

# Standard Bank Limited & It's Subsidiaries

## Consolidated Balance Sheet

As at 30 September 2022

(Un audited & Provisional)

Particulars	Notes	Amount in Taka	
		30.09.2022	31.12.2021
<b>PROPERTY &amp; ASSETS</b>			
<b>CASH</b>	<b>3(a)</b>	<b>10,166,564,290</b>	<b>15,000,784,105</b>
Cash in Hand (including foreign currencies)		1,845,336,034	2,049,635,123
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		8,321,228,256	12,951,148,982
<b>BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS</b>	<b>4(a)</b>	<b>2,590,031,975</b>	<b>816,142,550</b>
In Bangladesh		2,101,113,581	153,352,581
Outside Bangladesh		488,918,393	662,789,969
<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>22,142,304,430</b>	<b>24,236,400,041</b>
Government		14,608,207,100	16,627,703,300
Others		7,534,097,330	7,608,696,741
<b>INVESTMENTS</b>	<b>7(a)</b>	<b>178,378,950,474</b>	<b>167,538,046,327</b>
General investments etc.		173,567,288,707	161,078,885,596
Bills Purchased and Discounted		4,811,661,767	6,459,160,732
<b>FIXED ASSETS INCLUDING PREMISES, FURNITURE &amp; FIXTURES</b>	<b>8(a)</b>	<b>3,684,615,055</b>	<b>3,618,249,805</b>
<b>OTHER ASSETS</b>	<b>9(a)</b>	<b>15,801,072,340</b>	<b>13,875,515,916</b>
<b>NON-BANKING ASSETS</b>		<b>-</b>	<b>-</b>
<b>TOTAL PROPERTY &amp; ASSETS</b>		<b>232,763,538,564</b>	<b>225,085,138,745</b>
<b>LIABILITIES &amp; CAPITAL</b>			
<b>LIABILITIES</b>			
<b>PLACEMENT FROM BANKS &amp; FINANCIAL INSTITUTIONS</b>	<b>10(a)</b>	<b>21,302,317,460</b>	<b>19,075,715,676</b>
<b>DEPOSITS AND OTHER ACCOUNTS</b>	<b>11(a)</b>	<b>169,102,410,264</b>	<b>166,419,122,929</b>
Al-Wadeeah Deposits & Other Deposits		21,172,306,713	18,466,438,341
Bills Payable		1,722,674,666	2,189,073,630
Mudaraba Savings Deposits		19,550,458,480	19,945,848,272
Mudaraba Short Term Deposits		14,242,150,952	15,560,491,624
Mudaraba Term Deposits		97,241,791,589	93,808,963,286
Mudaraba Deposit Schemes		15,173,027,864	16,448,307,775
<b>OTHER LIABILITES</b>	<b>12(a)</b>	<b>25,141,425,791</b>	<b>22,337,087,526</b>
<b>TOTAL LIABILITIES</b>		<b>215,546,153,515</b>	<b>207,831,926,131</b>
<b>CAPITAL / SHAREHOLDERS' EQUITY</b>			
Paid-up Capital	<b>13</b>	10,620,747,730	10,311,405,570
Statutory Reserve	<b>14</b>	6,391,649,579	6,272,362,203
General Reserve	<b>15</b>	-	-
Revaluation Reserve on Investment		-	-
Surplus in Profit and Loss Account / Retained earnings	<b>16(a)</b>	204,826,105	669,286,317
Non-controlling Interest	<b>16.1(b)</b>	161,635	158,525
<b>TOTAL SHAREHOLDERS' EQUITY</b>		<b>17,217,385,049</b>	<b>17,253,212,615</b>
<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>		<b>232,763,538,564</b>	<b>225,085,138,746</b>
<b>Net Asset Value (NAV) per share (previous year's figure restated)</b>	<b>41(a)</b>	<b>16.21</b>	<b>16.24</b>

**Standard Bank Limited & It's Subsidiaries**  
**Consolidated Balance Sheet**  
**As at 30 September 2022**

(Un audited & Provisional)

Particulars	Notes	Amount in Taka	
		30.09.2022	31.12.2021

**OFF-BALANCE SHEET ITEMS**

**CONTINGENT LIABILITIES**

Acceptances and Endorsements  
Letters of Guarantee  
Irrevocable Letters of Credit  
Bills for Collection  
Other Contingent Liabilities

17(a)

18,741,553,659	17,951,775,496
14,191,489,744	13,262,731,177
14,420,523,080	16,189,396,894
5,765,112,853	5,255,968,041
-	-
<b>53,118,679,336</b>	<b>52,659,871,608</b>

**TOTAL:**

**OTHER COMMITMENTS:**

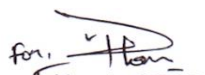
Documentary credits and short term trade-related transactions  
Forward assets purchased and forward deposits placed  
Undrawn note issuance and revolving underwriting facilities  
Undrawn formal standby facilities, credit lines and other commitments

-  
-  
-  
-

**TOTAL OFF - BALANCE SHEET ITEMS**

**53,118,679,336**      **52,659,871,608**

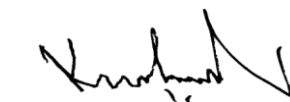
*Subject to our separate report of even date*

for:   
Head of FAD

  
**Acting Company Secretary**

  
**Managing Director**

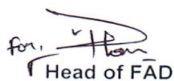
  
**Director**

  
**Chairman**

**Standard Bank Limited & It's Subsidiaries**  
**Consolidated Profit and Loss Account**  
**for the 3rd quarter ended on 30 September 2022**

(Un audited & Provisional)

Particulars	Notes	Amount in Taka			
		January,2022 to September,2022	January,2021 to September,2021	July,2022 to September,2022	July,2021 to September,2021
Profit on Investment	18.3(a)	8,955,404,230	9,157,222,640	3,076,579,757	2,935,379,376
Less: Profit paid on Deposits & Placement etc.	19(a)	6,363,560,756	5,929,990,686	2,117,794,724	1,894,112,921
<b>Profit on Investments</b>		<b>2,591,843,475</b>	<b>3,227,231,954</b>	<b>958,785,033</b>	<b>1,041,266,455</b>
Income from investments in shares & securities	20(a)	785,961,286	195,009,712	244,911,722	84,850,927
Commission, Exchange Earnings & Brokerage	21(a)	1,197,556,108	737,283,245	472,023,222	225,266,183
Other Operating Income	22(a)	188,321,207	231,539,490	53,659,836	89,940,655
		2,171,838,601	1,163,832,447	770,594,779	400,057,765
<b>TOTAL OPERATING INCOME ( A )</b>		<b>4,763,682,076</b>	<b>4,391,064,401</b>	<b>1,729,379,812</b>	<b>1,441,324,219</b>
Salary & Allowances	23(a)	2,511,331,719	2,184,015,744	906,089,228	742,881,133
Rent, Taxes, Insurance, Electricity etc.	24(a)	525,336,716	479,625,629	182,274,233	167,824,084
Legal Expenses	25(a)	22,930,373	21,944,604	9,178,546	10,029,458
Postage, Stamp, Telecommunication etc.	26(a)	15,647,668	14,045,992	5,910,152	5,437,584
Stationery, Printing, Advertisement etc.	27(a)	45,649,824	42,159,487	14,317,856	13,030,587
Managing Director's salary & fees	28	13,725,000	12,975,000	4,575,000	3,825,000
Directors' Fee & Other benefits	29(a)	3,596,223	1,501,993	1,199,261	798,038
Shariah Supervisory Committee's Fees & Expenses	29.2	151,932	122,879		
Audit Fees	30(a)	300,569	356,092	105,699	59,036
Charges on Investment losses	31(a)	45,000,000	25,000,000	15,000,000	15,000,000
Depreciation and Repair of Bank's Assets	32(a)	238,731,604	285,629,707	74,259,960	104,699,899
Zakat Expenses	32.1	-	-		
Other Expenses	33(a)	352,288,971	286,305,511	159,393,011	95,359,311
<b>TOTAL OPERATING EXPENSES ( B )</b>		<b>3,774,690,599</b>	<b>3,353,682,638</b>	<b>1,372,302,946</b>	<b>1,158,944,131</b>
<b>Profit / (Loss) Before Provision ( C ) = ( A - B )</b>		<b>988,991,477</b>	<b>1,037,381,763</b>	<b>357,076,866</b>	<b>282,380,088</b>
<b>Provision for investments</b>	34(a)				
Specific Provision for Classified Investments		231,510,350	425,436,194	11,012,824	165,553,280
General Provision for Unclassified Investments		-	(18,777,707)	-	(35,107,057)
Special General Provision-COVID-19 (note-12.3)		-	-	-	-
Provision for Start-up Fund		-	-	-	-
Provision for Off-Balance Sheet items		-	65,039,887	-	43,477,052
Provision for diminution in value of investments		13,555,476	(162,613,272)	5,556,312	(176,842,101)
Provision for impairment of client margin loan		64,385,583	178,676,305	10,569,852	150,269,658
Other Provision		-	-	-	-
<b>Total Provision ( D )</b>		<b>309,451,409</b>	<b>487,761,408</b>	<b>27,138,988</b>	<b>147,350,832</b>
<b>Total Profit / (Loss) before Taxes (E)=( C - D )</b>		<b>679,540,068</b>	<b>549,620,355</b>	<b>329,937,878</b>	<b>135,029,256</b>
<b>Provision for Taxation</b>		408,548,310	263,030,568	213,022,687	81,394,006
Current Tax	12.1(a)	447,681,722	351,273,041	183,156,769	158,957,699
Deferred Tax	9.6	(39,133,412)	(88,242,473)	29,865,918	(77,563,693)
<b>Net Profit / (Loss) after Taxation :</b>		<b>270,991,758</b>	<b>286,589,788</b>	<b>116,915,192</b>	<b>53,635,250</b>
<b>Appropriations :</b>					
Statutory Reserve	14(a)	119,287,376	83,690,154	59,747,801	16,174,990
General reserve		-	-		
Dividend		-	-		
<b>Retained Earnings carried forward</b>		<b>151,701,273</b>	<b>202,895,366</b>	<b>57,166,559</b>	<b>37,457,529</b>
<b>Attributable to</b>					
Equity Holders' of Bank		151,698,163	202,891,097	57,165,726	37,454,798
Non-controlling interest		3,110	4,268	832	2,731
<b>Consolidatd Earning per Share (EPS):</b>	36	<b>0.26</b>	<b>0.27</b>	<b>0.11</b>	<b>0.05</b>
(Previous year's figure restated)					
<b>Bank Earning per Share (EPS):</b>		<b>0.21</b>	<b>0.17</b>	<b>0.10</b>	<b>0.01</b>
(Previous year's figure restated)					

for:   
Head of FAD

  
Managing Director

  
Chairman

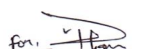
Acting Company Secretary

  
Director

**Standard Bank Limited & It's Subsidiaries**  
**Consolidated Cash Flow Statement**  
**for the 3rd quarter ended on 30 September 2022**

(Un audited & Provisional)

Particulars	Notes	Amount in Taka	
		January,2022 to September,2022	January,2021 to September,2021
<b>A) CASH FLOWS FROM OPERATING ACTIVITIES</b>			
Profit receipts in Cash		8,534,647,407	9,277,839,239
Profit payments in Cash		(5,343,087,756)	(6,096,129,885)
Dividend receipts		9,079,196	5,454,371
Fee and commission receipts in Cash		691,913,318	595,577,347
Recoveries on Investments previously written off		1,553,484	401,081
Cash Payments to employees		(2,525,056,719)	(2,196,990,744)
Cash Payments to suppliers		(45,649,824)	(42,159,487)
Income taxes paid		(565,653,869)	(473,945,436)
Receipts from other operating activities		190,641,862	235,961,315
Payments for other operating activities		(975,071,299)	(843,669,368)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	37	<b>(26,684,200)</b>	<b>462,338,433</b>
<b>Increase / (Decrease) in operating assets and liabilities</b>			
Statutory deposits		-	-
Purchase of trading securities		74,599,411	(1,401,606,153)
Investment to other banks		-	-
Investment to customers		(10,840,904,147)	1,699,142,503
Other assets		(351,709,326)	(165,244,314)
Deposits from other banks		8,853,434,191	(2,630,000,000)
Deposits from customers		(7,190,619,855)	(4,628,320,993)
Other liabilities account of customers		-	-
Trading liabilities		3,026,601,784	1,665,128,195
Other liabilities		2,059,762,776	589,749,239
		(4,368,835,166)	(4,871,151,523)
<b>Net cash flows from operating activities (A)</b>		<b>(4,395,519,366)</b>	<b>(4,408,813,090)</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		(71,622,715)	(51,037,081)
Sale of property, plant & equipment		295,133	178,390
Purchase / sale of subsidiary		-	-
<b>Net cash flow from investing activities (B)</b>		<b>(71,327,582)</b>	<b>(50,858,691)</b>
<b>C) CASH FLOWS FROM FINANCING ACTIVITIES</b>			
Received from issue of Investment capital and debt security		-	2,500,000,000
Received for redemption of Investment capital and debt security		(800,000,000)	(800,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		(318,622,431)	(251,497,697)
<b>Net cash flow from financing activities (C)</b>		<b>(1,118,622,431)</b>	<b>1,448,502,303</b>
<b>D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)</b>		<b>(5,585,469,379)</b>	<b>(3,011,169,478)</b>
<b>E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS</b>		505,642,790	140,049,529
<b>F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR</b>		<b>32,444,629,956</b>	<b>36,520,437,528</b>
<b>G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)</b>		<b>27,364,803,366</b>	<b>33,649,317,578</b>
<b>CASH AND CASH EQUIVALENTS AT END OF THE QUARTER</b>			
Cash in hand (including foreign currencies)		1,845,336,034	1,814,281,464
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		8,321,228,256	14,972,518,263
Balance with other Banks and financial institutions		2,590,031,975	1,968,334,751
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		14,607,150,000	14,892,110,000
Prize Bonds		1,057,100	2,073,100
		<b>27,364,803,366</b>	<b>33,649,317,578</b>
<b>Net Operating Cash Flows (NOCF) per Share</b>	38(a)	<b>(4.14)</b>	<b>(4.15)</b>
(Previous year's figure restated)			

For:   
Head of FAD

  
Acting Company Secretary

  
Managing Director

  
Director

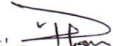
  
Chairman

**Standard Bank Limited & It's Subsidiaries**  
**Consolidated Statement of Changes in Shareholders' Equity**  
**for the 3rd quarter ended on 30 September 2022**

(Un audited & Provisional)

(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 1-1-2022	10,311,405,570	6,272,362,203	158,525	-	669,286,317	17,253,212,615
Prior years adjustment						
Changes in accounting policy	-	-		-	-	-
<b>Restated Balance</b>	<b>10,311,405,570</b>	<b>6,272,362,203</b>	<b>158,525</b>	-	<b>669,286,317</b>	<b>17,253,212,615</b>
Surplus/Deficit on revaluation of properties	-	-		-	-	-
Adjustment of last year revaluation gain on investments				-		-
Surplus/Deficit on revaluation of investment	-	-		-	-	-
Currency translation difference	-	-		-	2,522,850	2,522,850
Net gains and losses not recongnised in the income statement	-	-	-	-	-	-
Addition during the period	-	-	-	-	-	-
Adjustment of last year	-	-	-	-	-	-
Net profit for the period	-	-		-	270,991,758	270,991,758
Dividends (Cash & Bonus shares)		-		-	(618,684,334)	(618,684,334)
Non Controlling Interest			3,110		(3,110)	-
Issue of Right Shares	-	-		-	-	-
Appropriation made during the year	-	119,287,376		-	(119,287,376)	-
<b>Balance as on 30.09.2022</b>	<b>10,311,405,570</b>	<b>6,391,649,579</b>	<b>161,635</b>	-	<b>204,826,105</b>	<b>16,908,042,889</b>
<b>Balance as on 30.09.2021</b>	<b>10,311,405,570</b>	<b>6,112,947,137</b>	<b>158,076</b>	-	<b>376,932,886</b>	<b>16,801,443,669</b>

for:   
Head of FAD

  
Managing Director

  
Acting Company Secretary

  
Director

  
Chairman

**Standard Bank Limited**  
**Balance Sheet-Solo Basis**  
**As at 30 September 2022**

(Un audited & Provisional)

Particulars	Notes	Amount in Taka	
		30.09.2022	31.12.2021
<b>PROPERTY &amp; ASSETS</b>			
<b>CASH</b>	<b>3</b>	<b>10,095,821,959</b>	<b>14,851,371,401</b>
Cash in Hand (including foreign currencies)		1,774,593,703	1,900,222,419
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		8,321,228,256	12,951,148,982
<b>BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS</b>	<b>4</b>	<b>2,200,813,588</b>	<b>657,197,114</b>
In Bangladesh		1,974,151,420	63,560,815
Outside Bangladesh		226,662,168	593,636,298
<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>25,125,334,977</b>	<b>27,269,763,687</b>
Government		14,608,207,100	16,627,703,300
Others		10,517,127,877	10,642,060,387
<b>INVESTMENTS</b>	<b>7</b>	<b>174,657,337,945</b>	<b>163,958,656,979</b>
General investments etc.		169,845,676,177	157,499,496,248
Bills Purchased and Discounted		4,811,661,767	6,459,160,732
<b>FIXED ASSETS INCLUDING PREMISES, FURNITURE &amp; FIXTURES</b>	<b>8</b>	<b>3,677,911,373</b>	<b>3,608,917,391</b>
<b>OTHER ASSETS</b>	<b>9</b>	<b>14,862,364,729</b>	<b>13,002,573,950</b>
<b>NON-BANKING ASSETS</b>		<b>-</b>	<b>-</b>
<b>TOTAL ASSETS</b>		<b>230,619,584,572</b>	<b>223,348,480,523</b>
<b>LIABILITIES &amp; CAPITAL</b>			
<b>LIABILITIES</b>			
<b>PLACEMENT FROM BANKS &amp; FINANCIAL INSTITUTIONS</b>	<b>10</b>	<b>21,302,317,460</b>	<b>19,075,715,676</b>
<b>DEPOSITS AND OTHER ACCOUNTS</b>	<b>11</b>	<b>169,098,316,720</b>	<b>166,408,776,246</b>
Al-Wadeeah Deposits & Other Deposits		21,168,213,169	18,456,091,658
Bills Payable		1,722,674,666	2,189,073,630
Mudaraba Savings Deposits		19,550,458,480	19,945,848,272
Mudaraba Short Term Deposits		14,242,150,952	15,560,491,624
Mudaraba Term Deposits		97,241,791,589	93,808,963,286
Mudaraba Deposit Schemes		15,173,027,864	16,448,307,775
<b>OTHER LIABILITIES</b>	<b>12</b>	<b>23,048,992,228</b>	<b>20,688,546,640</b>
<b>TOTAL LIABILITIES</b>		<b>213,449,626,408</b>	<b>206,173,038,562</b>
<b>CAPITAL / SHAREHOLDERS' EQUITY</b>			
Paid-up Capital	<b>13</b>	10,620,747,730	10,311,405,570
Statutory Reserve	<b>14</b>	6,391,649,579	6,272,362,203
General Reserve	<b>15</b>	-	-
Revaluation Reserve on Investment		-	-
Surplus in Profit and Loss Account/ Retained earnings	<b>16</b>	157,560,856	591,674,188
<b>TOTAL SHAREHOLDERS' EQUITY</b>		<b>17,169,958,165</b>	<b>17,175,441,961</b>
<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>		<b>230,619,584,572</b>	<b>223,348,480,523</b>
<b>Net Asset Value (NAV) per share (Previous year's figure restated)</b>	<b>41</b>	<b>16.17</b>	<b>16.17</b>

**Standard Bank Limited**  
**Balance Sheet-Solo Basis**  
**As at 30 September 2022**

(Un audited & Provisional)

Particulars	Notes	Amount in Taka	
		30.09.2022	31.12.2021

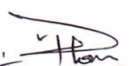
**OFF-BALANCE SHEET ITEMS**

**CONTINGENT LIABILITIES**

Acceptances and Endorsements	17.1	18,741,553,659	17,951,775,496
Letters of Guarantee	17.2	14,191,489,744	13,262,731,177
Irrevocable Letters of Credit	17.3	14,420,523,080	16,189,396,894
Bills for Collection	17.4	5,765,112,853	5,255,968,041
Other Contingent Liabilities	17.5	-	-
<b>TOTAL:</b>		<b>53,118,679,336</b>	<b>52,659,871,608</b>

**OTHER COMMITMENTS:**

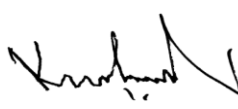
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>TOTAL OFF - BALANCE SHEET ITEMS</b>		<b>53,118,679,336</b>	<b>52,659,871,608</b>

For:   
 Head of FAD

  
 Managing Director

  
 Acting Company Secretary

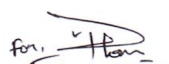
  
 Director

  
 Chairman

**Standard Bank Limited**  
**Profit and Loss Account-Solo Basis**  
**for the 3rd quarter ended on 30 September 2022**

(Un audited & Provisional)

Particulars	Notes	Amount in Taka			
		January,2022 to September,2022	January,2021 to September,2021	July,2022 to September,2022	July,2021 to September,2021
Profit on Investment	18	8,927,173,439	9,141,311,989	3,069,382,328	2,933,124,684
Less: Profit paid on Deposits & Borrowings etc.	19	6,363,560,756	5,929,990,686	2,117,794,724	1,894,112,921
<b>Net Profit on Investments</b>		<b>2,563,612,684</b>	<b>3,211,321,302</b>	<b>951,587,604</b>	<b>1,039,011,763</b>
Income from investments in shares & securities	20	665,276,449	124,565,160	209,359,590	63,123,560
Commission, Exchange Earnings & Brokerage	21	985,549,181	531,014,031	392,031,281	173,532,628
Other Operating Income	22	182,109,759	222,352,717	51,404,427	86,515,778
		1,832,935,389	877,931,907	652,795,298	323,171,966
<b>TOTAL OPERATING INCOME ( A )</b>		<b>4,396,548,072</b>	<b>4,089,253,210</b>	<b>1,604,382,902</b>	<b>1,362,183,728</b>
Salary & Allowances	23	2,447,297,612	2,121,256,045	890,449,704	715,255,781
Rent, Taxes, Insurance, Electricity etc.	24	464,871,578	439,049,890	161,653,791	152,282,535
Legal Expenses	25	10,678,894	12,935,737	2,574,728	3,168,155
Postage, Stamp, Telecommunication etc.	26	11,674,901	12,193,815	3,519,856	4,746,747
Stationery, Printing, Advertisement etc.	27	40,967,240	38,585,315	11,653,946	11,792,901
Managing Director's salary & fees	28	13,725,000	12,975,000	4,575,000	3,825,000
Directors' Fee & Other benefits	29	2,522,223	1,042,793	948,461	579,175
Shariah Supervisory Committee's Fees & Expenses	29.2	151,932	122,879	116,732	122,879
Audit Fees	30	22,500	23,000	22,500	23,000
Charges on Investment losses	31	45,000,000	25,000,000	15,000,000	15,000,000
Depreciation and Repair of Bank's Assets	32	231,052,203	280,799,544	71,261,848	103,571,313
Zakat Expenses	32.1	-	-	-	-
Other Expenses	33	300,636,762	255,120,048	132,854,509	97,018,017
<b>TOTAL OPERATING EXPENSES ( B )</b>		<b>3,568,600,845</b>	<b>3,199,104,067</b>	<b>1,294,631,075</b>	<b>1,107,385,502</b>
<b>Profit / (Loss) Before Provision ( C ) = ( A - B )</b>		<b>827,947,227</b>	<b>890,149,143</b>	<b>309,751,827</b>	<b>254,798,226</b>
<b>Provision for Investments</b>	34				
Specific Provision for Classified Investments		231,510,350	425,436,194	11,012,824	165,553,280
General Provision for Unclassified Investments		-	(18,777,707)	-	(35,107,057)
Special General Provision-COVID-19 (note-12.3)		-	-	-	-
Provision for Start-up Fund		-	-	-	-
Provision for Off-Balance Sheet items		-	65,039,887	-	43,477,052
Provision for diminution in value of investments		-	-	-	-
Other Provision		-	-	-	-
<b>Total Provision ( D )</b>		<b>231,510,350</b>	<b>471,698,375</b>	<b>11,012,824</b>	<b>173,923,275</b>
<b>Total Profit / (Loss) before Taxes (E)=( C - D )</b>		<b>596,436,878</b>	<b>418,450,768</b>	<b>298,739,003</b>	<b>80,874,951</b>
<b>Provision for Taxation</b>		377,573,950	239,900,196	200,692,248	71,931,779
Current Tax	12.1	416,707,362	328,142,669	170,826,331	149,495,473
Deferred Tax	9.6	(39,133,412)	(88,242,473)	29,865,918	(77,563,693)
<b>Net Profit / (Loss) after Taxation :</b>		<b>218,862,928</b>	<b>178,550,572</b>	<b>98,046,754</b>	<b>8,943,172</b>
<b>Appropriations :</b>					
Statutory Reserve		119,287,376	83,690,154	59,747,800.57	16,174,990
General reserve		-	-	-	-
Dividend		-	-	-	-
<b>Retained Earnings carried forward</b>		<b>99,575,552</b>	<b>94,860,419</b>	<b>38,298,954</b>	<b>(7,231,819)</b>
<b>Earning Per Share (EPS):</b>	36	<b>0.21</b>	<b>0.17</b>	<b>0.10</b>	<b>0.01</b>
(Previous year's figure restated)					

for:   
Head of FAD

  
Managing Director

  
Chairman

  
Acting Company Secretary

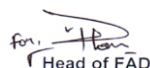
  
Director



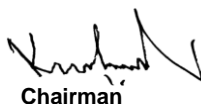
**Standard Bank Limited**  
**Cash Flow Statement**  
**for the 3rd quarter ended on 30 September 2022**

(Un audited & Provisional)

Particulars	Notes	Amount in Taka	
		January,2022 to September,2022	January,2021 to September,2021
<b>A) CASH FLOW FROM OPERATING ACTIVITIES</b>			
Profit receipts in Cash		8,385,731,779	9,191,484,036
Profit payments in Cash		(5,343,087,756)	(6,096,129,885)
Dividend receipts		9,079,196	5,454,371
Fee and commission receipts in Cash		479,906,391	389,308,133
Recoveries on Investment previously written off		1,553,484	401,081
Cash Payments to employees		(2,461,022,612)	(2,134,231,045)
Cash Payments to suppliers		(40,967,240)	(38,585,315)
Income taxes paid		(560,711,685)	(438,507,100)
Receipts from other operating activities		184,430,414	226,774,542
Payments for other operating activities		(834,367,721)	(874,618,466)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	37	<b>(179,455,750)</b>	<b>231,350,350</b>
<b>Increase / (Decrease) in operating assets and liabilities</b>			
Statutory deposits		-	-
Purchase of trading securities		124,932,510	(1,540,021,044)
Investment to other banks		-	-
Investments to customers		(10,698,680,965)	2,019,875,106
Other assets		(1,201,359,167)	(269,449,244)
Deposits from other banks		8,853,434,191	(2,630,000,000)
Deposits from customers		(6,163,893,717)	(4,628,029,625)
Other liabilities account of customers		-	-
Trading liabilities		3,026,601,784	1,665,128,195
Other liabilities		1,688,670,439	670,822,736
		<b>(4,370,294,925)</b>	<b>(4,711,673,875)</b>
<b>Net cash flow from operating activities (A)</b>		<b>(4,549,750,675)</b>	<b>(4,480,323,525)</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		(68,993,982)	(60,719,409)
Sale of property, plant & equipment		295,133	178,390
Purchase / sale of subsidiary		-	-
<b>Net cash flow from investing activities (B)</b>		<b>(68,698,850)</b>	<b>(60,541,019)</b>
<b>C) CASH FLOW FROM FINANCING ACTIVITIES</b>			
Received from issue of Investment capital and debt security		-	2,500,000,000
Payments for redemption of Investment capital and debt security		(800,000,000)	(800,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		(318,622,432)	(251,497,697)
<b>Net Cash flow from financing activities (C)</b>		<b>(1,118,622,432)</b>	<b>1,448,502,303</b>
<b>D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)</b>		<b>(5,737,071,957)</b>	<b>(3,092,362,241)</b>
<b>E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS</b>		<b>505,642,790</b>	<b>140,049,529</b>
<b>F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR</b>		<b>32,136,271,815</b>	<b>36,180,824,075</b>
<b>G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)</b>		<b>26,904,842,648</b>	<b>33,228,511,362</b>
<b>CASH AND CASH EQUIVALENTS AT END OF THE YEAR</b>			
Cash in hand (including foreign currencies)		1,774,593,703	1,662,328,184
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		8,321,228,256	14,972,518,263
Balance with other Banks and financial institutions		2,200,813,588	1,697,408,715
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		14,607,150,000	14,894,183,100
Prize Bonds		1,057,100	2,073,100
		<b>26,904,842,648</b>	<b>33,228,511,362</b>
<b>Net Operating Cash Flows (NOCF) per Share</b>	38	<b>(4.28)</b>	<b>(4.22)</b>
(Previous year's figure restated)			

  
Head of FAD

  
Managing Director

  
Chairman

  
Acting Company Secretary

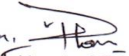
  
Director

**Standard Bank Limited**  
**Statement of Changes in Shareholders' Equity**  
**for the 3rd quarter ended on 30 September 2022**

(Un audited & Provisional)

(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	10,311,405,570	6,272,362,203	-	-	591,674,188	17,175,441,961
Changes in accounting policy	-	-	-	-	-	-
<b>Restated Balance</b>	<b>10,311,405,570</b>	<b>6,272,362,203</b>	-	-	<b>591,674,188</b>	<b>17,175,441,961</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	-	-	-	-	218,862,928	218,862,928
Dividends from SBL Capital Management Ltd	-	-	-	-	-	-
Dividends from SBL Securities Ltd	-	-	-	-	-	-
Dividends (Cash & Bonus shares)	-	-	-	-	(618,684,334)	(618,684,334)
Issue of Right Shares	-	-	-	-	-	-
Appropriation made during the year	-	119,287,376	-	-	(119,287,376)	-
<b>Balance as on 30.09.2022</b>	<b>10,311,405,570</b>	<b>6,391,649,579</b>	-	-	<b>72,565,406</b>	<b>16,775,620,555</b>
<b>Balance as on 30.09.2021</b>	<b>10,311,405,570</b>	<b>6,112,947,137</b>	-	-	<b>296,456,316</b>	<b>16,720,809,023</b>

for:   
 Head of FAD

  
 Acting Company Secretary

  
 Managing Director

  
 Director

  
 Chairman

# Standard Bank Limited

## Notes to the Financial Statements (Provisional & Un-audited) for the 3rd quarter ended on 30 September 2022

### 1. LEGAL STATUS AND NATURE OF THE COMPANY

Standard Bank Limited 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 3<sup>rd</sup> 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 become 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 September 2022 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 2022.

#### 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, 2022.

**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 .

**2.09 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.

**2.10 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.

		Amount in Taka	
		30.09.2022	31.12.2021
<b>3. CASH</b>			
<b>3.1 Cash in hand</b>			
In local Currency		1,755,406,998	1,817,119,514
In Foreign Currency		19,186,705	83,102,905
	Total	<u>1,774,593,703</u>	<u>1,900,222,419</u>
<b>3.2 Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)</b>			
In local Currency		8,292,447,809	12,665,582,200
In Foreign Currency		8,113,773	216,173,761
		8,300,561,582	12,881,755,961
Sonali Bank as agent of Bangladesh Bank			
Local currency		20,666,674	69,393,022
		<u>8,321,228,256</u>	<u>12,951,148,982</u>
	Total	<u>10,095,821,959</u>	<u>14,851,371,401</u>
<b>3(a) Consolidated cash</b>			
<b>i. Cash in hand</b>			
Standard Bank Limited		1,774,593,703	1,900,222,419
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		70,742,331	149,412,704
SBL Capital Mgt. Ltd.		-	-
SBL Securities Ltd.		-	-
		<u>1,845,336,034</u>	<u>2,049,635,123</u>
<b>ii. Balance with Bangladesh Bank and its agent bank(s)</b>			
Standard Bank Limited		8,321,228,256	12,951,148,982
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
SBL Securities Ltd.		-	-
		<u>8,321,228,256</u>	<u>12,951,148,982</u>
		<u>10,166,564,290</u>	<u>15,000,784,105</u>
<b>4. Balance with other Banks and financial institutions</b>			
In Bangladesh ( note 4.1)		1,974,151,420	63,560,815
Outside Bangladesh ( note 4.2)		226,662,168	593,636,298
		<u>2,200,813,588</u>	<u>657,197,114</u>
<b>4.1 In Bangladesh</b>			
<b>Current Deposits</b>		-	-
<b>Short Term Deposit (MSND)</b>			
Agrani Bank Limited		300,102,821	100,804
Mercantile Bank Ltd		-	-
Basic Bank Limited		5,000	5,000
BRAC Bank Ltd.		341,184	341,184
Dutch Bangla Bank		-	-
Eastern Bank Limited		1,253	1,253
Islami Bank bd Limited		1,407,218	48,053
Janata Bank Limited		18,094,660	232,403
Pubali Bank Ltd.		-	13,000,000
Sonali Bank Limited		11,935,390	25,539,053
Standard Chartered Bank		31,441,230	10,956,267
Exim Bank Ltd		59,195	100,000
The City Bank Limited		(0)	(919,852)
Prime Bank Ltd-ibw (Msnd)		400,000,000	-
Jamuna Bank Ltd.- Ibw (Msnd)		200,000,000	-
Dhaka Bank Ltd-Ibw (Msnd)		1,000,000,000	-
Trust Bank Ltd.		5,763,468	4,156,651
		<u>1,969,151,420</u>	<u>53,560,815</u>
<b>Savings Deposit</b>		-	-
<b>Fixed Deposits</b>			
Hajj Finance Company Ltd.		5,000,000	10,000,000
		<u>5,000,000</u>	<u>10,000,000</u>
		<u>1,974,151,420</u>	<u>63,560,815</u>
<b>4(a) Consolidated Balance with other banks and financial institutions In Bangladesh</b>			
Standard Bank Limited (note-4.1)		1,974,151,420	63,560,815
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		21,068,495	15,444,320
SBL Securities Ltd.		105,893,666	74,347,445

	<b>2,101,113,581</b>	<b>153,352,581</b>
<b>Outside Bangladesh</b>		
Standard Bank Limited (note-4.2)	226,662,168	593,636,298
Standard Exchange Co.(UK) Ltd.	5,581,499	8,592,068
Standard Express(USA) Ltd.	256,674,726	60,561,603
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<b>488,918,393</b>	<b>662,789,969</b>
	<b>2,590,031,975</b>	<b>816,142,550</b>
<b>5. Placement With Banks &amp; Financial Institutions</b>		
<b>Banking Company</b>	-	-
<b>Non-Banking Financial Institutions</b>		
<b>Short Notice Money</b>	-	-
	-	-
<b>Total</b>	-	-
<b>6. Investments</b>		
Government securities	14,608,207,100	16,627,703,300
Others Investment	10,517,127,877	10,642,060,387
	<b>25,125,334,977</b>	<b>27,269,763,687</b>
	-	-
<b>a) Government securities</b>		
<b>Government Bond &amp; Sukuk</b>		
SUKUK	10,307,150,000	9,126,080,000
BGIIB	4,300,000,000	7,500,000,000
<b>Total Government Bond</b>	<b>14,607,150,000</b>	<b>16,626,080,000</b>
Prize bonds	1,057,100	1,623,300
<b>Total Prize bonds</b>	<b>1,057,100</b>	<b>1,623,300</b>
	-	-
<b>Government Islamic Bond</b>		
1 years bonds	-	-
2 years bonds	-	-
<b>Total Government Islamic Bond</b>	-	-
	-	-
<b>Total Government Securities</b>	<b>14,608,207,100</b>	<b>16,627,703,300</b>
	-	-
<b>b) Other Investments</b>		
Quoted Shares	151,352,481	150,912,931
Unquoted Shares	5,405,775,983	5,386,148,043
Subordinated Bonds	4,959,999,412	5,104,999,412
<b>Total Others Investment</b>	<b>10,517,127,877</b>	<b>10,642,060,387</b>
	-	-
<b>6.1 Government Securities classified as per Bangladesh Bank Circular:</b>		
Held for trading (HFT)	-	-
Held to maturity (HTM)	14,607,150,000	16,626,080,000
Other Securities (Prize Bond)	1,057,100	1,623,300
	<b>14,608,207,100</b>	<b>16,627,703,300</b>
	-	-
<b>6.2 Other Investments :</b>		
<b>a) Quoted Shares</b>		
First Bangladesh Fixed Income Fund	146,779,000	146,779,000
Bangladesh Steel Re-Rolling Mills Ltd	2,493,010	2,493,010
The ACME Laboratories Limited	109,226	109,226
Sonali Life Insurance Company	23,070	43,070
Runner Automobile Limited	676,745	676,745
Robi Axiata Limited	811,880	811,880
Union Insurance Ltd.	11,430	-
Meghna Insurance Ltd.	40,020	-
Bd Paints Ltd.	160,500	-
Achia Sea Foods Limited	247,600	-
<b>Total Quoted Shares</b>	<b>151,352,481</b>	<b>150,912,931</b>
	-	-
<b>b) Unquoted Shares</b>		
Central Depository Bangladesh Limited (CDBL)	156,548,164	156,548,164
Central Counterparty Bangladesh Limited (CCBL)	37,500,000	37,500,000
SWIFT	3,003,185	3,003,185
Standard Exchange Co.(UK) Ltd.	31,779,270	34,078,830
Standard Express(USA) Ltd.	153,450,000	131,517,500
SBL Capital Mgt. Ltd.	1,499,940,000	1,499,940,000

SBL Securities Ltd.	799,940,000	799,945,000
SBL Capital Mgt. Ltd.(Investment)	2,723,615,364	2,723,615,364
<b>Total Unquoted Shares</b>	<b>5,405,775,983</b>	<b>5,386,148,043</b>
<b>c) Subordinated Bond</b>		
Zero Coupon Bond	99,999,412	99,999,412
Beximco Green-Sukuk Al Istisna'A	10,000,000	10,000,000
Investment In Perpetual Bond	4,500,000,000	4,500,000,000
Jamuna Bank Ltd 2Nd Subordinate Bond	200,000,000	300,000,000
MTBL 3rd Subordinated Bond	60,000,000	90,000,000
The City Bank 2 <sup>nd</sup> Subordinated Bond	70,000,000	85,000,000
Golden Harvest Agro Industries Ltd.	20,000,000	20,000,000
<b>Total Subordinated Bond</b>	<b>4,959,999,412</b>	<b>5,104,999,412</b>
<b>Total Other Investments</b>	<b>10,517,127,877</b>	<b>10,642,060,387</b>
( Annexure-E may kindly be seen for details)		
<b>6(a) Consolidated Investments</b>		
<b>Government</b>		
Standard Bank Limited	14,608,207,100	16,627,703,300
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<b>14,608,207,100</b>	<b>16,627,703,300</b>
<b>Others</b>		
Standard Bank Limited	10,517,127,877	10,642,060,387
Standard Capital Mgt. Ltd (Share Capital & Investment to SCML)	(4,223,555,364)	(4,223,555,364)
Standard Exchange Co.(UK) Ltd.	(31,779,270)	(34,078,830)
Standard Express(USA) Ltd.	(153,450,000)	(131,517,500)
SBL Capital Mgt. Ltd.	1,744,436,580	1,743,307,257
SBL Securities Ltd.	481,257,507	412,425,791
SBL Securities Ltd. (Share Capital to SSL)	(799,940,000)	(799,945,000)
	<b>7,534,097,330</b>	<b>7,608,696,741</b>
	<b>22,142,304,430</b>	<b>24,236,400,041</b>
	-	-
<b>7. Investments</b>		
<b>As per classification into the following broad categories:</b>		
<b>Inside Bangladesh</b>		
<b>Net Murabaha, Bai-Muajjal etc.</b>	<b>169,845,676,177</b>	<b>157,499,496,248</b>
<b>Outside Bangladesh</b>	-	-
	<b>169,845,676,177</b>	<b>157,499,496,248</b>
<b>ii) Bills purchased and discounted</b>		
<b>Payable inside Bangladesh</b>		
Inland bills purchased	521,094,061	635,578,295
<b>Payable outside Bangladesh</b>		
Foreign bills purchased and discounted	4,290,567,706	5,823,582,436
	<b>4,811,661,767</b>	<b>6,459,160,732</b>
<b>Total</b>	<b>174,657,337,945</b>	<b>163,958,656,979</b>
	-	-
<b>7.1 Classification of Investments</b>		
<b>Unclassified:</b>	<b>162,651,401,644</b>	<b>153,803,674,851</b>
Standard including staff Investments	159,070,832,883	149,765,364,492
Special Mention Account (SMA)	3,580,568,761	4,038,310,359
<b>Classified:</b>	<b>12,005,936,301</b>	<b>10,154,982,128</b>
Sub standard	927,322,322	815,321,552
Doubtful	1,642,316,266	1,315,224,576
Bad/Loss	9,436,297,713	8,024,436,000
	<b>174,657,337,945</b>	<b>163,958,656,979</b>
	-	-
<b>7.2 Bills purchased and discounted</b>		
Payable in Bangladesh	521,094,061	635,578,295
Payable outside Bangladesh	4,290,567,706	5,823,582,436
	<b>4,811,661,767</b>	<b>6,459,160,732</b>
<b>7(a) Consolidated Investments</b>		
Standard Bank Limited (note-7)	169,845,676,177	157,499,496,248
Standard Bank Limited (Investment to SBSL)	(320,266,293)	(251,882,624)
Standard Bank Limited (Investment to SCML)	(330,000,000)	(301,000,000)
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	3,938,425,014	3,668,572,813
SBL Securities Ltd.	433,453,809	463,699,159
	<b>173,567,288,707</b>	<b>161,078,885,596</b>
<b>Consolidated bills purchased and discounted</b>		
Standard Bank Limited (note-7)	4,811,661,767	6,459,160,732
Standard Exchange Co.(UK) Ltd.	-	-

Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<b>4,811,661,767</b>	<b>6,459,160,732</b>
	<b>178,378,950,474</b>	<b>167,538,046,327</b>
	-	-
<b>8. Fixed assets including premises, furniture and fixture</b>		
Land	2,373,245,825	2,373,245,825
Land and Building	504,212,273	495,535,566
Furniture & Fixture	942,669,181	881,342,014
Office Appliance	845,616,465	777,819,173
Computer	363,199,049	334,824,928
Right of Use Assets (ROUA) as per IFRS-16	274,244,824	274,244,824
Bank's Vehicle	149,121,094	138,767,358
<b>Total cost</b>	<b>5,452,308,711</b>	<b>5,275,779,688</b>
<b>Intangible Assets</b>		
Software	191,900,269	141,189,963
<b>Total cost</b>	<b>5,644,208,980</b>	<b>5,416,969,651</b>
<b>Less: Accumulated Depreciation</b>	1,966,297,607	1,808,052,260
<b>Net</b>	<b>3,677,911,373</b>	<b>3,608,917,391</b>
(See Annexure-B for details)	-	-
<b>8(a) Consolidated fixed assets including premises, furniture and fixture</b>		
Standard Bank Limited (note-8)	3,677,911,373	3,608,917,391
Standard Exchange Co.(UK) Ltd.	958,357	1,228,201
Standard Express(USA) Ltd.	3,536,676	5,333,756
SBL Capital Mgt. Ltd.	2,169,576	1,580,076
SBL Securities Ltd.	39,073	1,190,382
	<b>3,684,615,055</b>	<b>3,618,249,805</b>
<b>9. Other assets</b>		
Stock of Stationery	27,522,982	24,900,177
Stamps in hand	6,242,939	5,416,856
Suspenses A/c (note-9.1)	293,803,266	223,667,536
Advance Deposit	4,086,366	1,761,922
Branch adjustments accounts (note-9.5)	549,770,810	63,652,289
Sundry Assets (note-9.2)	13,980,938,366	12,683,175,170
	<b>14,862,364,729</b>	<b>13,002,573,950</b>
<b>9.1 Suspense Accounts</b>		
Sundry Debtors	12,367,423	8,474,303
Advance Against TA/DA	673,500	1,232,250
Advance Against Proposed Branch	16,300,000	27,620,000
Advance Against Legal Expenses	12,546,725	11,992,295
Encashment-PSP/BSP/WEDB	91,914,217	70,728,091
Advance on against IPO	640,500	22,869,340
Advance Against Training & Seminars	485,000	-
Advance on against board meeting	547,000	-
Advance Against Annual General Meeting	70,000	-
Mobile Banking	26,958	27,858
Cash Remittance	158,231,944	80,723,399
	<b>293,803,266</b>	<b>223,667,536</b>
<b>9.2 Sundry Assets</b>		
Advance Rent	183,796,743	245,720,323
Profit Receivable (note - 9.4)	678,785,643	93,595,198
Prepaid expenses	57,825,467	12,301,195
Advance Tax (note-9.3)	11,884,801,575	11,323,722,418
Deferred Tax -note-12.1(ii)	292,719,033	253,585,621
Protested Bill Account	28,737,128	28,737,128
Clearing Adjustment	(2,061,887)	(2,062,542)
BFTN adjustment	(5,205,066)	(8,884,865)
Working Progress, Building	721,164,032	578,015,797
Fx.Deal Receivable	-	4,552,700
Profit Waived	106,086,604	106,086,604
Excise duty adjustment on FDR	34,288,793	47,805,293
Demand Draft without advice	300	300
	<b>13,980,938,366</b>	<b>12,683,175,170</b>
<b>9.3 Advance Tax</b>		
Advance Corporate Tax	11,178,994,743	10,667,393,559
Advance Income Tax On L/C Commission	136,022,004	123,954,880
Advance Income Tax On Tr.Bill	185,958,478	185,958,478
Advance Income Tax On Share Dividend	229,755,332	210,940,403
Advance Tax On Vehicle	5,402,500	4,150,000
Advance Income Tax On Profit Balance With Other Banks	96,478,873	96,313,275
Advance Income Tax On Subordinated Bond	24,145,585	20,121,688
Advance Income Tax On BGIIB	2,164,804	52,365
Advance Tax On Sukuk	24,611,229	13,937,214



Advance Income Tax On Msnd	1,268,027	900,556
	<b>11,884,801,575</b>	<b>11,323,722,418</b>
<b>9.4 Profit Receivable</b>		
Profit Receivable on SME	40,174,090	33,550,524
Profit Receivable on Treasury Bond	-	3,180,417
Profit Receivable on FDR & Sub-Bond	638,611,553	56,864,257
	<b>678,785,643</b>	<b>93,595,198</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>253,585,621</b>	<b>119,102,340</b>
Additional made during the period	<b>39,133,412</b>	<b>134,483,281</b>
Adjustment during the period	-	-
<b>Closing Balance</b>	<b>292,719,033</b>	<b>253,585,621</b>
<b>Deferred tax liabilities/(Asset)</b>		
<b>Fixed Asset</b>		
Carrying amount	3,500,145,211	3,431,151,228
Tax base	3,437,421,573	3,518,851,247
Taxable Temporary Difference	<b>62,723,637</b>	<b>(87,700,019)</b>
<b>Provision for gratuity</b>		
Carrying amount	827,356,563	572,577,142
Tax base	-	-
Deductible Temporary Difference	<b>(827,356,563)</b>	<b>(572,577,142)</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	177,766,163	177,766,163
Lease Liabilities	184,979,321	184,979,321
Deductible Temporary Difference	<b>(7,213,158)</b>	<b>(7,213,158)</b>
<b>Total Taxable /(deductable) Temporary difference</b>	<b>(780,584,088)</b>	<b>(676,228,323)</b>
<b>Applicable tax rate</b>	<b>37.50%</b>	<b>37.50%</b>
<b>Deferred Tax Assets</b>	<b>(292,719,033)</b>	<b>(253,585,621)</b>
Opening balance	<b>(253,585,621)</b>	<b>(119,102,340)</b>
Deferred tax (income)/expenses	<b>(39,133,412)</b>	<b>(134,483,281)</b>
<b>9(a) Consolidated other assets</b>		
Standard Bank Limited (note-9)	14,862,364,729	13,002,573,950
Standard Exchange Co.(UK) Ltd.	10,954,950	14,428,295
Standard Express(USA) Ltd.	22,171,050	23,134,172
SBL Capital Mgt. Ltd.	529,495,445	469,727,791
SBL Securities Ltd.	376,086,166	365,651,708
	<b>15,801,072,340</b>	<b>13,875,515,916</b>
<b>10. Placement From Banks &amp; Financial Institutions</b>		
In Bangladesh ( note-10.1)	19,521,897,417	18,576,512,002
Outside Bangladesh	1,780,420,043	499,203,674
	<b>21,302,317,460</b>	<b>19,075,715,676</b>
<b>10.1 In Bangladesh Placement</b>		
<b>Total</b>	-	-
<b>Other Borrowings</b>		
Re-Finance from B Bank	2,566,667	2,650,000
EDF from B Bank	5,011,502,868	4,686,492,740
Financial Stimulus Fund From B. Bank	2,236,151,742	2,037,369,263
Foreign Exchange Deal Payable	75	-
Borrowing from Outside Bangladesh	1,221,676,065	-
SBL Subordinated Non-Convertible Bond	6,550,000,000	7,350,000,000
Sbl Mudaraba Perpetual Bond	4,500,000,000	4,500,000,000
<b>Total</b>	<b>19,521,897,417</b>	<b>18,576,512,002</b>
	<b>19,521,897,417</b>	<b>18,576,512,002</b>
<b>Outside Bangladesh</b>		
FI Banks	1,780,420,043	499,203,674
	<b>21,302,317,460</b>	<b>19,075,715,676</b>
<b>10.2 Security against borrowing from other banks, financial institutions and agents</b>		
Secured	-	-
Unsecured	21,302,317,460	19,075,715,676
	<b>21,302,317,460</b>	<b>19,075,715,676</b>
<b>10(a) Consolidated Placement From Banks &amp; Financial Institutions</b>		

Standard Bank Limited (note-10)	21,302,317,460	19,075,715,676
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<b>21,302,317,460</b>	<b>19,075,715,676</b>
<b>11. Deposits and other deposits</b>		
Deposits from banks	14,483,434,191	11,000,000,000
Deposits from customers	154,614,882,529	155,408,776,246
	<b>169,098,316,720</b>	<b>166,408,776,246</b>
<b>11.1 Deposits' from banks</b>		
Current deposits and other deposits	-	-
Bills payable	-	-
Savings bank/Mudaraba Savings deposits	-	-
Short-term deposits	-	-
Fixed deposits/Mudaraba Fixed Deposits	14,483,434,191	11,000,000,000
	<b>14,483,434,191</b>	<b>11,000,000,000</b>
<b>11.2 Deposits' from banks (Fixed Deposits)</b>		
Al-Arafah Islami Bank Ltd	-	2,500,000,000
Islami Bank Ltd	7,000,000,000	3,000,000,000
Bank Asia Ltd	2,750,000,000	4,000,000,000
BRAC Bank Ltd	800,000,000	1,500,000,000
Bengal Com.Bank Ltd	500,000,000	-
Agrani Bank Ltd,Islami Window	700,000,000	-
Shahjal Islami Bank Ltd	1,000,000,000	-
BDBL	200,000,000	-
Bangladesh Krishi Bank	1,533,434,191	-
	<b>14,483,434,191</b>	<b>11,000,000,000</b>
<b>11.3 Customer Deposits</b>		
<b>i) Al-wadeeah Current deposits and other Deposits</b>		
Al-wadeeah current deposits	9,532,328,837	9,400,178,100
Foreign Currency deposits	4,462,545,332	3,595,195,118
Sundry deposits	7,173,339,000	5,460,718,440
	<b>21,168,213,169</b>	<b>18,456,091,658</b>
<b>ii) Bills payable</b>		
Pay orders issued	1,700,263,291	2,189,073,630
Pay slips issued	600	-
Demand draft	22,410,775	-
	<b>1,722,674,666</b>	<b>2,189,073,630</b>
<b>iii) Savings bank Deposits/Mudaraba savings deposits</b>	<b>19,550,458,480</b>	<b>19,945,848,272</b>
<b>iv) Term Deposits/Fixed Deposits</b>		
Fixed deposits/Mudaraba Fixed Deposits (Excluding Bank Deposit)	82,758,357,398	82,808,963,286
Short term deposits	14,242,150,952	15,560,491,624
Deposits Under Schemes	15,173,027,864	16,448,307,775
	<b>112,173,536,214</b>	<b>114,817,762,685</b>
<b>Total</b>	<b>154,614,882,529</b>	<b>155,408,776,246</b>
	-	0
<b>11.4 Sundry deposits</b>		
Sundry creditors	375,968,165	276,259,758
Margin Deposit	824,310,345	2,014,679,628
Risk Fund	5,009,997	5,015,982
Service charge	5,549,855	3,690,574
Security Money	46,907,458	41,290,029
SBL Employees Provident Fund	7,568	7,568
SBL Employees W. Fund	23,969	1,023,069
Foreign Remittance Payable A/c	18,225,718	-
Profit payable on deposits	2,822,317,779	1,801,844,780
VAT, Excise Duty and Income Tax	622,217,413	861,816,252
Cash Incentive Payable	329,613,050	50
Central Fund (RMG Sector)	4,866,525	2,090,668
Others	11,497,304	453,000,081
	<b>7,173,339,000</b>	<b>5,460,718,440</b>
<b>11.5 Payable on Demand and Time Deposits</b>	59,300,490.73	-
<b>i. Demand Deposits</b>		
Current / Al-wadeeah current Deposits	9,532,328,837	9,400,178,100
Savings Deposits/Mudaraba Savings deposits (10%)	1,955,045,848	1,994,584,827
Foreign Currency Deposits (non profit bearing)	4,462,545,332	3,595,195,118
Sundry deposits	7,173,339,000	5,460,718,440
Bills payable	1,722,674,666	2,189,073,630
	<b>24,845,933,683</b>	<b>22,639,750,116</b>
<b>ii. Time Deposits</b>		
Savings deposits/Mudaraba savings deposits (90%)	17,595,412,632	17,951,263,445
Fixed deposits/Mudaraba Term Deposits	97,241,791,589	93,808,963,286

Short term deposits/Mudaraba short term deposits	14,242,150,952	15,560,491,624
Deposits under schemes	15,173,027,864	16,448,307,775
Foreign currency deposits (profit bearing)	-	-
	<b>144,252,383,037</b>	<b>143,769,026,130</b>
	<b>169,098,316,720</b>	<b>166,408,776,246</b>
	-	-
<b>11(a) Consolidated deposits and other deposits</b>		
<b>Current deposits and other deposits</b>		
Standard Bank Limited	21,168,213,169	18,456,091,658
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	4,093,544	10,346,683
SBL Securities Ltd.	-	-
	<b>21,172,306,713</b>	<b>18,466,438,341</b>
<b>Bills payable</b>		
Standard Bank Limited	1,722,674,666	2,189,073,630
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<b>1,722,674,666</b>	<b>2,189,073,630</b>
<b>Savings bank/Mudaraba savings deposits</b>		
Standard Bank Limited	19,550,458,480	19,945,848,272
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<b>19,550,458,480</b>	<b>19,945,848,272</b>
<b>Short Term Deposits</b>		
Standard Bank Limited	14,242,150,952	15,560,491,624
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<b>14,242,150,952</b>	<b>15,560,491,624</b>
<b>Term/Fixed deposits</b>		
Standard Bank Limited	97,241,791,589	93,808,963,286
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<b>97,241,791,589</b>	<b>93,808,963,286</b>
<b>Deposits under schemes</b>		
Standard Bank Limited	15,173,027,864	16,448,307,775
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<b>15,173,027,864</b>	<b>16,448,307,775</b>
	<b>169,102,410,264</b>	<b>166,419,122,929</b>
	-	-
<b>12. OTHER LIABILITIES</b>		
Provision for Taxation (note-12.1)	12,796,740,883	12,380,035,390
Accrued Expenses	228,694,062	154,696,137
Specific provision for Classified Investments (note-12.2)	5,286,111,404	4,758,062,019
Provision for classified others Assets (note-12.7)	263,346,308	239,787,003
Provision for decrease in value of investments (note-12.8)	4,775,231	4,775,231
Provision for Off-Balance Sheet Items (note-12.4)	-	296,539,036
Profit Suspense Account (note-12.5)	2,180,589,148	1,922,153,825
Zakat Fund	16,841,840	16,841,840
Provision for Nostro A/c	42,575	42,575
Provision for Bonus (note-12.5)	72,362,703	3,066,275
Provision for LFC	21,438,800	4,501,828
Provision For Depreciation	157,952,214	-
Provision for Start-up Fund (note-12.15)	16,751,945	16,751,945
Special General Provision-COVID-19 (note-12.3)	337,437,526	337,437,526
Provision For Festival Bonus	(61,445,938)	-
Unearned Intt. On Tr Bills/Bond	3,500	-
Provision For Deposit Insurance Premium	42,622,921	-
Provision for Green Banking	20,500,000	20,500,000
Dividend Settlement A/C	25,830	25,830
Provision for Incentive of good borrower	8,738,004	8,738,004
Commission Payable Account	854,762	272,492
Payable to OBU	664,192,157	4,349,613
Provision for unforeseen losses	20,172,604	20,172,604
Profit Receivable on overdue Investment	270,593,518	36,690,442
Exchange House	114,515,405	46,361,624
MFS Settlement Account	(2,261,127)	(2,086,732)
Islamic Settlement Account	370,547	370,547

Swift Charge Payable A/C	28,890,965	20,095,436
Residual Amt. For Cust. Repay. (Mig)	11,721,028	11,721,028
Int. Reimbursement A/C Swc-I & S-Cc	(2,344,628)	(2,531)
Written-Off Loan Recovery A/C	1,553,484	830,934
Non Shariah Income	61,045,865	31,306,757
Compensation Suspense Account	255,203,794	153,556,520
Leased Liabilities as per IFRS-16	184,979,321	184,979,321
Bank To Bank Rtgs Fc Settlement (Usd)	10,368,515	-
Foreign Currency translation gains	35,607,061	15,974,121
<b>Total</b>	<b>23,048,992,228</b>	<b>20,688,546,640</b>

#### 12.1 Provision for Current Taxation

Opening Balance	12,380,033,521	11,716,371,440
Addition during the period	416,707,362	663,662,081
	<b>12,796,740,883</b>	<b>12,380,033,521</b>
Adjustment during the period	-	-
<b>Closing Balance</b>	<b>12,796,740,883</b>	<b>12,380,033,521</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)	414,585,674	759,863,455
Add: Income tax @ 20% on dividend income	1,815,839	2,944,676
Capital Gain on Share @ 10%	261,579	825,992
Capital Gain on sale of Fixed Assets (15%)	44,270	27,959
Capital Gain on Govt. securities (0%)	-	-
Add: Excess profit tax	-	-
Tax on Salary Perquisite	-	30,000,000
Add: Settlement/ Adjustment for the period	-	-
Less: Tax adjustment against excess paid for the year-2020	-	130,000,000
Loan written off Benefits	-	-
<b>Estimated provision required as at 31 December, (i)</b>	<b>416,707,362</b>	<b>663,662,081</b>

#### Computation of taxable profit

<b>Profit before tax</b>	827,947,227	890,149,143
Less: Dividend income	9,079,196	5,454,371
Less: Capital Gain on share	2,615,788	2,943,846
Less: Capital Gain on sale of Fixed Assets	295,133	178,390
Less: Capital Gain on Govt. securities	-	-
Profit before tax (excluding dividend income and capital gain)	815,957,110	881,572,537
Add : Inadmissible expenditure	289,604,687	485,490,106
Less : Further allowable expenditure	-	-
<b>Estimated taxable profit for the year (A)</b>	<b>1,105,561,797</b>	<b>1,367,062,643</b>

#### Consolidated Provision for current Taxation

Standard Bank Limited (note-11.3)	416,707,362	663,662,081
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	18,828,786	11,627,117
SBL Securities Ltd.	12,145,574	11,503,255
	<b>447,681,722</b>	<b>686,792,453</b>

#### 12.1(a) Consolidated Provision for Taxation

Standard Bank Limited (note-12)	12,796,740,883	12,380,033,521
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
<b>SBL Capital Mgt. Ltd.</b>	<b>31.12.2020</b>	<b>31.12.2019</b>
Opening Balance	381,240,804	310,444,673
Addition during the period	18,828,786	34,739,324
Adjustment during the period	-	-
Closing Balance	400,069,590	345,183,998
<b>SBL Securities Ltd.</b>	<b>85,293,881</b>	<b>74,848,541</b>
Opening Balance	74,848,541	57,272,009
Addition during the period	12,145,574	12,544,040
Adjustment during the period	1,700,234	3,618,540
Closing Balance	85,293,881	66,197,509
	<b>13,282,104,354</b>	<b>12,836,122,866</b>

#### 12.1(i) Deferred Tax :

Opening Balance	-	-
Additional provision made during the period	-	-
Adjustment during the period	-	-
<b>Closing Balance</b>	<b>-</b>	<b>-</b>

#### 12.2 Provision for Investments

##### i) The movement in general provision for unclassified Investments:

Provision held at the beginning of the year	(0.03)	1,254,427,705
Additional provision made for the period	-	20,588,436

Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	-	1,275,016,141
<b>*Provision held at the end of the period</b>	<b>(0)</b>	<b>(0)</b>

\*The total amount of earlier maintained general provision for unclassified investments and provision for off-balance sheet items has been transferred to specific provision for bad and doubtful investments as per Bangladesh Bank Department of Offsite Supervision letter no. DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022. Hence general provision for unclassified Investment is nil.is nil.

ii) **The movement in general provision on Special Mention Account (SMA) Investments:**

Provision held at the beginning of the year	-	27,154,361
Amount transferred to provision for bad & doubtful debts	-	-
Additional provision made for the period	-	3,517,078
Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	-	30,671,439
<b>*Provision held at the end of the period</b>	<b>-</b>	<b>-</b>

\*The total amount of earlier maintained general provision for unclassified investments and provision for off-balance sheet items has been transferred to specific provision for bad and doubtful investments as per Bangladesh Bank Department of Offsite Supervision letter no. DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022. Hence general provision for unclassified Investment is nil.is nil.

iii) **The movement in specific provision for bad and doubtful Investments:**

Provision held at the beginning of the Period	4,758,062,019	3,251,441,891
Amount adjusted during the Period	-	-
Amount written off during the Period	-	-
Amount Transfer from General provision of Off-Balance Sheet as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	296,539,036	177,500,000
Amount Transfer from general provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	-	1,305,687,581
Amount of provision for the Period	231,510,350	23,432,547
<b>Provision held at the end of the period</b>	<b>5,286,111,404</b>	<b>4,758,062,019</b>
<b>Total</b>	<b>5,286,111,404</b>	<b>4,758,062,019</b>

**12.3 The movement in Special General Provision-COVID-19:**

Provision held at the beginning of the Period	337,437,526	100,651,780
Additional provision for the period	-	236,785,746
<b>Provision held at the end of the period</b>	<b>337,437,526</b>	<b>337,437,526</b>

**12.4 The movement in General provision for Off Balance Sheet Items:**

Provision held at the beginning of the Period	296,539,036	346,217,949
Additional provision for the period	-	127,821,087
Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	296,539,036	177,500,000
<b>Provision held at the end of the period</b>	<b>-</b>	<b>296,539,036</b>

**12.5 Profit Suspense Account**

Balance at the beginning of the Period	1,922,153,825	1,632,466,069
Amount transferred to " Profit Suspense A/c" during the period	258,435,323	348,278,560
Amount recovered in " Profit Suspense A/c" during the period	-	58,590,804
Amount written off during the Period	-	-
<b>Balance at the end of the period</b>	<b>2,180,589,148</b>	<b>1,922,153,825</b>

**12.6 Provision for Bonus**

Balance at the beginning of the period	3,066,275	120,000,000
Add: Additional provision for the period	69,296,428	3,066,275
Less: Disbursement during the period	-	120,000,000
	<b>72,362,703</b>	<b>3,066,275</b>

**12.7 Provision for other Assets**

a) **Provision against protested bill**

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) **Provision against suspense**

Balance at the beginning of the period	10,069,452	7,481,475
Less: Amount written off during the Period	-	-
Add: Addition during the period	-	2,587,977
	<b>10,069,452</b>	<b>10,069,452</b>

c) **Provision against Profit Waiver**

Balance at the beginning of the period	200,980,423	187,644,710
Add: Addition during the period	36,895,019	40,000,000

	Less: Waived during the Period	13,335,713	26,664,287
	Less: Adjustment of excess provision	-	-
		<b>224,539,728</b>	<b>200,980,423</b>
	<b>Total Provision for other Assets</b>	<b>263,346,308</b>	<b>239,787,003</b>
<b>12.7(a)</b>	<b>Consolidated Provision for Other Assets</b>		
	Standard Bank Limited (note-12.7)	263,346,308	239,787,003
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	489,064	489,064
	Add: Addition during the period	-	-
		<b>263,835,372</b>	<b>240,276,067</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 Limited (note-12.8)	4,775,231	4,775,231
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	457,138,564	457,138,564
	Add: Addition during the period	-	-
	SBL Securities Ltd.	76,471,194	69,708,619
	Add: Addition during the period	13,555,476	6,762,575
		<b>551,940,465</b>	<b>538,384,989</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 Limited (note-12.9)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	375,453,762	356,669,603
	Add: Addition during the period	53,065,798	18,784,159
	SBL Securities Ltd.	11,990,604	9,719,036
	Add: Addition during the period	11,319,785	2,271,568
		<b>451,829,949</b>	<b>387,444,366</b>
<b>12.10</b>	<b>Foreign Currency translation gains/loss against investment</b>		
	<b>Standard Exchange Co.(UK) Ltd.</b>	<b>(1,838,539)</b>	<b>461,021</b>
	Beginning of the Period	461,021	225,431
	Addition during the period	-	-
	Adjustment during the period	2,299,560	(235,590)
	<b>Standard Express(USA) Ltd.</b>	<b>37,445,600</b>	<b>15,513,100</b>
	Beginning of the Period	15,513,100	14,118,100
	Addition during the period	21,932,500	1,395,000
	Adjustment during the period	-	-
	<b>Total Foreign Currency translation gains</b>	<b>35,607,061</b>	<b>15,974,121</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>35,607,061</b>	<b>15,974,121</b>
<b>12(a)</b>	<b>Consolidated other liabilities</b>		
	Standard Bank Limited (note-12)	23,048,992,228	20,688,546,640
	Standard Exchange Co.(UK) Ltd.	2,879,728	17,016,355
	Standard Express(USA) Ltd.	195,033,960	88,729,851
	SBL Capital Mgt. Ltd.	1,637,341,722	1,318,327,033
	SBL Securities Ltd.	257,178,154	224,467,647
		<b>25,141,425,791</b>	<b>22,337,087,526</b>
		-	-
<b>13.</b>	<b>Share Capital</b>		
<b>13.1</b>	<b>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.

<b>13.2 Issued, subscribed and fully Paid up Capital :</b>		
66,000,000 ordinary shares of Taka 10/- each issued for cash	660,000,000	660,000,000
899,562,957 ordinary shares of Taka 10/- each issued as bonus shares	9,304,971,730	8,995,629,570
65,577,600 ordinary shares of Taka 10/- each issued as Right shares in	655,776,000	655,776,000
	<b>10,620,747,730</b>	<b>10,311,405,570</b>
<b>13.3 Initial Public offer (IPO)</b>		
Out of the total issued, subscribed and fully paid up capital of the Bank 3,300,000 ordinary shares of Tk.100.00 each		
<b>13.4 Rights issue</b>		
Bank has increased its paid up capital by issuance of 2:1 rights share at par on 8 November 2007.		
<b>13.5 Composition of Shareholders' equity</b>		
<b>Solo</b>		
Paid-up Capital	10,620,747,730	10,311,405,570
Statutory Reserve	6,391,649,579	6,272,362,203
General Reserve	-	-
Revaluation Reserve on Investment	-	-
Surplus in Profit and Loss Account/ Retained earnings	157,560,856	591,674,188
	<b>17,169,958,165</b>	<b>17,175,441,961</b>
<b>Consolidated</b>		
Paid-up Capital	10,620,747,730	10,311,405,570
Statutory Reserve	6,391,649,579	6,272,362,203
General Reserve	-	-
Revaluation Reserve on Investment	-	-
Surplus in Profit and Loss Account / Retained earnings	204,826,105	669,286,317
Non-controlling Interest	161,635	158,525
	<b>17,217,385,049</b>	<b>17,253,212,615</b>
<b>14 Statutory Reserve</b>		
Opening balance at the beginning of the Period	6,272,362,203	6,029,256,983
Addition during the period	119,287,376	243,105,220
<b>Closing balance at the end of the Period</b>	<b>6,391,649,579</b>	<b>6,272,362,203</b>
<b>14(a) Consolidated Statutory Reserve</b>		
Opening balance at the beginning of the Period	6,272,362,203	6,029,256,983
Addition during the period	119,287,376	243,105,220
<b>Closing balance at the end of the Period</b>	<b>6,391,649,579</b>	<b>6,272,362,203</b>
<b>16. Retained earnings/movement of profit and loss account</b>		
Balance on 1 January	591,674,188	680,591,284
Add: Net Profit after tax for the Period	218,862,928	686,345,435
Add: Transfer from SCML	44,998,200	-
Add: Transfer from SBSL	39,997,250	23,998,350
Less: Transfer to statutory Reserve	(119,287,376)	(243,105,220)
Less: Coupon Payable to Mudaraba Peretual Bond	-	(53,160,274)
Less: Cash/Stock dividend	(618,684,334)	(502,995,387)
Balance at	<b>157,560,856</b>	<b>591,674,188</b>
<b>16(a) Consolidated retained earnings/movement of profit and loss account</b>		
Balance on 1 January	669,286,317	674,205,018
Add: Net Profit after tax for the Period	270,991,758	791,732,962
Less: Transfer to statutory Reserve	(119,287,376)	(243,105,220)
Add/Less: Foreign Currency translation Gain/ loss	2,522,850	2,613,953
Less: Non-controlling Interest	(3,110)	(4,735)
Less: Coupon Payable to Mudaraba Peretual Bond	-	(53,160,274)
Less: Cash/Stock dividend	(618,684,334)	(502,995,387)
Balance at	<b>204,826,105</b>	<b>669,286,317</b>
<b>16.1(b) Non-controlling Interest</b>		
<b>SBL Capital Mgt. Ltd.</b>		
Balance on 1 January	71,661	69,998
Add: Addition during the period	1,487	1,663
Sub Total	<b>73,148</b>	<b>71,661</b>
<b>SBL Securities Ltd.</b>		
Balance on 1 January	86,864	83,792
Add: Addition during the period	1,622.89	3,072.00
Sub Total	<b>88,487</b>	<b>86,864</b>
Balance at	<b>161,635</b>	<b>158,525</b>
<b>17. CONTINGENT LIABILITIES</b>		
<b>17.1 Acceptances and Endorsements</b>		
Back to Back L/C (Foreign)	15,500,962	25,119,310
Back to Back L/C (Local)	5,300,087,809	5,608,954,482
Letter of Credit (Others)	13,425,964,889	12,317,701,704
	<b>18,741,553,659</b>	<b>17,951,775,496</b>
<b>17.2 Letter of Guarantee</b>		
Letter of Guarantee( Local)	14,191,489,744	13,262,731,177
Letter of Guarantee( Foreign)	-	-
Others	-	-

	<u>14,191,489,744</u>	<u>13,262,731,177</u>
<b>Money for which the Bank is contingently liable in respect of guarantees given favoring:</b>		
Directors	-	-
Government	-	-
Banks and other financial institutions	-	-
Others	14,191,489,744	13,262,731,177
	<u>14,191,489,744</u>	<u>13,262,731,177</u>
<b>17.3 Irrevocable Letter of Credit</b>		
Letter of Credit (Sight)	11,061,140,862	11,906,702,973
Letter of Credit (Usance)	3,359,382,217	4,282,693,921
Letter of Credit (Others)	-	-
	<u>14,420,523,080</u>	<u>16,189,396,894</u>
<b>17.4 Bill for Collection</b>		
Inward local bill for collection	-	-
Inward Foreign bill for collection	-	-
Outward local bill for collection	3,510,586,649	2,999,316,345
Outward Foreign bill for collection	2,254,526,204	2,256,651,696
	<u>5,765,112,853</u>	<u>5,255,968,041</u>
<b>17.5 Other Contingent Liabilities</b>	-	-
	-	-
	<u>53,118,679,336</u>	<u>52,659,871,608</u>
<b>17(a) Consolidated contingent liabilities</b>		
<b>Acceptances and endorsements</b>		
Standard Bank Limited (note-17)	18,741,553,659	17,951,775,496
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<u>18,741,553,659</u>	<u>17,951,775,496</u>
<b>Letters of guarantee</b>		
Standard Bank Limited (note-17)	14,191,489,744	13,262,731,177
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<u>14,191,489,744</u>	<u>13,262,731,177</u>
<b>Irrevocable Letters of Credit</b>		
Standard Bank Limited (note-17)	14,420,523,080	16,189,396,894
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<u>14,420,523,080</u>	<u>16,189,396,894</u>
<b>Bills for Collection</b>		
Standard Bank Limited (note-17)	5,765,112,853	5,255,968,041
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<u>5,765,112,853</u>	<u>5,255,968,041</u>
<b>Other Contingent liabilities</b>		
Standard Bank Limited (note-17)	-	-
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<u>53,118,679,336</u>	<u>52,659,871,608</u>
	<u>30.09.2022</u>	<u>30.09.2021</u>
<b>18 Income Statement</b>		
<b>Income:</b>		
Profit, discount and similar income (note-18.1)	8,927,173,439	9,141,311,989
Dividend income (note-20)	9,079,196	5,454,371
Fees, Commission and brokerage (note-21.1)	479,906,391	390,964,502
Gains Less Losses arising from dealing in securities (note-20)	2,615,788	2,943,846
Gains Less Losses arising from Investment securities (note-20)	653,581,465	116,166,944
Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2)	505,642,790	140,049,529
Income from non banking assets	-	-
Other operating income (note-22)	182,109,759	222,352,717
Profit less losses on interest rate changes	-	-
<b>Total</b>	<u>10,760,108,828</u>	<u>10,019,243,896</u>
<b>Expenses:</b>		
Profit paid on deposit, Borrowings etc.(note-19)	6,363,560,756	5,929,990,686
Losses on loans and advances/Investments	45,000,000	25,000,000
Administrative Expenses (note-18.2)	3,064,718,736	2,722,215,891



	<b>30.09.2022</b>	<b>30.09.2021</b>
Other operating expenses (note-33)	300,636,762	255,120,048
Depreciation on Banking assets (note-32)	158,245,347	196,768,128
<b>Total</b>	<b>9,932,161,601</b>	<b>9,129,094,753</b>
<b>Operating Profit before Provision</b>	<b>827,947,227</b>	<b>890,149,143</b>
	-	0.00
<b>18(a) Consolidated Income Statement</b>		
<b>Income:</b>		
Standard Bank Limited (note-18)	10,760,108,828	10,019,243,896
Standard Exchange Co.(UK) Ltd.	27,545,953	12,854,964
Standard Express(USA) Ltd.	130,921,065	146,122,591
SBL Capital Mgt. Ltd.	133,305,557	77,203,302
SBL Securities Ltd.	75,361,428	65,630,334
<b>Total</b>	<b>11,127,242,831</b>	<b>10,321,055,087</b>
<b>Expenses:</b>		
Standard Bank Limited (note-18)	9,932,161,601	9,129,094,753
Standard Exchange Co.(UK) Ltd.	19,675,076	14,793,444
Standard Express(USA) Ltd.	147,509,307	106,915,415
SBL Capital Mgt. Ltd.	21,244,101	15,601,800
SBL Securities Ltd.	17,661,270	17,267,912
<b>Total</b>	<b>10,138,251,354</b>	<b>9,283,673,324</b>
<b>Consolidated Operating Profit before Provision</b>	<b>988,991,477</b>	<b>1,037,381,763</b>
	0.00	0.00
<b>18.1 Profit , Discount and similar income</b>		
Profit received from Loans and advances/Investments (note-18.3)	8,866,400,514	9,132,771,033
Profit received from FC clearing Account	-	-
Profit received from Bank and other financial institutions	60,772,925	8,540,956
	<b>8,927,173,439</b>	<b>9,141,311,989</b>
<b>18.2 Administrative Expenses</b>		
Salary and allowances (note-23)	2,447,297,612	2,121,256,045
Rent, Taxes, Insurance, Electricity etc.(note-24)	464,871,578	439,049,890
Legal expenses (note-25)	10,678,894	12,935,737
Postage, stamp, telecommunication etc. (note-26)	11,674,901	12,193,815
Stationery, Printings, advertisement etc. (note-27)	40,967,240	38,585,315
Managing Director's salary and fees (note-28)	13,725,000	12,975,000
Directors' Fees (note-29)	2,522,223	1,042,793
Shariah Supervisory Committee's Fees & Expenses (29)	151,932	122,879
Auditor's fees (note -30)	22,500	23,000
Zakat Expenses of the Bank (32.1)	-	-
Repair of Bank's assets (note-32)	72,806,857	84,031,416
	<b>3,064,718,736</b>	<b>2,722,215,891</b>
Expenses included VAT on which applicable		
<b>18.3 Profit received from Investments</b>		
<b>Total Profit on Investments</b>	<b>8,866,400,514</b>	<b>9,132,771,033</b>
Profit received from FC clearing account	-	-
Profit received from Bank and other Financial Institution	60,772,925	8,540,956
Profit on Placement	-	-
	<b>60,772,925</b>	<b>8,540,956</b>
<b>Total</b>	<b>8,927,173,439</b>	<b>9,141,311,989</b>
	-	-
<b>18.3(a) Consolidated profit on investment</b>		
Standard Bank Limited (note-18.3)	8,927,173,439	9,141,311,989
Standard Bank Limited (Profit Received from SCML)	(210,189,999)	(179,485,561)
Standard Bank Limited (Profit Received from SBSL)	(21,322,315)	(15,805,462)
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	208,791	3,786,487
SBL Capital Mgt. Ltd.	214,838,024	175,283,364
SBL Securities Ltd.	44,696,290	32,131,823
	<b>8,955,404,230</b>	<b>9,157,222,640</b>
<b>19. Profit paid on deposits, borrowings, etc.</b>		
Profit paid on deposits ( note -19.1)	5,644,714,357	5,461,685,630
Profit paid on borrowings ( note -19.1)	718,846,399	468,305,056
	<b>6,363,560,756</b>	<b>5,929,990,686</b>
	-	-
<b>19.1 Profit paid on deposits ,borrowing etc of the Bank</b>		
<b>Profit paid on deposits</b>		
Savings Bank / Mudaraba Savings Deposits	229,858,171	5,461,685,630
Short Term Deposits / Mudaraba Short Term Deposits	439,802,679	-
Fixed Deposits / Mudaraba Term Deposits	3,969,067,808	-
Deposits Under Schemes / Mudaraba Deposit Schemes	1,005,985,698	-
Profit on lease liabilities as per IFRS-16	-	-
Foreign Currency	-	-
	<b>5,644,714,357</b>	<b>5,461,685,630</b>
<b>Profit paid on borrowing</b>		
Profit paid on subordinated Bond	381,645,833	462,854,168
Profit paid on Perpetual Bond	265,612,500	-

		<b>30.09.2022</b>	<b>30.09.2021</b>
	Profit paid on Bangladesh Bank Refinance	40,203,227	195,804
	Profit paid on foreign Bank	31,384,840	5,255,084
	Profit paid on ALS	-	-
	Profit paid on repurchase agreement(Repo)	-	-
		<b>718,846,399</b>	<b>468,305,056</b>
		<b>6,363,560,756</b>	<b>5,929,990,686</b>
<b>19(a)</b>	<b>Consolidated profit paid on Deposits, borrowings, etc.</b>		
	Standard Bank Limited (note-19)	6,363,560,756	5,929,990,686
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		<b>6,363,560,756</b>	<b>5,929,990,686</b>
<b>20.</b>	<b>Income from Investment</b>		
	Dividend on shares	9,079,196	5,454,371
	Gain on shares	2,615,788	2,943,846
	Profit received from Prize /Bond	1,500,000	-
	Profit received from Perpetual Bond	266,092,962	-
	Profit from Government Securities(GIIB)	42,248,785	-
	Profit from Government Securities/bond/Sukuk	343,739,718	116,166,944
		<b>665,276,449</b>	<b>124,565,160</b>
		-	-
<b>20(a)</b>	<b>Consolidated Income from Investment</b>		
	Standard Bank Limited	665,276,449	124,565,160
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	91,840,644	49,247,908
	SBL Securities Ltd.	28,844,193	21,196,644
		<b>785,961,286</b>	<b>195,009,712</b>
<b>21.</b>	<b>Commission/Fees, Exchange and Brokerage</b>		
	Commission /Fees (note-21.1)	479,906,391	390,964,502
	Exchange earnings (note-21.2)	505,642,790	140,049,529
	Brokerage	-	-
		<b>985,549,181</b>	<b>531,014,031</b>
		-	-
<b>21.1</b>	<b>Commission</b>		
	Commission on Import L/Cs	213,618,701	124,330,345
	Commission on Export L/Cs	171,880,300	164,406,442
	Rebate on nostro a/c	-	1,656,369
	Commission on Bank Guarantee	85,566,805	83,647,717
	Commission on chanchyapatra	-	6,068,232
	Commission on Remittance	8,840,586	10,855,397
	Underwriting commission	-	-
		<b>479,906,391</b>	<b>390,964,502</b>
	Brokerage	-	-
		<b>479,906,391</b>	<b>390,964,502</b>
<b>21.2</b>	<b>Exchange</b>		
	Gains arising from Dealing Securities	-	-
	Gains arising from Investment Securities	-	-
	Gains arising from Foreign Trade Business	505,642,790	140,049,529
		<b>505,642,790</b>	<b>140,049,529</b>
<b>21(a)</b>	<b>Consolidated Commission, Exchange and Brokerage</b>		
	Standard Bank Limited (note-21)	985,549,181	531,014,031
	Standard Exchange Co.(UK) Ltd.	27,185,788	10,877,190
	Standard Express(USA) Ltd.	125,838,999	140,057,716
	SBL Capital Mgt. Ltd.	36,036,888	27,522,591
	SBL Securities Ltd.	22,945,252	27,811,717
		<b>1,197,556,108</b>	<b>737,283,245</b>
<b>22.</b>	<b>Other operating income</b>		
	SWIFT & Telex charge recoveries	7,034,822	3,803,152
	Postage charge recoveries	6,666,590	9,523,744
	Service charges	50,124,017	58,621,086
	Locker charges	1,108,975	785,061
	Loan processing/documentation fees	15,210,016	43,271,607
	Capital Gain on Sale of Assets	295,133	178,390
	Service charges agst CIB/Clearing return	-	4,730
	Debit / VISA Card Fees	63,215,732	51,179,313
	Stationery Charge Recovery	2,510,754	3,507,854
	Handling Commission On Lease Finance	678,685	-
	Handling Charge On Pe-Hsia Booth	352,320	1,947,525
	Earning on Treasury FEX	1,589,370	-
	NPSB Settlement Income	7,047,751	6,063,687
	Charges On RtgS	6,564,523	1,325,207
	Recovery From Written Off Loan A/C	15,842,786	3,006,398
	Other earnings	3,868,284	1,754,182

	<b>30.09.2022</b>	<b>30.09.2021</b>
	<b>182,109,759</b>	<b>222,352,717</b>
<b>22(a) Consolidated other operating income</b>		
Standard Bank Limited (note-22)	182,109,759	222,352,717
Standard Exchange Co.(UK) Ltd.	360,165	1,977,774
Standard Express(USA) Ltd.	4,873,275	2,278,388
SBL Capital Mgt. Ltd.	780,000	4,635,000
SBL Securities Ltd.	198,008	295,612
	<b>188,321,207</b>	<b>231,539,490</b>
<b>23. Salaries and allowances</b>		
Basic salary	895,350,729	825,944,315
Allowances (note-23.1)	1,186,036,549	1,004,266,129
Bonus & ex-gratia	237,565,895	165,439,145
Bank's contribution to provident fund	89,551,115	82,706,985
Casual wages	38,793,324	42,899,471
	<b>2,447,297,612</b>	<b>2,121,256,045</b>
<b>23.1 Allowances</b>		
House rent allowances	447,627,520	413,443,408
Conveyance allowances	64,646,709	66,439,881
Entertainment allowances	42,221,546	39,612,850
House maintenance & utility	30,319,050	30,940,399
Medical allowances	77,746,186	59,234,687
Risk allowances	1,888,900	2,039,221
Washing allowances	1,231,469	1,287,748
Remuneration for probationaries	126,704,842	48,867,904
Charge allowances	2,184,493	1,919,836
Leave Fare Compensation	75,934,244	64,975,616
Gratuity	309,998,700	260,000,000
Leave Encashment	4,668,889	14,238,193
Extra allowances	864,000	1,266,387
	<b>1,186,036,549</b>	<b>1,004,266,129</b>
<b>23(a) Consolidated salaries and allowances</b>		
Standard Bank Limited (note-23)	2,447,297,612	2,121,256,045
Standard Exchange Co.(UK) Ltd.	4,468,271	4,569,339
Standard Express(USA) Ltd.	36,903,636	40,720,822
SBL Capital Mgt. Ltd.	13,133,185	8,867,497
SBL Securities Ltd.	9,529,015	8,602,040
	<b>2,511,331,719</b>	<b>2,184,015,744</b>
<b>24. Rent, Taxes, Insurance, electricity, etc.</b>		
Rent- Office	247,905,635	237,980,552
Rent- Godown	413,000	439,438
Rent Paid - Atm Booth	12,209,092	11,160,197
Rates and taxes	40,791,339	40,133,125
Insurance	114,026,756	102,062,622
Utilities	49,525,756	47,273,957
	<b>464,871,578</b>	<b>439,049,890</b>
<b>24(a) Consolidated Rent, Taxes, Insurance, electricity, etc.</b>		
Standard Bank Limited (note-24)	464,871,578	439,049,890
Standard Exchange Co.(UK) Ltd.	5,251,313	5,535,982
Standard Express(USA) Ltd.	50,681,961	32,027,633
SBL Capital Mgt. Ltd.	2,370,229	1,527,474
SBL Securities Ltd.	2,161,636	1,484,650
	<b>525,336,716</b>	<b>479,625,629</b>
<b>25. Legal expenses</b>		
Legal Charges	6,185,438	12,928,470
Fees ,Stamp & notary public expenses	4,493,456	7,267
	<b>10,678,894</b>	<b>12,935,737</b>
<b>25(a) Consolidated Legal expenses.</b>		
Standard Bank Limited (note-25)	10,678,894	12,935,737
Standard Exchange Co.(UK) Ltd.	95,338	39,519
Standard Express(USA) Ltd.	11,749,716	8,643,247
SBL Capital Mgt. Ltd.	400,675	178,100
SBL Securities Ltd.	5,750	148,000
	<b>22,930,373</b>	<b>21,944,604</b>
<b>26. Postage, Stamps, Telecommunication etc.</b>		
Postage	7,008,407	6,535,214
Telegram, telex, fax and e-mail	203,957	507,526
Telephone, Mobile (office & residence)	4,462,537	5,151,076
	<b>11,674,901</b>	<b>12,193,815</b>
<b>26(a) Consolidated Postage, Stamps, Telecommunication etc.</b>		
Standard Bank Limited (note-26)	11,674,901	12,193,815
Standard Exchange Co.(UK) Ltd.	56,249	58,602
Standard Express(USA) Ltd.	3,705,372	1,592,407
SBL Capital Mgt. Ltd.	50,639	46,347
SBL Securities Ltd.	160,507	154,821

	<b>30.09.2022</b>	<b>30.09.2021</b>
	<b>15,647,668</b>	<b>14,045,992</b>
<b>27. Stationery, Printing, Advertisement etc.</b>		
Printing stationery	5,260,816	3,591,708
Security stationery	428,962	493,060
Petty stationery	6,365,037	5,835,694
Computer stationery	8,782,221	7,593,146
Calender ,Dairy,Greetings Crads Etc	8,382,807	7,068,753
Publicity and advertisement	11,747,397	14,002,954
	<b>40,967,240</b>	<b>38,585,315</b>
<b>27(a) Consolidated Stationery, Printing, Advertisement etc.</b>		
Standard Bank Limited (note-27)	40,967,240	38,585,315
Standard Exchange Co.(UK) Ltd.	496,286	393,161
Standard Express(USA) Ltd.	3,806,253	2,971,413
SBL Capital Mgt. Ltd.	230,180	43,000
SBL Securities Ltd.	149,865	166,599
	<b>45,649,824</b>	<b>42,159,487</b>
<b>28. Managing Director's salary and fees</b>		
Basic salary	6,750,000	6,750,000
House rent allowance	1,800,000	1,800,000
House maintenance & utility	450,000	450,000
Bank's contribution to provident fund	675,000	675,000
Entertainment	900,000	900,000
Cook & Servant	450,000	450,000
Residence Security Guard	450,000	450,000
Bonus	1,500,000	1,500,000
Leave Fare Compensation	750,000	-
	<b>13,725,000</b>	<b>12,975,000</b>
<b>29. Directors fees &amp; meeting expenses</b>		
Directors fees	1,734,400	800,000
Travelling and haltag	385,385	-
Refreshment and dinner	402,438	242,793
	<b>2,522,223</b>	<b>1,042,793</b>
<b>29(a) Consolidated Directors fees &amp; meeting expenses</b>		
Standard Bank Limited (note-29)	2,522,223	1,042,793
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	396,000	-
SBL Capital Mgt. Ltd.	331,200	239,200
SBL Securities Ltd.	346,800	220,000
	<b>3,596,223</b>	<b>1,501,993</b>
<b>29.2 Shariah Supervisory Committee's Fees &amp; Expenses</b>		
Directors fees	140,800	112,000
Travelling and haltag	-	-
Refreshment and dinner	11,132	10,879
	<b>151,932</b>	<b>122,879</b>
<b>30. Audit fees</b>	22,500	23,000
	<b>22,500</b>	<b>23,000</b>
<b>30 (a) Consolidated Auditors fees</b>		
Standard Bank Limited	22,500	23,000
Standard Exchange Co.(UK) Ltd.	278,069	333,092
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<b>300,569</b>	<b>356,092</b>
<b>31. Charges on Investments losses</b>		
Loan-written off	45,000,000	25,000,000
Profit waived	-	-
	<b>45,000,000</b>	<b>25,000,000</b>
<b>31(a). Consolidated charges on Investments losses</b>		
Standard Bank Limited	45,000,000	25,000,000
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<b>45,000,000</b>	<b>25,000,000</b>
<b>32. Depreciation and repair of Banks assets</b>		
<b>Depreciation on Fixed Assets</b>		
Building	8,676,707	8,647,549
Furniture & fixture	54,749,546	50,346,669
Office appliance & equipment	57,741,768	80,257,124
Computer	21,847,065	34,570,065
Software	8,316,481	10,962,938
Motor vehicle	6,913,780	11,983,782
	<b>158,245,347</b>	<b>196,768,128</b>
<b>Repair, Renovation &amp; Maintenance of Bank's Assets</b>		

	<b>30.09.2022</b>	<b>30.09.2021</b>
Office furniture	11,000,861	354,932
Office appliance & equipment	-	11,225,871
Computer	1,376,670	1,262,903
Software	49,446,824	61,565,945
Motor vehicle	10,982,502	9,621,765
	<b>72,806,857</b>	<b>84,031,416</b>
<b>Total</b>	<b>231,052,203</b>	<b>280,799,544</b>
<b>32(a) Consolidated depreciation and repair of Banks assets</b>		
Standard Bank Limited (note-32)	231,052,203	280,799,544
Standard Exchange Co.(UK) Ltd.	361,542	425,002
Standard Express(USA) Ltd.	6,502,617	3,069,666
SBL Capital Mgt. Ltd.	497,811	497,811
SBL Securities Ltd.	317,430	837,685
	<b>238,731,604</b>	<b>285,629,707</b>
<b>33. OTHER EXPENSES</b>		
Entertainment (office)	12,100,006	7,680,848
Donation & subscription	74,023,955	25,256,514
Travelling	7,772,484	2,290,057
Anniversary	-	2,083,335
Branch /Subsidiary company opening expenses	19,000	124,998
Training and seminar expenses	1,821,363	1,462,895
Newspaper and periodicals	652,310	535,403
Petrol, oil and lubricants	32,904,671	30,427,929
Car expenses	36,487,272	26,623,326
Photocopy expenses	1,241,074	1,390,286
Staff uniform and liveries	2,736,535	2,321,803
Cleaning and washing	5,373,858	5,638,267
Premises up keeping	770,746	2,262,781
Local conveyance	5,381,185	4,792,987
Business development	4,806,114	6,341,620
Freight and cartage	115,170	161,510
Cook and servant	7,760,171	5,995,144
Annual General Meeting	1,479,300	2,916,668
Bank charges and commission paid	6,904,403	7,468,700
Performance award	95,000	75,000
SBL welfare fund	10,380,226	10,054,170
Generator expenses	1,027,020	602,167
Connectivity fees	11,080,240	28,539,139
CDBL Charges	115,000	144,479
Visa Card Process charges	14,601,641	7,725,118
Dhaka Stock Exchange	1,186,013	620,000
Chittagong Stock Exchange	1,164,013	600,000
Recruitment Expenses	3,794,243	-
NPSB settlement expenses	1,511,385	1,173,070
Discomfort Allowances	104,800	1,798,298
Security Service-Out Sourcing	47,500,871	36,139,647
BSEC Subscription	155,000	-
Subordinated Bond Issue Expenses	652,500	22,201,106
Nid Verification Charge	567,772	1,038,164
Medical Expenses	374,061	1,117,406
Compensation For Covid-19	2,799,126	6,433,450
Other Expenses	831,931	1,028,462
	<b>300,636,762</b>	<b>255,120,048</b>
<b>Expenses included VAT on which applicable</b>		
<b>33(a) Consolidated other expenses</b>		
Standard Bank Limited (note-33)	300,636,762	255,120,048
Standard Exchange Co.(UK) Ltd.	8,668,008	3,438,747
Standard Express(USA) Ltd.	33,763,752	17,890,227
SBL Capital Mgt. Ltd.	4,230,182	4,202,371
SBL Securities Ltd.	4,990,267	5,654,117
	<b>352,288,971</b>	<b>286,305,511</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 loans and advances/investments	231,510,350	425,436,194
Provision for SMA loans and advances/investments	-	-
Provision for unclassified loans & advances/Investments	-	(18,777,707)
Special General Provision-COVID-19 (note-12.3)	-	-
Provision for Start-up Fund	-	-
Provision for off balance sheet exposure	-	65,039,887
Provision for other assets	-	-
Provision for diminution in value of investments(34.1)	-	-
	<b>231,510,350</b>	<b>471,698,375</b>

	30.09.2022	30.09.2021
<p>*The total amount of earlier maintained general provision for unclassified investments and provision for off-balance sheet items has been transferred to specific provision for bad and doubtful investments as per Bangladesh Bank Department of Offsite Supervision letter no. DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022. Hence general provision for unclassified Investment is nil.</p>		
<b>34.1 Provision for diminution in value of investments</b>		
<b>Dealing Securities</b>		
Quoted	-	-
Unquoted	-	-
<b>Investment Securities</b>		
Quoted	-	-
Unquoted	-	-
	<u>231,510,350</u>	<u>471,698,375</u>
<b>34.1(a) Consolidated Provision for diminution in value of investments</b>		
<b>Dealing Securities</b>	-	-
Standard Bank Limited (note-34.1)	-	-
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
<b>Investment Securities</b>	<b>13,555,476</b>	<b>(162,613,272)</b>
Standard Bank Limited (note-34.1)	-	-
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	13,555,476	(162,613,272)
	<u>13,555,476</u>	<u>(162,613,272)</u>
	-	-
<b>34(a) Consolidated Provision for Investments, off balance sheet exposure &amp; other assets</b>		
*Provision for bad and doubtful loans and advances/investments-SBL	231,510,350	425,436,194
Provision for SMA investments-SBL	-	-
Provision for unclassified Investments -SBL	-	(18,777,707)
Special General Provision-COVID-19	-	-
Provision for Start-up Fund	-	-
Provision for off balance sheet exposure-SBL	-	65,039,887
Provision for diminution in value of investments (SCML & SBSL)	13,555,476	(162,613,272)
Provision for impairment of client margin Investments (SCML & SBSL)	64,385,583	178,676,305
Provision for others (SBL)	-	-
	<u>309,451,409</u>	<u>487,761,408</u>
	-	-
<p>*The total amount of earlier maintained general provision for unclassified investments and provision for off-balance sheet items has been transferred to specific provision for bad and doubtful investments as per Bangladesh Bank Department of Offsite Supervision letter no. DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022. Hence general provision for unclassified Investment is nil.</p>		
<b>35 Tax expenses</b>		
Current tax	416,707,362	328,142,669
Deferred tax	(39,133,412)	(88,242,473)
	<u>377,573,950</u>	<u>239,900,196</u>
	-	-
<b>35(a) Consolidated tax expenses</b>		
<b>Current tax</b>		
Standard Bank Limited (note-35)	416,707,362	328,142,669
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	18,828,786	11,627,117
SBL Securities Ltd.	12,145,574	11,503,255
	<u>447,681,722</u>	<u>351,273,041</u>
<b>Deferred tax</b>		
Standard Bank Limited (note-35)	(39,133,412)	(88,242,473)
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<u>(39,133,412)</u>	<u>(88,242,473)</u>
	-	-
<b>Total</b>	<u>408,548,310</u>	<u>263,030,568</u>
	-	-
<b>36 Earning Per Share (EPS)</b>		
Net profit after tax	218,862,928	178,550,572
Number of Ordinary Share	1,062,074,773	1,062,074,773

	<b>30.09.2022</b>	<b>30.09.2021</b>
Earning Per Share *	<b>0.21</b>	<b>0.17</b>

\* 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	270,991,758	286,589,788
Number of Ordinary Share	1,062,074,773	1,062,074,773
Earning Per Share *	<b>0.26</b>	<b>0.27</b>

\* 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.

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

#### Standard Bank Limited

Net profit after taxation	218,862,928	178,550,572
Provision for taxation	377,573,950	239,900,196
Provision for Loans & Off BS Exposure	231,510,350	471,698,375
Changes in profit and others receivable	(1,625,704,771)	(366,249,063)
Changes in accrual Profit expense	1,020,473,000	(50,989,147)
Depreciation & Amortization of Fixed Assets	158,245,347	196,768,128
Proceeds from sale of fixed assets	295,133	178,390
Advance Income taxes paid	(560,711,685)	(438,507,100)
	<b>(179,455,750)</b>	<b>231,350,350</b>

#### Consolidated

	(0)	(0)
Net profit after taxation	270,991,758	286,589,788
Provision for taxation	408,548,310	263,030,568
Provision for Loans & Off BS Exposure	309,451,409	487,761,408
Changes in Profit and others receivable	(1,629,669,833)	(248,314,837)
Changes in accrual Profit expense	1,020,473,000	(50,989,147)
Depreciation & Amortization of Fixed Assets	158,879,893	198,027,701
Proceeds from sale of fixed assets	295,133	178,390
Advance Income taxes paid	(565,653,869)	(473,945,436)
	<b>(26,684,200)</b>	<b>462,338,434</b>
	(0.00)	0

### 38 Net Operating Cash Flows per Share (NOCFPS)

Net cash flow from operating activities	(4,549,750,675)	(4,480,323,525)
Number of Ordinary Share	1,062,074,773	1,062,074,773
Net Operating Cash Flows per Share (NOCFPS)	<b>(4.28)</b>	<b>(4.22)</b>

### 38(a) Consolidated Net Operating Cash Flows per Share (NOCFPS)

Net cash flow from operating activities	(4,395,519,366)	(4,408,813,090)
Number of Ordinary Share	1,062,074,773	1,062,074,773
Net Operating Cash Flows per Share (NOCFPS)	<b>(4.14)</b>	<b>(4.15)</b>

### 39 Related Party Disclosures

#### Statement of loans to Our Bank Directors & their Relatives

SL No.	Name of the Directors	Status with Bank	Name of the Concern	Nature of Loan	Limit	Outstanding
1	Kazi Akramuddin Ahmed.	Chairman	M/s. Kazi & Co.	CC(Hypo)	95,000,000.00	1,532,000.00
2	Mr.Ferdous Ali Khan	Vice-Chairman	Ferdous Ali Khan Model School & Colle	Lease Finance	5,300,000.00	3,597,120.00
2	Alhaj Md. Yousuf Chowdhury	Director	M/s. Lucky Traders.	CC(Hypo)	99,600,000.00	113,301,111.00
3	Alhaj Md. Shamsul Alam	Director	M/s. Radio Vision.	CC(Hypo)	30,000,000.00	16,498,231.00
4	Mrs. Dilara Begum	Director	M/s. Super Electronics.	SOD General	20,000,000.00	20,733,000.00
5	Mr.Jhahedul Alam & Mr.Shahedul Alam	Director	Hay Agro (Pvt.) Ltd.	SOD General	92,400,000.00	98,281,583.00
6	Kamal Mostafa Chowdhury	Director	M/s. Raja Corporation.	Bank Guarantee	7,000,000.00	600,000.00
7	Kamal Mostafa Chowdhury	Director	M/s. K.M.C. International	SOD General	102,200,000.00	-
8	Kamal Mostafa Chowdhury	Director	M/s. K.M.C. International	Letter of Credit	9,000,000.00	-
9	Mr. Tazmeenm Mostafa Chowdhury	Director	Shown Shipping Lines	CC(Hypo)	10,200,000.00	-
10	Mr. Tazmeenm Mostafa Chowdhury	Director	Shown Shipping Lines	Letter of Credit	3,000,000.00	-
11	Mr. Tazmeenm Mostafa Chowdhury	Director	Shown Shipping Lines	Bank Guarantee	1,000,000.00	-
12	Mr. Tanveer Mostafa Chowdhury	Director	Mr. Tanveer Mostafa Chowdhury	CC(Hypo)	8,700,000.00	-
13	Mr. Tanveer Mostafa Chowdhury	Director	Mr. Tanveer Mostafa Chowdhury	Letter of Credit	3,500,000.00	-
14	Mr. Tanveer Mostafa Chowdhury	Director	Mr. Tanveer Mostafa Chowdhury	BG	1,000,000.00	-
15	Mr.Intishar Mostafa Chowdhury	Director	I.M.Gold Star Lines	CC(Hypo)	10,600,000.00	-
16	Mr.Intishar Mostafa Chowdhury	Director	I.M.Gold Star Lines	Letter of Credit	4,000,000.00	-
17	S.A.M. Hossain	Director	M/s. Samira Trade International.	CC(Hypo)	66,000,000.00	-
18	Ms.Sumaiya Hossain	Director	M/s. Asia Trade International	Letter of Credit	70,000,000.00	5,811,467.00
19	Ms.Sumaiya Hossain	Director	M/s. Asia Trade International	LTR	56,000,000.00	-
20	S.A.M. Hossain	Director	M/S Victor Internationa;	Letter of Credit	-	-
21	S.A.M. Hossain	Director	M/S Victor Internationa;	LTR	-	-
22	Alhaj Md. Monzurul Alam	Director	M/s. Monzurul Alam.	CC(Hypo)	94,500,000.00	68,338,000.00
23	Md. Abdul Aziz	Director	M/s. Mohammed Abdul Aziz.	CC(Hypo)	52,300,000.00	-
24	Md. Abdul Aziz	Director	M/s. New Ruma Products	Letter of Credit	42,800,000.00	4,183,000.00
25	Md. Abdul Aziz	Director	M/s. Alim International	Letter of Credit	-	-
26	Ferozur Rahman	Director	M/s. Olio Enterprise	SOD General	103,200,000.00	87,678,000.00

					<b>30.09.2022</b>	<b>30.09.2021</b>
27	Ms. Marzina Begum	Director	Ms. Marzina Begum	SOD General	2,050,000.00	2,237,000.00
28	Mr. Omar Faruque	Director	Mr. Sheikh Omar Faruque	SOD General	2,450,000.00	2,674,000.00
29	Ms. Nargis Mahmuda	Director	Ms. Nargis Mahmuda	SOD General	2,450,000.00	2,674,000.00
30	Mr. Omar Khayum	Director	Mr. Omar Khaiyum	SOD General	2,550,000.00	2,783,000.00
31	Mr. Omar Quiyum	Director	Mr. Omar Quiyum	SOD General	2,950,000.00	3,219,000.00
32	Mr. Omar Naim	Director	Mr. Omar Naim	SOD General	8,150,000.00	8,887,000.00
33	Mr. Omar Khayum	Director	Mr. Omar Khayum	SOD General	5,900,000.00	5,423,500.00
34	Mr. Ashok Kumar Saha	Director	Mr. Ashok Kumar Saha	SOD General	76,100,000.00	77,910,748.00
35	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	107,000.00	107,000.00
36	Mr. Ashok Kumar Saha	Director	NG Shaha Steel Ind.(Pvt.) Ltd	Bank Guarantee	130,000.00	130,000.00
37	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	183,000.00	182,000.00
38	Mohammed Zahedul Hoque	Director	M/S.Zahed Brothers	CC(Hypo)	87,000,000.00	95,900,600.00
39	Mohammed Lafizul Hoque	Director	M/S. Lafiz Corporation	CC(Hypo)	80,000,000.00	90,588,250.00
40	Mr.Kazi Khurram Ahmed	Director	M/s. EMX Ltd.	CC(Hypo)	7,000,000.00	-
41	Mr.Kazi Khurram Ahmed	Director	M/s. EMX Ltd.	Bank Guarantee	397,000.00	397,000.00
42	Mr.Kazi Khurram Ahmed	Director	M/s. Ahmed & Sons	CC(Hypo)	50,000,000.00	-
43	Mr.Kazi Khurram Ahmed	Director	Mr.Kazi Khurram Ahmed	Term Loan	10,000,000.00	11,060,046.00
44	Mrs. Bedowara Ahmed Salam	Director	M/s.Raiyan Furnitures Ltd	CC(Hypo)	2,000,000.00	2,020,590.00
	<b>Total</b>				<b>1,326,717,000.00</b>	<b>726,747,246.00</b>

**40 Unclaimed Dividend**

Dividend remained unclaimed which were declared for the year

2013  
2016  
2019  
2020

16,800,754	16,800,754
7,621,835	7,621,835
14,192,882	14,192,882
6,868,215	6,868,215
<b>45,483,686</b>	<b>45,483,686</b>

**41 Net Asset Value Per Share**

Shareholders' Equity

17,169,958,165

16,720,809,023

Number of Ordinary Share

1,062,074,773

1,031,140,557

**Net Asset Value (NAV) Per Share**

**16.17**

**16.22**

**41(a) Consolidated Net Asset Value Per Share**

Shareholders' Equity

17,217,385,049

16,801,443,669

Number of Ordinary Share

1,062,074,773

1,031,140,557

**Consolidated Net Asset Value (NAV) Per Share**

**16.21**

**16.29**