

# Standard Bank Limited & It's Subsidiaries

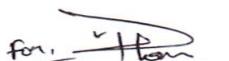
## Consolidated Balance Sheet (Provisional & Un-audited)

As at 30 September 2021

Particulars	Notes	Amount in Taka	
		30.09.2021	31.12.2020
<b>PROPERTY &amp; ASSETS</b>			
<b>CASH</b>	<b>3(a)</b>	<b>16,786,799,727</b>	<b>30,831,059,554</b>
Cash in Hand (including foreign currencies)		1,814,281,464	1,742,136,632
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		14,972,518,263	29,088,922,922
<b>BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS</b>	<b>4(a)</b>	<b>1,968,334,751</b>	<b>2,126,608,682</b>
In Bangladesh		1,232,966,372	314,946,977
Outside Bangladesh		735,368,379	1,811,661,706
<b>PLACEMENT WITH BANKS &amp; FINANCIAL INSTITUTIONS</b>	<b>5</b>	<b>-</b>	<b>5,000,000</b>
<b>INVESTMENTS IN SHARES &amp; SECURITIES</b>	<b>6(a)</b>	<b>19,681,163,207</b>	<b>7,008,006,959</b>
Government		14,894,183,100	3,559,474,650
Others		4,786,980,107	3,448,532,309
<b>INVESTMENTS</b>	<b>7(a)</b>	<b>160,697,641,108</b>	<b>162,396,783,610</b>
General investments etc.		156,223,606,535	160,367,802,027
Bills Purchased and Discounted		4,474,034,573	2,028,981,583
<b>FIXED ASSETS INCLUDING PREMISES, FURNITURE &amp; FIXTURES</b>	<b>8(a)</b>	<b>3,916,935,605</b>	<b>3,859,486,400</b>
<b>OTHER ASSETS</b>	<b>9(a)</b>	<b>13,980,163,113</b>	<b>13,044,984,478</b>
<b>NON-BANKING ASSETS</b>		<b>-</b>	<b>-</b>
<b>TOTAL ASSETS</b>		<b>217,031,037,511</b>	<b>219,271,929,683</b>
<b>LIABILITIES &amp; CAPITAL</b>			
<b>LIABILITIES</b>			
<b>PLACEMENT FROM BANKS &amp; FINANCIAL INSTITUTIONS</b>	<b>10(a)</b>	<b>15,371,215,612</b>	<b>12,006,087,417</b>
<b>DEPOSITS AND OTHER ACCOUNTS</b>	<b>11(a)</b>	<b>162,214,875,908</b>	<b>169,639,336,100</b>
Al-Wadeeah Deposits & Other Deposits		20,431,559,391	21,067,840,562
Bills Payable		2,756,205,420	2,648,739,561
Mudaraba Savings Deposits		19,248,723,110	16,261,413,034
Mudaraba Short Term Deposits		17,690,770,120	10,559,249,429
Mudaraba Term Deposits		87,920,809,702	105,474,904,687
Mudaraba Deposit Schemes		14,166,808,165	13,627,188,827
<b>OTHER LIABILITIES</b>	<b>12(a)</b>	<b>22,643,502,322</b>	<b>20,861,268,119</b>
<b>TOTAL LIABILITIES</b>		<b>200,229,593,842</b>	<b>202,506,691,636</b>
<b>CAPITAL / SHAREHOLDERS' EQUITY</b>			
Paid-up Capital	<b>13</b>	10,311,405,570	10,059,907,880
Statutory Reserve	<b>14</b>	6,112,947,137	6,029,256,984
General Reserve	<b>15</b>	-	-
Revaluation Reserve on Investment	<b>15.1(a)</b>	-	1,714,358
Surplus in Profit and Loss Account / Retained earnings	<b>16(a)</b>	376,932,886	674,205,017
Non-controlling Interest	<b>16.1(b)</b>	158,076	153,808
<b>TOTAL SHAREHOLDERS' EQUITY</b>		<b>16,801,443,669</b>	<b>16,765,238,047</b>
<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>		<b>217,031,037,511</b>	<b>219,271,929,683</b>
<b>Net Asset Value (NAV) per share(Re-stated)</b>	<b>39</b>	<b>16.29</b>	<b>16.26</b>

**Standard Bank Limited & It's Subsidiaries**  
**Consolidated Balance Sheet (Provisional & Un-audited)**  
**As at 30 September 2021**

Particulars	Notes	Amount in Taka	
		30.09.2021	31.12.2020
<b>OFF-BALANCE SHEET ITEMS</b>			
<b>CONTINGENT LIABILITIES</b>	<b>17(a)</b>		
Acceptances and Endorsements		14,367,137,190	10,721,978,308
Letters of Guarantee		13,387,550,342	12,833,411,761
Irrevocable Letters of Credit		13,371,096,064	11,066,404,802
Bills for Collection		4,465,554,750	4,280,149,013
Other Contingent Liabilities		-	-
<b>TOTAL:</b>		<b><u>45,591,338,345</u></b>	<b><u>38,901,943,884</u></b>
<b>OTHER COMMITMENTS:</b>			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>TOTAL OFF - BALANCE SHEET ITEMS</b>		<b><u>45,591,338,345</u></b>	<b><u>38,901,943,884</u></b>

  
 for: Head of FAD

  
 Acting Company Secretary

  
 Managing Director & CEO

  
 Director

  
 Chairman

**Standard Bank Limited & It's Subsidiaries**  
**Consolidated Profit and Loss Account (Provisional & Un-audited)**  
**for the 3rd Quarter ended on 30 September 2021**

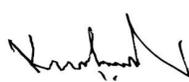
Particulars	Notes	Amount in Taka			
		January 2021 to September, 2021	January 2020 to September, 2020	July 2021 to September, 2021	July 2020 to September, 2020
Profit on Investment	18.3(a)	9,157,222,640	10,941,842,720	2,935,379,376	3,111,939,877
Profit paid on Deposits & Placement etc.	19(a)	5,929,990,686	8,899,227,628	1,894,112,921	2,703,133,362
<b>Net Interest / Profit on Investments</b>		<b>3,227,231,954</b>	<b>2,042,615,093</b>	<b>1,041,266,455</b>	<b>408,806,514</b>
Income from investments in shares & securities	20(a)	195,009,712	1,276,620,192	84,850,927	474,680,989
Commission, Exchange Earnings & Brokerage	21(a)	735,626,876	738,691,134	250,326,367	266,596,677
Other Operating Income	22(a)	233,195,859	170,661,982	64,880,471	66,730,492
		1,163,832,447	2,185,973,308	400,057,765	808,008,158
<b>TOTAL OPERATING INCOME ( A )</b>		<b>4,391,064,401</b>	<b>4,228,588,400</b>	<b>1,441,324,219</b>	<b>1,216,814,672</b>
Salary & Allowances	23(a)	2,184,015,744	2,140,688,795	741,531,133	668,665,848
Rent, Taxes, Insurance, Electricity etc.	24(a)	479,625,629	511,405,724	167,824,084	167,524,444
Legal Expenses	25(a)	21,944,604	9,491,087	9,971,958	3,204,187
Postage, Stamp, Telecommunication etc.	26(a)	14,045,992	15,157,285	5,437,584	1,362,460
Stationery, Printing, Advertisement etc.	27(a)	42,159,487	67,345,916	13,030,587	12,424,106
Managing Director's salary & fees	28	12,975,000	12,440,323	5,775,000	5,691,129
Directors' Fee & Other benefits	29(a)	1,624,872	2,639,638	920,917	369,234
Audit Fees	30(a)	356,092	335,874	116,536	305,874
Charges on loan losses	31(a)	25,000,000	50,000,000	15,000,000	-
Depreciation and Repair of Bank's Assets	32(a)	285,629,707	248,118,366	104,699,899	75,846,934
Other Expenses	33(a)	286,305,511	441,551,085	94,759,311	104,274,826
<b>TOTAL OPERATING EXPENSES ( B )</b>		<b>3,353,682,638</b>	<b>3,499,174,094</b>	<b>1,159,067,010</b>	<b>1,039,669,042</b>
<b>Profit / (Loss) Before Provision ( C ) = ( A - B )</b>		<b>1,037,381,763</b>	<b>729,414,306</b>	<b>282,257,209</b>	<b>177,145,630</b>
<b>Provision for Loans/ investments</b>					
Specific Provision		425,436,194	364,837,184	165,553,280	93,800,000
General Provision		(18,777,707)	41,854,050	(35,107,057)	(9,000,000)
Special General Provision-COVID-19		-	-	-	-
Provision for Start-up Fund		-	-	-	-
Provision for Off-Balance Sheet items		65,039,887	(79,043,164)	43,477,052	(14,784,010)
Provision for diminution in value of investments		(162,613,272)	10,616,167	(176,842,101)	4,010,537
Provision for impairment of client margin loan		178,676,305	10,424,298	150,269,658	1,504,830
Other Provision		-	-	-	-
<b>Total Provision ( D )</b>		<b>487,761,408</b>	<b>348,688,536</b>	<b>147,350,832</b>	<b>75,531,356</b>
<b>Total Profit / (Loss) before Taxes (E)=( C - D )</b>		<b>549,620,355</b>	<b>380,725,771</b>	<b>134,906,377</b>	<b>101,614,274</b>
<b>Provision for Taxation</b>	12.1	263,030,568	267,803,816	81,394,006	45,855,348
Current Tax		351,273,041	265,819,379	158,957,699	45,696,705
Deferred Tax		(88,242,473)	1,984,437	(77,563,693)	158,643
<b>Net Profit / (Loss) after Taxation :</b>		<b>286,589,788</b>	<b>112,921,954</b>	<b>53,512,371</b>	<b>55,758,926</b>
Retained earnings brought forward from previous year	16.1(a)	174,033,252	45,058,090	174,033,252	116,071,072
<b>Net Profit available for distribution</b>		<b>460,623,039</b>	<b>157,980,044</b>	<b>227,545,623</b>	<b>171,829,998</b>
<b>Appropriations :</b>					
Statutory Reserve	14(a)	83,690,154	68,956,536	16,174,990	13,190,891
Non-controlling interest		4,268	1,292	2,731	532
General reserve		-	-	-	-
Dividend		-	-	-	-
<b>Retained Earnings carried forward</b>		<b>376,928,617</b>	<b>89,022,216</b>	<b>211,367,902</b>	<b>158,638,575</b>
<b>Consolidated Earning per Share (EPS):</b>	36	<b>0.28</b>	<b>0.11</b>	<b>0.05</b>	<b>0.05</b>
<b>Bank Earning per Share (EPS):</b>		<b>0.17</b>	<b>0.09</b>	<b>0.01</b>	<b>0.02</b>

for:   
Head of F&D

  
Acting Company Secretary

  
Managing Director & CEO

  
Director

  
Chairman

**Standard Bank Limited & It's Subsidiaries**  
**Consolidated Cash Flow Statement (Provisional & Un-audited)**  
**for the 3rd Quarter ended on 30 September 2021**

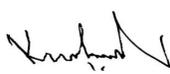
Particulars	Notes	Amount in Taka	
		January 2021 to September, 2021	January 2020 to September, 2020
<b>A) CASH FLOWS FROM OPERATING ACTIVITIES</b>			
Profit receipts in Cash		9,277,839,239	12,013,240,847
Profit payments in Cash		(6,096,129,885)	(9,630,330,127)
Dividend receipts		5,454,371	11,845,723
Fee and commission receipts in Cash		595,577,347	436,904,680
Recoveries on loans previously written off		401,081	1,359,517
Cash Payments to employees		(2,196,990,744)	(2,152,700,086)
Cash Payments to suppliers		(42,159,487)	(43,090,916)
Income taxes paid		(473,945,436)	(721,050,412)
Receipts from other operating activities		235,961,315	355,695,667
Payments for other operating activities		(843,669,368)	(1,052,433,513)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>37</b>	<b>462,338,433</b>	<b>(780,558,619)</b>
<b>Increase / (Decrease) in operating assets and liabilities</b>			
Statutory deposits		-	-
Purchase of trading securities		(1,401,606,153)	206,317,106
Loans and advances to other banks		-	-
Loans and advances to customers		1,699,142,503	(2,907,612,598)
Other assets		(165,244,314)	(476,964,328)
Deposits from other banks		(2,630,000,000)	(1,120,000,000)
Deposits from customers		(4,628,320,993)	913,458,113
Other liabilities account of customers		-	-
Trading liabilities		1,665,128,195	1,005,360,367
Other liabilities		589,749,239	733,710,136
		(4,871,151,523)	(1,645,731,205)
		<b>(4,408,813,090)</b>	<b>(2,426,289,823)</b>
<b>Net cash flows from operating activities (A)</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		(51,037,081)	(46,121,006)
Sale of property, plant & equipment		178,390	-
Purchase / sale of subsidiary		-	-
<b>Net cash flow from investing activities (B)</b>		<b>(50,858,691)</b>	<b>(46,121,006)</b>
<b>C) CASH FLOWS FROM FINANCING ACTIVITIES</b>			
Received from issue of loan capital and debt security		2,500,000,000	1,250,000,000
Received for redemption of loan capital and debt security		(800,000,000)	(800,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		(251,497,697)	(479,043,233)
<b>Net cash flow from financing activities (C)</b>		<b>1,448,502,303</b>	<b>(29,043,233)</b>
<b>D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)</b>		<b>(3,011,169,478)</b>	<b>(2,501,454,062)</b>
<b>E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS</b>		<b>140,049,529</b>	<b>257,402,905</b>
<b>F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR</b>		<b>36,520,437,528</b>	<b>41,460,855,762</b>
<b>G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)</b>		<b>33,649,317,578</b>	<b>39,216,804,605</b>
<b>CASH AND CASH EQUIVALENTS AT END OF THE QUARTER</b>			
Cash in hand (including foreign currencies)		1,814,281,464	2,058,960,897
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		14,972,518,263	8,457,561,885
Balance with other Banks and financial institutions		1,968,334,751	1,440,300,637
Money at Call and Short Notice		-	1,540,000,000
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		14,892,110,000	25,716,211,286
Prize Bonds		2,073,100	3,769,900
		<b>33,649,317,578</b>	<b>39,216,804,605</b>
<b>Net Operating Cash Flows (NOCF) per Share</b>	<b>38</b>	<b>(4.28)</b>	<b>(2.35)</b>

  
 Head of FAD

  
 Acting Company Secretary

  
 Managing Director & CEO

  
 Director

  
 Chairman

**Standard Bank Limited & It's Subsidiaries**  
**Consolidated Statement of Changes in Shareholders' Equity (Provisional & Un-audited)**  
**for the 3rd Quarter ended on 30 September 2021**

(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 1-1-2021	10,059,907,880	6,029,256,984	153,808	1,714,358	674,205,017	16,765,238,047
Prior years adjustment						
Changes in accounting policy	-	-		-	-	-
<b>Restated Balance</b>	<b>10,059,907,880</b>	<b>6,029,256,984</b>	<b>153,808</b>	<b>1,714,358</b>	<b>674,205,017</b>	<b>16,765,238,047</b>
Surplus/Deficit on revaluation of properties	-	-		-	-	-
Adjustment of last year revaluation gain on investments				(1,714,358)		(1,714,358)
Surplus/Deficit on revaluation of investment	-	-		-	-	-
Currency translation difference	-	-		-	2,827,890	2,827,890
Net gains and losses not recognised in the income statement	-	-	-	-	-	-
Addition during the period	-	-	-	-	-	-
Adjustment of last year	-	-	-	-	-	-
Net profit for the period	-	-		-	286,589,788	286,589,788
Dividends (Cash & Bonus shares)	251,497,690	-		-	(502,995,387)	(251,497,698)
Non Controlling Interest			4,268		(4,268)	-
Issue of Right Shares	-	-		-	-	-
Appropriation made during the year	-	83,690,154		-	(83,690,154)	-
<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>-</b>	<b>376,932,886</b>	<b>16,801,443,669</b>
<b>Balance as on 30.09.2020</b>	<b>10,059,907,880</b>	<b>5,647,023,262</b>	<b>152,654</b>	<b>165,391,202</b>	<b>89,046,508</b>	<b>15,961,521,506</b>

  
 for: Head of F&AD

  
 Acting Company Secretary

  
 Managing Director & CEO

  
 Director

  
 Chairman

**Standard Bank Limited**  
**Balance Sheet-Solo Basis ( Provisional & Un-audited )**  
**As at 30 September 2021**

Particulars	Notes	Amount in Taka	
		30.09.2021	31.12.2020
<b>PROPERTY &amp; ASSETS</b>			
<b>CASH</b>	<b>3</b>	<b>16,634,846,447</b>	<b>30,686,757,899</b>
Cash in Hand (including foreign currencies)		1,662,328,184	1,597,834,977
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		14,972,518,263	29,088,922,922
<b>BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS</b>	<b>4</b>	<b>1,697,408,715</b>	<b>1,929,591,527</b>
In Bangladesh		1,058,369,569	196,958,955
Outside Bangladesh		639,039,146	1,732,632,572
<b>PLACEMENT WITH BANKS &amp; FINANCIAL INSTITUTIONS</b>	<b>5</b>	-	5,000,000
<b>INVESTMENTS IN SHARES &amp; SECURITIES</b>	<b>6</b>	<b>22,484,478,928</b>	<b>9,609,749,434</b>
Government		14,894,183,100	3,559,474,650
Others		7,590,295,828	6,050,274,784
<b>INVESTMENTS</b>	<b>7</b>	<b>157,430,330,291</b>	<b>159,450,205,397</b>
General investments etc.		152,956,295,718	157,421,223,814
Bills Purchased and Discounted		4,474,034,573	2,028,981,583
<b>FIXED ASSETS INCLUDING PREMISES, FURNITURE &amp; FIXTURES</b>	<b>8</b>	3,905,859,972	3,845,140,563
<b>OTHER ASSETS</b>	<b>9</b>	13,108,143,093	12,158,942,503
<b>NON-BANKING ASSETS</b>		-	-
<b>TOTAL ASSETS</b>		<b>215,261,067,446</b>	<b>217,685,387,323</b>
<b>LIABILITIES &amp; CAPITAL</b>			
<b>LIABILITIES</b>			
<b>PLACEMENT FROM BANKS &amp; FINANCIAL INSTITUTIONS</b>	<b>10</b>	15,371,215,612	12,006,087,417
<b>DEPOSITS AND OTHER ACCOUNTS</b>	<b>11</b>	162,179,373,956	169,603,542,780
Al-Wadeeah Deposits & Other Deposits		20,396,057,439	21,032,047,241
Bills Payable		2,756,205,420	2,648,739,561
Mudaraba Savings Deposits		19,248,723,110	16,261,413,034
Mudaraba Short Term Deposits		17,690,770,120	10,559,249,429
Mudaraba Term Deposits		87,920,809,702	105,474,904,687
Mudaraba Deposit Schemes		14,166,808,165	13,627,188,827
<b>OTHER LIABILITIES</b>	<b>12</b>	20,989,668,855	19,304,286,620
<b>TOTAL LIABILITIES</b>		<b>198,540,258,423</b>	<b>200,913,916,817</b>
<b>CAPITAL / SHAREHOLDERS' EQUITY</b>			
Paid-up Capital	<b>13</b>	10,311,405,570	10,059,907,880
Statutory Reserve	<b>14</b>	6,112,947,137	6,029,256,984
General Reserve	<b>15</b>	-	-
Revaluation Reserve on Investment	<b>15.1</b>	-	1,714,358
Surplus in Profit and Loss Account/ Retained earnings	<b>16</b>	296,456,316	680,591,284
<b>TOTAL SHAREHOLDERS' EQUITY</b>		<b>16,720,809,023</b>	<b>16,771,470,506</b>
<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>		<b>215,261,067,446</b>	<b>217,685,387,322</b>
<b>Net Asset Value (NAV) per share (Re-stated)</b>	<b>39</b>	<b>16.22</b>	<b>16.26</b>

**Standard Bank Limited**  
**Balance Sheet-Solo Basis ( Provisional & Un-audited )**  
**As at 30 September 2021**

Particulars	Notes	Amount in Taka	
		30.09.2021	31.12.2020

**OFF-BALANCE SHEET ITEMS**

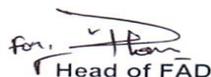
**CONTINGENT LIABILITIES**

Acceptances and Endorsements	17.1	14,367,137,190	10,721,978,308
Letters of Guarantee	17.2	13,387,550,342	12,833,411,761
Irrevocable Letters of Credit	17.3	13,371,096,064	11,066,404,802
Bills for Collection	17.4	4,465,554,750	4,280,149,013
Other Contingent Liabilities	17.5	-	-
<b>TOTAL:</b>		<b><u>45,591,338,345</u></b>	<b><u>38,901,943,884</u></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><u>45,591,338,345</u></b>	<b><u>38,901,943,884</u></b>
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 for: Head of FAD

  
 Acting Company Secretary

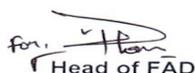
  
 Managing Director & CEO

  
 Director

  
 Chairman

**Standard Bank Limited**  
**Profit and Loss Account-Solo Basis (Un-audited & Provisional)**  
**for the 3rd Quarter ended on 30 September 2021**

Particulars	Notes	Amount in Taka			
		January 2021 to September,2021	January 2020 to September,2020	July 2021 to September,2021	July 2020 to September,2020
Profit on Investment	18	9,141,311,989	10,949,418,738	2,933,124,684	3,113,567,747
Profit paid on Deposits & Borrowings etc.	19	5,929,990,686	8,896,966,787	1,894,112,921	2,702,054,870
<b>Net Interest / Net Profit on Investments</b>		<b>3,211,321,302</b>	<b>2,052,451,951</b>	<b>1,039,011,763</b>	<b>411,512,877</b>
Income from investments in shares & securities	20	124,565,160	1,212,521,523	63,123,560	451,591,049
Commission, Exchange Earnings & Brokerage	21	529,357,662	612,426,575	198,592,812	197,146,761
Other Operating Income	22	224,009,086	164,003,736	61,455,594	64,373,820
		877,931,907	1,988,951,833	323,171,966	713,111,629
<b>TOTAL OPERATING INCOME ( A )</b>		<b>4,089,253,210</b>	<b>4,041,403,785</b>	<b>1,362,183,728</b>	<b>1,124,624,507</b>
Salary & Allowances	23	2,121,256,045	2,083,532,784	713,905,781	648,374,689
Rent, Taxes, Insurance, Electricity etc.	24	439,049,890	476,071,245	152,282,535	154,070,462
Legal Expenses	25	12,935,737	5,783,445	3,168,155	2,041,166
Postage, Stamp, Telecommunication etc.	26	12,193,815	13,270,034	4,746,747	719,030
Stationery, Printing, Advertisement etc.	27	38,585,315	65,385,068	11,792,901	11,604,508
Managing Director's salary & fees	28	12,975,000	12,440,323	5,775,000	5,691,129
Directors' Fee & Other benefits	29	1,165,672	1,820,007	702,054	178,765
Audit Fees	30	23,000	12,750	23,000	5,750
Charges on loan losses	31	25,000,000	50,000,000	15,000,000	-
Depreciation and Repair of Bank's Assets	32	280,799,544	242,975,129	103,571,313	73,704,690
Other Expenses	33	255,120,048	417,682,250	96,418,017	92,263,875
<b>TOTAL OPERATING EXPENSES ( B )</b>		<b>3,199,104,067</b>	<b>3,368,973,034</b>	<b>1,107,385,502</b>	<b>988,654,063</b>
<b>Profit / (Loss ) Before Provision ( C ) = ( A - B )</b>		<b>890,149,143</b>	<b>672,430,751</b>	<b>254,798,226</b>	<b>135,970,443</b>
<b>Provision for Loans / Investments</b>	34				
Specific Provision		425,436,194	364,837,184	165,553,280	93,800,000
General Provision		(18,777,707)	41,854,050	(35,107,057)	(9,000,000)
Special General Provision-COVID-19		-	-	-	-
Provision for Start-up Fund		-	-	-	-
Provision for Off-Balance Sheet items		65,039,887	(79,043,164)	43,477,052	(14,784,010)
Provision for diminution in value of investments		-	-	-	-
Other Provision		-	-	-	-
<b>Total Provision ( D )</b>		<b>471,698,375</b>	<b>327,648,070</b>	<b>173,923,275</b>	<b>70,015,990</b>
<b>Total Profit / (Loss) before Taxes (E)=( C - D )</b>		<b>418,450,768</b>	<b>344,782,681</b>	<b>80,874,951</b>	<b>65,954,453</b>
<b>Provision for Taxation</b>	12.1				
Current Tax		239,900,196	251,787,652	71,931,779	40,191,428
Deferred Tax		328,142,669	249,803,215	149,495,473	40,032,785
		(88,242,473)	1,984,437	(77,563,693)	158,643
<b>Net Profit / (Loss) after Taxation :</b>		<b>178,550,572</b>	<b>92,995,029</b>	<b>8,943,172</b>	<b>25,763,025</b>
Retained earnings brought forward	16.1	201,595,897	89,778,716	201,595,897	89,778,716
<b>Net Profit available for distribution</b>		<b>380,146,470</b>	<b>182,773,745</b>	<b>210,539,069</b>	<b>115,541,741</b>
<b>Appropriations :</b>					
Statutory Reserve		83,690,154	68,956,536	16,174,990	-
General reserve		-	-	-	-
Dividend		-	-	-	-
<b>Retained Earnings carried forward</b>		<b>296,456,316</b>	<b>113,817,209</b>	<b>194,364,079</b>	<b>115,541,741</b>
<b>Earning Per Share (EPS):</b>	36	<b>0.17</b>	<b>0.09</b>	<b>0.01</b>	<b>0.02</b>

  
 Head of FAD

  
 Acting Company Secretary

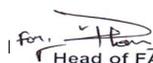
  
 Managing Director & CEO

  
 Director

  
 Chairman

**Standard Bank Limited**  
**Cash Flow Statement (Provisional & Un-audited)**  
**for the 3rd Quarter ended on 30 September 2021**

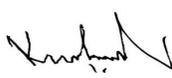
Particulars	Notes	Amount in Taka	
		January 2021 to September,2021	January 2020 to September,2020
<b>A) CASH FLOW FROM OPERATING ACTIVITIES</b>			
Profit receipts in Cash		9,191,484,036	11,956,718,196
Profit payments in Cash		(6,096,129,885)	(9,628,069,286)
Dividend receipts		5,454,371	11,845,723
Fee and commission receipts in Cash		389,308,133	310,640,122
Recoveries on loans previously written off		401,081	1,359,517
Cash Payments to employees		(2,134,231,045)	(2,095,544,074)
Cash Payments to suppliers		(38,585,315)	(41,130,068)
Income taxes paid		(438,507,100)	(713,630,449)
Receipts from other operating activities		226,774,542	349,037,420
Payments for other operating activities		(874,618,466)	(980,531,219)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	37	<b>231,350,350</b>	<b>(829,304,118)</b>
<b>Increase / (Decrease) in operating assets and liabilities</b>			
Statutory deposits		-	-
Purchase of trading securities		(1,540,021,044)	3,857,651
Loans and advances to other banks		-	-
Loans and advances to customers		2,019,875,106	(2,726,192,797)
Other assets		(269,449,244)	(312,256,814)
Deposits from other banks		(2,630,000,000)	(1,120,000,000)
Deposits from customers		(4,628,029,625)	891,798,301
Other liabilities account of customers		-	-
Trading liabilities		1,665,128,195	1,019,501,858
Other liabilities		670,822,736	657,490,063
		<b>(4,711,673,875)</b>	<b>(1,585,801,739)</b>
<b>Net cash flow from operating activities (A)</b>		<b>(4,480,323,525)</b>	<b>(2,415,105,856)</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		(60,719,409)	(49,661,372)
Sale of property, plant & equipment		178,390	-
Purchase / sale of subsidiary		-	-
<b>Net cash flow from investing activities (B)</b>		<b>(60,541,019)</b>	<b>(49,661,372)</b>
<b>C) CASH FLOW FROM FINANCING ACTIVITIES</b>			
Received from issue of loan capital and debt security		2,500,000,000	1,250,000,000
Payments for redemption of loan capital and debt security		(800,000,000)	(800,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		(251,497,697)	(479,043,233)
<b>Net Cash flow from financing activities (C)</b>		<b>1,448,502,303</b>	<b>(29,043,233)</b>
<b>D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)</b>		<b>(3,092,362,241)</b>	<b>(2,493,810,461)</b>
<b>E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS</b>		<b>140,049,529</b>	<b>257,402,905</b>
<b>F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR</b>		<b>36,180,824,075</b>	<b>41,339,891,146</b>
<b>G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)</b>		<b>33,228,511,362</b>	<b>39,103,483,590</b>
<b>CASH AND CASH EQUIVALENTS AT END OF THE YEAR</b>			
Cash in hand (including foreign currencies)		1,662,328,184	1,940,682,803
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		14,972,518,263	8,457,561,885
Balance with other Banks and financial institutions		1,697,408,715	1,279,866,514
Money at Call and Short Notice		-	1,540,000,000
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		14,894,183,100	25,881,602,488
Prize Bonds		2,073,100	3,769,900
		<b>33,228,511,362</b>	<b>39,103,483,590</b>
<b>Net Operating Cash Flows (NOCF) per Share</b>	38	<b>(4.35)</b>	<b>(2.34)</b>

  
 Head of F&AD

  
 Acting Company Secretary

  
 Managing Director & CEO

  
 Director

  
 Chairman

**Standard Bank Limited**  
**Statement of Changes in Shareholders' Equity (Provisional & Un-audited)**  
**for the 3rd Quarter ended on 30 September 2021**

(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 1-1-2021	10,059,907,880	6,029,256,984	-	1,714,358	680,591,284	16,771,470,506
Changes in accounting policy	-	-	-	-	-	-
<b>Restated Balance</b>	<b>10,059,907,880</b>	<b>6,029,256,984</b>	<b>-</b>	<b>1,714,358</b>	<b>680,591,284</b>	<b>16,771,470,506</b>
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	(1,714,358)	-	(1,714,358)
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	-	-	-	-	178,550,572	178,550,572
Dividends from SBL Capital Management Ltd	-	-	-	-	-	-
Dividends from SBL Securities Ltd	-	-	-	-	24,000,000	24,000,000
Dividends (Cash & Bonus shares)	251,497,690	-	-	-	(502,995,387)	(251,497,698)
Issue of Right Shares	-	-	-	-	-	-
Appropriation made during the year	-	83,690,154	-	-	(83,690,154)	-
<b>Balance as on 30.09.2021</b>	<b>10,311,405,570</b>	<b>6,112,947,137</b>	<b>-</b>	<b>-</b>	<b>296,456,316</b>	<b>16,720,809,023</b>
<b>Balance as on 30.09.2020</b>	<b>10,059,907,880</b>	<b>5,647,023,262</b>	<b>-</b>	<b>165,391,202</b>	<b>113,817,209</b>	<b>15,986,139,552</b>

for:   
Head of FAD

  
Acting Company Secretary

  
Managing Director & CEO

  
Director

  
Chairman

# Standard Bank Limited

## Notes to the Financial Statements (Provisional & Un-audited) for the 3rd Quarter ended on 30 September 2021

### 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 2021 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 June 2021.

#### 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, 2021.

**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 .

		Amount in Taka	
		30.09.2021	31.12.2020
<b>3. CASH</b>			
<b>3.1 Cash in hand</b>			
In local Currency		1,566,289,676	1,474,774,347
In Foreign Currency		96,038,508	123,060,630
<b>Total</b>		<b>1,662,328,184</b>	<b>1,597,834,977</b>
<b>3.2 Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)</b>			
In local Currency		14,678,012,292	28,493,932,142
In Foreign Currency		211,749,607	410,734,325
		14,889,761,899	28,904,666,467
Sonali Bank as agent of Bangladesh Bank			
Local currency		82,756,365	184,256,455
		<b>14,972,518,263</b>	<b>29,088,922,922</b>
<b>Total</b>		<b>16,634,846,447</b>	<b>30,686,757,899</b>
<b>3(a) Consolidated cash</b>		-	-
<b>i. Cash in hand</b>			
Standard Bank Limited		1,662,328,184	1,597,834,977
Standard Exchange Co.(UK) Ltd.		2,447,150	-
Standard Express(USA) Ltd.		149,506,129	144,301,655
SBL Capital Mgt. Ltd.		-	-
SBL Securities Ltd.		-	-
		<b>1,814,281,464</b>	<b>1,742,136,632</b>
<b>ii. Balance with Bangladesh Bank and its agent bank(s)</b>			
Standard Bank Limited		14,972,518,263	29,088,922,922
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
SBL Securities Ltd.		-	-
		<b>14,972,518,263</b>	<b>29,088,922,922</b>
		<b>16,786,799,727</b>	<b>30,831,059,554</b>
<b>4. Balance with other Banks and financial institutions</b>			
In Bangladesh ( note 4.1)		1,058,369,569	196,958,955
Outside Bangladesh ( note 4.2)		639,039,146	1,732,632,572
		<b>1,697,408,715</b>	<b>1,929,591,527</b>
<b>4.1 In Bangladesh</b>			
<b>Current Deposits</b>		-	-
<b>Short Term Deposit (STD)</b>			
Agrani Bank Limited		100,804	101,353
Basic Bank Limited		5,000	1,042
BRAC Bank Ltd.		341,184	341,184
Dutch Bangla Bank		11,000	11,000
Eastern Bank Limited		1,253	1,253
Islami Bank bd Limited		43,784	40,980
Janata Bank Limited		262,075	1,037,873
Sonali Bank Limited		2,125,727	86,136,136
Standard Chartered Bank		4,450,795	11,857,649
The City Bank Limited		-	1,938,187
Trust Bank Ltd.		2,767,651	5,492,297
		<b>8,269,569</b>	<b>106,958,955</b>
<b>Savings Deposit</b>		-	-
<b>Fixed Deposits</b>			
Hajj Finance Company Ltd.		50,000,000	90,000,000
Exim Bank Ltd		1,000,100,000	-
		<b>1,050,100,000</b>	<b>90,000,000</b>
		<b>1,058,369,569</b>	<b>196,958,955</b>
<b>4.2 Outside Bangladesh</b>			
<b>In Current account</b>			
<b>Profit Bearing</b>			
Standard Chartered Bank, New York		162,052,530	685,014,813
Mashreq Bank Psc, New York		158,394,789	256,078,556
AXIS Bank Limited, Mumbai,India		21,004,281	42,461,470
ICICI Bank Ltd., Mumbai, India		8,825,765	79,395,713
A.B. Bank LTD. MUMBAI		12,927,802	20,789,718
<b>Non Profit Bearing</b>			
Standard Chartered Bank Ltd., Mumbai, India		(13,053,452)	133,587,264
Standard Chartered Bank Ltd.,Frankfurt		6,854,982	798,147
Standard Chartered Bank Ltd., Tokyo		32,113,164	18,131,097
ICICI Bank Ltd., Hongkong		12,594,559	13,791,071
Nepal Bangladesh Bank Ltd, Kathmundu		14,856,807	14,751,997
Bhutan National Bank, Bhutan		461,529	1,610,441
Commerz Bank, Frankfurt		8,081,455	14,611,667
Habib American Bank Ltd. New York		142,692,076	374,178,569
Habib Metropolitan Bank Ltd. Karachi,Pakistan		7,709,360	5,635,763

		Amount in Taka	
		30.09.2021	31.12.2020
Bank Aljaria, KSA		25,205,218	21,858,747
Bank Aljaria,KSA, USD		3,853,265	7,875,863
Commerzbank, Frankfurt(GBP)		1,177,223	534,236
SCB, LONDON (GBP)		13,708,870	14,448,568
<b>Total Nostro Accounts</b>		<b>619,460,221</b>	<b>1,705,553,700</b>
<b>FDR</b>			
Standard Chartered Bank Ltd., Mumbai, India		7,352,100	7,352,100
<b>Others</b>			
Habib American Bank Ltd, New York (OBU)		12,226,824	19,726,773
<b>Total Outside Bangladesh</b>		<b>639,039,146</b>	<b>1,732,632,572</b>
	<b>Total</b>	<b>1,697,408,715</b>	<b>1,929,591,527</b>
<b>4(a) Consolidated Balance with other banks and financial institutions In Bangladesh</b>			
Standard Bank Limited ( <b>note-4.1</b> )		1,058,369,569	196,958,955
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		35,510,867	83,455,629
SBL Capital Mgt. Ltd.		139,085,935	34,532,393
SBL Securities Ltd.		-	-
		<b>1,232,966,372</b>	<b>314,946,977</b>
<b>Outside Bangladesh</b>			
Standard Bank Limited ( <b>note-4.2</b> )		639,039,146	1,732,632,572
Standard Exchange Co.(UK) Ltd.		5,646	12,836,741
Standard Express(USA) Ltd.		96,323,588	66,192,392
SBL Capital Mgt. Ltd.		-	-
SBL Securities Ltd.		-	-
		<b>735,368,379</b>	<b>1,811,661,706</b>
		<b>1,968,334,751</b>	<b>2,126,608,682</b>
<b>5. Placement With Banks &amp; Financial Institutions</b>			
<b>Banking Company</b>			
Jamuna Bank Limited		-	-
		-	-
<b>Non-Banking Financial Institutions</b>			
MIDAS		-	-
<b>Short Notice Money</b>			
Gsp Finance		-	5,000,000
		-	<b>5,000,000</b>
	<b>Total</b>	<b>-</b>	<b>5,000,000</b>
<b>6. Investments</b>			
Government securities		14,894,183,100	3,559,474,650
Others Investment		7,590,295,828	6,050,274,784
		<b>22,484,478,928</b>	<b>9,609,749,434</b>
<b>a) Government securities</b>			
<b>Treasury Bill</b>			
182 days Treasury Bills		-	799,800,000
364 days Treasury Bills		-	849,937,950
<b>Total Treasury Bill</b>		<b>-</b>	<b>1,649,737,950</b>
<b>Government Bond</b>			
5 years Government bonds		14,892,110,000	1,847,810,000
<b>Total Government Bond</b>		<b>14,892,110,000</b>	<b>1,847,810,000</b>
Prize bonds		2,073,100	3,426,700
<b>Total Prize bonds</b>		<b>2,073,100</b>	<b>3,426,700</b>
<b>Government Islamic Bond</b>			
1 years bonds		-	58,500,000
<b>Total Government Islamic Bond</b>		<b>-</b>	<b>58,500,000</b>
<b>Total Government Securities</b>		<b>14,894,183,100</b>	<b>3,559,474,650</b>
<b>b) Other Investments</b>			
Quoted Shares		156,058,236	155,740,426
Unquoted Shares		5,324,238,179	5,154,534,945
Subordinated Bonds		2,109,999,412	739,999,412
<b>Total Others Investment</b>		<b>7,590,295,828</b>	<b>6,050,274,784</b>
<b>6.1 Government Securities classified as per Bangladesh Bank Circular:</b>			
Held for trading (HFT)		14,892,110,000	1,649,737,950
Held to maturity (HTM)		-	1,906,310,000
Other Securities (Prize Bond)		2,073,100	3,426,700
		<b>14,894,183,100</b>	<b>3,559,474,650</b>

		Amount in Taka	
		30.09.2021	31.12.2020
<b>6.2 Other Investments :</b>			
<b>a) Quoted Shares</b>			
First Bangladesh Fixed Income Fund	150,000,000	150,000,000	
Bangladesh Steel Re-Rolling Mills Ltd	4,058,345	3,520,810	
The ACME Laboratories Limited	109,226	109,226	
Runner Automobile Limited	676,745	676,745	
Genex Infosys Limited	92,360	-	
Sonali Life Ins. Co.	43,070	-	
Robi Axiata Limited	811,880	1,311,880	
SBAC Bank Limited	266,610	-	
Sea Pearl Beach Resort & Spa Limited	-	18,171	
Ring Shine Textiles Limited	-	103,594	
<b>Total Quoted Shares</b>	<b>156,058,236</b>	<b>155,740,426</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	
Market Stabilization Fund	-	5,000,000	
SWIFT	3,003,185	3,003,185	
Standard Exchange Co.(UK) Ltd.	33,873,720	33,843,240	
Standard Express(USA) Ltd.	131,052,500	130,122,500	
SBL Capital Mgt. Ltd.	1,499,940,000	1,499,940,000	
SBL Securities Ltd.	799,940,000	799,940,000	
SBL Capital Mgt. Ltd.(Investment)	2,662,380,610	2,488,637,856	
<b>Total Unquoted Shares</b>	<b>5,324,238,179</b>	<b>5,154,534,945</b>	
<b>c) Subordinated Bond</b>			
Zero Coupon Bond	99,999,412	99,999,412	
Exim Bank Mudaraba Perpetual Bond	1,500,000,000	-	
Jamuna Bank Ltd 2Nd Subordinate Bond	300,000,000	400,000,000	
MTBL 3rd Subordinated Bond	90,000,000	120,000,000	
The City Bank 2 <sup>nd</sup> Subordinated Bond	100,000,000	100,000,000	
Golden Harvest Agro Industries Ltd.	20,000,000	20,000,000	
<b>Total Subordinated Bond</b>	<b>2,109,999,412</b>	<b>739,999,412</b>	
<b>Total Other Investments</b>	<b>7,590,295,828</b>	<b>6,050,274,784</b>	
<b>6(a) Consolidated Investments</b>			
<b>Government</b>			
Standard Bank Limited	14,894,183,100	3,559,474,650	
Standard Exchange Co.(UK) Ltd.	-	-	
Standard Express(USA) Ltd.	-	-	
SBL Capital Mgt. Ltd.	-	-	
SBL Securities Ltd.	-	-	
	<b>14,894,183,100</b>	<b>3,559,474,650</b>	
<b>Others</b>			
Standard Bank Limited	7,590,295,828	6,050,274,784	
Standard Capital Mgt. Ltd (Share Capital & Investment to SCML)	(4,162,320,610)	(3,988,577,856)	
Standard Exchange Co.(UK) Ltd.	(33,873,720)	(33,843,240)	
Standard Express(USA) Ltd.	(131,052,500)	(130,122,500)	
SBL Capital Mgt. Ltd.	1,877,070,047	1,840,646,303	
SBL Securities Ltd.	446,801,062	510,094,818	
SBL Securities Ltd. (Share Capital to SSL)	(799,940,000)	(799,940,000)	
	<b>4,786,980,107</b>	<b>3,448,532,309</b>	
	<b>19,681,163,207</b>	<b>7,008,006,959</b>	
<b>7 Investments (Loans and advances) under the following broad categories :</b>			
<b>Loans</b>			
Cash Credit	118,021,261,940	122,336,065,556	
Overdraft	16,017,688,613	16,572,943,928	
	18,917,345,165	18,512,214,330	
	<b>152,956,295,718</b>	<b>157,421,223,814</b>	
Bills purchased and discounted	4,474,034,573	2,028,981,583	
	<b>157,430,330,291</b>	<b>159,450,205,397</b>	
<b>7.1 Bills purchased and discounted</b>			
Payable in Bangladesh	654,941,312	958,039,423	
Payable outside Bangladesh	3,819,093,261	1,070,942,161	
	<b>4,474,034,573</b>	<b>2,028,981,583</b>	
<b>7(a) Consolidated Investments (Loans and advances)</b>			
Standard Bank Limited ( <b>note-7</b> )	152,956,295,718	157,421,223,814	
Standard Bank Limited (Loan to SBSL)	(232,850,944)	(247,461,740)	
Standard Bank Limited (Loan to SCML)	(103,631,250)	-	
Standard Exchange Co.(UK) Ltd.	-	-	
Standard Express(USA) Ltd.	-	-	
SBL Capital Mgt. Ltd.	3,236,061,248	2,845,807,426	
SBL Securities Ltd.	367,731,763	348,232,527	
	<b>156,223,606,535</b>	<b>160,367,802,027</b>	
<b>Consolidated bills purchased and discounted</b>			
Standard Bank Limited ( <b>note-7</b> )	4,474,034,573	2,028,981,583	
Standard Exchange Co.(UK) Ltd.	-	-	

	Amount in Taka	
	30.09.2021	31.12.2020
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	<b>4,474,034,573</b>	<b>2,028,981,583</b>
	<b>160,697,641,108</b>	<b>162,396,783,610</b>
<b>8. Fixed assets including premises, furniture and fixture</b>		
Land	2,373,245,825	2,373,245,825
Land and Building	504,183,115	495,535,566
Furniture & Fixture	929,628,102	831,667,985
Office Appliance	849,382,007	760,097,565
Computer	367,455,338	329,033,957
Right of Use Assets (ROUA) as per IFRS-16	274,244,824	274,244,824
Bank's Vehicle	145,631,826	133,920,717
<b>Total cost</b>	<b>5,443,771,038</b>	<b>5,197,746,439</b>
<b>Intangible Assets</b>		
Software	152,152,901	140,689,963
<b>Total cost</b>	<b>5,595,923,938</b>	<b>5,338,436,402</b>
Less: Accumulated Depreciation	1,690,063,967	1,493,295,839
<b>Net</b>	<b>3,905,859,972</b>	<b>3,845,140,563</b>
<b>8(a) Consolidated fixed assets including premises, furniture and fixture</b>		
Standard Bank Limited ( <b>note-8</b> )	3,905,859,972	3,845,140,563
Standard Exchange Co.(UK) Ltd.	1,307,864	1,581,382
Standard Express(USA) Ltd.	6,079,652	8,314,576
SBL Capital Mgt. Ltd.	2,243,823	2,243,823
SBL Securities Ltd.	1,444,294	2,206,056
	<b>3,916,935,605</b>	<b>3,859,486,400</b>
<b>9. Other assets</b>		
Stock of Stationery	26,080,168	26,403,626
Stamps in hand	6,698,256	5,501,461
Suspenses A/c ( <b>note-9.1</b> )	386,371,665	289,569,131
Advance Deposit	1,747,982	2,382,648
Branch adjustments accounts ( <b>note-12.9</b> )	200,165,310	119,224,420
Sundry Assets ( <b>note-9.2</b> )	12,487,079,714	11,715,861,216
	<b>13,108,143,093</b>	<b>12,158,942,503</b>
<b>9.1 Suspense Accounts</b>		
Sundry Debtors	14,196,645	16,016,939
Advance Against TA/DA	1,052,080	676,898
Advance Against Proposed Branch	34,430,000	74,060,000
Advance Against Legal Expenses	12,068,711	12,031,670
Encashment-PSP/BSP/WEDB	167,979,857	83,634,554
Advance Against Training & Seminars	-	200,000
Advance on against board meeting	927,000	-
Advance Against Annual General Meeting	50,000	28,808
Mobile Banking	27,858	-
Cash Remittance	155,639,513	102,920,261
	<b>386,371,665</b>	<b>289,569,131</b>
<b>9.2 Sundry Assets</b>		
Advance Rent	272,069,460	294,909,532
Profit Receivable ( <b>note - 9.4</b> )	89,512,548	23,517,652
Prepaid expenses	85,357,662	-
Advance Tax ( <b>note-9.3</b> )	11,259,008,234	10,813,922,353
Deferred Tax -note-12.1(ii)	207,344,813	119,102,340
Protested Bill Account	28,737,128	28,737,128
Clearing Adjustment	(2,062,541)	(1,863,362)
BFTN adjustment	(10,007,969)	(19,458,893)
Working Progress, Building	523,554,386	406,826,026
Fx.Deal Receivable	4,552,700	9,105,400
Excise duty adjustment on FDR	29,012,993	41,062,740
Demand Draft without advice	300	300
	<b>12,487,079,714</b>	<b>11,715,861,216</b>
<b>9.3 Advance Tax</b>		
Advance Corporate Tax	10,617,393,169	10,200,950,413
Advance Income tax on L/C Commission	120,270,251	111,788,982
Advance Income tax on Tr.Bill	185,958,478	182,062,455
Advance Income tax on Share dividend	209,086,602	203,196,058
Advance Tax On Vehicle	3,550,000	2,425,000
Advance Income tax on Profit Balance with other banks	96,224,266	95,519,906
Advance Income tax on Subordinated bond	19,946,688	17,979,539
Income Tax On Sanchayapatra	52,365	-
Advance Tax On Sukuk	6,322,249	-
Advance Income Tax On Msnd	204,167	-
	<b>11,259,008,234</b>	<b>10,813,922,353</b>
<b>9.4 Profit Receivable</b>		
Profit Receivable on SME	25,360,821	746,947
Profit Receivable on Treasury Bond	63,826,033	1,594,405
Capital Gain Recivable From Sale Of Share	-	2,187,166

		Amount in Taka	
		30.09.2021	31.12.2020
	Profit Receivable on FDR & Sub-Bond	325,694	18,989,134
		<b>89,512,548</b>	<b>23,517,652</b>
<b>9(a)</b>	<b>Consolidated other assets</b>		
	Standard Bank Limited ( <b>note-9</b> )	13,108,143,093	12,158,942,503
	Standard Exchange Co.(UK) Ltd.	20,772,720	20,482,606
	Standard Express(USA) Ltd.	42,514,361	10,623,285
	SBL Capital Mgt. Ltd.	471,222,382	489,502,874
	SBL Securities Ltd.	337,510,556	365,433,210
		<b>13,980,163,113</b>	<b>13,044,984,478</b>
<b>10.</b>	<b>Placement From Banks &amp; Financial Institutions</b>		
	In Bangladesh ( <b>note-10.1</b> )	15,371,215,612	11,573,368,657
	Outside Bangladesh	-	432,718,760
		<b>15,371,215,612</b>	<b>12,006,087,417</b>
<b>10.1</b>	<b>In Bangladesh</b>		
	<b>Call Borrowings</b>		
	Prime Bank Ltd	-	-
	<b>Total</b>	-	-
	<b>Other Borrowings</b>		
	Re-Finance from B Bank	9,047,917	15,933,667
	EDF from B Bank	4,445,341,624	3,883,818,989
	Financial Stimulus Fund From B. Bank	2,166,826,071	623,616,000
	SBL Subordinated Non-Convertible Bond	8,750,000,000	7,050,000,000
	<b>Total</b>	<b>15,371,215,612</b>	<b>11,573,368,657</b>
		<b>15,371,215,612</b>	<b>11,573,368,657</b>
	<b>Outside Bangladesh</b>		
	FI Banks	-	432,718,760
		<b>15,371,215,612</b>	<b>12,006,087,417</b>
<b>10(a)</b>	<b>Consolidated Placement From Banks &amp; Financial Institutions</b>		
	Standard Bank Limited ( <b>note-10</b> )	15,371,215,612	12,006,087,417
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		<b>15,371,215,612</b>	<b>12,006,087,417</b>
<b>11.</b>	<b>Deposits and other deposits</b>		
	Deposits from banks	3,000,000,000	5,630,000,000
	Deposits from customers	159,179,373,956	163,973,542,780
		<b>162,179,373,956</b>	<b>169,603,542,780</b>
<b>11.1</b>	<b>Deposits' from banks</b>		
	Current deposits and other deposits	-	-
	Bills payable	-	-
	Savings bank/Mudaraba Savings deposits	-	-
	Short-term deposits	-	-
	Fixed deposits/Mudaraba Fixed Deposits	3,000,000,000	5,630,000,000
		<b>3,000,000,000</b>	<b>5,630,000,000</b>
<b>11.2</b>	<b>Customer Deposits</b>		
	<b>i)Current deposits and other Deposits</b>		
	Current / Al-wadeeah current deposits	9,762,329,405	8,658,899,924
	Foreign Currency deposits	3,322,277,422	4,047,073,034
	Sundry deposits	7,311,450,612	8,326,074,283
		<b>20,396,057,439</b>	<b>21,032,047,241</b>
	<b>ii)Bills payable</b>		
	Pay orders issued	2,756,205,420	2,626,332,858
	Pay slips issued	-	600
	Demand draft	-	22,406,103
		<b>2,756,205,420</b>	<b>2,648,739,561</b>
	<b>iii)Savings bank Deposits/Mudaraba savings deposits</b>	<b>19,248,723,110</b>	<b>16,261,413,034</b>
	<b>iv) Term Deposits/Fixed Deposits</b>		
	Fixed deposits/Mudaraba Fixed Deposits (Excluding Bank Deposit)	84,920,809,702	99,844,904,687
	Short term deposits	17,690,770,120	10,559,249,429
	Deposits Under Schemes	14,166,808,165	13,627,188,827
		<b>116,778,387,987</b>	<b>124,031,342,943</b>
	<b>Total</b>	<b>159,179,373,956</b>	<b>163,973,542,780</b>
		(0)	0
<b>11(a)</b>	<b>Consolidated deposits and other deposits</b>		
	<b>Current deposits and other deposits</b>		
	Standard Bank Limited	20,396,057,439	21,032,047,241
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	35,501,952	35,793,321
	SBL Securities Ltd.	-	-
		<b>20,431,559,391</b>	<b>21,067,840,562</b>

		Amount in Taka	
		30.09.2021	31.12.2020
<b>Bills payable</b>			
Standard Bank Limited		2,756,205,420	2,648,739,561
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
SBL Securities Ltd.		-	-
		<b>2,756,205,420</b>	<b>2,648,739,561</b>
<b>Savings bank/Mudaraba savings deposits</b>			
Standard Bank Limited		19,248,723,110	16,261,413,034
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
SBL Securities Ltd.		-	-
		<b>19,248,723,110</b>	<b>16,261,413,034</b>
<b>Short Term Deposits</b>			
Standard Bank Limited		17,690,770,120	10,559,249,429
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
SBL Securities Ltd.		-	-
		<b>17,690,770,120</b>	<b>10,559,249,429</b>
<b>Term/Fixed deposits</b>			
Standard Bank Limited		87,920,809,702	105,474,904,687
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
SBL Securities Ltd.		-	-
		<b>87,920,809,702</b>	<b>105,474,904,687</b>
<b>Deposits under schemes</b>			
Standard Bank Limited		14,166,808,165	13,627,188,827
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
SBL Securities Ltd.		-	-
		<b>14,166,808,165</b>	<b>13,627,188,827</b>
		<b>162,214,875,908</b>	<b>169,639,336,100</b>
<b>12. OTHER LIABILITIES</b>			
Provision for Taxation (note-12.1)		12,044,514,110	11,716,371,440
Accrued Expenses		200,322,237	78,346,558
General Provision for Unclassified Loans (note-12.2)		1,237,102,233	1,254,427,705
General Provision for SMA (note-12.2)		25,702,127	27,154,361
Specific provision for Classified loans (note-12.2)		3,676,878,086	3,251,441,891
Provision for classified others Assets (note-12.6)		223,863,313	223,863,313
Provision for decrease in value of investments (note-12.7)		4,775,231	4,775,231
Provision for Off-Balance Sheet Items (note-12.3)		411,257,836	346,217,949
Profit Suspense Account (note-12.4)		1,820,577,571	1,632,466,069
Provision for Nostro A/c		42,575	42,575
Provision for Bonus		120,000,000	120,000,000
Provision for LFC		75,524,359	49,684,530
Provision For Depreciation		195,509,323	-
Provision for Start-up Fund		29,880,782	29,880,782
Special General Provision-COVID-19		100,651,780	100,651,780
Provision For Festival Bonus		(18,035,071)	-
Uneamed Intt. On Tr Bills/Bond		-	3,500
Provision for profit waived		18,657,892	-
SBL Foundation		-	30,000,000
Provision For Deposit Insurance Premium		38,163,720	-
Provision For Gratuity		30,000,000	-
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		623,541	237,126
Payable to OBU		15,768,261	9,171,235
Provision for unforeseen losses		20,172,604	11,861,284
Profit receivable on Bai Murabaha/Bai Muajjal		191,258,037	22,774,010
Exchange House		37,270,079	67,440,558
MFS Settlement Account		(1,890,861)	69,261
Npsb Settlement A/C		18,249,319	666
Islamic Settlement Account		370,547	395,547
Swift Charge Payable A/C		28,448,453	12,401,845
Written-Off Loan Recovery A/C		401,081	-
Non Shariah Income		27,303,721	-
Compensation Suspense Account		124,878,360	-
Leased Liabilities as per IFRS-16		238,037,301	238,037,301
Motivational Allowance Payable For Covid		8,822,465	32,962,738
Foreign Currency translation gains		15,304,011	14,343,531
	<b>Total</b>	<b>20,989,668,855</b>	<b>19,304,286,620</b>
<b>12.1 Provision for Taxation</b>			
Opening Balance		11,716,371,440	10,470,778,601
Addition during the period		328,142,669	1,245,592,840
		<b>12,044,514,110</b>	<b>11,716,371,440</b>

		Amount in Taka	
		30.09.2021	31.12.2020
Adjustment during the period		-	-
<b>Closing Balance</b>		<b>12,044,514,110</b>	<b>11,716,371,440</b>
Provision for taxation has been made on accounting profit considering taxable allowances/disallowances as per Income Tax Ordinance 1984.			
<b>Provision for current tax made during the year</b>			
Income tax @ 37.50% on taxable profit (A)		326,730,652	585,526,472
Add: Income tax @ 20% on dividend income		1,090,874	2,453,343
Capital Gain on Share @ 10%		294,385	395,796
Capital Gain on sale of Fixed Assets (15%)		26,759	24,137
Capital Gain on Govt. securities (0%)		-	-
Add: Excess profit tax		-	-
Tax on Salary Perquisite		-	60,000,000
Add: Settlement/ Adjustment for the period		-	597,193,092
Less: Provision already kept		-	0
Loan written off Benefits		-	-
<b>Estimated provision required as at 31 December, (i)</b>		<b>328,142,669</b>	<b>1,245,592,840</b>
<b>Computation of taxable profit</b>			
<b>Profit before tax</b>		890,149,143	2,988,078,216
Less: Dividend income		5,454,371	12,266,714
Less: Capital Gain on share		2,943,846	3,957,961
Less: Capital Gain on sale of Fixed Assets		178,390	160,915
Less: Capital Gain on Govt. securities		190,604,060	2,180,301,045
Profit before tax (excluding dividend income and capital gain)		690,968,477	791,391,581
Add : Inadmissible expenditure		180,313,261	770,012,343
Less : Further allowable expenditure		-	-
<b>Estimated taxable profit for the year (A)</b>		<b>871,281,738</b>	<b>1,561,403,924</b>
<b>12.1(a) Consolidated Provision for Taxation</b>			
Standard Bank Limited (note-12)		12,044,514,110	11,716,371,440
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
<b>SBL Capital Mgt. Ltd.</b>		356,811,115	345,183,998
Opening Balance	31.12.2019	31.12.2018	
	345,183,998	310,444,673	
Addition during the period	11,627,117	34,739,324	
Adjustment during the period	-	-	
Closing Balance	356,811,115	345,183,998	
<b>SBL Securities Ltd.</b>		71,262,422	69,150,712
Opening Balance	66,197,509	57,272,009	
Addition during the period	11,503,255	12,544,040	
Adjustment during the period	6,438,342	3,618,540	
Closing Balance	71,262,422	66,197,509	
		<b>12,472,587,646</b>	<b>12,130,706,151</b>
<b>12.1(i) Deferred Tax :</b>			
Opening Balance		-	100,186,749
Additional provision made during the period		-	-
		-	100,186,749
Adjustment during the period		-	100,186,749
<b>Closing Balance</b>		<b>-</b>	<b>-</b>
<b>12.1(ii) Deferred Tax Assets:</b>			
Opening Balance		119,102,340	-
Additional provision made during the period		88,242,473	119,102,340
Adjustment during the period		-	-
<b>Closing Balance</b>		<b>207,344,813</b>	<b>119,102,340</b>
<b>Deferred tax liabilities/(Asset)</b>			
<b>Fixed Asset</b>			
Carrying amount		3,671,616,190	3,610,896,781
Tax base		3,718,307,640	3,594,438,933
Taxable Temporary Difference		(46,691,450)	16,457,848
<b>Provision for gratuity</b>			
Carrying amount		493,696,527	321,532,564
Tax base		-	-
Deductible Temporary Difference		(493,696,527)	(321,532,564)
<b>Provision for Rebate for good borrowers</b>			
Carrying amount		8,738,004	8,738,004
Tax base		-	-
Deductible Temporary Difference		(8,738,004)	(8,738,004)
<b>Lease Assets as per IFRS 16</b>			
Right of use Assets under lease		234,243,782	234,243,782
Lease Liabilities		238,037,301	238,037,301
Deductible Temporary Difference		(3,793,520)	(3,793,520)
<b>Total Taxable Temporary difference</b>		<b>(552,919,501)</b>	<b>(317,606,240)</b>
<b>Applicable tax rate</b>		<b>37.50%</b>	<b>37.50%</b>
<b>Deferred Tax Liability</b>		<b>(207,344,813)</b>	<b>(119,102,340)</b>
Opening balance		(119,102,340)	100,186,749
Deferred tax (income)/expenses		(88,242,473)	(219,289,089)
<b>12.2 Provision for Loans and advances/Investments</b>			
i) <b>The movement in general provision for unclassified Loans:</b>			
Provision held at the beginning of the year		1,254,427,705	1,236,601,154
Additional provision made for the period		(17,325,472)	17,826,551

		Amount in Taka	
		30.09.2021	31.12.2020
	<b>Provision held at the end of the period</b>	<b>1,237,102,233</b>	<b>1,254,427,705</b>
ii)	<b>The movement in general provision on Special Mention Account (SMA) loans:</b>		
	Provision held at the beginning of the year	27,154,361	26,437,664
	Amount transferred to provision for bad & doubtful debts	-	-
	Additional provision made for the period	(1,452,235)	716,698
	<b>Provision held at the end of the period</b>	<b>25,702,127</b>	<b>27,154,361</b>
iii)	<b>The movement in specific provision for bad and doubtful debts:</b>		
	Provision held at the beginning of the Period	3,251,441,891	2,589,031,297
	Amount adjusted during the Period	-	-
	Amount written off during the Period	-	-
	Additional amount of provision made for the Period	-	-
	Amount of provision for the Period	425,436,194	662,410,595
	<b>Provision held at the end of the period</b>	<b>3,676,878,086</b>	<b>3,251,441,891</b>
	<b>Total</b>	<b>4,939,682,445</b>	<b>4,533,023,958</b>
12.3	<b>The movement in General provision for Off Balance Sheet Items:</b>		
	Provision held at the beginning of the Period	346,217,949	425,577,423
	Additional provision for the period	65,039,887	(79,359,475)
	<b>Provision held at the end of the period</b>	<b>411,257,836</b>	<b>346,217,949</b>
12.4	<b>ProfitSuspense Account</b>		
	Balance at the beginning of the Period	1,632,466,069	762,258,699
	Amount transferred to " Profit Suspense A/c" during the period	188,111,503	953,209,637
	Amount recovered in " Profit Suspense A/c" during the period	(-)	83,002,267
	Amount written off during the Period	(-)	-
	<b>Balance at the end of the period</b>	<b>1,820,577,571</b>	<b>1,632,466,069</b>
12.5	<b>Provision for other Assets</b>		
a)	<b>Provision against protested bill</b>		
	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)	<b>Provision against suspense</b>		
	Balance at the beginning of the period	7,481,475	7,481,475
	Less: Amount written off during the Period	-	-
	Add: Addition during the period	-	-
		<b>7,481,475</b>	<b>7,481,475</b>
C	<b>Provision against Profit Waiver</b>		
	Balance at the beginning of the period	187,644,710	-
	Less: Amount written off during the Period	-	-
	Add: Addition during the period	-	187,644,710
		<b>187,644,710</b>	<b>187,644,710</b>
	<b>Total Provision for other Assets</b>	<b>223,863,313</b>	<b>223,863,313</b>
12.5(a)	<b>Consolidated Provision for Other Assets</b>		
	Standard Bank Limited (note-12.7)	223,863,313	223,863,313
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	489,064	489,064
	Add: Addition during the period	-	-
		<b>224,352,377</b>	<b>224,352,377</b>
12.6	<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>
12.6(a)	<b>Consolidated Provision for decrease in value of Investments</b>		
	Standard Bank Limited (note-12.7)	4,775,231	4,775,231
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	457,138,564	448,601,203
	Add: Addition during the period	(170,350,513)	8,537,361
	SBL Securities Ltd.	69,708,619	61,007,003
	Add: Addition during the period	7,737,241	8,701,616
		<b>369,009,142</b>	<b>531,622,414</b>
12.7(a)	<b>Consolidated Provision for impairment of client margin loan</b>		
	Standard Bank Limited (note-12.7)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	356,669,603	335,097,363
	Add: Addition during the period	176,828,024	21,572,240
	SBL Securities Ltd.	9,719,036	8,866,461
	Add: Addition during the period	1,848,281	852,576
		<b>545,064,944</b>	<b>366,388,639</b>
12.8	<b>Foreign Currency translation gains/loss against investment</b>		
	Standard Exchange Co.(UK) Ltd.	255,911	225,431
	Beginning of the Period	225,431	(859,849)
	Addition during the period	-	-

		Amount in Taka	
		30.09.2021	31.12.2020
	Adjustment during the period	(30,480)	(1,085,280)
	<b>Standard Express(USA) Ltd.</b>	<b>15,048,100</b>	<b>14,118,100</b>
	Beginning of the Period	14,118,100	14,118,100
	Addition during the period	930,000	-
	Adjustment during the period	-	-
	<b>Total Foreign Currency translation gains</b>	<b>15,304,011</b>	<b>14,343,531</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>15,304,011</b>	<b>14,343,531</b>
<b>12(a)</b>	<b>Consolidated other liabilities</b>		
	Standard Bank Limited ( <b>note-12</b> )	20,989,668,855	19,304,286,620
	Standard Exchange Co.(UK) Ltd.	19,297,971	27,733,294
	Standard Express(USA) Ltd.	138,435,417	113,479,503
	SBL Capital Mgt. Ltd.	1,267,169,531	1,227,296,728
	SBL Securities Ltd.	228,930,547	188,471,973
		<b>22,643,502,322</b>	<b>20,861,268,119</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</b>	<b>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
	826,508,865 ordinary shares of Taka 10/- each issued as bonus shares	8,995,629,570	8,744,131,880
	65,577,600 ordinary shares of Taka 10/- each issued as Right shares in	655,776,000	655,776,000
		<b>10,311,405,570</b>	<b>10,059,907,880</b>
<b>13.3</b>	<b>Composition of Shareholders' equity</b>		
	<b>Solo</b>		
	Paid-up Capital	10,311,405,570	10,059,907,880
	Statutory Reserve	6,112,947,137	6,029,256,984
	General Reserve	-	-
	Revaluation Reserve on Investment	-	1,714,358
	Surplus in Profit and Loss Account/ Retained earnings	296,456,316	680,591,284
		<b>16,720,809,023</b>	<b>16,771,470,506</b>
	<b>Consolidated</b>		
	Paid-up Capital	10,311,405,570	10,059,907,880
	Statutory Reserve	6,112,947,137	6,029,256,984
	General Reserve	-	-
	Revaluation Reserve on Investment	-	1,714,358
	Surplus in Profit and Loss Account / Retained earnings	376,932,886	674,205,017
	Non-controlling Interest	158,076	153,808
		<b>16,801,443,669</b>	<b>16,765,238,047</b>
<b>14</b>	<b>Statutory Reserve</b>		
	Opening balance at the beginning of the Period	6,029,256,984	5,578,066,726
	Addition during the period	83,690,154	451,190,257
	<b>Closing balance at the end of the Period</b>	<b>6,112,947,137</b>	<b>6,029,256,984</b>
<b>15.1</b>	<b>Revaluation gain/loss on investments</b>		
	Opening balance at the beginning of the Period	1,714,358	84,328,448
	Adjustment during the Period	1,714,358	82,614,090
	Addition during the period	-	-
	<b>Closing balance at the end of the Period</b>	<b>-</b>	<b>1,714,358</b>
<b>15.1(a)</b>	<b>Consolidated revaluation gain/loss on investment</b>		
	Standard Bank Limited	-	1,714,358
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		<b>-</b>	<b>1,714,358</b>
<b>16.</b>	<b>Retained earnings/movement of profit and loss account</b>		
	Balance on 1 January	680,591,284	1,047,865,181
	Add: Net Profit after tax for the Period	178,550,572	1,042,002,825
	Add: Transfer from SCML	-	-
	Add: Transfer from SBSL	24,000,000	-
	Less: Transfer to statutory Reserve	(83,690,154)	(451,190,257)
	Less: Cash/Stock dividend	(502,995,387)	(958,086,465)
	Balance at	<b>296,456,316</b>	<b>680,591,284</b>
<b>16(a)</b>	<b>Consolidated retained earnings/movement of profit and loss account</b>		
	Balance on 1 January	674,205,017	1,004,465,166

		Amount in Taka	
		30.09.2021	31.12.2020
Add: Net Profit after tax for the Period		286,589,788	1,082,055,143
Less: Transfer to statutory Reserve		(83,690,154)	(451,190,257)
Add/Less: Foreign Currency translation Gain/ loss		2,827,890	(3,036,141)
Less: Non-controlling Interest		(4,268)	(2,428)
Less: Cash/Stock dividend		(502,995,387)	(958,086,465)
Balance at		<u>376,932,886</u>	<u>674,205,017</u>
<b>16.1 Retained Earnings carried forward from previous Period</b>			
Balance on 1 January		89,778,716	109,996,927
Add: Net Profit after tax & statutory reserve for the previous Period		590,812,568	937,868,254
Add: Transfer from SCML		-	-
Add: Transfer from SBSL		24,000,000	-
Less: Cash/Stock dividend		(502,995,387)	(958,086,465)
Balance at		<u>201,595,897</u>	<u>89,778,716</u>
<b>16.1(a) Consolidated Retained Earnings carried forward from previous Period</b>			
Balance on 1 January		43,340,132	61,240,471
Add: Net Profit after tax & statutory reserve for the previous Period		630,864,885	943,224,694
Add/ Less: Foreign Currency translation Gain /(loss)		2,827,890	(3,036,141)
Less: Non-controlling Interest		(4,268)	(2,428)
Less: Cash/Stock dividend		(502,995,387)	(958,086,465)
Balance at		<u>174,033,252</u>	<u>43,340,132</u>
<b>16.1(b) Non-controlling Interest</b>			
<b>SBL Capital Mgt. Ltd.</b>			
Balance on 1 January		70,005	69,634
Add: Addition during the period		1,959	372
Sub Total		<u>71,964</u>	<u>70,005</u>
<b>SBL Securities Ltd.</b>			
Balance on 1 January		83,803	81,728
Add: Addition during the period		2,309	2,074
Sub Total		<u>86,112</u>	<u>83,803</u>
Balance at		<u>158,076</u>	<u>153,808</u>
<b>17. CONTINGENT LIABILITIES</b>			
<b>17.1 Acceptances and Endorsements</b>			
Back to Back L/C (Foreign)		18,133,844	-
Back to Back L/C (Local)		5,002,825,131	4,391,230,512
Letter of Credit (Others)		9,346,178,215	6,330,747,796
		<u>14,367,137,190</u>	<u>10,721,978,308</u>
<b>17.2 Letter of Guarantee</b>			
Letter of Guarantee( Local)		13,387,550,342	12,833,411,761
Letter of Guarantee( Foreign)		-	-
Others		-	-
		<u>13,387,550,342</u>	<u>12,833,411,761</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		13,387,550,342	12,833,411,761
		<u>13,387,550,342</u>	<u>12,833,411,761</u>
<b>17.3 Irrevocable Letter of Credit</b>			
Letter of Credit (Sight)		9,042,907,974	7,771,845,286
Letter of Credit (Usance)		4,328,188,090	3,294,559,516
Letter of Credit (Others)		-	-
		<u>13,371,096,064</u>	<u>11,066,404,802</u>
<b>17.4 Bill for Collection</b>			
Inward local bill for collection		-	-
Inward Foreign bill for collection		-	-
Outward local bill for collection		2,646,117,132	2,667,869,529
Outward Foreign bill for collection		1,819,437,618	1,612,279,485
		<u>4,465,554,750</u>	<u>4,280,149,013</u>
<b>17.5 Other Contingent Liabilities</b>			
		-	-
		-	-
		<u>45,591,338,345</u>	<u>38,901,943,884</u>
<b>17(a) Consolidated contingent liabilities</b>			
<b>Acceptances and endorsements</b>			
Standard Bank Limited (note-17)		14,367,137,190	10,721,978,308
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
SBL Securities Ltd.		-	-
		<u>14,367,137,190</u>	<u>10,721,978,308</u>
<b>Letters of guarantee</b>			
Standard Bank Limited (note-17)		13,387,550,342	12,833,411,761
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
SBL Securities Ltd.		-	-
		<u>13,387,550,342</u>	<u>12,833,411,761</u>

		Amount in Taka	
		30.09.2021	31.12.2020
<b>Irrevocable Letters of Credit</b>			
Standard Bank Limited (note-17)		13,371,096,064	11,066,404,802
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
SBL Securities Ltd.		-	-
		<b>13,371,096,064</b>	<b>11,066,404,802</b>
<b>Bills for Collection</b>			
Standard Bank Limited (note-17)		4,465,554,750	4,280,149,013
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
SBL Securities Ltd.		-	-
		<b>4,465,554,750</b>	<b>4,280,149,013</b>
<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.		-	-
		<b>45,591,338,345</b>	<b>38,901,943,884</b>
		Amount in Taka	
		<b>30.09.2021</b>	<b>30.09.2020</b>
<b>18 Income Statement</b>			
<b>Income:</b>			
Profit, discount and similar income (note-18.1)		9,141,311,989	10,949,418,738
Dividend income (note-20)		5,454,371	11,845,723
Fees, Commission and brokerage (note-21.1)		389,308,133	355,023,670
Gains Less Losses arising from dealing in securities (note-20)		2,943,846	-
Gains Less Losses arising from Investment securities (note-20)		116,166,944	1,200,675,800
Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2)		140,049,529	257,402,905
Income from non banking assets		-	-
Other operating income (note-22)		224,009,086	164,003,736
Profit less losses on interest rate changes		-	-
	<b>Total</b>	<b>10,019,243,896</b>	<b>12,938,370,571</b>
<b>Expenses:</b>			
Profit paid on deposit, Borrowings etc.(note-19)		5,929,990,686	8,896,966,787
Losses on loans and advances/Investments		25,000,000	50,000,000
Administrative Expenses (note-18.2)		2,722,215,891	2,699,249,393
Other operating expenses (note-33)		255,120,048	417,682,250
Depreciation on Banking assets (note-32)		196,768,128	202,041,391
	<b>Total</b>	<b>9,129,094,753</b>	<b>12,265,939,820</b>
		<b>890,149,143</b>	<b>672,430,751</b>
<b>18(a) Consolidated Income Statement</b>			
<b>Income:</b>			
Standard Bank Limited (note-18)		10,019,243,896	12,938,370,571
Standard Exchange Co.(UK) Ltd.		12,854,964	20,802,201
Standard Express(USA) Ltd.		146,122,591	89,199,794
SBL Capital Mgt. Ltd.		77,203,302	46,795,336
SBL Securities Ltd.		65,630,334	32,648,126
	<b>Total</b>	<b>10,321,055,087</b>	<b>13,127,816,028</b>
<b>Expenses:</b>			
Standard Bank Limited (note-18)		9,129,094,753	12,265,939,820
Standard Exchange Co.(UK) Ltd.		14,793,444	18,238,533
Standard Express(USA) Ltd.		106,915,415	84,171,688
SBL Capital Mgt. Ltd.		15,601,800	16,393,754
SBL Securities Ltd.		17,267,912	13,657,926
	<b>Total</b>	<b>9,283,673,324</b>	<b>12,398,401,722</b>
		<b>1,037,381,763</b>	<b>729,414,306</b>
		0	0
<b>18.1 Profit, Discount and similar income</b>			
Profit received from Loans and advances/Investments (note-18.3)		9,132,771,033	10,863,035,860
Profit received from FC clearing Account		-	9,083,810
Profit received from Bank and other financial institutions		8,540,956	77,299,068
		<b>9,141,311,989</b>	<b>10,949,418,738</b>
<b>18.2 Administrative Expenses</b>			
Salary and allowances (note-23)		2,121,256,045	2,083,532,784
Rent, Taxes, Insurance, Electricity etc.(note-24)		439,049,890	476,071,245
Legal expenses (note-25)		12,935,737	5,783,445
Postage, stamp, telecommunication etc. (note-26)		12,193,815	13,270,034
Stationery, Printings, advertisement etc. (note-27)		38,585,315	65,385,068
Managing Director's salary and fees (note-28)		12,975,000	12,440,323
Directors' Fees (note-29)		1,165,672	1,820,007
Auditor's fees (note -30)		23,000	12,750
Repair of Bank's assets (note-32)		84,031,416	40,933,738
		<b>2,722,215,891</b>	<b>2,699,249,393</b>
Expenses included VAT on which applicable			
<b>18.3 Profit received from Loans and advances/Investments</b>			
Total Profit on loans and advances/Investments		9,132,771,033	10,863,035,860

		Amount in Taka	
		30.09.2021	31.12.2020
	Profit received from FC clearing account	-	9,083,810
	Profit received from Bank and other Financial Institution	8,540,956	77,263,652
	Profit on Placement	-	35,417
	<b>Total</b>	<b>9,141,311,989</b>	<b>10,949,418,738</b>
<b>18.3(a)</b>	<b>Consolidated profit on investment</b>		
	Standard Bank Limited (note-18.3)	9,141,311,989	10,949,418,738
	Standard Bank Limited (Intt. Received from SCML)	(179,485,561)	(159,309,090)
	Standard Bank Limited (Intt. Received from SBSL)	(15,805,462)	(19,561,626)
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	3,786,487	-
	SBL Capital Mgt. Ltd.	175,283,364	135,069,571
	SBL Securities Ltd.	32,131,823	36,225,127
		<b>9,157,222,640</b>	<b>10,941,842,720</b>
<b>19.</b>	<b>Profit paid on deposits, borrowings, etc.</b>		
	Profit paid on deposits ( note -19.1)	5,461,685,630	8,328,174,694
	Profit paid on borrowings ( note -19.1)	468,305,056	568,792,093
		<b>5,929,990,686</b>	<b>8,896,966,787</b>
<b>19.1</b>	<b>Profit paid on deposits ,borrowing etc of the Bank</b>		
	<b>Profit paid on deposits</b>		
	Savings Bank / Mudaraba Savings Deposits	5,461,685,630	244,165,904
	Short Term Deposits / Mudaraba Short Term Deposits	-	354,841,694
	Fixed Deposits / Mudaraba Term Deposits	-	6,877,496,700
	Deposits Under Schemes / Mudaraba Deposit Schemes	-	851,670,396
	Foreign Currency	-	-
		<b>5,461,685,630</b>	<b>8,328,174,694</b>
	<b>Profit paid on borrowing</b>		
	Profit paid on subordinated Bond	462,854,168	385,474,653
	Profit paid on call deposit	-	58,334,986
	Profit paid on Bangladesh Bank Refinance	195,804	636,631
	Profit paid on foreign Bank	5,255,084	43,204,325
	Profit paid on repurchase agreement(Repo)	-	81,141,497
		<b>468,305,056</b>	<b>568,792,093</b>
		<b>5,929,990,686</b>	<b>8,896,966,787</b>
<b>19(a)</b>	<b>Consolidated profit paid on Deposits, borrowings, etc.</b>		
	Standard Bank Limited (note-19)	5,929,990,686	8,896,966,787
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	2,260,841
	SBL Securities Ltd.	-	-
		<b>5,929,990,686</b>	<b>8,899,227,628</b>
<b>20.</b>	<b>Income from Investment</b>		
	Dividend on shares	5,454,371	11,845,723
	Gain on shares	2,943,846	-
	Profit received from Subordinated Bond	-	18,233,602
	Income from Government Securities	116,166,944	1,041,792,061
	Capital Gain on Government Securities	-	140,650,137
		<b>124,565,160</b>	<b>1,212,521,523</b>
<b>20(a)</b>	<b>Consolidated Income from Investment</b>		
	Standard Bank Limited	124,565,160	1,212,521,523
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	49,247,908	57,538,841
	SBL Securities Ltd.	21,196,644	6,559,827
		<b>195,009,712</b>	<b>1,276,620,192</b>
<b>21.</b>	<b>Commission/Fees, Exchange and Brokerage</b>		
	Commission /Fees (note-21.1)	389,308,133	355,023,670
	Exchange earnings (note-21.2)	140,049,529	257,402,905
	Brokerage	-	-
		<b>529,357,662</b>	<b>612,426,575</b>
<b>21.1</b>	<b>Commission</b>		
	Commission on Import L/Cs	124,330,345	18,886,451
	Commission on Export L/Cs	110,679,457	125,823,808
	Commission on Back to Back L/Cs	53,726,985	110,293,213
	Commission on Bank Guarantee	83,647,717	83,615,445
	Commission on chanchyapatra	6,068,232	47
	Commission on Remittance	10,855,397	16,404,705
	Underwriting commission	-	-
		<b>389,308,133</b>	<b>355,023,670</b>
	Brokerage	-	-
		<b>389,308,133</b>	<b>355,023,670</b>
<b>21.2</b>	<b>Exchange</b>		
	Gains arising from Dealing Securities	-	-
	Less: Losses	-	-
	Gains arising from Investment Securities	-	-
	Less: Losses	-	-
	Gains arising from Foreign Trade Business	357,961,849	417,482,754
	Less: Losses	217,912,321	160,079,849
		<b>140,049,529</b>	<b>257,402,905</b>

		Amount in Taka	
		30.09.2021	31.12.2020
<b>21(a) Consolidated Commission, Exchange and Brokerage</b>			
Standard Bank Limited ( <b>note-21</b> )	529,357,662	612,426,575	
Standard Exchange Co.(UK) Ltd.	10,877,190	19,593,884	
Standard Express(USA) Ltd.	140,057,716	85,284,958	
SBL Capital Mgt. Ltd.	27,522,591	11,996,013	
SBL Securities Ltd.	27,811,717	9,389,703	
	<b>735,626,876</b>	<b>738,691,134</b>	
<b>22. Other operating income</b>			
SWIFT & Telex charge recoveries	3,803,152	2,362,154	
Postage charge recoveries	9,523,744	12,627,581	
Service charges	58,621,086	46,588,136	
Rebate on nostro a/c	39,037,150	33,126,536	
Locker charges	785,061	538,300	
Loan processing/documentation fees	43,271,607	12,191,070	
Capital Gain on Sale of Assets	178,390	-	
Service charges agst CIB/Clearing return	4,730	929,113	
Debit / VISA Card Fees	51,179,313	43,917,009	
Stationery Charge Recovery	3,507,854	119,330	
Handling Commission On Lease Finance	-	1,676,980	
Handling Charge On Pe-Hsia Booth	1,947,525	145,980	
NPSB Settlement Income	6,063,687	4,149,877	
Charges On Rtgs	1,325,207	-	
Recovery From Written Off Loan A/C	3,006,398	-	
Miscellaneous earnings	1,754,182	5,631,669	
	<b>224,009,086</b>	<b>164,003,736</b>	
<b>22(a) Consolidated other operating income</b>			
Standard Bank Limited ( <b>note-22</b> )	224,009,086	164,003,736	
Standard Exchange Co.(UK) Ltd.	1,977,774	1,208,317	
Standard Express(USA) Ltd.	2,278,388	3,914,836	
SBL Capital Mgt. Ltd.	4,635,000	1,500,000	
SBL Securities Ltd.	295,612	35,094	
	<b>233,195,859</b>	<b>170,661,982</b>	
<b>23. Salaries and allowances</b>			
Basic salary	825,944,315	809,841,924	
Allowances ( <b>note-23.1</b> )	1,004,266,129	985,343,223	
Bonus & ex-gratia	165,439,145	165,160,915	
Bank's contribution to provident fund	82,706,985	80,557,592	
Casual wages	42,899,471	42,629,131	
	<b>2,121,256,045</b>	<b>2,083,532,784</b>	
<b>23.1 Allowances</b>			
House rent allowances	413,443,408	404,319,673	
Conveyance allowances	66,439,881	64,909,307	
Entertainment allowances	39,612,850	36,716,239	
House maintenance & utility	30,940,399	29,120,490	
Medical allowances	59,234,687	58,464,504	
Risk allowances	2,039,221	2,135,465	
Washing allowances	1,287,748	1,324,933	
Remuneration for probationaries	48,867,904	45,576,001	
Charge allowances	1,919,836	1,864,563	
Leave Fare Compensation	64,975,616	50,370,950	
Gratuity	260,000,000	275,500,000	
Leave Encashment	14,238,193	12,839,456	
Extra allowances	1,266,387	2,201,642	
	<b>1,004,266,129</b>	<b>985,343,223</b>	
<b>23(a) Consolidated salaries and allowances</b>			
Standard Bank Limited ( <b>note-23</b> )	2,121,256,045	2,083,532,784	
Standard Exchange Co.(UK) Ltd.	4,569,339	4,536,009	
Standard Express(USA) Ltd.	40,720,822	34,816,673	
SBL Capital Mgt. Ltd.	8,867,497	9,339,454	
SBL Securities Ltd.	8,602,040	8,463,876	
	<b>2,184,015,744</b>	<b>2,140,688,795</b>	
<b>24. Rent, Taxes, Insurance, electricity, etc.</b>			
Rent- Office	249,140,749	285,735,654	
Rent- Godown	439,438	620,425	
Rates and taxes	40,133,125	45,677,396	
Insurance	102,062,622	99,407,783	
Utilities	47,273,957	44,629,988	
	<b>439,049,890</b>	<b>476,071,245</b>	
<b>24(a) Consolidated Rent, Taxes, Insurance, electricity, etc.</b>			
Standard Bank Limited ( <b>note-24</b> )	439,049,890	476,071,245	
Standard Exchange Co.(UK) Ltd.	5,535,982	4,168,370	
Standard Express(USA) Ltd.	32,027,633	28,330,655	
SBL Capital Mgt. Ltd.	1,527,474	1,416,413	
SBL Securities Ltd.	1,484,650	1,419,042	
	<b>479,625,629</b>	<b>511,405,724</b>	
<b>25. Legal expenses</b>			
Legal Charges	12,928,470	4,027,270	
Fees ,Stamp & notary public expenses	7,267	1,756,175	
	<b>12,935,737</b>	<b>5,783,445</b>	
<b>25(a) Consolidated Legal expenses.</b>			

		Amount in Taka	
		30.09.2021	31.12.2020
	Standard Bank Limited ( <b>note-25</b> )	12,935,737	5,783,445
	Standard Exchange Co.(UK) Ltd.	39,519	-
	Standard Express(USA) Ltd.	8,643,247	3,707,643
	SBL Capital Mgt. Ltd.	178,100	-
	SBL Securities Ltd.	148,000	-
		<b>21,944,604</b>	<b>9,491,087</b>
<b>26.</b>	<b>Postage, Stamps, Telecommunication etc.</b>		
	Postage	6,535,214	7,148,751
	Telegram, telex, fax and e-mail	507,526	251,150
	Telephone, Mobile (office & residence)	5,151,076	5,870,133
		<b>12,193,815</b>	<b>13,270,034</b>
<b>26(a)</b>	<b>Consolidated Postage, Stamps, Telecommunication etc.</b>		
	Standard Bank Limited ( <b>note-26</b> )	12,193,815	13,270,034
	Standard Exchange Co.(UK) Ltd.	58,602	50,113
	Standard Express(USA) Ltd.	1,592,407	1,665,954
	SBL Capital Mgt. Ltd.	46,347	25,044
	SBL Securities Ltd.	154,821	146,140
		<b>14,045,992</b>	<b>15,157,285</b>
<b>27.</b>	<b>Stationery, Printing, Advertisement etc.</b>		
	Printing stationery	3,591,708	3,897,327
	Security stationery	493,060	373,900
	Petty stationery	5,835,694	6,385,535
	Computer stationery	7,593,146	7,712,869
	Calender ,Dairy,Greetings Crads Etc	7,068,753	24,255,000
	Publicity and advertisement	14,002,954	22,760,437
		<b>38,585,315</b>	<b>65,385,068</b>
<b>27(a)</b>	<b>Consolidated Stationery, Printing, Advertisement etc.</b>		
	Standard Bank Limited ( <b>note-27</b> )	38,585,315	65,385,068
	Standard Exchange Co.(UK) Ltd.	393,161	416,540
	Standard Express(USA) Ltd.	2,971,413	1,465,897
	SBL Capital Mgt. Ltd.	43,000	24,273
	SBL Securities Ltd.	166,599	54,139
		<b>42,159,487</b>	<b>67,345,916</b>
<b>28.</b>	<b>Managing Director's salary and fees</b>		
	Basic salary	6,750,000	6,435,484
	House rent allowance	1,800,000	1,716,129
	House maintenance & utility	450,000	429,032
	Bank's contribution to provident fund	675,000	643,548
	Entertainment	900,000	858,065
	Cook & Servant	450,000	429,032
	Residence Security Guard	450,000	429,032
	Bonus	1,500,000	1,500,000
	Leave Fare Compensation	-	-
		<b>12,975,000</b>	<b>12,440,323</b>
<b>29.</b>	<b>Directors fees &amp; meeting expenses</b>		
	Directors fees	912,000	852,000
	Travelling and haltag	-	524,438
	Refreshment and dinner	253,672	443,569
		<b>1,165,672</b>	<b>1,820,007</b>
<b>29(a)</b>	<b>Consolidated Directors fees &amp; meeting expenses</b>		
	Standard Bank Limited ( <b>note-29</b> )	1,165,672	1,820,007
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	239,200	382,000
	SBL Securities Ltd.	220,000	437,631
		<b>1,624,872</b>	<b>2,639,638</b>
<b>30.</b>	<b>Audit fees</b>		
		23,000	12,750
		<b>23,000</b>	<b>12,750</b>
<b>30 (a)</b>	<b>Consolidated Auditors fees</b>		
	Standard Bank Limited	23,000	12,750
	Standard Exchange Co.(UK) Ltd.	333,092	300,124
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	23,000
	SBL Securities Ltd.	-	-
		<b>356,092</b>	<b>335,874</b>
<b>31.</b>	<b>Charges on loan losses</b>		
	Loan-written off	-	-
	Profit waived	25,000,000	50,000,000
		<b>25,000,000</b>	<b>50,000,000</b>
<b>31(a).</b>	<b>Consolidated charges on loan losses</b>		
	Standard Bank Limited	25,000,000	50,000,000
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		<b>25,000,000</b>	<b>50,000,000</b>
<b>32.</b>	<b>Depreciation and repair of Banks assets</b>		
	<b>Depreciation on Fixed Assets</b>		
	Building	8,647,549	8,793,939
	Furniture & fixture	50,346,669	52,877,267

		Amount in Taka	
		30.09.2021	31.12.2020
	Office appliance & equipment	80,257,124	83,895,991
	Computer	34,570,065	34,833,560
	Software	10,962,938	9,739,214
	Motor vehicle	11,983,782	11,901,420
		<b>196,768,128</b>	<b>202,041,391</b>
	<b>Repair, Renovation &amp; Maintenance of Bank's Assets</b>		
	Office furniture	354,932	79,718
	Office appliance & equipment	11,225,871	6,381,397
	Computer	1,262,903	793,798
	Software	61,565,945	24,238,779
	Motor vehicle	9,621,765	9,440,046
		<b>84,031,416</b>	<b>40,933,738</b>
	<b>Total</b>	<b>280,799,544</b>	<b>242,975,129</b>
<b>32(a)</b>	<b>Consolidated depreciation and repair of Banks assets</b>		
	Standard Bank Limited (note-32)	280,799,544	242,975,129
	Standard Exchange Co.(UK) Ltd.	425,002	782,747
	Standard Express(USA) Ltd.	3,069,666	3,113,672
	SBL Capital Mgt. Ltd.	497,811	449,894
	SBL Securities Ltd.	837,685	796,924
		<b>285,629,707</b>	<b>248,118,366</b>
<b>33.</b>	<b>OTHER EXPENSES</b>		
	Entertainment (office)	7,680,848	7,814,859
	Donation & subscription	25,256,514	174,024,510
	Travelling	2,290,057	2,260,634
	Anniversary	2,083,335	2,100,000
	Branch /Subsidiary company opening expenses	124,998	501,027
	Training and seminar expenses	1,462,895	3,124,668
	Newspaper and periodicals	535,403	598,812
	Petrol, oil and lubricants	30,427,929	24,535,570
	Car expenses	26,623,326	28,547,807
	Photocopy expenses	1,390,286	1,429,282
	Staff uniform and liveries	2,321,803	2,894,363
	Cleaning and washing	5,638,267	7,782,424
	Premises up keeping	2,262,781	2,517,330
	Local conveyance	4,792,987	4,670,943
	Business development	6,341,620	348,418
	Freight and cartage	161,510	121,400
	Cook and servant	5,995,144	5,632,061
	Annual General Meeting	2,916,668	4,669,250
	Bank charges and commission paid	7,468,700	6,313,825
	Loss on sale of Assets	36,947	-
	Managers Conference exp	-	3,808,908
	Performance award	75,000	42,500
	SBL welfare fund	10,054,170	10,052,480
	Generator expenses	602,167	5,178,692
	Connectivity fees	28,539,139	28,949,928
	CDBL Charges	144,479	106,000
	Visa Card Process charges	7,725,118	7,463,082
	Dhaka Stock Exchange	620,000	600,000
	Chittagong Stock Exchange	600,000	600,000
	Registered Joint Stock Company	18,354	-
	Membership fee to Central Shariah Board	-	700,000
	NPSB settlement expenses	1,173,070	917,715
	Discomfort Allowances	1,798,298	2,480,385
	Security Service-Out Sourcing	36,139,647	36,523,436
	Subordinated Bond Issue Expenses	22,201,106	2,381,250
	Nid Verification Charge	1,038,164	136,896
	Medical Expenses	1,117,406	358,216
	Motivational Allowance For Covid-19	-	35,005,997
	Compensation For Covid-19	6,433,450	1,353,000
	Miscellaneous	1,028,462	1,136,584
		<b>255,120,048</b>	<b>417,682,250</b>
	<b>Expenses included VAT on which applicable</b>		
<b>33(a)</b>	<b>Consolidated other expenses</b>		
	Standard Bank Limited (note-33)	255,120,048	417,682,250
	Standard Exchange Co.(UK) Ltd.	3,438,747	7,984,631
	Standard Express(USA) Ltd.	17,890,227	11,071,194
	SBL Capital Mgt. Ltd.	4,202,371	2,472,836
	SBL Securities Ltd.	5,654,117	2,340,174
		<b>286,305,511</b>	<b>441,551,085</b>
<b>34</b>	<b>Provision for loans/investments,off balance sheet exposure &amp; other assets</b>		
	Provision for bad and doubtful loans and advances/investments	425,436,194	425,436,194
	Provision for SMA loans and advances/investments	(1,452,235)	(1,452,235)
	Provision for unclassified loans & advances/investments	(17,325,472)	(17,325,472)
	Provision for off balance sheet exposure	65,039,887	65,039,887
		<b>471,698,375</b>	<b>471,698,375</b>
<b>34.1(a)</b>	<b>Consolidated Provision for diminution in value of investments</b>		
	<b>Dealing Securities</b>	-	-
	Standard Bank Limited (note-34.1)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-

		Amount in Taka	
		30.09.2021	31.12.2020
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
	<b>Investment Securities</b>	<b>(162,613,272)</b>	<b>10,616,167</b>
	Standard Bank Limited (note-34.1)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	(170,350,513)	3,197,033
	SBL Securities Ltd.	7,737,241	7,419,134
		<b>(162,613,272)</b>	<b>10,616,167</b>
		-	-
<b>34(a)</b>	<b>Consolidated Provision for loans/Investments,off balance sheet exposure &amp; other assets</b>		
	*Provision for bad and doubtful loans and advances/investments-SBL	425,436,194	364,837,184
	Provision for SMA loans and advances/investments-SBL	(1,452,235)	-
	Provision for unclassified loans & advances/Investments -SBL	(17,325,472)	41,854,050
	Special General Provision-COVID-19	-	-
	Provision for off balance sheet exposure-SBL	65,039,887	(79,043,164)
	Provision for diminution in value of investments (SCML & SBSL)	(162,613,272)	10,616,167
	Provision for impairment of client margin loan (SCML & SBSL)	178,676,305	10,424,298
	Provision for others (SBL)	-	-
		<b>487,761,408</b>	<b>348,688,536</b>
		-	-
<b>35</b>	<b>Tax expenses</b>		
	Current tax	328,142,669	249,803,215
	Deferred tax	-	-
		<b>328,142,669</b>	<b>249,803,215</b>
<b>35(a)</b>	<b>Consolidated tax expenses</b>		
	<b>Current tax</b>		
	Standard Bank Limited (note-35)	328,142,669	249,803,215
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	11,627,117	10,937,648
	SBL Securities Ltd.	11,503,255	5,078,517
		<b>351,273,041</b>	<b>265,819,379</b>
	<b>Deferred tax</b>		
	Standard Bank Limited (note-35)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		-	-
		-	-
	<b>Total</b>	<b>351,273,041</b>	<b>265,819,379</b>
<b>36</b>	<b>Earning Per Share (EPS)</b>		
	Net profit after tax	178,550,572	92,995,029
	Number of Ordinary Share	1,031,140,557	1,031,140,557
	Earning Per Share *	<b>0.17</b>	<b>0.09</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.		
	*EPS has significantly increased due to increase operating profit .		
<b>36(a)</b>	<b>Consolidated Earning Per Share (EPS)</b>		
	Net profit after tax	286,589,788	112,921,954
	Number of Ordinary Share	1,031,140,557	1,031,140,557
	Earning Per Share *	<b>0.28</b>	<b>0.11</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.		
	*EPS has significantly increased due to increase operating profit of Parent Company as well as Subsidiary Companies.		
<b>37(b)</b>	<b>Reconciliation of Net Profit after Taxation with Cash Flows from Operating Activities before changes In Operating Assets &amp; Liabilities</b>		
	<b>Standard Bank Limited</b>		
	Net profit after taxation	178,550,572	(143,778,450)
	Provision for taxation	239,900,196	167,968,417
	Provision for Loans & Off BS Exposure	471,698,375	297,775,100
	Changes in profit and others receivable	(251,099,011)	(455,010,964)
	Changes in accrual Profit expense	(166,139,199)	(184,669,163)
	Depreciation & Amortization of Fixed Assets	196,768,128	202,041,391
	Proceeds from sale of fixed assets	178,390	-
	Advance Income taxes paid	(438,507,100)	(713,630,449)
		<b>231,350,351</b>	<b>(829,304,118)</b>
	<b>Consolidated</b>	<b>0</b>	<b>0</b>
	Net profit after taxation	286,589,788	(147,003,415)
	Provision for taxation	263,030,568	181,636,562
	Provision for Loans & Off BS Exposure	487,761,408	340,410,575
	Changes in Profit and others receivable	(133,164,786)	(453,135,813)

		Amount in Taka	
		30.09.2021	31.12.2020
Changes in accrual Profit expense		(166,139,199)	(184,669,163)
Depreciation & Amortization of Fixed Assets		198,027,701	203,253,047
Proceeds from sale of fixed assets		178,390	-
Advance Income taxes paid		(473,945,436)	(721,050,412)
		<u>462,338,433</u>	<u>(780,558,618)</u>
		0	0
<b>38</b>	<b>Net Operating Cash Flows per Share (NOCFPS)</b>		
Net cash flow from operating activities		(4,480,323,525)	(2,415,105,856)
Number of Ordinary Share		1,031,140,557	1,031,140,557
<b>Net Operating Cash Flows per Share (NOCFPS)</b>		<u><b>(4.35)</b></u>	<u><b>(2.34)</b></u>
**NOCFPS has significantly decreased due to decrease deposit .			
<b>38(a)</b>	<b>Consolidated Net Operating Cash Flows per Share (NOCFPS)</b>		
Net cash flow from operating activities		(4,408,813,090)	(2,426,289,823)
Number of Ordinary Share		1,031,140,557	1,031,140,557
<b>Net Operating Cash Flows per Share (NOCFPS)</b>		<u><b>(4.28)</b></u>	<u><b>(2.35)</b></u>
**NOCFPS has significantly decreased due to decrease deposit .			
<b>39</b>	<b>Net Asset Value Per Share</b>		
Shareholders' Equity		16,720,809,023	16,771,470,506
Number of Ordinary Share		1,031,140,557	1,031,140,557
<b>Net Asset Value (NAV) Per Share</b>		<u><b>16.22</b></u>	<u><b>16.26</b></u>
<b>39(a)</b>	<b>Consolidated Net Asset Value Per Share</b>		
Shareholders' Equity		16,801,443,669	17,453,012,741
Number of Ordinary Share		1,031,140,557	1,031,140,557
<b>Consolidated Net Asset Value (NAV) Per Share</b>		<u><b>16.29</b></u>	<u><b>16.93</b></u>

#### 40 Related Party Disclosures

Statement of loans to Our Bank Directors & Their Relatives as on 30-09-2021

(Figure in Lac)

Sl No.	Name of the Directors	Status with Bank	Name of the Concern	Nature of Loan	Limit	Total Outstanding
1	Kazi Akramuddin Ahmed.	Chairman	M/s. Kazi & Co.	CC(Hypo)	950.00	102.09
2	Alhaj Md. Yousuf Chowdhury	Director	M/s. Lucky Traders.	CC(Hypo)	996.00	1,056.12
3	Alhaj Md. Shamsul Alam	Director	M/s. Radio Vision.	CC(Hypo)	300.00	172.92
4	Mrs. Dilara Begum	Director	M/s. Super Electronics.	SOD General	200.00	196.06
5	Mr.Jhahedul Alam & Mr.Shahedul Alam	Director	Hay Agro (Pvt.) Ltd.	SOD General	924.00	1,011.29
6	Kamal Mostafa Chowdhury	Director	M/s. Raja Corporation.	Bank Guarantee	70.00	7.25
7	Ms.Sumaiya Hossain	Director	M/s. Asia Trade International	Letter of Credit	700.00	96.76
8	Md. Abdul Aziz	Director	M/s. Mohammed Abdul Aziz.	CC(Hypo)	523.00	1.88
9	Md. Abdul Aziz	Director	M/s. New Ruma Products	Letter of Credit	428.00	100.22
10	Md. Abdul Aziz	Director	M/s. Alim International	Letter of Credit	-	25.53
11	Ferozur Rahman	Director	M/s. Olio Enterprise	SOD General	1,032.00	562.44
12	Mr.Omar Khayum	Director	M/s. F.R Orbit International	Bank Guarantee	126.00	125.56
13	Mr. Omar Khayum	Director	Mr. Omar Khayum	SOD General	57.60	44.50
14	Ms. Marzina Begum	Director	Ms. Marzina Begum	SOD General	20.50	21.28
15	Mr. Omar Faruque	Director	Mr. Sheikh Omar Faruque	SOD General	24.50	21.33
16	Ms. Nargis Mahmuda	Director	Ms. Nargis Mahmuda	SOD General	24.50	21.33
17	Mr. Omar Khaiyum	Director	Mr. Omar Khaiyum	SOD General	25.50	25.62
18	Mr. Omar Quiyum	Director	Mr. Omar Quiyum	SOD General	29.50	25.61
19	Mr. Omar Naim	Director	Mr. Omar Naim	SOD General	81.50	63.16
20	Mr. Ashok Kumar Saha	Director	Mr. Ashok Kumar Saha	SOD General	761.00	618.89
21	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	1.07	1.07
22	Mr. Ashok Kumar Saha	Director	NG Shaha Steel Ind.(Pvt.) Ltd	Bank Guarantee	1.30	1.30
23	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	1.83	1.82
24	Mohammed Zahedul Hoque	Director	M/S.Zahed Brothers	CC(Hypo)	1,590.00	1,702.88
25	Mr.Kazi Khurram Ahmed	Director	M/s. EMX Ltd.	Bank Guarantee	3.97	3.97
26	Mr.Kazi Khurram Ahmed	Director	M/s. EMX Ltd.	Term Loan	100.00	108.48
27	Mrs. Bedowara Ahmed Salam	Director	Raiyan Furnitures Ltd	CC(Hypo)	20.00	14.17
28	Mr.Ferdous Ali Khan	Director	Ferdous Ali Khan Model School	Lease Finance	53.00	43.94
29	Mr.Ferdous Ali Khan	Director	Ferdous Ali Khan Model School	SOD General	27.00	3.20
	<b>Total</b>				<b>9,071.77</b>	<b>6,180.65</b>