

**Standard Bank Limited**  
**Consolidated Balance Sheet (Un-audited)**  
**As at 30 September 2018**

Particulars	Amount in Taka	
	30.09.2018	31.12.2017
<b>PROPERTY &amp; ASSETS</b>		
<b>CASH</b>	<b>9,476,167,529</b>	<b>9,756,310,974</b>
Cash in Hand (including foreign currencies)	1,840,645,725	1,208,616,155
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)	7,635,521,804	8,547,694,819
<b>BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS</b>	<b>2,438,308,417</b>	<b>3,220,235,533</b>
In Bangladesh	1,461,678,179	2,766,411,469
Outside Bangladesh	976,630,238	453,824,064
<b>MONEY AT CALL AND ON SHORT NOTICE</b>	<b>1,570,000,000</b>	<b>450,000,000</b>
<b>INVESTMENTS</b>	<b>24,285,591,622</b>	<b>20,234,194,116</b>
Government	20,340,082,701	16,276,132,131
Others	3,945,508,921	3,958,061,985
<b>LOANS AND ADVANCES / INVESTMENTS</b>	<b>139,568,858,010</b>	<b>128,228,164,168</b>
Loans, Cash Credits, Over Draft etc./ Investments	134,641,662,638	124,905,127,508
Bills Purchased and Discounted	4,927,195,372	3,323,036,660
<b>FIXED ASSETS INCLUDING PREMISES, FURNITURE &amp; FIXTURES</b>	<b>3,856,879,539</b>	<b>3,689,716,206</b>
<b>OTHER ASSETS</b>	<b>11,916,021,217</b>	<b>10,120,491,387</b>
<b>NON-BANKING ASSETS</b>	<b>-</b>	<b>-</b>
<b>TOTAL ASSETS</b>	<b>193,111,826,334</b>	<b>175,699,112,385</b>
<b>LIABILITIES &amp; CAPITAL</b>		
<b>LIABILITIES</b>		
Borrowings from other banks, financial Institutions and agents	13,408,055,795	13,424,534,006
<b>DEPOSITS AND OTHER ACCOUNTS</b>	<b>149,359,350,650</b>	<b>134,730,686,300</b>
Current / Al-Wadeeah Deposits & Other Deposits	18,716,321,718	17,714,529,882
Bills Payable	2,096,521,845	2,671,530,602
Savings Bank / Mudaraba Savings Deposits	11,198,409,051	10,350,006,851
Short Term Deposits / Mudaraba Short Term Deposits	5,300,696,387	4,758,715,053
Fixed Deposits / Mudaraba Term Deposits	103,472,127,518	90,433,874,209
Deposits Under Schemes / Mudaraba Deposit Schemes	8,575,274,130	8,802,029,703
<b>OTHER LIABILITIES</b>	<b>16,646,888,049</b>	<b>14,133,716,577</b>
<b>TOTAL LIABILITIES</b>	<b>179,414,294,494</b>	<b>162,288,936,883</b>
<b>CAPITAL / SHAREHOLDERS' EQUITY</b>		
Paid-up Capital	8,709,876,960	7,918,069,970
Statutory Reserve	4,755,528,770	4,595,037,104
General Reserve	-	-
Revaluation Reserve on Investment	183,809,626	2,638,743
Surplus in Profit and Loss Account/ Retained earnings	48,166,707	894,282,045
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>13,697,382,063</b>	<b>13,410,027,862</b>
Minority Interest	149,777	147,640
<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>	<b>193,111,826,334</b>	<b>175,699,112,385</b>
<b>Net Asset Value (NAV) per share</b>	<b>15.73</b>	<b>15.40</b>


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**Standard Bank Limited**  
**Consolidated Balance Sheet (Un-audited)**  
**As at 30 September 2018**

Particulars	Amount in Taka	
	30.09.2018	31.12.2017
<b>OFF-BALANCE SHEET ITEMS</b>		
<b>CONTINGENT LIABILITIES</b>		
Acceptances and Endorsements	17,851,966,561	15,969,566,926
Letters of Guarantee	12,715,080,365	10,173,507,297
Irrevocable Letters of Credit	12,606,463,298	11,388,114,825
Bills for Collection	6,528,878,663	4,388,679,552
Other Contingent Liabilities	-	-
<b>TOTAL:</b>	<b><u>49,702,388,887</u></b>	<b><u>41,919,868,600</u></b>
<b>OTHER COMMITMENTS:</b>		
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>49,702,388,887</u></b>	<b><u>41,919,868,600</u></b>

  
 Head of FAD

  
 Acting Company Secretary

  
 Additional Managing Director

  
 Managing Director

  
 Director

  
 Chairman

**Standard Bank Limited**  
**Consolidated Profit and Loss Account (Un-audited)**  
**for the quarter ended 30 September 2018**

Particulars	Amount in Taka			
	January ,2018 to September,2018	January ,2017 to September,2017	July,2018 to September,2018	July,2017 to September,2017
Interest Income / Profit on Investment	10,358,118,098	7,745,206,126	3,669,140,735	2,734,728,311
Interest / Profit paid on Deposits & Borrowings etc.	7,789,146,345	5,449,152,810	2,805,078,445	1,957,250,994
<b>Net Interest / Profit on Investments</b>	<b>2,568,971,753</b>	<b>2,296,053,316</b>	<b>864,062,290</b>	<b>777,477,317</b>
Investment Income	1,032,726,127	1,263,126,601	327,828,211	387,405,867
Commission, Exchange Earnings & Brokerage	852,580,930	818,510,867	283,616,851	289,184,202
Other Operating Income	286,968,791	215,109,668	80,986,473	64,365,493
	2,172,275,848	2,296,747,136	692,431,535	740,955,563
<b>TOTAL OPERATING INCOME ( A )</b>	<b>4,741,247,601</b>	<b>4,592,800,452</b>	<b>1,556,493,825</b>	<b>1,518,432,880</b>
Salary & Allowances	1,383,521,252	1,295,123,871	472,812,541	427,980,272
Rent, Taxes, Insurance, Electricity etc.	459,359,022	389,515,443	152,800,601	134,872,163
Legal Expenses	16,172,215	11,195,089	4,355,436	2,800,043
Postage, Stamp, Telecommunication etc.	29,499,588	26,236,139	8,883,260	7,670,690
Stationery, Printing, Advertisement etc.	81,414,687	52,255,003	38,602,707	16,306,550
Managing Director's salary & fees	7,530,000	7,530,000	3,510,000	3,510,000
Directors' Fee & Other benefits	6,478,421	7,854,779	2,784,473	2,582,787
Audit Fees	138,000	184,000	23,000	-
Charges on loan losses	19,865,901	87,909,492	13,403,062	53,842,826
Depreciation and Repair of Bank's Assets	200,085,000	164,936,675	68,494,179	60,713,424
Other Expenses	391,807,756	311,704,046	136,559,690	119,931,138
<b>TOTAL OPERATING EXPENSES ( B )</b>	<b>2,595,871,843</b>	<b>2,354,444,537</b>	<b>902,228,948</b>	<b>830,209,894</b>
<b>Profit / (Loss) Before Provision ( C ) = ( A - B )</b>	<b>2,145,375,758</b>	<b>2,238,355,915</b>	<b>654,264,876</b>	<b>688,222,986</b>
<b>Provision for Loans/ investments</b>				
Specific Provision	1,200,234,458	699,410,095	396,969,107	258,144,116
General Provision	66,172,974	21,722,672	3,760,283	(58,084,906)
Provision for Off-Balance Sheet items	12,536,416	33,610,211	16,773,275	(18,593,617)
Provision for diminution in value of investments	28,157,143	(42,048,435)	4,817,414	(55,418,877)
Provision for impairment of client margin loan	23,517,430	146,530,922	9,125,103	89,752,263
Other Provision	-	-	-	-
<b>Total Provision ( D )</b>	<b>1,330,618,420</b>	<b>859,225,465</b>	<b>431,445,183</b>	<b>215,798,979</b>
<b>Total Profit / (Loss) before Taxes (E)=( C - D )</b>	<b>814,757,338</b>	<b>1,379,130,449</b>	<b>222,819,693</b>	<b>472,424,007</b>
<b>Provision for Taxation</b>				
Current Tax	706,385,280	766,760,651	203,570,015	222,345,009
Deferred Tax	-	-	-	-
<b>Net Profit / (Loss) after Taxation :</b>	<b>108,372,059</b>	<b>612,369,798</b>	<b>19,249,678</b>	<b>250,078,999</b>
Retained earnings brought forward from previous year	100,286,314	76,243,619	100,286,314	76,243,619
<b>Net Profit available for distribution</b>	<b>208,658,373</b>	<b>688,613,418</b>	<b>119,535,993</b>	<b>326,322,618</b>
<b>Appropriations :</b>				
Statutory Reserve	160,491,666	259,015,658	45,173,650	89,486,348
Proposed Bonus Shares	-	-	-	-
<b>Retained Earnings carried forward</b>	<b>48,166,707</b>	<b>429,597,760</b>	<b>74,362,343</b>	<b>236,836,269</b>
<b>Consolidatd Earning per Share (EPS):</b>	<b>0.12</b>	<b>0.70</b>	<b>0.02</b>	<b>0.29</b>
<b>Bank Earning per Share (EPS):</b>	<b>0.13</b>	<b>0.65</b>	<b>0.03</b>	<b>0.28</b>

  
Head of FAD

  
Acting Company Secretary

  
Additional Managing Director

  
Managing Director

  
Director

  
Chairman

