

Standard Bank Limited & It's Subsidiaries

Consolidated Balance Sheet

As at 31 March 2022

(Un audited & Provisional)

Particulars	Notes	Amount in Taka	
		31.03.2022	31.12.2021
PROPERTY & ASSETS			
CASH	3(a)	16,040,337,767	15,000,784,105
Cash in Hand (including foreign currencies)		1,849,220,862	2,049,635,123
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		14,191,116,905	12,951,148,982
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	4(a)	2,332,731,405	816,142,550
In Bangladesh		1,843,406,146	153,352,581
Outside Bangladesh		489,325,259	662,789,969
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	-
INVESTMENTS IN SHARES & SECURITIES	6(a)	22,096,338,224	24,236,400,041
Government		14,627,633,000	16,627,703,300
Others		7,468,705,224	7,608,696,741
INVESTMENTS	7(a)	172,389,757,939	167,538,046,327
General investments etc.		164,752,037,209	161,078,885,596
Bills Purchased and Discounted		7,637,720,729	6,459,160,732
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8(a)	3,620,862,002	3,618,249,805
OTHER ASSETS	9(a)	14,799,670,644	13,960,511,366
NON-BANKING ASSETS		-	-
TOTAL PROPERTY & ASSETS		231,279,697,980	225,170,134,195
LIABILITIES & CAPITAL			
LIABILITIES			
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10(a)	18,867,315,892	19,075,715,676
DEPOSITS AND OTHER ACCOUNTS	11(a)	171,812,679,851	166,419,122,929
Al-Wadeeah Deposits & Other Deposits		18,062,030,068	18,466,438,341
Bills Payable		2,235,942,263	2,189,073,630
Mudaraba Savings Deposits		18,017,572,181	19,945,848,272
Mudaraba Short Term Deposits		19,284,769,234	15,560,491,624
Mudaraba Term Deposits		98,217,877,405	93,808,963,286
Mudaraba Deposit Schemes		15,994,488,700	16,448,307,775
OTHER LIABILITIES	12(a)	23,216,623,465	22,422,076,509
TOTAL LIABILITIES		213,896,619,208	207,916,915,114
CAPITAL / SHAREHOLDERS' EQUITY			
Paid-up Capital	13	10,311,405,570	10,311,405,570
Statutory Reserve	14	6,302,933,619	6,261,730,148
General Reserve	15	-	-
Revaluation Reserve on Investment	15.1(a)	-	-
Surplus in Profit and Loss Account / Retained earnings	16(a)	768,581,596	679,927,127
Non-controlling Interest	16.1(b)	157,988	156,238
TOTAL SHAREHOLDERS' EQUITY		17,383,078,774	17,253,219,083
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		231,279,697,982	225,170,134,197
Net Asset Value (NAV) per share (previous year's figure restated)	40(a)	16.86	16.73

Standard Bank Limited & It's Subsidiaries
Consolidated Balance Sheet
As at 31 March 2022

(Un audited & Provisional)

Particulars	Notes	Amount in Taka	
		31.03.2022	31.12.2021

OFF-BALANCE SHEET ITEMS

CONTINGENT LIABILITIES

17(a)

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

22,248,985,453	17,951,775,496
12,768,034,220	13,262,731,177
16,896,281,666	16,189,396,894
5,407,963,524	5,255,968,041
-	-

TOTAL:

57,321,264,863

52,659,871,608

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

57,321,264,863

52,659,871,608

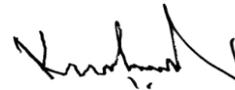
Subject to our separate report of even date


 For: Head of FAD


Managing Director


Acting Company Secretary

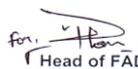

Director


Chairman

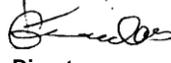
Standard Bank Limited & It's Subsidiaries
Consolidated Profit and Loss Account
for the 1st quarter ended on 31 March 2022

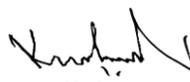
(Un audited & Provisional)

Particulars	Notes	Amount in Taka	
		January to March,2022	January to March,2021
Profit on Investment	18.3(a)	2,873,284,351	3,185,059,532
Less: Profit paid on Deposits & Placement etc.	19(a)	2,001,283,519	2,106,789,849
Net Interest / Profit on Investments		872,000,832	1,078,269,683
Income from investments in shares & securities	20(a)	197,840,514	52,769,000
Commission, Exchange Earnings & Brokerage	21(a)	321,004,910	247,883,600
Other Operating Income	22(a)	60,312,539	65,024,033
		579,157,963	365,676,633
TOTAL OPERATING INCOME (A)		1,451,158,795	1,443,946,316
Salary & Allowances	23(a)	780,775,702	720,227,711
Rent, Taxes, Insurance, Electricity etc.	24(a)	164,477,422	152,517,135
Legal Expenses	25(a)	4,970,731	5,127,429
Postage, Stamp, Telecommunication etc.	26(a)	4,954,406	4,438,639
Stationery, Printing, Advertisement etc.	27(a)	12,112,497	13,900,379
Managing Director's salary & fees	28	4,575,000	4,575,000
Directors' Fee & Other benefits	29(a)	248,600	-
Shariah Supervisory Committee's Fees & Expenses	29.2	36,000	-
Audit Fees	30(a)	97,077	238,195
Charges on loan losses	31(a)	-	-
Depreciation and Repair of Bank's Assets	32(a)	79,685,611	86,181,101
Zakat Expenses	32.1	-	-
Other Expenses	33(a)	87,205,660	81,697,006
TOTAL OPERATING EXPENSES (B)		1,139,138,707	1,068,902,594
Profit / (Loss) Before Provision (C) = (A - B)		312,020,088	375,043,722
Provision for Loans/ investments			
Specific Provision for Classified Investments		(48,673,473)	29,849,049
General Provision for Unclassified Investments		48,673,473	10,165,048
Special General Provision-COVID-19 (note-12.3)		-	-
Provision for Start-up Fund		-	-
Provision for Off-Balance Sheet items		45,093,978	8,558,521
Provision for diminution in value of investments		(51,388,820)	14,228,829
Provision for impairment of client margin loan		74,431,298	11,557,509
Other Provision		-	-
Total Provision (D)		68,136,456	74,358,956
Total Profit / (Loss) before Taxes (E)=(C - D)		243,883,631	300,684,766
Provision for Taxation	12.1	114,765,973	130,025,821
Current Tax		133,120,926	128,734,163
Deferred Tax		(18,354,953)	1,291,658
Net Profit / (Loss) after Taxation :		129,117,658	170,658,944
Appropriations :			
Statutory Reserve	14(a)	41,203,471	54,678,490
General reserve		-	-
Dividend		-	-
Retained Earnings carried forward		87,912,437	115,978,007
Attributable to			
Equity Holders' of Bank		87,910,686	115,975,559
Non-controlling interest		1,750	2,448
Consolidatd Earning per Share (EPS):	36	0.13	0.17
(Previous year's figure restated)			
Bank Earning per Share (EPS):		0.10	0.15
(Previous year's figure restated)			

for: 
Head of FAD

Managing Director

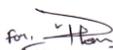

Acting Company Secretary

Director


Chairman

Standard Bank Limited & It's Subsidiaries
Consolidated Cash Flow Statement
for the 1st quarter ended on 31 March 2022

(Un audited & Provisional)

Particulars	Notes	Amount in Taka	
		January to March,2022	January to March,2021
A) CASH FLOWS FROM OPERATING ACTIVITIES			
Profit receipts in Cash		2,745,894,805	3,221,884,236
Profit payments in Cash		(1,399,535,927)	(2,056,388,771)
Dividend receipts		9,079,196	5,454,371
Fee and commission receipts in Cash		223,722,226	192,872,901
Recoveries on loans previously written off		887,734	186,931
Cash Payments to employees		(785,350,702)	(724,502,711)
Cash Payments to suppliers		(12,112,497)	(13,900,379)
Income taxes paid		(165,945,149)	(320,999,826)
Receipts from other operating activities		60,312,539	69,156,935
Payments for other operating activities		(240,440,915)	(268,477,921)
Cash generated from operating activities before changes in operating assets and liabilities	41	436,511,309	105,285,766
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		139,991,518	-
Loans and advances to other banks		-	-
Loans and advances to customers		(4,851,711,611)	(2,878,290,788)
Other assets		(400,872,422)	(281,470,776)
Deposits from other banks		5,570,000,000	(2,800,000,000)
Deposits from customers		(778,190,670)	(8,456,013,305)
Other liabilities account of customers		-	-
Trading liabilities		(208,399,784)	(263,213,359)
Other liabilities		555,772,554	5,091,023,472
		26,589,583	(9,587,964,755)
Net cash flows from operating activities (A)	41(a)	463,100,893	(9,482,678,989)
B) CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(4,311,360)	-
Sale of property, plant & equipment		-	-
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		(4,311,360)	-
C) CASH FLOWS FROM FINANCING ACTIVITIES			
Received from issue of loan capital and debt security		-	1,500,000,000
Received for redemption of loan capital and debt security		-	-
Receipts from issue of ordinary shares		-	-
Dividends paid		-	-
Net cash flow from financing activities (C)		-	1,500,000,000
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		458,789,533	(7,982,678,989)
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		97,282,684	53,821,643
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		32,444,629,956	36,520,437,528
G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)		33,000,702,173	28,591,580,182
CASH AND CASH EQUIVALENTS AT END OF THE QUARTER			
Cash in hand (including foreign currencies)		1,849,220,862	2,047,790,116
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		14,191,116,905	10,578,892,505
Balance with other Banks and financial institutions		2,332,731,405	2,586,233,460
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		14,626,080,000	13,376,310,000
Prize Bonds		1,553,000	2,354,100
		33,000,702,173	28,591,580,181
Net Operating Cash Flows (NOCF) per Share	38(a)	0.45	(9.20)
(Previous year's figure restated)			

for, 
Head of FAD


Acting Company Secretary


Managing Director


Director


Chairman

Standard Bank Limited & It's Subsidiaries
Consolidated Statement of Changes in Shareholders' Equity
for the 1st quarter ended on 31 March 2022

(Un audited & Provisional)

(Amount in Taka)

Particulars	Paid up Capital	Statutory Reserve	Non Controlling Interest	Revaluation gain/loss on investments	Surplus in Profit and Loss Account/ Retained earnings	Total
Balance as on 1-1-2022	10,311,405,570	6,261,730,148	156,238	-	679,927,127	17,253,219,083
Prior years adjustment						
Changes in accounting policy	-	-		-	-	-
Restated Balance	10,311,405,570	6,261,730,148	156,238	-	679,927,127	17,253,219,083
Surplus/Deficit on revaluation of properties	-	-		-	-	-
Adjustment of last year revaluation gain on investments				-		-
Surplus/Deficit on revaluation of investment	-	-		-	-	-
Currency translation difference	-	-		-	742,033	742,033
Net gains and losses not recognised in the income statement	-	-	-	-	-	-
Addition during the period	-	-	-	-	-	-
Adjustment of last year	-	-	-	-	-	-
Net profit for the period	-	-		-	129,117,658	129,117,658
Dividends (Cash & Bonus shares)				-	-	-
Non Controlling Interest			1,750		(1,750)	-
Issue of Right Shares	-	-		-	-	-
Appropriation made during the year	-	41,203,471		-	(41,203,471)	-
Balance as on 31.03.2022	10,311,405,570	6,302,933,619	157,988	-	768,581,596	17,383,078,774
Balance as on 31.03.2021	10,059,907,880	6,083,935,473	156,238	-	792,713,132	16,936,712,723

for: 
Head of FAD


Managing Director


Acting Company Secretary


Director


Chairman

Standard Bank Limited
Balance Sheet-Solo Basis
As at 31 March 2022

(Un audited & Provisional)

Particulars	Notes	Amount in Taka	
		31.03.2022	31.12.2021
PROPERTY & ASSETS			
CASH	3	16,040,337,767	14,851,371,401
Cash in Hand (including foreign currencies)		1,849,220,862	1,900,222,419
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		14,191,116,905	12,951,148,982
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	4	1,870,908,405	657,197,114
In Bangladesh		1,724,062,528	63,560,815
Outside Bangladesh		146,845,877	593,636,298
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	-
INVESTMENTS IN SHARES & SECURITIES	6	25,141,573,917	27,269,758,687
Government		14,627,633,000	16,627,703,300
Others		10,513,940,917	10,642,055,387
INVESTMENTS	7	168,734,684,712	163,958,656,979
General investments etc.		161,096,963,983	157,499,496,248
Bills Purchased and Discounted		7,637,720,729	6,459,160,732
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8	3,612,379,169	3,608,917,391
OTHER ASSETS	9	13,877,767,036	13,087,569,400
NON-BANKING ASSETS		-	-
TOTAL ASSETS		229,277,651,007	223,433,470,973
LIABILITIES & CAPITAL			
LIABILITIES			
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10	18,867,315,892	19,075,715,676
DEPOSITS AND OTHER ACCOUNTS	11	171,806,083,864	166,408,776,246
Al-Wadeeah Deposits & Other Deposits		18,055,434,081	18,456,091,658
Bills Payable		2,235,942,263	2,189,073,630
Mudaraba Savings Deposits		18,017,572,181	19,945,848,272
Mudaraba Short Term Deposits		19,284,769,234	15,560,491,624
Mudaraba Term Deposits		98,217,877,405	93,808,963,286
Mudaraba Deposit Schemes		15,994,488,700	16,448,307,775
OTHER LIABILITIES	12	21,242,459,316	20,688,535,177
TOTAL LIABILITIES		211,915,859,072	206,173,027,099
CAPITAL / SHAREHOLDERS' EQUITY			
Paid-up Capital	13	10,311,405,570	10,311,405,570
Statutory Reserve	14	6,302,933,619	6,261,730,148
General Reserve	15	-	-
Revaluation Reserve on Investment	15.1	-	-
Surplus in Profit and Loss Account/ Retained earnings	16	747,452,747	687,308,157
TOTAL SHAREHOLDERS' EQUITY		17,361,791,936	17,260,443,875
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		229,277,651,008	223,433,470,974
Net Asset Value (NAV) per share (Previous year's figure restated)	40	16.84	16.74

Standard Bank Limited
Balance Sheet-Solo Basis
As at 31 March 2022

(Un audited & Provisional)

Particulars	Notes	Amount in Taka	
		31.03.2022	31.12.2021

OFF-BALANCE SHEET ITEMS

CONTINGENT LIABILITIES

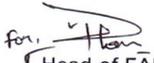
Acceptances and Endorsements	17.1	22,248,985,453	17,951,775,496
Letters of Guarantee	17.2	12,768,034,220	13,262,731,177
Irrevocable Letters of Credit	17.3	16,896,281,666	16,189,396,894
Bills for Collection	17.4	5,407,963,524	5,255,968,041
Other Contingent Liabilities	17.5	-	-
TOTAL:		57,321,264,863	52,659,871,608

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	-	-

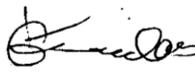
TOTAL OFF - BALANCE SHEET ITEMS

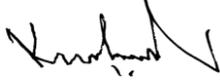
57,321,264,863 **52,659,871,608**

for: 
 Head of FAD


 Managing Director


 Acting Company Secretary

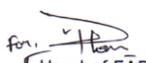

 Director


 Chairman

Standard Bank Limited
Profit and Loss Account-Solo Basis
for the 1st quarter ended on 31 March 2022

(Un audited & Provisional)

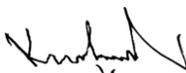
Particulars	Notes	Amount in Taka	
		January to March,2022	January to March,2021
Profit on Investment	18	2,859,049,516	3,181,186,416
Less: Profit paid on Deposits & Borrowings etc.	19	2,001,283,519	2,106,789,849
Net Interest / Net Profit on Investments		857,765,997	1,074,396,567
Income from investments in shares & securities	20	158,548,587	29,767,001
Commission, Exchange Earnings & Brokerage	21	262,035,932	178,473,833
Other Operating Income	22	57,711,958	60,480,979
		478,296,476	268,721,812
TOTAL OPERATING INCOME (A)		1,336,062,473	1,343,118,379
Salary & Allowances	23	762,073,770	700,665,631
Rent, Taxes, Insurance, Electricity etc.	24	146,375,772	140,059,550
Legal Expenses	25	2,902,602	3,758,823
Postage, Stamp, Telecommunication etc.	26	4,131,732	3,896,650
Stationery, Printing, Advertisement etc.	27	11,157,888	13,038,763
Managing Director's salary & fees	28	4,575,000	4,575,000
Directors' Fee & Other benefits	29	22,000	-
Shariah Supervisory Committee's Fees & Expenses	29.2	36,000	-
Audit Fees	30	-	-
Charges on loan losses	31	-	-
Depreciation and Repair of Bank's Assets	32	77,545,923	84,206,256
Zakat Expenses	32.1	-	-
Other Expenses	33	76,130,450	70,952,639
TOTAL OPERATING EXPENSES (B)		1,084,951,138	1,021,153,312
Profit / (Loss) Before Provision (C) = (A - B)		251,111,335	321,965,067
Provision for Loans / Investments	34		
Specific Provision for Classified Investments		(48,673,473)	29,849,049
General Provision for Unclassified Investments		48,673,473	10,165,048
Special General Provision-COVID-19 (note-12.3)		-	-
Provision for Start-up Fund		-	-
Provision for Off-Balance Sheet items		45,093,978	8,558,521
Provision for diminution in value of investments		-	-
Other Provision		-	-
Total Provision (D)		45,093,978	48,572,618
Total Profit / (Loss) before Taxes (E)=(C - D)		206,017,357	273,392,449
Provision for Taxation	12.1	104,669,296	123,351,843
Current Tax		123,024,249	122,060,185
Deferred Tax		(18,354,953)	1,291,658
Net Profit / (Loss) after Taxation :		101,348,061	150,040,605
Appropriations :			
Statutory Reserve		41,203,471	54,678,490
General reserve		-	-
Dividend		-	-
Retained Earnings carried forward		60,144,590	95,362,116
Earning Per Share (EPS): (Previous year's figure restated)	36	0.10	0.15

for: 
Head of FAD


Managing Director


Acting Company Secretary


Director


Chairman

Standard Bank Limited
Cash Flow Statement
for the 1st quarter ended on 31 March 2022

(Un audited & Provisional)

Particulars	Notes	Amount in Taka	
		January to March, 2022	January to March, 2021
A) CASH FLOW FROM OPERATING ACTIVITIES			
Profit receipts in Cash		2,692,368,043	3,195,009,120
Profit payments in Cash		(1,399,535,927)	(2,056,388,771)
Dividend receipts		9,079,196	5,454,371
Fee and commission receipts in Cash		164,753,248	123,463,134
Recoveries on loans previously written off		887,734	186,931
Cash Payments to employees		(766,648,770)	(704,940,631)
Cash Payments to suppliers		(11,157,888)	(13,038,763)
Income taxes paid		(161,868,717)	(302,363,449)
Receipts from other operating activities		57,711,958	64,613,881
Payments for other operating activities		(205,278,955)	(282,620,885)
Cash generated from operating activities before changes in operating assets and liabilities	37	380,309,920	29,374,939
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		128,114,470	73,790,759
Loans and advances to other banks		-	-
Loans and advances to customers		(4,776,027,733)	(2,816,170,162)
Other assets		(515,739,573)	(393,681,188)
Deposits from other banks		5,570,000,000	(2,800,000,000)
Deposits from customers		(774,439,975)	(8,421,946,841)
Other liabilities account of customers		-	-
Trading liabilities		(208,399,784)	(263,213,359)
Other liabilities		504,969,126	5,034,778,408
		(71,523,469)	(9,586,442,382)
		308,786,451	(9,557,067,443)
B) CASH FLOW FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(3,461,778)	(7,495,693)
Sale of property, plant & equipment		-	-
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		(3,461,778)	(7,495,693)
C) CASH FLOW FROM FINANCING ACTIVITIES			
Received from issue of loan capital and debt security		-	1,500,000,000
Payments for redemption of loan capital and debt security		-	-
Receipts from issue of ordinary shares		-	-
Dividends paid		-	-
Net Cash flow from financing activities (C)		-	1,500,000,000
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		305,324,673	(8,064,563,136)
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		97,282,684	53,821,643
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		32,136,271,815	36,180,824,075
G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)		32,538,879,172	28,170,082,581
CASH AND CASH EQUIVALENTS AT END OF THE YEAR			
Cash in hand (including foreign currencies)		1,849,220,862	1,898,955,082
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		14,191,116,905	10,578,892,505
Balance with other Banks and financial institutions		1,870,908,405	2,311,216,795
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less: Revaluation Reserve on Investment)		14,626,080,000	13,378,664,100
Prize Bonds		1,553,000	2,354,100
		32,538,879,172	28,170,082,582
Net Operating Cash Flows (NOCF) per Share	38	0.30	(9.27)
(Previous year's figure restated)			

for: 
Head of FAD


Acting Company Secretary


Managing Director


Director

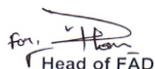

Chairman

Standard Bank Limited
Statement of Changes in Shareholders' Equity
for the 1st quarter ended on 31 March 2022

(Un audited & Provisional)

(Amount in Taka)

Particulars	Paid up Capital	Statutory Reserve	General Reserve	Revaluation gain/loss on investments	Surplus in Profit and Loss Account/ Retained earnings	Total
Balance as on 1-1-2022	10,311,405,570	6,261,730,148	-	-	687,308,157	17,260,443,875
Changes in accounting policy	-	-	-	-	-	-
Restated Balance	10,311,405,570	6,261,730,148	-	-	687,308,157	17,260,443,875
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	-	-	-	-	101,348,061	101,348,061
Dividends from SBL Capital Management Ltd	-	-	-	-	-	-
Dividends from SBL Securities Ltd	-	-	-	-	-	-
Dividends (Cash & Bonus shares)	-	-	-	-	-	-
Issue of Right Shares	-	-	-	-	-	-
Appropriation made during the year	-	41,203,471	-	-	(41,203,471)	-
Balance as on 31.03.2022	10,311,405,570	6,302,933,619	-	-	747,452,747	17,361,791,936
Balance as on 31.03.2021	10,059,907,880	6,083,935,473	-	-	775,953,400	16,919,796,753

for: 
Head of F&AD


Managing Director


Acting Company Secretary


Director


Chairman

Standard Bank Limited

Notes to the Financial Statements (Provisional & Un-audited) for the 1st quarter ended on 31 March 2022

1. LEGAL STATUS AND NATURE OF THE COMPANY

Standard Bank Limited was incorporated in Bangladesh as a Public Limited Company with limited liability under the Companies Act, 1994 on 11th May 1999 and commenced commercial operation on 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 15th 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 27th 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 1st February, 2010 with the registration number 27-2118554 as private company limited by shares. The registered office is located at 37-22 73rd street #2B Jackson heights, New York. The main activities of the exchange house are to carry on the remittance business and to undertake and participate in transactions, activities and operation commonly carried on or undertaken by remittance and exchange houses.

Standard Bank Securities Limited

Standard Bank Securities Limited was incorporated on November, 22, 2012 as a public limited company under the Companies Act 1994 vide certificate of incorporation no. C-105725/12. Standard Bank Securities Limited become member of Dhaka Stock Exchange Limited for brokerage transaction. Standard Bank Securities Limited commenced its operation from 21 June, 2013. The main objectives of the company is to carry on the business of stock broker /stock dealer and other related business in connection with the dealing of listed securities. Other objectives of the company are to buy, sell, hold or otherwise acquire or invest the capital of the company in shares, stocks and fixed income securities etc.

2. SIGNIFICANT ACCOUNTING POLICIES

Basis of Preparation for Financial Statements

The Financial statements of the Bank are made upto 30th September 2021 and are prepared under the historical cost convention and in accordance with the "First Schedule (Sec-38) of the Bank Companies Act, 1991, BRPD Circular # 14 dated 25 June 2003, other Bangladesh Bank Circulars, International Accounting Standards and International Financial Reporting Standards adopted by the Institute of Chartered Accountants of Bangladesh, Companies Act, 1994, the Securities and Exchange Rules 1987, Dhaka & Chittagong Stock Exchange Listing Regulations and other laws and rules applicable in Bangladesh. In case of the requirement of Bangladesh Bank differs with those of IAS/IFRS, the requirement of Bangladesh Bank have been applied"

2.1 Basis of Consolidation :

The consolidated financial statements include the financial statements of standard Bank Limited, Islamic banking window, and its subsidiaries SBL Capital management Ltd, Standard Bank Securities Ltd, Standard Exchange Company (UK) Ltd and Standard Co (USA) Inc. DBA : Standard Express made up to the end of the financial year. A Banking software system "Stelar" consolidated all transactions of branches as well as head office and produces consolidated balance sheet and Profit & loss Account. These consolidated records are maintained at the Head office of the Bank based on which these financial statements have been prepared.

The consolidated financial statements have been prepared in accordance with International Accounting standard 27: consolidated and separate financial statements, IAS-34 "Interim Financial Reporting" and Rules 13 of the Securities and Exchange Rules 1987. The consolidated financial statements have been prepared to a common reporting period ending in 31st March 2022.

2.2 Statement of Cash flows

Statement of cash flows is prepared by using the 'Direct Method' in accordance with BAS 7 "Statement of Cash Flows" and under the guidance of Bangladesh Bank BRPD Circular No. 14 dated 25.06.2003 & BRPD Circular No. 15 dated 09.11.2009 whereby gross cash receipts and gross cash payments on Operating Activities, Investing Activities and Financing Activities have been recognized. Cash and Cash Equivalents comprise short term, highly liquid investments that are readily convertible and are subject to an insignificant risk to changes in value.

2.3 Reporting Period

These financial statements cover from January 01 to March 31, 2022.

2.4 Statement of Changes in Equity

Statement of changes in Equity has been prepared in accordance with BAS 1 "Presentation of Financial Statements" and under the guidance of Bangladesh Bank BRPD Circular No. 14 dated 25.06.2003 & BRPD Circular No. 15 dated 09.11.2009

2.05 Provisions for Loans and Advance

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

2.06 Provisions for Investment

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

2.07 Provisions for off balance sheet exposures

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

2.09 Workers Participation Fund and Welfare Fund

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

2.10 Earning Per Share

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

" The details of the published 3rd quarterly financial statements are available in the website of the Bank. The address of the website is www.standardbankbd.com "

		Amount in Taka	
		31.03.2022	31.12.2021
3. CASH			
3.1 Cash in hand			
In local Currency		1,774,499,220	1,817,119,514
In Foreign Currency		74,721,642	83,102,905
Total		1,849,220,862	1,900,222,419
3.2 Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)			
In local Currency		14,104,883,706	12,665,582,200
In Foreign Currency		45,669,493	216,173,761
		14,150,553,199	12,881,755,961
Sonali Bank as agent of Bangladesh Bank Local currency		40,563,706	69,393,022
		14,191,116,905	12,951,148,982
Total		16,040,337,767	14,851,371,401
3(a) Consolidated cash			
i. Cash in hand			
Standard Bank Limited		1,849,220,862	1,900,222,419
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	149,412,704
SBL Capital Mgt. Ltd.		-	-
SBL Securities Ltd.		-	-
		1,849,220,862	2,049,635,123
ii. Balance with Bangladesh Bank and its agent bank(s)			
Standard Bank Limited		14,191,116,905	12,951,148,982
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
SBL Securities Ltd.		-	-
		14,191,116,905	12,951,148,982
		16,040,337,767	15,000,784,105
4. Balance with other Banks and financial institutions			
In Bangladesh (note 4.1)		1,724,062,528	63,560,815
Outside Bangladesh (note 4.2)		146,845,877	593,636,298
		1,870,908,405	657,197,114
4.1 In Bangladesh			
Current Deposits		-	-
Short Term Deposit (MSND)			
Agrani Bank Limited		500,100,657	100,804
Mercantile Bank Ltd		200,000,000	-
Basic Bank Limited		5,000	5,000
BRAC Bank Ltd.		341,184	341,184
Dutch Bangla Bank		-	-
Eastern Bank Limited		1,253	1,253
Islami Bank bd Limited		739,691	48,053
Janata Bank Limited		223,499	232,403
Pubali Bank Ltd.		-	13,000,000
Sonali Bank Limited		292,493	25,539,053
Standard Chartered Bank		12,066,428	10,956,267
Exim Bank Ltd		1,000,059,425	100,000
The City Bank Limited		(919,852)	(919,852)
Trust Bank Ltd.		1,152,750	4,156,651
		1,714,062,528	53,560,815
Savings Deposit		-	-
Fixed Deposits			
Hajj Finance Company Ltd.		10,000,000	10,000,000
		10,000,000	10,000,000
		1,724,062,528	63,560,815
4.2 Outside Bangladesh			
In Current account			
Profit Bearing			
Habib American Bank Ltd. New York		675,820	83,463,956
Mashreq Bank Psc, New York		17,845,339	75,901,532
Non Profit Bearing			
Standard Chartered Bank, New York		(173,331,239)	68,535,014
AXIS Bank Limited, Mumbai, India		8,870,923	25,743,400
ICICI Bank Ltd., Mumbai, India		9,370,035	24,989,704
A.B. Bank LTD. MUMBAI		2,627,299	9,460,788
Standard Chartered Bank Ltd., Mumbai, India		0	52,857,350
Standard Chartered Bank Ltd., Frankfurt		9,122,418	1,344,126
Standard Chartered Bank Ltd., Tokyo		32,858,873	39,092,258
ICICI Bank Ltd., Hongkong		4,535,769	17,699,572
Nepal Bangladesh Bank Ltd, Kathmundo		14,979,085	14,909,212

		Amount in Taka	
		31.03.2022	31.12.2021
	Bhutan National Bank, Bhutan	477,333	469,985
	Commerz Bank, Frankfurt	4,908,688	3,436,152
	Habib Metropolitan Bank Ltd. Karachi, Pakistan	(1,966,374)	5,514,423
	Bank Aljaria, KSA	25,323,278	25,271,361
	Bank Aljaria, KSA, USD	7,779,454	3,786,637
	Commerzbank, Frankfurt (GBP)	1,089,075	1,149,431
	SCB, LONDON (GBP)	61,715,836	112,560,885
	Hsbc Mumbai India	20,124,595	-
	Sonali Bank (UK) Ltd	-	-
	Total Nostro Accounts	47,006,206	566,185,786
	FDR		
	Standard Chartered Bank Ltd., Mumbai, India	7,352,100	7,352,100
	Others		
	Habib American Bank Ltd, New York (OBU)	92,487,571	20,098,412
	Total Outside Bangladesh	146,845,877	593,636,298
	Total	1,870,908,405	657,197,114
4(a)	Consolidated Balance with other banks and financial institutions In Bangladesh		
	Standard Bank Limited (note-4.1)	1,724,062,528	63,560,815
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	18,630,723	15,444,320
	SBL Securities Ltd.	100,712,895	74,347,445
		1,843,406,146	153,352,581
	Outside Bangladesh		
	Standard Bank Limited (note-4.2)	146,845,877	593,636,298
	Standard Exchange Co.(UK) Ltd.	12,274,333	8,592,068
	Standard Express(USA) Ltd.	330,205,048	60,561,603
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		489,325,259	662,789,969
		2,332,731,405	816,142,550
5.	Placement With Banks & Financial Institutions		
	Banking Company		
	Jamuna Bank Limited	-	-
	Non-Banking Financial Institutions		
	MIDAS	-	-
	Short Notice Money		
	Gsp Finance	-	-
		-	-
	Total	-	-
6.	Investments		
	Government securities	14,627,633,000	16,627,703,300
	Others Investment	10,513,940,917	10,642,055,387
		25,141,573,917	27,269,758,687
6.1	Government Securities classified as per Bangladesh Bank Circular:		
	Held for trading (HFT)	-	-
	Held to maturity (HTM)	14,626,080,000	16,626,080,000
	Other Securities (Prize Bond)	1,553,000	1,623,300
		14,627,633,000	16,627,703,300
6.2	Other Investments :		
	a) Quoted Shares		
	First Bangladesh Fixed Income Fund	146,779,000	146,779,000
	Bangladesh Steel Re-Rolling Mills Ltd	2,493,010	2,493,010
	The ACME Laboratories Limited	109,226	109,226
	Sonali Life Insurance Company	43,070	43,070
	Runner Automobile Limited	676,745	676,745
	Robi Axiata Limited	811,880	811,880
	Union Insurance Ltd.	46,430	-
	Bd Thai Food & Beverage Ltd.	35,680	-
	Union Bank Ltd.	1,978,630	-
	Total Quoted Shares	152,973,671	150,912,931
	b) Unquoted Shares		
	Central Depository Bangladesh Limited (CDBL)	156,548,164	156,548,164
	Central Counterparty Bangladesh Limited (CCBL)	37,500,000	37,500,000
	Market Stabilization Fund	-	-
	SWIFT	3,003,185	3,003,185
	Standard Exchange Co.(UK) Ltd.	33,283,620	34,078,830
	Standard Express(USA) Ltd.	132,137,500	131,517,500

		Amount in Taka	
		31.03.2022	31.12.2021
	SBL Capital Mgt. Ltd.	1,499,940,000	1,499,940,000
	SBL Securities Ltd.	799,940,000	799,940,000
	SBL Capital Mgt. Ltd.(Investment)	2,723,615,364	2,723,615,364
	Total Unquoted Shares	5,385,967,833	5,386,143,043
	c) Subordinated Bond		
	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	200,000,000	4,500,000,000
	Jamuna Bank Ltd 2Nd Subordinate Bond	60,000,000	300,000,000
	MTBL 3rd Subordinated Bond	85,000,000	90,000,000
	The City Bank 2 nd Subordinated Bond	20,000,000	85,000,000
	Golden Harvest Agro Industries Ltd.	4,500,000,000	20,000,000
	Total Subordinated Bond	4,974,999,412	5,104,999,412
	Total Other Investments	10,513,940,917	10,642,055,387
	(Annexure-E may kindly be seen for details)		
6(a)	Consolidated Investments		
	Government		
	Standard Bank Limited	14,627,633,000	16,627,703,300
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
	Others		
	Standard Bank Limited	10,513,940,917	10,642,055,387
	Standard Capital Mgt. Ltd (Share Capital & Investment to SCML)	(4,223,555,364)	(4,223,555,364)
	Standard Exchange Co.(UK) Ltd.	(33,283,620)	(34,078,830)
	Standard Express(USA) Ltd.	(132,137,500)	(131,517,500)
	SBL Capital Mgt. Ltd.	1,708,106,914	1,743,307,257
	SBL Securities Ltd.	435,573,876	412,425,791
	SBL Securities Ltd. (Share Capital to SSL)	(799,940,000)	(799,940,000)
		7,468,705,224	7,608,696,741
		22,096,338,224	24,236,400,041
		-	-
7.	Investments		
	As per classification into the following broad categories:		
	I) Loans, cash credits, overdrafts, etc		
	Inside Bangladesh		
	Gross Murabaha, Bai-Muajjal etc.	165,217,391,460	159,977,595,279
	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Markup profit or unearned income)	4,120,427,477	2,478,099,032
	Net Murabaha, Bai-Muajjal etc.	161,096,963,983	157,499,496,248
	Outside Bangladesh	-	-
		161,096,963,983	157,499,496,248
	ii) Bills purchased and discounted		
	Payable inside Bangladesh		
	Inland bills purchased	849,404,556	635,578,295
	Payable outside Bangladesh		
	Foreign bills purchased and discounted	6,788,316,173	5,823,582,436
		7,637,720,729	6,459,160,732
	Total	168,734,684,712	163,958,656,979
		-	-
7.1	Classification of loans and advances/Investments		
	Unclassified:	158,299,887,381	153,803,674,851
	Standard including staff loans/Investments	154,246,996,970	149,765,364,492
	Special Mention Account (SMA)	4,052,890,411	4,038,310,359
	Classified:	10,434,797,331	10,154,982,128
	Sub standard	1,009,302,481	815,321,552
	Doubtful	1,165,610,621	1,315,224,576
	Bad/Loss	8,259,884,229	8,024,436,000
		168,734,684,712	163,958,656,979
		-	-
7.2	Bills purchased and discounted		
	Payable in Bangladesh	849,404,556	635,578,295
	Payable outside Bangladesh	6,788,316,173	5,823,582,436
		7,637,720,729	6,459,160,732
7(a)	Consolidated Investments (Loans and advances)		
	Standard Bank Limited (note-7)	161,096,963,983	157,499,496,248
	Standard Bank Limited (Loan to SBSL)	(312,616,510)	(251,882,624)
	Standard Bank Limited (Loan to SCML)	(380,000,000)	(301,000,000)
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-

	Amount in Taka	
	31.03.2022	31.12.2021
SBL Capital Mgt. Ltd.	3,870,713,084	3,668,572,813
SBL Securities Ltd.	476,976,652	463,699,159
	164,752,037,209	161,078,885,596
Consolidated bills purchased and discounted		
Standard Bank Limited (note-7)	7,637,720,729	6,459,160,732
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
SBL Securities Ltd.	-	-
	7,637,720,729	6,459,160,732
	172,389,757,939	167,538,046,327
	-	-
8. Fixed assets including premises, furniture and fixture		
Land	2,373,245,825	2,373,245,825
Land and Building	498,427,802	495,535,566
Furniture & Fixture	900,142,145	881,342,014
Office Appliance	798,346,358	777,819,173
Computer	343,110,308	334,824,928
Right of Use Assets (ROUA) as per IFRS-16	274,244,824	274,244,824
Bank's Vehicle	140,981,060	138,767,358
Total cost	5,328,498,322	5,275,779,688
Intangible Assets		
Software	144,648,648	141,189,963
Total cost	5,473,146,970	5,416,969,651
Less: Accumulated Depreciation	1,860,767,801	1,808,052,260
Net	3,612,379,169	3,608,917,391
(See Annexure-B for details)	-	-
8(a) Consolidated fixed assets including premises, furniture and fixture		
Standard Bank Limited (note-8)	3,612,379,169	3,608,917,391
Standard Exchange Co.(UK) Ltd.	1,116,333	1,228,201
Standard Express(USA) Ltd.	4,587,814	5,333,756
SBL Capital Mgt. Ltd.	1,652,576	1,580,076
SBL Securities Ltd.	1,126,110	1,190,382
	3,620,862,002	3,618,249,805
9. Other assets		
Stock of Stationery	26,676,786	24,900,177
Stamps in hand	6,225,446	5,416,856
Suspenses A/c (note-9.1)	459,990,169	223,667,536
Advance Deposit	21,780,236	1,761,922
Branch adjustments accounts (note-9.5)	157,873,270	63,652,289
Sundry Assets (note-9.2)	13,205,221,129	12,768,170,620
	13,877,767,036	13,087,569,400
9.1 Suspense Accounts		
Sundry Debtors	13,318,019	8,474,303
Advance Against TA/DA	1,384,903	1,232,250
Advance Against Proposed Branch	21,490,000	27,620,000
Advance Against Legal Expenses	12,333,160	11,992,295
Encashment-PSP/BSP/WEDB	110,946,259	70,728,091
Advance on against IPO	4,000,000	22,869,340
Advance on against board meeting	800,000	-
Mobile Banking	27,858	27,858
Cash Remittance	295,689,970	80,723,399
	459,990,169	223,667,536
9.2 Sundry Assets		
Advance Rent	207,319,535	245,720,323
Profit Receivable (note - 9.4)	303,005,919	93,595,198
Prepaid expenses	42,438,860	12,301,195
Advance Tax (note-9.3)	11,485,602,747	11,323,722,418
Deferred Tax -note-12.1(ii)	271,940,574	253,585,621
Protested Bill Account	28,737,128	28,737,128
Clearing Adjustment	(2,062,862)	(2,062,542)
BFTN adjustment	(11,389,531)	(8,884,865)
Working Progress, Building	643,156,162	578,015,797
Fx.Deal Receivable	4,552,700	4,552,700
Dividend Receivable(SBSL & SCML)	84,997,250	84,995,450
Profit Waived	106,086,604	106,086,604
Excise duty adjustment on FDR	40,835,743	47,805,293
Demand Draft without advice	300	300
	13,205,221,129	12,768,170,620
9.3 Advance Tax		
Advance Corporate Tax	10,817,393,559	10,667,393,559
Advance Income Tax On L/C Commission	127,840,967	123,954,880
Advance Income Tax On Tr.Bill	185,958,478	185,958,478
Advance Income Tax On Share Dividend	212,756,242	210,940,403
Advance Tax On Vehicle	4,825,000	4,150,000
Advance Income Tax On Profit Balance With Other Banks	96,369,470	96,313,275

		Amount in Taka	
		31.03.2022	31.12.2021
	Advance Income Tax On Subordinated Bond	23,444,845	20,121,688
	Advance Income Tax On BGIB	2,164,804	52,365
	Advance Tax On Sukuk	13,937,214	13,937,214
	Advance Income Tax On Msnd	912,167	900,556
	Provision For Deferred Tax (Assets)	-	-
		11,485,602,747	11,323,722,418
9.4	Profit Receivable		
	Profit Receivable on SME	43,164,984	33,550,524
	Profit Receivable on Treasury Bond	-	3,180,417
	Capital Gain Recivable From Sale Of Share	-	-
	Profit Receivable on FDR & Sub-Bond	259,840,934	56,864,257
		303,005,919	93,595,198
9.5	Branch Adjustment		
	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(a)	Consolidated other assets		
	Standard Bank Limited (note-9)	13,877,767,036	13,087,569,400
	Standard Exchange Co.(UK) Ltd.	14,038,476	14,428,295
	Standard Express(USA) Ltd.	36,988,014	23,134,172
	SBL Capital Mgt. Ltd.	490,006,010	469,727,791
	SBL Securities Ltd.	380,871,108	365,651,708
		14,799,670,644	13,960,511,366
10.	Placement From Banks & Financial Institutions		
	In Bangladesh (note-10.1)	17,812,483,287	18,576,512,002
	Outside Bangladesh	1,054,832,604	499,203,674
		18,867,315,892	19,075,715,676
10.1	In Bangladesh Placement		
	Total	-	-
	Other Borrowings		
	Re-Finance from B Bank	1,916,667	2,650,000
	EDF from B Bank	4,122,312,056	4,686,492,740
	Financial Stimulus Fund From B. Bank	1,838,254,565	2,037,369,263
	SBL Subordinated Non-Convertible Bond	7,350,000,000	7,350,000,000
	Sbl Mudaraba Perpetual Bond	4,500,000,000	4,500,000,000
	Total	17,812,483,287	18,576,512,002
	Outside Bangladesh		
	FI Banks	1,054,832,604	499,203,674
		18,867,315,892	19,075,715,676
10.1.1	SBL 1st Subordinated Non-Convertible Bond		
	Sonali Bank Limited	-	-
	Janata Bank Limited	-	-
	Agrani Bank Limited	-	-
	ICB	-	-
	Rupali Bank	-	-
		-	-
	SBL 2nd Subordinated Non-Convertible Bond		
	Sonali Bank Limited	600,000,000	600,000,000
	Janata Bank Limited	300,000,000	300,000,000
	Pubali Bank Limited	300,000,000	300,000,000
	Eastern Bank Limited	300,000,000	300,000,000
	Agrani Bank Limited	300,000,000	300,000,000
	Mercantile Bank Limited	210,000,000	210,000,000
	Midland Bank Limited	120,000,000	120,000,000
	Uttara Bank Limited	120,000,000	120,000,000
	United Finance Limited	30,000,000	30,000,000
	National Life Insurance Co. Ltd	120,000,000	120,000,000
		2,400,000,000	2,400,000,000
	SBL 3rd Subordinated Non-Convertible Bond		
	Agrani Bank Limited	1,000,000,000	1,000,000,000
	National Life Insurance Co. Ltd	150,000,000	150,000,000
	Shadharan Bima Corporation	100,000,000	100,000,000
	Janata Bank Limited	500,000,000	500,000,000
	Uttara Bank Limited	500,000,000	500,000,000
	Mercantile Bank Limited	200,000,000	200,000,000
	Dutch Bangla Bank Ltd	1,000,000,000	1,000,000,000
	Sonali Bank Limited	1,000,000,000	1,000,000,000
	Rupali Bank Limited	500,000,000	500,000,000
		4,950,000,000	4,950,000,000
	SBL 1st Mudaraba Perpetual Bond		
	Social Islami Bank Ltd	1,500,000,000	1,500,000,000
	Ai-Arafah Islami Bank Ltd	1,000,000,000	1,000,000,000
	First Security Islami Bank Ltd	1,000,000,000	1,000,000,000
	Union Bank Ltd	1,000,000,000	1,000,000,000

		Amount in Taka	
		31.03.2022	31.12.2021
		<u>4,500,000,000</u>	<u>4,500,000,000</u>
Total SBL Subordinated Non-Convertible Bond		<u>11,850,000,000</u>	<u>11,850,000,000</u>
10.2	Security against borrowing from other banks, financial institutions and agents		
	Secured	-	-
	Unsecured	18,867,315,892	19,075,715,676
		<u>18,867,315,892</u>	<u>19,075,715,676</u>
10(a)	Consolidated Placement From Banks & Financial Institutions		
	Standard Bank Limited (note-10)	18,867,315,892	19,075,715,676
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		<u>18,867,315,892</u>	<u>19,075,715,676</u>
11.	Deposits and other deposits		
	Deposits from banks	11,200,000,000	11,000,000,000
	Deposits from customers	160,606,083,864	155,408,776,246
		<u>171,806,083,864</u>	<u>166,408,776,246</u>
11.1	Deposits' from banks		
	Current deposits and other deposits	-	-
	Bills payable	-	-
	Savings bank/Mudaraba Savings deposits	-	-
	Short-term deposits	-	-
	Fixed deposits/Mudaraba Fixed Deposits	11,200,000,000	11,000,000,000
		<u>11,200,000,000</u>	<u>11,000,000,000</u>
11.2	Deposits' from banks (Fixed Deposits)		
	BRAC Bank Ltd	-	1,500,000,000
	Al-Arafah Islami Bank Ltd	11,200,000,000	2,500,000,000
	Islami Bank Ltd	-	3,000,000,000
	Trust Bank Limited	-	-
	Com.Bank of ceylon	-	-
	Uttara Bank Ltd	-	-
	Bank Asia Limited	-	4,000,000,000
		<u>11,200,000,000</u>	<u>11,000,000,000</u>
11.3	Customer Deposits		
	i) Al-wadeeah Current deposits and other Deposits		
	Al-wadeeah current deposits	9,218,519,543	9,400,178,100
	Foreign Currency deposits	3,072,175,084	3,595,195,118
	Sundry deposits	5,764,739,453	5,460,718,440
		<u>18,055,434,081</u>	<u>18,456,091,658</u>
	ii) Bills payable		
	Pay orders issued	2,213,535,560	2,189,073,630
	Pay slips issued	600	-
	Demand draft	22,406,103	-
		<u>2,235,942,263</u>	<u>2,189,073,630</u>
	iii) Savings bank Deposits/Mudaraba savings deposits	18,017,572,181	19,945,848,272
	iv) Term Deposits/Fixed Deposits		
	Fixed deposits/Mudaraba Fixed Deposits (Excluding Bank Deposit)	87,017,877,405	82,808,963,286
	Short term deposits	19,284,769,234	15,560,491,624
	Deposits Under Schemes	15,994,488,700	16,448,307,775
		<u>122,297,135,338</u>	<u>114,817,762,685</u>
	Total	<u>160,606,083,864</u>	<u>155,408,776,246</u>
		-	0
11.4	Sundry deposits		
	Sundry creditors	306,164,091	276,259,758
	Margin Deposit	786,899,489	2,014,679,628
	Sales proceeds of PSP/BSP etc.	-	-
	Risk Fund	5,008,527	5,015,982
	Service charge	5,313,867	3,690,574
	Security Money	44,210,236	41,290,029
	SBL Employees Provident Fund	7,568	7,568
	SBL Employees W. Fund	23,669	1,023,069
	Interest payable on deposits	2,403,592,372	1,801,844,780
	VAT, Excise Duty and Income Tax	598,239,725	861,816,252
	Cash Incentive Payable	1,809,050	50
	Central Fund (RMG Sector)	2,534,281	2,090,668
	Others	22,383,773	453,000,081
		<u>5,764,739,453</u>	<u>5,460,718,440</u>
11.5	Payable on Demand and Time Deposits		
	i. Demand Deposits		
	Current / Al-wadeeah current Deposits	9,218,519,543	9,400,178,100
	Savings Deposits/Mudaraba Savings deposits (10%)	1,801,757,218	1,994,584,827

		Amount in Taka	
		31.03.2022	31.12.2021
	Foreign Currency Deposits (non profit bearing)	3,072,175,084	3,595,195,118
	Sundry deposits	5,764,739,453	5,460,718,440
	Bills payable	2,235,942,263	2,189,073,630
		22,093,133,562	22,639,750,116
ii.	Time Deposits		
	Savings deposits/Mudaraba savings deposits (90%)	16,215,814,963	17,951,263,445
	Fixed deposits/Mudaraba Term Deposits	98,217,877,405	93,808,963,286
	Short term deposits/Mudaraba short term deposits	19,284,769,234	15,560,491,624
	Deposits under schemes	15,994,488,700	16,448,307,775
	Foreign currency deposits (profit bearing)	-	-
		149,712,950,302	143,769,026,130
		171,806,083,864	166,408,776,246
11(a)	Consolidated deposits and other deposits		
	Current deposits and other deposits		
	Standard Bank Limited	18,055,434,081	18,456,091,658
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	6,595,988	10,346,683
	SBL Securities Ltd.	-	-
		18,062,030,068	18,466,438,341
	Bills payable		
	Standard Bank Limited	2,235,942,263	2,189,073,630
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		2,235,942,263	2,189,073,630
	Savings bank/Mudaraba savings deposits		
	Standard Bank Limited	18,017,572,181	19,945,848,272
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		18,017,572,181	19,945,848,272
	Short Term Deposits		
	Standard Bank Limited	19,284,769,234	15,560,491,624
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		19,284,769,234	15,560,491,624
	Term/Fixed deposits		
	Standard Bank Limited	98,217,877,405	93,808,963,286
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		98,217,877,405	93,808,963,286
	Deposits under schemes		
	Standard Bank Limited	15,994,488,700	16,448,307,775
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		15,994,488,700	16,448,307,775
		171,812,679,851	166,419,122,929
12.	OTHER LIABILITIES		
	Provision for Taxation (note-12.1)	12,503,057,770	12,380,033,521
	Deferred Tax (note-12.1(i))	-	-
	Accrued Expenses	203,836,526	154,686,543
	General Provision for Unclassified Investments (note-12.2)	(0)	(0)
	General Provision for SMA (note-12.2)	(0)	-
	Specific provision for Classified Investments (note-12.2)	4,758,062,019	4,758,062,019
	Provision for classified others Assets (note-12.7)	242,576,545	239,787,003
	Provision for decrease in value of investments (note-12.8)	4,775,231	4,775,231
	Provision for Off-Balance Sheet Items (note-12.4)	341,633,014	296,539,036
	Profit Suspense Account (note-12.5)	1,995,280,226	1,922,153,825
	Zakat Fund	16,841,840	16,841,840
	Provision for Nostro A/c	42,575	42,575
	Provision for Bonus (note-12.5)	55,482,920	3,066,275
	Provision for LFC	23,310,474	4,501,828
	Provision For Depreciation	52,625,990	-
	Provision for Start-up Fund (note-12.15)	16,751,945	16,751,945
	Special General Provision-COVID-19 (note-12.3)	337,437,526	337,437,526
	Provision For Amort. Loss:Htm(Bill/Bond)	3,500	-
	Provision For Deposit Insurance Premium	30,000,002	-
	Provision for Green Banking	20,500,000	20,500,000
	Dividend Settlement A/C	25,830	25,830
	Provision for Incentive of good borrower	8,738,004	8,738,004
	Commission Payable Account	464,010	272,492

		Amount in Taka	
		31.03.2022	31.12.2021
	Payable to OBU	33,899,736	4,349,613
	Provision for unforeseen losses	20,172,604	20,172,604
	Profit Receivable on overdue Investment	36,233,598	36,690,442
	Exchange House	63,985,431	46,361,624
	MFS Settlement Account	(1,480,744)	(2,086,732)
	Islamic Settlement Account	370,547	370,547
	Swift Charge Payable A/C	22,643,547	20,095,436
	Residual Amt. For Cust. Repay. (Mig)	11,721,028	11,721,028
	Int. Reimbursement A/C Swc-I & S-Cc	(2,531)	(2,531)
	Written-Off Loan Recovery A/C	887,734	830,934
	Non Shariah Income	46,900,322	31,306,757
	Compensation Suspense Account	194,903,865	153,556,520
	Leased Liabilities as per IFRS-16	184,979,321	184,979,321
	Foreign Currency translation gains	15,798,911	15,974,121
	Total	21,242,459,316	20,688,535,177
12.1	Provision for Current Taxation		
	Opening Balance	12,380,033,521	11,716,371,440
	Addition during the period	123,024,249	663,662,081
		12,503,057,770	12,380,033,521
	Adjustment during the period	-	-
	Closing Balance	12,503,057,770	12,380,033,521
12.1(a)	Consolidated Provision for Taxation		
	Standard Bank Limited (note-12)	12,503,057,770	12,380,033,521
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	385,606,446	381,240,804
	Opening Balance	381,240,804	310,444,673
	Addition during the period	4,365,642	34,739,324
	Adjustment during the period	-	-
	Closing Balance	385,606,446	345,183,998
	SBL Securities Ltd.	78,879,342	74,848,541
	Opening Balance	74,848,541	57,272,009
	Addition during the period	5,731,035	12,544,040
	Adjustment during the period	1,700,234	3,618,540
	Closing Balance	78,879,342	66,197,509
		12,967,543,558	12,836,122,866
12.1(i)	Deferred Tax :		
	Opening Balance	-	-
	Additional provision made during the period	-	-
		-	-
	Adjustment during the period	-	-
	Closing Balance	-	-
12.1(ii)	Deferred Tax Assets:		
	Opening Balance	253,585,621	119,102,340
	Additional made during the period	18,354,953	134,483,281
		-	-
	Adjustment during the period	-	-
	Closing Balance	271,940,574	253,585,621
	Deferred tax liabilities/(Asset)		
	Fixed Asset		
	Carrying amount	3,434,613,006	3,431,151,228
	Tax base	3,498,153,026	3,518,851,247
	Taxable Temporary Difference	(63,540,019)	(87,700,019)
	Provision for gratuity		
	Carrying amount	645,683,682	572,577,142
	Tax base	-	-
	Deductable Temporary Difference	(645,683,682)	(572,577,142)
	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	177,766,163	177,766,163
	Lease Liabilities	184,979,321	184,979,321
	Deductible Temporary Difference	(7,213,158)	(7,213,158)
	Total Taxable /(deductable) Temporary difference	(725,174,864)	(676,228,323)
	Applicable tax rate	37.50%	37.50%
	Deferred Tax Assets	(271,940,574)	(253,585,621)
	Opening balance	(253,585,621)	(119,102,340)
	Deferred tax (income)/expenses	(18,354,953)	(134,483,281)
12.2	Provision for Loans and advances/Investments		
	i) The movement in general provision for unclassified Loans:		
	Provision held at the beginning of the year	(0)	1,254,427,705
	Additional provision made for the period	48,712,257	20,588,436
	Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	48,712,257	1,275,016,141
	Provision held at the end of the period	(0)	(0)
	ii) The movement in general provision on Special Mention Account (SMA) loans:		

		Amount in Taka	
		31.03.2022	31.12.2021
	Provision held at the beginning of the year	-	27,154,361
	Amount transferred to provision for bad & doubtful debts	-	-
	Additional provision made for the period	(38,783)	3,517,078
	Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	38,783	30,671,439
	Provision held at the end of the period	(0)	-
iii)	The movement in specific provision for bad and doubtful debts:		
	Provision held at the beginning of the Period	4,758,062,019	3,251,441,891
	Amount adjusted during the Period	-	-
	Amount written off during the Period	-	-
	Amount Transfer from General provision of Off-Balance Sheet as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	-	177,500,000
	Amount Transfer from general provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	48,673,474	1,305,687,581
	Amount of provision for the Period	(48,673,473)	23,432,547
	Provision held at the end of the period	4,758,062,019	4,758,062,019
	Total	4,758,062,019	4,758,062,019
12.3	The movement in Special General Provision-COVID-19:		
	Provision held at the beginning of the Period	337,437,526	100,651,780
	Additional provision for the period	-	236,785,746
	Provision held at the end of the period	337,437,526	337,437,526
12.4	The movement in General provision for Off Balance Sheet Items:		
	Provision held at the beginning of the Period	296,539,036	346,217,949
	Additional provision for the period	45,093,978	127,821,087
	Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	-	177,500,000
	Provision held at the end of the period	341,633,014	296,539,036
12.5	Profit Suspense Account		
	Balance at the beginning of the Period	1,922,153,825	1,632,466,069
	Amount transferred to " Profit Suspense A/c" during the period	73,126,401	348,278,560
	Amount recovered in " Profit Suspense A/c" during the period	-	58,590,804
	Amount written off during the Period	-	-
	Balance at the end of the period	1,995,280,226	1,922,153,825
12.6	Provision for Bonus		
	Balance at the beginning of the period	3,066,275	120,000,000
	Add: Additional provision for the period	52,416,645	3,066,275
	Less: Disbursement during the period	-	120,000,000
		55,482,920	3,066,275
12.7	Provision for other Assets		
a)	Provision against protested bill		
	Balance at the beginning of the period	28,737,128	28,737,128
	Add: Addition during the period	-	-
		28,737,128	28,737,128
b)	Provision against suspense		
	Balance at the beginning of the period	10,069,452	7,481,475
	Less: Amount written off during the Period	-	-
	Add: Addition during the period	-	2,587,977
		10,069,452	10,069,452
c)	Provision against Profit Waiver		
	Balance at the beginning of the period	200,980,423	187,644,710
	Add: Addition during the period	2,789,542	40,000,000
	Less: Waived during the Period	-	26,664,287
	Less: Adustment of excess provision	-	-
		203,769,965	200,980,423
	Total Provision for other Assets	242,576,545	239,787,003
12.7(a)	Consolidated Provision for Other Assets		
	Standard Bank Limited (note-12.7)	242,576,545	239,787,003
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	489,064	489,064
	Add: Addition during the period	-	-
		243,065,609	240,276,067
12.8	Provision for decrease in value of Investments		
	Balance at the beginning of the Period	4,775,231	4,775,231
	Less: adjustment during the period	-	-
	Add: Addition during the period	-	-
		4,775,231	4,775,231
12.8(a)	Consolidated Provision for decrease in value of Investments		
	Standard Bank Limited (note-12.8)	4,775,231	4,775,231

		Amount in Taka	
		31.03.2022	31.12.2021
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	457,138,564	457,138,564
	Add: Addition during the period	(52,576,409)	-
	SBL Securities Ltd.	76,471,194	69,708,619
	Add: Addition during the period	1,187,589	6,762,575
		<u>486,996,169</u>	<u>538,384,989</u>
12.9	Provision for impairment of client margin loan		
	Balance at the beginning of the period	-	-
	Less: adjustment during the period	-	-
	Add: Addition during the period	-	-
		<u>-</u>	<u>-</u>
12.9(a)	Consolidated Provision for impairment of client margin loan		
	Standard Bank Limited (note-12.9)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	375,453,762	356,669,603
	Add: Addition during the period	73,760,261	18,784,159
	SBL Securities Ltd.	11,990,604	9,719,036
	Add: Addition during the period	671,037	2,271,568
		<u>461,875,664</u>	<u>387,444,366</u>
12.10	Foreign Currency translation gains/loss against investment		
	Standard Exchange Co.(UK) Ltd.	(334,189)	461,021
	Beginning of the Period	461,021	225,431
	Addition during the period	-	-
	Adjustment during the period	795,210	(235,590)
		<u>16,133,100</u>	<u>15,513,100</u>
	Standard Express(USA) Ltd.	16,133,100	15,513,100
	Beginning of the Period	15,513,100	14,118,100
	Addition during the period	620,000	1,395,000
	Adjustment during the period	-	-
	Total Foreign Currency translation gains	<u>15,798,911</u>	<u>15,974,121</u>
	Less: Foreign Currency translation loss		
	Beginning of the Period	-	-
	Addition during the period	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
		<u>15,798,911</u>	<u>15,974,121</u>
12(a)	Consolidated other liabilities		
	Standard Bank Limited (note-12)	21,242,459,316	20,688,535,177
	Standard Exchange Co.(UK) Ltd.	19,076,614	17,016,351
	Standard Express(USA) Ltd.	224,429,576	88,729,851
	SBL Capital Mgt. Ltd.	1,466,015,427	1,363,325,233
	SBL Securities Ltd.	264,642,532	264,469,897
		<u>23,216,623,465</u>	<u>22,422,076,509</u>
		-	-
13.	Share Capital		
13.1	Authorized Capital		
	150,00,00,000 ordinary shares of Tk.10/- each	<u>15,000,000,000</u>	<u>15,000,000,000</u>
	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	Issued, subscribed and fully Paid up Capital :		
	66,000,000 ordinary shares of Taka 10/- each issued for cash	660,000,000	660,000,000
	899,562,957 ordinary shares of Taka 10/- each issued as bonus shares	8,995,629,570	8,995,629,570
	65,577,600 ordinary shares of Taka 10/- each issued as Right shares in	655,776,000	655,776,000
		<u>10,311,405,570</u>	<u>10,311,405,570</u>
		-	-
13.3	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		
13.4	Rights issue		
	Bank has increased its paid up capital by issuance of 2:1 rights share at par on 8 November 2007.		
13.5	Composition of Shareholders' equity		
	Solo		
	Paid-up Capital	10,311,405,570	10,311,405,570
	Statutory Reserve	6,302,933,619	6,261,730,148
	General Reserve	-	-
	Revaluation Reserve on Investment	-	-
	Surplus in Profit and Loss Account/ Retained earnings	747,452,747	687,308,157
		<u>17,361,791,936</u>	<u>17,260,443,875</u>
	Consolidated		
	Paid-up Capital	10,311,405,570	10,311,405,570
	Statutory Reserve	6,302,933,619	6,261,730,148

		Amount in Taka	
		31.03.2022	31.12.2021
	General Reserve	-	-
	Revaluation Reserve on Investment	-	-
	Surplus in Profit and Loss Account / Retained earnings	768,581,596	679,927,127
	Non-controlling Interest	157,988	156,238
		17,383,078,774	17,253,219,083
		-	-
14	Statutory Reserve		
	Opening balance at the beginning of the Period	6,261,730,148	6,029,256,983
	Addition during the period	41,203,471	232,473,165
	Closing balance at the end of the Period	6,302,933,619	6,261,730,148
14(a)	Consolidated Statutory Reserve		
	Opening balance at the beginning of the Period	6,261,730,148	6,029,256,983
	Addition during the period	41,203,471	232,473,165
	Closing balance at the end of the Period	6,302,933,619	6,261,730,148
16.	Retained earnings/movement of profit and loss account		
	Balance on 1 January	687,308,157	680,591,284
	Add: Net Profit after tax for the Period	101,348,061	633,191,625
	Add: Transfer from SCML	-	44,998,200
	Add: Transfer from SBSL	-	63,995,600
	Less: Transfer to statutory Reserve	(41,203,471)	(232,473,165)
	Less: Cash/Stock dividend	-	(502,995,387)
	Balance at	747,452,747	687,308,157
16(a)	Consolidated retained earnings/movement of profit and loss account		
	Balance on 1 January	679,927,127	674,205,018
	Add: Net Profit after tax for the Period	129,117,658	738,579,156
	Less: Transfer to statutory Reserve	(41,203,471)	(232,473,165)
	Add/Less: Foreign Currency translation Gain/ loss	742,033	2,613,953
	Less: Non-controlling Interest	(1,750)	(2,448)
	Less: Cash/Stock dividend	-	(502,995,387)
	Balance at	768,581,596	679,927,127
16.1(b)	Non-controlling Interest		
	SBL Capital Mgt. Ltd.		
	Balance on 1 January	70,368	69,998
	Add: Addition during the period	472	370
	Sub Total	70,840	70,368
	SBL Securities Ltd.		
	Balance on 1 January	85,870	83,792
	Add: Addition during the period	1,278.18	2,078.07
	Sub Total	87,148	85,870
	Balance at	157,988	156,238
17.	CONTINGENT LIABILITIES		
17.1	Acceptances and Endorsements		
	Back to Back L/C (Foreign)	36,031,240	25,119,310
	Back to Back L/C (Local)	5,564,216,992	5,608,954,482
	Letter of Credit (Others)	16,648,737,221	12,317,701,704
		22,248,985,453	17,951,775,496
17.2	Letter of Guarantee		
	Letter of Guarantee(Local)	12,768,034,220	13,262,731,177
	Letter of Guarantee(Foreign)	-	-
	Others	-	-
		12,768,034,220	13,262,731,177
	Money for which the Bank is contingently liable in respect of guarantees given favoring:		
	Directors	-	-
	Government	-	-
	Banks and other financial institutions	-	-
	Others	12,768,034,220	13,262,731,177
		12,768,034,220	13,262,731,177
17.3	Irrevocable Letter of Credit		
	Letter of Credit (Sight)	12,549,929,163	11,906,702,973
	Letter of Credit (Usance)	4,346,352,504	4,282,693,921
	Letter of Credit (Others)	-	-
		16,896,281,666	16,189,396,894
17.4	Bill for Collection		
	Inward local bill for collection	-	-
	Inward Foreign bill for collection	-	-
	Outward local bill for collection	3,183,658,362	2,999,316,345
	Outward Foreign bill for collection	2,224,305,162	2,256,651,696
		5,407,963,524	5,255,968,041
17.5	Other Contingent Liabilities	-	-
		-	-
		57,321,264,863	52,659,871,608
17(a)	Consolidated contingent liabilities		
	Acceptances and endorsements		
	Standard Bank Limited (note-17)	22,248,985,453	17,951,775,496
	Standard Exchange Co.(UK) Ltd.	-	-

		Amount in Taka	
		31.03.2022	31.12.2021
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		22,248,985,453	17,951,775,496
	Letters of guarantee		
	Standard Bank Limited (note-17)	12,768,034,220	13,262,731,177
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		12,768,034,220	13,262,731,177
	Irrevocable Letters of Credit		
	Standard Bank Limited (note-17)	16,896,281,666	16,189,396,894
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		16,896,281,666	16,189,396,894
	Bills for Collection		
	Standard Bank Limited (note-17)	5,407,963,524	5,255,968,041
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		5,407,963,524	5,255,968,041
	Other Contingent liabilities		
	Standard Bank Limited (note-17)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		57,321,264,863	52,659,871,608
18	Income Statement		
	Income:		
	Profit, discount and similar income (note-18.1)	2,859,049,516	3,181,186,416
	Dividend income (note-20)	9,079,196	5,454,371
	Fees, Commission and brokerage (note-21.1)	164,753,248	124,652,190
	Gains Less Losses arising from dealing in securities (note-20)	-	2,943,846
	Gains Less Losses arising from Investment securities (note-20)	149,469,391	21,368,784
	Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2)	97,282,684	53,821,643
	Income from non banking assets	-	-
	Other operating income (note-22)	57,711,958	60,480,979
	Profit less losses on interest rate changes	-	-
	Total	3,337,345,993	3,449,908,228
	Expenses:		
	Profit paid on deposit, Borrowings etc. (note-19)	2,001,283,519	2,106,789,849
	Losses on loans and advances/Investments	-	-
	Administrative Expenses (note-18.2)	956,105,147	884,548,752
	Other operating expenses (note-33)	76,130,450	70,952,639
	Depreciation on Banking assets (note-32)	52,715,541	65,651,921
	Total	3,086,234,658	3,127,943,161
	Operating Profit before Provision	251,111,335	321,965,067
		(0.00)	0.00
18(a)	Consolidated Income Statement		
	Income:		
	Standard Bank Limited (note-18)	3,337,345,993	3,449,908,228
	Standard Exchange Co.(UK) Ltd.	6,522,591	4,078,729
	Standard Express(USA) Ltd.	30,672,098	54,189,445
	SBL Capital Mgt. Ltd.	44,430,503	24,011,955
	SBL Securities Ltd.	33,471,130	18,547,809
	Total	3,452,442,314	3,550,736,164
	Expenses:		
	Standard Bank Limited (note-18)	3,086,234,658	3,127,943,161
	Standard Exchange Co.(UK) Ltd.	5,233,516	5,969,399
	Standard Express(USA) Ltd.	33,738,881	32,035,736
	SBL Capital Mgt. Ltd.	6,376,089	4,412,886
	SBL Securities Ltd.	8,839,083	5,331,260
	Total	3,140,422,227	3,175,692,442
	Consolidated Operating Profit before Provision	312,020,088	375,043,722
		-	-
18.1	Profit , Discount and similar income		
	Profit received from Loans and advances/Investments (note-18.3)	2,858,348,774	3,179,110,070
	Profit received from FC clearing Account	-	84,817
	Profit received from Bank and other financial institutions	700,743	1,991,528
		2,859,049,516	3,181,186,416
18.2	Administrative Expenses		
	Salary and allowances (note-23)	762,073,770	700,665,631
	Rent, Taxes, Insurance, Electricity etc.(note-24)	146,375,772	140,059,550
	Legal expenses (note-25)	2,902,602	3,758,823

		Amount in Taka	
		31.03.2022	31.12.2021
	Postage, stamp, telecommunication etc. (note-26)	4,131,732	3,896,650
	Stationery, Printings, advertisement etc. (note-27)	11,157,888	13,038,763
	Managing Director's salary and fees (note-28)	4,575,000	4,575,000
	Directors' Fees (note-29)	22,000	-
	Shariah Supervisory Committee's Fees & Expenses (29)	36,000	-
	Auditor's fees (note -30)	-	-
	Zakat Expenses of the Bank (32.1)	-	-
	Repair of Bank's assets (note-32)	24,830,382	18,554,335
		956,105,147	884,548,752
	Expenses included VAT on which applicable		
18.3	Profit received from Loans and advances/Investments		
	Bai Murabahah	268,165,735	2,244,793,485
	Bai Muajjal	1,168,171,762	461,626,498
	Bai Salam	9,007,481	1,527,645
	Hire Purchase/ HPSM	1,337,364,435	429,929,530
	Musharakah	3,951,950	-
	Qard	12,615,160	474,235
	OBU Business	6,185,520	10,403,300
	Inland bills purchased	50,136,772	24,783,954
	Foreign bills purchased and discounted	2,749,959	5,571,422
	Total Profit on loans and advances/Investments	2,858,348,774	3,179,110,070
	Profit received from FC clearing account	-	84,817
	Profit received from Bank and other Financial Institution	700,743	1,991,528
	Profit on Placement	-	-
		700,743	2,076,345
	Total	2,859,049,516	3,181,186,416
		15,503,156	
18.3(a)	Consolidated profit on investment		
	Standard Bank Limited (note-18.3)	2,859,049,516	3,181,186,416
	Standard Bank Limited (Intt. Received from SCML)	(69,319,596)	(56,195,602)
	Standard Bank Limited (Intt. Received from SBSL)	(2,941,563)	(5,567,888)
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	1,578,260
	SBL Capital Mgt. Ltd.	70,713,741	52,973,243
	SBL Securities Ltd.	15,782,253	11,085,102
		2,873,284,351	3,185,059,532
19.	Profit paid on deposits, borrowings, etc.		
	Profit paid on deposits (note -19.1)	1,845,691,978	1,928,198,986
	Profit paid on borrowings (note -19.1)	155,591,541	178,590,862
		2,001,283,519	2,106,789,849
19.1	Profit paid on deposits ,borrowing etc of the Bank		
	Profit paid on deposits		
	Savings Bank / Mudaraba Savings Deposits	72,735,673	1,331,692,217
	Short Term Deposits / Mudaraba Short Term Deposits	138,363,480	32,921,157
	Fixed Deposits / Mudaraba Term Deposits	1,279,460,739	470,520,500
	Deposits Under Schemes / Mudaraba Deposit Schemes	355,132,086	93,065,112
	Interest on lease liabilities as per IFRS-16	-	-
	Foreign Currency	-	-
		1,845,691,978	1,928,198,986
	Profit paid on borrowing		
	Profit paid on subordinated Bond	128,625,000	153,750,595
	Profit paid on call deposit	-	-
	Profit paid on Bangladesh Bank Refinance	22,170,212	-
	Profit paid on foreign Bank	4,796,329	24,840,267
	Interest paid on ALS	-	-
	Profit paid on repurchase agreement(Repo)	-	-
		155,591,541	178,590,862
		2,001,283,519	2,106,789,849
19(a)	Consolidated profit paid on Deposits, borrowings, etc.		
	Standard Bank Limited (note-19)	2,001,283,519	2,106,789,849
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		2,001,283,519	2,106,789,849
20.	Income from Investment		
	Dividend on shares	9,079,196	5,454,371
	Gain on shares	-	2,943,846
	Profit received from Prize /Subordinated Bond	480,462	-
	Profit from Government Securities(GIIB)	42,248,785	21,368,784
	Profit from Government Securities/bond/Sukuk	106,740,144	-
	Capital Gain on Government Securities	-	-
		158,548,587	29,767,001
20(a)	Consolidated Income from Investment		
	Standard Bank Limited	158,548,587	29,767,001
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	28,695,257	17,373,892
	SBL Securities Ltd.	10,596,670	5,628,108

		Amount in Taka	
		31.03.2022	31.12.2021
		<u>197,840,514</u>	<u>52,769,000</u>
21. Commission/Fees, Exchange and Brokerage			
	Commission /Fees (note-21.1)	164,753,248	124,652,190
	Exchange earnings (note-21.2)	97,282,684	53,821,643
	Brokerage	-	-
		<u>262,035,932</u>	<u>178,473,833</u>
21.1 Commission			
	Commission on Import L/Cs	68,490,936	-
	Commission on Export L/Cs	61,518,190	76,331,037
	Rebate on nostro a/c	1,395,242	20,570,174
	Commission on Bank Guarantee	28,700,162	23,869,679
	Commission on chanchyapatra	-	9
	Commission on Remittance	4,648,718	3,881,292
	Underwriting commission	-	-
		<u>164,753,248</u>	<u>124,652,190</u>
	Brokerage	-	-
		<u>164,753,248</u>	<u>124,652,190</u>
21.2 Exchange			
	Gains arising from Dealing Securities	-	-
	Gains arising from Investment Securities	-	-
	Gains arising from Foreign Trade Business	97,282,684	53,821,643
		<u>97,282,684</u>	<u>53,821,643</u>
21(a) Consolidated Commission, Exchange and Brokerage			
	Standard Bank Limited (note-21)	262,035,932	178,473,833
	Standard Exchange Co.(UK) Ltd.	6,422,740	3,791,885
	Standard Express(USA) Ltd.	28,406,067	52,607,309
	SBL Capital Mgt. Ltd.	14,116,101	5,675,421
	SBL Securities Ltd.	10,024,070	7,335,152
		<u>321,004,910</u>	<u>247,883,600</u>
22. Other operating income			
	SWIFT & Telex charge recoveries	1,774,169	1,921,955
	Postage charge recoveries	2,802,305	3,487,738
	Service charges	9,376,181	10,375,050
	Locker charges	402,600	268,961
	Loan processing/documentation fees	4,122,944	9,829,138
	Capital Gain on Sale of Assets	-	-
	Service charges agst CIB/Clearing return	-	2,740
	Debit / VISA Card Fees	21,817,774	14,777,589
	Stationery Charge Recovery	1,128,043	1,050,411
	Handling Commission On Lease Finance	136,965	-
	Handling Charge On Pe-Hsia Booth	126,750	829,840
	Earning on Treasury FEX	577,179	-
	NPSB Settlement Income	1,995,355	1,798,649
	Charges On Rtgs	2,195,847	528,894
	Recovery From Written Off Loan A/C	10,004,452	85,938
	Other earnings	1,251,395	1,438,612
		<u>57,711,958</u>	<u>60,480,979</u>
22(a) Consolidated other operating income			
	Standard Bank Limited (note-22)	57,711,958	60,480,979
	Standard Exchange Co.(UK) Ltd.	99,851	286,844
	Standard Express(USA) Ltd.	2,266,030	3,875
	SBL Capital Mgt. Ltd.	225,000	4,185,000
	SBL Securities Ltd.	9,700	67,335
		<u>60,312,539</u>	<u>65,024,033</u>
23. Salaries and allowances			
	Basic salary	293,531,698	267,771,199
	Allowances (note-23.1)	373,587,876	326,549,087
	Bonus & ex-gratia	52,412,045	66,389,870
	Bank's contribution to provident fund	29,431,792	26,689,970
	Casual wages	13,110,359	13,265,503
		<u>762,073,770</u>	<u>700,665,631</u>
23.1 Allowances			
	House rent allowances	146,996,951	133,667,351
	Conveyance allowances	21,621,943	22,324,443
	Entertainment allowances	12,879,538	13,512,081
	House maintenance & utility	10,087,940	10,551,440
	Medical allowances	19,322,181	20,076,914
	Risk allowances	647,300	683,060
	Washing allowances	418,915	432,660
	Remuneration for probationaries	35,213,732	16,022,603
	Charge allowances	633,843	635,436
	Leave Fare Compensation	23,461,416	16,482,118
	Gratuity	100,000,000	90,000,000
	Leave Encashment	2,016,117	1,535,595
	Extra allowances	288,000	625,387
		<u>373,587,876</u>	<u>326,549,087</u>
23(a) Consolidated salaries and allowances			
	Standard Bank Limited (note-23)	762,073,770	700,665,631
	Standard Exchange Co.(UK) Ltd.	1,513,517	1,544,693

		Amount in Taka	
		31.03.2022	31.12.2021
	Standard Express(USA) Ltd.	13,015,970	12,418,410
	SBL Capital Mgt. Ltd.	3,497,620	2,837,826
	SBL Securities Ltd.	674,825	2,761,151
		780,775,702	720,227,711
24.	Rent, Taxes, Insurance, electricity, etc.		
	Rent- Office	81,085,710	81,182,953
	Rent- Godown	133,500	170,500
	Rent Paid - Atm Booth	3,818,966	-
	Rates and taxes	12,930,970	12,359,980
	Insurance	37,907,645	34,261,435
	Utilities	10,498,982	12,084,681
		146,375,772	140,059,550
24(a)	Consolidated Rent, Taxes, Insurance, electricity, etc.		
	Standard Bank Limited (note-24)	146,375,772	140,059,550
	Standard Exchange Co.(UK) Ltd.	1,340,886	1,894,567
	Standard Express(USA) Ltd.	10,181,749	9,589,096
	SBL Capital Mgt. Ltd.	533,466	490,426
	SBL Securities Ltd.	6,045,549	483,496
		164,477,422	152,517,135
25.	Legal expenses		
	Legal Charges	1,859,824	3,753,896
	Fees ,Stamp & notary public expenses	1,042,778	4,927
		2,902,602	3,758,823
25(a)	Consolidated Legal expenses.		
	Standard Bank Limited (note-25)	2,902,602	3,758,823
	Standard Exchange Co.(UK) Ltd.	99,851	42,975
	Standard Express(USA) Ltd.	1,798,178	1,430,631
	SBL Capital Mgt. Ltd.	170,100	(57,500)
	SBL Securities Ltd.	-	(47,500)
		4,970,731	5,127,429
26.	Postage, Stamps, Telecommunication etc.		
	Postage	2,565,229	2,444,951
	Telegram, telex, fax and e-mail	58,605	72,770
	Telephone, Mobile (office & residence)	1,507,898	1,378,929
		4,131,732	3,896,650
26(a)	Consolidated Postage, Stamps, Telecommunication etc.		
	Standard Bank Limited (note-26)	4,131,732	3,896,650
	Standard Exchange Co.(UK) Ltd.	29,622	22,347
	Standard Express(USA) Ltd.	737,242	458,375
	SBL Capital Mgt. Ltd.	15,980	20,315
	SBL Securities Ltd.	39,830	40,952
		4,954,406	4,438,639
27.	Stationery, Printing, Advertisement etc.		
	Printing stationery	1,298,776	927,588
	Security stationery	25,100	45,500
	Petty stationery	2,176,003	2,172,459
	Computer stationery	2,946,419	2,957,801
	Calender ,Dairy,Greetings Crads Etc	2,799,309	2,356,251
	Publicity and advertisement	1,912,282	4,579,165
		11,157,888	13,038,763
27(a)	Consolidated Stationery, Printing, Advertisement etc.		
	Standard Bank Limited (note-27)	11,157,888	13,038,763
	Standard Exchange Co.(UK) Ltd.	18,306	28,650
	Standard Express(USA) Ltd.	864,094	793,907
	SBL Capital Mgt. Ltd.	49,635	15,350
	SBL Securities Ltd.	22,574	23,709
		12,112,497	13,900,379
28.	Managing Director's salary and fees		
	Basic salary	2,250,000	2,250,000
	House rent allowance	600,000	600,000
	House maintenance & utility	150,000	150,000
	Bank's contribution to provident fund	225,000	225,000
	Entertainment	300,000	300,000
	Cook & Servant	150,000	150,000
	Residence Security Guard	150,000	150,000
	Bonus	-	-
	Leave Fare Compensation	750,000	750,000
		4,575,000	4,575,000
29.	Directors fees & meeting expenses		
	Directors fees	-	-
	Travelling and haltage	22,000	-
	Refreshment and dinner	-	-
		22,000	-
29(a)	Consolidated Directors fees & meeting expenses		
	Standard Bank Limited (note-29)	22,000	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	110,400	-
	SBL Securities Ltd.	116,200	-

		Amount in Taka	
		31.03.2022	31.12.2021
		248,600	-
29.2	Shariah Supervisory Committee's Fees & Expenses		
	Directors fees	36,000	-
	Travelling and haltage	-	-
	Refreshment and dinner	-	-
		36,000	-
30.	Audit fees	-	-
30 (a)	Consolidated Auditors fees		
	Standard Bank Limited	-	-
	Standard Exchange Co.(UK) Ltd.	97,077	123,195
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	57,500
	SBL Securities Ltd.	-	57,500
		97,077	238,195
31.	Charges on loan losses		
	Loan-written off	15,000,000	-
	Profit waived	-	-
		15,000,000	-
31(a).	Consolidated charges on loan losses		
	Standard Bank Limited	15,000,000	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		15,000,000	-
32.	Depreciation and repair of Banks assets		
	Depreciation on Fixed Assets		
	Building	2,892,236	2,882,516
	Furniture & fixture	18,249,849	16,858,258
	Office appliance & equipment	19,215,358	18,846,379
	Computer	7,281,345	11,537,779
	Software	2,772,160	11,560,292
	Right of use assets	-	-
	Motor vehicle	2,304,593	3,966,697
		52,715,541	65,651,921
	Repair, Renovation & Maintenance of Bank's Assets		
	Office furniture	2,350,303	125,220
	Office appliance & equipment	-	2,380,617
	Computer	461,275	254,336
	Software	18,701,402	13,213,555
	Motor vehicle	3,317,402	2,580,607
		24,830,382	18,554,335
		77,545,923	84,206,256
	Total	77,545,923	84,206,256
32(a)	Consolidated depreciation and repair of Banks assets		
	Standard Bank Limited (note-32)	77,545,923	84,206,256
	Standard Exchange Co.(UK) Ltd.	166,973	152,418
	Standard Express(USA) Ltd.	1,731,001	1,374,384
	SBL Capital Mgt. Ltd.	165,937	144,937
	SBL Securities Ltd.	75,777	303,106
		79,685,611	86,181,101
33.	OTHER EXPENSES		
	Entertainment (office)	3,754,436	3,230,282
	Donation & subscription	4,650,993	4,882,163
	Travelling	2,297,548	2,265,488
	Anniversary	-	1,250,001
	Branch /Subsidiary company opening expenses	-	62,499
	Training and seminar expenses	669,915	353,356
	Newspaper and periodicals	197,935	163,611
	Petrol, oil and lubricants	10,639,447	9,823,998
	Car expenses	9,230,236	8,540,662
	Photocopy expenses	414,156	518,445
	Staff uniform and liveries	1,867,632	1,398,823
	Cleaning and washing	1,875,611	1,792,546
	Premises up keeping	268,190	736,733
	Local conveyance	1,851,149	-
	Business development	1,102,702	1,746,023
	Freight and cartage	33,740	68,170
	Cook and servant	2,124,728	2,087,229
	Annual General Meeting	475,000	1,250,001
	Bank charges and commission paid	1,705,429	3,365,857
	Performance award	30,000	17,500
	SBL welfare fund	3,432,754	3,350,790
	Generator expenses	243,518	225,181
	Connectivity fees	5,425,947	7,171,500
	CDBL Charges	115,000	-
	Visa Card Process charges	4,005,976	2,656,287
	Dhaka Stock Exchange	614,000	614,000

		Amount in Taka	
		31.03.2022	31.12.2021
	Chittagong Stock Exchange	600,000	600,000
	Recruitment Expenses	392,843	-
	NPSB settlement expenses	465,915	385,370
	Discomfort Allowances	-	617,733
	Security Service-Out Sourcing	13,636,204	10,045,208
	BSEC Subscription	155,000	-
	Subordinated Bond Issue Expenses	230,000	1,138,500
	Nid Verification Charge	422,470	(8,020)
	Medical Expenses	1,830	-
	Compensation For Covid-19	2,645,808	5,375
	Other Expenses	520,430	597,329
		76,130,450	70,952,639
	Expenses included VAT on which applicable		
33(a)	Consolidated other expenses		
	Standard Bank Limited (note-33)	76,130,450	70,952,639
	Standard Exchange Co.(UK) Ltd.	1,967,284	2,160,554
	Standard Express(USA) Ltd.	5,410,647	5,970,935
	SBL Capital Mgt. Ltd.	1,832,951	904,032
	SBL Securities Ltd.	1,864,328	1,708,846
		87,205,660	81,697,006
33.1	Nostro account maintenance		
	Nostro account maintenance	-	-
	Bank charge	-	-
		-	-
34	Provision for loans/Investments,off balance sheet exposure & other assets		
	Provision for bad and doubtful loans and advances/investments	(48,673,473)	29,849,049
	Provision for SMA loans and advances/investments	(38,783)	(2,407,745)
	Provision for unclassified loans & advances/Investments	48,712,257	12,572,793
	Special General Provision-COVID-19 (note-12.3)	-	-
	Provision for Start-up Fund	-	-
	Provision for off balance sheet exposure	45,093,978	8,558,521
	Provision for other assets	-	-
	Provision for diminution in value of investments(34.1)	-	-
		45,093,978	48,572,618
		-	-
34.1	Provision for diminution in value of investments		
	Dealing Securities		
	Quoted	-	-
	Unquoted	-	-
	Investment Securities		
	Quoted	-	-
	Unquoted	-	-
		-	-
		45,093,978	48,572,618
34.1(a)	Consolidated Provision for diminution in value of investments		
	Dealing Securities		
	Standard Bank Limited (note-34.1)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	SBL Securities Ltd.	-	-
		-	-
	Investment Securities	(51,388,820)	6,762,575
	Standard Bank Limited (note-34.1)	-	-
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	(52,576,409)	-
	SBL Securities Ltd.	1,187,589	6,762,575
		(51,388,820)	6,762,575
		-	(7,466,254)
34(a)	Consolidated Provision for loans/Investments,off balance sheet exposure & other assets		
	*Provision for bad and doubtful loans and advances/investments-SBL	(48,673,473)	29,849,049
	Provision for SMA loans and advances/investments-SBL	(38,783)	(2,407,745)
	Provision for unclassified loans & advances/Investments -SBL	48,712,257	12,572,793
	Special General Provision-COVID-19	-	-
	Provision for Start-up Fund	-	-
	Provision for off balance sheet exposure-SBL	45,093,978	8,558,521
	Provision for diminution in value of investments (SCML & SBSL)	(51,388,820)	14,228,829
	Provision for impairment of client margin loan (SCML & SBSL)	74,431,298	11,557,509
	Provision for others (SBL)	-	-
		68,136,456	74,358,956
		-	-
35	Tax expenses		
	Current tax	123,024,249	122,060,185
	Deferred tax	(18,354,953)	1,291,658
		104,669,296	123,351,843
		-	-
35(a)	Consolidated tax expenses		
	Current tax		
	Standard Bank Limited (note-35)	123,024,249	122,060,185

		Amount in Taka	
		31.03.2022	31.12.2021
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		4,365,642	3,232,069
SBL Securities Ltd.		5,731,035	3,441,909
		133,120,926	128,734,163
Deferred tax			
Standard Bank Limited (note-35)		(18,354,953)	1,291,658
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
SBL Securities Ltd.		-	-
		(18,354,953)	1,291,658
Total		114,765,973	130,025,821

36 Earning Per Share (EPS)

Net profit after tax	101,348,061	150,040,605
Number of Ordinary Share	1,031,140,557	1,031,140,557
Earning Per Share *	0.10	0.15

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

*EPS has significantly decreased due to decrease operating profit .

36(a) Consolidated Earning Per Share (EPS)

Net profit after tax	129,117,658	170,658,944
Number of Ordinary Share	1,031,140,557	1,031,140,557
Earning Per Share *	0.13	0.17

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

*EPS has significantly decreased due to decrease operating profit .

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

Standard Bank Limited

Net profit after taxation	101,348,061	150,040,605
Provision for taxation	104,669,296	123,351,843
Provision for Loans & Off BS Exposure	45,093,978	48,572,618
Changes in profit and others receivable	(363,395,832)	(55,878,535)
Changes in accrual Profit expense	601,747,593	(66)
Depreciation & Amortization of Fixed Assets	52,715,541	65,651,921
Proceeds from sale of fixed assets	-	-
Advance Income taxes paid	(161,868,717)	(302,363,449)
	380,309,920	29,374,939

Consolidated

Net profit after taxation	129,117,658	170,658,944
Provision for taxation	114,765,973	130,025,821
Provision for Loans & Off BS Exposure	68,136,456	74,358,956
Changes in Profit and others receivable	(364,256,973)	(14,808,845)
Changes in accrual Profit expense	601,747,593	(66)
Depreciation & Amortization of Fixed Assets	52,945,750	66,050,781
Proceeds from sale of fixed assets	-	-
Advance Income taxes paid	(165,945,149)	(320,999,826)
	436,511,309	105,285,766

38 Net Operating Cash Flows per Share (NOCFPS)

Net cash flow from operating activities	308,786,451	(9,557,067,443)
Number of Ordinary Share	1,031,140,557	1,031,140,557
Net Operating Cash Flows per Share (NOCFPS)	0.30	(9.27)

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

Net cash flow from operating activities	463,100,893	(9,482,678,989)
Number of Ordinary Share	1,031,140,557	1,031,140,557
Net Operating Cash Flows per Share (NOCFPS)	0.45	(9.20)

** Increase deposit for Tk. 539.36 crore in 2022 in compare with the year 2021 due to mobilization of fresh deposit, Profit payments in Cash has been decreased in 2022 by Tk. 65.69 crore in compare with the year 2021 for reducing cost of deposit, Fee and commission receipts has been increased in 2022 by Tk. 3.08 crore in compare with the year 2021 due to increase foreign trade business , Income taxes payment in Cash has been decreased in 2022 by Tk. 15.51 crore in compare with the year 2021 due to decrease operating profit. Payments for different operating expenses have been decreased in 2022 by Tk. 2.98 crore in compare with the year 2021.

39 Related Party Disclosures

Statement of loans to Our Bank Directors & their Relatives as on 31-03-2022

Sl No.	Name of the Directors	Status with Bank	Name of the Concern	Nature of Loan	Limit	Limit
1	Mr.Kazi Akramuddin Ahmed	Chairman	M/s. Kazi & Co.	CC(Hypo)	950.00	950.00
2	Mr. Ferdous Ali Khan	Vice-Chairman	Ferdous Ali Khan Model School & Coll	Lease Finance	53.00	53.00
3	Mr. Ferdous Ali Khan	Vice-Chairman	Ferdous Ali Khan Model School & Coll	SOD General	27.00	27.00
4	Alhaj Md. Yousuf Chowdhury	Director	M/s. Lucky Traders	CC(Hypo)	996.00	996.00

					Amount in Taka	
					31.03.2022	31.12.2021
5	Alhaj Md. Shamsul Alam	Director	M/s. Radio Vision	CC(Hypo)	300.00	300.00
6	Mr.Kamal Mostafa Chowdhury	Director	M/s. Raja Corporation	Bank Guarantee	70.00	70.00
7	Mr.Kamal Mostafa Chowdhury	Director	M/s. K.M.C. International	SOD General	985.00	985.00
8	Mr.Kamal Mostafa Chowdhury	Director	M/s. K.M.C. International	Letter of Credit	90.00	90.00
9	Alhaj Md. Monzurul Alam	Director	M/s. Monzurul Alam	CC(Hypo)	945.00	945.00
10	Mr.S.A.M. Hossain	Director	M/s. Samira Trade International	CC(Hypo)	660.00	660.00
11	Mr.S.A.M. Hossain	Director	M/s. Victor International	Letter of Credit	700.00	700.00
12	Mr.S.A.M. Hossain	Director	M/s. Victor International	LTR	5.60	5.60
13	Mr.Md. Abdul Aziz	Director	M/s. Mohammed Abdul Aziz	CC(Hypo)	523.00	523.00
14	Mr.Md. Abdul Aziz	Director	M/s. New Ruma Products	Letter of Credit	428.00	428.00
15	Mr.Md. Abdul Aziz	Director	M/s. Alim International	Letter of Credit	-	-
16	Mr.Ferozur Rahman	Director	M/s. Olio Enterprise	SOD General	1,032.00	1,032.00
17	Mr. Ashok Kumar Saha	Director	Mr. Ashok Kumar Saha	SOD General	761.00	761.00
18	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd.	Bank Guarantee	1.07	1.07
19	Mr. Ashok Kumar Saha	Director	NG Shaha Steel Ind.(Pvt.) Ltd.	Bank Guarantee	1.30	1.30
20	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd.	Bank Guarantee	1.83	1.83
21	Mr.Mohammed Zahedul Hoque	Director	M/S.Zahed Brothers	CC(Hypo)	870.00	870.00
22	Mr.Kazi Khurram Ahmed	Director	M/s. EMX Ltd.	CC(Hypo)	70.00	70.00
23	Mr.Kazi Khurram Ahmed	Director	M/s. EMX Ltd.	Bank Guarantee	3.97	3.97
24	Mr.Kazi Khurram Ahmed	Director	M/s. Ahmed & Sons	CC(Hypo)	500.00	500.00
25	Mr.Kazi Khurram Ahmed	Director	Mr.Kazi Khurram Ahmed	Term	100.00	100.00
Total					10,073.77	10,073.77

40 Net Asset Value Per Share

Shareholders' Equity	17,361,791,936	17,260,443,875
Number of Ordinary Share	1,031,140,557	1,031,140,557
Net Asset Value (NAV) Per Share	16.84	16.74

40(a) Consolidated Net Asset Value Per Share

Shareholders' Equity	17,383,078,774	17,253,219,083
Number of Ordinary Share	1,031,140,557	1,031,140,557
Consolidated Net Asset Value (NAV) Per Share	16.86	16.73