

# Standard Bank PLC. & It's Subsidiaries

## Consolidated Balance Sheet (Un audited & Provisional)

As at 30 June 2025

Particulars	Notes	Amount in Taka	
		30.06.2025	31.12.2024
PROPERTY & ASSETS			
CASH	3(a)	14,699,175,400	14,545,100,249
Cash in Hand (including foreign currencies)		2,855,144,839	2,660,678,261
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		11,844,030,562	11,884,421,988
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	4(a)	12,628,861,886	8,607,124,831
In Bangladesh		8,346,394,824	5,011,859,138
Outside Bangladesh		4,282,467,062	3,595,265,693
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	-
INVESTMENTS IN SHARES & SECURITIES	6(a)	37,203,184,223	27,139,679,084
Government		27,424,112,600	17,385,356,300
Others		9,779,071,623	9,754,322,784
INVESTMENTS	7(a)	207,774,174,445	203,615,557,132
General investments etc.		202,368,833,061	198,805,410,808
Bills Purchased and Discounted		5,405,341,384	4,810,146,324
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8(a)	3,370,187,363	3,331,696,382
OTHER ASSETS	9(a)	15,594,426,994	13,252,710,957
NON-BANKING ASSETS		-	-
TOTAL PROPERTY & ASSETS		291,270,010,312	270,491,868,635
LIABILITIES & CAPITAL			
LIABILITIES			
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10(a)	33,923,245,189	22,303,161,617
DEPOSITS AND OTHER ACCOUNTS	11(a)	207,255,933,536	201,255,763,933
Al-Wadeeah Deposits & Other Deposits		34,854,295,900	33,896,364,874
Bills Payable		4,621,548,052	2,988,660,121
Mudaraba Savings Deposits		19,008,403,349	18,438,038,101
Mudaraba Short Term Deposits		19,048,070,049	17,695,585,464
Mudaraba Term Deposits		112,702,444,906	115,521,757,932
Mudaraba Deposit Schemes		17,021,171,280	12,715,357,441
OTHER LIABILITES	12(a)	31,162,160,855	28,379,275,121
TOTAL LIABILITIES		272,341,339,579	251,938,200,671
CAPITAL / SHAREHOLDERS' EQUITY			
Paid-up Capital	13	11,158,423,080	11,158,423,080
Statutory Reserve	14	7,516,217,031	7,364,646,159
General Reserve	15	-	-
Revaluation Reserve on Investment		-	-
Retained earnings	16(a)	253,857,349	30,426,667
Non-controlling Interest	16.1(b)	173,272	172,058
TOTAL SHAREHOLDERS' EQUITY		18,928,670,732	18,553,667,964
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		291,270,010,311	270,491,868,635
Net Asset Value (NAV) per share (previous year's figure restated)	44(a)	16.96	16.63



**Standard Bank PLC. & It's Subsidiaries**  
**Consolidated Balance Sheet (Un audited & Provisional)**  
**As at 30 June 2025**

Particulars	Notes	Amount in Taka	
		30.06.2025	31.12.2024
OFF-BALANCE SHEET ITEMS			
CONTINGENT LIABILITIES	17(a)		
Acceptances and Endorsements		21,339,191,520	23,455,549,474
Letters of Guarantee		20,751,530,172	18,021,913,799
Irrevocable Letters of Credit		26,279,394,882	22,929,933,060
Bills for Collection		9,665,048,159	10,342,088,795
Other Contingent Liabilities		-	-
TOTAL:		78,035,164,733	74,749,485,128
OTHER COMMITMENTS:			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
TOTAL OFF - BALANCE SHEET ITEMS		78,035,164,733	74,749,485,128

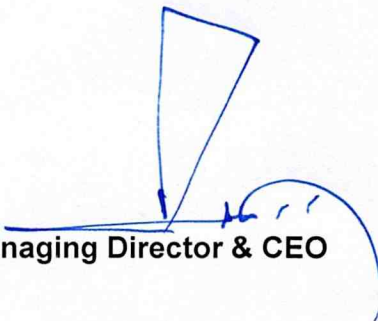
*These financial statements should be read in conjunction with annexed notes*



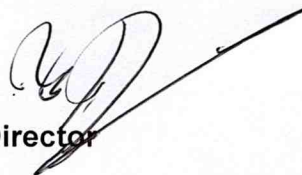
**Head of FAD & CFO**



**Company Secretary**



**Managing Director & CEO**



**Director**



**Chairman**





**Standard Bank PLC. & It's Subsidiaries**  
**Consolidated Profit and Loss Account (Un audited & Provisional)**  
**for the Quarter ended 30 June 2025**

Particulars	Notes	Amount in Taka			
		January to June,2025	January to June,2024	April to June,2025	April to June,2024
Investment Income	18.3(a)	9,132,116,831	7,856,437,384	4,652,415,311	4,116,088,001
Less: Profit paid on Deposits & Placement etc.	19(a)	8,596,470,975	6,413,848,014	4,469,530,213	3,434,775,660
<b>Profit on Investments</b>		<b>535,645,856</b>	<b>1,442,589,370</b>	<b>182,885,099</b>	<b>681,312,340</b>
Income from investments in shares & securities	20(a)	1,307,933,635	552,289,835	632,937,516	305,584,063
Commission, Exchange Earnings & Brokerage	21(a)	1,534,260,737	1,623,926,535	774,950,277	877,192,192
Other Operating Income	22(a)	202,563,186	267,833,907	113,551,953	156,351,030
		3,044,757,557	2,444,050,277	1,521,439,746	1,339,127,285
<b>TOTAL OPERATING INCOME ( A )</b>		<b>3,580,403,413</b>	<b>3,886,639,647</b>	<b>1,704,324,845</b>	<b>2,020,439,625</b>
Salary & Allowances	23(a)	1,484,195,195	1,558,572,034	737,446,334	775,389,913
Rent, Taxes, Insurance, Electricity etc.	24(a)	346,595,348	328,779,633	183,943,903	170,574,612
Legal Expenses	25(a)	6,938,462	8,442,794	4,013,098	6,404,543
Postage, Stamp, Telecommunication etc.	26(a)	9,063,344	10,811,368	4,038,669	5,498,685
Stationery, Printing, Advertisement etc.	27(a)	25,673,974	39,523,663	13,479,918	20,774,286
Managing Director's salary & fees	28	8,700,000	4,350,000	4,350,000	-
Directors' Fee & Other benefits	29(a)	2,927,051	2,491,873	882,834	1,953,621
Shariah Supervisory Committee's Fees & Expenses	29.2	192,905	72,427	104,245	-
Audit Fees	30(a)	799,169	744,628	373,998	385,770
Charges on Investment losses	31(a)	-	-	-	-
Depreciation and Repair of Bank's Assets	32(a)	129,621,002	160,323,957	60,313,854	83,778,200
Zakat Expenses	32.1	-	-	-	-
Other Expenses	33(a)	210,514,661	189,157,060	106,172,416	90,283,702
<b>TOTAL OPERATING EXPENSES ( B )</b>		<b>2,225,221,111</b>	<b>2,303,269,436</b>	<b>1,115,119,268</b>	<b>1,155,043,331</b>
<b>Profit / (Loss ) Before Provision ( C ) = ( A - B )</b>		<b>1,355,182,302</b>	<b>1,583,370,211</b>	<b>589,205,577</b>	<b>865,396,294</b>
Provision for investments	34(a)				
Specific Provision for Classified Investments		567,990,799	672,224,130	214,811,669	371,112,065
General Provision for Unclassified Investments		-	-	-	-
Special General Provision		-	-	-	-
Provision for Off-Balance Sheet items		-	-	-	-
Provision for diminution in value of investments		2,688,344	5,296,451	1,629,369	2,823,050
Provision for impairment of client margin loan		6,433,677	14,409,372	3,361,794	7,346,000
Other Provision		10,610,000	-	6,910,000	-
<b>Total Provision ( D )</b>		<b>587,722,820</b>	<b>691,929,953</b>	<b>226,712,832</b>	<b>381,281,115</b>
<b>Total Profit / (Loss) before Taxes (E)=( C - D )</b>		<b>767,459,482</b>	<b>891,440,258</b>	<b>362,492,745</b>	<b>484,115,179</b>
Provision for Taxation		390,386,953	544,959,376	158,249,036	298,235,081
Current Tax	12.1(a)	398,926,880	568,363,775	161,360,789	306,711,152
Deferred Tax	9.6	(8,539,927)	(23,404,399)	(3,111,753)	(8,476,071)
<b>Net Profit / (Loss) after Taxation :</b>		<b>377,072,529</b>	<b>346,480,882</b>	<b>204,243,709</b>	<b>185,880,098</b>
Appropriations :					
Statutory Reserve	14(a)	151,570,872	159,508,685	69,436,753	89,540,426
General reserve		-	-	-	-
Capital Reserve		1,223,960	-	-	-
Dividend		-	-	-	-
<b>Retained Earnings carried forward</b>		<b>224,277,697</b>	<b>186,972,197</b>	<b>134,806,299</b>	<b>96,339,672</b>
Attributable to					
Equity Holders' of Bank		224,276,483	186,967,929	134,805,642	96,339,672
Coupon Payable to Mudaraba perpetual Bond		-	-	-	-
Provision for Start-up Fund		-	-	-	-
Non-controlling interest		1,214	4,268	657	-
<b>Consolidated Earning per Share (EPS):</b>	36(a)	<b>0.34</b>	<b>0.31</b>	<b>0.18</b>	<b>0.17</b>
(Previous year's figure restated)					
<b>Bank Earning per Share (EPS):</b>		<b>0.34</b>	<b>0.24</b>	<b>0.18</b>	<b>0.14</b>
(Previous year's figure restated)					

Head of FAD & CFO

Managing Director & CEO

Company Secretary

Director

Chairman





# Standard Bank PLC. & It's Subsidiaries

## Consolidated Cash Flow Statement (Un audited & Provisional) for the Quarter ended 30 June 2025

Particulars	Notes	Amount in Taka	
		January to June,2025	January to June,2024
A) CASH FLOWS FROM OPERATING ACTIVITIES			
Investment Income receipts in Cash		9,142,545,944	8,224,923,915
Profit payments in Cash		(7,645,604,973)	(5,969,192,721)
Dividend receipts		-	-
Fee and commission receipts in Cash		643,283,240	695,629,980
Recoveries on Investments previously written off		179,084,507	18,609,786
Cash Payments to employees		(1,492,895,195)	(1,562,922,034)
Cash Payments to suppliers		(25,673,974)	(39,523,663)
Income taxes paid		(770,059,555)	(433,472,447)
Receipts from other operating activities		202,494,126	267,592,457
Payments for other operating activities		(511,620,113)	(495,396,854)
Cash generated from operating activities before changes in operating assets and liabilities		(278,445,993)	706,248,419
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		(24,748,839)	111,269,099
Investment to other banks		-	-
Investment to customers		(4,158,617,313)	(6,459,305,604)
Other assets		(1,628,737,404)	1,333,767,549
Deposits from other banks		2,210,836,911	(325,631,144)
Deposits from customers		3,789,332,691	11,541,801,008
Other liabilities account of customers		-	-
Trading liabilities		11,920,083,572	1,677,982,777
Other liabilities		1,823,634,859	1,142,600,833
		13,931,784,477	9,022,484,518
Net cash flows from operating activities (A)		13,653,338,484	9,728,732,937
B) CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(29,816,535)	172,725,512
Sale of property, plant & equipment		69,060	241,450
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		(29,747,475)	172,966,962
C) CASH FLOWS FROM FINANCING ACTIVITIES			
Received from issue of Investment capital and debt security		-	-
Received for redemption of Investment capital and debt security		(300,000,000)	(300,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		-	(272,156,661)
Net cash flow from financing activities (C)		(300,000,000)	(572,156,661)
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		13,323,591,009	9,329,543,238
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		890,977,497	928,296,556
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		40,537,581,380	32,864,147,045
G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)		54,752,149,886	43,121,986,839
CASH AND CASH EQUIVALENTS AT END OF THE QUARTER			
Cash in hand (including foreign currencies)		2,855,144,839	2,678,547,498
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		11,844,030,562	11,576,355,816
Balance with other Banks and financial institutions		12,628,861,886	14,131,713,224
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		27,424,030,000	14,735,280,000
Prize Bonds		82,600	90,300
		54,752,149,886	43,121,986,838
Net Operating Cash Flows (NOCF) per Share	38(a)	12.24	8.72

(Previous year's figure restated)

These financial statements should be read in conjunction with annexed notes

Head of FAD & CFO

Managing Director & CEO

Chairman

Company Secretary

Director





# Standard Bank PLC. & It's Subsidiaries

## Consolidated Statement of Changes in Shareholders' Equity (Un audited & Provisional) for the Quarter ended 30 June 2025

(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 1-1-2025	11,158,423,080	7,364,646,159	172,058	-	30,426,667	18,553,667,964
Prior years adjustment						
Changes in accounting policy	-	-		-	-	-
<b>Restated Balance</b>	<b>11,158,423,080</b>	<b>7,364,646,159</b>	<b>172,058</b>	<b>-</b>	<b>30,426,667</b>	<b>18,553,667,964</b>
Surplus/Deficit on revaluation of properties	-	-		-	-	-
Adjustment of last year revaluation gain on investments				-		-
Surplus/Deficit on revaluation of investment	-	-		-	-	-
Currency translation difference	-	-		-	(845,801)	(845,801)
Net gains and losses not recongnised in the income statement	-	-	-	-	-	-
Addition during the period	-	-	-	-		-
Adjustment of last year	-	-	-	-		-
Net profit for the period	-	-		-	377,072,529	377,072,529
Dividends (Cash & Bonus shares)	-	-		-	-	-
Non Controlling Interest			1,214		(1,214)	-
Issue of Right Shares	-	-		-	-	-
Coupon Payable to Mudaraba perpetual Bond	-	-		-	-	-
Start-up Fund	-	-		-	-	-
CSR Fund	-	-		-	-	-
Capital Reserve					(1,223,960)	(1,223,960)
Appropriation made during the year	-	151,570,872		-	(151,570,872)	-
<b>Balance as on 30.06.2025</b>	<b>11,158,423,080</b>	<b>7,516,217,031</b>	<b>173,272</b>	<b>-</b>	<b>253,857,349</b>	<b>18,928,670,732</b>
<b>Balance as on 30.06.2024</b>	<b>10,886,266,420</b>	<b>7,128,534,809</b>	<b>171,479</b>	<b>-</b>	<b>487,359,755</b>	<b>18,502,332,463</b>

These financial statements should be read in conjunction with annexed notes

Head of FAD & CFO

Managing Director & CEO

Company Secretary

Director

Chairman



# Standard Bank PLC.

## Balance Sheet-Solo Basis (Un audited & Provisional)

As at 30 June 2025

Particulars	Notes	Amount in Taka	
		30.06.2025	31.12.2024
PROPERTY & ASSETS			
CASH	3	14,699,175,400	14,545,100,249
Cash in Hand (including foreign currencies)		2,855,144,839	2,660,678,261
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		11,844,030,562	11,884,421,988
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	4	12,047,311,660	7,934,700,913
In Bangladesh		8,288,185,168	4,968,512,095
Outside Bangladesh		3,759,126,492	2,966,188,818
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	-
INVESTMENTS IN SHARES & SECURITIES	6	40,154,424,600	30,106,442,010
Government		27,424,112,600	17,385,356,300
Others		12,730,312,000	12,721,085,710
INVESTMENTS	7	203,222,782,039	199,192,705,722
General investments etc.		197,817,440,656	194,382,559,398
Bills Purchased and Discounted		5,405,341,384	4,810,146,324
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8	3,231,631,823	3,201,815,288
OTHER ASSETS	9	15,360,596,369	12,949,067,273
NON-BANKING ASSETS		-	-
TOTAL ASSETS		288,715,921,892	267,929,831,455
LIABILITIES & CAPITAL			
LIABILITIES			
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10	33,923,245,189	22,303,161,617
DEPOSITS AND OTHER ACCOUNTS	11	207,232,502,966	201,232,675,328
Al-Wadeeah Deposits & Other Deposits		34,830,865,330	33,873,276,269
Bills Payable		4,621,548,052	2,988,660,121
Mudaraba Savings Deposits		19,008,403,349	18,438,038,101
Mudaraba Short Term Deposits		19,048,070,049	17,695,585,464
Mudaraba Term Deposits		112,702,444,906	115,521,757,932
Mudaraba Deposit Schemes		17,021,171,280	12,715,357,441
OTHER LIABILITIES	12	28,640,896,640	25,857,064,881
TOTAL LIABILITIES		269,796,644,795	249,392,901,826
CAPITAL / SHAREHOLDERS' EQUITY			
Paid-up Capital	13	11,158,423,080	11,158,423,080
Statutory Reserve	14	7,516,217,031	7,364,646,159
General Reserve	15	-	-
Revaluation Reserve on Investment	15.1	-	-
Retained earnings	16	244,636,987	13,860,390
TOTAL SHAREHOLDERS' EQUITY		18,919,277,098	18,536,929,629
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		288,715,921,892	267,929,831,455
Net Asset Value (NAV) per share	44	16.96	16.61
(Previous year's figure restated)			





**Standard Bank PLC.**  
**Balance Sheet-Solo Basis (Un audited & Provisional)**  
**As at 30 June 2025**

Particulars	Notes	Amount in Taka	
		30.06.2025	31.12.2024

**OFF-BALANCE SHEET ITEMS**


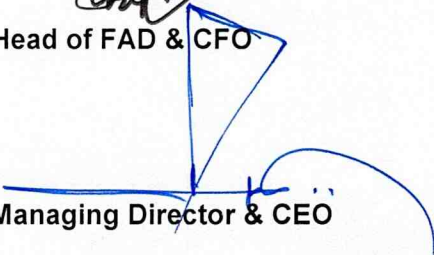
**CONTINGENT LIABILITIES**

Acceptances and Endorsements	17.1	21,339,191,520	23,455,549,474
Letters of Guarantee	17.2	20,751,530,172	18,021,913,799
Irrevocable Letters of Credit	17.3	26,279,394,882	22,929,933,060
Bills for Collection	17.4	9,665,048,159	10,342,088,795
Other Contingent Liabilities	17.5	-	-
<b>TOTAL:</b>		<b>78,035,164,733</b>	<b>74,749,485,128</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>78,035,164,733</b>	<b>74,749,485,128</b>

These financial statements should be read in conjunction with annexed notes

  
**Head of FAD & CFO**  
  
**Managing Director & CEO**

  
**Company Secretary**

  
**Director**

  
**Chairman**



# Standard Bank PLC.

## Profit and Loss Account-Solo Basis (Un audited & Provisional) for the Quarter ended 30 June 2025


Particulars	Notes	Amount in Taka			
		January to June, 2025	January to June, 2024	April to June, 2025	April to June, 2024
Investment Income	18	9,078,127,075	7,828,731,285	4,615,512,676	4,102,518,821
Less: Profit paid on Deposits & Borrowings etc.	19	8,596,470,975	6,413,848,014	4,469,530,213	3,434,775,660
<b>Net Profit on Investments</b>		<b>481,656,101</b>	<b>1,414,883,271</b>	<b>145,982,464</b>	<b>667,743,161</b>
Income from investments in shares & securities	20	1,291,571,820	510,649,069	621,613,811	284,373,718
Commission, Exchange Earnings & Brokerage	21	1,417,402,364	1,433,775,198	706,988,789	787,868,278
Other Operating Income	22	187,361,128	262,528,815	105,217,348	153,964,774
		2,896,335,312	2,206,953,082	1,433,819,948	1,226,206,770
<b>TOTAL OPERATING INCOME ( A )</b>		<b>3,377,991,412</b>	<b>3,621,836,353</b>	<b>1,579,802,411</b>	<b>1,893,949,931</b>
Salary & Allowances	23	1,421,109,955	1,494,957,918	708,197,324	741,663,512
Rent, Taxes, Insurance, Electricity etc.	24	324,372,365	312,930,362	172,645,767	162,228,306
Legal Expenses	25	1,586,426	2,388,350	1,577,577	2,474,802
Postage, Stamp, Telecommunication etc.	26	7,068,196	9,014,819	3,049,802	4,543,275
Stationery, Printing, Advertisement etc.	27	22,191,198	36,534,924	11,622,496	18,993,212
Managing Director's salary & fees	28	8,700,000	4,350,000	4,350,000	-
Directors' Fee & Other benefits	29	2,291,911	2,160,873	881,694	1,732,621
Shariah Supervisory Committee's Fees & Expenses	29.2	192,905	72,427	104,245	72,427
Audit Fees	30	470,925	412,250	186,300	220,800
Charges on Investment losses	31	-	-	-	-
Depreciation and Repair of Bank's Assets	32	103,195,404	136,516,924	46,784,133	71,802,234
Zakat Expenses	32.1	-	-	-	-
Other Expenses	33	150,356,968	152,729,953	61,497,639	71,404,548
<b>TOTAL OPERATING EXPENSES ( B )</b>		<b>2,041,536,254</b>	<b>2,152,068,800</b>	<b>1,010,896,978</b>	<b>1,075,135,738</b>
<b>Profit / (Loss ) Before Provision ( C ) = ( A - B )</b>		<b>1,336,455,158</b>	<b>1,469,767,553</b>	<b>568,905,433</b>	<b>818,814,193</b>
<b>Provision for Investments</b>	34				
Specific Provision for Classified Investments		567,990,799	672,224,130	214,811,669	371,112,065
General Provision for Unclassified Investments		-	-	-	-
Special General Provision		-	-	-	-
Provision for Off-Balance Sheet items		-	-	-	-
Provision for diminution in value of investments		-	-	-	-
Other Provision		10,610,000	-	6,910,000	-
<b>Total Provision ( D )</b>		<b>578,600,799</b>	<b>672,224,130</b>	<b>221,721,669</b>	<b>371,112,065</b>
<b>Total Profit / (Loss) before Taxes (E)=( C - D )</b>		<b>757,854,359</b>	<b>797,543,423</b>	<b>347,183,764</b>	<b>447,702,128</b>
<b>Provision for Taxation</b>		<b>375,506,890</b>	<b>529,631,416</b>	<b>150,761,816</b>	<b>290,636,447</b>
Current Tax	12.1	384,046,817	553,035,815	153,873,569	299,112,518
Deferred Tax	9.6	(8,539,927)	(23,404,399)	(3,111,753)	(8,476,071)
<b>Net Profit / (Loss) after Taxation :</b>		<b>382,347,469</b>	<b>267,912,007</b>	<b>196,421,948</b>	<b>157,065,681</b>
<b>Appropriations :</b>					
Statutory Reserve		151,570,872	159,508,685	69,436,752.76	89,540,425.57
General reserve		-	-	-	-
Coupon Payable to Mudaraba perpetual Bond		-	-	-	-
Provision for Start-up Fund		-	-	-	-
Provision for CSR Fund		-	-	-	-
Dividend		-	-	-	-
<b>Retained Earnings carried forward</b>		<b>230,776,597</b>	<b>108,403,322</b>	<b>126,985,195</b>	<b>67,525,255</b>
<b>Earning Per Share (EPS):</b>	36	<b>0.34</b>	<b>0.24</b>	<b>0.18</b>	<b>0.14</b>
(Previous year's figure restated)					

  
Head of FAD & CFO

  
Managing Director & CEO

  
Chairman

  
Company Secretary

  
Director





**Standard Bank PLC.**  
**Cash Flow Statement** (Un audited & Provisional)  
**for the Quarter ended 30 June 2025**

Particulars	Notes	Amount in Taka	
		January to June,2025	January to June,2024
A) CASH FLOW FROM OPERATING ACTIVITIES			
Investment Income receipts in Cash		9,072,194,373	8,155,577,050
Profit payments in Cash		(8,533,171,966)	(5,969,192,721)
Dividend receipts		-	-
Fee and commission receipts in Cash		526,424,866	505,478,643
Recoveries on Investment previously written off		179,084,507	18,609,786
Cash Payments to employees		(1,429,809,955)	(1,499,307,918)
Cash Payments to suppliers		(22,191,198)	(36,534,924)
Income taxes paid		(815,968,204)	(450,894,084)
Receipts from other operating activities		187,292,068	262,287,365
Payments for other operating activities		(391,983,880)	(408,473,712)
Cash generated from operating activities before changes in operating assets and liabilities		(1,228,129,389)	577,549,484
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		(9,226,290)	134,702,050
Investment to other banks		-	-
Investments to customers		(3,437,635,010)	(6,360,057,572)
Other assets		(1,587,020,965)	1,461,078,203
Deposits from other banks		2,210,836,911	(325,631,144)
Deposits from customers		3,725,691,718	11,988,809,103
Other liabilities account of customers		-	-
Trading liabilities		11,920,083,572	1,677,982,777
Other liabilities		2,149,611,630	934,850,543
		14,972,341,566	9,511,733,959
Net cash flow from operating activities (A)		13,744,212,177	10,089,283,444
B) CASH FLOW FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(29,816,535)	(160,869,801)
Sale of property, plant & equipment		69,060	241,450
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		(29,747,475)	(160,628,351)
C) CASH FLOW FROM FINANCING ACTIVITIES			
Received from issue of Investment capital and debt security		-	-
Payments for redemption of Investment capital and debt security		(300,000,000)	(300,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		-	(272,156,661)
Net Cash flow from financing activities (C)		(300,000,000)	(572,156,661)
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		13,414,464,702	9,356,498,432
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		890,977,497	928,296,556
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		39,865,157,462	32,344,493,707
G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)		54,170,599,661	42,629,288,695
CASH AND CASH EQUIVALENTS AT END OF THE YEAR			
Cash in hand (including foreign currencies)		2,855,144,839	2,678,547,498
Balance with Bangladesh Bank and its agent bank(s)( including foreign currencies)		11,844,030,562	11,576,355,816
Balance with other Banks and financial institutions		12,047,311,660	13,639,015,080
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		27,424,030,000	14,735,280,000
Prize Bonds		82,600	90,300
		54,170,599,661	42,629,288,694
Net Operating Cash Flows (NOCF) per Share		12.32	9.04

(Previous year's figure restated)

These financial statements should be read in conjunction with annexed notes

Head of FAD & CFO

Managing Director & CEO

Chairman

Company Secretary

Director



# Standard Bank PLC.

## Statement of Changes in Shareholders' Equity (Un audited & Provisional) for the Quarter ended 30 June 2025

(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 1-1-2025	11,158,423,080	7,364,646,159	-	-	13,860,390	18,536,929,629
Changes in accounting policy	-	-	-	-	-	-
<b>Restated Balance</b>	<b>11,158,423,080</b>	<b>7,364,646,159</b>	<b>-</b>	<b>-</b>	<b>13,860,390</b>	<b>18,536,929,629</b>
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-
Net gains and losses not recognised in the income statement	-	-	-	-	-	-
Adjustment of last year	-	-	-	-	-	-
Net profit for the period	-	-	-	-	382,347,469	382,347,469
Dividends from SBL Capital Management Ltd	-	-	-	-	-	-
Dividends from SBL Securities Ltd	-	-	-	-	-	-
Dividends (Cash & Bonus shares)	-	-	-	-	-	-
Issue of Right Shares	-	-	-	-	-	-
Coupon Payable to Mudaraba perpetual Bond	-	-	-	-	-	-
Start-up Fund	-	-	-	-	-	-
CSR Fund	-	-	-	-	-	-
Appropriation made during the year	-	151,570,872	-	-	(151,570,872)	-
<b>Balance as on 30.06.2025</b>	<b>11,158,423,080</b>	<b>7,516,217,031</b>	<b>-</b>	<b>-</b>	<b>244,636,987</b>	<b>18,919,277,098</b>
<b>Balance as on 30.06.2024</b>	<b>10,886,266,420</b>	<b>7,128,534,809</b>	<b>-</b>	<b>-</b>	<b>402,156,793</b>	<b>18,416,958,022</b>

These financial statements should be read in conjunction with annexed notes

Head of FAD & CFO

Managing Director & CEO

Company Secretary

Director

Chairman





# Standard Bank PLC

Notes to the Financial Statements (Provisional & Un-audited)  
for the 2nd quarter ended on 30th June 2025

## 1. LEGAL STATUS AND NATURE OF THE COMPANY

Standard Bank PLC 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 3rd 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 June 2025 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 2025.





**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 June 30, 2025.

**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 Investment**

Provision for Investment have been made as per directives of Bangladesh Bank issued from time to time.

**2.06 Provisions for Investments In Shares & Securities**

Provisions for diminution in value of investment is made for loss arising on diminution value of investment in quoted shares.

**2.07 Provisions for off balance sheet exposures**

Off-balance sheet items have been disclosed under contingent liabilities and other commitments according to Bangladesh Bank guidelines. Bank maintained provision against off-balance sheet exposures as per BRPD Circular no.14, dated 23 September 2012 & BRPD Circular No. 07, dated 21 June 2018 .

**2.08 Workers Participation Fund and Welfare Fund**

Consistent with the industry practice and in accordance with The Bank Company Act. 1991, no provision has been made for WPPF.

**2.09 Earning Per Share**

The company calculates Earning per share (EPS) in accordance with International Accounting Standards (IAS)-33"Earning Per Share" which has been shown on the face of profit and loss account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the year.



**Notes to the Financial Statements  
for the Quarter ended 30 June 2025**

**3. CASH**

**3.1 Cash in hand**

In local Currency  
In Foreign Currency

Total

Amount in Taka	
30.06.2025	31.12.2024
2,829,569,234	2,633,872,338
25,575,605	26,805,923
<b>2,855,144,839</b>	<b>2,660,678,261</b>

**3.2 Balance with Bangladesh Bank and its agent bank(s)  
(including foreign currency)**

In local Currency  
In Foreign Currency

Sonali Bank as agent of Bangladesh Bank  
Local currency

Total

9,517,202,541	10,358,602,082
2,200,905,858	1,364,229,042
11,718,108,400	11,722,831,124
125,922,162	161,590,864
<b>11,844,030,562</b>	<b>11,884,421,988</b>
<b>14,699,175,400</b>	<b>14,545,100,249</b>

**3(a) Consolidated cash**

**i. Cash in hand**

Standard Bank PLC. (note-3.1)  
Standard Exchange Co.(UK) Ltd.  
Standard Express(USA) Ltd.  
SBL Capital Mgt. Ltd.  
Standard Bank Securities Ltd.

2,855,144,839	2,660,678,261
-	-
-	-
-	-
-	-
<b>2,855,144,839</b>	<b>2,660,678,261</b>

**ii. Balance with Bangladesh Bank and its agent bank(s)**

Standard Bank PLC. (note-3.2)  
Standard Exchange Co.(UK) Ltd.  
Standard Express(USA) Ltd.  
SBL Capital Mgt. Ltd.  
Standard Bank Securities Ltd.

11,844,030,562	11,884,421,988
-	-
-	-
-	-
-	-
<b>11,844,030,562</b>	<b>11,884,421,988</b>
<b>14,699,175,400</b>	<b>14,545,100,249</b>

**4. Balance with other Banks and financial institutions**

In Bangladesh ( note 4.1)  
Outside Bangladesh ( note 4.2)

8,288,185,168	4,968,512,095
3,759,126,492	2,966,188,818
<b>12,047,311,660</b>	<b>7,934,700,913</b>

**4.1 In Bangladesh**

-	-
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**Al-wadeeah Current deposits**

Agrani Bank PLC.  
Basic Bank PLC.  
BRAC Bank PLC..  
Dutch Bangla Bank  
Eastern Bank PLC.  
Islami Bank bd PLC.  
Janata Bank PLC.  
Sonali Bank PLC.  
Standard Chartered Bank  
Trust Bank PLC..

132,579	124,866
2,160	1,162
341,184	341,184
1,000	1,000
1,253	1,253
40,418	57,665
11,081,143	5,173,812
15,966,384	60,150,198
15,840,941	17,276,013
338,670	1,903,537

**Mudaraba Short Notice Deposit (MSND)**

Exim Bank PLC.  
The City Bank PLC.  
Prime Bank PLC.-lbw (Msnd)  
Jamuna Bank PLC.  
Dhaka Bank PLC.-lbw (Msnd)  
Bengal Commercial Bank Plc  
Shahjalal Islami Bank Plc (Msnd)  
Rajshahi Krishi Unnayan Bank (Snd)

1,890,736,740	1,783,222,655
63,860	63,860
54,382	54,382
69,019	69,019
71,489	71,489
1,453,363,946	1,000,000,000
80,000	500,000,000

**Mudaraba Short Term Placements**

IDLC Islamic Wing  
DBH Islamic Wing

1,700,000,000	1,450,000,000
2,200,000,000	150,000,000
<b>8,288,185,168</b>	<b>4,968,512,095</b>

**Savings Deposit****Fixed Deposits**

Hajj Finance Company Ltd.

Amount in Taka	
30.06.2025	31.12.2024
-	-
-	-
-	-
<b>8,288,185,168</b>	<b>4,968,512,095</b>

**4.2 Outside Bangladesh****In Current account****Profit Bearing**

Habib American Bank Ltd. New York

Mashreq Bank Psc, New York

**Non Profit Bearing**

Standard Chartered Bank, New York

AXIS Bank Limited, Mumbai, India

ICICI Bank Ltd., Mumbai, India

A.B. Bank LTD. MUMBAI

Standard Chartered Bank Ltd., Frankfurt

Standard Chartered Bank Ltd., Tokyo

ICICI Bank Ltd., Hongkong

Nepal Bangladesh Bank Ltd, Kathmandu

Bhutan National Bank, Bhutan

Commerz Bank, Frankfurt

Habib Metropolitan Bank Ltd. Karachi, Pakistan

Bank Aljaria, KSA

Bank Aljaria, KSA, USD

Commerzbank, Frankfurt (GBP)

Standard Chartered Bank, LONDON (GBP)

Standard Chartered Bank, Mumbai India

Sonali Bank (UK) Ltd

**Total Nostro Accounts****FDR**

Standard Chartered Bank Ltd., Mumbai, India

**Others**

Habib American Bank Ltd, New York (OBU)

**Total Outside Bangladesh****Total**

461,630,195	181,151,995
540,302,014	1,170,585,578
1,483,594,296	541,180,257
30,018,192	60,003,932
46,123,569	113,217,796
22,946,395	74,563,534
8,086,085	241,351,523
31,862,782	21,046,884
13,768,582	13,620,314
15,920,486	16,921,464
32,991,111	5,811,806
36,593,875	58,790,367
14,316,919	18,178,666
11,912,743	11,695,139
223,232,705	70,622,839
8,617,760	7,843,222
75,048,655	106,959,609
459,541,704	212,771,666
4,992,976	18,623,384
<b>3,521,501,043</b>	<b>2,944,939,975</b>
7,352,100	7,352,100
230,273,350	13,896,743
<b>3,759,126,492</b>	<b>2,966,188,818</b>
<b>12,047,311,660</b>	<b>7,934,700,913</b>

**4(a) Consolidated Balance with other banks and financial institutions In Bangladesh**

Standard Bank PLC. (note-4.1)

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

8,288,185,168	4,968,512,095
-	-
-	-
28,221,817	11,679,072
29,987,839	31,667,971
<b>8,346,394,824</b>	<b>5,011,859,138</b>

**Outside Bangladesh**

Standard Bank PLC. (note-4.2)

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

3,759,126,492	2,966,188,818
17,355,182	11,697,321
505,985,388	617,379,554
-	-
-	-
<b>4,282,467,062</b>	<b>3,595,265,693</b>
<b>12,628,861,886</b>	<b>8,607,124,831</b>

**5. Placement with Banks & Financial Institutions****Banking Company**

-	-
-	-

**Non-Banking Financial Institutions**

-	-
---	---

**Short Notice Money**

-	-
-	-

**Total**

-	-
---	---



		Amount in Taka	
		30.06.2025	31.12.2024
<b>6. Investments</b>			
Government securities		27,424,112,600	17,385,356,300
Others Investment		12,730,312,000	12,721,085,710
		<b>40,154,424,600</b>	<b>30,106,442,010</b>
<b>a) Government securities</b>			
<b>Government Bond &amp; Sukuk</b>			
SUKUK		17,324,030,000	11,635,280,000
BGIIB		10,100,000,000	5,750,000,000
<b>Total Government Bond</b>		<b>27,424,030,000</b>	<b>17,385,280,000</b>
Prize bonds		82,600	76,300
<b>Total Prize bonds</b>		<b>82,600</b>	<b>76,300</b>
		<b>27,424,112,600</b>	<b>17,385,356,300</b>
<b>b) Other Investments</b>			
Quoted Shares		151,767,255	151,767,255
Unquoted Shares		5,448,545,333	5,439,319,043
Subordinated Bonds		7,129,999,412	7,129,999,412
<b>Total Others Investment</b>		<b>12,730,312,000</b>	<b>12,721,085,710</b>
<b>6.1 Government Securities classified as per Bangladesh Bank Circular:</b>			
Held for trading (HFT)		-	-
Held to maturity (HTM)		27,424,030,000	17,385,280,000
Other Securities (Prize Bond)		82,600	76,300
		<b>27,424,112,600</b>	<b>17,385,356,300</b>
<b>6.2 Other Investments :</b>			
<b>a) Quoted Shares</b>			
First Bangladesh Fixed Income Fund		146,779,000	146,779,000
Bangladesh Steel Re-Rolling Mills Ltd		2,493,010	2,493,010
Runner Automobile Limited		676,745	676,745
Robi Axiata Limited		811,880	811,880
Craftsman		25,770	25,770
Web Coats Plc.		35,040	35,040
Best Holdings Ltd.		875,000	875,000
Bd Paints Ltd.		50,500	50,500
MK Footwear Plc		20,310	20,310
<b>Total Quoted Shares</b>		<b>151,767,255</b>	<b>151,767,255</b>
<b>b) Unquoted Shares</b>			
Central Depository Bangladesh Limited (CDBL)		156,548,164	156,548,164
Central Counterparty Bangladesh Limited (CCBL)		37,500,000	37,500,000
SWIFT		3,003,185	3,003,185
Standard Exchange Co.(UK) Ltd.		50,113,620	45,072,330
Standard Express(USA) Ltd.		188,635,000	184,450,000
SBL Capital Mgt. Ltd.		1,499,940,000	1,499,940,000
Standard Bank Securities Ltd.		799,940,000	799,940,000
SBL Capital Mgt. Ltd.(Investment)		2,712,865,364	2,712,865,364
<b>Total Unquoted Shares</b>		<b>5,448,545,333</b>	<b>5,439,319,043</b>
<b>c) Subordinated Bond</b>			
Zero Coupon Bond		99,999,412	99,999,412
Beximco Green-Sukuk Al Istisna'A		10,000,000	10,000,000
Investment In Perpetual Bond		4,500,000,000	4,500,000,000
SJIBL 3Rd Mudaraba Subordinated Bond		1,250,000,000	1,250,000,000
Exim Bank 6Th Subordinated Bond		1,250,000,000	1,250,000,000
Golden Harvest Agro Industries Ltd.		20,000,000	20,000,000
<b>Total Subordinated Bond</b>		<b>7,129,999,412</b>	<b>7,129,999,412</b>
<b>Total Other Investments</b>		<b>12,730,312,000</b>	<b>12,721,085,710</b>
(Annexure-E may kindly be seen for details)			

Amount in Taka	
30.06.2025	31.12.2024

6(a) Consolidated Investments

Government

Standard Bank PLC. (note-6)  
Standard Exchange Co.(UK) Ltd.  
Standard Express(USA) Ltd.  
SBL Capital Mgt. Ltd.  
Standard Bank Securities Ltd.

27,424,112,600	17,385,356,300
-	-
-	-
-	-
-	-
27,424,112,600	17,385,356,300

Others

Standard Bank PLC. (note-6)  
Standard Capital Mgt. Ltd (Share Capital & Investment to SCML)  
Standard Exchange Co.(UK) Ltd.  
Standard Express(USA) Ltd.  
SBL Capital Mgt. Ltd.  
Standard Bank Securities Ltd.  
Standard Bank Securities Ltd. (Share Capital to SSL)

12,730,312,000	12,721,085,710
(4,212,805,364)	(4,212,805,364)
(50,113,620)	(45,072,330)
(188,635,000)	(184,450,000)
1,791,977,973	1,768,620,599
508,275,634	506,884,169
(799,940,000)	(799,940,000)
9,779,071,623	9,754,322,784
37,203,184,223	27,139,679,084

7. Investments

As per classification into the following broad categories:

i) General Investments

Inside Bangladesh

Bai - Murabaha  
Bai - Muajjal  
Bai - Salam  
HPSM  
Quard - e - Hasan with Service Charge  
Islamic Credit Card

20,172,358,391	21,867,469,028
72,375,961,792	71,100,075,522
1,291,249,384	1,076,683,074
98,738,800,626	94,363,335,923
4,360,834,512	5,094,457,356
878,235,951	880,538,495
197,817,440,656	194,382,559,398

Outside Bangladesh

-	-
197,817,440,656	194,382,559,398

ii) Bills purchased and discounted

Payable inside Bangladesh

Inland bills purchased

2,162,667,954	1,490,304,046
---------------	---------------

Payable outside Bangladesh

Foreign bills purchased and discounted

3,242,673,429	3,319,842,278
5,405,341,384	4,810,146,324

Total

203,222,782,039	199,192,705,722
-----------------	-----------------

7.1 Classification of Investments

Unclassified:

Standard including staff Investments  
Special Mention Account (SMA)

148,024,789,336	139,506,505,722
147,498,193,648	139,016,395,599
526,595,688	490,110,123

Classified:

Sub standard  
Doubtful  
Bad/Loss

55,197,992,704	59,686,200,000
969,147,691	3,039,792,851
2,433,309,377	3,200,554,301
51,795,535,636	53,445,852,848
203,222,782,039	199,192,705,722

7.2 Particulars of required provision for Investments .

Status

Outstanding

Base for provision

%

Un-classified -General provision:

All Unclassified Investment (other than Small and Medium Enterprise financing, Investments to BH/MB/SD agst. hares, Consumer Financing, House Finance, Agriculture Finance, Staff Investments and Special Mentioned Account)	108,432,419,867	108,553,229,180	1% to 5%	1,294,501,758	1,396,356,954
Small and Medium Enterprise financing	27,794,930,176	27,794,930,176	0.25%	69,487,325	77,550,704
Investment to BH/MB/SD agst shares	667,342,700	667,342,700	2.00%	13,346,854	14,014,752
Consumer Financing,	440,426,945	440,426,945	2.00%	8,808,539	8,553,199



		Amount in Taka		
		30.06.2025	31.12.2024	
Consumer Financing,	742,028,562	2.00%	14,840,571	15,341,395
House Finance	2,334,491,010	1.00%	23,344,910	22,894,436
Agriculture Finance	4,464,024,442	1.00%	44,640,244	36,063,944
Staff Investments	946,920,634	0.00%	-	-
Special Mentioned Account	526,595,688	.25% to 5%	5,282,117	17,758,603
Investments against writ	1,675,609,313		-	1,554,800,000
Total un-classified Investment & General provision including investments against writ	148,024,789,336		1,474,252,318	3,143,333,987
Classified-specific provision				
Sub Standard	969,147,691	5% to 20%	63,965,599	421,052,548
Doubtful	2,433,309,377	5% to 50%	871,892,024	1,257,938,603
Bad/Loss	51,795,535,636	100.00%	36,814,256,275	36,875,638,849
	55,197,992,704			
	203222782040		37,750,113,898	38,554,630,000

(0.44)

**Required provision for Investments**

**Total Provision maintained (note-12.2)**

**Deferral Provision will be kept in future**

**Excess/(Short) provision**

39,224,366,216	41,697,963,987
8,397,020,799	7,829,030,000
30,827,345,417	33,868,933,987
-	-

### 7.3 Particulars of required provision on Off-Balance Sheet Exposures

Base for Provision		Rate %		
Acceptance and endorsements	21,339,191,520	1%	663,335,094	598,117,298
Letter of guarantee	20,751,530,172			
Letter of credit	26,279,394,882			
Bills for Collection	-			
Required provision of Off-Balance Sheet Exposures			663,335,094	598,117,298
Deferral Provision will be kept in future			663,335,094	598,117,298
Excess/(short) provision at			-	-

### 7.4 Bills purchased and discounted

Payable in Bangladesh	2,162,667,954	1,490,304,046
Payable outside Bangladesh	3,242,673,429	3,319,842,278
	5,405,341,384	4,810,146,324

### 7(a) Consolidated Investments

Standard Bank PLC. (note-7)	197,817,440,656	194,382,559,398
Standard Bank PLC. (Investment to SBSL)	(414,289,226)	(389,951,693)
Standard Bank PLC. (Investment to SCML)	(360,000,000)	(400,000,000)
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	4,725,551,680	4,643,618,293
Standard Bank Securities Ltd.	600,129,951	569,184,810
	202,368,833,061	198,805,410,808

### Consolidated bills purchased and discounted

Standard Bank PLC. (note-7)	5,405,341,384	4,810,146,324
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	5,405,341,384	4,810,146,324
	207,774,174,445	203,615,557,132

### 8. Fixed assets including premises, furniture and fixture

Land	2,373,245,825	2,373,245,825
Land and Building	501,877,101	495,535,566
Furniture & Fixture	1,006,126,517	949,646,018
Office Appliance	844,840,966	823,837,396
Computer	428,072,961	415,241,539
Right of Use Assets (ROUA) as per IFRS-16	274,244,825	274,244,825
Bank's Vehicle	145,149,205	143,290,418
Total cost	5,573,557,400	5,475,041,587

Amount in Taka	
30.06.2025	31.12.2024
189,362,169	184,098,429
<b>5,762,919,569</b>	<b>5,659,140,016</b>
2,531,287,745	2,457,324,728
<b>3,231,631,823</b>	<b>3,201,815,288</b>

#### Intangible Assets

Software

**Total cost**

**Less: Accumulated Depreciation**

**Net**

(See Annexure-A for details)

#### 8(a) Consolidated fixed assets including premises, furniture and fixture

Standard Bank PLC. (note-8)

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

3,231,631,823	3,201,815,288
919,251	729,871
126,707,662	117,883,422
6,874,939	6,874,939
4,053,688	4,392,862
<b>3,370,187,363</b>	<b>3,331,696,382</b>

#### 9. Other assets

Stock of Stationery

Stamps in hand

Suspenses A/c (note-9.1)

Advance Deposit

Branch adjustments accounts (note-9.5)

Sundry Assets (note-9.2)

29,084,100	28,332,854
8,665,622	10,188,137
594,739,144	390,793,685
3,826,965	3,866,739
120,235,531	44,700,347
14,604,045,007	12,471,185,511
<b>15,360,596,369</b>	<b>12,949,067,273</b>

#### 9.1 Suspense Accounts

Sundry Debtors

Advance Against TA/DA

Advance Against Proposed Branch

Advance Against Legal Expenses

Encashment-PSP/BSP/WEDB

Advance on against board meeting

Mobile Banking

Cash Remittance

15,812,733	24,831,940
653,800	887,400
8,330,000	5,376,700
14,058,769	12,522,200
7,358,768	362,682
1,588,000	765,000
26,008	26,008
546,881,066	346,021,755
<b>594,739,144</b>	<b>390,793,685</b>

#### 9.2 Sundry Assets

Advance Rent

Profit Receivable (note - 9.4)

Prepaid expenses

Advance Tax (note-9.3)

Deferred Tax -note-12.1(ii)

Protested Bill Account

Clearing Adjustment

BFTN adjustment

Working Progress, Building

Dividend Receivable

Profit Waived

Excise duty adjustment on FDR

Demand Draft without advice

132,227,946	79,185,192
1,870,172,247	1,419,287,309
12,779,042	12,556,025
9,628,988,668	8,813,020,464
485,870,334	477,330,407
39,637,128	29,027,128
(2,058,588)	(2,058,698)
376,167,853	(299,380,903)
1,466,775,991	1,335,745,398
106,002,380	106,002,380
446,023,675	446,023,675
40,016,823	53,209,723
1,441,508	1,237,411
<b>14,604,045,007</b>	<b>12,471,185,511</b>

#### 9.3 Advance Tax

Advance Corporate Tax

Advance Income Tax On L/C Commission

Advance Income Tax On Tr.Bill

Advance Income Tax On Share Dividend

Advance Tax On Vehicle

Advance Income Tax On Profit Balance With Other Banks

Advance Income Tax On Subordinated Bond

Advance Income Tax On BGIIB

Advance Tax On Sukuk

Advance Income Tax On Msnd

8,645,136,477	7,926,136,477
146,029,906	132,447,999
182,013,538	182,013,538
237,032,789	237,032,789
8,915,894	8,023,394
87,110,594	87,098,081
82,801,270	61,921,270
22,222,745	10,225,133
103,976,715	88,447,042
113,748,740	79,674,741
<b>9,628,988,668</b>	<b>8,813,020,464</b>

#### 9.4 Profit Receivable

Profit Receivable on SME

Capital Gain Recivable From Sale Of Share

Profit Receivable on FDR & Bond

50,630,960	50,630,960
-	5,566,342.0
1,819,541,287	1,363,090,007
<b>1,870,172,247</b>	<b>1,419,287,309</b>

#### 9.5 Branch Adjustment



Amount in Taka	
30.06.2025	31.12.2024

Branch adjustments account represents outstanding inter branch and head office transactions originated but yet to be responded at the balance sheet date. The balance of unreconciled items has been adjusted reconciled subsequently .

#### 9.6 Deferred Tax Assets:

Opening Balance	477,330,407	467,958,041
Additional made during the period	8,539,927	9,372,366.00
Adjustment during the period	-	-
<b>Closing Balance</b>	<b>485,870,334</b>	<b>477,330,407</b>

#### Deferred tax liabilities/(Asset)

##### Fixed Asset

Carrying amount	3,231,631,823	3,201,815,288
Tax base	3,413,924,620	3,372,413,216
Taxable Temporary Difference	(182,292,797)	(170,597,928)

##### Provision for gratuity

Carrying amount	1,073,373,862	1,087,288,568
Tax base	-	-
Deductable Temporary Difference	(1,073,373,862)	(1,087,288,568)

##### Provision for Rebate for good borrowers

Carrying amount	8,738,004	8,738,004
Tax base	-	-
Deductable Temporary Difference	(8,738,004)	(8,738,004)

##### Lease Assets as per IFRS 16

Right of use Assets under lease	122,953,937	122,953,937
Lease Liabilities	129,210,522	129,210,522
Deductible Temporary Difference	(6,256,585)	(6,256,585)

##### Total Taxable /(deductable) Temporary difference

	(1,270,661,248)	(1,272,881,085)
--	-----------------	-----------------

##### Applicable tax rate

	37.50%	37.50%
--	--------	--------

##### Deferred Tax Assets

Opening balance	(467,958,041)	(467,958,041)
Deferred tax (income)/expenses	(8,539,927)	(9,372,366)

#### 9(a) Consolidated other assets

Standard Bank PLC. (note-9)	15,360,596,369	12,949,067,273
Standard Bank PLC. (Dividend Recivable from SCML)	(72,509,100)	(72,510,000)
Standard Bank PLC. (Profit Recivable from SCML)	(887,566,992)	(760,339,835)
Standard Bank PLC. (Dividend Recivable from SBSL)	(51,996,425)	(52,000,550)
Standard Exchange Co.(UK) Ltd.	16,490,889	14,856,442
Standard Express(USA) Ltd.	8,802,350	9,217,460
SBL Capital Mgt. Ltd.	812,763,483	761,016,809
Standard Bank Securities Ltd.	407,846,421	403,403,358
	<b>15,594,426,994</b>	<b>13,252,710,957</b>

#### 10. Placement From Banks & Financial Institutions

In Bangladesh ( note-10.1)	33,923,245,189	22,303,161,617
Outside Bangladesh	-	-
	<b>33,923,245,189</b>	<b>22,303,161,617</b>

#### 10.1 In Bangladesh Placement

##### Total

##### Other Placement

Re-Finance from B Bank	24,419,583	16,856,250
EDF from B Bank	3,742,240,144	3,045,176,146
Financial Stimulus Fund From B. Bank	465,913,167	769,920,917
Foreign Exchange Deal Payable	341	341
Visa Credit Crd Nostro Ac(Payable To Id)	671,954	1,207,963
Bangladesh Bank	18,720,000,000	7,200,000,000
SBL Subordinated Non-Convertible Bond	6,470,000,000	6,770,000,000
Sbl Mudaraba Perpetual Bond	4,500,000,000	4,500,000,000
<b>Total</b>	<b>33,923,245,189</b>	<b>22,303,161,617</b>
	<b>33,923,245,189</b>	<b>22,303,161,617</b>

##### Outside Bangladesh

FI Banks	-	-
	<b>33,923,245,189</b>	<b>22,303,161,617</b>

		Amount in Taka	
		30.06.2025	31.12.2024
10.1.1	<b>Subordinated Non-Convertible &amp; Mudaraba Perpetual Bond</b>		
	<b>SBL 2nd Subordinated Non-Convertible Bond</b>	-	-
	<b>SBL 3rd Subordinated Non-Convertible Bond</b>		
	Agrani Bank PLC.	350,000,000	350,000,000
	National Life Insurance Co. Ltd	120,000,000	120,000,000
	Shadharan Bima Corporation	80,000,000	80,000,000
	Janata Bank PLC.	400,000,000	400,000,000
	Uttara Bank PLC.	400,000,000	400,000,000
	Mercantile Bank PLC.	120,000,000	120,000,000
	Dutch Bangla Bank PLC.	600,000,000	600,000,000
	Sonali Bank PLC.	600,000,000	800,000,000
	Rupali Bank PLC.	300,000,000	400,000,000
		<b>2,970,000,000</b>	<b>3,270,000,000</b>
	<b>SBL 4th Subordinated Non-Convertible Bond</b>		
	Islami Bank Bangladesh PLC.	1,500,000,000	1,500,000,000
	Ai-Arafah Islami Bank PLC.	750,000,000	750,000,000
	EXIM Bank PLC.	1,250,000,000	1,250,000,000
		<b>3,500,000,000</b>	<b>3,500,000,000</b>
	<b>SBL 1st Mudaraba Perpetual Bond</b>		
	Social Islami Bank PLC.	1,500,000,000	1,500,000,000
	Ai-Arafah Islami Bank PLC.	1,000,000,000	1,000,000,000
	First Security Islami Bank PLC.	1,000,000,000	1,000,000,000
	Union Bank PLC.	1,000,000,000	1,000,000,000
		<b>4,500,000,000</b>	<b>4,500,000,000</b>
	<b>Total SBL Subordinated Non-Convertible Bond</b>	<b>10,970,000,000</b>	<b>11,270,000,000</b>
10.2	<b>Security against borrowing from other banks, financial institutions and agents</b>		
	Secured	-	-
	Unsecured	33,923,245,189	22,303,161,617
		<b>33,923,245,189</b>	<b>22,303,161,617</b>
10(a)	<b>Consolidated Placement From Banks &amp; Financial Institutions</b>		
	Standard Bank PLC. (note-10)	33,923,245,189	22,303,161,617
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		<b>33,923,245,189</b>	<b>22,303,161,617</b>
11.	<b>Deposits and other deposits</b>		
	Deposits from banks (note-11.1)	8,331,859,840	6,121,022,929
	Deposits from customers (note.11.3)	198,900,643,126	195,111,652,399
		<b>207,232,502,966</b>	<b>201,232,675,328</b>
11.1	<b>Deposits' from banks</b>		
	Current deposits and other deposits	2,134,125	3,048,503
	Bills payable	-	-
	Savings bank/Mudaraba Savings deposits	-	-
	Short-term deposits	4,329,725,716	1,817,974,426
	Fixed deposits/Mudaraba Fixed Deposits	4,000,000,000	4,300,000,000
		<b>8,331,859,840</b>	<b>6,121,022,929</b>
11.2	<b>Deposits' from banks</b>		
	<b>Mudaraba Fixed Deposits</b>		
	NRB Commercial PLC.	250,000,000	-
	Eastern Bank PLC	600,000,000	1,050,000,000
	Agrani Bank PLC.	750,000,000	850,000,000
	Shahjal Islami Bank PLC.	2,000,000,000	2,000,000,000
	Midland Bank PLC	400,000,000	400,000,000
		<b>4,000,000,000</b>	<b>4,300,000,000</b>
	<b>Mudaraba Short Notice Deposits</b>		
	Bangladesh Krishi Bank	420,404	417,600
	Bengal Commercial Bank	2,355,728,197	1,812,825,458
	Jamuna Bank PLC.	1,175,784	1,171,091
	Trust Bank Ltd	3,477,423	3,456,554
	The City Bank PLC	53,528	103,723
		<b>4,329,725,716</b>	<b>1,817,974,426</b>



Amount in Taka	
30.06.2025	31.12.2024

#### Al-wadeeah current deposits

Mercantile Bank PLC

The City Bank PLC

2,104,124	2,000,000
30,001	1,048,503
<b>2,134,125</b>	<b>3,048,503</b>
<b>8,331,859,840</b>	<b>6,121,022,929</b>

#### 11.3 Customer Deposits

##### i) Al-wadeeah Current deposits and other Deposits

Al-wadeeah current deposits

Foreign Currency deposits

Sundry deposits (note - 11.4)

10,158,819,662	11,082,809,069
8,190,308,800	6,980,302,482
16,479,602,743	15,807,116,215
<b>34,828,731,205</b>	<b>33,870,227,766</b>

##### ii) Bills payable

Pay orders issued

Pay slips issued

Demand draft

4,617,776,620	2,981,537,679
600	600
3,770,832	7,121,842
<b>4,621,548,052</b>	<b>2,988,660,121</b>

##### iii) Savings bank Deposits/Mudaraba savings deposits

19,008,403,349

18,438,038,101

##### iv) Term Deposits/Fixed Deposits

Fixed deposits/Mudaraba Fixed Deposits (Excluding Bank Deposit)

Short term deposits

Deposits Under Schemes

108,702,444,906	111,221,757,932
14,718,344,333	15,877,611,038
17,021,171,280	12,715,357,441
<b>140,441,960,519</b>	<b>139,814,726,411</b>

Total

**198,900,643,126**

**195,111,652,399**

#### 11.4 Sundry deposits

Sundry creditors

Margin Deposit

Risk Fund

Service charge

Security Money

SBL Employees Provident Fund

SBL Employees W. Fund

Foreign Remittance Payable A/c

Profit payable on deposits

VAT, Excise Duty and Income Tax

Cash Incentive Payable

Unclaimed Dividend Payable(note 39)

Central Fund (RMG Sector)

Others

1,795,489,356	2,395,764,130
8,174,571,967	7,680,197,388
4,180,880	4,180,696
1,055,934,026	77,539,888
56,711,492	49,212,176
(168,692)	(169,588)
26,969	1,026,969
28,402,797	30,430,194
4,386,262,968	4,322,963,959
915,437,892	1,153,698,588
171,400	23,920,718
41,624,778	41,624,778
13,165,225	13,217,175
7,791,684	13,509,144
<b>16,479,602,743</b>	<b>15,807,116,215</b>

#### 11.5 Payable on Demand and Time Deposits

##### i. Demand Deposits

Current / Al-wadeeah current Deposits

Savings Deposits/Mudaraba Savings deposits (10%)

Foreign Currency Deposits (non profit bearing)

Sundry deposits

Bills payable

10,158,819,662	11,082,809,069
1,900,840,335	1,843,803,810
8,190,308,800	6,980,302,482
16,479,602,743	15,807,116,215
4,621,548,052	2,988,660,121
<b>41,351,119,592</b>	<b>38,702,691,697</b>

##### ii. Time Deposits

Savings deposits/Mudaraba savings deposits (90%)

Fixed deposits/Mudaraba Term Deposits

Short term deposits/Mudaraba short term deposits

Deposits under schemes

17,107,563,014	16,594,234,291
117,034,304,746	117,342,780,861
14,718,344,333	15,877,611,038
17,021,171,280	12,715,357,441
<b>165,881,383,374</b>	<b>162,529,983,631</b>
<b>207,232,502,966</b>	<b>201,232,675,328</b>

#### 11(a) Consolidated deposits and other deposits

##### Current deposits and other deposits

Standard Bank PLC. (note-11.3)

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

34,830,865,330	33,873,276,269
-	-
-	-
23,430,570	23,088,605
-	-
<b>34,854,295,900</b>	<b>33,896,364,874</b>

**Bills payable**

Standard Bank PLC. (note-11.3)  
Standard Exchange Co.(UK) Ltd.  
Standard Express(USA) Ltd.  
SBL Capital Mgt. Ltd.  
Standard Bank Securities Ltd.

**Savings bank/Mudaraba savings deposits**

Standard Bank PLC. (note-11.3)  
Standard Exchange Co.(UK) Ltd.  
Standard Express(USA) Ltd.  
SBL Capital Mgt. Ltd.  
Standard Bank Securities Ltd.

**Short Term Deposits**

Standard Bank PLC. (note-11.3)  
Standard Exchange Co.(UK) Ltd.  
Standard Express(USA) Ltd.  
SBL Capital Mgt. Ltd.  
Standard Bank Securities Ltd.

**Term/Fixed deposits**

Standard Bank PLC. (note-11.3)  
Standard Exchange Co.(UK) Ltd.  
Standard Express(USA) Ltd.  
SBL Capital Mgt. Ltd.  
Standard Bank Securities Ltd.

**Deposits under schemes**

Standard Bank PLC. (note-11.3)  
Standard Exchange Co.(UK) Ltd.  
Standard Express(USA) Ltd.  
SBL Capital Mgt. Ltd.  
Standard Bank Securities Ltd.

Amount in Taka	
30.06.2025	31.12.2024
4,621,548,052	2,988,660,121
-	-
-	-
-	-
-	-
<b>4,621,548,052</b>	<b>2,988,660,121</b>
19,008,403,349	18,438,038,101
-	-
-	-
-	-
-	-
<b>19,008,403,349</b>	<b>18,438,038,101</b>
19,048,070,049	17,695,585,464
-	-
-	-
-	-
-	-
<b>19,048,070,049</b>	<b>17,695,585,464</b>
112,702,444,906	115,521,757,932
-	-
-	-
-	-
-	-
<b>112,702,444,906</b>	<b>115,521,757,932</b>
17,021,171,280	12,715,357,441
-	-
-	-
-	-
-	-
<b>17,021,171,280</b>	<b>12,715,357,441</b>
<b>207,255,933,536</b>	<b>201,255,763,933</b>

**12. OTHER LIABILITIES**

Provision for Taxation (note-12.1)  
Deferred Tax (note-12.1(i))  
Accrued Expenses  
General Provision for Unclassified Investments (note-12.2)  
General Provision for SMA (note-12.2)  
Specific provision for Classified Investments (note-12.2)  
Provision for classified others Assets (note-12.7)  
Provision for decrease in value of investments (note-12.8)  
Provision for Off-Balance Sheet Items (note-12.4)  
Profit Suspense Account (note-12.5)  
Zakat Fund  
Provision for Nostro A/c  
Provision for Bonus (note-12.6)  
Provision for LFC  
Provision For Depreciation  
Provision for Start up Fund (note-12.14)  
Provision For Festival Bonus  
Provision For Deposit Insurance Premium  
Provision For Gratuity  
Provision for Green Banking (note-12.13)  
Dividend Settlement A/C  
Provision for Incentive of good borrower (note-12.12)  
Commission Payable Account  
Payable to OBU  
Profit receivable on Bai Murabaha/Bai Muajjal/Hpsm  
Profit Receivable on overdue Investment  
Exchange House  
MFS Settlement Account  
Swift Charge Payable A/C  
Residual Amt. For Cust. Repay. (Mig)

10,871,068,432	10,487,021,615
-	-
371,706,359	248,118,156
-	-
-	-
8,397,020,799	7,829,030,000
281,540,696	274,530,865
54,375,231	54,375,231
-	-
7,016,425,009	5,605,389,042
31,527,341	31,527,341
42,575	42,575
11,751,212	111,872,444
(320,567)	(356,337)
73,819,235	-
49,427,500	49,427,500
(114,281,530)	-
64,836,936	58,425,613
-	-
30,500,000	30,500,000
25,830	25,830
8,738,004	8,738,004
1,116,810	925,272
1,094,932,757	1,188,967,286
(68,117,560)	(61,231,475)
49,040,468	49,040,468
(363,906,265)	(233,148,506)
3,977,567	69,261
29,814,490	21,499,488
11,721,028	11,721,028



Profit Reimbursement A/C Swc-I & S-Cc  
Written-Off Investments Recovery A/C  
Non Shariah Income  
Compensation Suspense Account  
Leased Liabilities as per IFRS-16  
Bank To Bank Rtgs Fc Settlement (Usd)  
Unclaimed Deposit Payable  
Supervision Charge Receivable  
Foreign Currency translation gains (note-12.10)

Total

Amount in Taka	
30.06.2025	31.12.2024
(2,504,253)	(2,504,253)
45,874,043	-
3,013,112	10,347,953
177,910,664	98,572,396
47,115,599	47,115,599
362,471,610	(158,673,597)
-	67,444
11,107,096	15,728,517
89,126,411	79,900,121
<b>28,640,896,640</b>	<b>25,857,064,881</b>

## 12.1 Provision for Current Taxation

Opening Balance  
Addition during the period

Adjustment during the period

Closing Balance

10,487,021,615	13,712,260,059
384,046,817	1,173,852,730
<b>10,871,068,432</b>	<b>14,886,112,789</b>
-	4,399,091,174
<b>10,871,068,432</b>	<b>10,487,021,615</b>

Provision for taxation has been made on accounting profit considering taxable allowances/disallowances as per Income Tax Ordinance 1984.

### Provision for current tax made during the year

Income tax @ 37.50% on taxable profit (A)  
Add: Income tax @ 20% on dividend income  
Capital Gain on Share @ 10%  
Capital Gain on sale of Fixed Assets (15%)  
Capital Gain on Govt. securities (5%)  
Add: Excess profit tax  
Tax on Salary Perquisite  
Add: Settlement/ Adjustment for the period  
Less: Tax adjustment  
Investments written off Benefits

Estimated provision required as at 31 December, (i)

384,036,458	248,514,076
-	-
-	-
10,359.00	25,718.00
-	-
-	5,000,000
-	-
-	(383,503)
-	-
<b>384,046,817</b>	<b>253,923,297</b>

### Computation of taxable profit

#### Profit before tax

Less: Dividend income  
Less: Capital Gain on share  
Less: Capital Gain on sale of Fixed Assets  
Less: Capital Gain on Govt. securities  
Profit before tax (excluding dividend income and capital gain)  
Inadmissible expenditure  
Further allowable expenditure

Estimated taxable profit for the year (A)

1,336,455,158	650,953,360
-	-
-	-
69,060	171,450
-	-
1,336,386,098	650,781,910
312,288,877	11,922,292
-	-
<b>1,024,097,221</b>	<b>662,704,202</b>

### Consolidated Provision for current Taxation

Standard Bank PLC. (note-11.3)  
Standard Exchange Co.(UK) Ltd.  
Standard Express(USA) Ltd.  
SBL Capital Mgt. Ltd.  
Standard Bank Securities Ltd.

384,046,817	253,923,297
-	-
-	-
11,842,026	9,167,556
3,038,037	6,160,404
<b>398,926,880</b>	<b>269,251,257</b>

## 12.1(a) Consolidated Provision for Taxation

Standard Bank PLC. (note-12)  
Standard Exchange Co.(UK) Ltd.  
Standard Express(USA) Ltd.  
SBL Capital Mgt. Ltd.

Opening Balance  
Addition during the period  
Adjustment during the period  
Closing Balance

#### Standard Bank Securities Ltd.

Opening Balance  
Addition during the period  
Adjustment during the period  
Closing Balance

10,871,068,432	10,487,021,615
-	-
-	-
456,590,146	424,873,553
-	-
115,493,948	112,455,911
<b>11,443,152,526</b>	<b>11,024,351,079</b>

## 12.1(i) Deferred Tax :

Opening Balance  
Additional provision made during the period

-	-
-	-

		Amount in Taka	
		30.06.2025	31.12.2024
Adjustment during the period		-	-
Closing Balance		-	-
<b>12.2 Provision for Investments</b>			
<b>i) The movement in general provision for unclassified Investments:</b>			
Provision held at the beginning of the year		-	-
Additional provision made for the period		-	-
Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022		-	-
<b>*Provision held at the end of the period</b>		-	-
<b>ii) The movement in general provision on Special Mention Account (SMA) Investments:</b>			
Provision held at the beginning of the year		-	-
Amount transferred to provision for bad & doubtful debts		-	-
Additional provision made for the period		-	-
Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022		-	-
<b>*Provision held at the end of the period</b>		-	-
<b>iii) The movement in specific provision for bad and doubtful Investments:</b>			
Provision held at the beginning of the Period		7,829,030,000	5,367,956,764
Amount adjusted during the Period		-	-
Amount written off during the Period		-	561,920,538
Amount Transfer from General provision of Off-Balance Sheet, Gratuity & others		-	1,019,130,001
Amount recovered from written off during the Period		-	-
Amount of provision for the Period		567,990,799	2,003,863,773
<b>Provision held at the end of the period</b>		<b>8,397,020,799</b>	<b>7,829,030,000</b>
<b>Total</b>		<b>8,397,020,799</b>	<b>7,829,030,000</b>
<b>12.3 The movement in Special General Provision-COVID-19:</b>			
Provision held at the beginning of the Period		-	485,919,537
Amount Transfer from Compensation Suspense Account		-	-
Amount transfer to specific provision for bad and doubtful Investments		-	485,919,537
Additional provision for the period		-	-
<b>Provision held at the end of the period</b>		-	-
<b>12.4 The movement in General provision for Off Balance Sheet Items:</b>			
Provision held at the beginning of the Period		-	-
Additional provision for the period		-	-
Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022		-	-
<b>Provision held at the end of the period</b>		-	-
<b>12.5 Profit Suspense Account</b>			
Balance at the beginning of the Period		5,605,389,042	3,312,161,571
Amount transferred to " Profit Suspense A/c" during the period	+	1,411,035,967	2,293,227,471
Amount recovered in " Profit Suspense A/c" during the period	(-)	-	-
Amount written off during the Period	(-)	-	-
<b>Balance at the end of the period</b>		<b>7,016,425,009</b>	<b>5,605,389,042</b>
<b>12.6 Provision for Bonus</b>			
Balance at the beginning of the period		111,872,444	6,872,444
Add: Additional provision for the period		-	105,000,000
Less: Disbursement during the period		100,121,232	-
		<b>11,751,212</b>	<b>111,872,444</b>
<b>12.7 Provision for other Assets</b>			
<b>a) Provision against protested bill</b>			
Balance at the beginning of the period		29,077,128	28,737,128
Add: Addition during the period		10,610,000	340,000
		<b>39,687,128</b>	<b>29,077,128</b>



		Amount in Taka	
		30.06.2025	31.12.2024
<b>b) Provision against suspense</b>			
Balance at the beginning of the period		10,069,452	10,069,452
Less: Amount written off during the Period		-	-
Add: Addition during the period		-	-
		<b>10,069,452</b>	<b>10,069,452</b>
<b>c) Provision against Profit Waiver</b>			
Balance at the beginning of the period		235,384,285	217,834,333
Add: Addition during the period		(3,600,169)	17,549,952
Less: Waived during the Period		-	-
Less: Adjustment of excess provision		-	-
		<b>231,784,116</b>	<b>235,384,285</b>
<b>Total Provision for other Assets</b>		<b>281,540,696</b>	<b>274,530,865</b>
<b>12.7(a) Consolidated Provision for Other Assets</b>			
Standard Bank PLC. (note-12.7)		281,540,696	256,640,913
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		489,064	489,064
Add: Addition during the period		-	-
		<b>282,029,760</b>	<b>257,129,977</b>
<b>12.8 Provision for decrease in value of Investments</b>			
Balance at the beginning of the Period		54,375,231	4,775,231
Less: adjustment during the period		-	-
Add: Addition during the period		-	49,600,000
		<b>54,375,231</b>	<b>54,375,231</b>
<b>12.8(a) Consolidated Provision for decrease in value of Investments</b>			
Standard Bank PLC. (note-12.8)		54,375,231	54,375,231
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		472,958,248	465,104,994
Add: Addition during the period		1,093,344	7,853,254
Standard Bank Securities Ltd.		86,292,184	83,942,184
Add: Addition during the period		1,595,000	2,350,000
		<b>616,314,007</b>	<b>613,625,663</b>
<b>12.9 Provision for impairment of client margin Investments</b>			
Balance at the beginning of the period		49,600,000	-
Less: adjustment during the period		-	-
Add: Addition during the period		-	49,600,000
		<b>49,600,000</b>	<b>49,600,000</b>
<b>12.9(a) Consolidated Provision for impairment of client margin Investments</b>			
Standard Bank PLC. (note-12.9)		49,600,000	49,600,000
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		461,240,273	428,102,078
Add: Addition during the period		4,856,206	33,138,195
Standard Bank Securities Ltd.		28,332,884	19,141,036
Add: Addition during the period		1,577,472	3,500,000
		<b>545,606,834</b>	<b>533,481,309</b>
<b>12.10 Foreign Currency translation gains/loss against investment</b>			
<b>Standard Exchange Co.(UK) Ltd.</b>		<b>16,495,811</b>	<b>11,454,521</b>
Beginning of the Period		11,454,521	7,930,241
Addition during the period		-	-
Adjustment during the period		(5,041,290)	(3,524,280)
		<b>72,630,600</b>	<b>68,445,600</b>
<b>Standard Express(USA) Ltd.</b>		<b>68,445,600</b>	<b>53,720,600</b>
Beginning of the Period		68,445,600	53,720,600
Addition during the period		4,185,000	14,725,000
Adjustment during the period		-	-
<b>Total Foreign Currency translation gains</b>		<b>89,126,411</b>	<b>79,900,121</b>
<b>Less: Foreign Currency translation loss</b>			
Beginning of the Period		-	-
Addition during the period		-	-
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
		<b>89,126,411</b>	<b>79,900,121</b>

		Amount in Taka	
		30.06.2025	31.12.2024
<b>12.11 Provision for Profit waived</b>			
Balance at the beginning of the Period	75,836,847	58,286,895	
Add: Additional provision for the Period	(3,600,169)	17,549,952	
Less: Disbursement during the period	-	-	
	<b>72,236,678</b>	<b>75,836,847</b>	
<b>12.11 Provision for Incentive of good borrower</b>			
Balance at the beginning of the Period	8,738,004	8,738,004	
Add: Additional provision for the Period	-	-	
Less: Disbursement during the period	-	-	
	<b>8,738,004</b>	<b>8,738,004</b>	
<b>12.12 Provision for Green Banking</b>			
Balance at the beginning of the Period	20,500,000	20,500,000	
Add: Additional provision for the Period	-	-	
Less: Adjustment during the period	-	-	
	<b>20,500,000</b>	<b>20,500,000</b>	
<b>12.13 Provision for Start-up Fund</b>			
Balance at the beginning of the Period	49,427,500	41,291,302	
Add: Additional provision for the Period	-	8,136,198	
Less: Adjustment during the period	-	-	
	<b>49,427,500</b>	<b>49,427,500</b>	
<b>12.14 Provision for Unforeseen Losses</b>			
Balance at the beginning of the Period	-	20,172,604	
Add: Additional provision for the Period	-	-	
Less: Adjustment during the period	-	20,172,604	
	<b>-</b>	<b>-</b>	
<b>12.15 Provision for CSR Fund</b>			
Balance at the beginning of the Period	-	-	
Add: Additional provision for the Period	-	-	
Less: Adjustment during the period	-	-	
	<b>-</b>	<b>-</b>	
<b>12(a) Consolidated other liabilities</b>			
Standard Bank PLC. (note-12)	28,640,896,640	25,857,064,881	
Standard Exchange Co.(UK) Ltd.	9,956,240	5,730,947	
Standard Express(USA) Ltd.	459,777,840	534,634,045	
SBL Capital Mgt. Ltd.	1,788,867,895	1,721,126,386	
Standard Bank Securities Ltd.	262,662,240	260,718,862	
	<b>31,162,160,855</b>	<b>28,379,275,121</b>	
<b>13. Share Capital</b>			
<b>13.1 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.

## 13.2 History of Paid-up Capital

Given below the history of raising of share capital:

Accounting Year	Declaration	No of Share	Value in capital	Value in capital
1999	Opening Capital	20,000,000	200,000,000	200,000,000
2002	20% Bonus	4,000,000	40,000,000	240,000,000
2003	Additional Capital	9,000,000	90,000,000	330,000,000
	Initial public offer (IPO)	33,000,000	330,000,000	660,000,000
2003	15% Bonus	9,900,000	99,000,000	759,000,000
2004	20% Bonus	15,180,000	151,800,000	910,800,000
2005	20% Bonus	18,216,000	182,160,000	1,092,960,000



			Amount in Taka	
			30.06.2025	31.12.2024
2006	20% Bonus	21,859,200	218,592,000	1,311,552,000
2007	12% Bonus	23,607,936	236,079,360	1,547,631,360
	Right Share (2:1)	65,577,600	655,776,000	2,203,407,360
2008	20% Bonus	44,068,147	440,681,470	2,644,088,830
2009	20% Bonus	52,881,770	528,817,700	3,172,906,530
2010	28% Bonus	88,841,383	888,413,830	4,061,320,360
2011	20% Bonus	81,226,407	812,264,070	4,873,584,430
2012	17% Bonus	82,850,935	828,509,350	5,702,093,780
2014	15% Bonus	85,531,407	855,314,070	6,557,407,850
2015	15% Bonus	98,361,117	983,611,170	7,541,019,020
2016	5% Bonus	37,705,095	377,050,950	7,918,069,970
2017	10% Bonus	79,180,699	791,806,990	8,709,876,960
2018	10% Bonus	87,098,769	870,987,690	9,580,864,650
2019	5% Bonus	47,904,323	479,043,230	10,059,907,880
2020	2.5% Bonus	25,149,769	251,497,690	10,311,405,570
2021	3% Bonus	30,934,216	309,342,160	10,620,747,730
2022	2.5% Bonus	26,551,869	265,518,690	10,886,266,420
2023	2.5% Bonus	27,215,666	272,156,660	11,158,423,080

### 13.3 Issued, subscribed and fully Paid up Capital :

66,000,000 ordinary shares of Taka 10/- each issued for cash  
957,049,042 ordinary shares of Taka 10/- each issued as bonus shares  
65,577,600 ordinary shares of Taka 10/- each issued as Right shares in

660,000,000	660,000,000
9,842,647,080	9,842,647,080
655,776,000	655,776,000
<b>11,158,423,080</b>	<b>11,158,423,080</b>

### 13.4 Initial Public offer (IPO)

Out of the total issued, subscribed and fully paid up capital of the Bank 3,300,000 ordinary shares of Tk. 100.00 each amounting to Taka 3,30,000,000 was raised through public offering of shares in 2003.

### 13.5 Rights issue

Bank has increased its paid up capital by issuance of 2:1 rights share at par on 8 November 2007.

### 13.6 Composition of Shareholders' equity

#### Solo

Paid-up Capital	11,158,423,080	11,158,423,080
Statutory Reserve	7,516,217,031	7,364,646,159
General Reserve	-	-
Revaluation Reserve on Investment	-	-
Retained earnings	244,636,987	13,860,390
	<b>18,919,277,098</b>	<b>18,536,929,629</b>

#### Consolidated

Paid-up Capital	11,158,423,080	11,158,423,080
Statutory Reserve	7,516,217,031	7,364,646,159
General Reserve	-	-
Revaluation Reserve on Investment	-	-
Retained earnings	253,857,349	30,426,667
Non-controlling Interest	173,272	172,058
	<b>18,928,670,732</b>	<b>18,553,667,964</b>

### 14 Statutory Reserve

Opening balance at the beginning of the Period	7,364,646,159	6,969,026,124
Addition during the period	151,570,872	395,620,035
<b>Closing balance at the end of the Period</b>	<b>7,516,217,031</b>	<b>7,364,646,159</b>

### 14(a) Consolidated Statutory Reserve

Opening balance at the beginning of the Period	7,364,646,159	6,969,026,124
Addition during the period	151,570,872	395,620,035
<b>Closing balance at the end of the Period</b>	<b>7,516,217,031</b>	<b>7,364,646,159</b>

### 15. General Reserve

Opening balance at the beginning of the Period	-	-
Addition during the period	-	-
<b>Closing balance at the end of the Period</b>	<b>-</b>	<b>-</b>

### 15.1 Revaluation gain/loss on investments

Opening balance at the beginning of the Period	-	-
Adjustment during the Period	-	-
Addition during the period	-	-
<b>Closing balance at the end of the Period</b>	<b>-</b>	<b>-</b>



		Amount in Taka	
		30.06.2025	31.12.2024
15.1(a)	<b>Consolidated revaluation gain/loss on investment</b>		
	Standard Bank PLC.	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
16.	<b>Retained earnings/movement of profit and loss account</b>		
	Balance on 1 January	13,860,390	565,910,132
	Add: Net Profit after tax for the Period	382,347,469	813,619,812
	Less: Transfer to statutory Reserve	(151,570,872)	(395,620,035)
	Less: Coupon Payable to Mudaraba Peretual Bond	-	(417,600,000)
	Less: Provision for Start-up Fund	-	(8,136,198)
	Less: Provision for CSR Fund	-	-
	Less: Cash/Stock dividend	-	(544,313,321)
	Balance at	<b>244,636,987</b>	<b>13,860,390</b>
16(a)	<b>Consolidated retained earnings/movement of profit and loss account</b>		
	Balance on 1 January	30,426,667	572,644,744
	Add: Net Profit after tax for the Period	377,072,529	829,408,185
	Less: Transfer to statutory Reserve	(151,570,872)	(395,620,035)
	Add/Less: Foreign Currency translation Gain/ loss	(845,801)	(1,516,719)
	Less: Non-controlling Interest	(1,214)	(2,328)
	Less: Coupon Payable to Mudaraba Peretual Bond	-	(417,600,000)
	Less: Transfer to Capital Reserve	(1,223,960)	(4,437,661)
	Less: Provision for Start-up Fund	-	(8,136,198)
	Less: Provision for CSR Fund	-	-
	Less: Cash/Stock dividend	-	(544,313,321)
	Balance at	<b>253,857,349</b>	<b>30,426,667</b>
16.1(b)	<b>Non-controlling Interest</b>		
	<b>SBL Capital Mgt. Ltd.</b>		
	Balance on 1 January	77,278	76,453
	Add: Addition during the period	670	825
	Sub Total	<b>77,948</b>	<b>77,278</b>
	<b>Standard Bank Securities Ltd.</b>		
	Balance on 1 January	94,780	93,277
	Add: Addition during the period	544	1,503
	Sub Total	<b>95,324</b>	<b>94,780</b>
	Balance at	<b>173,272</b>	<b>172,058</b>
17.	<b>CONTINGENT LIABILITIES</b>		
17.1	<b>Acceptances and Endorsements</b>		
	Back to Back L/C (Foreign)	20,027,879	21,012,944
	Back to Back L/C (Local)	9,238,274,367	8,874,110,682
	Letter of Credit (Others)	12,080,889,275	14,560,425,848
		<b>21,339,191,520</b>	<b>23,455,549,474</b>
17.2	<b>Letter of Guarantee</b>		
	Letter of Guarantee( Local)	20,576,672,956	17,975,668,066
	Letter of Guarantee( Foreign)	146,405,703	17,794,220
	Others	28,451,513	28,451,513
		<b>20,751,530,172</b>	<b>18,021,913,799</b>
<b>Money for which the Bank is contingently liable in respect of guarantees given favoring:</b>			
	Directors	-	-
	Government	-	-
	Banks and other financial institutions	-	-
	Others	20,751,530,172	18,021,913,799
		<b>20,751,530,172</b>	<b>18,021,913,799</b>
17.3	<b>Irrevocable Letter of Credit</b>		
	Letter of Credit (Sight)	20,517,451,681	17,115,583,979
	Letter of Credit (Usance)	5,761,943,201	5,814,349,081
	Letter of Credit (Others)	-	-
		<b>26,279,394,882</b>	<b>22,929,933,060</b>



**17.4 Bill for Collection**

Inward local bill for collection  
 Inward Foreign bill for collection  
 Outward local bill for collection  
 Outward Foreign bill for collection

**17.5 Other Contingent Liabilities****17(a) Consolidated contingent liabilities****Acceptances and endorsements**

Standard Bank PLC. (note-17)  
 Standard Exchange Co.(UK) Ltd.  
 Standard Express(USA) Ltd.  
 SBL Capital Mgt. Ltd.  
 Standard Bank Securities Ltd.

**Letters of guarantee**

Standard Bank PLC. (note-17)  
 Standard Exchange Co.(UK) Ltd.  
 Standard Express(USA) Ltd.  
 SBL Capital Mgt. Ltd.  
 Standard Bank Securities Ltd.

**Irrevocable Letters of Credit**

Standard Bank PLC. (note-17)  
 Standard Exchange Co.(UK) Ltd.  
 Standard Express(USA) Ltd.  
 SBL Capital Mgt. Ltd.  
 Standard Bank Securities Ltd.

**Bills for Collection**

Standard Bank PLC. (note-17)  
 Standard Exchange Co.(UK) Ltd.  
 Standard Express(USA) Ltd.  
 SBL Capital Mgt. Ltd.  
 Standard Bank Securities Ltd.

**Other Contingent liabilities**

Standard Bank PLC. (note-17)  
 Standard Exchange Co.(UK) Ltd.  
 Standard Express(USA) Ltd.  
 SBL Capital Mgt. Ltd.  
 Standard Bank Securities Ltd.

**18 Income Statement****Income:**

Profit, discount and similar income (note-18.1)  
 Dividend income (note-20)  
 Fees, Commission and brokerage (note-21.1)  
 Gains Less Losses arising from dealing in securities (note-20)  
 Gains Less Losses arising from Investment securities (note-20)  
 Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2)  
 Income from non banking assets  
 Other operating income (note-22)  
 Profit less losses on Profit rate changes

**Total****Expenses:**

Profit paid on deposit, Borrowings etc.(note-19)  
 Losses on Investments  
 Administrative Expenses (note-18.2)  
 Other operating expenses (note-33)  
 Depreciation on Banking assets (note-32)

**Total****Operating Profit before Provision**

Amount in Taka	
30.06.2025	31.12.2024
-	-
-	-
7,259,340,958	6,705,057,804
2,405,707,201	3,637,030,991
<b>9,665,048,159</b>	<b>10,342,088,795</b>
-	-
-	-
<b>78,035,164,733</b>	<b>74,749,485,128</b>
21,339,191,520	23,455,549,474
-	-
-	-
-	-
<b>21,339,191,520</b>	<b>23,455,549,474</b>
20,751,530,172	18,021,913,799
-	-
-	-
-	-
<b>20,751,530,172</b>	<b>18,021,913,799</b>
26,279,394,882	22,929,933,060
-	-
-	-
-	-
<b>26,279,394,882</b>	<b>22,929,933,060</b>
9,665,048,159	10,342,088,795
-	-
-	-
<b>9,665,048,159</b>	<b>10,342,088,795</b>
-	-
-	-
-	-
-	-
<b>78,035,164,733</b>	<b>74,749,485,128</b>
<b>January to June,2025</b>	<b>January to June,2024</b>
9,078,127,075	7,828,731,285
-	-
526,424,866	505,478,643
-	-
1,291,571,820	510,649,069
890,977,497	928,296,556
-	-
187,361,128	262,528,815
-	-
<b>11,974,462,387</b>	<b>10,035,684,367</b>
8,596,470,975	6,413,848,014
-	-
1,817,216,269	1,920,467,576
150,356,968	152,729,953
73,963,017	78,871,272
<b>10,638,007,229</b>	<b>8,565,916,814</b>
<b>1,336,455,158</b>	<b>1,469,767,553</b>

		Amount in Taka	
		30.06.2025	31.12.2024
<b>18(a) Consolidated Income Statement</b>			
<b>Income:</b>			
Standard Bank PLC. (note-18)		11,974,462,387	10,035,684,367
Standard Exchange Co.(UK) Ltd.		22,400,454	23,333,979
Standard Express(USA) Ltd.		93,681,357	151,563,804
SBL Capital Mgt. Ltd.		43,554,371	50,289,425
Standard Bank Securities Ltd.		42,775,819	39,616,086
<b>Total</b>		<b>12,176,874,388</b>	<b>10,300,487,661</b>
<b>Expenses:</b>			
Standard Bank PLC. (note-18)		10,638,007,229	8,565,916,814
Standard Exchange Co.(UK) Ltd.		21,554,703	21,943,138
Standard Express(USA) Ltd.		126,571,409	108,150,182
SBL Capital Mgt. Ltd.		7,477,009	10,317,443
Standard Bank Securities Ltd.		28,081,736	10,789,872
<b>Total</b>		<b>10,821,692,086</b>	<b>8,717,117,450</b>
<b>Consolidated Operating Profit before Provision</b>		<b>1,355,182,302</b>	<b>1,583,370,211</b>
<b>18.1 Profit,Discount and similar income</b>			
Profit received from Investments (note-18.3)		8,793,901,234	7,702,608,919
Profit received from FC clearing Account		-	-
Profit received from Bank and other financial institutions		284,225,841	126,122,366
		<b>9,078,127,075</b>	<b>7,828,731,285</b>
<b>18.2 Administrative Expenses</b>			
Salary and allowances (note-23)		1,421,109,955	1,494,957,918
Rent, Taxes, Insurance, Electricity etc.(note-24)		324,372,365	312,930,362
Legal expenses (note-25)		1,586,426	2,388,350
Postage, stamp, telecommunication etc.(note-26)		7,068,196	9,014,819
Stationery, Printings, advertisement etc.(note-27)		22,191,198	36,534,924
Managing Director's salary and fees (note-28)		8,700,000	4,350,000
Directors' Fees (note-29)		2,291,911	2,160,873
Shariah Supervisory Committee's Fees & Expenses (29)		192,905	72,427
Auditor's fees (note -30)		470,925	412,250
Zakat Expenses of the Bank (32.1)		-	-
Repair of Bank's assets (note-32)		29,232,387	57,645,652
		<b>1,817,216,269</b>	<b>1,920,467,576</b>
Expenses included VAT on which applicable			
<b>18.3 Profit received from Investments</b>			
Bai Murābahah		1,118,135,380	890,111,173
Bai Muajjal		3,321,582,505	2,813,117,702
Bai Salam		65,349,771	28,290,114
Hire Purchase/ HPSM		3,956,009,266	3,669,873,240
Qard		1,876,883	6,966,478
OBU Business		2,527,547	5,874,080
Export Development Fund (EDF)		46,785,160	62,646,834
Tijara VISA Card		39,358,610	35,271,286
Inland bills purchased		228,877,818	181,118,992
Foreign bills purchased and discounted		13,398,292	9,339,019
<b>Total Profit on Investments</b>		<b>8,793,901,234</b>	<b>7,702,608,919</b>
Profit received from FC clearing account		-	-
Profit received from Bank and other Financial Institution		284,225,841	126,122,366
Profit on Placement		-	-
<b>Total</b>		<b>9,078,127,075</b>	<b>7,828,731,285</b>
<b>18.3(a) Consolidated profit on investment</b>			
Standard Bank PLC. (note-18.3)		9,078,127,075	7,828,731,285
Standard Bank PLC. (Profit Received from SCML)		(139,562,158)	(139,381,624)
Standard Bank PLC. (Profit Received from SBSL)		(6,304,554)	(20,257,769)
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		163,908,160	149,688,564
Standard Bank Securities Ltd.		35,948,307	37,656,928
		<b>9,132,116,831</b>	<b>7,856,437,384</b>
<b>19. Profit paid on deposits, borrowings, etc.</b>			
Profit paid on deposits ( note -19.1)		7,689,796,020	5,908,679,420
Profit paid on borrowings ( note -19.1)		906,674,955	505,168,594
		<b>8,596,470,975</b>	<b>6,413,848,014</b>



Amount in Taka	
30.06.2025	31.12.2024

# 19.1 Profit paid on deposits ,borrowing etc of the Bank

## Profit paid on deposits

Mudaraba Savings Deposits	
Mudaraba Short Term Deposits	
Mudaraba Term Deposits	
Mudaraba Deposit Schemes	
Profit on lease liabilities as per IFRS-16	
Foreign Currency	

142,684,971	153,383,412
807,205,676	417,591,097
6,103,120,281	4,921,019,328
636,785,092	416,685,582
-	-
-	-
<b>7,689,796,020</b>	<b>5,908,679,420</b>

## Profit paid on borrowing

Profit paid on subordinated Bond	
Profit paid on Perpetual Bond	
Profit paid on Bangladesh Bank Refinance	
Profit paid on foreign Bank	
Profit Paid On Notice Money Borrowing	
Profit paid on repurchase agreement(Repo)	

385,375,002	210,485,666
225,000,000	208,800,000
297,044,957	81,308,788
-	-
-	2,386,640
(745,004)	2,187,500
<b>906,674,955</b>	<b>505,168,594</b>
<b>8,596,470,975</b>	<b>6,413,848,014</b>

# 19(a) Consolidated profit paid on Deposits, borrowings, etc.

Standard Bank PLC. (note-19)	
Standard Exchange Co.(UK) Ltd.	
Standard Express(USA) Ltd.	
SBL Capital Mgt. Ltd.	
Standard Bank Securities Ltd.	

8,596,470,975	6,413,848,014
-	-
-	-
-	-
-	-
<b>8,596,470,975</b>	<b>6,413,848,014</b>

# 20. Income from Investment

Dividend on shares	
Gain on shares	
Profit received from Corp. Bond	
Profit received from Mudaraba Subordinated Bond	
Profit received from Mudaraba Perpetual Bond	
Profit from Government Securities(GIIB)	
Profit from Government Securities/bond/Sukuk	

-	-
-	-
-	-
154,625,004	-
225,000,000	208,800,000
444,952,236	50,000,000
466,994,580	251,849,069
<b>1,291,571,820</b>	<b>510,649,069</b>

# 20(a) Consolidated Income from Investment

Standard Bank PLC.	
Standard Bank PLC. (Dividend Received from SCML)	
Standard Bank PLC. (Dividend Received from SBSL)	
Standard Exchange Co.(UK) Ltd.	
Standard Express(USA) Ltd.	
SBL Capital Mgt. Ltd.	
Standard Bank Securities Ltd.	

1,291,571,820	510,649,069
-	-
-	-
-	-
-	-
9,560,497	29,377,419
6,801,318	12,263,347
<b>1,307,933,635</b>	<b>552,289,835</b>

# 21. Commission/Fees, Exchange and Brokerage

Commission /Fees (note-21.1)	
Exchange earnings (note-21.2)	
Brokerage	

526,424,866	505,478,643
890,977,497	928,296,556
-	-
<b>1,417,402,364</b>	<b>1,433,775,198</b>

# 21.1 Commission

Commission on Import L/Cs	
Commission on Export L/Cs	
Rebate on nostro a/c	
Commission on Bank Guarantee	
Commission on chanchyapatra	
Commission on Remittance	
Underwriting commission	

244,350,552	240,517,169
188,538,608	176,782,081
1,949,090	516,522
87,849,755	82,813,975
-	-
3,736,862	4,848,895
-	-
<b>526,424,866</b>	<b>505,478,643</b>

Brokerage

-	-
<b>526,424,866</b>	<b>505,478,643</b>

		Amount in Taka	
		30.06.2025	31.12.2024
21.2	<b>Exchange</b>		
	Gains arising from Dealing Securities	-	-
	Gains arising from Investment Securities	-	-
	Gains arising from Foreign Trade Business	890,977,497	928,296,556
		<b>890,977,497</b>	<b>928,296,556</b>
21(a)	<b>Consolidated Commission, Exchange and Brokerage</b>		
	Standard Bank PLC. (note-21)	1,417,402,364	1,433,775,198
	Standard Exchange Co.(UK) Ltd.	19,744,432	21,848,572
	Standard Express(USA) Ltd.	85,491,021	148,652,763
	SBL Capital Mgt. Ltd.	5,297,872	9,705,066
	Standard Bank Securities Ltd.	6,325,048	9,944,935
		<b>1,534,260,737</b>	<b>1,623,926,535</b>
22.	<b>Other operating income</b>		
	SWIFT & Telex charge recoveries	8,152,420	10,054,991
	Postage charge recoveries	4,163,927	4,490,153
	Service charges	99,740,241	158,385,483
	Locker charges	890,873	1,115,148
	Investments processing /documentation fees	8,811,345	24,473,649
	Capital Gain on Sale of Assets	69,060	241,450
	Debit / VISA Card Fees	50,671,277	49,619,923
	Stationery Charge Recovery	344,400	666,860
	Handling Commission On Lease Finance	891,924	428,230
	Handling Charge On Pe-Hsia Booth	240,015	249,885
	Earning on Treasury FEX	1,294,490	1,866,519
	NPSB Settlement Income	4,893,574	4,538,680
	Charges On Rtgs	5,502,744	4,810,390
	Recovery From Written Off Investments A/C	120,000	1,056,023
	Other earnings	1,574,839	531,431
		<b>187,361,128</b>	<b>262,528,815</b>
22(a)	<b>Consolidated other operating income</b>		
	Standard Bank PLC. (note-22)	187,361,128	262,528,815
	Standard Exchange Co.(UK) Ltd.	2,656,022	1,485,407
	Standard Express(USA) Ltd.	8,190,336	2,911,041
	SBL Capital Mgt. Ltd.	4,350,000	900,000
	Standard Bank Securities Ltd.	5,700	8,645
		<b>202,563,186</b>	<b>267,833,907</b>
23.	<b>Salaries and allowances</b>		
	Basic salary	612,276,748	634,602,769
	Allowances (note-23.1)	604,348,212	636,592,817
	Bonus & ex-gratia	104,824,161	108,981,323
	Bank's contribution to provident fund	46,478,035	63,374,415
	Casual wages	53,182,799	51,406,595
		<b>1,421,109,955</b>	<b>1,494,957,918</b>
23.1	<b>Allowances</b>		
	House rent allowances	306,454,166	318,619,617
	Conveyance allowances	41,253,186	42,402,688
	Entertainment allowances	30,550,295	28,096,345
	House maintenance & utility	20,807,671	19,732,490
	Medical allowances	61,300,986	63,645,675
	Risk allowances	1,307,600	1,299,636
	Washing allowances	774,342	786,800
	Remuneration for probationaries	42,499,151	46,145,697
	Charge allowances	1,640,967	1,628,233
	Leave Fare Compensation	48,515,054	50,928,580
	Gratuity	40,000,000	50,000,000
	Leave Encashment	8,344,794	11,117,055
	Extra allowances	900,000	2,190,000
		<b>604,348,212</b>	<b>636,592,817</b>
23(a)	<b>Consolidated salaries and allowances</b>		
	Standard Bank PLC. (note-23)	1,421,109,955	1,494,957,918
	Standard Exchange Co.(UK) Ltd.	6,558,035	4,813,748
	Standard Express(USA) Ltd.	51,140,639	45,570,283
	SBL Capital Mgt. Ltd.	4,027,770	6,394,830
	Standard Bank Securities Ltd.	1,358,795	6,835,254



Amount in Taka	
30.06.2025	31.12.2024
1,484,195,195	1,558,572,034

<b>24. Rent, Taxes, Insurance, electricity, etc.</b>		
Rent- Office	183,349,915	177,442,010
Rent- Godown	270,000	257,000
Rent Paid - Atm Booth	8,198,039	8,393,225
Rates and taxes	30,299,722	28,508,252
Insurance	67,239,808	66,158,345
Utilities	35,014,882	32,171,530
	<b>324,372,365</b>	<b>312,930,362</b>
<b>24(a) Consolidated Rent, Taxes, Insurance, electricity, etc.</b>		
Standard Bank PLC. (note-24)	324,372,365	312,930,362
Standard Exchange Co.(UK) Ltd.	5,143,996	4,748,596
Standard Express(USA) Ltd.	15,285,392	8,502,356
SBL Capital Mgt. Ltd.	1,493,595	1,336,740
Standard Bank Securities Ltd.	300,000	1,261,578
	<b>346,595,348</b>	<b>328,779,633</b>
<b>25. Legal expenses</b>		
Legal Charges	2,587,201	966,145
Fees ,Stamp & notary public expenses	(1,000,775)	1,422,206
	<b>1,586,426</b>	<b>2,388,350</b>
<b>25(a) Consolidated Legal expenses.</b>		
Standard Bank PLC. (note-25)	1,586,426	2,388,350
Standard Exchange Co.(UK) Ltd.	418,449	735,350
Standard Express(USA) Ltd.	4,694,752	5,106,343
SBL Capital Mgt. Ltd.	120,500	41,400
Standard Bank Securities Ltd.	118,336	171,350
	<b>6,938,462</b>	<b>8,442,794</b>
<b>26. Postage, Stamps, Telecommunication etc.</b>		
Postage	4,126,212	5,747,119
Telegram, telex, fax and e-mail	147,713	188,353
Telephone, Mobile (office & residence)	2,794,272	3,079,347
	<b>7,068,196</b>	<b>9,014,819</b>
<b>26(a) Consolidated Postage, Stamps, Telecommunication etc.</b>		
Standard Bank PLC. (note-26)	7,068,196	9,014,819
Standard Exchange Co.(UK) Ltd.	143,993	53,975
Standard Express(USA) Ltd.	1,718,971	1,612,286
SBL Capital Mgt. Ltd.	30,467	16,298
Standard Bank Securities Ltd.	101,716	113,991
	<b>9,063,344</b>	<b>10,811,368</b>
<b>27. Stationery, Printing, Advertisement etc.</b>		
Printing stationery	3,975,489	5,565,207
Security stationery	220,048	205,188
Petty stationery	5,348,241	5,788,515
Computer stationery	5,372,286	7,581,141
Calender ,Dairy,Greetings Crads Etc	2,892,288	5,811,794
Publicity and advertisement	4,382,847	11,583,080
	<b>22,191,198</b>	<b>36,534,924</b>
<b>27(a) Consolidated Stationery, Printing, Advertisement etc.</b>		
Standard Bank PLC. (note-27)	22,191,198	36,534,924
Standard Exchange Co.(UK) Ltd.	626,754	432,239
Standard Express(USA) Ltd.	2,592,271	2,438,854
SBL Capital Mgt. Ltd.	147,326	32,250
Standard Bank Securities Ltd.	116,425	85,396
	<b>25,673,974</b>	<b>39,523,663</b>
<b>28. Managing Director's salary and fees</b>		
Basic salary	4,500,000	2,250,000
House rent allowance	1,200,000	600,000
Medical Allowances	600,000	300,000
House maintenance & utility	300,000	150,000
Bank's contribution to provident fund	-	-
Entertainment	300,000	150,000
Cook & Servant	300,000	150,000
Residence Security Guard	-	-
Bonus	1,500,000	750,000
Leave Fare Compensation	-	-
	<b>8,700,000</b>	<b>4,350,000</b>

		Amount in Taka	
		30.06.2025	31.12.2024
29.	<b>Directors fees &amp; meeting expenses</b>	-	-
	Directors fees	930,000	906,000
	Travelling and haltage	993,121	926,691
	Refreshment and dinner	368,790	328,182
		<b>2,291,911</b>	<b>2,160,873</b>
29(a)	<b>Consolidated Directors fees &amp; meeting expenses</b>		
	Standard Bank PLC. (note-29)	2,291,911	2,160,873
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	486,800	-
	SBL Capital Mgt. Ltd.	103,500	115,000
	Standard Bank Securities Ltd.	44,840	216,000
		<b>2,927,051</b>	<b>2,491,873</b>
29.2	<b>Shariah Supervisory Committee's Fees &amp; Expenses</b>		
	Directors fees	62,905	12,427
	Travelling and haltage	-	-
	Refreshment and dinner	130,000	60,000
		<b>192,905</b>	<b>72,427</b>
30.	<b>Audit fees</b>	470,925	412,250
		<b>470,925</b>	<b>412,250</b>
30 (a)	<b>Consolidated Auditors fees</b>		
	Standard Bank PLC.	470,925	412,250
	Standard Exchange Co.(UK) Ltd.	328,244	332,378
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		<b>799,169</b>	<b>744,628</b>
31.	<b>Charges on Investments losses</b>		
	Investment-written off	-	-
	Profit waived	-	-
		<b>-</b>	<b>-</b>
31(a).	<b>Consolidated charges on Investments losses</b>		
	Standard Bank PLC.	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		<b>-</b>	<b>-</b>
32.	<b>Depreciation and repair of Banks assets</b>		
	<b>Depreciation on Fixed Assets</b>		
	Building	6,341,535	11,717,794
	Furniture & fixture	42,272,930	40,287,801
	Office appliance & equipment	8,146,039	10,817,987
	Computer	9,979,097	7,172,788
	Software	5,182,848	5,650,908
	Right of use assets	-	-
	Motor vehicle	2,040,569	3,223,993
		<b>73,963,017</b>	<b>78,871,272</b>
	<b>Repair, Renovation &amp; Maintenance of Bank's Assets</b>		
	Office furniture	-	-
	Office appliance & equipment	8,193,332	8,036,639
	Computer	1,053,320	1,207,855
	Software	16,471,869	42,712,882
	Motor vehicle	3,513,866	5,688,277
		<b>29,232,387</b>	<b>57,645,652</b>
	<b>Total</b>	<b>103,195,404</b>	<b>136,516,924</b>
32(a)	<b>Consolidated depreciation and repair of Banks assets</b>		
	Standard Bank PLC. (note-32)	103,195,404	136,516,924
	Standard Exchange Co.(UK) Ltd.	966,358	800,943
	Standard Express(USA) Ltd.	24,059,934	22,044,671
	SBL Capital Mgt. Ltd.	716,006	576,121
	Standard Bank Securities Ltd.	683,300	385,298
		<b>129,621,002</b>	<b>160,323,957</b>
32(b)	<b>Zakat Expenses of the Bank</b>		
	Zakat Expenses	-	-



Amount in Taka	
30.06.2025	31.12.2024

### 33. OTHER EXPENSES

Entertainment (office)	11,388,560	11,142,750
Donation & subscription	2,563,899	7,802,713
Travelling	1,990,962	2,266,705
Anniversary	316,930	16,400
Training and seminar expenses	496,588	2,316,211
Newspaper and periodicals	521,263	474,490
Petrol, oil and lubricants	6,844,962	9,622,269
Car expenses	17,490,853	16,869,553
Photocopy expenses	1,034,200	941,944
Staff uniform and liveries	1,603,579	2,145,641
Cleaning and washing	4,058,378	4,078,151
Premises up keeping	421,560	559,242
Local conveyance	3,707,835	3,781,125
Business development	3,747,607	3,429,994
Freight and cartage	56,870	26,040
Cook and servant	6,181,665	5,012,063
Annual General Meeting	2,527,330	1,050,000
Bank charges and commission paid	2,978,599	4,002,611
On Line (ABB) expenses	38,095	20,622
Managers Conference exp	37,000	3,354,309
Performance award	2,657,500	845,000
SBL welfare fund	5,447,196	5,447,196
Generator expenses	764,796	830,491
Connectivity fees	5,329,488	7,538,294
Visa Card Process charges	14,969,608	17,141,420
Dhaka Stock Exchange	600,000	600,000
Chittagong Stock Exchange	600,000	650,000
Recruitment Expenses	3,861,693	49,613
Green Banking	1,470	-
NPSB settlement expenses	1,308,815	1,143,065
Discomfort Allowances	58,700	145,600
Security Service-Out Sourcing	36,895,864	36,347,601
Subordinated Bond Issue Expenses	8,750,868	517,500
Nid Verification Charge	684,185	318,340
Medical Expenses	140	-
Other Expenses	359,910	593,567
	<b>150,356,968</b>	<b>152,729,953</b>

Expenses included VAT on which applicable

#### 33(a) Consolidated other expenses

Standard Bank PLC. (note-33)	150,356,968	152,729,953
Standard Exchange Co.(UK) Ltd.	7,368,874	10,025,909
Standard Express(USA) Ltd.	26,592,650	22,875,388
SBL Capital Mgt. Ltd.	837,846	1,804,805
Standard Bank Securities Ltd.	25,358,323	1,721,005
	<b>210,514,661</b>	<b>189,157,060</b>

#### 33.1 Nostro account maintenance

Nostro account maintenance	-	-
Bank charge	-	-
	<b>-</b>	<b>-</b>

#### 34 Provision for Investments, off balance sheet exposure & other assets

Provision for bad and doubtful Investments	567,990,799	2,003,863,773
Provision for SMA Investments	-	-
Provision for unclassified Investments	-	-
Special General Provision-COVID-19	-	-
Provision for Start-up Fund	-	-
Provision for off balance sheet exposure	-	-
Provision for other assets	10,610,000	340,000
Provision for diminution in value of investments(34.1)	-	49,600,000
	<b>578,600,799</b>	<b>2,053,803,773</b>

#### 34.1 Provision for diminution in value of investments

<b>Dealing Securities</b>		
Quoted	-	-
Unquoted	-	-
<b>Investment Securities</b>		
Quoted	-	49,600,000
Unquoted	-	-
	<b>-</b>	<b>49,600,000</b>

		Amount in Taka	
		30.06.2025	31.12.2024
		578,600,799	2,103,403,773
34.1(a)	<b>Consolidated Provision for diminution in value of investments</b>		
	<b>Dealing Securities</b>		49,600,000
	Standard Bank PLC. (note-34.1)	-	49,600,000.00
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
	<b>Investment Securities</b>	2,688,344	91,795,438
	Standard Bank PLC. (note-34.1)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	1,093,344	7,853,254
	Standard Bank Securities Ltd.	1,595,000	83,942,184
		2,688,344	141,395,438
34(a)	<b>Consolidated Provision for Investments, off balance sheet exposure &amp; other assets</b>		
	*Provision for bad and doubtful investments-SBL	567,990,799	2,003,863,773
	Provision for SMA investments-SBL	-	-
	Provision for unclassified Investments -SBL	-	-
	Special General Provision-COVID-19	-	-
	Provision for Start-up Fund	-	-
	Provision for off balance sheet exposure-SBL	-	-
	Provision for diminution in value of investments (SCML & SBSL)	2,688,344	5,296,451
	Provision for impairment of client margin Investments (SCML & SBSL)	6,433,677	14,409,372
	Provision for others (SBL)	10,610,000	-
		587,722,820	2,023,569,596
35	<b>Tax expenses</b>		
	Current tax	384,046,817	1,173,852,730
	Deferred tax	(8,539,927)	(9,372,366)
		375,506,890	1,164,480,364
35(a)	<b>Consolidated tax expenses</b>		
	<b>Current tax</b>		
	Standard Bank PLC. (note-35)	384,046,817	1,173,852,730
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	11,842,026	9,167,556
	Standard Bank Securities Ltd.	3,038,037	6,160,404
		398,926,880	1,189,180,690
	<b>Deferred tax</b>		
	Standard Bank PLC. (note-35)	(8,539,927)	(9,372,366)
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		(8,539,927)	(9,372,366)
	<b>Total</b>	<b>390,386,953</b>	<b>1,179,808,324</b>
36	<b>Earning Per Share (EPS)</b>		
	Net profit after tax	382,347,469	267,912,007
	Number of Ordinary Share	1,115,842,308	1,115,842,308
	Earning Per Share *	0.34	0.24
	* Earning per share calculated dividing basic earning during the year by number of share outstanding as on reporting date complying with the provision of IAS-33.		
36(a)	<b>Consolidated Earning Per Share (EPS)</b>		
	Net profit after tax	377,072,529	346,480,882
	Number of Ordinary Share	1,115,842,308	1,115,842,308
	Earning Per Share *	0.34	0.31



Amount in Taka	
30.06.2025	31.12.2024

\* Earning per share calculated dividing basic earning during the Period by number of share outstanding as on reporting date complying with the provision of IAS-33.

**37 Reconciliation of Net Profit after Taxation with Cash Flows from Operating Activities before changes in Operating Assets & Liabilities**  
**Standard Bank PLC.**

Net profit after taxation	382,347,469	267,912,007
Provision for taxation	375,506,890	529,631,416
Provision for Investments& Off BS Exposure	578,600,799	672,224,130
Changes in profit and others receivable	(1,885,947,429)	(3,084,415,951)
Changes in accrual Profit expense	63,299,009	2,563,979,245
Depreciation & Amortization of Fixed Assets	73,963,017	78,871,272
Proceeds from sale of fixed assets	69,060	241,450
Advance Income taxes paid	(815,968,204)	(450,894,084)
	<b>(1,228,129,389)</b>	<b>577,549,484</b>

**Consolidated**

Net profit after taxation	377,072,529	346,480,882
Provision for taxation	390,386,953	544,959,376
Provision for Investments& Off BS Exposure	587,722,820	691,929,953
Changes in Profit and others receivable	(1,002,035,132)	(3,087,630,697)
Changes in accrual Profit expense	63,299,009	2,563,979,245
Depreciation & Amortization of Fixed Assets	75,098,323	79,760,657
Proceeds from sale of fixed assets	69,060	241,450
Advance Income taxes paid	(770,059,555)	(433,472,447)
	<b>(278,445,993)</b>	<b>706,248,419</b>

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

Net cash flow from operating activities	13,744,212,177	10,089,283,444
Number of Ordinary Share	1,115,842,308	1,115,842,308
<b>Net Operating Cash Flows per Share (NOCFPS)</b>	<b>12.32</b>	<b>9.04</b>

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

Net cash flow from operating activities	13,653,338,484	9,728,732,937
Number of Ordinary Share	1,115,842,308	1,115,842,308
<b>Net Operating Cash Flows per Share (NOCFPS)</b>	<b>12.24</b>	<b>8.72</b>

We would like to inform you that NOCFPS has significantly increased on 30.06.2025 in comparison with previous year as on 30.06.2024 for the following reasons:

- Increase cash inflow due to increase of Deposit significantly for Tk. 600.02 crore on 30.06.2025 in compare with the year as on 31.12.2024.
- Increase cash inflow due to increase of placement from Banks significantly for Tk. 1,162.01 crore on 30.06.2025 in compare with the year as on 31.12.2024.
- Increase cash inflow due to increase of income from investment significantly for Tk. 127.57 crore on 30.06.2025 in compare with the year as on 30.06.2024.
- Increase cash inflow due to increase of income from investment in shares & securities significantly for Tk. 75.56 crore on 30.06.2025 in compare with the year as on 30.06.2024.

**39 Related Party Disclosures**

**Statement of Investmentsto Our Bank Directors & their Relatives**

(Figure in lac)

SL No.	Name of the Directors	Status with Bank	Name of the Concern	Nature of Investment	Limit	Outstanding
1	Mr.Md. Abdul Aziz	Chairman	M/s. Mohammed Abdul Aziz	Bai-Muajjal (Gen)	523.00	-
2	Mr.Md. Abdul Aziz	Chairman	M/s. New Ruma Products	Letter of Credit	428.00	88.08
3	Mr.Md. Abdul Aziz	Chairman	M/s. Alim International	Letter of Credit	-	47.92
4	Mr. Md. Monzurul Alam	Vice Chairman	M/s. Monzurul Alam.	Bai-Muajjal (Gen)	945.00	1,076.31
5	Mr.Kazi Akramuddin Ahmed.	Director	M/s. Kazi & Co.	Bai-Muajjal (Gen)	400.00	73.17
6	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	Bai-Muajjal (Gen)	100.00	52.62
7	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	MPI-TR	100.00	-
8	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	Letter of Credit	200.00	-
9	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	Bank Guarantee	200.00	23.99
10	Mr. Md. Shamsul Alam	Director	M/s. Radio Vision	Bai-Muajjal (Gen)	300.00	176.03
11	Mr.Kamal Mostafa Chowdhury	Director	M/s. K.M.C. International	Bai-Muajjal (Gen)	1,218.00	-
12	Mr.S.A.M. Hossain	Director	M/s. Samira Trade International	Bai-Muajjal (Gen)	660.00	-
13	Mr.Ferozur Rahman	Director	M/s. Olio Enterprise	Bai-Muajjal (Gen)	1,090.00	177.54
14	Mr. Ashok Kumar Saha	Director	Mr. Ashok Kumar Saha	Bai-Muajjal (Gen)	250.00	278.67
15	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	1.07	1.07
16	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	1.83	1.83
17	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	7.98	7.98

					Amount in Taka	
					30.06.2025	31.12.2024
18	Mr. Mohammed Zahedul Hoque	Director	M/S.Zahed Brothers	Bai-Muajjal (Gen)	870.00	998.08
19	Mr.Ferdous Ali Khan	Director	Ferdous Ali Khan Model School & College	HPSM	53.00	14.26
20	Mr.A.K.M Abdul Alim	Director	MAAS Corporation	HPSM	43.00	37.59
21	Mr.A.K.M Abdul Alim	Director	MAAS Corporation	Letter of Credit	277.00	15.42
<b>Total</b>					<b>7,667.88</b>	<b>3,070.56</b>

#### 40 Reconciliation of inter Banks/Books of accounts

Books of Accounts with regard to inter bank ( In Bangladesh and outside Bangladesh) are reconciled and there are no material differences, which may affect the financial statements significantly.

#### 41 Unclaimed Dividend

Dividend remained unclaimed which were declared for the year

2013	-	-
2016	-	-
2019	-	-
2020	-	-
2021	14,260,642	14,260,642
2022	6,945,154	6,945,154
2023	20,418,982	20,418,982
	<b>41,624,778</b>	<b>41,624,778</b>

In compliance with directive issued by Bangladesh Securities and Exchange Commission Directive dated 14 January 2021, gazette and aletter issued on 27 June 2021 & on 6 July 2021 respectively, we had already transferred Taka 4,66,50,548 to Capital Market Stabilization Fund (CMSF) as unclaimed dividend for the year 2013 to 2020, excluding unclaimed cash dividend under Lawsuit. Details of transferredto Capital Market Stabilization Fund (CMSF) are mentioned below:

2013	16,800,754	16,800,754
2016	9,288,685	9,288,685
2019	13,769,183	13,769,183
2020	6,791,926	6,791,926
	<b>46,650,548</b>	<b>46,650,548</b>

#### 42 Statement of Liquidity

The liquidity statement has been prepared in accordance with the remaining maturity grouping of the value of the assets and liabilities as on 31 December, 2023 under the guidelines of Bangladesh Bank BRPD circular No.14 dated 25th June, 2003.

#### 43 Workers Participation Fund and Welfare Fund

Consistent with the industry practice and in accordance with The Bank Company Act. 1991, no provision has been made for WPPF.

#### 44 Net Asset Value Per Share

Shareholders' Equity	18,919,277,098	-
Number of Ordinary Share	1,115,842,308	1,115,842,308
<b>Net Asset Value (NAV) Per Share</b>	<b>16.96</b>	<b>-</b>

#### 44(a) Consolidated Net Asset Value Per Share

Shareholders' Equity	18,928,670,732	-
Number of Ordinary Share	1,115,842,308	1,115,842,308
<b>Consolidated Net Asset Value (NAV) Per Share</b>	<b>16.96</b>	<b>-</b>

