

**Standard Bank Limited**  
**Consolidated Balance Sheet (Un-audited)**  
**As at 30 June 2018**

Particulars	Amount in Taka	
	30.06.2018	31.12.2017
<b>PROPERTY &amp; ASSETS</b>		
<b>CASH</b>	<b>10,691,997,998</b>	<b>9,756,310,974</b>
Cash in Hand (including foreign currencies)	1,522,878,293	1,208,616,155
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)	9,169,119,705	8,547,694,819
<b>BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS</b>	<b>2,607,958,518</b>	<b>3,220,235,533</b>
In Bangladesh	1,599,714,096	2,766,411,469
Outside Bangladesh	1,008,244,423	453,824,064
<b>MONEY AT CALL AND ON SHORT NOTICE</b>	<b>1,390,000,000</b>	<b>450,000,000</b>
<b>INVESTMENTS</b>	<b>24,508,733,881</b>	<b>20,234,194,116</b>
Government	20,558,983,175	16,276,132,131
Others	3,949,750,706	3,958,061,985
<b>LOANS AND ADVANCES / INVESTMENTS</b>	<b>141,356,434,432</b>	<b>128,228,164,168</b>
Loans, Cash Credits, Over Draft etc./ Investments	137,427,604,380	124,905,127,508
Bills Purchased and Discounted	3,928,830,051	3,323,036,660
<b>FIXED ASSETS INCLUDING PREMISES, FURNITURE &amp; FIXTURES</b>	<b>3,820,444,372</b>	<b>3,689,716,206</b>
<b>OTHER ASSETS</b>	<b>10,820,986,193</b>	<b>10,120,491,387</b>
<b>NON-BANKING ASSETS</b>	<b>-</b>	<b>-</b>
<b>TOTAL ASSETS</b>	<b>195,196,555,394</b>	<b>175,699,112,385</b>
<b>LIABILITIES &amp; CAPITAL</b>		
<b>LIABILITIES</b>		
Borrowings from other banks, financial Institutions and agents	14,126,861,975	13,424,534,006
<b>DEPOSITS AND OTHER ACCOUNTS</b>	<b>151,792,503,683</b>	<b>134,730,686,300</b>
Current / Al-Wadeeah Deposits & Other Deposits	19,247,722,821	17,714,529,882
Bills Payable	5,218,185,421	2,671,530,602
Savings Bank / Mudaraba Savings Deposits	10,468,424,472	10,350,006,851
Short Term Deposits / Mudaraba Short Term Deposits	4,343,370,850	4,758,715,053
Fixed Deposits / Mudaraba Term Deposits	104,038,383,073	90,433,874,209
Deposits Under Schemes / Mudaraba Deposit Schemes	8,476,417,046	8,802,029,703
<b>OTHER LIABILITES</b>	<b>15,731,351,384</b>	<b>14,133,716,578</b>
<b>TOTAL LIABILITIES</b>	<b>181,650,717,042</b>	<b>162,288,936,884</b>
<b>CAPITAL / SHAREHOLDERS' EQUITY</b>		
Paid-up Capital	8,709,876,960	7,918,069,970
Statutory Reserve	4,710,355,121	4,595,037,104
General Reserve	-	-
Revaluation Reserve on Investment	51,525,465	2,638,743
Surplus in Profit and Loss Account/ Retained earnings	73,931,470	894,282,045
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>13,545,689,016</b>	<b>13,410,027,862</b>
Minority Interest	149,336	147,640
<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>	<b>195,196,555,394</b>	<b>175,699,112,386</b>
<b>Net Asset Value (NAV) per share</b>	<b>15.55</b>	<b>15.40</b>

**Standard Bank Limited**  
**Consolidated Balance Sheet (Un-audited)**  
**As at 30 June 2018**

Particulars	Amount in Taka	
	30.06.2018	31.12.2017
<b>OFF-BALANCE SHEET ITEMS</b>		
<b>CONTINGENT LIABILITIES</b>		
Acceptances and Endorsements	15,941,621,447	15,969,566,926
Letters of Guarantee	11,797,046,644	10,173,507,297
Irrevocable Letters of Credit	13,757,514,634	11,388,114,825
Bills for Collection	4,786,662,348	4,388,679,552
Other Contingent Liabilities	-	-
<b>TOTAL:</b>	<b><u>46,282,845,073</u></b>	<b><u>41,919,868,600</u></b>
<b>OTHER COMMITMENTS:</b>		
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
<b>TOTAL OFF - BALANCE SHEET ITEMS</b>	<b><u>46,282,845,073</u></b>	<b><u>41,919,868,600</u></b>

  
 Head of FAD

  
 Acting Company Secretary

  
 Additional Managing Director

  
 Managing Director

  
 Director

  
 Chairman


**Standard Bank Limited**  
**Consolidated Profit and Loss Account (Un-audited)**  
**for the quarter ended 30 June 2018**

Particulars	Amount in Taka			
	January ,2018 to June,2018	January ,2017 to June,2017	April,2018 to June,2018	April,2017 to June,2017
Interest Income / Profit on Investment	6,688,977,363	5,010,477,815	3,539,317,535	2,535,278,992
Interest / Profit paid on Deposits & Borrowings etc.	4,984,067,900	3,491,901,816	2,723,385,377	1,735,305,659
<b>Net Interest / Profit on Investments</b>	<b>1,704,909,463</b>	<b>1,518,575,999</b>	<b>815,932,158</b>	<b>799,973,333</b>
Investment Income	704,897,916	875,720,735	348,482,019	483,441,360
Commission, Exchange Earnings & Brokerage	568,964,079	529,326,664	295,146,846	252,947,638
Other Operating Income	205,982,318	150,744,175	133,789,588	87,423,720
	1,479,844,313	1,555,791,574	777,418,453	823,812,718
<b>TOTAL OPERATING INCOME ( A )</b>	<b>3,184,753,777</b>	<b>3,074,367,572</b>	<b>1,593,350,611</b>	<b>1,623,786,051</b>
Salary & Allowances	910,708,710	867,143,599	458,982,102	432,450,140
Rent, Taxes, Insurance, Electricity etc.	306,558,420	254,643,279	159,292,291	131,834,603
Legal Expenses	11,816,779	8,395,046	7,081,989	4,306,116
Postage, Stamp, Telecommunication etc.	20,616,329	18,565,449	10,268,587	8,987,995
Stationery, Printing, Advertisement etc.	42,811,980	35,948,453	24,273,567	21,738,290
Managing Director's salary & fees	4,020,000	4,020,000	2,010,000	2,010,000
Directors' Fee & Other benefits	3,693,949	5,271,992	1,658,320	2,832,294
Audit Fees	115,000	184,000	92,000	184,000
Charges on loan losses	6,462,839	34,066,667	3,863,806	22,066,667
Depreciation and Repair of Bank's Assets	131,590,822	104,223,251	69,375,225	53,901,643
Other Expenses	255,248,066	191,772,908	141,855,889	103,575,778
<b>TOTAL OPERATING EXPENSES ( B )</b>	<b>1,693,642,894</b>	<b>1,524,234,643</b>	<b>878,753,776</b>	<b>783,887,525</b>
<b>Profit / (Loss ) Before Provision ( C ) = ( A - B )</b>	<b>1,491,110,882</b>	<b>1,550,132,929</b>	<b>714,596,835</b>	<b>839,898,526</b>
<b>Provision for Loans/ investments</b>				
Specific Provision	803,265,350	441,265,979	367,216,323	137,424,248
General Provision	62,412,691	79,807,578	62,412,691	69,361,803
Provision for Off-Balance Sheet items	(4,236,859)	52,203,829	(4,236,859)	52,013,039
Provision for diminution in value of investments	23,339,729	13,370,442	6,240,253	60,445,015
Provision for impairment of client margin loan	14,392,326	56,778,659	1,119,529	1,565,621
Other Provision	-	-	-	-
<b>Total Provision ( D )</b>	<b>899,173,237</b>	<b>643,426,487</b>	<b>432,751,937</b>	<b>320,809,726</b>
<b>Total Profit / (Loss) before Taxes (E)=( C - D )</b>	<b>591,937,645</b>	<b>906,706,442</b>	<b>281,844,898</b>	<b>519,088,800</b>
<b>Provision for Taxation</b>				
Current Tax	502,815,265	544,415,642	258,365,572	310,222,054
Deferred Tax	-	-	-	-
<b>Net Profit / (Loss) after Taxation :</b>	<b>89,122,380</b>	<b>362,290,800</b>	<b>23,479,325</b>	<b>208,866,746</b>
Retained earnings brought forward from previous year	100,127,106	77,127,342	100,127,106	77,127,342
<b>Net Profit available for distribution</b>	<b>189,249,487</b>	<b>439,418,142</b>	<b>123,606,432</b>	<b>285,994,088</b>
<b>Appropriations :</b>				
Statutory Reserve	115,318,017	169,529,310	51,712,350	103,403,249
Proposed Bonus Shares	-	-	-	-
<b>Retained Earnings carried forward</b>	<b>73,931,470</b>	<b>269,888,832</b>	<b>71,894,082</b>	<b>182,590,839</b>
<b>Consolidatd Earning per Share (EPS):</b>	<b>0.10</b>	<b>0.42</b>	<b>0.03</b>	<b>0.24</b>
<b>Bank Earning per Share (EPS):</b>	<b>0.10</b>	<b>0.37</b>	<b>0.01</b>	<b>0.25</b>

  
Head of FAD

  
Acting Company Secretary

  
Additional Managing Director

  
Director

  
Managing Director

  
Chairman

