



Standard Islami Bank PLC.

Head Office: Metropolitan Chamber Building (3rd Floor)
122-124 Motijheel C/A, Dhaka-1000

Price Sensitive Information

This is for kind information of all concerned that the honorable Board of Directors of Standard Islami Bank PLC. in its 426th meeting held on Wednesday, the 29th April, 2026 at 2:45 p.m. at Board Room of Bank's Head Office, Metropolitan Chamber Building (3rd Floor), 122-124, Motijheel C/A, Dhaka has considered and adopted the following Audited Financial Statements of the Bank for the year ended on 31st December 2025: **(Amount in BDT)**

i)	Recommended dividend for the year ended 31st December, 2025	No Dividend			
ii)	Schedule of 27th Annual General Meeting (AGM)	Date	Thursday; July 30, 2026		
		Time	11:00 a.m.		
		Venue	Police Convention Hall, Eskaton Garden Road, Ramna, Dhaka.		
iii)	Record Date	Wednesday; June 03, 2026			
	Particulars	31st December 2025		31st December 2024	
		Solo	Consolidated	Solo	Consolidated
iv)	Net Profit after Tax	820,494,356	804,612,847	812,583,267	828,388,505
v)	Earnings Per Share (EPS) (Previous year's figure restated)	0.74	0.72	0.73	0.74
vi)	Net operating Cash Flow per Share (NOCFPS) (Previous year's figure restated)	11.35	11.37	3.72	3.86
vii)	Net Asset Value (NAV)	18,898,192,861	18,897,435,451	18,535,903,449	18,552,658,648
viii)	NAV per Share (Previous year's figure restated)	16.94	16.94	16.61	16.63

Justification for Increase in Net Operating Cash Flow per Share (NOCFPS):

We would like to inform you that the Net Operating Cash Flow per Share (NOCFPS) has significantly increased as of 31 December 2025 compared to the same period in the previous year (31 December 2024), due to the following reasons:

- a) Cash inflow increased significantly due to a rise in deposits amounting to Tk. 1141.00 crore as of 31 December 2025, compared to the position as of 31 December 2024.
- b) Cash inflow also increased substantially due to higher placements from banks, which rose by Tk. 704.31 crore as of 31 December 2025 compared to 31 December 2024.
- c) Investment income increased by Tk. 13.17 crore as of 31 December 2025 compared to 31 December 2024, contributing to higher cash inflows.
- d) Income from investments in shares and securities rose significantly by Tk. 142.27 crore as of 31 December 2025 compared to 31 December 2024.
- e) Operating expenses decreased by Tk. 8.85 crore as of 31 December 2025 compared to 31 December 2024, resulting in higher net cash flow.

Disclosure of emphasis of matters in the Independent Auditors report is as follows:

1. Based on the tripartite meeting among Bangladesh Bank, External Auditors and the Bank held on 12 April 2026 and as per Bangladesh Bank letter no. BSD-12/SIBPLC/2026-390 dated 26 April 2026 and BSD-12/SIBPLC/2026-397 dated 28 April 2026, the Bank's total required provision for investments, off-balance sheet exposures, investments in share/bond, and other assets stands amount to Tk. 6,831.61 crore as at 31 December, 2025 as disclosed in note # 7.9, 7.10, 12.7, 12.8, and 13.9(a). Against this, the Bank has maintained provision of Tk. 927.16 crore only, resulting in an aggregate shortfall of Tk. 5,904.45 crore representing NPI ratio 29.89% of the investments of the bank. Had the Bank made full provision as required, the total loss after tax would have been impacted with a consequential negative impact on the Capital to Risk-Weighted Assets Ratio (CRAR), EPS & others.
2. As disclosed in Note #18.3, the Bank reported total investment income of Tk. 1,696.29, crore during the year after revising Tk. 90.00 crore from investment income as per Bangladesh Bank letter no. BSD-12/SIBPLC/2026-397 dated 28 April 2026. However, during the year ended 31 December 2025, the Bank recognized investment income amounting to Tk. 247.75 crore on classifiable investments, which is required to be transferred to the profit suspense account and compensation account. Had the Bank made these transfers as required, the reported profit would have been negatively affected.
3. As disclosed in note no. #6.2(b), Standard Islami Bank PLC. holds an investment of Tk. 149.99 crore & Tk.79.99 crore in shares of SBL Capital Management Ltd. and Standard Bank Securities Ltd., respectively. Although the reported NAV remains relatively high due to deferred provisioning under BSEC directives, the underlying financial condition of the investee, including significant provision shortfall Tk. 250.73 crore and Tk. 47.37 crore respectively for SBL Capital Management Ltd. and Standard Bank Securities Ltd. due to fall in share price.

Notes:

- The shareholders/members whose names will appear in the Member register of the Bank or in the DP (Depository Participant) on the Record Date' (i.e. Wednesday; June 03, 2026) will be eligible to attend & cast vote at the upcoming 27th Annual General Meeting (AGM) of the Bank.
- The shareholders/members are requested to update their BO accounts with mailing address, contact number, email address & other related information with their respective DP (Depository participant) before "Record date" i.e. Wednesday; June 03, 2026.
- The Notice of 27th AGM will be published in the daily newspaper and such notice & Annual Report 2025 will be available at the Bank's website <http://www.standardbankbd.com> in due course.
- As per BSEC Notification dated 20 June 2018, Annual Report 2025 will be duly sent in soft form to the Hon'ble Members/Shareholders email addresses available in their Beneficial Owner (BO) accounts maintained with the Depository Participants (DP).
- Standard Islami Bank PLC. applied to Bangladesh Bank (BB) on 26 April 2026 for obtaining permission for finalization of Balance Sheet for the financial year 2025 in compliance with DOS Circular No: 01 dated 07 February 2021. Accordingly, BB issued letter no: BSD-12/SIBPLC/2026-397 dated 28 April 2026 regarding the issue.

By order of the Board of Directors

Dated: Dhaka
April 29, 2026

Sd/-
Md. Mizanur Rahman, FCS
Company Secretary