

# Standard Bank PLC. & It's Subsidiaries

Consolidated Balance Sheet (Un audited & Provisional)

As at 30 September 2024

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

**Standard Bank PLC. & It's Subsidiaries**  
**Consolidated Balance Sheet (Un audited & Provisional)**  
**As at 30 September 2024**

Particulars	Notes	Amount in Taka	
		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	-	-
<b>TOTAL:</b>	<b><u>74,675,198,699</u></b>	<b><u>61,678,333,891</u></b>

**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	-	-
<b>TOTAL OFF - BALANCE SHEET ITEMS</b>	<b><u>74,675,198,699</u></b>	<b><u>61,678,333,891</u></b>

  
**CFO & Head of FAD**

  
**Acting Company Secretary**

  
**Managing Director & CEO**

  
**Director**

  
**Chairman**

**Standard Bank PLC. & It's Subsidiaries**  
**Consolidated Profit and Loss Account (Un audited & Provisional)**  
**for the Quarter ended 30 September 2024**

Particulars	Notes	Amount in Taka			
		January to September,2024	January to September,2023	July to September,2024	July to September,2023
Profit on Investment	18.3(a)	12,338,245,784	9,519,841,426	4,481,808,400	3,458,514,238
Less: Profit paid on Deposits & Placement etc.	19(a)	10,062,576,537	7,256,840,096	3,648,728,523	2,616,398,520
<b>Profit on Investments</b>		<b>2,275,669,247</b>	<b>2,263,001,330</b>	<b>833,079,876</b>	<b>842,115,718</b>
Income from investments in shares & securities	20(a)	885,267,283	744,699,343	332,977,448	230,586,577
Commission, Exchange Earnings & Brokerage	21(a)	2,415,443,099	1,217,995,306	791,516,564	412,263,567
Other Operating Income	22(a)	351,531,022	427,636,688	83,697,115	276,530,592
		3,652,241,404	2,390,331,336	1,208,191,127	919,380,736
<b>TOTAL OPERATING INCOME ( A )</b>		<b>5,927,910,651</b>	<b>4,653,332,666</b>	<b>2,041,271,003</b>	<b>1,761,496,454</b>
Salary & Allowances	23(a)	2,325,343,236	2,445,896,044	766,771,202	826,268,197
Rent, Taxes, Insurance, Electricity etc.	24(a)	502,435,555	507,484,974	173,655,922	166,194,431
Legal Expenses	25(a)	15,172,792	12,198,703	6,729,998	2,503,611
Postage, Stamp, Telecommunication etc.	26(a)	15,573,260	12,811,710	4,761,892	4,379,148
Stationery, Printing, Advertisement etc.	27(a)	54,282,730	41,769,550	14,759,067	11,757,680
Managing Director's salary & fees	28	4,350,000	9,684,678	-	3,600,000
Directors' Fee & Other benefits	29(a)	4,422,927	3,469,397	1,931,054	1,889,034
Shariah Supervisory Committee's Fees & Expenses	29.2	185,629	396,388	113,202	-
Audit Fees	30(a)	480,250	311,528	(264,378)	28,750
Charges on Investment losses	31(a)	-	-	-	-
Depreciation and Repair of Bank's Assets	32(a)	242,383,363	237,542,265	82,059,406	92,104,215
Zakat Expenses	32.1	-	-	-	-
Other Expenses	33(a)	280,373,868	270,292,733	91,216,808	49,506,737
<b>TOTAL OPERATING EXPENSES ( B )</b>		<b>3,445,003,610</b>	<b>3,541,857,968</b>	<b>1,141,734,174</b>	<b>1,158,231,804</b>
<b>Profit / (Loss ) Before Provision ( C ) = ( A - B )</b>		<b>2,482,907,041</b>	<b>1,111,474,698</b>	<b>899,536,829</b>	<b>603,264,650</b>
<b>Provision for investments</b>	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	7,556,958
Provision for impairment of client margin loan		26,492,781	31,115,369	12,083,409	10,966,264
Other Provision		-	-	-	-
<b>Total Provision ( D )</b>		<b>1,071,768,225</b>	<b>388,769,459</b>	<b>379,838,272</b>	<b>174,391,281</b>
<b>Total Profit / (Loss) before Taxes (E)=( C - D )</b>		<b>1,411,138,815</b>	<b>722,705,238</b>	<b>519,698,557</b>	<b>428,873,369</b>
<b>Provision for Taxation</b>		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)
<b>Net Profit / (Loss) after Taxation :</b>		<b>535,503,689</b>	<b>308,230,708</b>	<b>189,022,807</b>	<b>162,419,937</b>
<b>Appropriations :</b>					
Statutory Reserve	14(a)	262,879,281	131,848,737	103,370,596	83,453,821
General reserve		-	-	-	-
Dividend		-	-	-	-
<b>Retained Earnings carried forward</b>		<b>272,624,408</b>	<b>176,381,971</b>	<b>85,651,909</b>	<b>78,966,116</b>
<b>Attributable to</b>					
Equity Holders' of Bank		272,622,357	176,377,703	85,651,607	78,966,116
Coupon Payable to Mudaraba perpetual Bond		-	-	-	-
Provision for Start-up Fund		-	-	-	-
Non-controlling interest		2,051	4,268	302	-
<b>Consolidated Earning per Share (EPS):</b>	36(a)	<b>0.48</b>	<b>0.28</b>	<b>0.17</b>	<b>0.15</b>
(Previous year's figure restated)					
<b>Bank Earning per Share (EPS):</b>		<b>0.41</b>	<b>0.24</b>	<b>0.17</b>	<b>0.14</b>
(Previous year's figure restated)					

  
**CFO & Head of FAD**

  
**Acting Company Secretary**

  
**Managing Director & CEO**

  
**Director**

  
**Chairman**

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

Particulars	Notes	Amount in Taka	
		January to September, 2024	January to September, 2023
<b>A) CASH FLOWS FROM OPERATING ACTIVITIES</b>			
Profit receipts in Cash		12,913,591,485	9,486,214,268
Profit payments in Cash		(8,840,173,068)	(6,383,265,135)
Dividend receipts		-	1,875,000
Fee and commission receipts in Cash		975,590,822	674,632,148
Recoveries on Investments previously written off		35,291,715	13,028,616
Cash Payments to employees		(2,329,693,236)	(2,397,662,011)
Cash Payments to suppliers		(54,282,730)	(41,318,883)
Income taxes paid		(649,685,650)	(247,950,870)
Receipts from other operating activities	37 (a)	351,289,572	426,026,048
Payments for other operating activities	38 (a)	(760,782,900)	(964,039,478)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	37	<b>1,641,146,010</b>	<b>567,539,704</b>
<b>Increase / (Decrease) in operating assets and liabilities</b>			
Statutory deposits		-	-
Purchase of trading securities		156,053,318	103,081,665
Investment to other banks		-	-
Investment to customers		(6,372,131,609)	(13,982,521,693)
Other assets	39(a)	(731,035,733)	(12,610,392)
Deposits from other banks		(3,307,884,357)	(3,421,554,771)
Deposits from customers		7,064,785,229	18,988,387,198
Other liabilities account of customers		-	-
Trading liabilities		1,696,344,991	(839,525,658)
Other liabilities	40(a)	1,389,361,175	1,088,536,504
		(104,506,986)	1,923,792,853
<b>Net cash flows from operating activities (A)</b>	41(a)	<b>1,536,639,024</b>	<b>2,491,332,557</b>
<b>B) CASH FLOWS FROM INVESTING ACTIVITIES</b>			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(68,745,789)	(47,496,326)
Sale of property, plant & equipment		241,450	-
Purchase / sale of subsidiary		-	-
<b>Net cash flow from investing activities (B)</b>		<b>(68,504,339)</b>	<b>(47,496,326)</b>
<b>C) CASH FLOWS FROM FINANCING ACTIVITIES</b>			
Received from issue of Investment capital and debt security		-	-
Received 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)
<b>Net cash flow from financing activities (C)</b>		<b>(1,622,156,662)</b>	<b>(1,322,156,661)</b>
<b>D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)</b>		<b>(154,021,977)</b>	<b>1,121,679,570</b>
<b>E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS</b>		<b>1,439,852,277</b>	<b>500,944,743</b>
<b>F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR</b>		<b>32,864,147,045</b>	<b>29,407,285,130</b>
<b>G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)</b>		<b>34,149,977,346</b>	<b>31,029,909,442</b>
<b>CASH AND CASH EQUIVALENTS AT END OF THE QUARTER</b>			
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		88,300	203,500
		<b>34,149,977,346</b>	<b>31,029,909,442</b>
<b>Net Operating Cash Flows (NOCF) per Share</b>	38(a)	<b>1.38</b>	<b>2.23</b>
(Previous year's figure restated)			

  
**CFO & Head of FAD**

  
**Acting Company Secretary**

  
**Managing Director & CEO**

  
**Director**

  
**Chairman**

# Standard Bank PLC. & It's Subsidiaries


## Consolidated Statement of Changes in Shareholders' Equity (Un audited & Provisional) for the Quarter ended 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	-	-		-	-	-
<b>Restated Balance</b>	<b>10,886,266,420</b>	<b>6,969,026,124</b>	<b>169,730</b>	<b>-</b>	<b>572,644,744</b>	<b>18,428,107,018</b>
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 recognised 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 Payable to Mudaraba perpetual Bond	-	-		-	-	-
Start-up Fund	-	-		-	-	-
Appropriation made during the year	-	262,879,281		-	(262,879,281)	-
<b>Balance as on 30.09.2024</b>	<b>11,158,423,080</b>	<b>7,231,905,405</b>	<b>171,781</b>	<b>-</b>	<b>299,444,340</b>	<b>18,689,944,606</b>
<b>Balance as on 30.09.2023</b>	<b>10,886,266,423</b>	<b>6,680,648,442</b>	<b>166,843</b>	<b>-</b>	<b>174,137,530</b>	<b>17,741,219,239</b>



CFO & Head of FAD



Acting Company Secretary



Managing Director & CEO



Director



Chairman

# Standard Bank PLC.

## Balance Sheet-Solo Basis (Un audited & Provisional)

As at 30 September 2024

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

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

Particulars	Notes	Amount in Taka	
		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	-	-
<b>TOTAL:</b>		<b><u>74,675,198,699</u></b>	<b><u>61,678,333,891</u></b>

**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	-	-
<b>TOTAL OFF - BALANCE SHEET ITEMS</b>	<b><u>74,675,198,699</u></b>	<b><u>61,678,333,891</u></b>

  
**CFO & Head of FAD**

  
**Acting Company Secretary**

  
**Managing Director & CEO**

  
**Director**

  
**Chairman**

**Standard Bank PLC.**  
**Profit and Loss Account-Solo Basis (Un audited & Provisional)**  
**for the Quarter ended 30 September 2024**

Particulars	Notes	Amount in Taka			
		January to September,2024	January to September,2023	July to September,2024	July to September,2023
Profit on Investment	18	12,297,487,507	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
<b>Net Profit on Investments</b>		<b>2,234,910,970</b>	<b>2,213,417,403</b>	<b>820,027,698</b>	<b>824,045,774</b>
Income from investments in shares & securities	20	820,852,464	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
<b>TOTAL OPERATING INCOME ( A )</b>		<b>5,566,920,369</b>	<b>4,357,744,764</b>	<b>1,945,084,016</b>	<b>1,668,736,434</b>
Salary & Allowances	23	2,228,146,285	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	480,250	28,750	68,000	28,750
Charges on Investment losses	31	-	-	-	-
Depreciation and Repair of Bank's Assets	32	205,415,627	204,193,977	68,898,703	62,145,101
Zakat Expenses	32.1	-	-	-	-
Other Expenses	33	229,130,544	247,979,959	76,400,591	52,134,086
<b>TOTAL OPERATING EXPENSES ( B )</b>		<b>3,218,660,189</b>	<b>3,350,279,242</b>	<b>1,066,591,389</b>	<b>1,095,599,270</b>
<b>Profit / (Loss) Before Provision ( C ) = ( A - B )</b>		<b>2,348,260,180</b>	<b>1,007,465,521</b>	<b>878,492,627</b>	<b>573,137,165</b>
<b>Provision for Investments</b>	34				
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		-	-	-	-
Other Provision		-	-	-	-
<b>Total Provision ( D )</b>		<b>1,033,863,774</b>	<b>348,221,835</b>	<b>361,639,645</b>	<b>155,868,059</b>
<b>Total Profit / (Loss) before Taxes (E)=( C - D )</b>		<b>1,314,396,405</b>	<b>659,243,686</b>	<b>516,852,982</b>	<b>417,269,106</b>
<b>Provision for Taxation</b>		<b>853,487,952</b>	<b>389,699,623</b>	<b>323,856,536</b>	<b>258,740,660</b>
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)
<b>Net Profit / (Loss) after Taxation :</b>		<b>460,908,453</b>	<b>269,544,064</b>	<b>192,996,446</b>	<b>158,528,446</b>
<b>Appropriations :</b>					
Statutory Reserve		262,879,281	131,848,737	103,370,596	83,453,821.23
General reserve		-	-	-	-
Coupon Payable to Mudaraba perpetual Bond		-	-	-	-
Provision for Start-up Fund		-	-	-	-
Dividend		-	-	-	-
<b>Retained Earnings carried forward</b>		<b>198,029,172</b>	<b>137,695,327</b>	<b>89,625,850</b>	<b>75,074,625</b>
<b>Earning Per Share (EPS):</b> (Previous year's figure restated)	36	<b>0.41</b>	<b>0.24</b>	<b>0.17</b>	<b>0.14</b>

CFO & Head of FAD

Acting Company Secretary

Managing Director & CEO

Director

Chairman



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

Particulars	Notes	Amount in Taka	
		January to September, 2024	January to September, 2023
<b>A) CASH FLOW FROM OPERATING ACTIVITIES</b>			
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)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	37	<b>1,467,449,440</b>	<b>455,680,617</b>
<b>Increase / (Decrease) in operating assets and liabilities</b>			
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
		<b>117,210,220</b>	<b>2,000,750,415</b>
<b>Net cash flow from operating activities (A)</b>		<b>1,584,659,660</b>	<b>2,456,431,032</b>
<b>B) CASH FLOW FROM INVESTING ACTIVITIES</b>			
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		-	-
<b>Net cash flow from investing activities (B)</b>		<b>(89,591,056)</b>	<b>(38,356,606)</b>
<b>C) CASH FLOW FROM FINANCING ACTIVITIES</b>			
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)
<b>Net Cash flow from financing activities (C)</b>		<b>(1,622,156,662)</b>	<b>(1,322,156,661)</b>
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		<b>(127,088,058)</b>	<b>1,095,917,766</b>
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		32,344,493,707	29,076,158,854
G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)		<b>33,657,257,927</b>	<b>30,673,021,362</b>
<b>CASH AND CASH EQUIVALENTS AT END OF THE YEAR</b>			
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		4,609,298,244	3,280,510,755
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		88,300	203,500
		<b>33,657,257,927</b>	<b>30,673,021,362</b>
<b>Net Operating Cash Flows (NOCF) per Share</b>	38	<b>1.42</b>	<b>2.20</b>

  
**CFO & Head of FAD**

  
**Acting Company Secretary**

  
**Managing Director & CEO**

  
**Director**

  
**Chairman**

**Standard Bank PLC.**  
**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	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	-	-	-	-	-	-
<b>Restated Balance</b>	<b>10,886,266,420</b>	<b>6,969,026,124</b>	-	-	<b>565,910,132</b>	<b>18,421,202,676</b>
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-
Net gains and losses not recognised in the income statement	-	-	-	-	-	-
Adjustment of last year	-	-	-	-	-	-
Net profit for the period	-	-	-	-	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 Payable to Mudaraba perpetual Bond	-	-	-	-	-	-
Start-up Fund	-	-	-	-	-	-
Appropriation made during the year	-	262,879,281	-	-	(262,879,281)	-
<b>Balance as on 30.09.2024</b>	<b>11,158,423,080</b>	<b>7,231,905,405</b>	-	-	<b>219,625,983</b>	<b>18,609,954,468</b>
<b>Balance as on 30.09.2023</b>	<b>10,886,266,423</b>	<b>6,680,648,442</b>	-	-	<b>146,621,143</b>	<b>17,713,536,008</b>

  
**CFO & Head of FAD**

  
**Acting Company Secretary**

  
**Managing Director & CEO**

  
**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, 2011 under the Securities and Exchange Commission Act, 1993. The main objectives of the Company are to carry out the business of full fledged merchant banking activities like issue management, portfolio management, underwriting, corporate advisory services etc

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

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

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

Bangladesh Bank vide their letter No. BRPD(M) 204/15/2009-116 Dated 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 became member of Dhaka Stock Exchange Limited for brokerage transaction. Standard Bank Securities Limited commenced its operation from 21 June, 2013. The main objectives of the company is to carry on the business of stock broker /stock dealer and other related business in connection with the dealing of listed securities. Other objectives of the company are to buy, sell, hold or otherwise acquire or invest the capital of the company in shares, stocks and fixed income securities etc.

### 2 SIGNIFICANT ACCOUNTING POLICIES

#### Basis of Preparation for Financial Statements

The Financial statements of the Bank are made 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.

#### 2.2 Statement of Cash flows

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

### **2.3 Reporting Period**

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

**Notes to the Financial Statements  
for the Quarter ended 30 September 2024**

		Amount in Taka	
		30.09.2024	31.12.2023
<b>3. CASH</b>			
<b>3.1 Cash in hand</b>			
In local Currency		2,395,726,063	2,183,124,361
In Foreign Currency		20,970,714	19,578,384
	Total	<u>2,416,696,777</u>	<u>2,202,702,745</u>
<b>3.2 Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)</b>			
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 Local currency		49,054,774	130,457,509
		<u>10,995,894,606</u>	<u>14,373,683,066</u>
	Total	<u>13,412,591,383</u>	<u>16,576,385,811</u>
<b>3(a) Consolidated cash</b>			
<b>i. Cash in hand</b>			
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.		-	-
		<u>2,416,696,777</u>	<u>2,489,031,777</u>
<b>ii. Balance with Bangladesh Bank and its agent bank(s)</b>			
Standard Bank PLC. (note-3.2)		10,995,894,606	14,373,683,066
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
Standard Bank Securities Ltd.		-	-
		<u>10,995,894,606</u>	<u>14,373,683,066</u>
		<u>13,412,591,383</u>	<u>16,862,714,843</u>
<b>4. Balance with other Banks and financial institutions</b>			
In Bangladesh ( note 4.1)		2,373,251,132	659,298,713
Outside Bangladesh ( note 4.2)		2,236,047,112	2,051,490,683
		<u>4,609,298,244</u>	<u>2,710,789,396</u>
<b>4.1 In Bangladesh</b>			
<b>Al-wadeeah Current deposits</b>			
Agrani Bank PLC.		69,866	130,869
Basic Bank PLC.		1,162	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.		-	3,200
Sonali Bank PLC.		1,598,196	29,958,190
Standard Chartered Bank		11,613,075	15,101,197
Trust Bank PLC..		277,035	5,236,370
<b>Mudaraba Short Term Deposit (MSND)</b>			
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 PLC.-lbw (Msnd)		56,457	56,457
Jamuna Bank PLC.		69,019	74,946
Dhaka Bank PLC.-lbw (Msnd)		71,489	71,489
Al-Arafah Islami bank		500,000,000	-
Agrani Bank PLC.		-	9,662
Rajshahi Krishi Unnayan Bank (Snd)		-	-
Commercil Bank Of Ceylon(Fdr)		-	-
		<u>2,373,251,132</u>	<u>659,298,713</u>
<b>Savings Deposit</b>		-	-

Amount in Taka	
30.09.2024	31.12.2023
-	-
-	-
<b>2,373,251,132</b>	<b>659,298,713</b>

### Fixed Deposits

Hajj Finance Company Ltd.

-	-
-	-
<b>2,373,251,132</b>	<b>659,298,713</b>

## 4.2 Outside Bangladesh

### In Current account

#### Profit Bearing

Habib American Bank Ltd. New York

Mashreq Bank Psc, New York

#### Non Profit Bearing

Standard Chartered Bank, New York

AXIS Bank Limited, Mumbai, India

ICICI Bank Ltd., Mumbai, India

A.B. Bank LTD. MUMBAI

Standard Chartered Bank Ltd., Frankfurt

Standard Chartered Bank Ltd., Tokyo

ICICI Bank Ltd., Hongkong

Nepal Bangladesh Bank Ltd, Kathmundo

Bhutan National Bank, Bhutan

Commerz Bank, Frankfurt

Habib Metropolitan Bank Ltd. Karachi, Pakistan

Bank Aljaria, KSA

Bank Aljaria, KSA, USD

Commerzbank, Frankfurt (GBP)

Standard Chartered Bank, LONDON (GBP)

Standard Chartered Bank, Mumbai India

Sonali Bank (UK) Ltd

#### Total Nostro Accounts

#### FDR

Standard Chartered Bank Ltd., Mumbai, India

#### Others

Habib American Bank Ltd, New York (OBU)

#### Total Outside Bangladesh

39,006,879	230,144,002
411,946,844	244,297,914
540,380,003	727,360,306
70,145,254	62,848,077
107,067,278	130,825,816
82,688,081	22,336,729
9,075,158	22,864,585
13,133,736	9,839,873
21,109,857	3,534,666
16,921,464	18,200,195
-	6,466,510
9,045,476	60,338,791
466,229,639	10,641,967
11,703,951	11,556,129
64,786,048	7,022,651
8,232,312	7,149,029
40,247,384	76,695,887
287,905,713	151,311,014
19,500,887	1,554,609
<b>2,235,348,750</b>	<b>1,804,988,750</b>
7,352,100	7,352,100
(6,653,738)	239,149,833
<b>2,236,047,112</b>	<b>2,051,490,683</b>
<b>4,609,298,244</b>	<b>2,710,789,396</b>

**Total**

( Annexure-A for details)

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

Standard Bank PLC. (note-4.1)

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

2,373,251,132	659,298,713
-	-
-	-
5,319,716	7,785,800
49,419,932	58,292,728
<b>2,427,990,780</b>	<b>725,377,241</b>

### Outside Bangladesh

Standard Bank PLC. (note-4.2)

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

2,236,047,112	2,051,490,683
21,573,983	11,674,310
416,405,788	155,571,468
-	-
-	-
<b>2,674,026,883</b>	<b>2,218,736,461</b>
<b>5,102,017,663</b>	<b>2,944,113,702</b>

## 5. Placement with Banks & Financial Institutions

### Banking Company

-	-
-	-

### Non-Banking Financial Institutions

-	-
---	---

### Short Notice Money

-	-
-	-

**Total**

Amount in Taka	
30.09.2024	31.12.2023

## 6. Investments

Government securities  
Others Investment

15,635,368,300	13,057,318,500
10,228,220,001	10,351,436,251
<b>25,863,588,301</b>	<b>23,408,754,751</b>

### a) Government securities

#### Government Bond & Sukuk

SUKUK

BGIIB

#### Total Government Bond

11,635,280,000	10,307,150,000
4,000,000,000	2,750,000,000
<b>15,635,280,000</b>	<b>13,057,150,000</b>

Prize bonds

#### Total Prize bonds

88,300	168,500
<b>88,300</b>	<b>168,500</b>

#### Government Islamic Bond

1 years bonds

2 years bonds

#### Total Government Islamic Bond

-	-
-	-
<b>-</b>	<b>-</b>

#### Total Government Securities

<b>15,635,368,300</b>	<b>13,057,318,500</b>
-----------------------	-----------------------

### b) Other Investments

Quoted Shares

Unquoted Shares

Subordinated Bonds

#### Total Others Investment

156,291,875	151,217,075
5,441,928,714	5,422,719,764
4,629,999,412	4,777,499,412
<b>10,228,220,001</b>	<b>10,351,436,251</b>

## 6.1 Government Securities classified as per Bangladesh Bank Circular:

Held for trading (HFT)

Held to maturity (HTM)

Other Securities (Prize Bond)

-	-
15,635,280,000	13,057,150,000
88,300	168,500
<b>15,635,368,300</b>	<b>13,057,318,500</b>

## 6.2 Other Investments :

### a) Quoted Shares

First Bangladesh Fixed Income Fund

Bangladesh Steel Re-Rolling Mills Ltd

Sonali Life Insurance Company

Runner Automobile 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.

146,779,000	146,779,000
2,493,010	2,493,010
-	-
676,745	676,745
811,880	811,880
25,770	-
35,040	-
77,050	-
36,940	-
4,900,000	-
130,500	130,500
247,600	247,600
50,310	50,310
28,030	28,030

#### Total Quoted Shares

<b>156,291,875</b>	<b>151,217,075</b>
--------------------	--------------------

### b) Unquoted Shares

Central Depository Bangladesh Limited (CDBL)

Central Counterparty Bangladesh Limited (CCBL)

SWIFT

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

SBL Capital Mgt. Ltd.(Investment)

#### Total Unquoted Shares

156,548,164	156,548,164
37,500,000	37,500,000
3,003,186	3,003,186
47,532,000	41,548,050
184,450,000	169,725,000
1,499,940,000	1,499,940,000
799,940,000	799,940,000
2,713,015,364	2,714,515,364
<b>5,441,928,714</b>	<b>5,422,719,764</b>

### c) Subordinated Bond

Zero Coupon Bond

Beximco Green-Sukuk Al Istisna'A

Investment In Perpetual Bond

99,999,412	99,999,412
10,000,000	10,000,000
4,500,000,000	4,500,000,000

		Amount in Taka	
		30.09.2024	31.12.2023
	Jamuna Bank PLC. 2Nd Subordinate Bond	-	100,000,000
	MTBL 3rd Subordinated Bond	-	30,000,000
	The City Bank 2 <sup>nd</sup> Subordinated Bond	-	17,500,000
	Golden Harvest Agro Industries Ltd.	20,000,000	20,000,000
	<b>Total Subordinated Bond</b>	<b>4,629,999,412</b>	<b>4,777,499,412</b>
	<b>Total Other Investments</b>	<b>10,228,220,001</b>	<b>10,351,436,251</b>
	(Annexure-E may kindly be seen for details)		
<b>6(a)</b>	<b>Consolidated Investments</b>		
	<b>Government</b>		
	Standard Bank PLC. (note-6)	15,635,368,300	13,057,318,500
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		<b>15,635,368,300</b>	<b>13,057,318,500</b>
	<b>Others</b>		
	Standard Bank PLC. (note-6)	10,228,220,001	10,351,436,251
	Standard Capital Mgt. Ltd (Share Capital & Investment to SCML)	(4,212,955,364)	(4,214,455,364)
	Standard Exchange Co.(UK) Ltd.	(47,532,000)	(41,548,050)
	Standard Express(USA) Ltd.	(184,450,000)	(169,725,000)
	SBL Capital Mgt. Ltd.	1,763,976,210	1,774,324,355
	Standard Bank Securities Ltd.	496,266,727	499,546,700
	Standard Bank Securities Ltd. (Share Capital to SSL)	(799,940,000)	(799,940,000)
		<b>7,243,585,574</b>	<b>7,399,638,892</b>
		<b>22,878,953,874</b>	<b>20,456,957,392</b>
		-	-
<b>7.</b>	<b>Investments</b>		
	<b>As per classification into the following broad categories:</b>		
	<b>i) General Investments</b>		
	<b>Inside Bangladesh</b>		
	Bai - Murabaha	21,351,872,262	17,144,085,142
	Bai - Muajjal	72,922,862,919	74,356,890,326
	Bai - Salam	1,061,908,887	697,868,627
	HPSM	92,766,927,056	86,086,501,865
	Quard - e - Hasan with Service Charge	3,989,050,314	4,901,251,380
	Islamic Credit Card	834,959,901	778,752,358
		<b>192,927,581,339</b>	<b>183,965,349,698</b>
	<b>Outside Bangladesh</b>	-	-
		<b>192,927,581,339</b>	<b>183,965,349,698</b>
	<b>ii) Bills purchased and discounted</b>		
	<b>Payable inside Bangladesh</b>		
	Inland bills purchased	953,754,406	1,316,355,349
	<b>Payable outside Bangladesh</b>		
	Foreign bills purchased and discounted	2,006,086,650	4,422,388,584
		<b>2,959,841,056</b>	<b>5,738,743,933</b>
	<b>Total</b>	<b>195,887,422,395</b>	<b>189,704,093,631</b>
		-	-
<b>7.8</b>	<b>Classification of Investments</b>		
	<b>Unclassified:</b>	<b>179,077,779,191</b>	<b>175,915,806,793</b>
	Standard including staff Investments	176,435,362,050	173,102,456,072
	Special Mention Account (SMA)	2,642,417,141	2,813,350,721
	<b>Classified:</b>	<b>16,809,643,204</b>	<b>13,788,286,838</b>
	Sub standard	505,133,660	680,186,264
	Doubtful	1,627,723,654	1,538,010,126
	Bad/Loss	14,676,785,889	11,570,090,448
		<b>195,887,422,395</b>	<b>189,704,093,631</b>
		-	-
<b>7.9</b>	<b>Particulars of required provision for Investments .</b>		
	<b>Status</b>	<b>Outstanding</b>	<b>Base for provision</b>
			<b>%</b>
	<b>Un-classified -General provision:</b>		



		Amount in Taka		
		30.09.2024	31.12.2023	
All Unclassified Investment (other than Small and Medium Enterprise financing, Investment to BH/MB/SD agst shares, Consumer Financing, House Finance, Agriculture Finance, Staff Investments and Special Mentioned Account)	137,041,868,240	136,029,905,240	1,363,211,337	1,335,226,332
Small and Medium Enterprise financing	30,111,652,333	30,111,652,333	75,279,131	78,516,957
Investment to BH/MB/SD agst shares	656,629,422	656,629,422	13,132,588	11,848,924
Consumer Financing,	417,660,925	417,660,925	8,353,218	8,866,496
Consumer Financing,	720,734,524	720,734,524	14,414,690	15,213,631
House Finance	2,201,420,563	2,201,420,563	22,014,206	18,606,759
Agriculture Finance	4,331,483,048	4,331,483,048	43,314,830	35,737,942
Staff Investments	953,912,995	953,912,995	-	-
Special Mentioned Account	2,642,417,141	1,872,493,361	17,885,542	23,616,216
<b>Classified-specific provision</b>				
Sub Standard	505,133,660	133,643,198	18,276,161	26,290,512
Doubtful	1,627,723,654	955,639,812	451,282,290	433,161,130
Bad/Loss	14,676,785,889	7,698,378,249	7,691,224,368	5,094,853,701
	195,887,422,394	186,083,553,670	8,160,782,818	5,554,305,343
<b>Required provision for Investments</b>			9,718,388,361	7,081,938,600
<b>Total Provision maintained (note-12.2)</b>			5,839,900,000	5,367,956,764
<b>Deferral Provision will be kept in future</b>			-	1,713,981,836
<b>Excess/(Short) provision</b>			3,878,488,361	-

#### 7.10 Particulars of required provision on Off-Balance Sheet Exposures

	Base for Provision	Rate %		
Acceptance and endorsements	21,089,507,676	1%		
Letter of guarantee	18,996,822,180			
Letter of credit	25,129,170,653			
Bills for Collection	-			
Required provision of Off-Balance Sheet Exposures			592,214,692	520,434,011
Total provision maintained (note-12.3)			-	520,434,011
Excess/(short) provision at			592,214,692	-

#### 7.11 Bills purchased and discounted

Payable in Bangladesh	953,754,406	1,316,355,349
Payable outside Bangladesh	2,006,086,650	4,422,388,584
	<b>2,959,841,056</b>	<b>5,738,743,933</b>

#### 7(a) Consolidated Investments

Standard Bank PLC. (note-7)	192,927,581,339	183,965,349,698
Standard Bank PLC. (Investment to SBSL)	(347,557,368)	(414,922,712)
Standard Bank PLC. (Investment to SCML)	(400,000,000)	(360,000,000)
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	4,559,329,725	4,344,256,918
Standard Bank Securities Ltd.	554,978,993	608,614,299
	<b>197,294,332,689</b>	<b>188,143,298,203</b>

#### Consolidated bills purchased and discounted

Standard Bank PLC. (note-7)	2,959,841,056	5,738,743,933
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	<b>2,959,841,056</b>	<b>5,738,743,933</b>
	<b>200,254,173,745</b>	<b>193,882,042,136</b>

#### 8. Fixed assets including premises, furniture and fixture

	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
Furniture & Fixture	339,145,499	318,598,824
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
<b>Total cost</b>	<b>3,315,798,982</b>	<b>3,226,118,144</b>
<b>Intangible Assets</b>		
Software	32,020,265	31,868,597
<b>Total cost</b>	<b>3,347,819,247</b>	<b>3,257,986,741</b>
<b>Less: Accumulated Depreciation</b>		-
<b>Net</b>	<b>3,347,819,247</b>	<b>3,257,986,741</b>
(See Annexure-A for details)		
<b>8(a) Consolidated fixed assets including premises, furniture and fixture</b>		
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
	<b>3,488,609,213</b>	<b>3,419,863,424</b>
<b>9. Other assets</b>		
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	-
Sundry Assets (note-9.2)	16,283,212,595	15,486,769,648
	<b>17,229,655,135</b>	<b>16,082,485,680</b>
<b>9.1 Suspense Accounts</b>		
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
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
	<b>719,336,697</b>	<b>557,092,706</b>
<b>9.2 Sundry Assets</b>		
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)	<b>500,206,165</b>	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
	<b>16,283,212,595</b>	<b>15,486,769,648</b>
<b>9.3 Advance Tax</b>		
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

		Amount in Taka	
		30.09.2024	31.12.2023
		<b>13,031,263,453</b>	<b>12,339,209,130</b>
<b>9.4 Profit Receivable</b>			
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
		<b>1,276,272,616</b>	<b>1,280,661,034</b>
<b>9.5 Branch Adjustment</b>			
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 .			
<b>9.6 Deferred Tax Assets:</b>			
Opening Balance		<b>467,958,041</b>	<b>338,843,642</b>
Additional made during the period		32,248,124	129,114,399.02
Adjustment during the period		-	-
<b>Closing Balance</b>		<b>500,206,165</b>	<b>467,958,041</b>
<b>Deferred tax liabilities/(Asset)</b>			
<b>Fixed Asset</b>			
Carrying amount		3,347,819,247	3,257,986,741
Tax base		3,486,045,024	3,380,217,521
Taxable Temporary Difference		<b>(138,225,777)</b>	<b>(122,230,780)</b>
<b>Provision for gratuity</b>			
Carrying amount		1,180,662,739	1,110,662,739
Tax base		-	-
Deductible Temporary Difference		<b>(1,180,662,739)</b>	<b>(1,110,662,739)</b>
<b>Provision for Rebate for good borrowers</b>			
Carrying amount		8,738,004	8,738,004
Tax base		-	-
Deductible Temporary Difference		<b>(8,738,004)</b>	<b>(8,738,004)</b>
<b>Lease Assets as per IFRS 16</b>			
Right of use Assets under lease		122,953,937	122,953,937
Lease Liabilities		129,210,522	129,210,522
Deductible Temporary Difference		<b>(6,256,585)</b>	<b>(6,256,585)</b>
<b>Total Taxable /(deductible) Temporary difference</b>		<b>(1,333,883,105)</b>	<b>(1,247,888,108)</b>
<b>Applicable tax rate</b>		<b>37.50%</b>	<b>37.50%</b>
<b>Deferred Tax Assets</b>		<b>(500,206,165)</b>	<b>(467,958,041)</b>
Opening balance		<b>(467,958,041)</b>	<b>(338,843,642)</b>
Deferred tax (income)/expenses		<b>(32,248,124)</b>	<b>(129,114,399)</b>
<b>9(a) Consolidated other assets</b>			
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
		<b>18,385,312,359</b>	<b>17,042,557,061</b>
<b>10. Placement From Banks &amp; Financial Institutions</b>			
In Bangladesh ( note-10.1)		16,346,792,441	16,000,447,450
Outside Bangladesh		-	-
		<b>16,346,792,441</b>	<b>16,000,447,450</b>
<b>10.1 In Bangladesh Placement</b>			
<b>Total</b>		-	-
<b>Other Borrowings</b>			
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
Sbl Mudaraba Perpetual Bond		4,500,000,000	4,500,000,000
<b>Total</b>		<b>16,346,792,441</b>	<b>16,000,447,450</b>
<b>Outside Bangladesh</b>			
FI Banks		-	-

		Amount in Taka	
		30.09.2024	31.12.2023
		<u>16,346,792,441</u>	<u>16,000,447,450</u>
<b>10.1.1</b>	<b>Subordinated Non-Convertible &amp; Mudaraba Perpetual Bond</b>		
	<b>SBL 2nd Subordinated Non-Convertible Bond</b>		
	Sonali Bank PLC.		200,000,000
	Janata Bank PLC.		100,000,000
	Pubali Bank PLC.		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>
	<b>SBL 3rd Subordinated Non-Convertible Bond</b>		
	Agrani Bank PLC.	550,000,000	800,000,000
	National Life Insurance Co. Ltd	120,000,000	120,000,000
	Shadharan Bima Corporation	80,000,000	80,000,000
	Janata Bank PLC.	400,000,000	400,000,000
	Uttara Bank PLC.	400,000,000	400,000,000
	Mercantile Bank PLC.	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
		<b>3,710,000,000</b>	<b>4,260,000,000</b>
	<b>SBL 1st Mudaraba Perpetual Bond</b>		
	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
		<b>4,500,000,000</b>	<b>4,500,000,000</b>
	<b>Total SBL Subordinated Non-Convertible Bond</b>	<b>8,210,000,000</b>	<b>9,560,000,000</b>
		-	-
<b>10(a)</b>	<b>Consolidated Placement From Banks &amp; Financial Institutions</b>		
	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.	-	-
		<b>16,346,792,441</b>	<b>16,000,447,450</b>
<b>11.</b>	<b>Deposits and other deposits</b>		
	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
		<b>197,408,878,677</b>	<b>192,428,477,796</b>
<b>11.1</b>	<b>Deposits' from banks</b>		
	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
		<b>4,013,351,369</b>	<b>7,321,235,726</b>
<b>11.2</b>	<b>Deposits' from banks</b>		
	<b>Mudaraba Fixed Deposits</b>		
	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
		<b>4,000,000,000</b>	<b>5,050,000,000</b>
	<b>Mudaraba Short Notice Deposits</b>		
	Bangladesh Krishi Bank	414,230	2,262,240,958
	Bengal Commercial Bank	5,677,631	1,155,875

		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	-	
		<b>10,734,726</b>	<b>2,267,209,948</b>
	<b>Al-wadeeah current deposits</b>		
	Mercantile Bank PLC	2,049,959	1,985,000
	The City Bank PLC	566,684	2,040,778
		<b>2,616,643</b>	<b>4,025,778</b>
		<b>4,013,351,369</b>	<b>7,321,235,726</b>
<b>11.3</b>	<b>Customer Deposits</b>		
	<b>i) Al-wadeeah Current deposits and other Deposits</b>		
	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
		<b>32,020,918,313</b>	<b>30,142,338,297</b>
	<b>ii) Bills payable</b>		
	Pay orders issued	2,677,151,515	3,365,418,301
	Pay slips issued	600	600
	Demand draft	6,771,149	21,594,440
		<b>2,683,923,264</b>	<b>3,387,013,341</b>
	<b>iii) Savings bank Deposits/Mudaraba savings deposits</b>	<b>18,574,502,748</b>	<b>18,946,250,257</b>
	<b>iv) Term Deposits/Fixed Deposits</b>		
	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
		<b>140,116,182,983</b>	<b>132,631,640,175</b>
	<b>Total</b>	<b>193,395,527,308</b>	<b>185,107,242,070</b>
<b>11.4</b>	<b>Sundry deposits</b>		
	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 Payable 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
		<b>14,885,901,524</b>	<b>13,579,139,156</b>
<b>11.5</b>	<b>Payable on Demand and Time Deposits</b>		
	<b>i. Demand Deposits</b>		
	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
		<b>36,562,291,852</b>	<b>35,423,976,664</b>
	<b>ii. Time Deposits</b>		
	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)	-	-
		<b>160,846,586,825</b>	<b>157,004,501,132</b>
		<b>197,408,878,677</b>	<b>192,428,477,796</b>
		-	-
<b>11(a)</b>	<b>Consolidated deposits and other deposits</b>		
	<b>Current deposits and other deposits</b>		
	Standard Bank PLC. (note-11.3)	32,023,534,956	30,146,364,075
	Standard Exchange Co.(UK) Ltd.	-	-

Amount in Taka	
30.09.2024	31.12.2023
-	-
2,704,710	3,801,250
-	-
<b>32,026,239,666</b>	<b>30,150,165,325</b>

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

#### Bills payable

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

2,683,923,264	3,387,013,341
-	-
-	-
-	-
-	-
<b>2,683,923,264</b>	<b>3,387,013,341</b>

#### Savings bank/Mudaraba savings deposits

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

18,574,502,748	18,946,250,257
-	-
-	-
-	-
-	-
<b>18,574,502,748</b>	<b>18,946,250,257</b>

#### Short Term Deposits

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

12,366,719,388	18,390,037,784
-	-
-	-
-	-
-	-
<b>12,366,719,388</b>	<b>18,390,037,784</b>

#### Term/Fixed deposits

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

120,584,148,733	108,908,029,332
-	-
-	-
-	-
-	-
<b>120,584,148,733</b>	<b>108,908,029,332</b>

#### Deposits under schemes

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

11,176,049,588	12,650,783,007
-	-
-	-
-	-
-	-
<b>11,176,049,588</b>	<b>12,650,783,007</b>
<b>197,411,583,387</b>	<b>192,432,279,046</b>

## 12. OTHER LIABILITIES

Provision for Taxation (note-12.1)  
Deferred Tax (note-12.1(i))  
Accrued Expenses  
General Provision for Unclassified Investments (note-12.2)  
General Provision for SMA (note-12.2)  
Specific provision for Classified Investments (note-12.2)  
Provision for classified others Assets (note-12.7)  
Provision for decrease in value of investments (note-12.8)  
Provision for Off-Balance Sheet Items (note-12.4)  
Profit Suspense Account (note-12.5)  
Zakat Fund  
Provision for Nostro A/c  
Provision for Bonus (note-12.6)  
Provision for LFC  
Provision For Depreciation  
Provision for Start up Fund (note-12.14)  
Special General Provision-COVID-19 (note-12.3)  
Provision For Festival Bonus  
Provision For Deposit Insurance Premium  
Provision for Green Banking (note-12.13)  
Dividend Settlement A/C  
Provision for Incentive of good borrower (note-12.12)  
Commission Payable Account  
Payable to OBU  
Profit Receivable on overdue Investment  
Profit On Bgiib

14,597,998,004	13,712,260,059
-	-
387,090,100	203,670,402
-	-
-	-
5,839,900,000	5,367,956,764
300,952,038	256,640,913
4,775,231	4,775,231
-	-
4,918,173,493	3,312,161,571
31,527,341	31,527,341
42,575	42,575
111,872,444	111,872,444
(6,060,617)	333,250
119,868,158	-
41,291,302	41,291,302
485,919,537	485,919,537
(56,027,473)	-
38,421,952	-
30,500,000	20,500,000
25,830	25,830
8,738,004	8,738,004
989,377	777,907
1,232,218,919	984,494,696
8,907,468	49,019,349
-	-

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
<b>Total</b>	<b>27,984,749,118</b>	<b>24,890,368,088</b>

#### 12.1 Provision for Current Taxation

Opening Balance	13,712,260,059	12,842,731,471
Addition during the period	885,736,076	869,528,588
	<b>14,597,996,135</b>	<b>13,712,260,059</b>
Adjustment during the period	1,869	-
<b>Closing Balance</b>	<b>14,597,998,004</b>	<b>13,712,260,059</b>

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

#### Provision for current tax made during the year

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

#### Computation of taxable profit

<b>Profit before tax</b>	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		-
<b>Estimated taxable profit for the year (A)</b>	<b>2,339,093,539</b>	<b>2,197,815,424</b>

#### Consolidated Provision for current Taxation

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

#### 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.	-	-
<b>SBL Capital Mgt. Ltd.</b>	<b>438,238,099</b>	<b>424,873,553</b>
Opening Balance		
Addition during the period		
Adjustment during the period		
Closing Balance		
<b>Standard Bank Securities Ltd.</b>	<b>108,868,937</b>	<b>100,086,309</b>

		Amount in Taka	
		30.09.2024	31.12.2023
	Opening Balance		
	Addition during the period		
	Adjustment during the period		
	Closing Balance	<b>15,145,105,040</b>	<b>14,237,219,921</b>
<b>12.1(i)</b>	<b>Deferred Tax :</b>		
	Opening Balance	-	-
	Additional provision made during the period	-	-
	Adjustment during the period	-	-
	<b>Closing Balance</b>	<b>-</b>	<b>-</b>
<b>12.2</b>	<b>Provision for Investments</b>		
i)	<b>The movement in general provision for unclassified Investments:</b>		
	Provision held at the beginning of the year	-	-
	Additional provision made for the period	-	-
	Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	-	-
	<b>*Provision held at the end of the period</b>	<b>-</b>	<b>-</b>
ii)	<b>The movement in general provision on Special Mention Account (SMA) Investments:</b>		
	Provision held at the beginning of the year	-	-
	Amount transferred to provision for bad & doubtful debts	-	-
	Additional provision made for the period	-	-
	Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	-	-
	<b>*Provision held at the end of the period</b>	<b>-</b>	<b>-</b>
iii)	<b>The movement in specific provision for bad and doubtful Investments:</b>		
	Provision held at the beginning of the Period	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 provision of Off-Balance Sheet & others as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	-	255,627,739
	Amount Transfer from provision for unforeseen losses	-	-
	Amount Transfer from general provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	-	-
	Amount recovered from written off during the Period	-	-
	Amount of provision for the Period	1,033,863,774	200,221,835
	<b>Provision held at the end of the period</b>	<b>5,839,900,000</b>	<b>5,367,956,764</b>
	<b>Total</b>	<b>5,839,900,000</b>	<b>5,367,956,764</b>
<b>12.3</b>	<b>The movement in Special General Provision-COVID-19:</b>		
	Provision held at the beginning of the Period	485,919,537	540,869,890
	Amount Transfer from Compensation Suspense Account		
	Amount adjusted during the Period	-	54,950,353
	Additional provision for the period	-	
	<b>Provision held at the end of the period</b>	<b>485,919,537</b>	<b>485,919,537</b>
<b>12.4</b>	<b>The movement in General provision for Off Balance Sheet Items:</b>		
	Provision held at the beginning of the Period	-	-
	Additional provision for the period	-	-
	Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	-	-
	<b>Provision held at the end of the period</b>	<b>-</b>	<b>-</b>
<b>12.5</b>	<b>Profit Suspense Account</b>		
	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" during the period	-	-
	Amount written off during the Period	-	-



		Amount in Taka	
		30.09.2024	31.12.2023
	<b>Balance at the end of the period</b>	<b>4,918,173,493</b>	<b>3,312,161,571</b>
<b>12.6</b>	<b>Provision for Bonus</b>		
	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	-	-
		<b>111,872,444</b>	<b>111,872,444</b>
<b>12.7</b>	<b>Provision for other Assets</b>		
a)	<b>Provision against protested bill</b>		
	Balance at the beginning of the period	28,737,128	28,737,128
	Add: Addition during the period	-	-
		<b>28,737,128</b>	<b>28,737,128</b>
b)	<b>Provision against suspense</b>		
	Balance at the beginning of the period	10,069,452	10,069,452
	Less: Amount written off during the Period	-	-
	Add: Addition during the period	-	-
		<b>10,069,452</b>	<b>10,069,452</b>
c)	<b>Provision against Profit Waiver</b>		
	Balance at the beginning of the period	217,834,333	187,744,710
	Add: Addition during the period	44,311,125	30,089,623
	Less: Waived during the Period	-	-
	Less: Adjustment of excess provision	-	-
		<b>262,145,458</b>	<b>217,834,333</b>
	<b>Total Provision for other Assets</b>	<b>300,952,038</b>	<b>256,640,913</b>
<b>12.7(a)</b>	<b>Consolidated Provision for Other Assets</b>		
	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.	489,064	489,064
	Add: Addition during the period	-	-
		<b>301,441,102</b>	<b>257,129,977</b>
<b>12.8</b>	<b>Provision for decrease in value of Investments</b>		
	Balance at the beginning of the Period	4,775,231	4,775,231
	Less: adjustment during the period	-	-
	Add: Addition during the period	-	-
		<b>4,775,231</b>	<b>4,775,231</b>
<b>12.8(a)</b>	<b>Consolidated Provision for decrease in value of Investments</b>		
	Standard Bank PLC. (note-12.8)	4,775,231	4,775,231
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	465,104,994	465,104,994
	Add: Addition during the period	2,694,670	-
	Standard Bank Securities Ltd.	83,942,184	83,276,382
	Add: Addition during the period	8,717,000	665,802
		<b>565,234,079</b>	<b>553,822,409</b>
<b>12.9</b>	<b>Provision for impairment of client margin Investments</b>		
	Balance at the beginning of the period	-	-
	Less: adjustment during the period	-	-
	Add: Addition during the period	-	-
		-	-
<b>12.9(a)</b>	<b>Consolidated Provision for impairment of client margin Investments</b>		
	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.	19,141,036	18,724,513
	Add: Addition during the period	11,297,000	416,523
		<b>473,735,895</b>	<b>447,243,114</b>
<b>12.10</b>	<b>Foreign Currency translation gains/loss against investment</b>		
	<b>Standard Exchange Co.(UK) Ltd.</b>	<b>13,914,191</b>	<b>7,930,241</b>
	Beginning of the Period	7,930,241	2,554,001
	Addition during the period	-	-
	Adjustment during the period	(5,983,950)	(5,376,240)

		Amount in Taka	
		30.09.2024	31.12.2023
<b>Standard Express(USA) Ltd.</b>		<b>68,445,600</b>	<b>53,720,600</b>
Beginning of the Period		53,720,600	40,545,600
Addition during the period		14,725,000	13,175,000
Adjustment during the period		-	-
<b>Total Foreign Currency translation gains</b>		<b>82,359,791</b>	<b>61,650,841</b>
<b>Less: Foreign Currency translation loss</b>			
Beginning of the Period		-	-
Addition during the period		-	-
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
		<b>82,359,791</b>	<b>61,650,841</b>
<b>12.11 Provision for Incentive of good borrower</b>			
Balance at the beginning of the Period		8,738,004	8,738,004
Add: Additional provision for the Period		-	-
Less: Disbursement during the period		-	-
		<b>8,738,004</b>	<b>8,738,004</b>
<b>12.12 Provision for Green Banking</b>			
Balance at the beginning of the Period		20,500,000	20,500,000
Add: Additional provision for the Period		-	-
Less: Adjustment during the period		-	-
		<b>20,500,000</b>	<b>20,500,000</b>
<b>12.13 Provision for Start-up Fund</b>			
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		-	-
		<b>41,291,302</b>	<b>41,291,302</b>
<b>12.14 Provision for Unforeseen Losses</b>			
Balance at the beginning of the Period		-	20,172,604
Add: Additional provision for the Period		-	-
Less: Adjustment during the period		-	20,172,604
		-	-
<b>12(a) Consolidated other liabilities</b>			
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
		<b>31,073,337,803</b>	<b>27,747,415,044</b>
<b>13. Share Capital</b>			
<b>13.1 Authorized Capital</b>			
150,00,00,000 ordinary shares of Tk.10/- each		<b>15,000,000,000</b>	<b>15,000,000,000</b>

The Bank increased its authorized capital from Taka 880.00 crore to Taka 1500.00 crore by passing a special resolution in the Bank's 27th extra Ordinary General Meeting held on 14th November, 2011 at Institute of Diploma Engineers of Bangladesh, 160/A, Kakrail VIP Road, Dhaka, Bangladesh. All corporate formalities were duly complied by the Bank as required.

### 13.2 History of Paid-up Capital

Given below the history of raising of share capital:

Accounting Year	Declaration	No of Share	Value in capital	Value in capital
1999	Opening Capital	20,000,000	200,000,000	200,000,000
2002	20% Bonus	4,000,000	40,000,000	240,000,000
2003	Additional Capital	9,000,000	90,000,000	330,000,000
	Initial public offer (IPO)	33,000,000	330,000,000	660,000,000
2003	15% Bonus	9,900,000	99,000,000	759,000,000
2004	20% Bonus	15,180,000	151,800,000	910,800,000
2005	20% Bonus	18,216,000	182,160,000	1,092,960,000
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  
957,049,042 ordinary shares of Taka 10/- each issued as bonus shares  
65,577,600 ordinary shares of Taka 10/- each issued as Right shares in

660,000,000	660,000,000
9,842,647,080	9,570,490,420
655,776,000	655,776,000
<b>11,158,423,080</b>	<b>10,886,266,420</b>
-	-

### 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 Shareholders' 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
	<b>18,609,954,468</b>	<b>18,421,202,676</b>
	-	-

#### 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
	<b>18,689,944,606</b>	<b>18,428,107,018</b>
	-	-

### 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
<b>Closing balance at the end of the Period</b>	<b>7,231,905,405</b>	<b>6,969,026,124</b>

### 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
<b>Closing balance at the end of the Period</b>	<b>7,231,905,405</b>	<b>6,969,026,124</b>

### 15. General Reserve

Opening balance at the beginning of the Period	-	-
Addition during the period	-	-
<b>Closing balance at the end of the Period</b>	<b>-</b>	<b>-</b>

### 15.1 Revaluation gain/loss on investments

Opening balance at the beginning of the Period	-	-
Adjustment during the Period	-	-
Addition during the period	-	-
<b>Closing balance at the end of the Period</b>	<b>-</b>	<b>-</b>

### 15.1(a) Consolidated revaluation gain/loss on investment

		Amount in Taka	
		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.	-	-
		-	-
<b>16.</b>	<b>Retained earnings/movement of profit and loss account</b>		
	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	(544,313,321)	(531,037,380)
	Balance at	<b>219,625,983</b>	<b>565,910,132</b>
<b>16(a)</b>	<b>Consolidated retained earnings/movement of profit and loss account</b>		
	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	<b>299,444,340</b>	<b>572,644,744</b>
<b>16.1(b)</b>	<b>Non-controlling Interest</b>		
	<b>SBL Capital Mgt. Ltd.</b>		
	Balance on 1 January	76,453	74,600
	Add: Addition during the period	1,089	1,853
	Sub Total	<b>77,542</b>	<b>76,453</b>
	<b>Standard Bank Securities Ltd.</b>		
	Balance on 1 January	93,277	89,949
	Add: Addition during the period	962	3,328
	Sub Total	<b>94,239</b>	<b>93,277</b>
	Balance at	<b>171,781</b>	<b>169,730</b>
<b>17.</b>	<b>CONTINGENT LIABILITIES</b>		
<b>17.1</b>	<b>Acceptances and Endorsements</b>		
	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
		<b>21,089,507,676</b>	<b>16,977,198,296</b>
<b>17.2</b>	<b>Letter of Guarantee</b>		
	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
		<b>18,996,822,180</b>	<b>17,429,335,687</b>
	<b>Money for which the Bank is contingently liable in respect of guarantees given favoring:</b>		
	Directors	-	-
	Government	-	-
	Banks and other financial institutions	-	-
	Others	18,996,822,180	17,429,335,687
		<b>18,996,822,180</b>	<b>17,429,335,687</b>
<b>17.3</b>	<b>Irrevocable Letter of Credit</b>		
	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)	-	-
		<b>25,129,170,653</b>	<b>19,517,527,764</b>
<b>17.4</b>	<b>Bill for Collection</b>		
	Inward local bill for collection	-	-
	Inward Foreign bill for collection	-	-
	Outward local bill for collection	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	1,984,362,694
		<b>9,459,698,190</b>	<b>7,754,272,144</b>
<b>17.5</b>	<b>Other Contingent Liabilities</b>	-	-
		-	-
		<b>74,675,198,699</b>	<b>61,678,333,891</b>
<b>17(a)</b>	<b>Consolidated contingent liabilities</b>		
	<b>Acceptances and endorsements</b>		
	Standard Bank PLC. (note-17)	21,089,507,676	16,977,198,296
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		<b>21,089,507,676</b>	<b>16,977,198,296</b>
	<b>Letters of guarantee</b>		
	Standard Bank PLC. (note-17)	18,996,822,180	17,429,335,687
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		<b>18,996,822,180</b>	<b>17,429,335,687</b>
	<b>Irrevocable Letters of Credit</b>		
	Standard Bank PLC. (note-17)	25,129,170,653	19,517,527,764
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		<b>25,129,170,653</b>	<b>19,517,527,764</b>
	<b>Bills for Collection</b>		
	Standard Bank PLC. (note-17)	9,459,698,190	7,754,272,144
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		<b>9,459,698,190</b>	<b>7,754,272,144</b>
	<b>Other Contingent liabilities</b>		
	Standard Bank PLC. (note-17)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		-	-
		<b>74,675,198,699</b>	<b>61,678,333,891</b>
<b>18</b>	<b>Income Statement</b>		
	<b>Income:</b>		
	Profit, discount and similar income (note-18.1)	12,297,487,507	9,470,257,499
	Dividend income (note-20)	-	1,875,000
	Fees, Commission and brokerage (note-21.1)	728,167,720	534,528,824
	Gains Less Losses arising from dealing in securities (note-20)	-	-
	Gains Less Losses arising from Investment securities (note-20)	820,852,464	685,776,268
	Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2)	1,439,852,277	500,944,743
	Income from non banking assets	-	-
	Other operating income (note-22)	343,136,938	421,202,526
	Profit less losses on Profit rate changes	-	-
	<b>Total</b>	<b>15,629,496,906</b>	<b>11,614,584,860</b>
	<b>Expenses:</b>		
	Profit paid on deposit, Borrowings etc.(note-19)	10,062,576,537	7,256,840,096
	Losses on Investments	-	-
	Administrative Expenses (note-18.2)	2,869,385,635	2,974,249,485
	Other operating expenses (note-33)	229,130,544	247,979,959
	Depreciation on Banking assets (note-32)	120,144,010	128,049,799
	<b>Total</b>	<b>13,281,236,726</b>	<b>10,607,119,339</b>
	<b>Operating Profit before Provision</b>	<b>2,348,260,180</b>	<b>1,007,465,521</b>
<b>18(a)</b>	<b>Consolidated Income Statement</b>		
	<b>Income:</b>		

		Amount in Taka	
		30.09.2024	31.12.2023
	Standard Bank PLC. (note-18)	15,629,496,906	11,614,584,860
	Standard Exchange Co.(UK) Ltd.	32,939,359	20,787,809
	Standard Express(USA) Ltd.	193,796,890	131,101,696
	SBL Capital Mgt. Ltd.	77,258,050	82,118,845
	Standard Bank Securities Ltd.	56,995,983	61,579,552
	<b>Total</b>	<b>15,990,487,188</b>	<b>11,910,172,762</b>
	<b>Expenses:</b>		
	Standard Bank PLC. (note-18)	13,281,236,726	10,607,119,339
	Standard Exchange Co.(UK) Ltd.	32,728,633	17,561,979
	Standard Express(USA) Ltd.	161,691,598	141,112,080
	SBL Capital Mgt. Ltd.	16,293,017	16,445,107
	Standard Bank Securities Ltd.	15,630,173	16,459,560
	<b>Total</b>	<b>13,507,580,147</b>	<b>10,798,698,064</b>
	<b>Consolidated Operating Profit before Provision</b>	<b>2,482,907,041</b>	<b>1,111,474,698</b>
<b>18.1</b>	<b>Profit , Discount and similar income</b>		
	Profit received from Investments (note-18.3)	11,995,922,609	9,368,455,346
	Profit received from FC clearing Account	-	-
	Profit received from Bank and other financial institutions	301,564,898	101,802,153
	<b>Total</b>	<b>12,297,487,507</b>	<b>9,470,257,499</b>
<b>18.2</b>	<b>Administrative Expenses</b>		
	Salary and allowances (note-23)	2,228,146,285	2,360,502,758
	Rent, Taxes, Insurance, Electricity etc.(note-24)	477,750,600	470,579,800
	Legal expenses (note-25)	5,951,724	5,416,739
	Postage, stamp, telecommunication etc.(note-26)	12,732,837	10,532,867
	Stationery, Printings, advertisement etc.(note-27)	50,528,766	38,257,530
	Managing Director's salary and fees (note-28)	4,350,000	9,684,678
	Directors' Fees (note-29)	3,987,927	2,705,797
	Shariah Supervisory Committee's Fees & Expenses (29)	185,629	396,388
	Auditor's fees (note -30)	480,250	28,750
	Zakat Expenses of the Bank (32.1)	-	-
	Repair of Bank's assets (note-32)	85,271,617	76,144,178
	<b>Total</b>	<b>2,869,385,635</b>	<b>2,974,249,485</b>
	Expenses included VAT on which applicable		
<b>18.3</b>	<b>Profit received from Investments</b>		
	Bai Murābahah	1,435,074,873	959,977,780
	Bai Muajjal	4,429,091,742	3,712,209,990
	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	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	168,885,058	208,100,139
	Foreign bills purchased and discounted	10,136,301	7,895,595
	<b>Total Profit on Investments</b>	<b>11,995,922,609</b>	<b>9,368,455,346</b>
	Profit received from FC clearing account	-	-
	Profit received from Bank and other Financial Institution	301,564,898	101,802,153
	Profit on Placement	-	-
	<b>Total</b>	<b>12,297,487,507</b>	<b>9,470,257,499</b>
<b>18.3(a)</b>	<b>Consolidated profit on investment</b>		
	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
	<b>Total</b>	<b>12,338,245,784</b>	<b>9,519,841,426</b>
<b>19.</b>	<b>Profit paid on deposits, borrowings, etc.</b>		
	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
	<b>Total</b>	<b>10,062,576,537</b>	<b>7,256,840,096</b>

		Amount in Taka	
		30.09.2024	31.12.2023
<b>19.1 Profit paid on deposits ,borrowing etc of the Bank</b>		-	-
<b>Profit paid on deposits</b>			
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	-	-	
	<b>9,320,347,600</b>	<b>6,543,068,207</b>	
<b>Profit paid on borrowing</b>			
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	-	
	<b>742,228,937</b>	<b>713,771,889</b>	
	<b>10,062,576,537</b>	<b>7,256,840,096</b>	
<b>19(a) Consolidated profit paid on Deposits, borrowings, etc.</b>			
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.	-	-	
	<b>10,062,576,537</b>	<b>7,256,840,096</b>	
<b>20. Income from Investment</b>			
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	
	<b>820,852,464</b>	<b>687,651,268</b>	
<b>20(a) Consolidated Income from Investment</b>			
Standard Bank PLC.	820,852,464	687,651,268	
Standard Bank PLC. (Dividend Received from SCML)	-	-	
Standard Bank PLC. (Dividend Received from SBSL)	-	-	
Standard Exchange Co.(UK) Ltd.	-	-	
Standard Express(USA) Ltd.	-	-	
SBL Capital Mgt. Ltd.	46,763,251	40,656,814	
Standard Bank Securities Ltd.	17,651,568	16,391,261	
	<b>885,267,283</b>	<b>744,699,343</b>	
<b>21. Commission/Fees, Exchange and Brokerage</b>			
Commission /Fees (note-21.1)	728,167,720	534,528,824	
Exchange earnings (note-21.2)	1,439,852,277	500,944,743	
Brokerage	-	-	
	<b>2,168,019,997</b>	<b>1,035,473,567</b>	
<b>21.1 Commission</b>			
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 Remittance	6,674,236	7,768,605	
Underwriting commission	-	-	
	<b>728,167,720</b>	<b>534,528,824</b>	
Brokerage	-	-	
	<b>728,167,720</b>	<b>534,528,824</b>	
<b>21.2 Exchange</b>			
Gains arising from Dealing Securities	-	-	
Gains arising from Investment Securities	-	-	

		Amount in Taka	
		30.09.2024	31.12.2023
	Gains arising from Foreign Trade Business	1,439,852,277	500,944,743
		<b>1,439,852,277</b>	<b>500,944,743</b>
<b>21(a)</b>	<b>Consolidated Commission, Exchange and Brokerage</b>		
	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
		<b>2,415,443,099</b>	<b>1,217,995,306</b>
<b>22.</b>	<b>Other operating income</b>		
	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
		<b>343,136,938</b>	<b>421,202,526</b>
<b>22(a)</b>	<b>Consolidated other operating income</b>		
	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.	1,230,000	990,000
	Standard Bank Securities Ltd.	171,071	174,943
		<b>351,531,022</b>	<b>427,636,688</b>
<b>23.</b>	<b>Salaries and allowances</b>		
	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
		<b>2,228,146,285</b>	<b>2,360,502,758</b>
<b>23.1</b>	<b>Allowances</b>		
	House rent allowances	475,146,191	445,884,060
	Conveyance allowances	63,174,489	65,710,449
	Entertainment allowances	41,906,388	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
		<b>945,090,521</b>	<b>1,153,719,041</b>
<b>23(a)</b>	<b>Consolidated salaries and allowances</b>		
	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
		<b>2,325,343,236</b>	<b>2,445,896,044</b>
<b>24.</b>	<b>Rent, Taxes, Insurance, electricity, etc.</b>		
	Rent- Office	266,833,298	262,013,934



		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
		<b>477,750,600</b>	<b>470,579,800</b>
<b>24(a)</b>	<b>Consolidated Rent, Taxes, Insurance, electricity, etc.</b>		
	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
		<b>502,435,555</b>	<b>507,484,974</b>
<b>25.</b>	<b>Legal expenses</b>		
	Legal Charges	4,029,326	3,474,305
	Fees ,Stamp & notary public expenses	1,922,398	1,942,434
		<b>5,951,724</b>	<b>5,416,739</b>
<b>25(a)</b>	<b>Consolidated Legal expenses.</b>		
	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	171,350
		<b>15,172,792</b>	<b>12,198,703</b>
<b>26.</b>	<b>Postage, Stamps, Telecommunication etc.</b>		
	Postage	7,924,716	6,027,484
	Telegram, telex, fax and e-mail	291,653	142,045
	Telephone, Mobile (office & residence)	4,516,468	4,363,338
		<b>12,732,837</b>	<b>10,532,867</b>
<b>26(a)</b>	<b>Consolidated Postage, Stamps, Telecommunication etc.</b>		
	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
		<b>15,573,260</b>	<b>12,811,710</b>
<b>27.</b>	<b>Stationery, Printing, Advertisement etc.</b>		
	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
		<b>50,528,766</b>	<b>38,257,530</b>
<b>27(a)</b>	<b>Consolidated Stationery, Printing, Advertisement etc.</b>		
	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
		<b>54,282,730</b>	<b>41,769,550</b>
<b>28.</b>	<b>Managing Director's salary and fees</b>		
	Basic salary	2,250,000	5,564,516
	House rent allowance	600,000	1,483,871
	Medical Allowances	300,000	700,000
	House maintenance & utility	150,000	370,968
	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	-	-
		<b>4,350,000</b>	<b>9,684,678</b>
<b>29.</b>	<b>Directors fees &amp; meeting expenses</b>		
	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
		<u>3,987,927</u>	<u>2,705,797</u>
<b>29(a)</b>	<b>Consolidated Directors fees &amp; meeting expenses</b>		
	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
		<u>4,422,927</u>	<u>3,469,397</u>
<b>29.2</b>	<b>Shariah Supervisory Committee's Fees &amp; Expenses</b>		
	Directors fees	35,629	127,188
	Travelling and haltage	-	-
	Refreshment and dinner	150,000	269,200
		<u>185,629</u>	<u>396,388</u>
<b>30.</b>	<b>Audit fees</b>	480,250	28,750
		<u>480,250</u>	<u>28,750</u>
<b>30 (a)</b>	<b>Consolidated Auditors fees</b>		
	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.	-	-
		<u>480,250</u>	<u>311,528</u>
<b>31.</b>	<b>Charges on Investments losses</b>		
	Investment-written off	-	-
	Profit waived	-	-
		<u>-</u>	<u>-</u>
<b>31(a).</b>	<b>Consolidated charges on Investments losses</b>		
	Standard Bank PLC.	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		<u>-</u>	<u>-</u>
<b>32.</b>	<b>Depreciation and repair of Banks assets</b>		
	<b>Depreciation on Fixed Assets</b>		
	Building	17,576,691	9,813,656
	Furniture & fixture	60,723,955	55,745,247
	Office appliance & equipment	16,505,554	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
		<u>120,144,010</u>	<u>128,049,799</u>
	<b>Repair, Renovation &amp; Maintenance of Bank's Assets</b>		
	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
		<u>85,271,617</u>	<u>76,144,178</u>
	<b>Total</b>	<u>205,415,627</u>	<u>204,193,977</u>
<b>32(a)</b>	<b>Consolidated depreciation and repair of Banks assets</b>		
	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.	864,181	1,071,308
	Standard Bank Securities Ltd.	562,454	575,593
		<u>242,383,363</u>	<u>237,542,265</u>
<b>32(b)</b>	<b>Zakat Expenses of the Bank</b>		
	Zakat Expenses	-	-
		<u>-</u>	<u>-</u>
<b>33.</b>	<b>OTHER EXPENSES</b>		

	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	-	-
Training and seminar expenses	3,362,662	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
Bankers Almanac Charge	1,445,003	-
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
	<b>229,130,544</b>	<b>247,979,959</b>
<b>Expenses included VAT on which applicable</b>		
<b>33(a) Consolidated other expenses</b>		
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
	<b>280,373,868</b>	<b>270,292,733</b>
<b>33.1 Nostro account maintenance</b>		
Nostro account maintenance	-	-
Bank charge	-	-
	-	-
<b>34 Provision for Investments,off balance sheet exposure &amp; other assets</b>		
Provision for bad and doubtful Investments	1,033,863,774	348,221,835
Provision for SMA Investments	-	-
Provision for unclassified Investments	-	-
Special General Provision-COVID-19	-	-
Provision for off balance sheet exposure	-	-
Provision for other assets	-	-
Provision for diminution in value of investments(34.1)	-	-

		Amount in Taka	
		30.09.2024	31.12.2023
		1,033,863,774	348,221,835
<b>34.1</b>	<b>Provision for diminution in value of investments</b>		
	<b>Dealing Securities</b>		
	Quoted	-	-
	Unquoted	-	-
	<b>Investment Securities</b>		
	Quoted	-	-
	Unquoted	-	-
		-	-
		<b>1,033,863,774</b>	<b>348,221,835</b>
<b>34.1(a)</b>	<b>Consolidated Provision for diminution in value of investments</b>		
	<b>Dealing Securities</b>		
	Standard Bank PLC. (note-34.1)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		-	-
	<b>Investment Securities</b>	<b>11,411,670</b>	<b>83,276,382</b>
	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
		-	-
		<b>11,411,670</b>	<b>83,276,382</b>
		-	-
<b>34(a)</b>	<b>Consolidated Provision for Investments,off balance sheet exposure &amp; other assets</b>		
	*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)	-	-
		<b>1,071,768,225</b>	<b>388,769,459</b>
<b>35</b>	<b>Tax expenses</b>		
	Current tax	885,736,076	59,923,137
	Deferred tax	(32,248,124)	(17,656,733)
		853,487,952	42,266,404
<b>35(a)</b>	<b>Consolidated tax expenses</b>		
	<b>Current tax</b>		
	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	9,949,495
		<b>907,883,250</b>	<b>84,698,045</b>
	<b>Deferred tax</b>		
	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.	-	-
		<b>(32,248,124)</b>	<b>(17,656,733)</b>
		-	-
		<b>875,635,126</b>	<b>67,041,311</b>
		-	-
<b>36</b>	<b>Earning Per Share (EPS)</b>		
	Net profit after tax	460,908,453	269,544,064
	Number of Ordinary Share	1,115,842,308	1,115,842,308
	Earning Per Share *	<b>0.41</b>	<b>0.24</b>

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.

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

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 *	<u>0.48</u>	<u>0.28</u>

\* 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:

- 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.
- 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.
- 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.
- Increase in operating profit significantly for Tk. 137.14 crore on 30.09.2024 in compare with the year as on 30.09.2023.

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

#### Standard Bank PLC.

Net profit after taxation	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)
	<u>1,467,449,440</u>	<u>455,680,617</u>

#### 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)
	<u>1,641,146,010</u>	<u>567,539,704</u>

### 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)	<u>1.42</u>	<u>2.20</u>

### 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)	<u>1.38</u>	<u>2.23</u>

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:

- 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.
- 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.
- Decrease cash inflow due to significant cash withdrawal by clients for Tk. 345.01 crore on 30.09.2024 in compare with the year as on 31.12.2023.
- 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 Investmentsto Our Bank Directors & their Relatives

(Figure in lac)

SL No.	Name of the Directors	Status with Bank	Name of the Concern	Nature of Investment	Limit	Outstanding
1	Mr.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 Chairman	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

					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
<b>Total</b>					<b>8,706.15</b>	<b>3,460.08</b>

#### 40 Reconciliation of inter Banks/Books of accounts

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

#### 41 Unclaimed Dividend

Dividend remained unclaimed which were declared for the year

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

In compliance with directive issued by Bangladesh Securities and Exchange Commission Directive dated 14 January 2021, gazette and a letter 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:

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

#### 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	18,609,954,468	17,713,536,008
Number of Ordinary Share	1,115,842,308	1,088,626,642
<b>Net Asset Value (NAV) Per Share</b>	<b>16.68</b>	<b>16.27</b>

#### 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
<b>Consolidated Net Asset Value (NAV) Per Share</b>	<b>16.75</b>	<b>16.30</b>