings bank Deposits/Mudaraba savings deposits	18,574,502,748	18,946,250,257
	in Term Dependent Dependen		
	iv) Term Deposits/Fixed Deposits Fixed deposits/Mudaraba Fixed Deposits (Excluding Bank Deposit)	116,584,148,733	103,858,029,332
	Short term deposits	12,355,984,662	16,122,827,836
	Deposits Under Schemes	11,176,049,588	12,650,783,007
		140,116,182,983	132,631,640,175
	Total	193,395,527,308	185,107,242,070
			· · ·
11.4	Sundry deposits		
	Sundry creditors	2,311,984,360	496,730,078
	Margin Deposit	7,172,870,025	8,583,843,264
	Risk Fund	4,304,336	4,301,783
	Service charge	53,221,762	51,119,357
	Security Money	55,829,002	42,333,963
	SBL Employees Provident Fund	(161,989)	(170,989)
	SBL Employees W. Fund	26,669	1,026,669
	Foreign Remittance Paybale A/c	25,349,837	28,916,332
	Profit payable on deposits	4,442,193,351	3,219,789,882
	VAT, Excise Duty and Income Tax	768,088,718	985,089,686
	Cash Incentive Payable	121,950	115,983,932
	Unclaimed Dividend Payable(note 39)	27,713,990	27,713,990
	Central Fund (RMG Sector)	11,140,627	5,486,499
	Others	13,218,886	16,974,710
		14,885,901,524	13,579,139,156
11.5	Payable on Demand and Time Deposits	14,000,001,024	10,010,100,100
i.	Demand Deposits		
-	Current / Al-wadeeah current Deposits	10,290,252,936	11,586,218,407
	Savings Deposits/Mudaraba Savings deposits (10%)	1,857,450,275	1,894,625,026
	Foreign Currency Deposits (non profit bearing)	6,844,763,853	4,976,980,734
	Sundry deposits	14,885,901,524	13,579,139,156
	Bills payable	2,683,923,264	3,387,013,341
		36,562,291,852	35,423,976,664
ii.	Time Deposits		17 051 055 55
	Savings deposits/Mudaraba savings deposits (90%)	16,717,052,473	17,051,625,231
	Fixed deposits/Mudaraba Term Deposits	120,597,500,102	111,179,265,058
	Short term deposits/Mudaraba short term deposits	12,355,984,662	16,122,827,836
	Deposits under schemes	11,176,049,588	12,650,783,007
	Foreign currency deposits (profit bearing)	-	-
		160,846,586,825	157,004,501,132
		<u> </u>	192,428,477,796
11(a)	Consolidated deposits and other deposits		
	Current deposits and other deposits	·····	
	Standard Bank PLC. (note-11.3)	32,023,534,956	30,146,364,075

Standard Bank PLC. (note-11.3) Standard Exchange Co.(UK) Ltd.

30,146,364,075

	Amount in	Taka
	30.09.2024	31.12.2023
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	2,704,710	3,801,250
Standard Bank Securities Ltd.	32,026,239,666	- 30,150,165,325
		00,100,100,020
<b>Bills payable</b> Standard Bank PLC. (note-11.3)	2,683,923,264	3,387,013,341
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	2,683,923,264	3,387,013,341
Savings bank/Mudaraba savings deposits		
Standard Bank PLC. (note-11.3)	18,574,502,748	18,946,250,257
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.		-
Standard Bank Securities Ltd.	-	-
	18,574,502,748	18,946,250,257
Short Term Deposits		
Standard Bank PLC. (note-11.3)	12,366,719,388	18,390,037,784
Standard Exchange Co.(UK) Ltd.		-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd. Standard Bank Securities Ltd.		-
	12,366,719,388	18,390,037,784
Term/Fixed deposits		
Standard Bank PLC. (note-11.3)	120,584,148,733	108,908,029,332
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.		-
Standard Bank Securities Ltd.	_	-
	120,584,148,733	108,908,029,332
Deposits under schemes		
Standard Bank PLC. (note-11.3)	11,176,049,588	12,650,783,007
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd. SBL Capital Mgt. Ltd.		-
Standard Bank Securities Ltd.		-
	11,176,049,588	12,650,783,007
	197,411,583,387	192,432,279,046
OTHER LIABILITIES	-	-
Provision for Taxation (note-12.1)	14,597,998,004	13,712,260,059
Deferred Tax (note-12.1(i)	-	-
Accrued Expenses	387,090,100	203,670,402
	-	-
General Provision for Unclassified Investmer General Provision for SMA ( <b>note-12.2</b> )	(note <b>12 2</b> )	E 267 0E6 764
General Provision for SMA (note-12.2)	(note-12.2) 5,839,900,000	5,307,930,704
General Provision for SMA (note-12.2) Specific provision for Classified Investments	2.7) 300,952,038	256,640,913
General Provision for SMA (note-12.2) Specific provision for Classified Investments Provision for classified others Assets (note-1 Provision for decrease in value of investment Provision for Off-Balance Sheet Items (note-	2.7)     300,952,038       is (note-12.8)     4,775,231       12.4)     -	256,640,913 4,775,231
General Provision for SMA (note-12.2) Specific provision for Classified Investments Provision for classified others Assets (note-1 Provision for decrease in value of investment Provision for Off-Balance Sheet Items (note- Profit Suspense Account (note-12.5)	2.7) 300,952,038 ss (note-12.8) 4,775,231 12.4) - 4,918,173,493	256,640,913 4,775,231 - 3,312,161,571
General Provision for SMA (note-12.2) Specific provision for Classified Investments Provision for classified others Assets (note-1 Provision for decrease in value of investment Provision for Off-Balance Sheet Items (note- Profit Suspense Account (note-12.5) Zakat Fund	2.7) 300,952,038 s (note-12.8) 4,775,231 12.4) - 4,918,173,493 31,527,341	256,640,913 4,775,231 - 3,312,161,571 31,527,341
General Provision for SMA (note-12.2) Specific provision for Classified Investments Provision for classified others Assets (note-1 Provision for decrease in value of investment Provision for Off-Balance Sheet Items (note- Profit Suspense Account (note-12.5) Zakat Fund Provision for Nostro A/c	2.7) 300,952,038 s (note-12.8) 4,775,231 12.4) - 4,918,173,493 31,527,341 42,575	256,640,913 4,775,231 - 3,312,161,571 31,527,341 42,575
General Provision for SMA (note-12.2) Specific provision for Classified Investments Provision for classified others Assets (note-1 Provision for decrease in value of investment Provision for Off-Balance Sheet Items (note- Profit Suspense Account (note-12.5) Zakat Fund	2.7) 300,952,038 s (note-12.8) 4,775,231 12.4) - 4,918,173,493 31,527,341 42,575 111,872,444	256,640,913 4,775,231 - 3,312,161,577 31,527,347 42,575 111,872,444
General Provision for SMA (note-12.2) Specific provision for Classified Investments Provision for classified others Assets (note-1 Provision for decrease in value of investment Provision for Off-Balance Sheet Items (note- Profit Suspense Account (note-12.5) Zakat Fund Provision for Nostro A/c Provision for Bonus (note-12.6)	2.7) 300,952,038 s (note-12.8) 4,775,231 12.4) - 4,918,173,493 31,527,341 42,575	256,640,913 4,775,231 - 3,312,161,577 31,527,347 42,575 111,872,444
General Provision for SMA (note-12.2) Specific provision for Classified Investments Provision for classified others Assets (note-1 Provision for decrease in value of investment Provision for Off-Balance Sheet Items (note- Profit Suspense Account (note-12.5) Zakat Fund Provision for Nostro A/c Provision for Bonus (note-12.6) Provision for LFC Provision For Depreciation Provision for Start up Fund (note-12.14)	2.7) 300,952,038 s (note-12.8) 4,775,231 12.4) 4,918,173,493 31,527,341 42,575 111,872,444 (6,060,617) 119,868,158 41,291,302	256,640,913 4,775,231 - 3,312,161,571 31,527,341 42,575 111,872,444 333,250 - 41,291,302
General Provision for SMA (note-12.2) Specific provision for Classified Investments Provision for classified others Assets (note-1 Provision for decrease in value of investment Provision for Off-Balance Sheet Items (note- Profit Suspense Account (note-12.5) Zakat Fund Provision for Nostro A/c Provision for Bonus (note-12.6) Provision for LFC Provision for Start up Fund (note-12.14) Special General Provision-COVID-19	2.7) 300,952,038 s (note-12.8) 4,775,231 12.4) 4,918,173,493 31,527,341 42,575 111,872,444 (6,060,617) 119,868,158 41,291,302 (note-12.3) 485,919,537	256,640,913 4,775,231 - 3,312,161,571 31,527,341 42,575 111,872,444 333,250 - 41,291,302
General Provision for SMA (note-12.2) Specific provision for Classified Investments Provision for classified others Assets (note-1 Provision for decrease in value of investment Provision for Off-Balance Sheet Items (note- Profit Suspense Account (note-12.5) Zakat Fund Provision for Nostro A/c Provision for Bonus (note-12.6) Provision for LFC Provision for Start up Fund (note-12.14) Special General Provision-COVID-19 Provision For Festival Bonus	2.7) 300,952,038 s (note-12.8) 4,775,231 12.4) 4,918,173,493 31,527,341 42,575 111,872,444 (6,060,617) 119,868,158 41,291,302 (note-12.3) 485,919,537 (56,027,473)	256,640,913 4,775,231 3,312,161,57 31,527,34 42,575 111,872,444 333,250 - 41,291,302
General Provision for SMA (note-12.2) Specific provision for Classified Investments Provision for classified others Assets (note-1 Provision for decrease in value of investment Provision for Off-Balance Sheet Items (note- Profit Suspense Account (note-12.5) Zakat Fund Provision for Nostro A/c Provision for Bonus (note-12.6) Provision for LFC Provision for Start up Fund (note-12.14) Special General Provision-COVID-19 Provision For Deposit Insurance Premium	2.7) 300,952,038 s (note-12.8) 4,775,231 12.4) 4,918,173,493 31,527,341 42,575 111,872,444 (6,060,617) 119,868,158 41,291,302 (note-12.3) 485,919,537 (56,027,473) 38,421,952	256,640,913 4,775,23 3,312,161,57 31,527,34 42,57 111,872,44 333,250 - 41,291,300 485,919,53
General Provision for SMA (note-12.2) Specific provision for Classified Investments Provision for classified others Assets (note-1 Provision for decrease in value of investment Provision for Off-Balance Sheet Items (note- Profit Suspense Account (note-12.5) Zakat Fund Provision for Nostro A/c Provision for Bonus (note-12.6) Provision for LFC Provision for Start up Fund (note-12.14) Special General Provision-COVID-19 Provision For Deposit Insurance Premium Provision for Green Banking (note-12.13)	2.7) 300,952,038 s (note-12.8) 4,775,231 12.4) 4,918,173,493 31,527,341 42,575 111,872,444 (6,060,617) 119,868,158 41,291,302 (note-12.3) 485,919,537 (56,027,473) 38,421,952 30,500,000	256,640,913 4,775,23 - 3,312,161,57 31,527,34 42,575 111,872,444 333,250 - 41,291,302 485,919,537 - 20,500,000
General Provision for SMA (note-12.2) Specific provision for Classified Investments Provision for classified others Assets (note-1 Provision for decrease in value of investment Provision for Off-Balance Sheet Items (note- 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 LFC Provision for Start up Fund (note-12.14) Special General Provision-COVID-19 Provision For Deposit Insurance Premium Provision for Green Banking (note-12.13) Dividend Settlement A/C	2.7) 300,952,038 s (note-12.8) 4,775,231 12.4) 4,918,173,493 31,527,341 42,575 111,872,444 (6,060,617) 119,868,158 41,291,302 (note-12.3) 485,919,537 (56,027,473) 38,421,952 30,500,000 25,830	256,640,913 4,775,234 3,312,161,574 42,575 111,872,444 333,250 - 41,291,302 485,919,537 - 20,500,000 25,830
General Provision for SMA (note-12.2) Specific provision for Classified Investments Provision for classified others Assets (note-1 Provision for Off-Balance Sheet Items (note- Profit Suspense Account (note-12.5) Zakat Fund Provision for Nostro A/c Provision for Bonus (note-12.6) Provision for Depreciation Provision for Start up Fund (note-12.14) Special General Provision-COVID-19 Provision For Deposit Insurance Premium Provision for Green Banking (note-12.13) Dividend Settlement A/C	2.7) 300,952,038 s (note-12.8) 4,775,231 12.4) 4,918,173,493 31,527,341 42,575 111,872,444 (6,060,617) 119,868,158 41,291,302 (note-12.3) 485,919,537 (56,027,473) 38,421,952 30,500,000	256,640,913 4,775,231 - 3,312,161,571 31,527,341 42,575 111,872,444 333,250 - 41,291,302 485,919,537 - 20,500,000 25,830 8,738,004
General Provision for SMA (note-12.2) Specific provision for Classified Investments Provision for classified others Assets (note-1 Provision for Off-Balance Sheet Items (note- Profit Suspense Account (note-12.5) Zakat Fund Provision for Nostro A/c Provision for Bonus (note-12.6) Provision for Depreciation Provision for Start up Fund (note-12.14) Special General Provision-COVID-19 Provision For Deposit Insurance Premium Provision for Green Banking (note-12.13) Dividend Settlement A/C Provision for Incentive of good borrower	2.7) 300,952,038 s (note-12.8) 4,775,231 12.4) 4,918,173,493 31,527,341 42,575 1111,872,444 (6,060,617) 119,868,158 41,291,302 (note-12.3) 485,919,537 (56,027,473) 38,421,952 30,500,000 25,830 (note-12.12) 8,738,004	5,367,956,764 256,640,913 4,775,231 - 3,312,161,571 31,527,341 42,575 111,872,444 333,250 - 41,291,302 485,919,537 - 20,500,000 25,830 8,738,004 777,907 984,494,696
General Provision for SMA (note-12.2) Specific provision for Classified Investments Provision for classified others Assets (note-1 Provision for Off-Balance Sheet Items (note- 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 LFC Provision For Depreciation Provision For Depreciation Provision For Start up Fund (note-12.14) Special General Provision-COVID-19 Provision For Deposit Insurance Premium Provision for Green Banking (note-12.13) Dividend Settlement A/C Provision for Incentive of good borrower Commission Payable Account	2.7) 300,952,038 s (note-12.8) 4,775,231 12.4) 4,918,173,493 31,527,341 42,575 1111,872,444 (6,060,617) 119,868,158 41,291,302 (note-12.3) 485,919,537 (56,027,473) 38,421,952 30,500,000 25,830 (note-12.12) 8,738,004 989,377	256,640,913 4,775,231 - 3,312,161,571 31,527,341 42,575 111,872,444 333,250 - 41,291,302 485,919,537 - 20,500,000 25,830 8,738,004 777,907

		Amount in Taka	
		30.09.2024	31.12.2023
	Exchange House	(371,249,142)	(130,326,570)
	MFS Settlement Account	69,261	69,261
	Npsb Settlement A/C	-	-
	Visa Credit Crd Nostro Ac(Payable To Id)		-
	Islamic Settlement Account	(292,314)	370,547
	Branch adjustments accounts	-	50,835,978
	Swift Charge Payable A/C	32,141,107	18,442,357
	Residual Amt. For Cust. Repay. (Mig)	11,721,028	11,721,028
	Profit Reimbursement A/C Swc-I & S-Cc	(2,504,253)	30,783,308
	Written-Off Investments Recovery A/C	35,291,715	-
	Non Shariah Income	8,492,397	8,492,397
	Compensation Suspense Account	-	13,290,897
	Leased Liabilities as per IFRS-16	84,673,307	84,673,307
	Bank To Bank Rtgs Fc Settlement (Usd)	(33,786,983)	80,820,363
	Unclaimed Deposit Payable	-	-
	Supervision Charge Receivable	30,709,521	67,537,199
	Foreign Currency translation gains (note-12.10)	82,359,791	61,650,841
	Total	27,984,749,118	24,890,368,088
2.1	Provision for Current Taxation		
	Opening Balance	13,712,260,059	12,842,731,471
		005 700 070	000 500 50

Closing Balance	14,597,998,004	13,712,260,059
Adjustment during the period	1,869	-
	14,597,996,135	13,712,260,059
Addition during the period	885,736,076	869,528,588
	13,712,200,033	12,042,731,471

Provision for taxation has been made on accounting profit considering taxable allowances/disallowances as per Income Tax Ordinance 1984. Provision for current tax made during the year

Estimated provision required as at 31 December, (i)	885,736,076	869,528,588
Investments written off Benefits		
Less: Tax adjustement	(1,539,781)	(3,142,595)
Add: Settlement/ Adjustment for the period	-	-
Tax on Salary Perquisite	7,000,000	20,000,000
Add: Excess profit tax		
Capital Gain on Govt. securities (5%)	-	-
Capital Gain on sale of Fixed Assets (15%)	36,218.00	-
Capital Gain on Share @ 10%	-	136,704
Add: Income tax @ 20% on dividend income	-	22,068,505
Income tax @ 37.50% on taxable profit (A)	877,160,077	824,180,784
Provision for current tax made during the year		

-

Computation of taxable profit		
Profit before tax	2,348,260,180	2,301,353,931
Less: Dividend income	-	110,342,527
Less: Capital Gain on share	-	1,367,037
Less: Capital Gain on sale of Fixed Assets	241,450	-
Less: Capital Gain on Govt. securities	-	-
Profit before tax (excluding dividend income and capital gain)	2,348,018,730	2,189,644,367
Add : Inadmissible expenditure	(8,925,191)	8,171,057
Less : Further allowable expenditure		-
Estimated taxable profit for the year (A)	2,339,093,539	2,197,815,424

	907,883,250	909,261,503
Standard Bank Securities Ltd.	8,782,628	15,517,276
SBL Capital Mgt. Ltd.	13,364,546	24,215,639
Standard Express(USA) Ltd.	-	-
Standard Exchange Co.(UK) Ltd.	-	-
Standard Bank PLC. (note-11.3)	885,736,076	869,528,588

12.1(a)	Consolidated Provision for Taxation		
	Standard Bank PLC. (note-12)	14,597,998,004	13,712,260,059
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	438,238,099	424,873,553
	Opening Balance		
	Addition during the period		
	Adjustment during the period		
	Closing Balance		
	Standard Bank Securities Ltd. 23	108,868,937	100,086,309

			Amount in Taka	
			30.09.2024	31.12.2023
	Opening Balance			
	Addition during the period Adjustment during the period			
	Closing Balance		15,145,105,040	14,237,219,921
	Slooning Dalahoe			,=0:,=10,0=1
12.1(i)	Deferred Tax :			
	Opening Balance		-	-
	Additional provision made during the period		-	-
			-	-
	Adjustment during the period		<u> </u>	-
	Closing Balance		<u> </u>	-
40.0	Draviaian far Investmente			
12.2	<ul> <li>Provision for Investments</li> <li>i) The movement in general provision f</li> </ul>	for unclassified Investments:		
	Provision held at the beginning of the ye		-	-
	Additional provision made for the period	t	-	-
	Amount Transfer to specific provision a			
	letter of DOS (CAMS) 1157/ 41(Divider	nd)/2022-2063 dated	-	-
	18.04.2022			
	*Provision held at the end of the per	iod		-
	ii) The movement in general provision of	on Special Mention Account (SMA) Investments:		
	Provision held at the beginning of the ye		-	-
	Amount transferred to provision for bad		-	-
	Additional provision made for the period		-	-
	Amount Transfer to specific provision a			
	letter of DOS (CAMS) 1157/ 41(Divider 18.04.2022	10)/2022-2003 daled	-	-
	*Provision held at the end of the per	iod	-	-
	Provision held at the end of the per			
	iii) The movement in specific provision	for bad and doubtful Investments:		
	Provision held at the beginning of the P	eriod	5,367,956,764	4,912,107,190
	Amount adjusted during the Period		-	-
	Amount written off during the Period		561,920,538	-
	Amount Transfer from General provisio			055 007 700
	others as per BB as per approval letter 41(Dividend)/2022-2063 dated 18.04.20		-	255,627,739
	Amount Transfer from provision for unfo		_	_
	Amount Transfer from general provision			
	letter of DOS (CAMS) 1157/ 41(Divider		-	-
	18.04.2022			
	Amount recovered from written off durir	ng the Period	-	-
	Amount of provision for the Period		1,033,863,774	200,221,835
	Provision held at the end of the period	od	5,839,900,000	5,367,956,764
		Total	5,839,900,000	E 267 056 764
			5,639,900,000	5,367,956,764
12.3	The movement in Special General Provision	on-COVID-19:		
	Provision held at the beginning of the Period		485,919,537	540,869,890
	Amount Transfer from Compensation Susper	nse Account		
	Amount adjusted during the Period		-	54,950,353
	Additional provision for the period		-	
	Provision held at the end of the period		485,919,537	485,919,537
12.4	The movement in General provision for O	ff Balance Sheet Items:		
	Provision held at the beginning of the Period		-	
	Additional provision for the period Amount Transfer to specific provision as per	PP, as her entrovel	-	
	letter of DOS (CAMS) 1157/ 41(Dividend)/20		-	
	18.04.2022			
	Provision held at the end of the period		-	•
12.5	Profit Suspense Account			
	Balance at the beginning of the Period		3,312,161,571	2,618,193,009
	Amount transferred to "Profit Suspense A/c"	during the period +	1,606,011,922	693,968,562
	Amount recovered in "Profit Suspense A/c"		-	-
	Amount written off during the Period	(-)	-	
		24		

		Amount in Taka		
		30.09.2024	31.12.2023	
	Balance at the end of the period	4,918,173,493	3,312,161,571	
12.6	Provision for Bonus			
	Balance at the beginning of the period	111,872,444	6,872,444	
	Add: Additional provision for the period	-	105,000,000	
	Less: Disbursement during the period	-	-	
		111,872,444	111,872,444	
12.7	Provision for other Assets			
a)	Provision against protested bill Balance at the beginning of the period	28,737,128	28,737,128	
	Add: Addition during the period			
		28,737,128	28,737,128	
b)	Provision against suspense	10,069,452	10,069,452	
	Balance at the beginning of the period Less: Amount written off during the Period	-	-	
	Add: Addition during the period		-	
		10,069,452	10,069,452	
C	) Provision against Profit Waiver	217 824 222	197 744 710	
	Balance at the beginning of the period Add: Addition during the period	217,834,333 44,311,125	187,744,710 30,089,623	
	Less: Waived during the Period	-	-	
	Less: Adustment of excess provision	-	-	
		262,145,458	217,834,333	
	Total Provision for other Assets	300,952,038	256,640,913	
12.7(a)	Consolidated Provision for Other Assets		200,040,010	
( )	Standard Bank PLC. (note-12.7)	300,952,038	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	
		301,441,102	257,129,977	
12.8	Provision for decrease in value of Investments		· · ·	
	Balance at the beginning of the Period	4,775,231	4,775,231	
	Less: adjustment during the period	-	-	
	Add: Addition during the period	<u> </u>	-	
		4,775,231	4,775,231	
12.8(a)	Consolidated Provision for decrease in value of Investments Standard Bank PLC. (note-12.8)	4,775,231	4,775,231	
	Standard Early FLC. (1002-12.0) Standard Exchange Co.(UK) Ltd.	-	4,775,251	
	Standard Express(USA) Ltd.		-	
	SBL Capital Mgt. Ltd.	465,104,994	465,104,994	
	Add: Addition during the period	2,694,670	-	
	Standard Bank Securities Ltd. Add: Addition during the period	<b>83,942,184</b> 8,717,000	<b>83,276,382</b> 665,802	
	Add. Addition during the period	565,234,079	553,822,409	
			, ,	
12.9	Provision for impairment of client margin Investments Balance at the beginning of the period			
	Less: adjustment during the period		-	
	Add: Addition during the period	-	-	
			-	
10.0(-)				
12.9(a)	Consolidated Provision for impairment of client margin Investments Standard Bank PLC. (note-12.9)			
	Standard Exchange Co.(UK) Ltd.	-	-	
	Standard Express(USA) Ltd.	-	-	
	SBL Capital Mgt. Ltd.	428,102,078	407,249,939	
	Add: Addition during the period	15,195,781	20,852,139	
	Standard Bank Securities Ltd. Add: Addition during the period	<b>19,141,036</b> 11,297,000	<b>18,724,513</b> 416,523	
	Add. Addition during the period	473,735,895	447,243,114	
12.10	Foreign Currency translation gains/loss against investment	42 04 4 404	7 020 044	
	Standard Exchange Co.(UK) Ltd. Beginning of the Period	<b>13,914,191</b> 7,930,241	<b>7,930,241</b> 2,554,001	
	Addition during the period	-	2,004,001	
	Adjustmentduring the period	(5,983,950)	(5,376,240)	

Balance at the beginning of the Period       8,738,004       8,738,004         Less: Disbursement during the period       8,738,004       8,738,004         12.12       Provision for Green Banking       20,500,000       20,500,000         Add: Additional provision for the Period       0       0       0         Add: Additional provision for the Period       0       0       0       0         12.13       Provision for Start-up Fund       20,500,000       20,500,000       20,500,000         12.13       Provision for Start-up Fund       41,291,302       27,684,123       13,607,779       1, 0			Amount in 1	<b>Taka</b>
Beginning of the Period         \$3,720,600         \$40,545,600           Addition during the period         \$1,175,000         \$13,175,000         \$13,175,000           Addition during the period         \$2,359,791         \$61,650,841           Less: Forcign Currency translation loss         \$2,359,791         \$61,650,841           Standard Exchange Co.(UK) Ltd.         \$1,175,000         \$1,175,000           Standard Exchange Co.(UK) Ltd.         \$1,175,000         \$1,175,000           Standard Exchange Co.(UK) Ltd.         \$1,800,400         \$1,800,400           Standard Exchange Co.(UK) Ltd.         \$1,800,400         \$1,800,400           Add. Additional provision for the Period         \$1,800,400         \$1,800,400           Add. Additional provision for the Period         \$1,800,400         \$1,800,400           Add. Additional provision for the Period         \$1,900,000         \$1,900,000           Add. Additional provision for the Period         \$1,900,000         \$1,900,000           Add. Additional provision for the Period         \$1,21,200,200,000         \$1,2500,000           Add. Additional provision for the Period         \$1,21,302         \$1,21,200,100         \$1,21,200,100           Less: Adjustment during the period         \$1,21,200,200,000         \$2,500,000         \$2,500,000           Less: Adjus			30.09.2024	31.12.2023
Addition during the period Adjustmentaturing the period 14.725,000 13.175,000 14.725,000 13.175,000 14.725,000 14.725,000 13.175,000 14.725,000 13.175,000 14.725,000 13.175,000 14.725,000 13.175,000 14.725,000 13.175,000 14.725,000,000 14.725,000 14.7		Standard Express(USA) Ltd.	68,445,600	53,720,600
Adjustmentduring the period Total Foreign Currency translation toss Beginning of the Period Additional provision for Incentive of good borrower Balance at the beginning of the Period Add: Additional provision for the Period Add: Addit		Beginning of the Period	53,720,600	40,545,600
Total Foreign Currency translation gains       32,359,791       61,650,841         Less: Foreign Currency translation loss       9       1       1         Beginning of the Period       1       1       1       1         Addition during the period       1       <		÷ .	14,725,000	13,175,000
Less: Foreign Currency translation loss Beginning of the Period Addition during the period Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. Balance at the beginning of the Period Add: Additional provision for the Period Less: Disbursement during the period Add: Additional provision for the Period Less: Adjustment during the period Consolidated other liabilities Standard Exchange Co.(UK) Ltd. Standard Exc			-	-
Beginning of the Period <ul> <li>Addition during the period</li> <li>Standard Exchange Co.(UK) Ltd.</li> <li>Standard Exchange Co.(UK)</li></ul>			82,359,791	61,650,841
Addition during the period Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd. Standard Express(USA) Ltd. 22.359,791 61.650,841 21.11 Provision for Incentive of good borrower Balance at the beginning of the Period Add: Additional provision for the Period Less: Adjustment during the period Balance at the beginning of the Period Add: Additional provision for the Itabilities Standard Express(USA) Ltd. Standard Expres			· · · · · · · · · · · · · · · · · · ·	
Standard Express(USA) Ltd.       -			-	-
Standard Express(USA) Ltd.			-	-
Balance at the beginning of the Period Add: Additional provision for the Period Less: Disbursement during the period         8,738,004 .         8,738,004 .           12.12         Provision for Green Banking Balance at the beginning of the Period Add: Additional provision for the Period		- · · · ·	-	-
12.11       Provision for Incentive of good borrower         Balance at the beginning of the Period       8,738,004         Add: Additional provision for the Period       8,738,004         Less: Disbursement during the period       8,738,004         Add: Additional provision for Green Banking       20,500,000         Balance at the beginning of the Period       20,500,000         Add: Additional provision for the Period       -         Less: Adjustment during the period       -         Less: Adjustment during the period       -         Ilago       -         Add: Additional provision for the Period       -         Add: Additional provision for the Period       -         Less: Adjustment during the period       -         Ila		Standard Express(USA) Ltd.	82 350 701	61 650 8/1
Balance at the beginning of the Period       8,738,004       8,738,004         Less: Disbursement during the period       8,738,004       8,738,004         12.12       Provision for Green Banking       20,500,000       20,500,000         Add: Additional provision for the Period       0       0       0         Add: Additional provision for the Period       0       0       0       0         12.13       Provision for Start-up Fund       20,500,000       20,500,000       20,500,000         12.13       Provision for Start-up Fund       41,291,302       27,684,123       13,607,179         12.14       Provision for Unforseen Losses       41,291,302       41,291,302       41,291,302         12.14       Provision for Unforseen Losses       -       -       -         Balance at the beginning of the Period       -       -       -       -         Add: Additional provision for the Period       - </th <th></th> <th></th> <th>02,339,791</th> <th>01,050,841</th>			02,339,791	01,050,841
Add: Additional provision for the Period       -         Less: Disbursement during the period       8,738,004         12.12       Provision for Green Banking         Balance at the beginning of the Period       20,500,000         Add: Additional provision for the Period       -         Less: Adjustment during the period       20,500,000         12.13       Provision for Start-up Fund         Balance at the beginning of the Period       41,291,302         Add: Additional provision for the Period       -         Less: Adjustment during the period       -         Add: Additional provision for the Period       -         Add: Additional provision for the Period       -         Less: Adjustment during the period       -         Less: Adjustment during the period       -         Image: Adjustment during the period       -         Less: Adjustment during the period       -         Image: Adjustment during the period       -         Image: Adjustment during the period       -         Image: Adjustment during th	12.11	Provision for Incentive of good borrower		
Less: Disbursement during the period       8,738,004       8,738,004         12.12       Provision for Green Banking       20,500,000       20,500,000         Add: Additional provision for the Period       20,500,000       -       -         Less: Adjustment during the period       20,500,000       -       -       -         12.13       Provision for Start-up Fund       20,500,000       20,500,000       20,500,000       20,500,000         12.13       Provision for Start-up Fund       41,291,302       27,684,123       13,607,179         Less: Adjustment during the period       41,291,302       41,291,302       41,291,302         12.14       Provision for Unforseen Losses       -       -       -       -         Balance at the beginning of the Period       -		Balance at the beginning of the Period	8,738,004	8,738,004
8,738,004       8,738,004         8,738,004       8,738,004         8,738,004       8,738,004         Balance at the beginning of the Period       20,500,000         Less: Adjustment during the period       20,500,000         12.13       Provision for Start-up Fund         Balance at the beginning of the Period       41,291,302         Add: Additional provision for the Period       -         Add: Additional provision for the Period       -         Add: Additional provision for the Period       -         Less: Adjustment during the period       -         12.14       Provision for Unforseen Losses         Balance at the beginning of the Period       -         Add: Additional provision for the Period       -         Less: Adjustment during the period       -         12.14       Provision for Unforseen Losses         Balance at the beginning of the Period       -         Less: Adjustment during the period       -         12.20       Consolidated other liabilities         Standard Bank PLC, (note-12)       27,984,749,118         Standard Express(USA) Ltd.       31,040,079         Standard Bank Securities Ltd.       21,127,604         31,073,337,803       27,747,445,044		Add: Additional provision for the Period	-	-
12.12       Provision for Green Banking         Balance at the beginning of the Period       20,500,000         Add: Additional provision for the Period       20,500,000         Less: Adjustment during the period       20,500,000         Balance at the beginning of the Period       20,500,000         Add: Additional provision for Start-up Fund       41,291,302         Balance at the beginning of the Period       41,291,302         Add: Additional provision for the Period       -         Less: Adjustment during the period       -         Add: Additional provision for Unforseen Losses       -         Balance at the beginning of the Period       -         Add: Additional provision for the Period       -         Less: Adjustment during the period       -         Add: Additional provision for the Period       -         Less: Adjustment during the period       -         Less: Adjustment during the period       -         Less: Adjustment during the period       -         Standard Bank PLC. (note-12)       27,984,749,118         Standard Express(USA) Ltd.       27,984,749,118         Standard Express(USA) Ltd.       31,406,718         Standard Bank Securities Ltd.       27,794,715,041         28,7637,185       31,073,337,803		Less: Disbursement during the period		
Balance at the beginning of the Period         20,500,000         .			8,738,004	8,738,004
Add: Additional provision for the Period       1         Less: Adjustment during the period       20,500,000         12.13       Provision for Start-up Fund         Balance at the beginning of the Period       41,291,302         Add: Additional provision for the Period       13,607,179         Less: Adjustment during the period       41,291,302         12.14       Provision for Unforseen Losses         Balance at the beginning of the Period       -         Add: Additional provision for the Period       -         Add: Additional provision for the Period       -         Add: Additional provision for the Period       -         Less: Adjustment during the period       -         Standard Bank PLC. (note-12)       27,984,749,118         Standard Express(USA) Ltd.       31,406,718         Standard Bank Securities Ltd.       -         31,073,337,803       27,747,415,044	12.12	Provision for Green Banking		
Add: Additional provision for the Period       1         Less: Adjustment during the period       20,500,000         12.13       Provision for Start-up Fund         Balance at the beginning of the Period       41,291,302         Add: Additional provision for the Period       13,607,179         Less: Adjustment during the period       41,291,302         12.14       Provision for Unforseen Losses         Balance at the beginning of the Period       -         Add: Additional provision for the Period       -         Add: Additional provision for the Period       -         Add: Additional provision for the Period       -         Less: Adjustment during the period       -         Standard Bank PLC. (note-12)       27,984,749,118         Standard Express(USA) Ltd.       31,406,718         Standard Bank Securities Ltd.       -         31,073,337,803       27,747,415,044		Balance at the beginning of the Period	20 500 000	20 500 000
Less: Adjustment during the period       20,500,000       20,500,000         12.13       Provision for Start-up Fund       41,291,302       27,684,123         Add: Additional provision for the Period       41,291,302       13,607,179         Less: Adjustment during the period       41,291,302       41,291,302         12.14       Provision for Unforseen Losses       41,291,302       41,291,302         12.14       Provision for Unforseen Losses       20,172,604       -         Balance at the beginning of the Period       -       -       -         Add: Additional provision for the Period       -       -       -         Less: Adjustment during the period       -       20,172,604       -         Less: Adjustment during the period       -       20,172,604       -         12(a)       Consolidated other liabilities       -       -       -         Standard Bank PLC. (note-12)       27,984,749,118       24,890,368,088       5,848,027         Standard Express(USA) Ltd.       31,406,718       5,848,027       412,185,703         Standard Bank Securities Ltd.       37,210,157       27,747,415,044       27,747,415,044		0 0		_0,000,000
20,500,000       20,500,000         12.13       Provision for Start-up Fund       41,291,302         Add: Additional provision for the Period       -       -         Add: Additional provision for Unforseen Losses       41,291,302       41,291,302         12.14       Provision for Unforseen Losses       -       -         Balance at the beginning of the Period       -       -       -         Add: Additional provision for the Period       -       -       -         Add: Additional provision for the Period       -       -       -         Less: Adjustment during the period       -       -       -       -         12(a)       Consolidated other liabilities       -       -       -       -         Standard Exchange Co. (UK) Ltd.       Standard Exchange Co. (UK) Ltd.       5.848,027       41,219,301,731       2,4890,368,088       5.848,027         Standard Express(USA) Ltd.       31,040,079       2,151,376,041       -		•	_	-
Balance at the beginning of the Period       41,291,302       27,684,123         Add: Additional provision for the Period       -       13,607,179         Less: Adjustment during the period       41,291,302       41,291,302         12.14       Provision for Unforseen Losses       -       -         Balance at the beginning of the Period       -       -       -         Add: Additional provision for the Period       -       -       -         Add: Additional provision for the Period       -       -       -         Add: Additional provision for the Period       -       -       -         Less: Adjustment during the period       -       -       -       -         12(a)       Consolidated other liabilities       -       -       -       -         Standard Bank PLC. (note-12)       Standard Express(USA) Ltd.       318,040,079       412,185,703       2,419,931,731       2,4890,368,088       5,848,027         Standard Express(USA) Ltd.       337,210,157       2,151,376,041       287,637,185       2,151,376,041         Standard Bank Securities Ltd.       31,073,337,803       27,747,415,044       287,637,185       27,747,415,044			20,500,000	20,500,000
Add: Additional provision for the Period       13,607,179         Less: Adjustment during the period       41,291,302         41,291,302       41,291,302         12.14       Provision for Unforseen Losses         Balance at the beginning of the Period       -         Add: Additional provision for the Period       -         Add: Additional provision for the Period       -         Less: Adjustment during the period       -         Less: Adjustment during the period       -         12(a)       Consolidated other liabilities         Standard Bank PLC. (note-12)       27,984,749,118         Standard Express(USA) Ltd.       24,890,368,088         Standard Express(USA) Ltd.       318,040,079         Standard Bank Securities Ltd.       21,61,376,041         31,073,337,803       27,747,415,044	12.13	Provision for Start-up Fund	<u>, , , , , , , , , , , , , , , , , </u>	
Less: Adjustment during the period		Balance at the beginning of the Period	41,291,302	27,684,123
12.14       Provision for Unforseen Losses         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)       27,984,749,118         Standard Exchange Co.(UK) Ltd.       24,890,368,088         Standard Express(USA) Ltd.       318,040,079         SEL Capital Mgt. Ltd.       24,1291,302         Standard Bank Securities Ltd.       31,073,337,803         27,747,415,044       27,747,415,044		Add: Additional provision for the Period	-	13,607,179
12.14       Provision for Unforseen Losses         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)       27,984,749,118         Standard Exchange Co.(UK) Ltd.       318,040,079         Standard Express(USA) Ltd.       318,040,079         Standard Bank Securities Ltd.       27,747,415,044		Less: Adjustment during the period	-	-
Balance at the beginning of the Period       -       20,172,604         Add: Additional provision for the Period       -       20,172,604         Less: Adjustment during the period       -       20,172,604         12(a)       Consolidated other liabilities       -       -         Standard Bank PLC. (note-12)       27,984,749,118       24,890,368,088         Standard Exchange Co.(UK) Ltd.       318,040,079       412,185,703         SBL Capital Mgt. Ltd.       337,210,157       2,151,376,041         Standard Bank Securities Ltd.       31,073,337,803       27,747,415,044			41,291,302	41,291,302
Add: Additional provision for the Period       -       20,172,604         Less: Adjustment during the period       -       20,172,604         -       -       -         12(a)       Consolidated other liabilities       -         Standard Bank PLC. (note-12)       27,984,749,118       24,890,368,088         Standard Exchange Co.(UK) Ltd.       31,406,718       5,848,027         Standard Express(USA) Ltd.       318,040,079       412,185,703         SBL Capital Mgt. Ltd.       337,210,157       287,637,185         31,073,337,803       27,747,415,044	12.14	Provision for Unforseen Losses		
Less: Adjustment during the period		Balance at the beginning of the Period		20,172,604
12(a)       Consolidated other liabilities         Standard Bank PLC. (note-12)       27,984,749,118         Standard Exchange Co. (UK) Ltd.       13,406,718         Standard Express(USA) Ltd.       318,040,079         SBL Capital Mgt. Ltd.       24,19,931,731         Standard Bank Securities Ltd.       337,210,157         287,637,185       27,747,415,044		Add: Additional provision for the Period		-
Standard Bank PLC. (note-12)       27,984,749,118       24,890,368,088         Standard Exchange Co.(UK) Ltd.       13,406,718       5,848,027         Standard Express(USA) Ltd.       318,040,079       412,185,703         SBL Capital Mgt. Ltd.       2,419,931,731       2,151,376,041         Standard Bank Securities Ltd.       337,210,157       287,637,185		Less: Adjustment during the period	-	20,172,604
Standard Bank PLC. (note-12)       27,984,749,118       24,890,368,088         Standard Exchange Co.(UK) Ltd.       13,406,718       5,848,027         Standard Express(USA) Ltd.       318,040,079       412,185,703         SBL Capital Mgt. Ltd.       2,419,931,731       2,151,376,041         Standard Bank Securities Ltd.       337,210,157       287,637,185				-
Standard Bank PLC. (note-12)       27,984,749,118       24,890,368,088         Standard Exchange Co.(UK) Ltd.       13,406,718       5,848,027         Standard Express(USA) Ltd.       318,040,079       412,185,703         SBL Capital Mgt. Ltd.       2,419,931,731       2,151,376,041         Standard Bank Securities Ltd.       337,210,157       287,637,185	12(2)	Consolidated other liabilities		
Standard Exchange Co.(UK) Ltd.       13,406,718       5,848,027         Standard Express(USA) Ltd.       318,040,079       412,185,703         SBL Capital Mgt. Ltd.       2,419,931,731       2,151,376,041         Standard Bank Securities Ltd.       337,210,157       287,637,185         31,073,337,803       27,747,415,044	12(0)		27 984 749 118	24 890 368 088
Standard Express(USA) Ltd.       318,040,079       412,185,703         SBL Capital Mgt. Ltd.       2,419,931,731       2,151,376,041         Standard Bank Securities Ltd.       337,210,157       287,637,185 <b>31,073,337,803 27,747,415,044</b>				
SBL Capital Mgt. Ltd.       2,419,931,731       2,151,376,041         Standard Bank Securities Ltd.       337,210,157       287,637,185 <b>31,073,337,803 27,747,415,044</b>				
Standard Bank Securities Ltd.         337,210,157         287,637,185           31,073,337,803         27,747,415,044				
31,073,337,803 27,747,415,044				
		Sanda a Bunk Coounted Etc.		
13. Share Capital				
	13.	Share Capital		

## 13.

#### Authorized Capital 13.1

150,00,00,000 ordinary shares of Tk.10/- each	15,000,000,000	15,000,000,000
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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
2006	20% Bonus	21,859,200	218,592,000	1,311,552,000

			Amount in Taka	
			30.09.2024	31.12.2023
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	265,518,693	10,886,266,423

#### 13.3 Issued, subscribed and fully Paid up Capital :

66,000,000 ordinary shares of Taka 10/- each issued for cash	660,000,000	660,000,000
957,049,042 ordinary shares of Taka 10/- each issued as bonus shares	9,842,647,080	9,570,490,420
65,577,600 ordinary shares of Taka 10/- each issued as Right shares in	655,776,000	655,776,000
	11,158,423,080	10,886,266,420

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#### 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.

#### 13.8 Composition of Sharesholders' equity

	Solo		
	Paid-up Capital	11,158,423,080	10,886,266,420
	Statutory Reserve	7,231,905,405	6,969,026,124
	General Reserve	-	-
	Revaluation Reserve on Investment	-	-
	Retained earnings	219,625,983	565,910,132
		18,609,954,468	18,421,202,676
	Consolidated		-
	Paid-up Capital	11,158,423,080	10,886,266,420
	Statutory Reserve	7,231,905,405	6,969,026,124
	General Reserve	-	-
	Revaluation Reserve on Investment	-	-
	Retained earnings	299,444,340	572,644,744
	Non-controlling Interest	171,781	169,730
		18,689,944,606	18,428,107,018
		-	-
14	Statutory Reserve		
	Opening balance at the beginning of the Period	6,969,026,124	6,548,799,705
	Addition during the period	262,879,281	420,226,419
	Closing balance at the end of the Period	7,231,905,405	6,969,026,124
14(a)	Consolidated Statutory Reserve		
( )	Opening balance at the beginning of the Period	6,969,026,124	6,548,799,705
	Addition during the period	262,879,281	420,226,419
	Closing balance at the end of the Period	7,231,905,405	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	<u> </u>	-
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	<u> </u>	-
		-	-

15.1(a) Consolidated revaluation gain/loss on investment

		Amount in	[aka
		30.09.2024	31.12.2023
	Standard Bank PLC.		-
	Standard Exchange Co.(UK) Ltd.	_	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		<u> </u>	-
16.	Retained earnings/movement of profit and loss account		
	Balance on 1 January	565,910,132	539,963,203
	Add: Net Profit after tax for the Period	460,908,453	1,360,717,907
	Add: Transfer from SCML	-	-
	Add: Transfer from SBSL	-	-
	Less: Transfer to statutory Reserve	(262,879,281)	(420,226,419)
	Less: Coupon Payable to Mudaraba Peretual Bond		(369,900,000)
	Less: Provision for Start-up Fund	-	(13,607,179)
	Less: Cash/Stock dividend Balance at	(544,313,321) <b>219,625,983</b>	(531,037,380) <b>565,910,132</b>
	Dalance at	219,023,983	505,910,152
16(a)	Consolidated retained earnings/movement of profit and loss account		
	Balance on 1 January	572,644,744	532,723,901
	Add: Net Profit after tax for the Period	535,503,689	1,381,071,755
	Less: Transfer to statutory Reserve	(262,879,281)	(420,226,419)
	Add/Less: Foreign Currency translation Gain/ loss	(1,509,440)	(6,374,753)
	Less: Non-controlling Interest	(2,051)	(5,181)
	Less: Coupon Payable to Mudaraba Peretual Bond	-	(369,900,000)
	Less: Provision for Start-up Fund	-	(13,607,179)
	Less: Cash/Stock dividend	(544,313,321)	(531,037,380)
	Balance at	299,444,340	572,644,744
6.1(b)	Non-controlling Interest		
. ,	SBL Capital Mgt. Ltd.		
	Balance on 1 January	76,453	74,600
	Add: Addition during the period	1,089	1,853
	Sub Total	77,542	76,453
	Standard Bank Securities Ltd.		
	Balance on 1 January	93,277	89,949
	Add: Addition during the period	962	3,328
	Sub Total	94,239	93,277
	Balance at	171,781	169,730
17.	CONTINGENT LIABILITIES		
17.1	Acceptances and Endorsements		
	Back to Back L/C (Foreign)	54,445,253	103,424,012
	Back to Back L/C (Local)	6,326,171,596	5,586,502,707
	Letter of Credit (Others)	14,708,890,827	11,287,271,577
		21,089,507,676	16,977,198,296
17.2	Letter of Guarantee		
	Letter of Guarantee( Local)	18,950,027,718	17,214,910,379
	Letter of Guarantee( Foreign)	17,794,220	17,794,220
	Others	29,000,242	196,631,088
		18,996,822,180	17,429,335,687
	Money for which the Bank is contingently liable in respect of guarant	ees aiven favorina:	
	Directors	-	-
	Government	-	-
	Banks and other financial institutions	-	-
	Others	18,996,822,180	17,429,335,687
		18,996,822,180	17,429,335,687
17.3	Irrevocable Letter of Credit	·	
	Letter of Credit (Sight)	18,709,079,683	16,065,397,423
	Letter of Credit (Usance)	6,420,090,970	3,452,130,341
	Letter of Credit (Others)		-
		25,129,170,653	19,517,527,764
17.4	Bill for Collection		
	Inward local hill for collection	1	

Inward local bill for collection Inward Foreign bill for collection Outward local bill for collection

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5,490,142,322

-

5,769,909,450

		Amount in	Taka
		30.09.2024	31.12.2023
	Outward Foreign bill for collection	3,969,555,868	1,984,362,69
		9,459,698,190	7,754,272,14
47 5	Other Continuent Lichilities		
17.5	Other Contingent Liabilities		-
		<u> </u>	•
		74,675,198,699	61,678,333,89
7(a)	Consolidated contingent liabilities	<u></u>	• • •
( )	Acceptances and endorsements		
	Standard Bank PLC. (note-17)	21,089,507,676	16,977,198,2
	Standard Exchange Co.(UK) Ltd.		
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		21,089,507,676	16,977,198,2
	Letters of guarantee		
	Standard Bank PLC. (note-17)	18,996,822,180	17,429,335,6
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		18,996,822,180	17,429,335,6
	Irrevocable Letters of Credit	· _	
	Standard Bank PLC. (note-17)	25,129,170,653	19,517,527,7
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	40 547 507 7
	Bills for Collection	25,129,170,653	19,517,527,7
	Standard Bank PLC. (note-17)	9,459,698,190	7,754,272,1
	Standard Exchange Co.(UK) Ltd.	-	
	Standard Express(USA) Ltd.	_	-
	SBL Capital Mgt. Ltd.		
	Standard Bank Securities Ltd.	-	-
		9,459,698,190	7,754,272,1
	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.	-	-
			-
		74,675,198,699	61,678,333,8
40	Income Statement		
18	Income:		
10	Profit, discount and similar income (note-18.1)	12,297,487,507	9,470,257,4
10			1,875,0
10	Dividend income (note-20)		
10	Fees, Commission and brokerage ( note-21.1)	728,167,720	
10	Fees, Commission and brokerage ( note-21.1) Gains Less Losses arising from dealing in securities (note-20)	-	534,528,8
10	Fees, Commission and brokerage <b>( note-21.1)</b> Gains Less Losses arising from dealing in securities (note-20) Gains Less Losses arising from Investment securities (note-20)	- 820,852,464	534,528,8 - 685,776,2
10	Fees, Commission and brokerage <b>( note-21.1)</b> Gains Less Losses arising from dealing in securities (note-20) Gains Less Losses arising from Investment securities (note-20) Gains Less Losses arising from dealing in Foreign Currencies <b>(Note-21.2)</b>	-	534,528,8 - 685,776,2
10	Fees, Commission and brokerage ( note-21.1) Gains Less Losses arising from dealing in securities (note-20) Gains Less Losses arising from Investment securities (note-20) Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2) Income from non banking assets	- 820,852,464 1,439,852,277 -	534,528,8 - 685,776,2 500,944,7 -
10	Fees, Commission and brokerage ( note-21.1) Gains Less Losses arising from dealing in securities (note-20) Gains Less Losses arising from Investment securities (note-20) Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2) Income from non banking assets Other operating income (note-22)	- 820,852,464	534,528,8 - 685,776,2 500,944,7
10	Fees, Commission and brokerage ( note-21.1) Gains Less Losses arising from dealing in securities (note-20) Gains Less Losses arising from Investment securities (note-20) Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2) Income from non banking assets Other operating income (note-22) Profit less losses on Profit rate changes	- 820,852,464 1,439,852,277 - 343,136,938 -	534,528,8 - 685,776,2 500,944,7 - 421,202,5
10	Fees, Commission and brokerage ( note-21.1) Gains Less Losses arising from dealing in securities (note-20) Gains Less Losses arising from Investment securities (note-20) Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2) Income from non banking assets Other operating income (note-22) Profit less losses on Profit rate changes Total	- 820,852,464 1,439,852,277 -	534,528,8 - 685,776,2 500,944,7 - 421,202,5
10	Fees, Commission and brokerage ( note-21.1)         Gains Less Losses arising from dealing in securities (note-20)         Gains Less Losses arising from Investment securities (note-20)         Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2)         Income from non banking assets         Other operating income (note-22)         Profit less losses on Profit rate changes         Total         Expenses:         Profit paid on deposit, Borrowings etc.(note-19)	- 820,852,464 1,439,852,277 - 343,136,938 -	534,528,8 - 685,776,2 500,944,7 - 421,202,5 - - - 11,614,584,8
10	Fees, Commission and brokerage ( note-21.1)         Gains Less Losses arising from dealing in securities (note-20)         Gains Less Losses arising from Investment securities (note-20)         Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2)         Income from non banking assets         Other operating income (note-22)         Profit less losses on Profit rate changes         Total         Expenses:         Profit paid on deposit, Borrowings etc.(note-19)         Losses on Investments	- 820,852,464 1,439,852,277 - 343,136,938 - <b>15,629,496,906</b> 10,062,576,537 -	534,528,8 685,776,2 500,944,7 421,202,5 11,614,584,8 7,256,840,0
10	Fees, Commission and brokerage ( note-21.1)         Gains Less Losses arising from dealing in securities (note-20)         Gains Less Losses arising from Investment securities (note-20)         Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2)         Income from non banking assets         Other operating income (note-22)         Profit less losses on Profit rate changes         Total         Expenses:         Profit paid on deposit, Borrowings etc.(note-19)         Losses on Investments         Administrative Expenses (note-18.2)	- 820,852,464 1,439,852,277 - 343,136,938 - <b>15,629,496,906</b> 10,062,576,537 - 2,869,385,635	534,528,8 - 685,776,2 500,944,7 - 421,202,5 - - - - - - - - - - - - - - - - - - -
10	Fees, Commission and brokerage ( note-21.1)         Gains Less Losses arising from dealing in securities (note-20)         Gains Less Losses arising from Investment securities (note-20)         Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2)         Income from non banking assets         Other operating income (note-22)         Profit less losses on Profit rate changes         Total         Expenses:         Profit paid on deposit, Borrowings etc.(note-19)         Losses on Investments         Administrative Expenses (note-18.2)         Other operating expenses (note-33)	- 820,852,464 1,439,852,277 - 343,136,938 - <b>15,629,496,906</b> 10,062,576,537 - 2,869,385,635 229,130,544	534,528,8 685,776,2 500,944,7 421,202,5 11,614,584,8 7,256,840,0 2,974,249,4 247,979,9
10	Fees, Commission and brokerage ( note-21.1)         Gains Less Losses arising from dealing in securities (note-20)         Gains Less Losses arising from Investment securities (note-20)         Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2)         Income from non banking assets         Other operating income (note-22)         Profit less losses on Profit rate changes         Total         Expenses:         Profit paid on deposit, Borrowings etc.(note-19)         Losses on Investments         Administrative Expenses (note-18.2)	- 820,852,464 1,439,852,277 - 343,136,938 - <b>15,629,496,906</b> 10,062,576,537 - 2,869,385,635	534,528,8 685,776,2 500,944,7 421,202,5 11,614,584,8 7,256,840,0 2,974,249,4 247,979,9 128,049,7
10	Fees, Commission and brokerage ( note-21.1)         Gains Less Losses arising from dealing in securities (note-20)         Gains Less Losses arising from Investment securities (note-20)         Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2)         Income from non banking assets         Other operating income (note-22)         Profit less losses on Profit rate changes <b>Expenses:</b> Profit paid on deposit, Borrowings etc.(note-19)         Losses on Investments         Administrative Expenses (note-18.2)         Other operating expenses (note-33)         Depreciation on Banking assets (note-32)	- 820,852,464 1,439,852,277 - 343,136,938 - <b>15,629,496,906</b> 10,062,576,537 - 2,869,385,635 229,130,544 120,144,010	7,256,840,0 2,974,249,4 247,979,9 110,607,119,3

#### 18(a) Consolidated Income Statement

Income:

Standard Bank PLC. (note -18) Standard Exchange Co. (W) Ltd. Standard Bank Securities Ltd. Total         Total         5.02024 (m) 11.114.12023 (m)				Amount in 1	Taka
Sundard Bark FLC (note-16)         15639 406 500         11144 544 800           Sundard Express(LSA) LL         2.329 406 500         1214 454 800           Sundard Express(LSA) LL         2.329 406 500         1214 454 800           Sundard Express(LSA) LL         2.329 406 500         1214 454 800           Sundard Express(LSA) LL         2.329 406 500         1218 454 800           Sundard Express(LSA) LL         5.590 477 100         1218 1454 800           Sundard Express(LSA) LL         1301 720 520         11391 727 220           Sundard Express(LSA) LL         1301 720 520         11391 727 220           Sundard Express(LSA) LL         1301 726 520 400         1146 454 800           Sundard Express(LSA) LL         1301 726 520 400         11391 720 520           Sundard Express(LSA) LL         1301 726 520 400         1146 454 800           Sundard Express(LSA) LL         1301 726 520 400         1146 454 800           Sundard Express(LSA) LL         1301 546 400 500         1166 520           Sundard Express(LSA) LL         1301 546 400 500         116 456 400           Sundard Express(LSA) LL         1301 546 400 500         100 500 576           Pofft received from Provision         2.442 907 441         1111 474 498           Sundard Express(LSA) Control 513         100 500 57					
Senderd Exchange Co, UN ( Ld.         32,803,30         23,903,30         37,97,800           Senderd Exchange Co, UN ( Ld.         Total         13,97,800         93,101,000		Standard Bank PLC (note-18)			
Sundard Expensite (SA) (Li.         193,2788,80)         131,101,886           SUL Capital MyL. Li.         193,2788,80)         131,101,886           Sundard Bark Recurities Lid.         153,992,228,000         1191,017,286,000           Sundard Bark Recurities Lid.         153,992,228,000         1191,017,286,000           Sundard Bark Recurities Lid.         153,992,228,000         1191,017,286,000           Sundard Exchange Co. UK) (Lid.         152,992,427,000         1191,017,286,000           Sundard Bark Sourches Lid.         101,000,7119,355         114,017,000           Boundard Bark Sourches Lid.         101,000,7119,355         114,017,000           Boundard Bark Sourches Lid.         101,000,7119,355         114,017,000           Boundard Exchange Co. UK) (Lid.         13,297,280,144         1111,474,680           Boundard Exchange Co. UK         101,000,7119,355         101,028,058,004           Poilt received from Glowald Action Come         101,000,7119,355         101,028,059,014           Poilt received from Glowald Action Come         101,000,7119,355         101,028,059,014           Poilt received from Glowald Action Come         101,000,7119,355         101,028,050,014,014,016,000,015,016,016,016,016,016,016,016,016,016,016					
SBL Capital Map List         Total         77.258.050         60.1797.552           Bandard Bank Securities List         Total         13.281.256.758         13.198.172.782           Standard Bank FLC, (role-10)         33.281.256.758         31.281.256.758         31.281.256.758           Standard Bank FLC, (role-10)         33.281.256.758         31.281.256.758         31.171.171.171.171.171.171.171.171.171.1		<b>č</b>			
Sindard Bark Securities Ld.         Total         55.956.471         10.177.252           Sindard Bark PLC (not-16)         33.272.803         11.910.172.762         32.728.033           Sindard Exchange Co (UK) Ld.         32.728.033         11.9281.236.778         11.9281.236.778           Sindard Exchange Co (UK) Ld.         32.728.033         11.18.017.778.1379         11.18.017.778.1379           Sindard Exchange Co (UK) Ld.         32.728.033         11.18.05.718.137         11.18.05.718.13           Sindard Exchange Co (UK) Ld.         32.728.033         11.18.05.728.017         11.18.05.22.015           Sindard Bark Socurities Ld.         Total         13.207.208.177         10.728.207.047           Polit received from FC damma Acount         11.985.522.069         9.356.455.345         9.356.455.345           Polit received from Role and other financial institutions         11.985.22.069         9.356.455.345         9.370.277.400           Salary and alcowances (note-23)         22.22.146.235         9.377.570.006         5.416.799         10.022.277.577         9.350.275.55         9.277.20.000         5.416.799         10.022.277.577         9.355.277.577         9.357.577         9.357.577         9.357.577         9.357.577         9.357.577         9.357.577         9.357.577         9.357.577         9.357.577         9.357.577		,			
Total         15990.497.188         11.910.172.782           Standard Bank PLC: (noto-19)         33.04.047.188         11.910.172.782           Standard Express (USA) Ld.         32.781.336.778         10.607.113.336           Standard Express (USA) Ld.         32.781.336.778         10.785.1979           Standard Express (USA) Ld.         11.910.172.782         10.807.113.336           Standard Express (USA) Ld.         11.910.172.782         10.807.113.336           Standard Express (USA) Ld.         11.910.172.782         10.786.808.4           Consolidated Oparating Profit before Provision         2.482.997.041         11.11.474.688           Profit recoverd from Towards (note 20)         11.995.922.089         9.300.455.346           Profit recoverd from Towards (note 20)         11.995.922.089         9.300.455.346           Profit recoverd from Towards (note 20)         2.201.502.758         10.108.213.3           Profit recoverd from Towards (note 20)         2.201.502.758         10.532.877           Stain yand Elevences (note 20)         2.305.7578.500         4.276.777.900           Directors Face (note 20)         3.877.770         3.827.827           Stain yang bench (21)         2.203.502.758         3.837.827           Profit recoverd from Investment State (21)         2.203.502.758         3.838.84		·			
Exponse:					
Standard Bank PLC (color-16)         13.287.288.38         17.561.379           Standard Expenses(USA) Ltd.         32.472.488.38         17.561.379           Standard Expenses(USA) Ltd.         15.81.62.081.62         14.11.12.080           Standard Expenses(USA) Ltd.         15.80.773         15.80.773         15.80.773           Standard Bank Securities Ltd.         Total         10.385.60.773         16.80.80.747         16.465.107           18.1         Profit covined from FC clearing Account         11.995.922.609         9.386.453.46         10.998.622.609         9.386.453.46           18.1         Profit covined from FC clearing Account         11.995.922.609         9.386.453.46         10.999.727.600         5.41.67.93           19.227.467.607         Administrative Expenses         2.228.146.285         17.272.637         10.328.677           10.328.677         Statary and dioxances (note-23)         2.228.146.285         17.272.637         10.328.677           10.328.677         Statary and dioxances (note-23)         2.228.146.285         2.700.77         38.677         3.270.77         3.270.77         3.270.77         3.270.77         3.270.77         3.270.77         3.270.77         3.270.77         3.270.77         3.270.77         3.270.77         3.277.227.77         3.277.227.77         3.277.227.77			Total	15,990,487,188	11,910,172,762
Sindard Exchange (2, (W, id.         32,728,033         17,561,797           Sindard Exchange (2, (W, id.         18,161,668         11,112,080           Sindard Exchange (2, (W, id.         18,233,017         16,445,107           Sindard Back Securities it.         10,798,638,044         16,233,017           Consolidated Operating Profit before Provision         2,462,007,041         11,114,74,663           11.         Profit Decount and similar income         11,995,022,020         9,858,465,346           Profit received from frequents (neuront frequent)         11,992,022,020         9,858,455,346           Profit received from frequents (neuront frequent)         11,992,022,020         9,858,457,450           Profit received from frequents (neurot 2) <td></td> <td>•</td> <td></td> <td></td> <td></td>		•			
Standard Express(19.6); Lid.         141.112.000           SBL Capital Mg1; Lid.         161.681.588           Standard Bank, Securities Lid.         152.830.17           Consolidated Operating Profit before Provision         2.362.507.041           1.1         Profit, Discount and similar income         11.995.822.609           Profit received from FC obtaing Account         11.995.822.609         9.368.455.345           1.1         Profit received from FC obtaing Account         11.995.822.609         9.368.455.345           Profit received from FC obtaing Account         11.995.822.609         9.368.455.345           Salary and allowances (role-23)         11.995.822.609         9.368.455.345           Rent, Taxes, Insurance, Electricity 4C, role-24)         2.282.146.285         101.002.128           Legal represents (role-23)         2.272.447.007         9.368.455.345           Directors?         7.361.610-82         101.328.817         103.282.75.50           Addroit Seas (role -24)         2.382.75.50         3.897.927         3.898.457.80           Directors?         Stating Profit received from Investments         1.435.074.873         6.959.77.80           Bial Munjaid         1.435.074.873         6.959.977.80         3.712.209.809           Bial Munjaid         1.999.828.859.84         1.919.828.859.84		Standard Bank PLC. (note-18)		13,281,236,726	10,607,119,339
SBL Capaling: Ld.         16.223.017         16.445.07           Standard Bank Securities Ld.         Total         13.507.590.147         16.439.500           Consolidated Operating Profit before Provision         2.482.307.041         1.111.474.688           Profit received from Nextments (note-8.3) Profit received from FC cleaning Account Profit received from Profit FC cleaning Account Profit received from FC cleaning Account Profit received from Investments Bei Murgial Bai Salam Hire Purchase (HPSM Murgiang Director's Salay and flow (note-20) Cleaned FC cleaning Account Profit received from Investments Bei Murgial Bai Salam Hire Purchase (HPSM Murgiang Bi		Standard Exchange Co.(UK) Ltd.		32,728,633	17,561,979
Standard Bank Securities Ltd.         Total         15520171         1542950147           Consolidated Operating Profit before Provision         2,482,907,041         1,111,472,468           11.00000000000000000000000000000000000		Standard Express(USA) Ltd.		161,691,598	141,112,080
Standard Bank Securities Ltd         Total         15.530.173         16.4263.500           Consolidated Operating Profit before Provision         2,462.307.041         1.7114.74.688           11.1         Profit, Discount and similar income         11.985.922.899         9,368.455.345           Profit received from Floating Account         11.985.922.899         9,368.455.345           Profit received from Hore Standard Line Financial institutions         2225.146.286         101.802.183           Profit received from Floating Account         2.228.146.286         2.405.502.788           Profit received from Floating Account         2.77.579         105.528.776           Standard Bank Securities Line Floating Account         1.435.074.873         3.935.935           Profit received from Investments         2.942.920         2.875.93           Bail Muriphal         1.435.074.873         3.935.935           Profit received from Investments         2.942.494.95         3.935.935           Bail Muriphal         1.435.074.973         3.935.935		SBL Capital Mgt. Ltd.		16,293,017	16,445,107
Consolidated Operating Profit before Provision         1           18.1         Profit Discount and similar income Profit received from Clearing Account Profit received from Profit received from Clearing Profit received from Profit received from Clearing Profit received from Profit received from Profit Profit received from Profit received from Profit Profit received from Profit receive				15,630,173	16,459,560
18.1       Profit reserved from Fusciments (note-16.3.)         Profit reserved from Fusciming Account       11.995.922.009         Profit reserved from Fusciming Account       301.564.898         Profit reserved from Fusciming Account       11.995.922.009         Staty and allowances (note-23)       2.293.447.927         Profit reserved from Fuscimication etc. (note-24)       2.293.447.927         Legal sepanse (note -25)       2.295.447.927         Stationery, Printings, advertisement etc. (note-27)       3.857.953         Directors' Fees (note-29)       3.857.952         Directors' Fees (note-30)       3.87.927         Stationery, Printings, advertisement etc. (note-27)       3.857.927         Bail Munibahah       1.435.074.873         Bail Munibahah       1.435.077.780         Bail Munibahah       1.435.077.780         Bail Munibahah       1.435.074.873         Bail Munibahah       1.435.077.4873 <t< td=""><td></td><td></td><td>Total</td><td>13,507,580,147</td><td>10,798,698,064</td></t<>			Total	13,507,580,147	10,798,698,064
18.1       Profit reserved from Fusciments (note-16.3.)         Profit reserved from Fusciming Account       11.995.922.009         Profit reserved from Fusciming Account       301.564.898         Profit reserved from Fusciming Account       11.995.922.009         Staty and allowances (note-23)       2.293.447.927         Profit reserved from Fuscimication etc. (note-24)       2.293.447.927         Legal sepanse (note -25)       2.295.447.927         Stationery, Printings, advertisement etc. (note-27)       3.857.953         Directors' Fees (note-29)       3.857.952         Directors' Fees (note-30)       3.87.927         Stationery, Printings, advertisement etc. (note-27)       3.857.927         Bail Munibahah       1.435.074.873         Bail Munibahah       1.435.077.780         Bail Munibahah       1.435.077.780         Bail Munibahah       1.435.074.873         Bail Munibahah       1.435.077.4873 <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
Profit received from (Investments (Into:-16.3)         11,965.022.003         9,388,453,346           Profit received from Chesiang Account         301,564,888         101,802,153           Profit received from Bank and other financial institutions         301,564,888         12,297,497,507           Salary and allowances (note-23)         2,289,146,228         2,380,502,758           Profit received from Bank and other financial institutions         12,297,487,507         2,380,502,758           Salary and allowances (note-23)         2,281,462,285         2,380,502,758           Profit received from Investments (note-27)         12,732,837         10,532,857           Stationery, Printings, advertisement etc. (note-27)         3,887,927         138,527,563         39,275,533           Director's Fees (note-30)         2,884,453,446         2,800,000         5,951,754         39,275,573           Stationery, Printings, advertisement etc. (note-27)         138,527,533         39,287,927         138,353         2,976,977           Calat Expenses of the Bank (32,17)         Repair of Bank's assets (note-32)         2,869,385,535         2,977,780         39,352,71,503         39,77,780           Bai Muzibahah         1,435,074,873         4,240,074,873         3,745,279,977,780         3,712,209,800         3,712,209,800         3,712,209,800         3,712,209,800         3,		Consolidated Operating Profit before Provision		2,482,907,041	1,111,474,698
Profit received from (Investments (Into:-16.3)         11,965.022.003         9,388,453,346           Profit received from Chesiang Account         301,564,888         101,802,153           Profit received from Bank and other financial institutions         301,564,888         12,297,497,507           Salary and allowances (note-23)         2,289,146,228         2,380,502,758           Profit received from Bank and other financial institutions         12,297,487,507         2,380,502,758           Salary and allowances (note-23)         2,281,462,285         2,380,502,758           Profit received from Investments (note-27)         12,732,837         10,532,857           Stationery, Printings, advertisement etc. (note-27)         3,887,927         138,527,563         39,275,533           Director's Fees (note-30)         2,884,453,446         2,800,000         5,951,754         39,275,573           Stationery, Printings, advertisement etc. (note-27)         138,527,533         39,287,927         138,353         2,976,977           Calat Expenses of the Bank (32,17)         Repair of Bank's assets (note-32)         2,869,385,535         2,977,780         39,352,71,503         39,77,780           Bai Muzibahah         1,435,074,873         4,240,074,873         3,745,279,977,780         3,712,209,800         3,712,209,800         3,712,209,800         3,712,209,800         3,					
Profit received from (Investments (Into:-16.3)         11,965.022.003         9,388,453,346           Profit received from Chesiang Account         301,564,888         101,802,153           Profit received from Bank and other financial institutions         301,564,888         12,297,497,507           Salary and allowances (note-23)         2,289,146,228         2,380,502,758           Profit received from Bank and other financial institutions         12,297,487,507         2,380,502,758           Salary and allowances (note-23)         2,281,462,285         2,380,502,758           Profit received from Investments (note-27)         12,732,837         10,532,857           Stationery, Printings, advertisement etc. (note-27)         3,887,927         138,527,563         39,275,533           Director's Fees (note-30)         2,884,453,446         2,800,000         5,951,754         39,275,573           Stationery, Printings, advertisement etc. (note-27)         138,527,533         39,287,927         138,353         2,976,977           Calat Expenses of the Bank (32,17)         Repair of Bank's assets (note-32)         2,869,385,535         2,977,780         39,352,71,503         39,77,780           Bai Muzibahah         1,435,074,873         4,240,074,873         3,745,279,977,780         3,712,209,800         3,712,209,800         3,712,209,800         3,712,209,800         3,	18.1	Profit . Discount and similar income			
Profit received from FC cleaning Account				11,995,922,609	9,368,455,346
Profit received from Bank and other financial institutions         301.564.988]         101.802.153           Profit received from Bank and other financial institutions         12.297.487.507         3.470.257.499           81.2         Administrative Expenses         2.281.46.285         4.77.750.800           Staty and allowances (note-23)         2.722.81.46.285         4.77.750.800         5.951.724           Prostage, stamp, telecommunication et (.note-26)         3.827.530         3.827.530         9.964.678           Stationery, Printings, advertisement etc. (note-27)         3.987.972         2.706.777         9.393.88           Auditr's feer (note-30)         2.846.478         2.869.305.653         2.974.4244.485           Expenses included VAT on which applicable         9.59.977.700         3.714.178         2.869.305.653         2.974.4244.485           1.8         Mundpal         4.425.074.873         3.712.209.900         1.724.294.486         1.724.444.485           1.8         Mundpal         4.425.074.873         3.712.209.900         1.724.444.485         1.745.074.673         3.712.209.900         1.724.444.485         1.724.444.485         1.724.444.485         1.745.074.673         3.712.209.900         1.724.448.485         1.724.448.485         1.744.448.485         1.745.074.673         3.712.209.900         1.724.448.485 <td< td=""><td></td><td>· · · · · · · · · · · · · · · · · · ·</td><td></td><td>-</td><td>-</td></td<>		· · · · · · · · · · · · · · · · · · ·		-	-
12.27.487,507         9.470,257,489           12.297,487,507         9.470,257,489           12.297,487,507         9.470,257,489           12.297,487,507         9.470,257,489           12.297,487,507         9.470,257,489           12.297,487,507         9.470,257,489           12.297,487,507         9.470,257,489           12.297,487,507         9.470,257,489           12.297,487,507         9.470,257,489           12.297,487,507         9.470,257,489           12.297,487,507         9.470,257,489           12.297,487,507         9.470,257,489           12.297,487,507         9.470,257,489           12.297,487,507         9.470,257,489           12.297,487,507         9.561,724           12.297,487,507         9.561,724           12.297,487,507         9.561,724           12.297,487,507         9.562,736           12.297,474,484,484         9.562,736           12.297,474,444,485         9.59,977,780           2.381,484,485,485         9.59,977,780           2.381,484,485,485         9.59,977,780           3.31,455,976         9.59,977,780           3.31,455,976         9.59,977,780           3.31,455,976         9.59,977,780		-		301 564 898	101 802 153
18.2       Administrative Expenses         Salary and allowances (note-23)       2.228,146,225         Rent, Taxes, Insurance, Electricity etc. (note-24)       2.228,146,225         Logial expenses (note-25)       5.415,739         Statonery, Printings, advertisement etc. (note-26)       3.827,530         Statonery, Printings, advertisement etc. (note-27)       3.8267,530         Directors' Fess (note-29)       3.827,530         Zakat Expenses (note-20)       3.98,267,530         Zakat Expenses (note-20)       3.98,385         Zakat Expenses (note-20)       3.93,383         Zakat Expenses (note-20)       3.927,1517         Zakat Expenses (note-30)       2.669,305,635         Zarkat Expenses (note-30)       2.669,305,635         Zarkat Expenses (note-30)       3.927,1617         Zakat Expenses (note-30)       3.927,1617         Sakat Expenses (note-30)       3.927,1617         Zakat Expenses (note-31)       3.927,1720         Bal Murapial       4.325,074,673					
Salary and allowances (note-21)         2.38, 146,285         2.30,050,785           Rent, Taxes, Insurance, Electricity etc.(note-24)         470,570,800         5,951,724           Postage, stamp, telecommunication etc. (note-26)         5,951,724         10,532,867           Stationey, Printings, advertisement etc. (note-27)         9,387,200         3,867,200           Managing Director's salary and flees (note-28)         10,532,867         3,827,550           Sharina Supervisory Committee's Fees & Expenses (29)         485,629         3,987,300           Auditor's fees (note-30)         2,848,478         400,257           Zakat Expenses included VAT on which applicable         2,969,385,635         2,974,249,485           18.3         Profit received from investments         3,971,220,990         3,712,220,990           Bai MuriBahah         1,430,071,473         9,99,977,700         3,712,220,990         3,712,220,990           Bai MuriBahah         1,430,071,473         4,840,800,786         3,712,220,990         3,712,220,990         3,712,220,990         3,712,220,990         3,712,220,990         3,712,220,990         3,712,220,990         3,712,220,990         3,712,220,990         3,712,220,990         3,712,220,990         3,712,220,990         3,712,220,990         3,712,220,990         3,712,220,990         3,712,448,680,581         1,794,468,585<				12,237,407,307	3,470,237,433
Salary and allowances (note-23)         2.380,382,462,853         2.380,392,462,853           Renct, Taxas, Instrumed, Electricity etc. (note-26)         3.877,530         477,550,601         3.877,530           Postage, stamp, telecommunication etc. (note-27)         3.282,77,50         3.257,530         3.257,530           Managing Director's salary and fees (note-20)         3.867,277         3.277,530         3.827,530           Sharinah Supervisory Committee's Fees & Expenses (29)         3.867,277         3.276,787         3.967,327           Sharinah Supervisory Committee's Fees (note-20)         3.867,271         3.766,787         3.867,271           Repair of Bank's assets (note-32)         2.869,385,635         2.974,249,485         3.963,337           Expenses included VAT on which applicable         2.969,385,635         2.974,249,485         3.77,272,0390           18.3         Profit received from Investments         3.871,470         3.460,0756         3.460,0756           Bai Murabahah         1.435,074,873         959,977,700         3.14,659,76         3.14,659,76         3.14,659,76           Qard         6.362,71,470         4.848,080         1.1,450,074,873         959,977,700         3.14,659,76         3.14,659,776         3.14,659,76         3.14,659,76         3.14,659,76         3.14,659,76         3.14,659,76         3	18.2	Administrative Expenses			
Ren(, Taxes, Insurance, Electroly etc.(note-24) Legal expenses (note-25)         470.575.000 5.951.77.206.001 5.952.77.770 5.953.88 5.950.77.700 5.951.77.206.901 5.959.977.720 5.959.77.720 5.959.77.7255.77 5.959.77.7255.77 5.959.77.7255.77 5.959.77.7255.77 5.9		-		2,228,146,285	2,360,502,758
Legal expenses (note-29)         5.541,724         5.541,724           Postings, stamp, telecommunication etc. (note-27)         5.652,766         3.827,550           Managing Director's sating and fees (note-27)         5.841,724         5.741,723           Stationery, Printings, advertisement etc. (note-27)         3.877,550         3.827,550           Director's Fees (note-29)         3.867,927         2.706,797           Shariah Supervisory Committee's Fees & Expenses (29)         185,629         3.967,927           Zakat Expenses of the Bank (32.1)         2.8750         3.827,7167         7.6144,178           Repair of Bank's assets (note-32)         2.974,249,485         2.974,249,485         2.974,249,485           Istage assets included VAT on which applicable         2.367,700,797,720         3.77,220,990         3.77,220,990           Bai Marabaha         1.435,074,873         969,977,780         3.77,220,990         3.77,244,485           Gauge assets included VAT on which applicable         1.436,074,873         969,977,780         3.77,220,990         3.77,220,990         3.77,244,488         4.348,060,786         4.348,060,786         4.348,060,786         4.348,060,786         4.348,060,786         4.348,060,786         4.348,060,786         4.348,060,786         4.348,060,786         4.348,060,786         4.348,060,786         4.348,060,786					
Postage         12.732.837         10.532.867           Stationry, Printings, advetisement etc. (note-27)         50.58.766         32.27.27           Stationry, Printings, advetisement etc. (note-27)         3.887.227         2.705.77           Stationry, Printings, advetisement etc. (note-28)         3.887.227         2.705.77           Stationry, Committee's Fees & Expenses (29)         3.887.227         2.705.77           Audior's fees (note-30)         480.250         2.87.227           Zakat Expenses of the Bank (21)         6.57.210.07         7.51.441.178           Repair of Bank's assets (note-32)         2.974.249.485         2.999.397.700           Bai Murajai         1.435.074.873         959.977.700           Bai Murajai         1.435.074.873         959.977.700           Bai Murajai         1.435.074.873         959.977.700           Bai Murajai         1.435.074.873         959.977.700           Bai Saiam         1.435.074.873         3.712.209.900         17.948.483           Hire Purchase/ HPSM         1.435.074.873         3.712.209.900         17.948.483           Murajai         8.448.938         14.004.136         14.279.046.883.51         10.956.28           OEU Busineses         8.048.938         14.004.136         11.955.922.000         9.308.455.					
Stationery, Printings, advertisement etc. (note-27)         50,528,768         38,277,530           Managing Director's reas (note-29)         3,387,227         2,705,377           Shatiah Supervisory Committee's Fees & Expenses (29)         3,387,227         2,705,377           Auditor's fees (note-29)         3,387,227         2,705,377           Repair of Bank's assets (note-32)         3,387,227         2,705,377           Repair of Bank's assets (note-32)         3,269,385,635         2,974,249,485           Expenses included VAT on which applicable         3,269,385,635         2,974,249,485           18.3         Profit received from Investments         1,435,074,873         3,712,209,390           Bai Munajai         4,429,001,742         3,712,009,390         1,748,4483           Bai Munajai         4,429,001,742         3,712,009,390         1,745,076,873           Bai Munajai         4,429,001,742         3,712,009,390         1,745,076           Bai Munajai         4,438,006,786         1,7484,183         1,435,074,873         3,712,209,390           Gard         6,524,186         1,345,576         1,7484,488         1,7484,348           OBU Business         1,959,526         9,368,455,346         7,7451,911         1,4455,076           Total         12,297,487,507					
Managing Director's seas (note-29)         4,350,000         9,848,678           Directors' Fees (note-29)         3,987,927         2,705,797           Shariah Supervisory Committee's Fees & Expenses (29)         480,250         22,750           Zakat Expenses of the Bank (82.1)         6,552,71,617         75,144,178           Repair of Bank's assets (note-32)         2,974,249,465         2,974,249,465           Bai Muriabatah         1,435,074,873         959,977,780           Bai Muriabatah         4,435,006,128         43,480,007           Bai Muriabatah         4,435,074,873         959,977,780           Bai Muriabatah         4,435,074,873         959,977,780           Bai Muriabatah         4,435,074,873         3,772,209,900           Bai Salam         443,199,556         1,742,444,483           Bai Muriabatah         4,436,007,484         3,772,700           Bai Muriabatah         1,435,074,873         3,772,209,900           Bai Muriabatah         1,436,017,424         3,772,209,900           Bai Muriabatah         1,436,017,424         3,772,209,900           Bai Muriabatah         1,436,017,630         1,744,448           Bai Muriabatah         1,745,431         3,48,607,68           Bai Muriabatah         1,277,470,036		<b>,</b>			
Directors' Fees (note-29)         3.987,927         2.705,797           Shariah Supervisory Committee's Fees & Expenses (29)         3.887,927         185,629         396,388           Auditor's fees (note-30)         2.861,829         386,388         287,700           Zakat Expenses in the Bark (32.1)         2.869,385,635         2.877,4249,485           Expenses included VAT on which applicable         1.435,074,873         3.999,977,700           Bai Muriabahah         1.435,074,873         3.919,977,700           Bai Muriabahah         1.435,074,873         3.712,209,990           Bai Muriabahah         3.342,921         3.712,209,990           Bai Mariabahah         7.70,451,911         3.345,976           Gard         8,824,316         8,836,361           OBU Business         62,812,316         11,278,036           Export Development Fund (EDF)         18,836,089         10,013,930         7.855,935           Tiara VISA Card         11,995,922,600         9,368,455,346         10.1802,153           Profit received from Executed from SCML)         301,564,898         101,802,153         101,802,153           Standard Bank PLC. (note-18.3)         Standard Bank PLC. (Profit Received from SCML)         21,297,497,507         9,470,257,499           Standard Bank PLC. (Profit Received					
Shariah Supervisory Committee's Fees & Expenses (29)         186.629         396.388           Auditor's fees (note -30)         Zakat Expenses (note -30)         480.250         28.75           Zakat Expenses (note -22)         2.899.385.635         28.75.617         7.6,144.178           Expenses included VAT on which applicable         1.495.074.873         399.398         397.760           Bai Muajal         1.495.074.873         3.712.209.990         3.712.209.990           Bai Muajal         1.495.074.873         3.712.209.990         1.984.948           Bai Muajal         4.492.091.742         3.712.209.990         1.984.948           Bai Muajal         4.498.000.766         1.984.948         4.348.060.766           Musharakah         7.1.451.911         3.1455.976         3.836.089           OBU Business         8.048.938         1.400.136         4.848.800.786           Total VISA Card         19.897.427         9.368.455.346         1.1.078.030           Foreign bills purchased         11.995.922.699         9.368.455.346         101.802.153           Profit received from EC clearing account         9.10.136.301         1.018.021.53         1.018.021.53           Standard Bank PLC. (Profit Received from SDML)         1.2.297.487.507         9.470.257.499         (20.9878.949)					
Auditor's fees (note -30)       440.250       28.750         Zakat Expenses of the Bank (32.1)       95.271.617       76.144.178         Repair of Bank's assets (note-32)       2.893.355.635       2.974.249.485         Expenses included VAT on which applicable       1.435.074.873       959.977.700         Bai Murabahah       1.435.074.873       3.712.209.990         Bai Murabahah       4.429.091.742       3.712.209.990         Bai Murabahah       5.700.056.128       4.348.060.766         Musharakah       5.700.056.128       4.348.060.766         Oard       8.524.316       8.436.060         OBU Business       5.700.056.128       4.348.060.766         Tijara VISA Card       11.278.036       11.278.036         Inland bils purchased and discounted       11.955.922.609       9.368.455.346         Profit received from Bank and other Financial Institution       01.564.898       101.802.153         Profit received from Bank and other Financial Institution       01.52.97.499       (20.977.499         Standard Bank PLC. (Profit Received from SCML)       12.297.487.507       (20.977.499         Standard Bank PLC. (Profit Received from SSL)       13.382.65.748       23.165.703         Standard Bank PLC. (Profit Received from SSL)       13.388.245.7489       23.165.703					
Zakat Expenses of the Bank (02.1)       9.1       -       -       -       -       -       76,144,178       -       76,144,178       -       76,144,178       -       -       76,144,178       -       -       76,144,178       -       -       76,144,178       -       -       76,144,178       -       -       76,144,178       -       -       76,144,178       -       -       76,144,178       -       -       76,144,178       -       -       76,144,178       -       -       76,144,178       -       76,144,178       -       -       76,144,178       -       -       76,144,178       -       -       76,144,178       -       -       76,144,178       -       76,144,178       -       -       76,144,178       -       -       76,144,178       -       -       76,144,178       - <t< td=""><td></td><td></td><td></td><td>-</td><td></td></t<>				-	
Repair of Bank's assets (note-32)         85,271,617         76,144,178           Expenses included VAT on which applicable         2,969,385,635         2,974,249,465           18.3         Profit received from investments         1,435,074,873         4,436,075,077,790           Bai Murābahah         1,435,074,873         956,977,790         3,712,209,990           Bai Murābahah         1,435,074,873         4,460,556         1,7948,468           Hire Purchase/ HPSM         1,435,074,873         4,340,606,786         1,7948,468           OBU Business         8,646,336         1,7451,911         31,455,976           Oard         6,542,316         8,336,089         14,040,136           Tijara VISA Card         168,885,058         11,278,036         11,278,036           Inland bills purchased and discounted         10,136,201         10,136,201         2,897,447,007         9,368,455,346           Profit received from Rak and other Financial Institution         301,564,898         101,802,153         101,802,153           Total         2297,487,507         9,470,257,499         (210,782,027)         (209,978,949)           Standard Bank PLC. (Profit Received from SCML)         12,297,487,507         9,470,257,499         (210,782,027)         (210,782,027)         (209,978,949)         (21,652,037)         <		· · · · ·		480,250	28,750
Image: Section of the sectio					-
Expenses included VAT on which applicable <b>18.3 Profit received from Investments</b> Bai Muräbahah         1.435,074,873           Bai Muräbahah         1.435,074,873           Bai Majjal         1.435,074,873           Bai Majjal         1.435,074,873           Bai Salam         1.435,074,873           Hire Purchase/ HPSM         3.712,209,900           Musharakah         71,451,911           OBU Business         8.524,316           Export Development Fund (EDF)         8.648,353           Tijara VISA Card         168,886,059           Inland bills purchased         11,995,922,609           Foreign bills purchased and discounted         11,995,922,609           Total Profit non Investments         11,995,922,609           Profit received from FC clearing account         -           Profit received from Bank and other Financial Institution         -           Profit received from SCML)         301,564,988         101,802,153           Standard Bank PLC. (Profit Received from SCML)         31,256,498         21,168,2103           Standard Bank PLC. (Profit Received from SCML)         31,256,498         21,656,703           Standard Express(USA) Ltd.         -         -           Standard Bank PLC. (Profit Received f		Repair of Bank's assets (note-32)			
Bai Muråbahah       1,435,074,873       959,977,780         Bai Muajjal       4,420,091,742       3,712,209,990         Bai Salam       4,429,091,742       3,712,209,990         Hire Purchase/ HPSM       4,8169,556       17,948,468         Musharakah       71,451,911       31,455,976         Oard       8,048,938       14,004,136         Export Development Fund (EDF)       8,048,938       14,004,136         Tijara VISA Card       62,812,316       11,278,036         Inland bills purchased and discounted       10,138,301       7,885,995         Total Profit non Investments       11,995,922,609       9,368,455,346         Profit received from FC clearing account       -       -         Profit received from Bank and other Financial Institution       -       -         Profit received from Bank and other Financial Institution       -       -         Profit received from Bank and other Financial Institution       -       -         Standard Bank PLC. (note-18.3)       12,297,487,507       (209,978,949)         Standard Bank PLC. (Profit Received from SOML)       13,826,644       -         Standard Bank PLC. (Pofit Received from SOML)       -       -         Standard Bank PLC. (Pofit Received from SOML)       -       -      <		Expenses included VAT on which applicable		2,869,385,635	2,974,249,485
Bai Muråbahah       1,435,074,873       959,977,780         Bai Muajjal       4,420,091,742       3,712,209,990         Bai Salam       4,429,091,742       3,712,209,990         Hire Purchase/ HPSM       4,8169,556       17,948,468         Musharakah       71,451,911       31,455,976         Oard       8,048,938       14,004,136         Export Development Fund (EDF)       8,048,938       14,004,136         Tijara VISA Card       62,812,316       11,278,036         Inland bills purchased and discounted       10,138,301       7,885,995         Total Profit non Investments       11,995,922,609       9,368,455,346         Profit received from FC clearing account       -       -         Profit received from Bank and other Financial Institution       -       -         Profit received from Bank and other Financial Institution       -       -         Profit received from Bank and other Financial Institution       -       -         Standard Bank PLC. (note-18.3)       12,297,487,507       (209,978,949)         Standard Bank PLC. (Profit Received from SOML)       13,826,644       -         Standard Bank PLC. (Pofit Received from SOML)       -       -         Standard Bank PLC. (Pofit Received from SOML)       -       -      <	40.0				
Bai Muajjal         4,429,091,742         3,712,209,990           Bai Salam         4,8169,556         17,948,468           Hire Purchase/ HPSM         5,700,056,128         4,348,000,786           Musharakah         71,451,911         31,455,976           Qard         8,524,316         8,836,009           OBU Business         8,048,393         14,404,136           Export Development Fund (EDF)         62,812,316         11,278,036           Tijara VISA Card         53,671,470         44,688,351           Total Profit on Investments         10,136,301         7,895,595           Total Profit received from EC clearing account         301,564,898         101,802,153           Profit received from Bank and other Financial Institution         301,564,898         101,802,153           Total         301,564,898         101,802,153           9,470,257,499         .         .           12,297,487,507         9,470,257,499         .           13,8(a)         Consolidated profit on investment         .         .           148.3(a)         Consolidated profit on sCML)         .         .         .           Standard Bank PLC. (Profit Received from SCML)         .         .         .         .           Standard Bank PLC.	18.3			4 405 074 070	050 077 700
Bai Salam         48,169,556         17,948,468           Hire Purchase/ HPSM         5,700,056,128         4,348,060,786           Musharakah         71,451,911         31,455,976           Qard         8,524,316         8,836,089           OBU Business         62,241,2316         11,278,036           Export Development Fund (EDF)         62,241,2316         11,278,036           Tijara VISA Card         53,671,470         48,688,351           Inland bills purchased and discounted         53,671,470         48,688,351           Foreign bills purchased and discounted         10,136,301         7,895,595           Total Profit on Investments         301,564,898         101,802,153           Profit received from FC clearing account         -         -           Profit received from FC clearing account         -         -           Profit received from SCML)         301,564,898         101,802,153           Standard Bank PLC. (Profit Received from SCML)         -         -           Standard Bank PLC. (Profit Received from SCML)         -         -           Standard Bank PLC. (Profit Received from SCML)         -         -           Standard Bank PLC. (Profit Received from SCML)         -         -           Standard Bank PLC. (Profit Received from SCML) <td></td> <td></td> <td></td> <td></td> <td>· · ·</td>					· · ·
Hire Purchase/ HPSM         5,700,056,128         4,348,060,786           Musharakah         71,451,911         31,455,976           Qard         8,524,316         8,636,089           OBU Business         8,048,938         14,004,136           Export Development Fund (EDF)         62,812,316         11,278,036           Tijara VISA Card         53,671,470         48,688,551           Inland bills purchased         168,885,058         208,100,139           Foreign bills purchased and discounted         10,136,301         7,885,595           Total Profit received from FC clearing account         -         -           Profit no Placement         301,564,898         101,802,153           Ital 2,297,487,507         9,470,257,499         -           Standard Bank PLC. (note-18.3)         12,297,487,507         9,470,257,499           Standard Bank PLC. (note Received from SCML)         -         -         -           Standard Bank PLC. (note Received from SSSL)					
Musharakah         71,451,911         31,455,976           Qard         8,524,316         8,836,089           OBU Business         8,048,938         14,004,136           Export Development Fund (EDF)         62,812,316         11,278,036           Tijara VISA Card         53,671,470         48,688,351           Inland bills purchased and discounted         10,138,301         7.885,595           Total Profit on Investments         11,995,922,609         9,368,455,346           Profit received from FC clearing account         -         -           Profit received from FC clearing account         -         -           Profit on Placement         -         -           Total         12,297,487,507         9,470,257,499           Standard Bank PLC. (note-18.3)         11,995,922,498         -           Standard Bank PLC. (Note-18.3)         12,297,487,507         9,470,257,499           Standard Express(USA) Ltd.         -         -         -           Standard Express(USA) Ltd.         226,166,984         231,655,703           Standard Express(USA) Ltd.         231,655,703         48,550,207           Standard Express(USA) Ltd.         231,655,703         48,550,207           Standard Bank Securities Ltd.         9,320,347,600 <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
Qard         8,524,316         8,836,089           OBU Business         8,048,938         14,004,136           Export Development Fund (EDF)         62,812,316         11,278,036           Tijara VISA Card         168,885,058         11,995,922,009           Inland bills purchased and discounted         168,885,058         208,100,139           Foreign bills purchased and discounted         11,995,922,009         9,368,455,346           Profit received from FC clearing account         -         -           Profit received from Bank and other Financial Institution         -         -           Profit on Placement         -         -           Standard Bank PLC. (note-18.3)         -         -           Standard Bank PLC. (Profit Received from SCML)         (21,078,2027)         (20,978,499)           Standard Bank PLC. (Profit Received from SSBL)         -         -           Standard Expresq(USA) Ltd.         -         -           Standard Bank PLC. (Profit Received from SBSL)         228,156,984         231,655,703           Standard Bank PLC. (Profit Received from SBSL)         -         -           Standard Bank PLC. (Profit Received from SBSL)         -         -           Standard Bank PLC. (Profit Received from SBSL)         -         -           St					
OBU Business         8,048,938         14,004,136           Export Development Fund (EDF)         62,812,316         11,278,036           Tijara VISA Card         118,885,058         208,100,139           Inland bills purchased         10,136,301         7,895,595           Total Profit on Investments         11,995,922,609         9,368,455,346           Profit received from FC clearing account         -         -           Profit received from FC clearing account         -         -           Profit received from Bank and other Financial Institution         301,564,898         101,802,153           Profit received from Bank and other Financial Institution         -         -           Standard Bank PLC. (note-18.3)         12,297,487,507         9,470,257,499           Standard Bank PLC. (Profit Received from SCML)         -         -           Standard Bank PLC. (Profit Received from SBSL)         -         -           Standard Exchange Co. (UK) Ltd.         -         -           Standard Bank PLC.         -         -           Standard Bank Securities Ltd.         -         -           Standard Bank Securities Ltd.         -         -           Standard Bank Securities Ltd.         -         -           Total         22,21,56,944		Musharakah		71,451,911	31,455,976
Export Development Fund (EDF)         62,812,316         11,278,036           Tijara VISA Card         53,671,470         48,689,585           Inland bills purchased and discounted         10,136,301         208,100,139           Foreign bills purchased and discounted         11,995,922,609         9,368,455,346           Profit received from FC clearing account         -         -           Profit on Placement         301,564,898         101,802,153           Total         12,297,487,507         9,470,257,499           Standard Bank PLC. (note-18.3)         12,297,487,507         9,470,257,499           Standard Bank PLC. (Profit Received from SCML)         12,297,487,507         9,470,257,499           Standard Bank PLC. (Profit Received from SSL)         31,368,483         101,902,153           Standard Bank PLC. (Profit Received from SCML)         -         -           Standard Bank PLC. (Profit Received from SSL)         31,382,6441         -           Standard Express(USA) Ltd.         -         -         -           Standard Bank Securities Ltd.         56,438,633         48,550,207           12,338,245,784         9,519,841,426         -           Profit paid on deposits, borrowings, etc.         -         -           Profit paid on deposits ( note -19.1)         9,320,347		Qard		8,524,316	
Tijara VISA Card         53,671,470         49,688,351           Inland bilis purchased         10,136,301         7,895,595           Total Profit on Investments         11,995,922,609         9,368,455,346           Profit received from FC clearing account         301,564,898         101,802,153           Profit received from Bank and other Financial Institution         301,564,898         101,802,153           Profit on Placement         301,564,898         101,802,153           Ital 2,297,487,507         9,470,257,499           Standard Bank PLC. (note-18.3)         12,297,487,507         9,470,257,499           Standard Bank PLC. (Profit Received from SCML)         (21,68,644)         (21,66,243)           Standard Bank PLC. (Profit Received from SBSL)         -         -           Standard Express(USA) Ltd.         -         -           Standard Bank Securities Ltd.         228,156,034         231,655,703           Standard Bank Securities Ltd.         -         -         1,019,068           Standard Bank Securities Ltd.         231,655,703         -         1,019,068           Profit paid on deposits, borrowings, etc.         -         -         1,019,068           Profit paid on deposits (note -19.1)         9,320,347,600         6,543,068,207           Profit paid on borr		OBU Business		8,048,938	14,004,136
Inland bills purchased         168,885,058         208,100,139           Foreign bills purchased and discounted         10,136,301         7,895,595           Total Profit on Investments         11,995,922,609         9,368,455,346           Profit received from Bank and other Financial Institution         301,564,898         101,802,153           Profit on Placement         301,564,898         101,802,153           Total         12,297,487,507         9,470,257,499           Standard Bank PLC. (note-18.3)         12,297,487,507         9,470,257,499           Standard Bank PLC. (Profit Received from SCML)         13,826,644)         (21,622,003)           Standard Bank PLC. (Profit Received from SCML)         1,019,068         231,655,703           Standard Exchange Co.(UK) Ltd.         -         -         -           Standard Bank PLC. (Profit Received from SBSL)         1,019,068         231,655,703         (21,652,003)           Standard Exchange Co.(UK) Ltd.         -         -         -         -         -           Standard Bank PLC. (Profit Received from SCML)         56,438,633         48,550,207         -         -           Standard Exchange Co.(UK) Ltd.         -         -         -         -         -         -           Standard Bank Securities Ltd.         56,438,		Export Development Fund (EDF)		62,812,316	11,278,036
Foreign bills purchased and discounted Total Profit on Investments         10,136,301         7,895,595           Profit received from FC clearing account Profit received from Bank and other Financial Institution Profit on Placement         301,564,898         101,802,153           301,564,898         101,802,153         9,470,257,499           18.3(a)         Consolidated profit on investment Standard Bank PLC. (note-18.3) Standard Bank PLC. (Profit Received from SCML) Standard Bank PLC. (Profit Received from SSSL)         12,297,487,507 (210,782,027) (31,826,644) (31,826,648) (		Tijara VISA Card		53,671,470	48,688,351
Total Profit on Investments         11,995,922,609         9,368,455,346           Profit received from FC clearing account Profit received from Bank and other Financial Institution Profit on Placement         .         .         .           301,564,898         101,802,153         .         .         .           301,564,898         101,802,153         .         .         .           301,564,898         101,802,153         .         .         .         .           301,564,898         101,802,153         .         .         .         .         .           18.3(a)         Consolidated profit on investment         .		Inland bills purchased		168,885,058	208,100,139
Total Profit on Investments         11,995,922,609         9,368,455,346           Profit received from FC clearing account Profit received from Bank and other Financial Institution Profit on Placement         .         .         .           301,564,898         101,802,153         .         .         .           301,564,898         101,802,153         .         .         .           301,564,898         101,802,153         .         .         .         .           301,564,898         101,802,153         .         .         .         .         .           18.3(a)         Consolidated profit on investment         .		•			7,895,595
Profit received from FC clearing account       -         Profit received from Bank and other Financial Institution       301,564,898         Profit on Placement       -         Total       101,802,153         301,564,898       101,802,153         301,564,898       101,802,153         301,564,898       101,802,153         301,564,898       101,802,153         301,564,898       101,802,153         301,564,898       101,802,153         301,564,898       101,802,153         301,564,898       101,802,153         301,564,898       101,802,153         301,564,898       101,802,153         301,564,898       101,802,153         301,564,898       101,802,153         301,564,898       101,802,153         301,564,898       101,802,153         301,564,898       101,802,153         301,564,898       101,802,153         301,564,898       101,802,153         301,564,898       101,802,153         301,564,898       10,70,257,499         (210,782,027)       (210,782,027)         (21,682,013)       13,826,644         (21,682,013)       1,019,068         SEL Capital Mgt. Ltd.       56,438,633					
Profit received from Bank and other Financial Institution Profit on Placement         301,564,898         101,802,153           Total         301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         10,297,487,507           31,826,614         (21,652,103)           31,019,068         226,156,984         231,655,703           31,019,068         231,655,703         48,550,207 <th< td=""><td></td><td></td><td></td><td></td><td></td></th<>					
Profit received from Bank and other Financial Institution Profit on Placement         301,564,898         101,802,153           Total         301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         101,802,153           301,564,898         10,297,487,507           31,826,614         (21,652,103)           31,019,068         226,156,984         231,655,703           31,019,068         231,655,703         48,550,207 <th< td=""><td></td><td>Profit received from FC clearing account</td><td></td><td></td><td>-</td></th<>		Profit received from FC clearing account			-
Profit on Placement         301,564,898         101,802,153           Total         12,297,487,507         9,470,257,499           18.3(a)         Consolidated profit on investment         12,297,487,507         9,470,257,499           Standard Bank PLC. (note-18.3)         12,297,487,507         9,470,257,499           Standard Bank PLC. (Profit Received from SCML)         (210,782,027)         (209,978,949)           Standard Bank PLC. (Profit Received from SBSL)         (31,826,644)         (21,662,103)           Standard Exchange Co.(UK) Ltd.         -         -         -           Standard Express(USA) Ltd.         10,109,068         231,655,703         48,550,207           Standard Bank Securities Ltd.         56,438,633         48,550,207         12,338,245,784         9,519,841,426           19.         Profit paid on deposits (note -19.1)         9,320,347,600         6,543,068,207         713,771,889           Profit paid on borrowings (note -19.1)         742,228,937         713,771,889         10,062,576,537         7,256,840,096				301 564 898	101.802 153
Total         301,564,898         101,802,153           12,297,487,507         9,470,257,499         -           18.3(a)         Consolidated profit on investment         -         -           Standard Bank PLC. (note-18.3)         12,297,487,507         9,470,257,499         (209,978,949)           Standard Bank PLC. (Profit Received from SCML)         (210,782,027)         (209,978,949)         (216,624,103)           Standard Exchange Co.(UK) Ltd.         -         -         -         -           Standard Express(USA) Ltd.         -         -         -         -           Standard Bank Securities Ltd.         -         -         -         -           Yet paid on deposits, borrowings, etc.         -         -         -         -           Profit paid on deposits ( note -19.1)         9,320,347,600         6,543,068,207         713,771,889           10,062,576,537         7,256,840,096         -         -         -				-	-
Total         12,297,487,507         9,470,257,499           18.3(a)         Consolidated profit on investment         -         -         -           Standard Bank PLC. (note-18.3)         12,297,487,507         9,470,257,499         (209,978,949)           Standard Bank PLC. (Profit Received from SCML)         (210,782,027)         (209,978,949)         (21,662,103)           Standard Exchange Co.(UK) Ltd.         -         -         -         -           Standard Exchange Co.(UK) Ltd.         -         -         -         -           Standard Bank Securities Ltd.         -				301.564.898	101.802.153
18.3(a)       Consolidated profit on investment         Standard Bank PLC. (note-18.3)       12,297,487,507         Standard Bank PLC. (Profit Received from SCML)       (210,782,027)         Standard Bank PLC. (Profit Received from SBSL)       (31,826,644)         Standard Exchange Co.(UK) Ltd.       -         Standard Express(USA) Ltd.       -         Standard Bank Securities Ltd.       771,331         1,019,068       226,156,984         226,156,984       231,655,703         Standard Bank Securities Ltd.       56,438,633         12,338,245,784       9,519,841,426         19.       Profit paid on deposits, borrowings, etc.       9,320,347,600         Profit paid on deposits ( note -19.1)       9,320,347,600       6,543,068,207         Profit paid on borrowings ( note -19.1)       742,228,937       713,771,889         10,062,576,537       7,256,840,096       7,256,840,096			Total		
Standard Bank PLC. (note-18.3)       12,297,487,507       9,470,257,499         Standard Bank PLC. (Profit Received from SCML)       (210,782,027)       (209,978,949)         Standard Bank PLC. (Profit Received from SBSL)       (31,826,644)       (21,662,103)         Standard Exchange Co.(UK) Ltd.       -       -         Standard Express(USA) Ltd.       771,331       1,019,068         SBL Capital Mgt. Ltd.       226,156,984       231,655,703         Standard Bank Securities Ltd.       56,438,633       48,550,207         12,338,245,784       9,519,841,426         19.       Profit paid on deposits, borrowings, etc.       9,320,347,600       6,543,068,207         Profit paid on deposits ( note -19.1)       9,320,347,600       6,543,068,207         Profit paid on borrowings ( note -19.1)       742,228,937       713,771,889         10,062,576,537       7,256,840,096       7,256,840,096					-
Standard Bank PLC. (note-18.3)       12,297,487,507       9,470,257,499         Standard Bank PLC. (Profit Received from SCML)       (210,782,027)       (209,978,949)         Standard Bank PLC. (Profit Received from SBSL)       (31,826,644)       (21,662,103)         Standard Exchange Co.(UK) Ltd.       -       -         Standard Express(USA) Ltd.       771,331       1,019,068         SBL Capital Mgt. Ltd.       226,156,984       231,655,703         Standard Bank Securities Ltd.       56,438,633       48,550,207         12,338,245,784       9,519,841,426         19.       Profit paid on deposits, borrowings, etc.       9,320,347,600       6,543,068,207         Profit paid on deposits ( note -19.1)       9,320,347,600       6,543,068,207         Profit paid on borrowings ( note -19.1)       742,228,937       713,771,889         10,062,576,537       7,256,840,096       7,256,840,096	40.2(-)	Concelledated sysfit on investment		-	-
Standard Bank PLC. (Profit Received from SCML)         (210,782,027)         (209,978,949)           Standard Bank PLC. (Profit Received from SBSL)         (31,826,644)         (21,662,103)           Standard Exchange Co.(UK) Ltd.         -         -           Standard Express(USA) Ltd.         771,331         1,019,068           SBL Capital Mgt. Ltd.         226,156,984         231,655,703           Standard Bank Securities Ltd.         56,438,633         48,550,207           12,338,245,784         9,519,841,426           19.         Profit paid on deposits, borrowings, etc.         9,320,347,600         6,543,068,207           Profit paid on deposits ( note -19.1)         9,320,347,600         6,543,068,207         713,771,889           10,062,576,537         7,256,840,096         7,256,840,096         7,256,840,096	18.3(a)	•		10 007 407 507	0 470 257 400
Standard Bank PLC. (Profit Received from SBSL)       (31,826,644)       (21,662,103)         Standard Exchange Co.(UK) Ltd.       -       -         Standard Express(USA) Ltd.       771,331       1,019,068         SBL Capital Mgt. Ltd.       226,156,984       231,655,703         Standard Bank Securities Ltd.       56,438,633       48,550,207         12,338,245,784       9,519,841,426         19.       Profit paid on deposits, borrowings, etc.       9,320,347,600         Profit paid on deposits ( note -19.1)       9,320,347,600       6,543,068,207         Profit paid on borrowings ( note -19.1)       742,228,937       713,771,889         10,062,576,537       7,256,840,096       7,256,840,096					
Standard Exchange Co.(UK) Ltd.       -       -         Standard Express(USA) Ltd.       771,331       1,019,068         SBL Capital Mgt. Ltd.       226,156,984       231,655,703         Standard Bank Securities Ltd.       56,438,633       48,550,207         12,338,245,784       9,519,841,426         19.       Profit paid on deposits, borrowings, etc.       9,320,347,600       6,543,068,207         Profit paid on deposits ( note -19.1)       9,320,347,600       6,543,068,207       713,771,889         10,062,576,537       7,256,840,096       10,062,576,537       7,256,840,096					
Standard Express(USA) Ltd.       771,331       1,019,068         SBL Capital Mgt. Ltd.       226,156,984       231,655,703         Standard Bank Securities Ltd.       56,438,633       48,550,207         12,338,245,784       9,519,841,426         19.       Profit paid on deposits, borrowings, etc.         Profit paid on deposits ( note -19.1)       9,320,347,600       6,543,068,207         742,228,937       713,771,889         10,062,576,537       7,256,840,096				(31,826,644)	(21,662,103)
SBL Capital Mgt. Ltd.       226,156,984       231,655,703         Standard Bank Securities Ltd.       56,438,633       48,550,207         12,338,245,784       9,519,841,426         19.       Profit paid on deposits, borrowings, etc.       9,320,347,600         Profit paid on deposits ( note -19.1)       9,320,347,600       6,543,068,207         Profit paid on borrowings ( note -19.1)       742,228,937       713,771,889         10,062,576,537       7,256,840,096				-	-
Standard Bank Securities Ltd.         56,438,633         48,550,207           12,338,245,784         9,519,841,426           19.         Profit paid on deposits, borrowings, etc.         9,320,347,600         6,543,068,207           Profit paid on deposits ( note -19.1)         9,320,347,600         6,543,068,207           Profit paid on borrowings ( note -19.1)         742,228,937         713,771,889           10,062,576,537         7,256,840,096         10,062,576,537					
12,338,245,784       9,519,841,426         19. Profit paid on deposits, borrowings, etc.       9,320,347,600         Profit paid on deposits ( note -19.1)       9,320,347,600         Profit paid on borrowings ( note -19.1)       742,228,937         10,062,576,537       7,256,840,096		·			
19. Profit paid on deposits, borrowings, etc.         Profit paid on deposits ( note -19.1)         Profit paid on borrowings ( note -19.1)         Profit paid on borrowings ( note -19.1)         10,062,576,537		Standard Bank Securities Ltd.			48,550,207
Profit paid on deposits ( note -19.1)       9,320,347,600       6,543,068,207         Profit paid on borrowings ( note -19.1)       742,228,937       713,771,889         10,062,576,537       7,256,840,096				12,338,245,784	9,519,841,426
Profit paid on deposits ( note -19.1)       9,320,347,600       6,543,068,207         Profit paid on borrowings ( note -19.1)       742,228,937       713,771,889         10,062,576,537       7,256,840,096	40	Drefit paid on denosite hamaniana da			
Profit paid on borrowings ( note -19.1) 742,228,937 713,771,889 10,062,576,537 7,256,840,096	19.	Pront paid on deposits, porrowings, etc.			
10,062,576,537 7,256,840,096		Profit paid on deposits ( note -19.1)		9,320,347,600	6,543,068,207
10.062.576.537 7.256.840.096		Profit paid on borrowings ( note -19.1)		742,228,937	713,771,889
30				10,062,576,537	7,256,840,096

		Amount in 1	
		30.09.2024	31.12.2023 -
19.1	Profit paid on deposits ,borrowing etc of the Bank		
	Profit paid on deposits		
	Mudaraba Savings Deposits	228,697,619	219,888,929
	Mudaraba Short Term Deposits	594,705,437	547,364,067
	Mudaraba Term Deposits	7,894,750,460	5,020,457,696
	Mudaraba Deposit Schemes	602,194,084	755,357,515
	Profit on lease liabilities as per IFRS-16	-	-
	Foreign Currency	-	-
	Desfit weid en hermanien	9,320,347,600	6,543,068,207
	Profit paid on borrowing	047.007.005	004 504 405
	Profit paid on subordinated Bond	317,327,665	364,504,165
	Profit paid on Perpetual Bond	313,200,000	277,425,000
	Profit paid on Bangladesh Bank Refinance	107,127,132	55,846,468
	Profit paid on foreign Bank		14,106,796
	Profit Paid On Notice Money Borrowing	2,187,500	1,889,460
	Profit paid on repurchase agreement(Repo)	2,386,640	-
		742,228,937	713,771,889
		10,062,576,537	7,256,840,096
19(a)	Consolidated profit paid on Deposits, borrowings, etc.		
	Standard Bank PLC. (note-19)	10,062,576,537	7,256,840,096
	Standard Exchange Co.(UK) Ltd.		-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.		-
		10,062,576,537	7,256,840,096
20.	Income from Investment		
		·	
	Dividend on shares	-	1,875,000
	Profit received from Corp. Bond	100,506,664	1,313,620
	Profit received from Perpetual Bond	313,200,000	277,425,000
	Profit from Government Securities(GIIB)	406,035,800	46,699,918
	Profit from Government Securities/bond/Sukuk	1,110,000	360,337,730
		820,852,464	687,651,268
		-	-
20(a)	Consolidated Income from Investment		
LU(U)	Standard Bank PLC.	820,852,464	687,651,268
	Standard Bank PLC. (Dividend Received from SCML)	020,002,404	
	Standard Bank PLC. (Dividend Received from SBSL)		_
			-
	Standard Exchange Co.(UK) Ltd.		
	Standard Express(USA) Ltd.	40,700,054	40.050.044
	SBL Capital Mgt. Ltd.	46,763,251	40,656,814
	Standard Bank Securities Ltd.	17,651,568	16,391,261
		885,267,283	744,699,343
21.	Commission/Fees, Exchange and Brokerage		
	Commission /Fees (note-21.1)	728,167,720	534,528,824
	Exchange earnings (note-21.2)	1,439,852,277	500,944,743
	Brokerage	-	-
	2.0.0.290	2,168,019,997	1,035,473,567
21.1	Commission	<u> </u>	-
±1			
	Commission on Import L/Cs	349,946,299	238,534,789
	Commission on Export L/Cs	259,724,560	164,111,084
	Rebate on nostro a/c	522,506	1,731,321
	Commission on Bank Guarantee	111,300,119	122,383,026
	Commission on Remmittance	6,674,236	7,768,605
	Underwriting commission		-
		728,167,720	534,528,824
	Brokerage	728,167,720	- 534,528,824
21.2	Exchange		
£1.£			-
	Gains arising from Dealing Securities		
	Gains arising from Dealing Securities Gains arising from Investment Securities 31		-

		Amount in Taka	
		30.09.2024	31.12.2023
	Gains arising from Foreign Trade Business	1,439,852,277	500,944,743
		1,439,852,277	500,944,743
21(a)	Consolidated Commission, Exchange and Brokerage		
	Standard Bank PLC. (note-21)	2,168,019,997	1,035,473,567
	Standard Exchange Co.(UK) Ltd.	30,602,369	19,813,647
	Standard Express(USA) Ltd.	188,369,536	125,787,572
	SBL Capital Mgt. Ltd.	13,889,842	18,795,277
	Standard Bank Securities Ltd.	14,561,355	18,125,243
		2,415,443,099	1,217,995,306
22.	Other operating income		
22.	SWIFT & Telex charge recoveries	13,289,378	9,014,943
	Postage charge recoveries	6,421,677	5,699,209
	Service charges	192,000,008	301,997,538
	Locker charges	1,410,551	1,180,051
	Investments processing /documentation fees	36,806,038	11,669,993
	Capital Gain on Sale of Assets	241,450	-
	Debit / VISA Card Fees	71,729,196	65,488,074
	Stationery Charge Recovery	950,660	1,286,918
	Handling Commission On Lease Finance	974,730	966,410
	Handling Charge On Pe-Hsia Booth	388,470	355,710
	Earning on Treasury FEX	2,440,910	3,838,647
	NPSB Settlement Income	7,306,827	7,954,812
	Charges On Rtgs	7,299,663	7,247,848
	Recovery From Written Off Investments A/C	1,056,023	248,890
	Other earnings	821,357	4,253,483
		343,136,938	421,202,526
		-	-
22(a)	Consolidated other operating income		101 000 500
	Standard Bank PLC. (note-22)	343,136,938	421,202,526
	Standard Exchange Co.(UK) Ltd.	2,336,990	974,162
	Standard Express(USA) Ltd.	4,656,023	4,295,056
	SBL Capital Mgt. Ltd. Standard Bank Securities Ltd.	1,230,000	990,000
	Standard Bank Securities Ltd.	<u> </u>	174,943 <b>427,636,688</b>
			427,030,000
23.	Salaries and allowances		
	Basic salary	946,912,768	887,868,506
	Allowances (note-23.1)	945,090,521	1,153,719,041
	Bonus & ex-gratia	164,994,796	151,781,419
	Bank's contribution to provident fund	94,442,355	89,125,325
	Casual wages	76,705,845	78,008,466
		2,228,146,285	2,360,502,758
		-	-
23.1	Allowances		445 004 000
		475,146,191	445,884,060
	Conveyance allowances Entertainment allowances	63,174,489 41,906,388	65,710,449 44,249,451
	House maintenance & utility	29,379,153	30,972,755
	Medical allowances	94,977,126	88,753,071
	Risk allowances	1,927,542	1,836,520
	Washing allowances	1,179,613	1,193,887
	Remuneration for probationaries	73,215,356	68,868,973
	Charge allowances	2,446,666	2,470,919
	Leave Fare Compensation	75,845,694	74,900,134
	Gratuity	70,000,000	315,000,000
	Leave Encashment	12,907,303	13,089,403
	Extra allowances	2,985,000	789,419
		945,090,521	1,153,719,041
23(a)	Consolidated salaries and allowances		
23(a)	Standard Bank PLC. (note-23)	2,228,146,285	2,360,502,758
	Standard Exchange Co.(UK) Ltd.	8,147,935	4,068,615
	Standard Express(USA) Ltd.	68,080,828	60,422,991
	SBL Capital Mgt. Ltd.	10,826,132	10,643,979
	Standard Bank Securities Ltd.	10,142,056	10,257,700
		2,325,343,236	2,445,896,044
24.	Rent, Taxes, Insurance, electricity, etc.		
£ <del>4</del> .	Rent- Office	266,833,298	262,013,934
	32	,	- ,,

		Amount in Taka	
		30.09.2024	31.12.2023
	Rent- Godown	390,500	418,000
	Rent Paid - Atm Booth	12,549,431	12,528,014
	Rates and taxes	43,784,948	44,206,168
	Insurance	99,811,386	100,950,279
	Utilities	54,381,037	50,463,406
		477,750,600	470,579,800
24(a)	Consolidated Rent, Taxes, Insurance, electricity, etc.		
(-)	Standard Bank PLC. (note-24)	477,750,600	470,579,800
	Standard Exchange Co.(UK) Ltd.	7,644,255	4,803,161
	Standard Express(USA) Ltd.	13,085,265	28,137,021
	SBL Capital Mgt. Ltd.	2,040,661	2,081,628
	Standard Bank Securities Ltd.	1,914,774	1,883,365
		502,435,555	507,484,974
25.	Legal expenses		0.474.005
	Legal Charges	4,029,326	3,474,305
	Fees ,Stamp & notary public expenses	1,922,398	1,942,434
		5,951,724	5,416,739
25(a)	Consolidated Legal expenses.		
	Standard Bank PLC. (note-25)	5,951,724	5,416,739
	Standard Exchange Co.(UK) Ltd.	1,451,310	-
	Standard Express(USA) Ltd.	7,547,808	6,610,614
	SBL Capital Mgt. Ltd.	50,600	-
	Standard Bank Securities Ltd.	171,350 <b>15,172,792</b>	171,350 <b>12,198,703</b>
		13,172,792	12,190,703
26.	Postage, Stamps, Telecommunication etc.	7 024 746	C 007 404
	Postage Telegram, telex, fax and e-mail	7,924,716 291,653	6,027,484 142,045
	Telephone, Mobile (office & residence)	4,516,468	4,363,338
		12,732,837	10,532,867
26(a)	Consolidated Postage, Stamps, Telecommunication etc.		
20(a)	Standard Bank PLC. (note-26)	12,732,837	10,532,867
	Standard Exchange Co.(UK) Ltd.	166,045	35,178
	Standard Express(USA) Ltd.	2,462,097	2,014,652
	SBL Capital Mgt. Ltd.	26,270	30,054
	Standard Bank Securities Ltd.	186,011	198,959
		15,573,260	12,811,710
27.	Stationery, Printing, Advertisement etc.		
21.	Printing stationery	7,766,682	5,653,955
	Security stationery	208,548	281,299
	Petty stationery	8,255,875	7,390,087
	Computer stationery	10,559,326	9,279,088
	Calender ,Dairy,Greetings Crads Etc	8,007,475	8,912,500
	Publicity and advertisement	15,730,860	6,740,601
		50,528,766	38,257,530
27(a)	Consolidated Stationery, Printing, Advertisement etc.		
	Standard Bank PLC. (note-27)	50,528,766	38,257,530
	Standard Exchange Co.(UK) Ltd.	481,499	534,707
	Standard Express(USA) Ltd.	3,115,816	2,792,790
	SBL Capital Mgt. Ltd.	53,587	39,728
	Standard Bank Securities Ltd.	103,062	144,795
		54,282,730	41,769,550
28.	Managing Director's salary and fees		
	Basic salary	2,250,000	5,564,516
	House rent allowance	600,000	1,483,871
	Medical Allowances	300,000 150,000	700,000 370,968
	House maintenance & utility Bank's contribution to provident fund	-	31,452
	Entertainment	150,000	391,935
	Cook & Servant	150,000	20,968
	Residence Security Guard	-	370,968
	Bonus	750,000	750,000
	Leave Fare Compensation	-	-
		4,350,000	9,684,678
29.	Directors fees & meeting expenses		
	Directors fees	1,816,000	1,504,000
	Travelling and haltage	1,547,407	458,598
	Refreshment and dinner	624,520	743,199

			Amount in Taka	
			30.09.2024	31.12.2023
			3,987,927	2,705,797
29(a)	Consolidated Directors fees & meeting expenses			
	Standard Bank PLC. (note-29)		3,987,927	2,705,797
	Standard Exchange Co.(UK) Ltd.		-	-
	Standard Express(USA) Ltd.		-	220,000
	SBL Capital Mgt. Ltd.		115,000	223,600
	Standard Bank Securities Ltd.		320,000	320,000
			4,422,927	3,469,397
29.2	Shariah Supervisory Committee's Fees & Expenses			
	Directors fees		35,629	127,188
	Travelling and haltage		-	-
	Refreshment and dinner		150,000	269,200
			185,629	396,388
30.	Audit fees		480,250	28,750
			480,250	28,750
30 (a)	Consolidated Auditors fees			
	Standard Bank PLC.		480,250	28,750
	Standard Exchange Co.(UK) Ltd.		-	282,778
	Standard Express(USA) Ltd.		-	-
	SBL Capital Mgt. Ltd.		-	-
	Standard Bank Securities Ltd.		- 480.250	-
			480,250	311,528
31.	Charges on Investments losses			
	Investment-written off Profit waived			-
31(a).	Consolidated charges on Investments losses			
51(a).	Standard Bank PLC.			-
	Standard Exchange Co.(UK) Ltd.		<u>-</u>	-
	Standard Express(USA) Ltd.		_	-
	SBL Capital Mgt. Ltd.		-	-
	Standard Bank Securities Ltd.		-	-
			<u> </u>	-
32.	Depreciation and repair of Banks assets			
	Depreciation on Fixed Assets			
	Building		17,576,691	9,813,656
	Furniture & fixture Office appliance & equipment		60,723,955 16,505,554	55,745,247 27,866,697
	Computer		12,018,240	17,955,079
	Software		8,483,581	11,571,929
	Right of use assets		-	-
	Motor vehicle		4,835,989	5,097,191
			120,144,010	128,049,799
	Repair, Renovation & Maintenance of Bank's Assets			
	Office appliance & equipment		12,503,403	11,264,449
	Computer		2,052,176	1,662,073
	Software		63,091,247	56,638,547
	Motor vehicle		7,624,791	6,579,109
			85,271,617	76,144,178
		Total	205,415,627	204,193,977
32(a)	Consolidated depreciation and repair of Banks assets			
	Standard Bank PLC. (note-32)		205,415,627	204,193,977
	Standard Exchange Co.(UK) Ltd.		1,023,364	694,767
	Standard Express(USA) Ltd.		34,517,737	31,006,620
	SBL Capital Mgt. Ltd. Standard Bank Securities Ltd.		864,181	1,071,308
	Standalu Dalik Securilles Llu.		562,454 <b>242,383,363</b>	575,593 <b>237,542,265</b>
				201,042,200
32(b)	Zakat Expenses of the Bank			
	Zakat Expenses		-	-
				-

		Amount in Taka	
		30.09.2024	31.12.2023
	Entertainment (office)	15,169,030	14,515,777
	Donation & subscription	15,397,814	52,146,733
	Travelling	3,334,360	5,537,571
	Anniversary	16,400	-
	Branch /Subsidiary company opening expenses	-	_
		3,362,662	025 902
	Training and seminar expenses		935,893
	Newspaper and periodicals	725,774	657,597
	Petrol, oil and lubricants	13,735,783	16,068,871
	Car expenses	25,113,026	26,648,790
	Photocopy expenses	1,495,804	1,355,723
	Staff uniform and liveries	2,590,101	2,163,422
	Cleaning and washing	5,960,116	5,904,627
	Premises up keeping	810,521	746,535
	Local conveyance	5,440,645	5,131,625
	Business development	5,966,129	3,619,841
	Freight and cartage	62,230	108,200
	Cook and servant	7,456,403	8,428,490
	Annual General Meeting	2,521,671	1,675,000
	Bank charges and commission paid	5,791,705	8,644,626
	Loss on sale of Assets	-	-
	On Line (ABB) expenses	52,208	56,713
	Managers Conference exp	3,354,309	-
	Performance award	1,052,500	86,350
	SBL welfare fund	8,170,794	8,170,794
		, ,	
	Generator expenses	1,284,084	944,304
	Connectivity fees	10,761,957	11,007,362
	CDBL Charges		287,084
	Visa Card Process charges	24,332,990	19,630,712
	Dhaka Stock Exchange	608,000	603,000
	Chittagong Stock Exchange	650,000	600,000
	Registered Joint Stock Company	-	-
	Membership fee to Central Shariah Board	-	-
	Recruitment Expenses	49,613	25,284
	Calender ,dairy & greeting cards etc	-	-
	Green Banking	2,500,000	-
	SBL Foundation	-	-
	NPSB settlement expenses	1,542,640	1,696,195
	Discomfort Allowances	207,200	237,600
	Security Service-Out Sourcing	55,967,189	46,557,325
	BSEC Subscription	354,432	293,104
	Subordinated Bond Issue Expenses	517,500	2,317,500
	Nid Verification Charge	501,685	415,145
		1,445,003	415,145
	Bankers Almanac Charge		-
	Hajj Related Expenses	91,300	-
	Medical Expenses	2,770	296
	Motivational Allowance For Covid-19	-	-
	Compensation For Covid-19	-	-
	Other Expenses	734,196	761,870
		229,130,544	247,979,959
	Expenses included VAT on which applicable		
33(a)	Consolidated other expenses		
(°)	Standard Bank PLC. (note-33)	229,130,544	247,979,959
	Standard Exchange Co.(UK) Ltd.	13,814,225	7,142,773
	Standard Express(USA) Ltd.	32,882,047	9,907,392
	SBL Capital Mgt. Ltd.	2,316,586	2,354,811
	Standard Bank Securities Ltd.	2,230,466	2,907,798
	Standard Darik Securities Ltd.		
		280,373,868	270,292,733
33.1	Nostro account maintenance		
	Nostro account maintenance		-
	Bank charge	<u> </u>	-
		-	-
34	Provision for Investments,off balance sheet exposure & other assets		
	Provision for bad and doubtful Investments	1,033,863,774	348,221,835
		1,000,000,774	070,221,000
		-	-
	Provision for SMA Investments		
	Provision for unclassified Investments	-	-
	Provision for unclassified Investments Special General Provision-COVID-19		-
	Provision for unclassified Investments Special General Provision-COVID-19 Provision for off balance sheet exposure		- - -
	Provision for unclassified Investments Special General Provision-COVID-19		- - -

		Amount in Ta	aka
		30.09.2024	31.12.2023
		1,033,863,774	348,221,835
34.1	Provision for diminution in value of investments	-	-
	Dealing Securities		
	Quoted	-	-
	Unquoted	-	-
	Investment Securities	-	-
	Quoted	-	-
	Unquoted	-	-
		1,033,863,774	- 348,221,835
		1,033,003,774	340,221,033
34.1(a)	Consolidated Provision for diminution in value of investments Dealing Securities	-	_
	Standard Bank PLC. (note-34.1)		-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
	Investment Securities	11,411,670	83,276,382
	Standard Bank PLC. (note-34.1)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	2,694,670	-
	Standard Bank Securities Ltd.	8,717,000	83,276,382
		11,411,670	83,276,382
			· · ·
34(a)	Consolidated Provision for Investments,off balance sheet exposure & other asse	ets	
	*Provision for bad and doubtful investments-SBL	1,033,863,774	348,221,835
	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)	- 11,411,670	- 9,432,255
	Provision for impairment of client margin Investments (SCML & SBSL)	26,492,781	31,115,369
	Provision for others (SBL)	-	-
		1,071,768,225	388,769,459
35	Tax expenses		
	Current tax	885,736,076	59,923,137
	Deferred tax	(32,248,124)	(17,656,733)
		853,487,952	42,266,404
35(a)	Consolidated tax expenses	-	
( )	Current tax		
	Standard Bank PLC. (note-35)	885,736,076	59,923,137
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	13,364,546	14,825,412
	Standard Bank Securities Ltd.	8,782,628 907,883,250	9,949,495 <b>84,698,045</b>
		907,003,230	64,096,045
	Deferred tax	(22.249.424)	(47 656 722)
	Standard Bank PLC. (note-35)	(32,248,124)	(17,656,733)
	Standard Exchange Co.(UK) Ltd. Standard Express(USA) Ltd.		-
	SBL Capital Mgt. Ltd.	_	-
	Standard Bank Securities Ltd.	-	-
		(32,248,124)	(17,656,733)
	Total	875,635,126	67,041,311
	i otai	-	07,041,311
36	Earning Per Share (EPS)		
		460 009 452	260 544 064
	Net profit after tax	460,908,453	269,544,064
	Net profit after tax Number of Ordinary Share Earning Per Share *	1,115,842,308	1,115,842,308

Amount in Taka		
30.09.2024	31.12.2023	

\* 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.

#### **Consolidated Earning Per Share (EPS)** 36(a)

Net profit after tax	535,503,689	308,230,708
Number of Ordinary Share	1,115,842,308	1,115,842,308
Earning Per Share *	0.48	0.28

\* 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.

Justification for increase in Earning per Share (EPS):

We would like to inform you that EPS has significantly increased on 30.09.2024 in comparison with previous year as on 30.09.2023 for the following reasons:

a) Increase in income from Commission, Exchange Earnings & Brokerage significantly for Tk. 119.74 crore on 30.09.2024 in compare with the year as on 30.09.2023.

b) Increase in income from investment in shares & securities significantly for Tk. 14.06 crore on 30.09.2024 in compare with the year as on 30.09.2023.

c) Decrease in total operating expenses significantly for Tk. 9.69 crore on 30.09.2024 in compare with the year as on 30.09.2023. d) Increase in operating profit significantly for Tk. 137.14 crore on 30.09.2024 in compare with the year as on 30.09.2023.

#### Reconciliation of Net Profit after Taxation with Cash Flows from Operating Activities 37 before changes In Operating Assets & Liabilities Standard Bank PI C

Standard Bank PLC.		
Net profit after taxation	460,908,453	269,544,064
Provision for taxation	853,487,952	389,699,623
Provision for Investments& Off BS Exposure	1,033,863,774	348,221,835
Changes in profit and others receivable	(1,531,545,346)	(2,878,706,880)
Changes in accrual Profit expense	1,222,403,469	2,456,907,933
Depreciation & Amortization of Fixed Assets	120,144,010	128,049,799
Proceeds from sale of fixed assets	241,450	-
Advance Income taxes paid	(692,054,323)	(258,035,756)
	1,467,449,440	455,680,617
Consolidated	-	-
Net profit after taxation	535,503,689	308,230,708
Provision for taxation	875,635,126	414,474,530
Provision for Investments& Off BS Exposure	1,071,768,225	388,769,459
Changes in Profit and others receivable	(1,536,185,434)	(2,882,546,037)
Changes in accrual Profit expense	1,222,403,469	2,456,907,933
Depreciation & Amortization of Fixed Assets	121,465,134	129,653,979
Proceeds from sale of fixed assets	241,450	-
Advance Income taxes paid	(649,685,650)	(247,950,870)
	1,641,146,010	567,539,704

#### 38 Net Operating Cash Flows per Share (NOCFPS)

Net cash flow from operating activities	1,584,659,660	2,456,431,032
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Operating Cash Flows per Share (NOCFPS)	1.42	2.20

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

Net cash flow from operating activities	1,536,639,024	2,491,332,557
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Operating Cash Flows per Share (NOCFPS)	1.38	2.23

We would like to inform you that NOCFPS has significantly increased on 30.09.2024 in comparison with previous year as on 30.09.2023 for the following reasons: a) Decrease cash inflow due to increase of Investment significantly for Tk. 637.21 crore on 30.09.2024 in compare with the year as on 31.12.2023.

b) Decrease cash inflow due to increase of Investments In Shares & Securities significantly for Tk. 242.20 crore on 30.09.2024 in compare with the year as on 31.12.2023.

c) Decrease cash inflow due to significant cash withdrwal by clients for Tk. 345.01 crore on 30.09.2024 in compare with the year as on 31.12.2023.

d) Profit paid on Deposit & placements has been increased in 30.09.2024 by Tk. 280.57 crore on compare with the year as on 30.09.2023 .

#### 39 **Related Party Disclosures**

#### Statement of Investmenteto Our Bank Directore & their Pelatives

State	ement of Investmentsto Our Bank	Directors & the	neir Relatives		(Figure in lac)	
SL No.	Name of the Directors	Status with Bank	Name of the Concern	Nature of Investment	Limit	Outstanding
1	Mr.Kazi Akramuddin Ahmed.	Chairman	M/s. Kazi & Co.	Bai-Muajjal (Gen)	400.00	43.65
2	Mr.Kazi Akramuddin Ahmed.	Chairman	The Eastern Engineering Works Ltd.	Bai-Muajjal (Gen)	400.00	26.45
2	Mr.Kazi Khurram Ahmed	Vice Chairm	M/s. EMX Ltd.	Bank Guarantee	3.97	3.97
3	Alhaj Md. Shamsul Alam	Director	M/s. Radio Vision.	Bai-Muajjal (Gen)	300.00	82.67

				Γ	Amount in Taka	
					30.09.2024	31.12.2023
4	Mr.Kamal Mostafa Chowdhury	Director	M/s. K.M.C. International	Bai-Muajjal (Gen)	1,218.00	150.04
5	Mr.S.A.M. Hossain	Director	M/s. Samira Trade International.	Bai-Muajjal (Gen)	660.00	-
6	Mr.S.A.M. Hossain	Director	M/S Victor Internationa	Letter of Credit	700.00	-
7	Mr.S.A.M. Hossain	Director	M/S Victor Internation	MPI-TR	560.00	-
8	Alhaj Md. Monzurul Alam	Director	M/s. Monzurul Alam	Bai-Muajjal (Gen)	945.00	963.27
9	Mr.Md. Abdul Aziz	Director	M/s. Mohammed Abdul Aziz	Bai-Muajjal (Gen)	523.00	-
10	Mr.Md. Abdul Aziz	Director	M/s. New Ruma Products	Letter of Credit	428.00	76.19
11	Mr.Md. Abdul Aziz	Director	M/s. Alim International	Letter of Credit	-	36.29
12	Mr.Ferozur Rahman	Director	M/s. Olio Enterprise	Bai-Muajjal (Gen)	1,090.00	834.25
13	Mr. Ashok Kumar Saha	Director	Mr. Ashok Kumar Saha	Bai-Muajjal (Gen)	500.00	215.69
14	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	1.07	1.07
15	Mr. Ashok Kumar Saha	Director	NG Shaha Steel Ind.(Pvt.) Ltd	Bank Guarantee	1.30	1.30
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	Mohammed Zahedul Hoque	Director	M/S.Zahed Brothers	Bai-Muajjal (Gen)	870.00	949.72
19	Mr.Ferdous Ali Khan	Director	Ferdous Ali Khan Model School & College	HPSM	53.00	23.53
20	Mr. A K M Abdul Alim	Director	MAAS Corporation	HPSM	43.00	42.18
	Total				8,706.15	3,460.08

#### 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

	27,713,990	27,713,990
2023	-	-
2022	6,862,749	6,862,749
2021	14,054,474	14,054,474
2020	6,796,767	6,796,767
2019	-	-
2016	-	-
2013	-	-

In compliance with directive issued by Bangladesh Securities and Exchange Commission Directive dated 14 January 2021, gazette and aletter issued on 27 June 2021 & on 6 July 2021 respectively, we had already transferred Taka 3,98,58,622 to Capital Market Stabilization Fund (CMSF) as unclaimed dividend for the year 2013 to 2019, excluding unclaimed cash dividend under Lawsuit. Details of transferred to Capital Market Stabilization Fund (CMSF) are mentioned below:

	39 858 622	39 858 622
2019	13,769,183	13,769,183
2016	9,288,685	9,288,685
2013	16,800,754	16,800,754

#### 42 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.

#### 43 Net Asset Value Per Share

	Shareholders' Equity Number of Ordinary Share	18,609,954,468 1,115,842,308	17,713,536,008 1,088,626,642
	Net Asset Value (NAV) Per Share	16.68	16.27
43(a)	Consolidated Net Asset Value Per Share		
	Shareholders' Equity	18,689,944,606	17,741,284,692
	Number of Ordinary Share	1,115,842,308	1,088,626,642
	Consolidated Net Asset Value (NAV) Per Share	16.75	16.30