

Standard Bank Limited
Consolidated Balance Sheet (Un-audited)
as at 30 September 2012

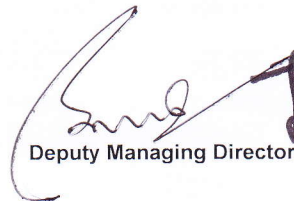
Particulars	Amount in Taka	
	30.09.2012	31.12.2011
PROPERTY & ASSETS		
CASH	5,455,436,231	5,094,232,541
Cash in Hand (including foreign currencies)	736,339,784	513,951,929
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)	4,719,096,447	4,580,280,612
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	2,533,372,802	814,783,082
In Bangladesh	736,260,483	340,969,802
Outside Bangladesh	1,797,112,319	473,813,280
MONEY AT CALL AND ON SHORT NOTICE	1,710,000,000	1,900,000,000
INVESTMENTS	13,315,501,575	9,533,665,711
Government	10,980,009,368	7,399,758,779
Others	2,335,492,207	2,133,906,932
LOANS AND ADVANCES / INVESTMENTS	60,456,365,800	55,332,044,249
Loans, Cash Credits, Over Draft etc./ Investments	59,120,658,311	53,743,073,721
Bills Purchased and Discounted	1,335,707,489	1,588,970,528
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	595,161,954	510,247,469
OTHER ASSETS	3,471,315,281	1,768,087,087
NON-BANKING ASSETS		-
TOTAL ASSETS	87,537,153,643	74,953,060,139
LIABILITIES & CAPITAL		
Liabilities		
Borrowings from other banks, financial Institutions and agents	300,000,000	250,000,000
DEPOSITS AND OTHER ACCOUNTS	72,152,384,257	63,870,621,033
Current / Al-Wadeeah Deposits & Other Deposits	9,704,882,265	8,045,192,533
Bills Payable	977,376,280	740,461,550
Savings Bank / Mudaraba Savings Deposits	2,835,103,835	2,578,525,447
Short Term Deposits / Mudaraba Short Term Deposits	3,623,275,618	2,285,335,472
Fixed Deposits / Mudaraba Term Deposits	49,369,894,044	46,656,825,656
Deposits Under Schemes / Mudaraba Deposit Schemes	5,641,852,215	3,564,280,375
OTHER LIABILITIES	7,415,037,012	3,961,861,834
TOTAL LIABILITIES	79,867,421,269	68,082,482,867
CAPITAL / SHAREHOLDERS' EQUITY		
Paid-up Capital	4,873,584,430	4,061,320,361
Statutory Reserve	2,376,508,487	1,995,155,875
General Reserve	-	-
Revaluation Reserve on Investment	3,505,799	78,016
Bonus Share	-	-
Surplus in Profit and Loss Account/ Retained earnings	416,083,658	813,973,020
TOTAL SHAREHOLDERS' EQUITY	7,669,682,374	6,870,527,272
Minority Interest	50,000	50,000
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	87,537,153,643	74,953,060,139


Standard Bank Limited
Consolidated Balance Sheet (Un-audited)
as at 30 September 2012

Particulars	Amount in Taka	
	30.09.2012	31.12.2011
OFF-BALANCE SHEET ITEMS		
CONTINGENT LIABILITIES		
Acceptances and Endorsements	9,427,241,012	6,492,115,917
Letters of Guarantee	3,848,078,386	2,842,140,213
Irrevocable Letters of Credit	10,809,839,967	7,217,929,342
Bills for Collection	1,148,582,046	551,633,424
Other Contingent Liabilities	-	-
TOTAL	25,233,741,411	17,103,818,896
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	25,233,741,411	17,103,818,896


 Head of FAD


 Group Company Secretary


 Deputy Managing Director

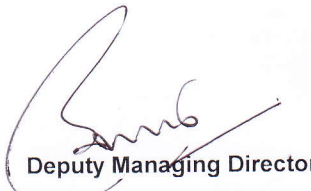

 Managing Director

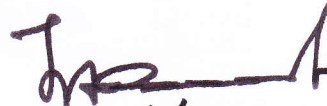
Standard Bank Limited
Consolidated Profit and Loss Account (Un-audited)
for the period ended 30 September,2012

Particulars	Amount in Taka			
	January 2012 to September 2012	January 2011 to September 2011	July 2012 to September 2012	July 2011 to September 2011
Interest Income / Profit on Investment	7,336,336,829	5,989,477,578	2,420,836,050	2,125,085,853
Interest / Profit paid on Deposits & Borrowings etc.	5,142,435,822	4,453,906,734	1,733,505,083	1,611,730,526
Net Interest / Net Profit on Investments	2,193,901,007	1,535,570,844	687,330,967	513,355,327
Investment Income	586,717,923	329,521,383	221,602,254	132,656,563
Commission, Exchange Earnings & Brokerage	690,880,780	653,390,637	196,515,041	217,593,343
Other Operating Income	192,525,965	252,727,815	34,289,274	83,499,658
TOTAL OPERATING INCOME (A)	3,664,025,675	2,771,210,679	1,139,737,536	947,104,891
Salary & Allowances	517,795,049	486,329,924	214,380,918	242,721,169
Rent, Taxes, Insurance, Electricity etc.	129,819,809	107,911,113	42,545,050	47,691,846
Legal Expenses	1,831,456	3,618,844	184,980	2,822,948
Postage, Stamp, Telecommunication etc.	20,006,779	17,470,909	6,608,083	6,386,302
Stationery, Printing, Advertisement etc.	53,594,272	42,432,547	18,498,625	20,546,259
Managing Director's salary & fees	5,465,000	3,750,000	1,955,000	1,350,000
Directors' Fee & Other benefits	3,002,649	4,439,450	770,153	1,136,020
Audit Fees	325,950	751,347	325,950	751,347
Charges on loan losses	-	-	-	-
Depreciation and Repair of Bank's Assets	109,736,521	77,986,634	36,514,209	20,786,411
Other Expenses	136,875,405	127,067,726	34,857,063	41,760,938
TOTAL OPERATING EXPENSES (B)	978,452,890	871,758,494	356,640,031	385,953,240
Profit / (Loss) Before Provision (C) = (A - B)	2,685,572,785	1,899,452,185	783,097,505	561,151,651
Specific Provision	535,998,100	521,301,167	297,840,500	(34,322,200)
General Provision	90,449,145	38,593,381	59,889,745	8,745,780
Provision for Off-Balance Sheet items	75,329,744	8,182,000	(7,933,846)	(24,609,100)
Provision for diminution in value of investments	93,157,326	191,499,758	(36,217,578)	191,499,758
Other Provision	1,079,827	-	1,079,827	-
Total Provision (D)	796,014,142	759,576,306	314,658,648	141,314,238
Total Profit / (Loss) before Taxes (E)=(C - D)	1,889,558,643	1,139,875,879	468,438,857	419,837,413
Provision for Taxation	1,092,680,646	497,305,229	319,630,592	201,302,499
Current Tax	1,092,680,646	500,000,000	319,630,592	203,997,270
Deferred Tax	-	(2,694,771)	-	(2,694,771)
Net Profit / (Loss) after Taxation	796,877,997	642,570,650	148,808,266	218,534,914
Retained earnings brought forward from previous year	558,273	2,989,914	558,273	2,989,914
Net Profit available for distribution	797,436,270	645,560,564	149,366,539	221,524,828
Appropriations :				
Statutory Reserve	381,352,612	233,217,257	87,680,455	111,050,199
Proposed Bonus Shares	-	-	-	-
Retained Earnings carried forward	416,083,658	412,343,307	61,686,083	110,474,629
Earning per Share (EPS):	1.64	1.58	0.31	0.54


Head of FAD


Group Company Secretary



Deputy Managing Director


Managing Director

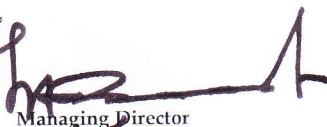
Standard Bank Limited
Consolidated Cash Flow Statement (Un-audited)
for the period ended 30 September,2012

Particulars	Amount in Taka	
	January 2012 to September 2012	January 2011 to September 2011
A) CASH FLOW FROM OPERATING ACTIVITIES		
Interest receipts in Cash	7,347,963,187	6,247,490,135
Interest payments in Cash	(5,189,596,326)	(3,832,785,658)
Dividend receipts	4,689,647	
Income from Investment	582,028,276	323,669,161
Fee and commission receipts in Cash	362,772,507	317,189,500
Recoveries on loans previously written off	-	-
Cash Payments to employees	(523,260,049)	(472,124,617)
Cash Payments to suppliers	(53,594,272)	(38,705,775)
Income taxes paid	(977,061,362)	(915,259,319)
Receipts from other operating activities	192,525,965	175,567,138
Payments for other operating activities	(331,454,650)	(251,386,800)
Cash generated from operating activities before changes in operating assets and liabilities	1,415,012,923	1,553,653,765
Increase / (Decrease) in operating assets and liabilities		
Statutory deposits	-	-
Purchase of trading securities	(201,585,275)	(504,598,927)
Loans and advances to other banks	-	-
Loans and advances to customers	(5,124,321,551)	(2,539,901,409)
Other assets	(739,412,240)	(521,716,786)
Deposits from other banks	(755,000,000)	1,300,000,000
Deposits from customers	9,036,763,224	3,217,035,940
Other liabilities account of customers	-	-
Trading liabilities	50,000,000	180,000,000
Other liabilities	1,541,965,347	(35,023,868)
Net cash flow from operating activities (A)	5,223,422,428	2,649,448,715
B) CASH FLOW FROM INVESTING ACTIVITIES		
Proceeds from sale of non-trading securities	-	-
Payments for Purchase of securities	-	-
Purchase of property, plant & equipment	(84,914,485)	(123,799,172)
Sale of property, plant & equipment	-	-
Purchase / sale of subsidiary	-	-
Net cash flow from investing activities (B)	(84,914,485)	(123,799,172)
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)	5,138,507,943	2,525,649,543
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	328,108,273	336,201,137
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	15,208,696,386	12,510,081,456
G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)	20,675,312,602	15,371,932,136
CASH AND CASH EQUIVALENTS AT END OF THE YEAR		
Cash in hand (including foreign currencies)	736,339,784	446,760,236
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	4,719,096,447	4,060,468,999
Balance with other Banks and financial institutions	2,533,372,802	2,237,355,030
Money at Call and Short Notice	1,710,000,000	1,550,000,000
Govt. Security/Reverse repo	10,974,694,669	7,076,056,971
Prize Bonds	1,808,900	1,290,900
	20,675,312,602	15,371,932,136


Head of FAD


Group Company Secretary

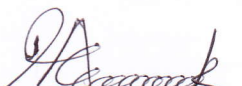

Deputy Managing Director


Managing Director

Standard Bank Limited
Consolidated Statement of Changes in Equity (Un-audited)
for the period ended 30 September,2012

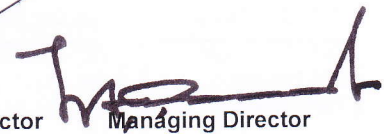
(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Revaluation gain/loss on investments	Profit & Loss surplus A/c	Total
Balance as on 1-1-2012	4,061,320,361	1,995,155,875	78,016	813,973,020	6,870,527,272
Changes in accounting policy	-	-	-	-	-
Restated Balance	4,061,320,361	1,995,155,875	78,016	813,973,020	6,870,527,272
Surplus/Deficit on revaluation of properties	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	(78,016)	-	(78,016)
Surplus/Deficit on revaluation of investment	-	-	3,505,799	-	3,505,799
Currency translation difference	-	-	-	(1,150,678)	(1,150,678)
Net gains and losses not recongnised in the income statement	-	-	-	-	-
Adjustment of last year	-	-	-	-	-
Net profit for the period	-	-	-	796,877,997	796,877,997
Dividends (Bonus shares)	812,264,069	-	-	(812,264,069)	-
Issue of Right Shares	-	-	-	-	-
Appropriation made during the year	-	381,352,612	-	(381,352,612)	-
Balance as on 30.09.2012	4,873,584,430	2,376,508,487	3,505,799	416,083,658	7,669,682,374
Balance as on 30.09.2011	4,061,320,361	1,745,573,903	46,065,130	412,343,306	6,265,302,700


 Head of FAD


 Group Company Secretary


 Deputy Managing Director


 Managing Director