

Standard Bank Limited
Consolidated Balance Sheet
As at 31 March 2013

Particulars	Amount in Taka	
	31.03.2013	31.12.2012
PROPERTY & ASSETS		
CASH	5,751,572,132	5,517,984,309
Cash in Hand (including foreign currencies)	949,730,024	662,581,588
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)	4,801,842,108	4,855,402,721
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	3,887,664,538	2,633,875,737
In Bangladesh	1,968,967,298	1,206,956,812
Outside Bangladesh	1,918,697,240	1,426,918,925
MONEY AT CALL AND ON SHORT NOTICE	610,000,000	2,800,000,000
INVESTMENTS	19,540,986,195	17,578,147,095
Government	16,111,700,755	14,440,891,438
Others	3,429,285,440	3,137,255,657
LOANS AND ADVANCES / INVESTMENTS	62,791,983,616	61,527,715,535
Loans, Cash Credits, Over Draft etc./ Investments	61,519,463,586	60,347,143,583
Bills Purchased and Discounted	1,272,520,030	1,180,571,952
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	619,123,129	584,910,194
OTHER ASSETS	4,063,629,619	3,727,250,632
NON-BANKING ASSETS		-
TOTAL ASSETS	97,264,959,229	94,369,883,502
LIABILITIES & CAPITAL		
Liabilities		
Borrowings from other banks, financial Institutions and agents	5,714,910,573	4,315,054,156
DEPOSITS AND OTHER ACCOUNTS	76,984,165,933	76,112,082,501
Current / Al-Wadeeah Deposits & Other Deposits	7,660,134,686	9,076,058,463
Bills Payable	749,392,207	902,014,438
Savings Bank / Mudaraba Savings Deposits	3,122,774,276	2,955,133,351
Short Term Deposits / Mudaraba Short Term Deposits	4,527,455,820	4,269,551,130
Fixed Deposits / Mudaraba Term Deposits	53,441,112,819	52,493,828,918
Deposits Under Schemes / Mudaraba Deposit Schemes	7,483,296,125	6,415,496,201
OTHER LIABILITIES	6,040,803,850	5,724,206,667
TOTAL LIABILITIES	88,739,880,356	86,151,343,324
CAPITAL / SHAREHOLDERS' EQUITY		
Paid-up Capital	4,873,584,430	4,873,584,430
Statutory Reserve	2,600,038,882	2,489,734,034
General Reserve	-	-
Revaluation Reserve on Investment	11,145,648	16,884,104
Bonus Share	-	-
Surplus in Profit and Loss Account/ Retained earnings	1,040,259,673	838,286,073
TOTAL SHAREHOLDERS' EQUITY	8,525,028,633	8,218,488,641
Minority Interest	50,240	51,536
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	97,264,959,229	94,369,883,502

Standard Bank Limited
Consolidated Balance Sheet
As at 31 March 2013

Particulars	Amount in Taka	
	31.03.2013	31.12.2012

OFF-BALANCE SHEET ITEMS



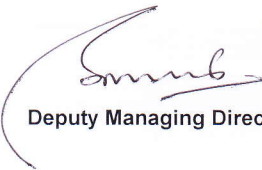
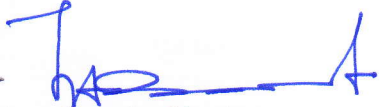
CONTINGENT LIABILITIES

Acceptances and Endorsements	10,378,101,928	7,625,798,257
Letters of Guarantee	4,120,287,939	4,047,967,446
Irrevocable Letters of Credit	8,711,125,542	7,434,647,370
Bills for Collection	1,142,439,422	679,394,120
Other Contingent Liabilities	-	-
TOTAL:	<u>24,351,954,831</u>	<u>19,787,807,193</u>

OTHER COMMITMENTS:

Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-

TOTAL OFF - BALANCE SHEET ITEMS	<u>24,351,954,831</u>	<u>19,787,807,193</u>
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 Head of FAD
  DMD & Group Company Secretary
  Deputy Managing Director
  Managing Director

Standard Bank Limited
Consolidated Profit and Loss Account
for the quarter ended 31 March 2013

Particulars	Amount in Taka	
	31.03.2013	31.03.2012
Interest Income / Profit on Investment	2,563,373,121	2,431,367,584
Interest / Profit paid on Deposits & Borrowings etc.	2,083,867,358	1,691,468,218
Net Interest / Net Profit on Investments	479,505,763	739,899,366
Investment Income	297,851,977	135,659,148
Commission, Exchange Earnings & Brokerage	201,796,962	274,313,650
Other Operating Income	38,674,322	95,825,790
TOTAL OPERATING INCOME (A)	1,017,829,024	1,245,697,954
Salary & Allowances	204,390,202	150,130,697
Rent, Taxes, Insurance, Electricity etc.	49,525,395	40,573,004
Legal Expenses	1,565,354	1,309,886
Postage, Stamp, Telecommunication etc.	4,698,926	5,805,281
Stationery, Printing, Advertisement etc.	10,464,409	15,995,810
Managing Director's salary & fees	1,755,000	1,755,000
Directors' Fee & Other benefits	729,911	1,087,700
Audit Fees	-	-
Charges on loan losses	-	-
Depreciation and Repair of Bank's Assets	38,101,557	37,148,813
Other Expenses	58,479,735	47,761,585
TOTAL OPERATING EXPENSES (B)	369,710,489	301,567,776
Profit / (Loss) Before Provision (C) = (A - B)	648,118,535	944,130,178
Specific Provision	4,016,500	56,567,100
General Provision	22,341,286	3,822,900
Provision for Off-Balance Sheet items	41,011,023	53,997,760
Provision for diminution in value of investments	38,659,627	24,155,566
Other Provision	-	-
Total Provision (D)	106,028,436	138,543,326
Total Profit / (Loss) before Taxes (E)=(C - D)	542,090,099	805,586,852
Provision for Taxation	232,484,825	392,155,310
Current Tax	232,484,825	392,155,310
Deferred Tax	-	-
Net Profit / (Loss) after Taxation :	309,605,274	413,431,542
Retained earnings brought forward from previous year	840,959,486	813,238,421
Net Profit available for distribution	1,150,564,760	1,226,669,963
Appropriations :		
Statutory Reserve	110,304,848	161,372,305
Proposed Bonus Shares	-	-
Retained Earnings carried forward	1,040,259,912	1,065,297,658
Earning per Share (EPS):	0.64	0.85


Head of FAD



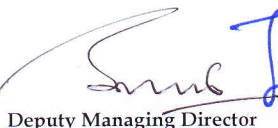
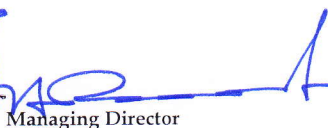

DMD & Group Company Secretary


Deputy Managing Director


Managing Director

Standard Bank Limited
Consolidated Cash Flow Statement
for the quarter ended 31 March 2013



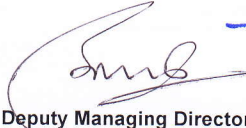

Particulars	Notes	Amount in Taka	
		31.03.2013	31.03.2012
A) CASH FLOW FROM OPERATING ACTIVITIES			
Interest receipts in Cash		2,611,892,105	2,403,020,057
Interest payments in Cash		(2,099,331,083)	(1,834,753,062)
Dividend receipts		42,930,692	-
Income from Investment		254,921,285	135,659,148
Fee and commission receipts in Cash		123,459,449	102,831,969
Recoveries on loans previously written off		-	-
Cash Payments to employees		(206,145,202)	(151,885,697)
Cash Payments to suppliers		(10,464,409)	(15,995,810)
Income taxes paid		(425,634,565)	(255,599,245)
Receipts from other operating activities	37 (a)	38,674,322	82,737,296
Payments for other operating activities	38 (a)	(117,403,441)	(106,382,818)
Cash generated from operating activities before changes in operating assets and liabilities		212,899,154	359,631,838
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		(292,029,783)	(22,823,446)
Loans and advances to other banks		-	-
Loans and advances to customers		(1,264,268,081)	149,475,113
Other assets	39(a)	43,715,953	(110,983,345)
Deposits from other banks		-	(250,000,000)
Deposits from customers		872,083,432	(638,346,551)
Other liabilities account of customers		-	-
Trading liabilities		1,399,856,417	(170,000,000)
Other liabilities	40(a)	(42,457,272)	17,976,132
Net cash flow from operating activities (A)		929,799,820	(665,070,259)
B) CASH FLOW FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(34,212,936)	(44,007,106)
Sale of property, plant & equipment		-	-
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		(34,212,936)	(44,007,106)
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)		895,586,884	(709,077,365)
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		78,337,513	171,481,681
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		25,375,867,380	15,208,696,386
G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)		26,349,791,777	14,671,100,702
CASH AND CASH EQUIVALENTS AT END OF THE YEAR			
Cash in hand (including foreign currencies)		949,730,024	551,967,194
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		4,801,842,108	3,943,388,681
Balance with other Banks and financial institutions Note-4(a)		3,887,664,538	1,185,710,560
Money at Call and Short Notice		610,000,000	1,530,000,000
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		16,098,823,107	7,458,827,367
Prize Bonds		1,732,000	1,206,900
		26,349,791,777	14,671,100,702

 Head of FAD
  DMD & Group Company Secretary
  Deputy Managing Director
  Managing Director

Standard Bank Limited
Consolidated Statement of Changes in Equity
for the quarter ended 31 March 2013

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Minority Interest	Revaluation gain/loss on investments	Profit & Loss surplus A/c	Total
Balance as on 1-1-2013	4,873,584,430	2,489,734,034	51,536	16,884,104	838,286,073	8,218,540,178
Changes in accounting policy	-	-	-	-	-	-
Restated Balance	4,873,584,430	2,489,734,034	51,536	16,884,104	838,286,073	8,218,540,178
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	(16,884,104)	-	(16,884,104)
Surplus/Deficit on revaluation of investment	-	-	-	11,145,648	-	11,145,648
Currency translation difference	-	-	-	-	2,671,877	2,671,877
Net gains and losses not recognised in the income statement	-	-	-	-	-	-
Adjustment of last year	-	-	-	-	-	-
Net profit for the period	-	-	-	-	309,605,274	309,605,274
Dividends (Bonus shares)	-	-	-	-	-	-
Minority Interest	-	-	(1,297)	-	1,297	-
Issue of Right Shares	-	-	-	-	-	-
Appropriation made during the year	-	110,304,848	-	-	(110,304,848)	-
Balance as on 31.03.2013	4,873,584,430	2,600,038,882	50,240	11,145,648	1,040,259,673	8,525,078,873
Balance as on 31.03.2012	4,061,320,361	2,156,528,180	50,000	3,577,340	1,065,297,658	7,286,773,539

 Head of FAD
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 Deputy Managing Director
 Managing Director