

Standard Bank Limited
Consolidated Balance Sheet (Un-audited)
as at 30 June 2012

Particulars	Amount in Taka	
	30.06.2012	31.12.2011
PROPERTY & ASSETS		
CASH	5,224,218,147	5,094,232,541
Cash in Hand (including foreign currencies)	615,017,111	513,951,929
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)	4,609,201,036	4,580,280,612
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	1,933,940,665	814,783,082
In Bangladesh	1,082,137,271	340,969,802
Outside Bangladesh	851,803,394	473,813,280
MONEY AT CALL AND ON SHORT NOTICE	4,920,000,000	1,900,000,000
INVESTMENTS	10,165,591,171	9,533,665,711
Government	8,124,656,250	7,399,758,779
Others	2,040,934,921	2,133,906,932
LOANS AND ADVANCES / INVESTMENTS	58,146,070,619	55,332,044,249
Loans, Cash Credits, Over Draft etc./ Investments	56,785,429,057	53,743,073,721
Bills Purchased and Discounted	1,360,641,562	1,588,970,528
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	585,143,284	510,247,469
OTHER ASSETS	3,058,661,195	1,768,087,087
NON-BANKING ASSETS		-
TOTAL ASSETS	84,033,625,081	74,953,060,139
LIABILITIES & CAPITAL		
Liabilities		
Borrowings from other banks, financial Institutions and agents	270,000,000	250,000,000
DEPOSITS AND OTHER ACCOUNTS	71,001,597,637	63,870,621,033
Current / Al-Wadeeah Deposits & Other Deposits	8,837,216,177	8,045,192,533
Bills Payable	1,030,163,024	740,461,550
Savings Bank / Mudaraba Savings Deposits	2,775,958,204	2,578,525,447
Short Term Deposits / Mudaraba Short Term Deposits	3,332,132,103	2,285,335,472
Fixed Deposits / Mudaraba Term Deposits	50,357,162,111	46,656,825,656
Deposits Under Schemes / Mudaraba Deposit Schemes	4,668,966,018	3,564,280,375
OTHER LIABILITES	5,239,925,861	3,961,861,834
TOTAL LIABILITIES	76,511,523,498	68,082,482,867
CAPITAL / SHAREHOLDERS' EQUITY		
Paid-up Capital	4,873,584,430	4,061,320,361
Statutory Reserve	2,288,828,031	1,995,155,875
General Reserve	-	-
Revaluation Reserve on Investment	4,020,655	78,016
Bonus Share	-	-
Surplus in Profit and Loss Account/ Retained earnings	355,618,467	813,973,020
TOTAL SHAREHOLDERS' EQUITY	7,522,051,583	6,870,527,272
Minority Interest	50,000	50,000
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	84,033,625,081	74,953,060,139

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as at 30 June 2012

Particulars	Amount in Taka	
	30.06.2012	31.12.2011

OFF-BALANCE SHEET ITEMS

CONTINGENT LIABILITIES

Acceptances and Endorsements	8,363,065,816	6,492,115,917
Letters of Guarantee	3,440,821,892	2,842,140,213
Irrevocable Letters of Credit	11,809,317,048	7,217,929,342
Bills for Collection	1,265,339,119	551,633,424
Other Contingent Liabilities	-	-
TOTAL	24,878,543,875	17,103,818,896

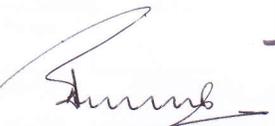
OTHER COMMITMENTS

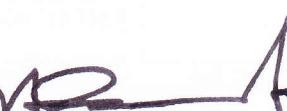
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-

TOTAL OFF - BALANCE SHEET ITEMS	24,878,543,875	17,103,818,896
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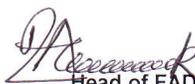

 Group Company Secretary


 Deputy Managing Director

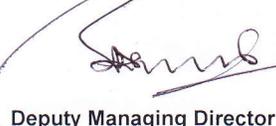

 Managing Director

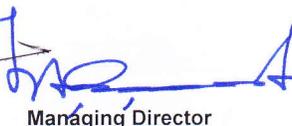
Standard Bank Limited
Consolidated Profit and Loss Account (Un-audited)
for the period ended 30 June,2012

Particulars	Amount in Taka			
	January 2012 to June 2012	January 2011 to June 2011	April 2012 to June 2012	April 2011 to June 2011
Interest Income / Profit on Investment	4,915,500,779	3,870,243,947	2,484,133,195	2,038,075,248
Interest / Profit paid on Deposits & Borrowings etc.	3,408,930,739	2,842,176,208	1,717,462,521	1,541,351,902
Net Interest / Net Profit on Investments	1,506,570,040	1,028,067,739	766,670,674	496,723,346
Investment Income	365,115,669	191,012,598	229,456,521	104,020,190
Commission, Exchange Earnings & Brokerage	494,365,739	435,797,294	220,052,089	213,242,047
Other Operating Income	158,236,691	169,228,157	62,410,901	110,524,031
TOTAL OPERATING INCOME (A)	2,524,288,139	1,824,105,788	1,278,590,185	924,509,614
Salary & Allowances	303,414,131	243,608,755	153,283,434	123,434,496
Rent, Taxes, Insurance, Electricity etc.	87,274,759	60,219,267	46,701,755	32,344,156
Legal Expenses	1,646,476	795,896	336,590	368,216
Postage, Stamp, Telecommunication etc.	13,398,696	11,084,607	7,593,415	5,529,879
Stationery, Printing, Advertisement etc.	35,095,647	21,886,288	19,099,837	12,100,684
Managing Director's salary & fees	3,510,000	2,400,000	1,755,000	1,200,000
Directors' Fee & Other benefits	2,232,496	3,303,430	1,144,796	2,376,483
Audit Fees	-	-	-	-
Charges on loan losses	-	-	-	-
Depreciation and Repair of Bank's Assets	73,222,312	57,200,223	36,073,499	32,299,331
Other Expenses	102,018,342	221,036,423	54,256,757	123,646,957
TOTAL OPERATING EXPENSES (B)	621,812,859	621,534,889	320,245,083	333,300,202
Profit / (Loss) Before Provision (C) = (A - B)	1,902,475,280	1,202,570,899	958,345,102	591,209,412
Specific Provision	238,157,600	419,893,732	181,590,500	362,746,924
General Provision	30,559,400	29,847,601	26,736,500	25,656,839
Provision for Off-Balance Sheet items	83,263,590	32,791,100	29,265,830	20,717,743
Provision for diminution in value of investments	129,374,904	-	105,219,338	-
Other Provision	-	-	-	-
Total Provision (D)	481,355,494	482,532,433	342,812,168	409,121,506
Total Profit / (Loss) before Taxes (E)=(C - D)	1,421,119,786	720,038,466	615,532,934	182,087,906
Provision for Taxation	773,050,055	296,002,730	380,894,745	49,165,530
Current Tax	773,050,055	296,002,730	380,894,745	49,165,530
Deferred Tax	-	-	-	-
Net Profit / (Loss) after Taxation	648,069,731	424,035,736	234,638,189	132,922,376
Retained earnings brought forward from previous year	1,220,892	2,989,914	1,220,892	2,989,914
Net Profit available for distribution	649,290,623	427,025,650	235,859,081	135,912,290
Appropriations :				
Statutory Reserve	293,672,156	122,167,058	132,299,851	13,606,857
Proposed Bonus Shares	-	-	-	-
Retained Earnings carried forward	355,618,467	304,858,592	103,559,230	122,305,433
Earning per Share (EPS):	1.33	1.04	0.48	0.33


 Head of FAD

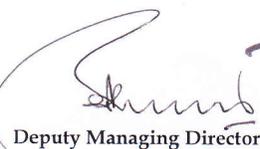
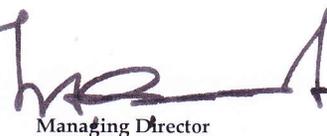

 Group Company Secretary


 Deputy Managing Director


 Managing Director

Standard Bank Limited
Consolidated Cash Flow Statement (Un-audited)
for the period ended 30 June, 2012

Particulars	Amount in Taka	
	January 2012 to June 2012	January 2011 to June 2011
A) CASH FLOW FROM OPERATING ACTIVITIES		
Interest receipts in Cash	4,908,118,946	3,869,390,229
Interest payments in Cash	(3,888,799,270)	(2,590,197,045)
Dividend receipts	4,689,647	11,693,020
Income from Investment	360,426,022	208,047,536
Fee and commission receipts in Cash	244,555,282	-
Recoveries on loans previously written off	-	-
Cash Payments to employees	(306,924,131)	(246,008,755)
Cash Payments to suppliers	(35,095,647)	(21,886,288)
Income taxes paid	(640,138,634)	(616,821,757)
Receipts from other operating activities	158,236,691	360,240,755
Payments for other operating activities	(279,793,081)	(353,639,846)
Cash generated from operating activities before changes in operating assets and liabilities	525,275,825	620,817,849
Increase / (Decrease) in operating assets and liabilities		
Statutory deposits	-	-
Purchase of trading securities	92,972,011	(230,458,109)
Loans and advances to other banks	-	-
Loans and advances to customers	(2,814,026,370)	(1,526,151,845)
Other assets	(114,270,432)	(90,999,266)
Deposits from other banks	3,645,000,000	500,000,000
Deposits from customers	3,485,976,604	3,832,193,508
Other liabilities account of customers	-	-
Trading liabilities	20,000,000	450,000,000
Other liabilities	(25,744,259)	76,865,054
Net cash flow from operating activities (A)	4,815,183,379	3,632,267,191
B) CASH FLOW FROM INVESTING ACTIVITIES		
Proceeds from sale of non-trading securities	-	-
Payments for Purchase of securities	-	-
Purchase of property, plant & equipment	(74,895,815)	(77,375,851)
Sale of property, plant & equipment	-	-
Purchase / sale of subsidiary	-	-
Net cash flow from investing activities (B)	(74,895,815)	(77,375,851)
C) CASH FLOW FROM FINANCING ACTIVITIES		
Received from issue of loan capital and debt security	-	-
Received for redemption of loan capital and debt security	-	-
Receipts from issue of ordinary shares	-	-
Dividends paid	-	-
Net cash flow from financing activities (C)	-	-
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)	4,740,287,564	3,554,891,340
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	249,810,457	216,056,738
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	15,208,696,386	12,510,081,456
G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)	20,198,794,407	16,281,029,534
CASH AND CASH EQUIVALENTS AT END OF THE YEAR		
Cash in hand (including foreign currencies)	615,017,111	444,199,331
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	4,609,201,036	4,230,212,211
Balance with other Banks and financial institutions	1,933,940,665	2,530,000,000
Money at Call and Short Notice	4,920,000,000	2,131,723,928
Govt. Security/Reverse repo	8,119,306,195	6,943,285,664
Prize Bonds	1,329,400	1,608,400
	20,198,794,407	16,281,029,534

 Head of FAD
  Group Company Secretary
  Deputy Managing Director
  Managing Director

Standard Bank Limited

Consolidated Statement of Changes in Equity (Un-audited)

for the period ended 30 June, 2012

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Revaluation gain/loss on investments	Profit & Loss surplus A/c	Total
Balance as on 1-1-2012	4,061,320,361	1,995,155,875	78,016	813,973,020	6,870,527,272
Changes in accounting policy	-	-	-	-	-
Restated Balance	4,061,320,361	1,995,155,875	78,016	813,973,020	6,870,527,272
Surplus/Deficit on revaluation of properties	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	(78,016)	-	(78,016)
Surplus/Deficit on revaluation of investment	-	-	4,020,655	-	4,020,655
Currency translation difference	-	-	-	(488,059)	(488,059)
Net gains and losses not recognised in the income statement	-	-	-	-	-
Adjustment of last year	-	-	-	-	-
Net profit for the period	-	-	-	648,069,731	648,069,731
Dividends (Bonus shares)	812,264,069	-	-	(812,264,069)	-
Issue of Right Shares	-	-	-	-	-
Appropriation made during the year	-	293,672,156	-	(293,672,156)	-
Balance as on 30.06.2012	4,873,584,430	2,288,828,031	4,020,655	355,618,467	7,522,051,583
Balance as on 30.06.2011	4,061,320,361	1,634,523,702	45,974,700	304,858,591	6,046,677,354


Head of FAD


Group Company Secretary


Deputy Managing Director


Managing Director