

**Standard Bank Limited**  
**Consolidated Balance Sheet**  
**As at 30 September 2013**

Particulars	Amount in Taka	
	30.09.2013	31.12.2012
<b>PROPERTY &amp; ASSETS</b>		
<b>CASH</b>	<b>5,845,908,871</b>	<b>5,517,984,309</b>
Cash in Hand (including foreign currencies)	806,887,583	662,581,588
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)	5,039,021,288	4,855,402,721
<b>BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS</b>	<b>3,553,728,014</b>	<b>2,633,875,737</b>
In Bangladesh	2,213,628,355	1,206,956,812
Outside Bangladesh	1,340,099,659	1,426,918,925
<b>MONEY AT CALL AND ON SHORT NOTICE</b>	<b>1,270,000,000</b>	<b>2,800,000,000</b>
<b>INVESTMENTS</b>	<b>18,051,671,617</b>	<b>17,578,147,095</b>
Government	15,429,236,250	14,440,891,438
Others	2,622,435,367	3,137,255,657
<b>LOANS AND ADVANCES / INVESTMENTS</b>	<b>70,334,937,100</b>	<b>61,527,715,535</b>
Loans, Cash Credits, Over Draft etc./ Investments	68,708,453,980	60,347,143,583
Bills Purchased and Discounted	1,626,483,120	1,180,571,952
<b>FIXED ASSETS INCLUDING PREMISES, FURNITURE &amp; FIXTURES</b>	<b>693,206,264</b>	<b>584,910,194</b>
<b>OTHER ASSETS</b>	<b>4,814,647,031</b>	<b>3,727,250,632</b>
<b>NON-BANKING ASSETS</b>		-
<b>TOTAL ASSETS</b>	<b>104,564,098,897</b>	<b>94,369,883,502</b>
<b>LIABILITIES &amp; CAPITAL</b>		
<b>LIABILITIES</b>		
<b>Borrowings from other banks, financial Institutions and agents</b>	<b>2,050,662,094</b>	<b>4,315,054,156</b>
<b>DEPOSITS AND OTHER ACCOUNTS</b>	<b>86,247,579,133</b>	<b>76,112,082,501</b>
Current / Al-Wadeeah Deposits & Other Deposits	8,406,867,129	9,076,058,463
Bills Payable	621,689,160	902,014,438
Savings Bank / Mudaraba Savings Deposits	3,495,834,323	2,955,133,351
Short Term Deposits / Mudaraba Short Term Deposits	2,401,077,415	4,269,551,130
Fixed Deposits / Mudaraba Term Deposits	62,465,983,385	52,493,828,918
Deposits Under Schemes / Mudaraba Deposit Schemes	8,856,127,721	6,415,496,201
<b>OTHER LIABILITES</b>	<b>7,560,218,949</b>	<b>5,724,206,667</b>
<b>TOTAL LIABILITIES</b>	<b>95,858,460,176</b>	<b>86,151,343,324</b>
<b>CAPITAL / SHAREHOLDERS' EQUITY</b>		
Paid-up Capital	5,702,093,780	4,873,584,430
Statutory Reserve	2,763,756,966	2,489,734,034
General Reserve	-	-
Revaluation Reserve on Investment	18,178,791	16,884,104
Bonus Share	-	-
Surplus in Profit and Loss Account/ Retained earnings	221,500,624	838,286,073
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>8,705,530,161</b>	<b>8,218,488,641</b>
Minority Interest	108,560	51,536
<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>	<b>104,564,098,897</b>	<b>94,369,883,502</b>

**Standard Bank Limited**  
**Consolidated Balance Sheet**  
**As at 30 September 2013**

Particulars	Amount in Taka	
	30.09.2013	31.12.2012

**OFF-BALANCE SHEET ITEMS**

**CONTINGENT LIABILITIES**

Acceptances and Endorsements	10,505,329,060	7,625,798,257
Letters of Guarantee	4,566,309,184	4,047,967,446
Irrevocable Letters of Credit	8,297,690,239	7,434,647,370
Bills for Collection	1,481,089,053	679,394,120
Other Contingent Liabilities	-	-
<b>TOTAL:</b>	<b><u>24,850,417,536</u></b>	<b><u>19,787,807,193</u></b>

**OTHER COMMITMENTS:**

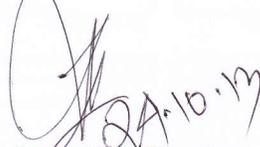
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-

<b>TOTAL OFF - BALANCE SHEET ITEMS</b>	<b><u>24,850,417,536</u></b>	<b><u>19,787,807,193</u></b>
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 Head of FAD

  
 Deputy Managing Director

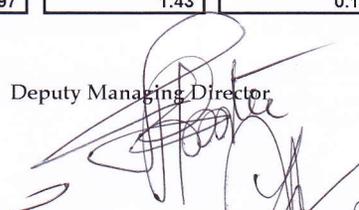
  
 DMD & Group Company Secretary

  
 Managing Director

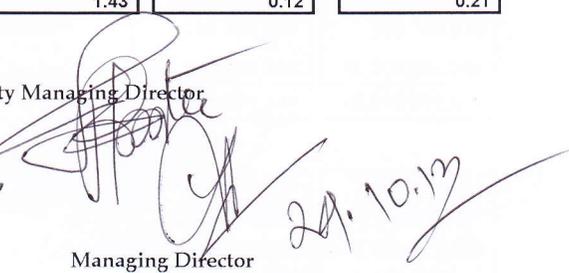
**Standard Bank Limited**  
**Consolidated Profit and Loss Account**  
**for the quarter ended 30 September 2013**

Particulars	Amount in Taka			
	January 2013 to September 2013	January 2012 to September 2012	July 2013 to September 2013	July 2012 to September 2012
Interest Income / Profit on Investment	8,101,054,763	7,336,336,829	2,803,489,873	2,420,836,050
Interest / Profit paid on Deposits & Borrowings etc.	6,528,534,711	5,142,435,822	2,289,740,188	1,733,505,083
<b>Net Interest / Net Profit on Investments</b>	<b>1,572,520,052</b>	<b>2,193,901,007</b>	<b>513,749,685</b>	<b>687,330,967</b>
Investment Income	1,109,586,653	586,717,923	371,788,790	221,602,254
Commission, Exchange Earnings & Brokerage	698,084,265	690,880,780	243,670,789	196,515,041
Other Operating Income	161,039,711	192,525,965	50,372,728	34,289,274
<b>TOTAL OPERATING INCOME ( A )</b>	<b>3,541,230,681</b>	<b>3,664,025,675</b>	<b>1,179,581,992</b>	<b>1,139,737,536</b>
Salary & Allowances	671,564,996	517,795,049	245,370,365	214,380,918
Rent, Taxes, Insurance, Electricity etc.	194,215,797	129,819,809	67,115,405	42,545,050
Legal Expenses	2,583,112	1,831,456	626,535	184,980
Postage, Stamp, Telecommunication etc.	23,156,063	20,006,779	8,218,903	6,608,083
Stationery, Printing, Advertisement etc.	64,583,218	53,594,272	33,256,318	18,498,625
Managing Director's salary & fees	5,665,000	5,465,000	2,155,000	1,955,000
Directors' Fee & Other benefits	4,599,619	3,002,649	1,075,309	770,153
Audit Fees	127,785	325,950	92,785	325,950
Charges on loan losses	-	-	-	-
Depreciation and Repair of Bank's Assets	119,736,389	103,683,162	44,210,301	36,514,209
Other Expenses	201,423,788	142,928,764	81,064,309	34,857,063
<b>TOTAL OPERATING EXPENSES ( B )</b>	<b>1,287,655,767</b>	<b>978,452,890</b>	<b>483,185,230</b>	<b>356,640,031</b>
<b>Profit / (Loss ) Before Provision ( C ) = ( A - B )</b>	<b>2,253,574,914</b>	<b>2,685,572,785</b>	<b>696,396,762</b>	<b>783,097,505</b>
<b>Provision for Loans/ investments</b>				
Specific Provision	553,483,904	535,998,100	174,234,980	297,840,500
General Provision	102,158,881	90,449,145	26,220,329	59,889,745
Provision for Off-Balance Sheet items	57,412,095	75,329,744	(2,112,909)	(7,933,846)
Provision for diminution in value of investments	224,928,118	93,157,326	140,879,554	(36,217,578)
Other Provision	-	1,079,827	(17,508,826)	1,079,827
<b>Total Provision ( D )</b>	<b>937,982,997</b>	<b>796,014,142</b>	<b>321,713,128</b>	<b>314,658,648</b>
<b>Total Profit / (Loss) before Taxes (E)= ( C - D )</b>	<b>1,315,591,917</b>	<b>1,889,558,643</b>	<b>374,683,634</b>	<b>468,438,857</b>
<b>Provision for Taxation</b>				
Current Tax	830,876,080	1,092,680,646	363,873,779	319,630,592
Deferred Tax	-	-	-	-
<b>Net Profit / (Loss) after Taxation :</b>	<b>484,715,837</b>	<b>796,877,997</b>	<b>10,809,855</b>	<b>148,808,266</b>
Retained earnings brought forward from previous year	10,809,741	558,273	10,809,741	558,273
<b>Net Profit available for distribution</b>	<b>495,525,578</b>	<b>797,436,270</b>	<b>21,619,597</b>	<b>149,366,539</b>
<b>Appropriations :</b>				
Statutory Reserve	274,022,932	381,352,612	84,762,640	87,680,455
Proposed Bonus Shares	-	-	-	-
<b>Retained Earnings carried forward</b>	<b>221,502,647</b>	<b>416,083,658</b>	<b>(63,143,043)</b>	<b>61,686,084</b>
<b>Consolidated Earning per Share (EPS):</b>	<b>0.85</b>	<b>1.40</b>	<b>0.02</b>	<b>0.26</b>
<b>Bank Earning per Share (EPS):</b>	<b>0.97</b>	<b>1.43</b>	<b>0.12</b>	<b>0.21</b>

  
Head of FAD

  
Deputy Managing Director

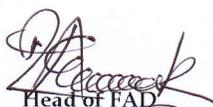
  
DMD & Group Company Secretary

  
Managing Director

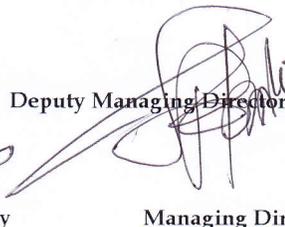
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**Standard Bank Limited**  
**Consolidated Cash Flow Statement**  
**for the quarter ended 30 September 2013**

Particulars	Amount in Taka	
	January 2013 to September 2013	January 2012 to September 2012
<b>A) CASH FLOW FROM OPERATING ACTIVITIES</b>		
Interest receipts in Cash	8,124,555,555	7,347,963,187
Interest payments in Cash	(6,244,884,292)	(5,189,596,326)
Dividend receipts	13,514,757	4,689,647
Income from Investment	1,096,071,896	582,028,276
Fee and commission receipts in Cash	398,502,310	362,772,507
Recoveries on loans previously written off	-	-
Cash Payments to employees	(677,229,996)	(523,260,049)
Cash Payments to suppliers	(64,583,218)	(53,594,272)
Income taxes paid	(1,251,575,777)	(977,061,362)
Receipts from other operating activities	161,039,711	192,525,965
Payments for other operating activities	(440,120,827)	(331,454,650)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>1,115,290,119</b>	<b>1,415,012,923</b>
<b>Increase / (Decrease) in operating assets and liabilities</b>		
Statutory deposits	-	-
Purchase of trading securities	514,820,290	(201,585,275)
Loans and advances to other banks	-	-
Loans and advances to customers	(8,807,221,565)	(5,124,321,551)
Other assets	(401,199,469)	(739,412,240)
Deposits from other banks	1,775,000,000	(755,000,000)
Deposits from customers	8,360,496,632	9,036,763,224
Other liabilities account of customers	-	-
Trading liabilities	(2,264,392,062)	50,000,000
Other liabilities	220,747,134	1,541,965,347
<b>Net cash flow from operating activities (A)</b>	<b>513,541,079</b>	<b>5,223,422,428</b>
<b>B) CASH FLOW FROM INVESTING ACTIVITIES</b>		
Proceeds from sale of non-trading securities	-	-
Payments for Purchase of securities	-	-
Purchase of property, plant & equipment	(108,296,070)	(84,914,485)
Sale of property, plant & equipment	-	-
Purchase / sale of subsidiary	-	-
<b>Net cash flow from investing activities (B)</b>	<b>(108,296,070)</b>	<b>(84,914,485)</b>
<b>C) CASH FLOW FROM FINANCING ACTIVITIES</b>		
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	-	-
<b>Net cash flow from financing activities (C)</b>	<b>-</b>	<b>-</b>
<b>D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)</b>	<b>405,245,009</b>	<b>5,138,507,943</b>
<b>E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS</b>	<b>299,581,955</b>	<b>328,108,273</b>
<b>F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR</b>	<b>25,375,867,380</b>	<b>15,208,696,386</b>
<b>G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)</b>	<b>26,080,694,344</b>	<b>20,675,312,602</b>
<b>CASH AND CASH EQUIVALENTS AT END OF THE YEAR</b>		
Cash in hand (including foreign currencies)	806,887,583	736,339,784
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	5,039,021,288	4,719,096,447
Balance with other Banks and financial institutions	3,553,728,014	2,533,372,802
Money at Call and Short Notice	1,270,000,000	1,710,000,000
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)	15,407,946,959	10,974,694,669
Prize Bonds	3,110,500	1,808,900
	<b>26,080,694,344</b>	<b>20,675,312,602</b>

  
Head of FAD

  
DMD & Group Company Secretary

  
Deputy Managing Director

  
Managing Director

24-10-13

**Standard Bank Limited**  
**Consolidated Statement of Changes in Equity**  
for the quarter ended 30 September 2013

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Minority Interest	Revaluation gain/loss on investments	Profit & Loss surplus A/c	Total
Balance as on 1-1-2013	4,873,584,430	2,489,734,034	51,536	16,884,104	838,286,073	8,218,540,178
Changes in accounting policy	-	-	-	-	-	-
<b>Restated Balance</b>	<b>4,873,584,430</b>	<b>2,489,734,034</b>	<b>51,536</b>	<b>16,884,104</b>	<b>838,286,073</b>	<b>8,218,540,178</b>
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	(16,884,104)	-	(16,884,104)
Surplus/Deficit on revaluation of investment	-	-	-	18,178,791	-	18,178,791
Currency translation difference	-	-	-	-	1,033,019	1,033,019
Net gains and losses not recongnised in the income statement	-	-	-	-	-	-
Addition during the period	-	-	55,000	-	-	55,000
Adjustment of last year	-	-	-	-	-	-
Net profit for the period	-	-	-	-	484,715,837	484,715,837
Dividends (Bonus shares)	828,509,350	-	-	-	(828,509,350)	-
Minority Interest	-	-	2,023	-	(2,023)	-
Issue of Right Shares	-	-	-	-	-	-
Appropriation made during the year	-	274,022,932	-	-	(274,022,932)	-
<b>Balance as on 30.09.2013</b>	<b>5,702,093,780</b>	<b>2,763,756,966</b>	<b>108,560</b>	<b>18,178,791</b>	<b>221,500,624</b>	<b>8,705,638,721</b>
<b>Balance as on 30.09.2012</b>	<b>4,873,584,430</b>	<b>2,376,508,487</b>	<b>-</b>	<b>3,505,799</b>	<b>416,083,658</b>	<b>7,669,682,374</b>

  
Head of FAD

  
Deputy Managing Director

  
DMD & Group Company Secretary

  
Managing Director