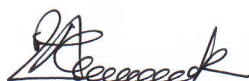


Standard Bank Limited
Consolidated Balance Sheet
As at 30 June 2013

Particulars	Amount in Taka	
	30.06.2013	31.12.2012
PROPERTY & ASSETS		
CASH	6,063,272,512	5,517,984,309
Cash in Hand (including foreign currencies)	844,606,295	662,581,588
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)	5,218,666,217	4,855,402,721
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	3,743,563,818	2,633,876,737
In Bangladesh	2,581,995,141	1,206,956,812
Outside Bangladesh	1,161,568,677	1,426,919,925
MONEY AT CALL AND ON SHORT NOTICE	1,360,000,000	2,800,000,000
INVESTMENTS	16,169,027,541	17,578,147,095
Government	13,520,440,524	14,440,891,438
Others	2,648,587,017	3,137,255,657
LOANS AND ADVANCES / INVESTMENTS	66,900,028,917	61,527,715,535
Loans, Cash Credits, Over Draft etc./ Investments	65,302,793,360	60,347,143,583
Bills Purchased and Discounted	1,597,235,557	1,180,571,952
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	635,609,208	584,910,194
OTHER ASSETS	4,571,025,467	3,727,250,632
NON-BANKING ASSETS		-
TOTAL ASSETS	99,442,527,463	94,369,883,502
LIABILITIES & CAPITAL		
Liabilities		
Borrowings from other banks, financial Institutions and agents	2,550,759,765	4,315,054,156
DEPOSITS AND OTHER ACCOUNTS	81,324,052,551	76,112,082,501
Current / Al-Wadeeah Deposits & Other Deposits	8,257,484,370	9,076,058,463
Bills Payable	963,999,485	902,014,438
Savings Bank / Mudaraba Savings Deposits	3,330,102,068	2,955,133,351
Short Term Deposits / Mudaraba Short Term Deposits	3,806,279,663	4,269,551,130
Fixed Deposits / Mudaraba Term Deposits	56,684,012,383	52,493,828,918
Deposits Under Schemes / Mudaraba Deposit Schemes	8,282,174,582	6,415,496,201
OTHER LIABILITIES	6,857,376,822	5,724,206,667
TOTAL LIABILITIES	90,732,189,138	86,151,343,324
CAPITAL / SHAREHOLDERS' EQUITY		
Paid-up Capital	5,702,093,780	4,873,584,430
Statutory Reserve	2,678,994,326	2,489,734,034
General Reserve		-
Revaluation Reserve on Investment	31,626,620	16,884,104
Bonus Share		-
Surplus in Profit and Loss Account/ Retained earnings	297,515,008	838,286,073
TOTAL SHAREHOLDERS' EQUITY	8,710,229,734	8,218,408,641
Minority Interest	108,591	51,536
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	99,442,527,463	94,369,883,502









**Standard Bank Limited
Consolidated Balance Sheet
As at 30 June 2013**

Particulars	Amount in Taka	
	30.06.2013	31.12.2012

OFF-BALANCE SHEET ITEMS

CONTINGENT LIABILITIES

Acceptances and Endorsements	10,135,397,406	7,025,798,257
Letters of Guarantee	4,250,980,950	4,047,967,446
Irrevocable Letters of Credit	9,326,752,285	7,434,647,370
Bills for Collection	1,203,928,173	679,394,120
Other Contingent Liabilities	-	-
TOTAL:	<u>24,917,058,814</u>	<u>19,787,807,193</u>

OTHER COMMITMENTS:

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

TOTAL OFF - BALANCE SHEET ITEMS

24,917,058,814 **19,787,807,193**


Head of FAD

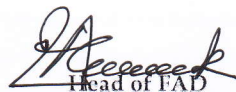

DMD & Group Company Secretary


Additional Managing Director



Managing Director

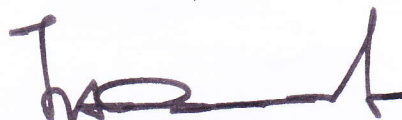
Standard Bank Limited
Consolidated Profit and Loss Account
for the quarter ended 30 June 2013

Particulars	Amount in Taka			
	January 2013 to June 2013	January 2012 to June 2012	April 2013 to June 2013	April 2012 to June 2012
Interest Income / Profit on Investment	5,297,564,890	4,915,500,779	2,734,191,769	2,484,133,195
Interest / Profit paid on Deposits & Borrowings etc.	4,238,794,523	3,408,930,739	2,154,927,165	1,717,462,521
Net Interest / Net Profit on Investments	1,058,770,367	1,506,570,040	579,264,604	766,670,674
Investment Income	737,797,863	365,115,669	439,945,886	229,456,521
Commission, Exchange Earnings & Brokerage	454,413,476	494,365,739	252,616,514	220,052,089
Other Operating Income	110,666,983	158,236,691	71,992,661	62,410,901
TOTAL OPERATING INCOME (A)	2,361,648,689	2,524,268,139	1,343,819,665	1,278,590,185
Salary & Allowances	426,194,631	303,414,131	221,804,429	153,283,434
Rent, Taxes, Insurance, Electricity etc.	127,100,392	87,274,759	77,574,997	46,701,755
Legal Expenses	1,956,577	1,646,476	391,223	336,590
Postage, Stamp, Telecommunication etc.	14,937,160	13,396,696	10,238,234	7,593,415
Stationery, Printing, Advertisement etc.	31,326,900	35,095,647	20,862,491	19,099,837
Managing Director's salary & fees	3,510,000	3,510,000	1,755,000	1,755,000
Directors' Fee & Other benefits	3,524,310	2,232,496	2,794,399	1,144,796
Audit Fees	35,000	-	35,000	-
Charges on loan losses	-	-	-	-
Depreciation and Repair of Bank's Assets	75,526,088	73,222,312	37,424,531	36,073,499
Other Expenses	120,359,479	102,018,342	61,879,744	54,256,757
TOTAL OPERATING EXPENSES (B)	804,470,537	621,812,859	434,760,048	320,245,083
Profit / (Loss) Before Provision (C) = (A - B)	1,557,178,152	1,902,475,280	909,059,617	958,345,102
Provision for Loans/ investments				
Specific Provision	379,248,924	238,157,600	375,232,424	181,590,500
General Provision	75,938,552	30,559,400	53,597,266	26,736,500
Provision for Off-Balance Sheet items	59,525,004	83,263,590	18,513,960	29,265,830
Provision for diminution in value of investments	84,048,564	129,374,904	45,388,937	105,219,338
Other Provision	17,508,826	-	17,508,826	-
Total Provision (D)	616,269,869	481,355,494	510,241,432	342,812,168
Total Profit / (Loss) before Taxes (E)=(C - D)	940,908,283	1,421,119,786	398,818,184	615,532,934
Provision for Taxation				
Current Tax	467,002,302	773,050,055	234,517,477	380,894,745
Deferred Tax	-	-	-	-
Net Profit / (Loss) after Taxation :	473,905,982	648,069,731	164,300,707	234,638,189
Retained earnings brought forward from previous year	12,872,909	1,220,892	12,872,909	1,220,892
Net Profit available for distribution	486,778,890	649,290,623	177,173,616	235,859,081
Appropriations :				
Statutory Reserve	189,260,292	293,672,156	78,955,444	132,299,851
Proposed Bonus Shares	-	-	-	-
Retained Earnings carried forward	297,518,598	355,618,467	98,218,172	103,559,230
Earning per Share (EPS):	0.83	1.14	0.29	0.41


Head of FAD


DMD & Group Company Secretary


Additional Managing Director


Managing Director

Standard Bank Limited
Consolidated Cash Flow Statement
for the quarter ended 30 June 2013

Particulars	Notes	Amount in Taka	
		January 2013 to June 2013	January 2012 to June 2012
A) CASH FLOW FROM OPERATING ACTIVITIES			
Interest receipts in Cash		5,283,575,925	4,908,118,946
Interest payments in Cash		(4,406,425,051)	(3,888,799,270)
Dividend receipts		26,165,192	4,689,647
Income from Investment		711,632,671	360,426,022
Fee and commission receipts in Cash		266,551,881	244,555,282
Recoveries on loans previously written off		-	-
Cash Payments to employees		(429,704,631)	(306,924,131)
Cash Payments to suppliers		(31,326,900)	(35,095,647)
Income taxes paid		(797,057,915)	(640,138,634)
Receipts from other operating activities	37 (a)	110,666,983	158,236,691
Payments for other operating activities	38 (a)	(273,740,779)	(279,793,081)
Cash generated from operating activities before changes in operating assets and liabilities		460,337,376	525,275,825
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		488,668,640	92,972,011
Loans and advances to other banks		-	-
Loans and advances to customers		(5,372,313,382)	(2,814,026,370)
Other assets	39(a)	19,299,851	(114,270,432)
Deposits from other banks		1,495,000,000	3,645,000,000
Deposits from customers		3,716,970,050	3,485,976,604
Other liabilities account of customers		-	-
Trading liabilities		(1,764,294,391)	20,000,000
Other liabilities	40(a)	98,952,129	(25,744,259)
Net cash flow from operating activities (A)		(857,379,727)	4,815,183,379
B) CASH FLOW FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(50,699,014)	(74,895,815)
Sale of property, plant & equipment		-	-
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		(50,699,014)	(74,895,815)
C) CASH FLOW FROM FINANCING ACTIVITIES			
Received from issue of loan capital and debt security		-	-
Received for redemption of loan capital and debt security		-	-
Receipts from issue of ordinary shares		-	-
Dividends paid		-	-
Net cash flow from financing activities (C)		-	-
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		(908,078,741)	4,740,287,564
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		187,861,595	249,810,457
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		25,375,867,380	15,208,696,386
G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)		24,655,650,234	20,198,794,407
CASH AND CASH EQUIVALENTS AT END OF THE YEAR			
Cash in hand (including foreign currencies)		844,606,295	615,017,111
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		5,218,666,217	4,609,201,036
Balance with other Banks and financial institutions Note-4(a)		3,743,563,818	1,933,940,665
Money at Call and Short Notice		1,360,000,000	4,920,000,000
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		13,486,270,904	8,119,306,195
Prize Bonds		2,543,000	1,329,400
		24,655,650,234	20,198,794,407


Head of FAD


DMD & Group Company Secretary


Additional Managing Director


Managing Director

Standard Bank Limited
Consolidated Statement of Changes in Equity
for the quarter ended 30 June 2013

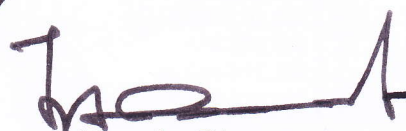
(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Minority Interest	Revaluation gain/loss on investments	Profit & Loss surplus A/c	Total
Balance as on 1-1-2013	4,873,584,430	2,489,734,034	51,536	16,884,104	838,286,073	8,218,540,178
Changes in accounting policy	-	-	-	-	-	-
Restated Balance	4,873,584,430	2,489,734,034	51,536	16,884,104	838,286,073	8,218,540,178
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	(16,884,104)	-	(16,884,104)
Surplus/Deficit on revaluation of investment	-	-	-	31,626,620	-	31,626,620
Currency translation difference	-	-	-	-	3,094,650	3,094,650
Net gains and losses not recognised in the income statement	-	-	-	-	-	-
Addition during the period	-	-	55,000	-	-	55,000
Adjustment of last year	-	-	-	-	-	-
Net profit for the period	-	-	-	-	473,905,982	473,905,982
Dividends (Bonus shares)	828,509,350	-	-	-	(828,509,350)	-
Minority Interest	-	-	2,055	-	(2,055)	-
Issue of Right Shares	-	-	-	-	-	-
Appropriation made during the year	-	189,260,292	-	-	(189,260,292)	-
Balance as on 30.06.2013	5,702,093,780	2,678,994,326	108,591	31,626,620	297,515,008	8,710,338,325
Balance as on 30.06.2012	4,873,584,430	2,288,828,031	-	4,020,655	355,618,467	7,522,051,583


Head of FAO


DMD & Group Company Secretary


Additional Managing Director


Managing Director