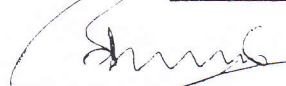


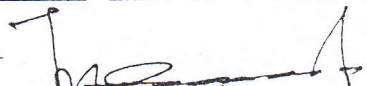
STANDARD BANK LIMITED
Consolidated Balance Sheet (Un-audited) as at 31 March 2011

Particulars	Amount in Taka	
	31.03.2011	31.12.2010
PROPERTY & ASSETS		
CASH	4,515,825,207	4,755,177,454
Cash in Hand (including foreign currencies)	456,139,242	351,093,652
Balance with Bangladesh Bank & its Agent Bank (including foreign currencies)	4,059,685,965	4,404,083,802
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	824,539,260	974,534,555
In Bangladesh	381,577,511	212,186,357
Outside Bangladesh	442,961,749	762,348,198
MONEY AT CALL AND ON SHORT NOTICE	50,000,000	300,000,000
INVESTMENTS	7,932,894,131	7,607,141,670
Government	6,655,809,538	6,528,758,390
Others	1,277,084,593	1,078,383,280
LOANS AND ADVANCES / INVESTMENTS	53,017,573,251	51,757,689,073
Loans, Cash Credits, Over Draft etc./ Investments	51,284,428,463	49,573,605,198
Bills Purchased and Discounted	1,733,144,788	2,184,083,875
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURE	426,474,532	378,692,231
OTHER ASSETS	920,081,586	822,776,643
NON-BANKING ASSETS	-	-
TOTAL ASSETS	67,687,387,967	66,596,011,626
LIABILITIES & CAPITAL		
LIABILITIES		
Borrowings from other banks, financial institutions and agents	480,000,000	-
DEPOSITS AND OTHER ACCOUNTS	58,292,198,081	58,344,441,292
Current / Al-Wadeeah Deposits & Other Deposits	6,531,905,280	7,218,704,574
Bills Payable	897,675,562	645,871,688
Savings Bank / Mudaraba Savings Deposits	2,248,921,874	2,456,147,283
Short Term Deposits / Mudaraba Short Term Deposits	2,144,988,757	1,804,483,845
Fixed Deposits / Mudaraba Term Deposits	43,931,045,235	43,987,607,133
Deposits Under Schemes / Mudaraba Deposit Schemes	2,537,661,373	2,231,626,769
OTHER LIABILITIES	3,001,436,408	2,626,514,473
TOTAL LIABILITIES	61,773,634,489	60,970,955,765
CAPITAL / SHAREHOLDERS' EQUITY		
Paid-up Capital	3,172,906,532	3,172,906,532
Statutory Reserve	1,620,916,845	1,512,356,644
General Reserve	-	-
Revaluation Reserve on Investment	45,973,200	48,388,943
Bonus Share	-	-
Surplus in Profit and Loss Account/ Retained Earnings	1,073,956,901	891,403,742
TOTAL SHAREHOLDERS' EQUITY	5,913,753,478	5,625,055,861
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	67,687,387,967	66,596,011,626


Head of FAD


Company Secretary


Deputy Managing Director


Managing Director

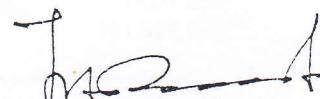
STANDARD BANK LIMITED
Consolidated Balance Sheet (Un-audited) as at 31 March 2011

Particulars	Amount in Taka	
	31.03.2011	31.12.2010
OFF-BALANCE SHEET ITEMS		
CONTINGENT LIABILITIES		
Acceptances and Endorsements	12,539,954,579	10,315,488,412
Letters of Guarantee	3,208,029,629	2,680,917,550
Irrevocable Letters of Credit	10,224,366,693	8,146,602,051
Bills for Collection	571,401,017	672,950,762
Other Contingent Liabilities	-	352,378,207
TOTAL	26,543,751,918	22,168,336,982
OTHER COMMITMENTS		
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
TOTAL OFF - BALANCE SHEET ITEMS	26,543,751,918	22,168,336,982


 Head of FAD



 Company Secretary



 Deputy Managing Director

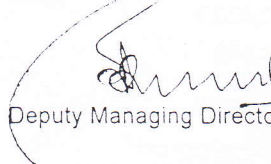

 Managing Director

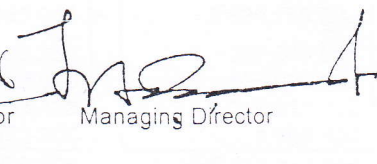
ANDARD BANK LIMITED
Consolidated Profit and Loss Account (Un-audited)
for the period ended 31 March 2011

Particulars	Amount in Taka	
	31.03.2011	31.03.2010
Interest Income / Profit on Investment	1,832,168,699	1,264,561,349
Interest / Profit paid on Deposits & Borrowings etc.	1,300,824,300	858,812,097
Net Interest / Net Profit on Investments	531,344,393	405,749,252
Investment Income	86,992,408	143,689,465
Commission, Exchange Earnings & Brokerage	222,555,247	151,726,467
Other Operating Income	58,704,126	53,708,690
TOTAL OPERATING INCOME (A)	899,596,174	754,873,874
	2,200,420,480	1,613,685,971
Salary & Allowances	120,024,259	75,298,375
Rent, Taxes, Insurance, Electricity etc.	27,875,111	16,346,414
Legal Expenses	427,680	103,378
Postage, Stamp, Telecommunication etc.	5,554,728	3,529,814
Stationery, Printing, Advertisement etc.	9,785,604	3,285,500
Managing Director's Salary & Fees	1,350,000	1,350,000
Directors' Fee & Other Benefits	926,947	1,406,500
Audit Fees	-	130,291
Charges on Loan Losses	-	-
Depreciation and Repair of Bank's Assets	24,900,892	17,462,298
Other Expenses	97,389,466	20,864,723
TOTAL OPERATING EXPENSES (B)	288,234,687	139,777,293
Profit / (Loss) Before Provision (C) = (A - B)	611,361,487	615,096,581
Specific Provision	57,146,808	40,947,500
General Provision	4,190,762	25,428,323
Provision for Off-Balance Sheet Items	12,073,357	34,106,652
Total Provisions (D)	73,410,927	100,482,475
Total Profit / (Loss) Before Taxes (E)=(C - D)	537,950,560	514,614,106
Provision for Taxation	246,837,200	213,793,588
Current Tax	246,837,200	213,793,588
Deferred Tax	-	-
Net Profit / (Loss) After Taxation :	291,113,360	300,820,518
Retained earnings brought forward from previous year	891,403,742	1,007,287
Net Profit Available for Distribution	1,182,517,102	301,827,805
Appropriations :		
Statutory Reserve	108,560,200	102,922,821
Retained Earnings Carried Forward	1,073,956,901	198,904,984
Earning Per Share (EPS):(Re-stated-2010)	9.17	9.48


Head of FAD



Company Secretary


Deputy Managing Director

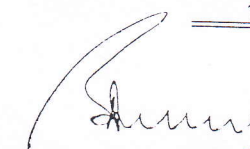

Managing Director

ARD BANK LIMITED
Consolidated Cash Flow Statement
for the period ended 31 March 2011

Particulars	Amount in Taka	
	31.03.2011	31.03.2010
A) CASH FLOW FROM OPERATING ACTIVITIES		
Interest receipts in cash	1,985,886,502	1,325,383,831
Interest payments in cash	(1,223,744,460)	(950,307,181)
Dividend receipts	400,000	-
Income from investment	86,592,408	143,689,465
Fee and commission receipts in cash	119,276,390	83,709,802
Recoveries on loans previously written off	-	-
Cash payments to employees	(121,374,259)	(76,640,375)
Cash payments to suppliers	(9,785,604)	(3,285,500)
Income, taxes paid	(211,166,698)	(154,097,660)
Receipts from other operating activities	58,704,126	53,708,690
Payments for other operating activities	(99,392,326)	(47,857,014)
Cash generated from operating activities before changes in operating assets and liabilities	585,396,079	374,296,058
Increase / (Decrease) in operating assets and liabilities		
Statutory deposits	-	-
Purchase of trading securities	(198,701,313)	(229,895,392)
Loans and advances to other banks	-	-
Loans and advances to customers	(1,259,884,178)	(2,810,121,807)
Other assets	(44,839,427)	(16,676,722)
Deposits from other banks	100,000,000	-
Deposits from customers	(225,184,134)	2,426,288,078
Other liabilities account of customers	-	-
Trading liabilities	480,000,000	130,000,000
Other liabilities	(2,164,234)	2,507,784
Net cash flow from operating activities (A)	(565,377,207)	(123,602,001)
B) CASH FLOW FROM INVESTING ACTIVITIES		
Proceeds from sale of non-trading securities	-	-
Payments for purchase of securities	-	-
Purchase of property, plant & equipment	(47,782,301)	(37,584,844)
Sale of property, plant & equipment	-	-
Purchase / sale of subsidiary	-	-
Net cash flow from investing activities (B)	(47,782,301)	(37,584,844)
C) CASH FLOW FROM FINANCING ACTIVITIES		
Received from issue of loan capital and debt security	-	-
Received for redemption of loan capital and debt security	-	-
Receipts from issue of ordinary shares	-	-
Dividends paid	-	-
Net cash flow from financing activities (C)	-	-
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)	(613,159,508)	(161,186,845)
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	103,278,857	68,016,665
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	12,510,081,456	9,045,312,124
G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)	12,000,200,805	8,952,141,944
CASH AND CASH EQUIVALENTS AT END OF THE YEAR		
Cash in hand (including foreign currencies)	456,139,242	366,144,944
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	4,059,685,965	2,634,756,507
Balance with other Banks and financial institutions Note-4(c)	824,539,260	330,640,841
Money at call and on short notice	50,000,000	400,000,000
Govt. security/ reverse repo	6,608,403,438	5,218,931,352
Prize bonds	1,432,900	1,668,300
	12,000,200,805	8,952,141,944


Head of FAD


Company Secretary

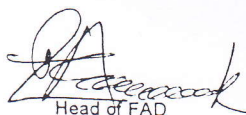

Deputy Managing Director


Managing Director

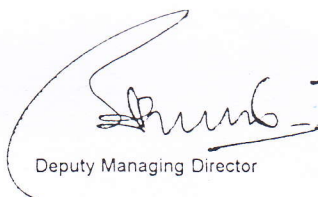
ARD BANK LIMITED
Consolidated Statement of Changes in Equity
for the period ended 31 March 2011

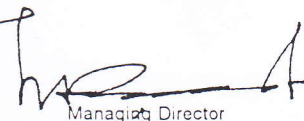
(Amount in Taka)

Particulars	Paid up Capital	Statutory Reserve	General Reserve	Revaluation Gain/Loss on Investments	Profit & Loss Surplus A/c	Total
Balance as on 1-1-2011	3,172,906,532	1,512,356,644	-	48,388,943	891,403,742	5,625,055,861
Changes in accounting policy	-	-	-	-	-	-
Restated Balance	3,172,906,532	1,512,356,644	-	48,388,943	891,403,742	5,625,055,861
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	(48,388,943)	-	(48,388,943)
Surplus/Deficit on revaluation of investment	-	-	-	45,973,200	-	45,973,200
Currency translation difference	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-
Amount transferred to surplus profit & loss A/c	-	-	-	-	-	-
Net profit for the period	-	-	-	-	291,113,360	291,113,360
Dividends (bonus shares)	-	-	-	-	-	-
Issue of rights shares	-	-	-	-	-	-
Appropriation made during the year	-	108,560,200	-	-	(108,560,200)	-
Balance as on 31-03-2011	3,172,906,532	1,620,916,844	-	45,973,200	1,073,956,901	5,913,753,478
Balance as on 31-03-2010	2,644,088,832	1,136,606,702	-	13,877,399	727,722,750	4,522,295,683


Head of FAD


Company Secretary


Deputy Managing Director


Managing Director