

Standard Islami Bank PLC. & It's Subsidiaries

Consolidated Balance Sheet (Un audited & Provisional)

As at 30 June 2026

Particulars	Notes	Amount in Taka	
		30.06.2026	31.12.2025
PROPERTY & ASSETS			
CASH	3(a)	14,636,486,551	14,065,334,998
Cash in Hand (including foreign currencies)		2,657,577,926	2,454,250,597
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		11,978,908,625	11,611,084,401
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	4(a)	10,952,126,424	11,976,773,946
In Bangladesh		5,822,962,928	7,686,402,263
Outside Bangladesh		5,129,163,497	4,290,371,683
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	-
INVESTMENTS IN SHARES & SECURITIES	6(a)	36,634,196,488	37,606,011,868
Government		26,959,037,500	27,924,102,500
Others		9,675,158,988	9,681,909,368
INVESTMENTS	7(a)	208,087,299,920	209,418,256,589
General investments etc.		202,651,413,820	203,100,324,121
Bills Purchased and Discounted		5,435,886,100	6,317,932,468
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8(a)	3,221,621,007	3,213,757,749
OTHER ASSETS	9(a)	12,540,252,012	11,832,702,991
NON-BANKING ASSETS		-	-
TOTAL PROPERTY & ASSETS		286,071,982,403	288,112,838,141
LIABILITIES & CAPITAL			
LIABILITIES			
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10(a)	18,304,158,018	18,076,310,973
Mudaraba bond	10.2	9,980,000,000	10,280,000,000
DEPOSITS AND OTHER ACCOUNTS	11(a)	209,986,145,321	212,665,784,978
Al-Wadeeah Deposits & Other Deposits		32,731,982,017	34,740,930,484
Bills Payable		4,482,999,180	3,972,316,562
Mudaraba Savings Deposits		19,933,830,913	19,333,529,492
Mudaraba Short Term Deposits		19,492,702,161	21,631,025,072
Mudaraba Term Deposits		112,550,716,116	113,224,034,957
Mudaraba Deposit Schemes		20,793,914,933	19,763,948,410
OTHER LIABILITES	12(a)	28,873,771,979	28,193,306,739
TOTAL LIABILITIES		267,144,075,317	269,215,402,690
CAPITAL / SHAREHOLDERS' EQUITY			
Paid-up Capital	13	11,158,423,080	11,158,423,080
Statutory Reserve	14	7,698,015,985	7,641,357,989
General Reserve	15	-	-
Revaluation Reserve on Investment		-	-
Retained earnings	16(a)	71,302,184	97,482,324
Non-controlling Interest	16.1(b)	165,837	172,058
TOTAL SHAREHOLDERS' EQUITY		18,927,907,086	18,897,435,451
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		286,071,982,403	288,112,838,141
Net Asset Value (NAV) per share (previous year's figure restated)	43(a)	16.96	16.94

Standard Islami Bank PLC. & It's Subsidiaries
Consolidated Balance Sheet (Un audited & Provisional)
As at 30 June 2026

Particulars	Notes	Amount in Taka	
		30.06.2026	31.12.2025

OFF-BALANCE SHEET ITEMS

CONTINGENT LIABILITIES

17(a)

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

15,963,844,993	19,538,750,665
21,305,605,433	22,037,496,934
26,936,137,360	31,180,129,583
6,258,654,659	7,984,983,458
-	-

TOTAL:

70,464,242,445	80,741,360,640
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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

70,464,242,445	80,741,360,640
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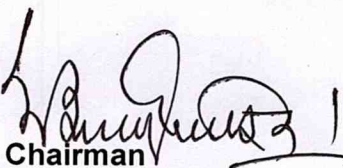
These financial statements should be read in conjunction with annexed notes


Head of FAD & CFO


Company Secretary


Managing Director


Director

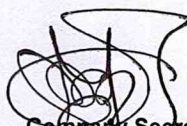

Chairman

Standard Islami Bank PLC. & It's Subsidiaries
Consolidated Profit and Loss Account (Un audited & Provisional)
for the quarter ended 30 June 2026

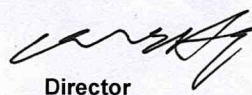
Particulars	Notes	Amount in Taka			
		January,2026 to June,2026	January,2025 to June,2025	April to June,2026	April to June,2025
Investment Income	18.3(a)	8,168,440,967	9,132,116,831	4,178,352,157	4,652,415,311
Less: Profit paid on Deposits & Placement etc.	19(a)	8,620,285,340	8,596,470,975	4,344,172,598	4,469,530,213
Profit on Investments		(451,844,373)	535,645,856	(165,820,441)	182,885,099
Income from investments in shares & securities	20(a)	1,357,089,468	1,307,933,635	660,399,239	632,937,517
Commission, Exchange Earnings & Brokerage	21(a)	1,105,013,771	1,534,260,737	477,478,329	774,950,277
Other Operating Income	22(a)	225,376,307	202,563,186	119,640,284	113,551,953
		2,687,479,546	3,044,757,557	1,257,517,852	1,521,439,746
TOTAL OPERATING INCOME (A)		2,235,635,173	3,580,403,413	1,091,697,411	1,704,324,845
Salary & Allowances	23(a)	1,398,659,139	1,484,195,195	690,928,066	737,146,334
Rent, Taxes, Insurance, Electricity etc.	24(a)	341,239,104	346,595,348	152,078,653	183,943,903
Legal Expenses	25(a)	30,043,591	6,938,462	23,818,022	3,728,473
Postage, Stamp, Telecommunication etc.	26(a)	9,045,631	9,063,344	4,438,106	4,038,669
Stationery, Printing, Advertisement etc.	27(a)	30,526,039	25,673,974	16,345,573	13,479,918
Managing Director's salary & fees	28	826,666	8,700,000	(373,334)	4,350,000
Directors' Fee & Other benefits	29(a)	3,492,486	2,927,051	2,092,566	882,834
Shariah Supervisory Committee's Fees & Expenses	29.2	997,785	192,905	502,725	-
Audit Fees	30(a)	348,393	799,169	(301,495)	658,623
Charges on Investment losses	31(a)	-	-	-	-
Depreciation and Repair of Bank's Assets	32(a)	137,762,282	129,621,002	80,412,704	60,313,854
Zakat Expenses	32.1	-	-	-	-
Other Expenses	33(a)	154,482,492	210,514,661	79,274,092	106,471,776
TOTAL OPERATING EXPENSES (B)		2,107,423,607	2,225,221,111	1,049,215,677	1,115,014,383
Profit / (Loss) Before Provision (C) = (A - B)		128,211,567	1,355,182,302	42,481,734	589,310,462
Provision for investments	34(a)				
Specific Provision for Classified Investments		14,112,225	567,990,799	3,112,350	214,811,669
General Provision for Unclassified Investments		-	-	-	-
Special General Provision		-	-	-	-
Provision for Off-Balance Sheet items		-	-	-	-
Provision for diminution in value of investments		-	2,688,344	-	1,629,369
Provision for impairment of client margin loan		-	6,433,677	-	3,361,794
Other Provision		-	10,610,000	-	6,910,000
Total Provision (D)		14,112,225	587,722,820	3,112,350	226,712,832
Total Profit / (Loss) before Taxes (E)=(C - D)		114,099,342	767,459,482	39,369,384	362,597,630
Provision for Taxation		86,109,560	390,386,953	28,908,988	158,249,036
Current Tax	12.1	87,155,379	398,926,880	23,628,983	161,360,789
Deferred Tax	9.6	(1,045,819)	(8,539,927)	5,280,005	(3,111,753)
Net Profit / (Loss) after Taxation :		27,989,782	377,072,529	10,460,396	204,348,594
Retained earnings brought forward		29,417,351	29,417,351		
Appropriations :					
Statutory Reserve	14(a)	56,657,996	151,570,872	30,011,900	69,436,881
General reserve		-	-	-	-
Capital Reserve		-	1,223,960	-	-
Dividend		-	-	-	-
Retained Earnings carried forward		749,137	253,695,048	(19,548,488)	134,914,768
Attributable to					
Equity Holders' of Bank		755,358	253,693,834	(19,545,472)	134,917,822
Non-controlling interest		(6,221)	1,214	(3,016)	(3,054)
Consolidatd Earning per Share (EPS):	36(a)	0.03	0.34	0.01	0.18
(Previous year's figure restated)					
Bank Earning per Share (EPS):		0.18	0.34	0.11	0.18
(Previous year's figure restated)					

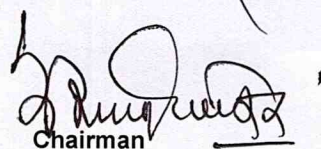
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Head of FAD & CFO


Company Secretary


Managing Director


Director


Chairman

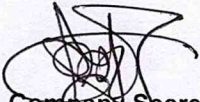
Standard Islami Bank PLC. & It's Subsidiaries
Consolidated Cash Flow Statement (Un audited & Provisional)
for the quarter ended 30 June 2026

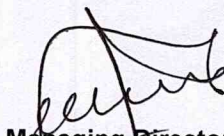
Particulars	Notes	Amount in Taka	
		January, 2026 to June, 2026	January, 2025 to June, 2025
A) CASH FLOWS FROM OPERATING ACTIVITIES			
Investment Income receipts in Cash		8,874,506,048	9,142,545,944
Profit payments in Cash		(7,406,183,355)	(7,645,604,973)
Dividend receipts		8,246,159	-
Fee and commission receipts in Cash		595,084,503	643,283,240
Recoveries on Investments previously written off		2,630,496	179,084,507
Cash Payments to employees		(1,399,485,805)	(1,492,895,195)
Cash Payments to suppliers		(30,526,039)	(25,673,974)
Income taxes paid		(433,351,710)	(770,059,555)
Receipts from other operating activities		225,375,405	202,494,126
Payments for other operating activities		(611,697,115)	(511,620,113)
Cash generated from operating activities before changes in operating assets and liabilities		(175,401,413)	(278,445,993)
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		6,750,380	(24,748,839)
Investment to other banks		-	-
Investment to customers		1,330,956,668	(4,158,617,313)
Other assets		(1,008,175,911)	(1,628,737,404)
Deposits from other banks		(2,661,680,148)	2,210,836,911
Deposits from customers		(17,959,509)	3,789,332,691
Other liabilities account of customers		-	-
Trading liabilities		227,847,045	11,920,083,572
Other liabilities		699,712,391	1,823,634,859
		(1,422,549,084)	13,931,784,477
Net cash flows from operating activities (A)		(1,597,950,497)	13,653,338,484
B) CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(30,530,641)	(29,816,535)
Sale of property, plant & equipment		903	69,060
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		(30,529,739)	(29,747,475)
C) CASH FLOWS FROM FINANCING ACTIVITIES			
Received from issue of Investment capital and debt security		-	-
Received for redemption of Investment capital and debt security		(300,000,000)	(300,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		-	-
Net cash flow from financing activities (C)		(300,000,000)	(300,000,000)
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		(1,928,480,236)	13,323,591,009
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		509,929,268	890,977,497
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		53,966,201,444	40,537,581,380
G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)		52,547,650,476	54,752,149,886
CASH AND CASH EQUIVALENTS AT END OF THE QUARTER			
Cash in hand (including foreign currencies)		2,657,577,926	2,855,144,839
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		11,978,908,625	11,844,030,562
Balance with other Banks and financial institutions		10,952,126,424	12,628,861,886
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less: Revaluation Reserve on Investment)		26,959,000,000	27,424,030,000
Prize Bonds		37,500	82,600
		52,547,650,476	54,752,149,886
Net Operating Cash Flows (NOCF) per Share	38(a)	(1.43)	12.24

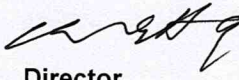
(Previous year's figure restated)

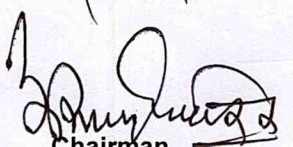
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Head of FAD


Company Secretary


Managing Director


Director


Chairman

Standard Islami Bank PLC. & It's Subsidiaries

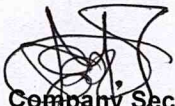
Consolidated Statement of Changes in Shareholders' Equity (Un audited & Provisional) for the quarter ended 30 June 2026

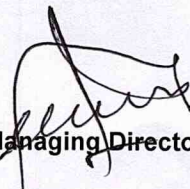
(Amount in Taka)

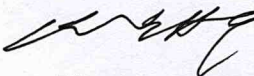
Particulars	Paid up Capital	Statutory Reserve	Non Controlling Interest	Revaluation gain/loss on investments	Surplus in Profit and Loss Account / Retained earnings	Total
Balance as on 1-1-2026	11,158,423,080	7,641,357,989	172,058	-	97,482,324	18,897,435,451
Prior years adjustment						
Changes in accounting policy	-	-		-	-	-
Restated Balance	11,158,423,080	7,641,357,989	172,058	-	97,482,324	18,897,435,451
Surplus/Deficit on revaluation of properties	-	-		-	-	-
Adjustment of last year revaluation gain on investments				-		-
Surplus/Deficit on revaluation of investment	-	-		-	-	-
Currency translation difference	-	-		-	2,481,853	2,481,853
Net gains and losses not recongnised in the income statement	-	-	-	-	-	-
Addition during the period	-	-	-	-		-
Adjustment of last year	-	-	-	-		-
Net profit for the period	-	-		-	27,989,782	27,989,782
Dividends (Cash & Bonus shares)	-	-		-	-	-
Non Controlling Interest			(6,221)		6,221	-
Issue of Right Shares	-	-		-	-	-
Coupon Payable to Mudaraba perpetual Bond	-	-		-	-	-
Start-up Fund	-	-		-	-	-
CSR Fund	-	-		-	-	-
Capital Reserve					-	-
Appropriation made during the year	-	56,657,996		-	(56,657,996)	-
Balance as on 30.06.2026	11,158,423,080	7,698,015,985	165,837	-	71,302,184	18,927,907,086
Balance as on 30.06.2025	11,158,423,080	7,516,217,031	173,272	-	253,857,349	18,928,670,732

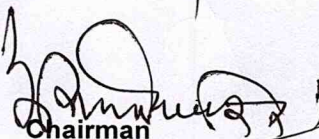
Subject to our separate report of even date


Head of FAD & CFO


Company Secretary


Managing Director


Director


Chairman

Standard Islami Bank PLC.

Balance Sheet-Solo Basis (Un audited & Provisional)

As at 30 June 2026

Particulars	Notes	Amount in Taka	
		30.06.2026	31.12.2025
PROPERTY & ASSETS			
CASH	3	14,636,486,551	14,065,334,998
Cash in Hand (including foreign currencies)		2,657,577,926	2,454,250,597
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		11,978,908,625	11,611,084,401
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	4	10,326,212,988	11,284,632,477
In Bangladesh		5,676,731,408	7,583,369,230
Outside Bangladesh		4,649,481,580	3,701,263,247
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	-
INVESTMENTS IN SHARES & SECURITIES	6	39,689,614,707	40,650,157,036
Government		26,959,037,500	27,924,102,500
Others		12,730,577,207	12,726,054,536
INVESTMENTS	7	203,523,218,227	204,776,459,744
General investments etc.		198,087,332,127	198,458,527,276
Bills Purchased and Discounted		5,435,886,100	6,317,932,468
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8	3,131,153,420	3,100,622,778
OTHER ASSETS	9	12,372,984,200	11,578,394,040
NON-BANKING ASSETS		-	-
TOTAL ASSETS		283,679,670,093	285,455,601,074
LIABILITIES & CAPITAL			
LIABILITIES			
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10.1	18,304,158,018	18,076,310,973
Mudaraba bond	10.2	9,980,000,000	10,280,000,000
DEPOSITS AND OTHER ACCOUNTS	11	209,963,606,013	212,645,461,016
Al-Wadeeah Deposits & Other Deposits		32,709,442,709	34,720,606,523
Bills Payable		4,482,999,180	3,972,316,562
Mudaraba Savings Deposits		19,933,830,913	19,333,529,492
Mudaraba Short Term Deposits		19,492,702,161	21,631,025,072
Mudaraba Term Deposits		112,550,716,116	113,224,034,957
Mudaraba Deposit Schemes		20,793,914,933	19,763,948,410
OTHER LIABILITES	12	26,331,879,449	25,555,636,224
TOTAL LIABILITIES		264,579,643,479	266,557,408,213
CAPITAL / SHAREHOLDERS' EQUITY			
Paid-up Capital	13	11,158,423,080	11,158,423,080
Statutory Reserve	14	7,698,015,985	7,641,357,989
General Reserve	15	-	-
Revaluation Reserve on Investment	15.1	-	-
Retained earnings	16	243,587,549	98,411,792
TOTAL SHAREHOLDERS' EQUITY		19,100,026,614	18,898,192,861
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		283,679,670,093	285,455,601,074
Net Asset Value (NAV) per share (Previous year's figure restated)	43	17.12	16.94

Standard Islami Bank PLC.
Balance Sheet-Solo Basis (Un audited & Provisional)
As at 30 June 2026

Particulars	Notes	Amount in Taka	
		30.06.2026	31.12.2025

OFF-BALANCE SHEET ITEMS

CONTINGENT LIABILITIES

Acceptances and Endorsements	17.1	15,963,844,993	19,538,750,665
Letters of Guarantee	17.2	21,305,605,433	22,037,496,934
Irrevocable Letters of Credit	17.3	26,936,137,360	31,180,129,583
Bills for Collection	17.4	6,258,654,659	7,984,983,458
Other Contingent Liabilities	17.5	-	-
TOTAL:		<u>70,464,242,445</u>	<u>80,741,360,640</u>

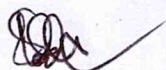
OTHER COMMITMENTS:

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

<u>70,464,242,445</u>	<u>80,741,360,640</u>
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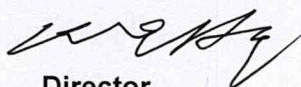
Head of FAD & CFO



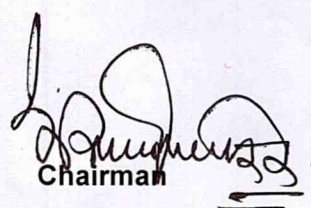
Company Secretary



Managing Director



Director



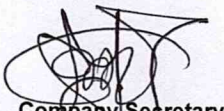
Chairman

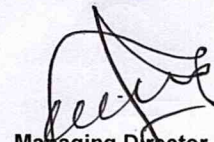
Standard Islami Bank PLC.

Profit and Loss Account-Solo Basis (Un audited & Provisional)
for the quarter ended 30 June 2026

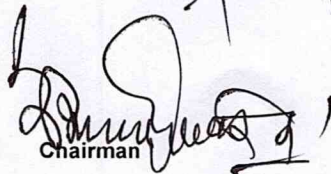
Particulars	Notes	Amount in Taka			
		January,2026 to June,2026	January,2025 to June,2025	April to June,2026	April to June,2025
Investment Income	18.3	8,319,058,959	9,078,127,075	4,253,710,295	4,615,512,676
Less: Profit paid on Deposits & Borrowings etc.	19	8,620,285,340	8,596,470,975	4,344,172,598	4,469,530,213
Net Profit on Investments		(301,226,381)	481,656,101	(90,462,303)	145,982,464
Income from investments in shares & securities	20	1,336,291,245	1,291,571,820	648,261,847	621,613,811
Commission, Exchange Earnings & Brokerage	21	994,905,621	1,417,402,364	473,875,899	706,988,789
Other Operating Income	22	218,987,649	187,361,128	120,546,858	105,217,348
		2,550,184,516	2,896,335,312	1,242,684,605	1,433,819,948
TOTAL OPERATING INCOME (A)		2,248,958,135	3,377,991,412	1,152,222,302	1,579,802,411
Salary & Allowances	23	1,331,530,364	1,421,109,955	665,419,624	707,897,324
Rent, Taxes, Insurance, Electricity etc.	24	315,052,446	324,372,365	167,290,175	172,645,767
Legal Expenses	25	25,240,793	1,586,426	21,664,643	1,292,952
Postage, Stamp, Telecommunication etc.	26	7,383,541	7,068,196	3,736,839	3,049,802
Stationery, Printing, Advertisement etc.	27	27,177,777	22,191,198	15,145,500	11,622,496
Managing Director's salary & fees	28	826,666	8,700,000	(373,334)	4,350,000
Directors' Fee & Other benefits	29	3,085,568	2,291,911	1,813,148	881,694
Shariah Supervisory Committee's Fees & Expenses	29.2	997,785	192,905	502,725	104,245
Audit Fees	30	-	470,925	-	470,925
Charges on Investment losses	31	-	-	-	-
Depreciation and Repair of Bank's Assets	32	111,042,549	103,195,404	55,580,525	46,784,133
Zakat Expenses	32.1	-	-	-	-
Other Expenses	33	129,218,443	150,356,968	68,270,607	61,796,999
TOTAL OPERATING EXPENSES (B)		1,951,555,931	2,041,536,254	999,050,452	1,010,896,338
Profit / (Loss) Before Provision (C) = (A - B)		297,402,204	1,336,455,158	153,171,850	568,906,073
Provision for Investments	34				
Specific Provision for Classified Investments		14,112,225	567,990,799	3,112,350	214,811,669
General Provision for Unclassified Investments		-	-	-	-
Special General Provision		-	-	-	-
Provision for Off-Balance Sheet items		-	-	-	-
Provision for diminution in value of investments		-	-	-	-
Other Provision		-	10,610,000	-	6,910,000
Total Provision (D)		14,112,225	578,600,799	3,112,350	221,721,669
Total Profit / (Loss) before Taxes (E)=(C - D)		283,289,979	757,854,359	150,059,500	347,184,404
Provision for Taxation		81,456,226	375,506,890	26,205,338	150,761,816
Current Tax	12.1	82,502,045	384,046,817	20,925,333	153,873,569
Deferred Tax	9.6	(1,045,819)	(8,539,927)	5,280,005	(3,111,753)
Net Profit / (Loss) after Taxation :		201,833,753	382,347,469	123,854,162	196,422,588
Retained earnings brought forward		98,443,490	-	-	-
Appropriations :					
Statutory Reserve		56,657,996	151,570,872	30,011,900.03	69,436,880.76
General reserve		-	-	-	-
Retained Earnings carried forward		243,619,247	230,776,597	93,842,262	126,985,707
Earning Per Share (EPS):	36	0.18	0.34	0.11	0.18
(Previous year's figure restated)					


Head of FAD & CFO


Company Secretary


Managing Director


Director


Chairman

Standard Islami Bank PLC.
Cash Flow Statement (Un audited & Provisional)
for the quarter ended 30 June 2026

Particulars	Notes	Amount in Taka	
		January,2026 to June,2026	January,2025 to June,2025
A) CASH FLOW FROM OPERATING ACTIVITIES			
Investment Income receipts in Cash		9,004,325,817	9,072,194,373
Profit payments in Cash		(8,502,006,544)	(8,533,171,966)
Dividend receipts		8,246,159	-
Fee and commission receipts in Cash		484,976,354	526,424,866
Recoveries on Investment previously written off		2,630,496	179,084,507
Cash Payments to employees		(1,332,357,030)	(1,429,809,955)
Cash Payments to suppliers		(27,177,777)	(22,191,198)
Income taxes paid		(426,668,731)	(815,968,204)
Receipts from other operating activities		218,986,747	187,292,068
Payments for other operating activities		(523,713,525)	(391,983,880)
Cash generated from operating activities before changes in operating assets and liabilities		(1,092,758,034)	(1,228,129,389)
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		(4,522,671)	(9,226,290)
Investment to other banks		-	-
Investments to customers		1,253,241,517	(3,437,635,010)
Other assets		38,439,843	(1,587,020,965)
Deposits from other banks		(2,661,680,148)	2,210,836,911
Deposits from customers		(138,453,650)	3,725,691,718
Other liabilities account of customers		-	-
Trading liabilities		227,847,045	11,920,083,572
Other liabilities		846,153,635	2,149,611,630
		(438,974,430)	14,972,341,566
Net cash flow from operating activities (A)		(1,531,732,464)	13,744,212,177
B) CASH FLOW FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(30,530,641)	(29,816,535)
Sale of property, plant & equipment		903	69,060
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		(30,529,739)	(29,747,475)
C) CASH FLOW FROM FINANCING ACTIVITIES			
Received from issue of Investment capital and debt security		-	-
Payments for redemption of Investment capital and debt security		(300,000,000)	(300,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		-	-
Net Cash flow from financing activities (C)		(300,000,000)	(300,000,000)
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		(1,862,262,203)	13,414,464,702
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		509,929,268	890,977,497
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		53,274,069,975	39,865,157,462
G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)		51,921,737,039	54,170,599,661
CASH AND CASH EQUIVALENTS AT END OF THE YEAR			
Cash in hand (including foreign currencies)		2,657,577,926	2,855,144,839
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		11,978,908,625	11,844,030,562
Balance with other Banks and financial institutions		10,326,212,988	12,047,311,660
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		26,959,000,000	27,424,030,000
Prize Bonds		37,500	82,600
		51,921,737,039	54,170,599,661
Net Operating Cash Flows (NOCF) per Share		38	12.32
(Previous year's figure restated)		(1.37)	

Subject to our separate report of even date

Head of FAD & CFO

Company Secretary

Managing Director

Director

Chairman

Standard Islami Bank PLC.

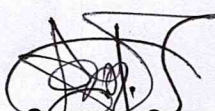
Statement of Changes in Shareholders' Equity (Un audited & Provisional) for the quarter ended 30 June 2026

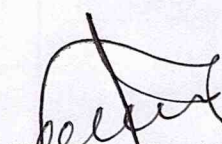
(Amount in Taka)

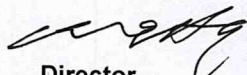
Particulars	Paid up Capital	Statutory Reserve	General Reserve	Revaluation gain/loss on investments	Surplus in Profit and Loss Account/ Retained earnings	Total
Balance as on 1-1-2026	11,158,423,080	7,641,357,989	-	-	98,411,792	18,898,192,861
Changes in accounting policy	-	-	-	-	-	-
Restated Balance	11,158,423,080	7,641,357,989	-	-	98,411,792	18,898,192,861
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	-	-	-	-	201,833,753	201,833,753
Dividends from SBL Capital Management Ltd	-	-	-	-	-	-
Dividends from SBL Securities Ltd	-	-	-	-	-	-
Dividends (Cash & Bonus shares)	-	-	-	-	-	-
Issue of Right Shares	-	-	-	-	-	-
Coupon Payable to Mudaraba perpetual Bond	-	-	-	-	-	-
Start-up Fund	-	-	-	-	-	-
CSR Fund	-	-	-	-	-	-
Appropriation made during the year	-	56,657,996	-	-	(56,657,996)	-
Balance as on 30.06.2026	11,158,423,080	7,698,015,985	-	-	243,587,549	19,100,026,614
Balance as on 30.06.2025	11,158,423,080	7,516,217,031	-	-	244,636,987	18,919,277,098

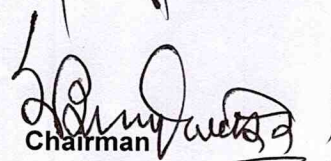
Subject to our separate report of even date


Head of FAD & CFO


Company Secretary


Managing Director


Director


Chairman

Standard Islami Bank PLC.

Notes to the Financial Statements (Provisional & Un-audited)
for the 2nd quarter ended on 30th June 2026

1. LEGAL STATUS AND NATURE OF THE COMPANY

Standard Bank PLC 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 June 2026 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 30th June 2026.



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 June 30, 2026.

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 Investment

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

2.06 Provisions for Investments In Shares & Securities

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 .

2.08 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.

2.09 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.



**Notes to the Financial Statements
for the quarter ended 30 June 2026**

3. CASH

3.1 Cash in hand

In local Currency
In Foreign Currency

Total

**3.2 Balance with Bangladesh Bank and its agent bank(s)
(including foreign currency)**

In local Currency
In Foreign Currency

Sonali Bank as agent of Bangladesh Bank
Local currency

Total

3(a) Consolidated cash

i. Cash in hand

Standard Islami Bank PLC. (note-3.1)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

ii. Balance with Bangladesh Bank and its agent bank(s)

Standard Islami Bank PLC. (note-3.2)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

4. Balance with other Banks and financial institutions

In Bangladesh (note 4.1)
Outside Bangladesh (note 4.2)

4.1 In Bangladesh

Al-wadeeah Current deposits

Agrani Bank PLC.
Basic Bank PLC.
BRAC Bank PLC..
Dutch Bangla Bank
Eastern Bank PLC.
Islami Bank bd PLC.
Janata Bank PLC.
Sonali Bank PLC.
Standard Chartered Bank
Trust Bank PLC..

Mudaraba Short Notice Deposit (MSND)

Exim Bank PLC.
The City Bank PLC.
Prime Bank PLC.-lbw (Msnd)
Jamuna Bank PLC.
Dhaka Bank PLC.-lbw (Msnd)
Al-Arafah Islami bank
Bengal Commercial Bank Plc
Shahjalal Islami Bank Plc (Msnd)

Mudaraba Short Term Placements

Amount in Taka	
30.06.2026	31.12.2025
2,616,974,375	2,424,760,515
40,603,551	29,490,082
2,657,577,926	2,454,250,597
10,379,636,817	9,387,320,708
1,516,663,388	2,044,023,270
11,896,300,204	11,431,343,978
82,608,421	179,740,423
11,978,908,625	11,611,084,401
14,636,486,551	14,065,334,998
2,657,577,926	2,454,250,597
-	-
-	-
-	-
-	-
2,657,577,926	2,454,250,597
11,978,908,625	11,611,084,401
-	-
-	-
-	-
-	-
11,978,908,625	11,611,084,401
14,636,486,551	14,065,334,998
5,676,731,408	7,583,369,230
4,649,481,580	3,701,263,247
10,326,212,988	11,284,632,477
-	-
1,725,206	6,140,417
3,169	2,160
341,184	341,184
1,000	1,000
1,253	1,253
41,031	41,663
38,153	59,303
10,053,912	23,680,300
15,129,135	15,727,874
2,121,360	2,954,626
1,979,053,878	1,979,053,878
62,972	63,860
55,530	54,382
67,789	69,019
67,868	67,914
114,039,764	1,004,930,397
903,900,819	1,050,100,000
27,386	80,000



IDLC Islamic Wing
DBH Islamic Wing

Savings Deposit

Fixed Deposits

Hajj Finance Company Ltd.

1,650,000,000	2,300,000,000
1,000,000,000	1,200,000,000
5,676,731,408	7,583,369,230
-	-
-	-
-	-
5,676,731,408	7,583,369,230

4.2 Outside Bangladesh

In Current account

Profit Bearing

Habib American Bank Ltd. New York

Mashreq Bank Psc, New York

Non Profit Bearing

Standard Chartered Bank, New York

AXIS Bank Limited, Mumbai, India

ICICI Bank Ltd., Mumbai, India

A.B. Bank LTD. MUMBAI

Standard Chartered Bank Ltd., Mumbai, India

Standard Chartered Bank Ltd., Frankfurt

Standard Chartered Bank Ltd., Tokyo

ICICI Bank Ltd., Hongkong

Nepal Bangladesh Bank Ltd, Kathmundu

Bhutan National Bank, Bhutan

Commerz Bank, Frankfurt

Habib Metropolitan Bank Ltd. Karachi, Pakistan

Bank Aljaria, KSA

Bank Aljaria, KSA, USD

Commerzbank, Frankfurt (GBP)

Standard Chartered Bank, LONDON (GBP)

Standard Chartered Bank, Mumbai India

Sonali Bank (UK) Ltd

Total Nostro Accounts

FDR

Standard Chartered Bank Ltd., Mumbai, India

Others

Habib American Bank Ltd, New York (OBU)

Total Outside Bangladesh

402,204,654	132,511,939
277,566,302	392,397,910
2,496,468,606	1,789,733,885
39,831,440	38,828,570
293,531,210	193,837,068
94,066,117	14,247,236
-	-
8,381,103	43,720,419
14,613,423	17,856,607
28,592,254	22,236,961
13,097,740	14,092,075
11,444,731	24,935,306
56,865,566	49,155,625
18,727,114	28,689,316
11,968,116	11,902,378
27,565,261	27,749,611
9,228,514	7,346,635
165,730,864	67,328,948
341,399,461	475,345,023
128,743,004	39,732,312
4,440,025,479	3,391,647,824
7,352,100	7,352,100
202,104,002	302,263,323
4,649,481,580	3,701,263,247
10,326,212,988	11,284,632,477

Total

(Annexure-A for details)

4.3 Consolidated Net Balance with other banks and financial institutions

Balance with other banks and financial institutions(note-4.4)

Less: Borrowing from other banks and financial institutions

(17,957,945,029)	(17,071,678,496)
-	-
(17,957,945,029)	(17,071,678,496)

**4(a) Consolidated Balance with other banks and financial institutions
In Bangladesh**

Standard Islami Bank PLC. (note-4.1)

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

5,676,731,408	7,583,369,230
-	-
-	-
121,310,149	79,558,973
24,921,371	23,474,060
5,822,962,928	7,686,402,263

Outside Bangladesh

Standard Islami Bank PLC. (note-4.2)

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

4,649,481,580	3,701,263,247
16,770,859	13,872,029
462,911,057	575,236,407
-	-
-	-
5,129,163,497	4,290,371,683





SJIBL 3rd Mudaraba Subordinated Bond		1,250,000,000	1,250,000,000
Exim Bank 6th Subordinated Bond		1,250,000,000	1,250,000,000
Golden Harvest Agro Industries Ltd.		20,000,000	20,000,000
Total Subordinated Bond		2,629,999,412	2,629,999,412
d) Perpetual Bond			
Exim Bank Mudaraba Perpetual Bond		1,500,000,000	1,500,000,000
SJIBL Mudaraba Perpetual Bond		694,160,000	694,160,000
IBBL 2nd Mudaraba Perpetual Bond		2,305,840,000	2,305,840,000
Total Perpetual Bond		4,500,000,000	4,500,000,000
Total Other Investments		12,730,577,207	12,726,054,536
(Annexure-E may kindly be seen for details)			
6(a) Consolidated Investments			
Government			
Standard Islami Bank PLC. (note-6)		26,959,037,500	27,924,102,500
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
Standard Bank Securities Ltd.		-	-
		26,959,037,500	27,924,102,500
Others			
Standard Islami Bank PLC. (note-6)		12,730,577,207	12,726,054,536
Standard Capital Mgt. Ltd (Share Capital & Investment to SCML)		(4,209,940,000)	(4,209,950,000)
Standard Exchange Co.(UK) Ltd.		(50,370,000)	(49,171,830)
Standard Express(USA) Ltd.		(191,580,000)	(188,247,500)
SBL Capital Mgt. Ltd.		1,691,335,306	1,698,087,687
Standard Bank Securities Ltd.		505,076,475	505,076,475
Standard Bank Securities Ltd. (Share Capital to SSL)		(799,940,000)	(799,940,000)
		9,675,158,988	9,681,909,368
		36,634,196,488	37,606,011,868
7. Investments			
As per classification into the following broad categories:			
i) General Investments			
Inside Bangladesh			
Bai - Murabaha		18,353,481,539	21,122,800,805
Bai - Muajjal		65,264,067,161	68,260,607,183
Bai - Salam		1,646,104,805	1,351,291,678
HPSM		105,527,236,615	100,794,595,829
Quard - e - Hasan with Service Charge		6,396,696,795	6,027,337,235
Islamic Credit Card		899,745,212	901,894,546
		198,087,332,127	198,458,527,276
Outside Bangladesh			
		-	-
		198,087,332,127	198,458,527,276
ii) Bills purchased and discounted			
Payable inside Bangladesh			
Inland bills purchased		2,707,142,763	2,312,890,740
Payable outside Bangladesh			
Foreign bills purchased and discounted		2,728,743,337	4,005,041,728
		5,435,886,100	6,317,932,468
		203,523,218,227	204,776,459,744
Total		(0)	-
7.1 Investments under the following broad categories :			
General Investments		198,087,332,127	198,458,527,276
Bills purchased and discounted		5,435,886,100	6,317,932,468
		203,523,218,227	204,776,459,744
7.2 Classification of Investments			
Unclassified:			
Standard including staff Investments		154,213,271,340	143,563,663,614
Special Mention Account (SMA)		152,591,389,069	135,188,589,690
		1,621,882,271	8,375,073,924
Classified:		49,309,946,887	61,212,796,130
Sub standard		857,963,964	2,764,778,657
Doubtful		2,834,192,142	1,708,961,437



Bad/Loss

45,617,790,781	56,739,056,036
203,523,218,227	204,776,459,744

7.3 Particulars of required provision for Investments .

Status	Outstanding	Base for provision	%		
Un-classified -General provision:					
Standard (Including Staffs Investment)					
STD-0	126,106,978,708	125,663,485,927	1%	1,202,767,016.54	1,042,095,926
STD-1	11,575,264,943	11,505,774,985	1%	109,733,156.09	101,897,657
STD-2	14,909,145,418	14,860,673,328	1%	148,795,442.39	126,617,284
SMA	1,621,882,271	1,613,335,991	5%	61,960,651.51	378,494,499
Total	154,213,271,340	153,643,270,232		1,523,256,267	1,649,105,366
Classified-specific provision					
Sub Standard	857,963,964	330,312,139	20.00%	66,062,428	443,948,945
Doubtful	2,834,192,142	2,112,182,358	50.00%	1,056,091,179	547,502,856
Bad/Loss	45,617,790,781	32,281,137,934	100.00%	32,281,137,934	39,533,106,566
	49,309,946,887	34,723,632,431		33,403,291,541	40,524,558,367
Total	203,523,218,227	188,366,902,663		34,926,547,807	42,173,663,733
Required provision for Investments				34,926,547,807	43,822,769,099
Total Provision maintained (note-12.2)				8,954,987,238	8,940,875,014
Deferral Provision will be kept in future				25,971,560,569	34,881,894,085
Excess/(Short) provision				-	-

7.4 Particulars of required provision on Off-Balance Sheet Exposures

Base for Provision		Rate %		
Acceptance and endorsements	15,963,844,993	1%	643,330,040	690,796,389
Letter of guarantee	21,305,605,433			
Letter of credit	26,936,137,360			
Bills for Collection	-			
Required provision of Off-Balance Sheet Exposures			643,330,040	690,796,389
Deferral Provision will be kept in future			643,330,040	690,796,389
Excess/(short) provision at			-	-

7.5 Bills purchased and discounted

Payable in Bangladesh	2,707,142,763	2,312,890,740
Payable outside Bangladesh	2,728,743,337	4,005,041,728
	5,435,886,100	6,317,932,468

7(a) Consolidated Investments

Standard Islami Bank PLC. (note-7)	198,087,332,127	198,458,527,276
Standard Islami Bank PLC. (Investment to SBSL)	(394,107,475)	(391,196,861)
Standard Islami Bank PLC. (Investment to SCML)	(340,000,000)	(350,000,000)
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	4,730,309,723	4,793,696,711
Standard Bank Securities Ltd.	567,879,446	589,296,995
	202,651,413,820	203,100,324,121

Consolidated bills purchased and discounted

Standard Islami Bank PLC. (note-7)	5,435,886,100	6,317,932,468
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	5,435,886,100	6,317,932,468
	208,087,299,920	209,418,256,589

8. Fixed assets including premises, furniture and fixture

Land	2,373,245,825	2,373,245,825
Land and Building	500,964,298	495,535,567
Furniture & Fixture	1,029,005,928	967,215,137
Office Appliance	865,185,759	848,359,867
Computer	444,443,563	429,218,976
Right of Use Assets (ROUA) as per IFRS-16	274,244,825	274,244,825



Bank's Vehicle	130,586,072	129,689,342
Total cost	5,617,676,270	5,517,509,538
Intangible Assets		
Software	189,235,349	184,457,579
Total cost	5,806,911,619	5,701,967,117
Less: Accumulated Depreciation	2,675,758,199	2,601,344,339
Net	3,131,153,420	3,100,622,778
(See Annexure-A for details)		
8(a) Consolidated fixed assets including premises, furniture and fixture		
Standard Islami Bank PLC. (note-8)	3,131,153,420	3,100,622,778
Standard Exchange Co.(UK) Ltd.	752,696	813,958
Standard Express(USA) Ltd.	80,896,619	103,163,566
SBL Capital Mgt. Ltd.	5,442,927	5,442,928
Standard Bank Securities Ltd.	3,375,345	3,714,519
	3,221,621,007	3,213,757,749
9. Other assets		
Stock of Stationery	29,265,187	29,322,044
Stamps in hand	10,104,272	9,307,817
Suspenses A/c (note-9.1)	913,790,017	420,480,965
Advance Deposit	3,738,861	3,819,438
Branch adjustments accounts (note-9.5)	136,938,229	-
Sundry Assets (note-9.2)	11,279,147,635	11,115,463,776
	12,372,984,200	11,578,394,040
9.1 Suspense Accounts		
Sundry Debtors	24,111,421	11,455,813
Advance Against TA/DA	929,760	740,036
Advance Against Proposed Branch	9,776,550	8,858,414
Advance Against Legal Expenses	13,947,531	13,280,795
Encashment-PSP/BSP/WEDB	365,738	365,738
Advance on against board meeting	1,888,162	560,000
Advance Against Annual General Meeting	50,000	20,000
Mobile Banking	26,008	26,008
Cash Remittance	862,312,496	385,174,161
	913,790,017	420,480,965
9.2 Sundry Assets		
Advance Rent	192,983,682	198,237,375
Profit Receivable (note - 9.4)	2,758,855,962	2,485,478,737
Prepaid expenses	9,195,698	12,273,371
Advance Tax (note-9.3)	5,740,652,669	5,313,983,938
Deferred Tax -note-12.1(ii)	485,127,114	484,081,295
Protested Bill Account	39,537,128	39,637,128
BFTN adjustment	32,967,169	122,218,705
Working Progress, Building	1,731,018,029	1,557,442,932
Profit receivable on Bai Murabaha/Bai Muajjal/Hpsm	21,018	21,019
Exchange House	(177,193,973)	418,464,733
Profit Reimbursement A/C Swc-I & S-Cc	2,504,253	2,504,253
Dividend Receivable	20,000,000	25,000,000
Profit Waived	398,238,709	398,238,709
Excise duty adjustment on FDR	43,798,670	56,440,073
Demand Draft without advice	1,441,508	1,441,508
	11,279,147,635	11,115,463,776
9.3 Advance Tax		
Advance Corporate Tax	4,822,847,079	4,592,847,079
Advance Income Tax On L/C Commission	124,037,397	111,527,402
Advance Income Tax On Tr.Bill	50,872,243	50,872,243
Advance Income Tax On Share Dividend	77,284,360	75,635,128
Advance Tax On Vehicle	7,571,942	7,111,942
Advance Income Tax On Profit Balance With Other Banks	39,335,850	39,335,850
Advance Income Tax On Subordinated Bond	144,083,173	87,322,020
Advance Income Tax On BGIIB	22,222,745	22,222,745
Advance Tax On Sukuk	286,409,049	176,876,203
Advance Income Tax On Msnd	165,988,831	150,233,326
	5,740,652,669	5,313,983,938
9.4 Profit Receivable		
Profit Receivable on SME	7,852,935	9,290,986
Capital Gain Recivable From Sale Of Share	-	-



Profit Receivable on FDR & Bond	2,751,003,027	2,476,187,751
	2,758,855,962	2,485,478,737
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 .		
9.6 Deferred Tax Assets:		
Opening Balance	484,081,295	476,293,862
Additional made during the period	1,045,819	7,787,433
Adjustment during the period	-	-
Closing Balance	485,127,114	484,081,295
Deferred tax liabilities/(Asset)		
Fixed Asset		
Carrying amount	3,131,153,420	3,100,622,778
Tax base	3,349,625,968	3,323,795,351
Taxable Temporary Difference	(218,472,548)	(223,172,573)
Provision for gratuity		
Carrying amount	1,057,488,568	1,049,999,691
Tax base	-	-
Deductable Temporary Difference	(1,057,488,568)	(1,049,999,691)
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	8,049,645	8,049,645
Lease Liabilities	17,022,829	17,022,829
Deductible Temporary Difference	(8,973,184)	(8,973,184)
Total Taxable /(deductable) Temporary difference	(1,293,672,304)	(1,290,883,452)
Applicable tax rate	37.50%	37.50%
Deferred Tax Assets	(485,127,114)	(484,081,295)
Opening balance	(484,081,295)	(476,293,862)
Deferred tax (income)/expenses	(1,045,819)	(7,787,433)
9(a) Consolidated other assets		
Standard Islami Bank PLC. (note-9)	12,372,984,200	11,578,394,040
Standard Islami Bank PLC. (Profit Recivable from SCML)	(1,095,823,189)	(991,995,689)
Standard Exchange Co.(UK) Ltd.	15,626,621	15,675,160
Standard Express(USA) Ltd.	8,893,577	9,223,760
SBL Capital Mgt. Ltd.	872,233,728	865,237,704
Standard Bank Securities Ltd.	366,337,075	356,168,016
	12,540,252,012	11,832,702,991
10. Placement From Banks & Financial Institutions		
In Bangladesh (note-10.1)	18,304,158,018	18,076,310,973
Outside Bangladesh	-	-
Mudaraba bond	9,980,000,000	10,280,000,000
	28,284,158,018	28,356,310,973
10.1 In Bangladesh Placement		
Total	-	-
Other Placement		
Re-Finance from B Bank	22,000,000	30,478,333
EDF from B Bank	3,650,287,524	2,827,583,140
Financial Stimulus Fund From B. Bank	296,870,333	368,249,500
Bangladesh Bank	14,335,000,160	14,850,000,000
Total	18,304,158,018	18,076,310,973
Outside Bangladesh		
FI Banks	-	-
	18,304,158,018	18,076,310,973
10.2 Mudaraba bond		
SBL Subordinated Non-Convertible Bond	5,480,000,000	5,780,000,000



Sbl Mudaraba Perpetual Bond		4,500,000,000	4,500,000,000
		9,980,000,000	10,280,000,000
10.2.1 Subordinated Non-Convertible & Mudaraba Perpetual Bond			
SBL 3rd Subordinated Non-Convertible Bond			
Agrani Bank PLC.		400,000,000	400,000,000
National Life Insurance Co. Ltd		60,000,000	60,000,000
Shadharan Bima Corporation		40,000,000	40,000,000
Dutch Bangla Bank PLC.		400,000,000	400,000,000
Uttara Bank PLC.		200,000,000	200,000,000
Janata Bank PLC.		200,000,000	200,000,000
Mercantile Bank PLC.		80,000,000	80,000,000
Sonali Bank PLC.		400,000,000	600,000,000
Rupali Bank PLC.		200,000,000	300,000,000
		1,980,000,000	2,280,000,000
SBL 4th Subordinated Non-Convertible Bond			
Islami Bank Bangladesh PLC.		1,500,000,000	1,500,000,000
Ai-Arafah Islami Bank PLC.		750,000,000	750,000,000
EXIM Bank PLC.		1,250,000,000	1,250,000,000
		3,500,000,000	3,500,000,000
SBL 1st Mudaraba Perpetual Bond			
Social Islami Bank PLC.		1,500,000,000	1,500,000,000
Ai-Arafah Islami Bank PLC.		1,000,000,000	1,000,000,000
First Security Islami Bank PLC.		1,000,000,000	1,000,000,000
Union Bank PLC.		1,000,000,000	1,000,000,000
		4,500,000,000	4,500,000,000
Total SBL Subordinated Non-Convertible Bond		9,980,000,000	10,280,000,000
10.3 Security against borrowing from other banks, financial institutions and agents			
Secured		-	-
Unsecured		28,284,158,018	28,356,310,973
		28,284,158,018	28,356,310,973
10(a) Consolidated Placement From Banks & Financial Institutions			
Standard Islami Bank PLC. (note-10)		28,284,158,018	28,356,310,973
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
Standard Bank Securities Ltd.		-	-
		28,284,158,018	28,356,310,973
11. Deposits and other deposits			
Deposits from banks (note-11.1)		4,065,633,777	6,727,313,925
Deposits from customers (note.11.3)		205,897,972,236	205,918,147,091
		209,963,606,013	212,645,461,016
11.1 Deposits' from banks			
Current deposits and other deposits		2,273,373	2,084,481
Bills payable		-	-
Savings bank/Mudaraba Savings deposits		-	-
Short-term deposits		2,013,360,404	1,955,229,445
Fixed deposits/Mudaraba Fixed Deposits		2,050,000,000	4,770,000,000
		4,065,633,777	6,727,313,925
11.2 Deposits' from banks			
Mudaraba Fixed Deposits			
NRB Commercial PLC.		550,000,000	470,000,000
Eastern Bank PLC		-	500,000,000
Agrani Bank PLC.		500,000,000	500,000,000
Shahjal Islami Bank PLC.		1,000,000,000	1,500,000,000
Midland Bank PLC		-	400,000,000
Rajshahi Krishi Unnayan Bank		-	400,000,000
Bangladesh Krishi Bank		-	1,000,000,000
		2,050,000,000	4,770,000,000
Mudaraba Short Notice Deposits			
Bangladesh Krishi Bank		426,525	423,823
Bengal Commercial Bank		1,881,030,417	954,177,900



Jamuna Bank PLC.	127,139,650	1,183,346
Trust Bank Ltd	1,188,125	3,501,595
The City Bank PLC	3,522,782	53,104
Al-Arafah Islami Bank	52,905	995,889,677
	2,013,360,404	1,955,229,445
Al-wadeeah current deposits		
Mercantile Bank PLC	2,106,944	2,000,000
The City Bank PLC	166,428	84,481
	2,273,373	2,084,481
	4,065,633,777	6,727,313,925
11.3 Customer Deposits		
i) Al-wadeeah Current deposits and other Deposits		
Al-wadeeah current deposits	11,196,018,018	10,419,211,971
Foreign Currency deposits	6,801,313,019	6,942,879,564
Sundry deposits (note - 11.4)	14,709,838,300	17,356,430,507
	32,707,169,337	34,718,522,042
ii) Bills payable		
Pay orders issued	4,479,227,748	3,968,545,130
Pay slips issued	600	600
Demand draft	3,770,832	3,770,832
	4,482,999,180	3,972,316,562
iii) Savings bank Deposits/Mudaraba savings deposits	19,933,830,913	19,333,529,492
iv) Term Deposits/Fixed Deposits		
Fixed deposits/Mudaraba Fixed Deposits (Excluding Bank Deposit)	110,500,716,116	108,454,034,957
Short term deposits	17,479,341,757	19,675,795,627
Deposits Under Schemes	20,793,914,933	19,763,948,410
	148,773,972,806	147,893,778,994
Total	205,897,972,236	205,918,147,091
11.4 Sundry deposits		
Sundry creditors	1,728,806,138	2,487,223,711
Margin Deposit	6,406,222,844	8,274,117,355
Risk Fund	4,013,258	4,009,241
Service charge	1,300,639,089	213,164,682
Security Money	75,091,595	63,580,909
SBL Employees Provident Fund	(168,586)	10,060
SBL Employees W. Fund	27,669	1,026,969
Foreign Remittance Payable A/c	32,949,091	29,247,810
Profit payable on deposits	4,709,750,757	4,591,471,961
VAT, Excise Duty and Income Tax	399,206,604	1,602,166,283
Cash Incentive Payable	1,080	30,229,787
Unclaimed Dividend Payable(note 39)	37,719,341	37,719,341
Central Fund (RMG Sector)	8,773,363	14,685,305
Others	6,806,057	7,777,093
	14,709,838,300	17,356,430,507
11.5 Payable on Demand and Time Deposits		
i. Demand Deposits		
Current / Al-wadeeah current Deposits	11,196,018,018	10,419,211,971
Savings Deposits/Mudaraba Savings deposits (10%)	1,993,383,091	1,933,352,949
Foreign Currency Deposits (non profit bearing)	6,801,313,019	6,942,879,564
Sundry deposits	14,709,838,300	17,356,430,507
Bills payable	4,482,999,180	3,972,316,562
	39,183,551,608	40,624,191,553
ii. Time Deposits		
Savings deposits/Mudaraba savings deposits (90%)	17,940,447,822	17,400,176,543
Fixed deposits/Mudaraba Term Deposits	114,566,349,893	115,181,348,882
Short term deposits/Mudaraba short term deposits	17,479,341,757	19,675,795,627
Deposits under schemes	20,793,914,933	19,763,948,410
Foreign currency deposits (profit bearing)	-	-
	170,780,054,405	172,021,269,463
	209,963,606,013	212,645,461,016
	-	-
	-	-



11(a) Consolidated deposits and other deposits

Current deposits and other deposits

Standard Islami Bank PLC. (note-11.3)

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

32,709,442,709	34,720,606,523
-	-
-	-
22,539,307	20,323,962
-	-
32,731,982,017	34,740,930,484

Bills payable

Standard Islami Bank PLC. (note-11.3)

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

4,482,999,180	3,972,316,562
-	-
-	-
-	-
-	-
4,482,999,180	3,972,316,562

Savings bank/Mudaraba savings deposits

Standard Islami Bank PLC. (note-11.3)

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

19,933,830,913	19,333,529,492
-	-
-	-
-	-
-	-
19,933,830,913	19,333,529,492

Short Term Deposits

Standard Islami Bank PLC. (note-11.3)

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

19,492,702,161	21,631,025,072
-	-
-	-
-	-
-	-
19,492,702,161	21,631,025,072

Term/Fixed deposits

Standard Islami Bank PLC. (note-11.3)

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

112,550,716,116	113,224,034,957
-	-
-	-
-	-
-	-
112,550,716,116	113,224,034,957

Deposits under schemes

Standard Islami Bank PLC. (note-11.3)

Standard Exchange Co.(UK) Ltd.

Standard Express(USA) Ltd.

SBL Capital Mgt. Ltd.

Standard Bank Securities Ltd.

20,793,914,933	19,763,948,410
-	-
-	-
-	-
-	-
20,793,914,933	19,763,948,410
209,986,145,321	212,665,784,978

12. OTHER LIABILITIES

Provision for Taxation (note-12.1)

Deferred Tax (note-12.1(i))

Accrued Expenses

General Provision for Unclassified Investments (note-12.2)

General Provision for SMA (note-12.2)

Specific provision for Classified Investments (note-12.2)

Provision for classified others Assets (note-12.7)

Provision for decrease in value of investments (note-12.8)

Provision for Off-Balance Sheet Items (note-12.4)

Profit Suspense Account (note-12.5)

Zakat Fund

Provision for Nostro A/c

Provision for Bonus (note-12.6)

Provision for LFC

Provision For Depreciation

Provision for Start up Fund (note-12.14)

Special General Provision-COVID-19 (note-12.3)

Provision For Festival Bonus

Provision For Amort. Loss:Htm(Bill/Bond)

Unearned Intt. On Tr Bills/Bond

SBL Foundation

Branch Adjustments Accounts

6,434,775,444	6,352,271,529
-	-
135,476,389	141,582,649
-	-
-	-
8,954,987,238	8,940,875,014
212,276,751	221,603,546
117,226,218	109,101,775
-	-
9,558,061,801	8,666,081,867
25,353,841	31,507,341
42,575	42,575
11,751,212	11,751,212
11,540,421	-
74,411,860	-
8,689,379	57,622,079
-	-
(112,157,946)	-
-	-
-	-
-	-



Provision For Deposit Insurance Premium	62,808,780	60,982,124
Provision For Gratuity	-	-
Provision for Green Banking (note-12.13)	35,500,000	30,500,000
Dividend Settlement A/C	25,830	25,830
Provision for Incentive of good borrower (note-12.12)	8,738,004	8,738,004
Commission Payable Account	2,052,235	1,541,081
Payable to OBU	554,862,595	468,600,563
Profit Receivable on overdue Investment	49,039,291	49,036,568
MFS Settlement Account	69,261	69,261
Clearing Adjustment	2,058,573	2,058,573
Branch adjustments accounts	-	51,312,734
Swift Charge Payable A/C	42,036,871	30,868,229
Residual Amt. For Cust. Repay. (Mig)	11,721,028	11,721,028
Written-Off Investments Recovery A/C	25,780,312	-
Non Shariah Income	5,704,478	5,486,919
Compensation Suspense Account	31,610,901	136,986,075
Leased Liabilities as per IFRS-16	17,022,829	17,022,829
Bank To Bank Rtg's Fc Settlement (Usd)	(54,141,224)	48,211,012
Unclaimed Deposit Payable	60,011	40,410
Supervision Charge Receivable	12,166,700	12,198,276
Foreign Currency translation gains (note-12.10)	92,327,791	87,797,121
Total	26,331,879,449	25,555,636,224

12.1 Provision for Current Taxation

Opening Balance	6,352,271,529	10,487,021,615
Addition during the period	82,502,045	570,852,227
	6,434,773,574	11,057,873,842
Adjustment during the period	(1,870)	4,705,602,313
Closing Balance	6,434,775,444	6,352,271,529

Provision for taxation has been made on accounting profit considering taxable allowances/disallowances as per Income Tax Ordinance 1984.

Provision for current tax made during the year

Income tax @ 37.50% on taxable profit (A)	80,852,678	563,242,963
Add: Income tax @ 20% on dividend income	1,649,232	94,149
Capital Gain on Share @ 10%	-	20,960
Capital Gain on sale of Fixed Assets (15%)	135.00	1,231,655.00
Capital Gain on Govt. securities (5%)	-	-
Add: Excess profit tax	-	-
Tax on Salary Perquisite	-	6,262,500
Add: Settlement/ Adjustment for the period	-	-
Less: Tax adjustment	-	-
Investments written off Benefits	-	-
Estimated provision required as at 31 December, (i)	82,502,045	570,852,227

Computation of taxable profit

Profit before tax	297,402,204	1,933,692,448
Less: Dividend income	8,246,159	470,745
Less: Capital Gain on share	-	209,596
Less: Capital Gain on sale of Fixed Assets	903	8,211,033
Less: Capital Gain on Govt. securities	-	-
Profit before tax (excluding dividend income and capital gain)	289,155,142	1,924,801,074
Inadmissible expenditure	-	422,819,840
Further allowable expenditure	73,548,000	-
Estimated taxable profit for the year (A)	215,607,142	1,501,981,234

Consolidated Provision for current Taxation

Standard Islami Bank PLC. (note-11.3)	82,502,045	570,852,227
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	3,187,239	11,173,820
Standard Bank Securities Ltd.	1,466,095	6,331,913
	87,155,380	588,357,960

12.1(a) Consolidated Provision for Taxation

Standard Islami Bank PLC. (note-12)	6,434,775,444	6,352,271,529
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	459,743,904	456,556,664
Opening Balance	-	-
Addition during the period	-	-



Adjustment during the period
Closing Balance
Standard Bank Securities Ltd.
Opening Balance
Addition during the period
Adjustment during the period
Closing Balance

90,909,827	89,443,732
6,985,429,175	6,898,271,925

12.1(i) Deferred Tax :

Opening Balance
Additional provision made during the period

-	-
-	-
-	-
-	-

Adjustment during the period
Closing Balance

12.2 Provision for Investments

i) The movement in general provision for unclassified Investments:

Provision held at the beginning of the year
Additional provision made for the period
Amount Transfer to specific provision as per BB as per approval
letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated
18.04.2022

-	-
-	-
-	-
-	-

***Provision held at the end of the period**

ii) The movement in general provision on Special Mention Account (SMA) Investments:

Provision held at the beginning of the year
Amount transferred to provision for bad & doubtful debts
Additional provision made for the period
***Provision held at the end of the period**

-	-
-	-
-	-
-	-

iii) The movement in specific provision for bad and doubtful Investments:

Provision held at the beginning of the Period
Amount adjusted during the Period
Amount written off during the Period
Amount Transfer from General provision of Off-Balance Sheet,
Gratuity & others
Amount recovered from written off during the Period
Amount of provision for the Period
Provision held at the end of the period

8,940,875,014	7,829,030,000
-	-
-	-
-	572,321,715
-	-
14,112,225	539,523,299
8,954,987,238	8,940,875,014
8,954,987,238	8,940,875,014

Total

12.3 The movement in Special General Provision-COVID-19:

Provision held at the beginning of the Period
Amount Transfer from Compensation Suspense Account
Amount transfer to specific provision for bad and doubtful Investments
Additional provision for the period
Provision held at the end of the period

-	485,919,537
-	485,919,537
-	-
-	-

12.4 The movement in General provision for Off Balance Sheet Items:

Provision held at the beginning of the Period
Additional provision for the period
Provision held at the end of the period

-	-
-	-
-	-

12.5 Profit Suspense Account

Balance at the beginning of the Period
Amount transferred to " Profit Suspense A/c" during the period +
Amount recovered in " Profit Suspense A/c" during the period (-)
Amount written off during the Period (-)
Balance at the end of the period

8,666,081,867	3,312,161,571
891,979,934	5,353,920,296
-	-
-	-
9,558,061,801	8,666,081,867

12.6 Provision for Bonus

Balance at the beginning of the period
Add: Additional provision for the period
Less: Disbursement during the period

11,751,212	111,872,444
-	-
-	100,121,232
11,751,212	11,751,212



12.7 Provision for other Assets		
Balance at the beginning of the period	221,603,546	274,530,865
Add: Addition during the period	-	10,610,000
Less: Adjustment during the Period	9,326,795	63,537,319
	212,276,751	221,603,546
12.7(a) Consolidated Provision for Other Assets		
Standard Islami Bank PLC. (note-12.7)	212,276,751	221,603,546
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	489,064	489,064
Add: Addition during the period	-	-
	212,765,815	222,092,610
12.8 Provision for decrease in value of Investments		
Balance at the beginning of the Period	109,101,775	64,312,729
Less: adjustment during the period	-	-
Add: Addition during the period	8,124,443	44,789,046
	117,226,218	109,101,775
12.8(a) Consolidated Provision for decrease in value of Investments		
Standard Islami Bank PLC. (note-12.8)	117,226,218	109,101,775
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	497,537,837	472,958,248
Add: Addition during the period	-	7,822,706
Standard Bank Securities Ltd.	93,246,756	86,292,184
Add: Addition during the period	-	6,954,572
	708,010,811	683,129,485
12.9 Provision for impairment of client margin Investments		
Balance at the beginning of the period	49,600,000	49,600,000
Less: adjustment during the period	-	-
Add: Addition during the period	-	-
	49,600,000	49,600,000
12.9(a) Consolidated Provision for impairment of client margin Investments		
Standard Islami Bank PLC. (note-12.9)	49,600,000	49,600,000
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	497,537,837	461,240,273
Add: Addition during the period	-	37,841,779
Standard Bank Securities Ltd.	39,628,232	28,332,884
Add: Addition during the period	-	11,295,348
	586,766,069	588,310,284
12.10 Foreign Currency translation gains/loss against investment		
Standard Exchange Co.(UK) Ltd.	16,752,191	15,554,021
Beginning of the Period	15,554,021	11,454,521
Addition during the period	-	-
Adjustment during the period	(1,198,170)	(4,099,500)
Standard Express(USA) Ltd.	75,575,600	72,243,100
Beginning of the Period	72,243,100	68,445,600
Addition during the period	3,332,500	3,797,500
Adjustment during the period	-	-
Total Foreign Currency translation gains	92,327,791	87,797,121
Less: Foreign Currency translation loss		
Beginning of the Period	-	-
Addition during the period	-	-
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
	92,327,791	87,797,121
12.11 Provision for Incentive of good borrower		
Balance at the beginning of the Period	8,738,004	8,738,004



Add: Additional provision for the Period
Less: Disbursement during the period

-	-
8,738,004	8,738,004

12.12 Provision for Green Banking

Balance at the beginning of the Period
Add: Additional provision for the Period
Less: Adjustment during the period

30,500,000	20,500,000
-	10,000,000
-	-
30,500,000	30,500,000

12.13 Provision for Start-up Fund

Balance at the beginning of the Period
Add: Additional provision for the Period
Less: Adjustment during the period

57,622,079	49,417,135
-	8,204,944
48,932,700	-
8,689,379	57,622,079

12.14 Provision for Unforeseen Losses

Balance at the beginning of the Period
Add: Additional provision for the Period
Less: Adjustment during the period

-	-
-	-
-	-

12.15 Provision for CSR Fund

Balance at the beginning of the Period
Add: Additional provision for the Period
Less: Adjustment during the period

-	-
-	-
-	-

12(a) Consolidated other liabilities

Standard Islami Bank PLC. (note-12)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

26,331,879,449	25,555,636,224
7,712,654	5,957,823
381,242,184	490,211,391
1,888,552,932	1,867,840,165
264,384,760	273,661,137
28,873,771,979	28,193,306,739

13. Share Capital

13.1 Authorized Capital

150,00,00,000 ordinary shares of Tk.10/- each

15,000,000,000	15,000,000,000
-----------------------	-----------------------

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 History of Paid-up Capital

Given below the history of raising of share capital:

Accounting Year	Declaration	No of Share	Value in capital	Value in capital
1999	Opening Capital	20,000,000	200,000,000	200,000,000
2002	20% Bonus	4,000,000	40,000,000	240,000,000
2003	Additional Capital	9,000,000	90,000,000	330,000,000
	Initial public offer (IPO)	33,000,000	330,000,000	660,000,000
2003	15% Bonus	9,900,000	99,000,000	759,000,000
2004	20% Bonus	15,180,000	151,800,000	910,800,000
2005	20% Bonus	18,216,000	182,160,000	1,092,960,000
2006	20% Bonus	21,859,200	218,592,000	1,311,552,000
2007	12% Bonus	23,607,936	236,079,360	1,547,631,360
	Right Share (2:1)	65,577,600	655,776,000	2,203,407,360
2008	20% Bonus	44,068,147	440,681,470	2,644,088,830
2009	20% Bonus	52,881,770	528,817,700	3,172,906,530
2010	28% Bonus	88,841,383	888,413,830	4,061,320,360
2011	20% Bonus	81,226,407	812,264,070	4,873,584,430
2012	17% Bonus	82,850,935	828,509,350	5,702,093,780
2014	15% Bonus	85,531,407	855,314,070	6,557,407,850
2015	15% Bonus	98,361,117	983,611,170	7,541,019,020
2016	5% Bonus	37,705,095	377,050,950	7,918,069,970
2017	10% Bonus	79,180,699	791,806,990	8,709,876,960



2018	10% Bonus	87,098,769	870,987,690	9,580,864,650
2019	5% Bonus	47,904,323	479,043,230	10,059,907,880
2020	2.5% Bonus	25,149,769	251,497,690	10,311,405,570
2021	3% Bonus	30,934,216	309,342,160	10,620,747,730
2022	2.5% Bonus	26,551,869	265,518,690	10,886,266,420
2023	2.5% Bonus	27,215,666	272,156,660	11,158,423,080
2023	0% Bonus	-	-	11,158,423,080
2023	0% Bonus	-	-	11,158,423,080

13.3 Issued, subscribed and fully Paid up Capital :

66,000,000 ordinary shares of Taka 10/- each issued for cash
957,049,042 ordinary shares of Taka 10/- each issued as bonus shares
65,577,600 ordinary shares of Taka 10/- each issued as Right shares in

660,000,000	660,000,000
9,842,647,080	9,842,647,080
655,776,000	655,776,000
11,158,423,080	11,158,423,080

13.4 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 amounting to Taka 3,30,000,000 was raised through public offering of shares in 2003.

13.5 Rights issue

Bank has increased its paid up capital by issuance of 2:1 rights share at par on 8 November 2007.

13.6 Composition of Shareholders' equity

Solo

Paid-up Capital
Statutory Reserve
General Reserve
Revaluation Reserve on Investment
Retained earnings

11,158,423,080	11,158,423,080
7,698,015,985	7,641,357,989
-	-
-	-
243,587,549	98,411,792
19,100,026,614	18,898,192,861

Consolidated

Paid-up Capital
Statutory Reserve
General Reserve
Revaluation Reserve on Investment
Retained earnings
Non-controlling Interest

11,158,423,080	11,158,423,080
7,698,015,985	7,641,357,989
-	-
-	-
71,302,184	97,482,324
165,837	172,058
18,927,907,086	18,897,435,451

14 Statutory Reserve

Opening balance at the beginning of the Period
Addition during the period
Closing balance at the end of the Period

7,641,357,989	7,364,646,159
56,657,996	276,711,830
7,698,015,985	7,641,357,989

14(a) Consolidated Statutory Reserve

Opening balance at the beginning of the Period
Addition during the period
Closing balance at the end of the Period

7,641,357,989	7,364,646,159
56,657,996	276,711,830
7,698,015,985	7,641,357,989

15. General Reserve

Opening balance at the beginning of the Period
Addition during the period
Closing balance at the end of the Period

-	-
-	-
-	-

15.1 Revaluation gain/loss on investments

Opening balance at the beginning of the Period
Adjustment during the Period
Addition during the period
Closing balance at the end of the Period

-	-
-	-
-	-
-	-

15.1(a) Consolidated revaluation gain/loss on investment

Standard Islami Bank PLC.
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

-	-
-	-
-	-
-	-
-	-

16. Retained earnings/movement of profit and loss account

Balance on 1 January
Add: Net Profit after tax for the Period

98,411,792	12,834,210
201,833,753	820,494,356



Add: Transfer from SCML	-	-
Add: Transfer from SBSL	-	-
Less: Transfer to statutory Reserve	(56,657,996)	(276,711,830)
Less: Coupon Payable to Mudaraba Peretual Bond	-	(450,000,000)
Less: Provision for Start-up Fund	-	(8,204,944)
Less: Provision for CSR Fund	-	-
Less: Cash/Stock dividend	-	-
Balance at	243,587,549	98,411,792
16(a) Consolidated retained earnings/movement of profit and loss account		
Balance on 1 January	97,482,324	29,417,351
Add: Net Profit after tax for the Period	27,989,782	804,612,847
Less: Transfer to statutory Reserve	(56,657,996)	(276,711,830)
Add/Less: Foreign Currency translation Gain/ loss	2,481,853	(1,631,100)
Less: Non-controlling Interest	6,221	-
Less: Coupon Payable to Mudaraba Peretual Bond	-	(450,000,000)
Less: Transfer to Capital Reserve	-	-
Less: Provision for Start-up Fund	-	(8,204,944)
Less: Provision for CSR Fund	-	-
Less: Cash/Stock dividend	-	-
Balance at	71,302,184	97,482,324
16.1(b) Non-controlling Interest		
SBL Capital Mgt. Ltd.		
Balance on 1 January	77,278	77,278
Add: Addition during the period	(4,439)	-
Sub Total	72,839	77,278
Standard Bank Securities Ltd.		
Balance on 1 January	94,780	94,780
Add: Addition during the period	(1,782)	-
Sub Total	92,998	94,780
Balance at	165,837	172,058
17. CONTINGENT LIABILITIES		
17.1 Acceptances and Endorsements		
Back to Back L/C (Foreign)	136,561,443	26,526,373
Back to Back L/C (Local)	9,101,193,069	10,087,548,010
Letter of Credit (Others)	6,726,090,481	9,424,676,282
	15,963,844,993	19,538,750,665
17.2 Letter of Guarantee		
Letter of Guarantee(Local)	20,974,172,935	21,706,064,436
Letter of Guarantee(Foreign)	128,611,483	128,611,483
Others	202,821,015	202,821,015
	21,305,605,433	22,037,496,934
Money for which the Bank is contingently liable in respect of guarantees given favoring:		
Directors	-	-
Government	-	-
Banks and other financial institutions	-	-
Others	21,305,605,433	22,037,496,934
	21,305,605,433	22,037,496,934
17.3 Irrevocable Letter of Credit		
Letter of Credit (Sight)	20,098,414,913	25,117,552,481
Letter of Credit (Usance)	6,837,722,447	6,062,577,102
Letter of Credit (Others)	-	-
	26,936,137,360	31,180,129,583
17.4 Bill for Collection		
Inward local bill for collection	-	-
Inward Foreign bill for collection	-	-
Outward local bill for collection	6,744,942,363	7,291,678,546
Outward Foreign bill for collection	(486,287,704)	693,304,912
	6,258,654,659	7,984,983,458
17.5 Other Contingent Liabilities		
	-	-
	-	-
	70,464,242,445	80,741,360,640
17(a) Consolidated contingent liabilities		



Acceptances and endorsements

Standard Islami Bank PLC. (note-17)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

15,963,844,993	19,538,750,665
-	-
-	-
-	-
-	-
15,963,844,993	19,538,750,665

Letters of guarantee

Standard Islami Bank PLC. (note-17)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

21,305,605,433	22,037,496,934
-	-
-	-
-	-
-	-
21,305,605,433	22,037,496,934

Irrevocable Letters of Credit

Standard Islami Bank PLC. (note-17)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

26,936,137,360	31,180,129,583
-	-
-	-
-	-
-	-
26,936,137,360	31,180,129,583

Bills for Collection

Standard Islami Bank PLC. (note-17)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

6,258,654,659	7,984,983,458
-	-
-	-
-	-
-	-
6,258,654,659	7,984,983,458

Other Contingent liabilities

Standard Islami Bank PLC. (note-17)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

-	-
-	-
-	-
-	-
-	-
70,464,242,445	80,741,360,640

30.06.2026**30.06.2025****18 Income Statement****Income:**

Profit, discount and similar income (note-18.1)
Dividend income (note-20)
Fees, Commission and brokerage (note-21.1)
Gains Less Losses arising from dealing in securities (note-20)
Gains Less Losses arising from Investment securities (note-20)
Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2)
Income from non banking assets
Other operating income (note-22)
Profit less losses on Profit rate changes

8,319,058,959	9,078,127,075
8,246,159	-
484,976,354	526,424,866
-	-
1,328,045,086	1,291,571,820
509,929,268	890,977,497
-	-
218,987,649	187,361,128
-	-
10,869,243,475	11,974,462,387

Total**Expenses:**

Profit paid on deposit, Borrowings etc.(note-19)
Losses on Investments
Administrative Expenses (note-18.2)
Other operating expenses (note-33)
Depreciation on Banking assets (note-32)

8,620,285,340	8,596,470,975
-	-
1,747,923,628	1,817,216,269
129,218,443	150,356,968
74,413,860	73,963,017
10,571,841,271	10,638,007,229

Total**Operating Profit before Provision****297,402,204****1,336,455,158**

0

18(a) Consolidated Income Statement**Income:**

Standard Islami Bank PLC. (note-18)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

10,869,243,475	11,974,462,387
23,135,948	22,400,454
88,471,211	93,681,357
(110,015,114)	43,554,371
(14,915,007)	42,775,819
10,855,920,514	12,176,874,388

Total**Expenses:**

Standard Islami Bank PLC. (note-18)

10,571,841,271	10,638,007,229
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Standard Exchange Co.(UK) Ltd.		30.06.2026	30.06.2025
Standard Express(USA) Ltd.		22,696,386	21,554,703
SBL Capital Mgt. Ltd.		117,919,227	126,571,409
Standard Bank Securities Ltd.		7,868,573	7,477,009
		7,383,490	28,081,736
Total		10,727,708,947	10,821,692,086
Consolidated Operating Profit before Provision		128,211,567	1,355,182,302
18.1 Profit,Discount and similar income			
Profit received from Investments (note-18.3)		8,076,047,696	8,793,901,234
Profit received from FC clearing Account		-	-
Profit received from Bank and other financial institutions		243,011,263	284,225,841
		8,319,058,959	9,078,127,075
18.2 Administrative Expenses			
Salary and allowances (note-23)		1,331,530,364	1,421,109,955
Rent, Taxes, Insurance, Electricity etc.(note-24)		315,052,446	324,372,365
Legal expenses (note-25)		25,240,793	1,586,426
Postage, stamp, telecommunication etc.(note-26)		7,383,541	7,068,196
Stationery, Printings, advertisement etc.(note-27)		27,177,777	22,191,198
Managing Director's salary and fees (note-28)		826,666	8,700,000
Directors' Fees (note-29)		3,085,568	2,291,911
Shariah Supervisory Committee's Fees & Expenses (29)		997,785	192,905
Auditor's fees (note -30)		-	470,925
Zakat Expenses of the Bank (32.1)		-	-
Repair of Bank's assets (note-32)		36,628,689	29,232,387
		1,747,923,628	1,817,216,269
Expenses included VAT on which applicable			
18.3 Investments income			
Bai Murabahah		971,029,834	1,118,135,380
Bai Muajjal		2,769,340,351	3,321,582,505
Bai Salam		88,006,918	65,349,771
Hire Purchase/ HPSM		3,948,491,996	3,956,009,266
Qard		2,221,075	1,876,883
OBU Business		1,958,727	2,527,547
Export Development Fund (EDF)		-	46,785,160
Tijara VISA Card		49,675,048	39,358,610
Inland bills purchased		222,723,295	228,877,818
Foreign bills purchased and discounted		22,600,453	13,398,292
Total Profit on Investments		8,076,047,696	8,793,901,234
Profit received from FC clearing account		-	-
Profit received from Bank and other Financial Institution		243,011,263	284,225,841
Profit on Placement		-	-
		243,011,263	284,225,841
Total		8,319,058,959	9,078,127,075
18.3(a) Consolidated investment income			
Standard Islami Bank PLC. (note-18.3)		8,319,058,959	9,078,127,075
Standard Islami Bank PLC. (Profit Received from SCML)		(138,237,500)	(139,562,158)
Standard Islami Bank PLC. (Profit Received from SBSL)		(26,161,048)	(6,304,554)
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		8,728,118	163,908,160
Standard Bank Securities Ltd.		5,052,438	35,948,307
		8,168,440,967	9,132,116,831
19. Profit paid on deposits, borrowings, etc.			
Profit paid on deposits (note -19.1)		7,622,686,241	7,689,051,016
Profit paid on borrowings (note -19.1)		997,599,099	907,419,959
		8,620,285,340	8,596,470,975
19.1 Profit paid on deposits ,borrowing etc of the Bank			
Profit paid on deposits			
Mudaraba Savings Deposits		152,539,466	142,684,971
Mudaraba Short Term Deposits		728,513,597	807,205,676
Mudaraba Term Deposits		5,775,746,964	6,102,375,277
Mudaraba Deposit Schemes		965,886,215	636,785,092
Profit on lease liabilities as per IFRS-16		-	-
Foreign Currency		-	-
		7,622,686,241	7,689,051,016



	30.06.2026	30.06.2025
Profit paid on borrowing		
Profit paid on subordinated Bond	286,693,117	385,375,002
Profit paid on Perpetual Bond	225,000,000	225,000,000
Profit paid on Bangladesh Bank Refinance	485,905,982	297,044,957
Profit paid on foreign Bank	-	-
Profit Paid On Notice Money Borrowing	-	-
	997,599,099	907,419,959
	8,620,285,340	8,596,470,975
19(a) Consolidated profit paid on Deposits, borrowings, etc.		
Standard Islami Bank PLC. (note-19)	8,620,285,340	8,596,470,975
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	8,620,285,340	8,596,470,975
20. Income from Investment		
Dividend on shares	8,246,159	-
Gain on shares	-	-
Profit received from Corp. Bond	219,093,973	444,952,236
Profit received from Mudaraba Subordinated Bond	154,625,004	154,625,004
Profit received from Mudaraba Perpetual Bond	212,500,000	225,000,000
Profit from Government Securities(GIIB)	739,550,110	466,994,580
Profit from Government Securities/bond/Sukuk	2,276,000	-
	1,336,291,245	1,291,571,820
20(a) Consolidated Income from Investment		
Standard Islami Bank PLC.	1,336,291,245	1,291,571,820
Standard Islami Bank PLC. (Dividend Received from SCML)	-	-
Standard Islami Bank PLC. (Dividend Received from SBSL)	-	-
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	17,644,529	9,560,497
Standard Bank Securities Ltd.	3,153,694	6,801,318
	1,357,089,468	1,307,933,635
21. Commission/Fees, Exchange and Brokerage		
Commission /Fees (note-21.1)	484,976,354	526,424,866
Exchange earnings (note-21.2)	509,929,268	890,977,497
Brokerage	-	-
	994,905,621	1,417,402,364
21.1 Commission		
Commission on Import L/Cs	220,270,431	244,350,552
Commission on Export L/Cs	194,602,802	188,538,608
Rebate on nostro a/c	1,877,772	1,949,090
Commission on Bank Guarantee	64,659,248	87,849,755
Commission on chanchyapatra	-	-
Commission on Remittance	3,566,101	3,736,862
Underwriting commission	-	-
	484,976,354	526,424,866
Brokerage	-	-
	484,976,354	526,424,866
21.2 Exchange		
Gains arising from Dealing Securities	-	-
Gains arising from Investment Securities	-	-
Gains arising from Foreign Trade Business	509,929,268	890,977,497
	509,929,268	890,977,497
21(a) Consolidated Commission, Exchange and Brokerage		
Standard Islami Bank PLC. (note-21)	994,905,621	1,417,402,364
Standard Exchange Co.(UK) Ltd.	20,822,958	19,744,432
Standard Express(USA) Ltd.	85,160,294	85,491,021



SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

30.06.2026	30.06.2025
1,087,238	5,297,872
3,037,659	6,325,048
1,105,013,771	1,534,260,737

22. Other operating income

SWIFT & Telex charge recoveries
Postage charge recoveries
Service charges
Locker charges
Investments processing /documentation fees
Capital Gain on Sale of Assets
Debit / VISA Card Fees
Stationery Charge Recovery
Handling Commission On Lease Finance
Handling Charge On Pe-Hsia Booth
Earning on Treasury FEX
NPSB Settlement Income
Charges On Rtgs
Recovery From Written Off Investments A/C
Other earnings

4,249,969	8,152,420
4,622,719	4,163,927
123,347,978	99,740,241
852,701	890,873
18,429,436	8,811,345
903	69,060
52,913,836	50,671,277
105,000	344,400
845,410	891,924
189,885	240,015
1,286,152	1,294,490
4,146,020	4,893,574
5,367,145	5,502,744
117,715	120,000
2,512,781	1,574,839
218,987,649	187,361,128

22(a) Consolidated other operating income

Standard Islami Bank PLC. (note-22)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

218,987,649	187,361,128
2,312,990	2,656,022
3,310,918	8,190,336
762,500	4,350,000
2,250	5,700
225,376,307	202,563,186

23. Salaries and allowances

Basic salary
Allowances (note-23.1)
Bonus & ex-gratia
Bank's contribution to provident fund
Casual wages

567,035,461	612,276,748
552,431,276	604,348,212
106,278,745	104,824,161
55,857,952	46,478,035
49,926,930	53,182,799
1,331,530,364	1,421,109,955

23.1 Allowances

House rent allowances
Conveyance allowances
Entertainment allowances
House maintenance & utility
Medical allowances
Risk allowances
Washing allowances
Remuneration for probationaries
Charge allowances
Leave Fare Compensation
Gratuity
Leave Encashment
Extra allowances

280,462,256	306,454,166
40,128,217	41,253,186
29,145,002	30,550,295
19,487,310	20,807,671
55,958,447	61,300,986
1,277,900	1,307,600
723,900	774,342
53,153,014	42,499,151
1,651,067	1,640,967
46,712,838	48,515,054
-	40,000,000
22,831,325	8,344,794
900,000	900,000
552,431,276	604,348,212

23(a) Consolidated salaries and allowances

Standard Islami Bank PLC. (note-23)
Standard Exchange Co.(UK) Ltd.
Standard Express(USA) Ltd.
SBL Capital Mgt. Ltd.
Standard Bank Securities Ltd.

1,331,530,364	1,421,109,955
6,325,633	6,558,035
52,385,966	51,140,639
4,424,444	4,027,770
3,992,732	1,358,795
1,398,659,139	1,484,195,195

24. Rent, Taxes, Insurance, electricity, etc.

Rent- Office
Rent- Godown
Rent Paid - Atm Booth
Rates and taxes
Insurance
Utilities

184,758,013	183,349,915
296,500	270,000
7,546,819	8,198,039
29,102,947	30,299,722
60,253,010	67,239,808
33,095,156	35,014,882
315,052,446	324,372,365



	30.06.2026	30.06.2025
24(a) Consolidated Rent, Taxes, Insurance, electricity, etc.		
Standard Islami Bank PLC. (note-24)	315,052,446	324,372,365
Standard Exchange Co.(UK) Ltd.	12,498,980	5,143,996
Standard Express(USA) Ltd.	10,856,726	15,285,392
SBL Capital Mgt. Ltd.	1,471,911	1,493,595
Standard Bank Securities Ltd.	1,359,041	300,000
	341,239,104	346,595,348
25. Legal expenses		
Legal Charges	23,142,904	2,587,201
Fees ,Stamp & notary public expenses	2,097,889	(1,000,775)
	25,240,793	1,586,426
25(a) Consolidated Legal expenses.		
Standard Islami Bank PLC. (note-25)	25,240,793	1,586,426
Standard Exchange Co.(UK) Ltd.	419,750	418,449
Standard Express(USA) Ltd.	4,064,160	4,694,752
SBL Capital Mgt. Ltd.	178,889	120,500
Standard Bank Securities Ltd.	140,000	118,336
	30,043,591	6,938,462
26. Postage, Stamps, Telecommunication etc.		
Postage	4,946,010	4,126,212
Telegram, telex, fax and e-mail	151,083	147,713
Telephone, Mobile (office & residence)	2,286,447	2,794,272
	7,383,541	7,068,196
26(a) Consolidated Postage, Stamps, Telecommunication etc.		
Standard Islami Bank PLC. (note-26)	7,383,541	7,068,196
Standard Exchange Co.(UK) Ltd.	117,866	143,993
Standard Express(USA) Ltd.	1,420,406	1,718,971
SBL Capital Mgt. Ltd.	14,515	30,467
Standard Bank Securities Ltd.	109,303	101,716
	9,045,631	9,063,344
27. Stationery, Printing, Advertisement etc.		
Printing stationery	3,213,013	3,975,489
Security stationery	306,927	220,048
Petty stationery	5,556,552	5,348,241
Computer stationery	5,491,442	5,372,286
Calender ,Dairy,Greetings Crads Etc	3,338,667	2,892,288
Publicity and advertisement	9,271,176	4,382,847
	27,177,777	22,191,198
27(a) Consolidated Stationery, Printing, Advertisement etc.		
Standard Islami Bank PLC. (note-27)	27,177,777	22,191,198
Standard Exchange Co.(UK) Ltd.	895,747	626,754
Standard Express(USA) Ltd.	2,378,546	2,592,271
SBL Capital Mgt. Ltd.	22,300	147,326
Standard Bank Securities Ltd.	51,670	116,425
	30,526,039	25,673,974
28. Managing Director's salary and fees		
Basic salary	640,000	4,500,000
House rent allowance	80,000	1,200,000
Medical Allowances	-	600,000
House maintenance	32,000	600,000
Phone,Internet & Newspaper	8,000	-
Entertainment	53,333	300,000
Utility Allowances	13,333	-
Entertainment Allowance	-	-
Bonus	-	1,500,000
	826,666	8,700,000
29. Directors fees & meeting expenses		
Directors fees	810,000	930,000
Travelling and haltage	1,714,386	993,121
Refreshment and dinner	561,182	368,790
	3,085,568	2,291,911
29(a) Consolidated Directors fees & meeting expenses		
Standard Islami Bank PLC. (note-29)	3,085,568	2,291,911
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	486,800



SBL Capital Mgt. Ltd.		30.06.2026	30.06.2025
Standard Bank Securities Ltd.		151,918	103,500
		255,000	44,840
		3,492,486	2,927,051
29.2 Shariah Supervisory Committee's Fees & Expenses			
Directors fees		163,185	62,905
Refreshment and dinner		834,600	130,000
		997,785	192,905
30. Audit fees			
		-	470,925
		-	470,925
30 (a) Consolidated Auditors fees			
Standard Islami Bank PLC.		-	470,925
Standard Exchange Co.(UK) Ltd.	348,393		328,244
Standard Express(USA) Ltd.	-		-
SBL Capital Mgt. Ltd.	-		-
Standard Bank Securities Ltd.	-		-
	348,393		799,169
31. Charges on Investments losses			
Investment-written off	-		-
Profit waived	-		-
	-		-
31(a). Consolidated charges on Investments losses			
Standard Islami Bank PLC.	-		-
Standard Exchange Co.(UK) Ltd.	-		-
Standard Express(USA) Ltd.	-		-
SBL Capital Mgt. Ltd.	-		-
Standard Bank Securities Ltd.	-		-
	-		-
32. Depreciation and repair of Banks assets			
Depreciation on Fixed Assets			
Building	5,428,732		6,341,535
Furniture & fixture	42,912,924		42,272,930
Office appliance & equipment	9,586,627		8,146,039
Computer	10,779,077		9,979,097
Software	4,777,771		5,182,848
Right of use assets	-		-
Motor vehicle	928,729		2,040,569
	74,413,860		73,963,017
Repair, Renovation & Maintenance of Bank's Assets			
Office furniture	-		-
Office appliance & equipment	10,710,601		8,193,332
Computer	1,174,793		1,053,320
Software	22,530,170		16,471,869
Motor vehicle	2,213,125		3,513,866
	36,628,689		29,232,387
Total		111,042,549	103,195,404
32(a) Consolidated depreciation and repair of Banks assets			
Standard Islami Bank PLC. (note-32)	111,042,549		103,195,404
Standard Exchange Co.(UK) Ltd.	838,325		966,358
Standard Express(USA) Ltd.	24,758,488		24,059,934
SBL Capital Mgt. Ltd.	716,006		716,006
Standard Bank Securities Ltd.	406,914		683,300
	137,762,282		129,621,002
32(b) Zakat Expenses of the Bank			
Zakat Expenses	-		-
	-		-
33. OTHER EXPENSES			
Entertainment (office)	10,860,983		11,388,560
Donation & subscription	1,651,331		2,563,899
Travelling	1,272,372		1,990,962
Anniversary	102,003		316,930
Branch /Subsidiary company opening expenses			
Training and seminar expenses	1,011,301		496,588
Newspaper and periodicals	641,204		521,263



	30.06.2026	30.06.2025
Petrol, oil and lubricants	6,155,928	6,844,962
Car expenses	16,034,242	17,490,853
Photocopy expenses	1,030,951	1,034,200
Staff uniform and liveries	2,007,088	1,603,579
Cleaning and washing	4,011,412	4,058,378
Premises up keeping	413,238	421,560
Local conveyance	3,912,503	3,707,835
Business development	1,685,695	3,747,607
Freight and cartage	119,690	56,870
Cook and servant	5,541,295	6,181,665
Annual General Meeting	-	2,527,330
Bank charges and commission paid	2,273,464	2,978,599
Loss on sale of Assets	-	-
On Line (ABB) expenses	42,450	38,095
Managers Conference exp	-	37,000
Performance award	1,715,000	2,657,500
SBL welfare fund	5,453,316	5,447,196
Generator expenses	1,323,943	764,796
Connectivity fees	5,826,849	5,329,488
CDBL Charges	106,000	-
Visa Card Process charges	16,178,969	14,969,608
Dhaka Stock Exchange	650,000	600,000
Chittagong Stock Exchange	650,000	600,000
Recruitment Expenses	-	3,861,693
Green Banking	-	1,470
NPSB settlement expenses	2,739,518	1,308,815
Discomfort Allowances	72,800	58,700
Security Service-Out Sourcing	34,017,054	36,895,864
BSEC Subscription	10,000	60,000
Subordinated Bond Issue Expenses	460,000	8,750,868
Nid Verification Charge	150,059	684,185
Hajj Related Expenses	679,500	-
Medical Expenses	-	140
Other Expenses	418,286	359,910
	129,218,443	150,356,968
Expenses included VAT on which applicable		
33(a) Consolidated other expenses		
Standard Islami Bank PLC. (note-33)	129,218,443	150,356,968
Standard Exchange Co.(UK) Ltd.	1,251,695	7,368,874
Standard Express(USA) Ltd.	22,054,934	26,592,650
SBL Capital Mgt. Ltd.	888,590	837,846
Standard Bank Securities Ltd.	1,068,830	25,358,323
	154,482,492	210,514,661
33.1 Nostro account maintenance		
Nostro account maintenance	-	-
Bank charge	-	-
	-	-
34 Provision for Investments, off balance sheet exposure & other assets		
Provision for bad and doubtful Investments	14,112,225	539,523,299
Provision for SMA Investments	-	-
Provision for unclassified Investments	-	-
Special General Provision-COVID-19	-	-
Provision for Start-up Fund	-	-
Provision for off balance sheet exposure	-	-
Provision for other assets	-	10,610,000
Provision for diminution in value of investments(34.1)	-	-
	14,112,225	550,133,299
34.1 Provision for diminution in value of investments		
Dealing Securities		
Quoted	-	-
Unquoted	-	-
Investment Securities		
Quoted	-	-
Unquoted	-	-
	14,112,225	550,133,299



	30.06.2026	30.06.2025
34.1(a) Consolidated Provision for diminution in value of investments		
Dealing Securities	-	-
Standard Islami Bank PLC. (note-34.1)	-	-
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
Investment Securities	-	14,777,278
Standard Islami Bank PLC. (note-34.1)	-	-
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	7,822,706
Standard Bank Securities Ltd.	-	6,954,572
	-	14,777,278
	-	12,088,934
34(a) Consolidated Provision for Investments, off balance sheet exposure & other assets		
*Provision for bad and doubtful investments-SBL	14,112,225	539,523,299
Provision for SMA investments-SBL	-	-
Provision for unclassified Investments -SBL	-	-
Provision for off balance sheet exposure-SBL	-	-
Provision for diminution in value of investments (SCML & SBSL)	-	2,688,344
Provision for impairment of client margin Investments (SCML & SBSL)	-	6,433,677
Provision for others (SBL)	-	10,610,000
	14,112,225	559,255,319
35 Tax expenses		
Current tax	82,502,045	570,852,227
Deferred tax	(1,045,819)	(7,787,433)
	81,456,226	563,064,794
35(a) Consolidated tax expenses		
Current tax		
Standard Islami Bank PLC. (note-35)	82,502,045	570,852,227
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	3,187,239	11,842,026
Standard Bank Securities Ltd.	1,466,095	3,038,037
	87,155,379	585,732,290
Deferred tax		
Standard Islami Bank PLC. (note-35)	(1,045,819)	(7,787,433)
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	(1,045,819)	(7,787,433)
Total	86,109,560	577,944,857
36 Earning Per Share (EPS)		
Net profit after tax	201,833,753	382,347,469
Number of Ordinary Share	1,115,842,308	1,115,842,308
Earning Per Share *	0.18	0.34
* 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.		
36(a) Consolidated Earning Per Share (EPS)		
Net profit after tax	27,989,782	377,072,529
Number of Ordinary Share	1,115,842,308	1,115,842,308
Earning Per Share *	0.03	0.34

* Earning per share calculated dividing basic earning during the Period by number of share outstanding as on reporting date complying with the Justification for decrease in Earning per Share (EPS):

We would like to inform you that EPS has significantly decreased on 30 June 2026 in comparison with previous year as on 30 June 2025 for the following reasons:



	30.06.2026	30.06.2025
a) Decrease in profit on investment significantly for Tk. 96.37 crore on 30 June 2026 in compare with the year as on 30 June 2025.		
b) Decrease in income from Commission, Exchange Earnings & Brokerage significantly for Tk. 42.92 crore on 30 June 2026 in compare with the year as on 30 June 2025.		
c) Increase in Profit paid on deposits and placements significantly for Tk. 2.38 crore on 30 June 2026 in compare with the year as on 30 June 2025.		
d) Decrease in operating profit significantly for Tk. 122.70 crore on 30 June 2026 in compare with the year as on 30 June 2025.		

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

Standard Islami Bank PLC.

Net profit after taxation	201,833,753	382,347,469
Provision for taxation	81,456,226	375,506,890
Provision for Investments& Off BS Exposure	14,112,225	578,600,799
Changes in profit and others receivable	(1,156,185,066)	(2,925,822,497)
Changes in accrual Profit expense	118,278,796	1,103,174,077
Depreciation & Amortization of Fixed Assets	74,413,860	73,963,017
Proceeds from sale of fixed assets	903	69,060
Advance Income taxes paid	(426,668,731)	(815,968,204)
	(1,092,758,034)	(1,228,129,389)

Consolidated

Net profit after taxation	27,989,782	377,072,529
Provision for taxation	86,109,560	390,386,953
Provision for Investments& Off BS Exposure	14,112,225	587,722,820
Changes in Profit and others receivable	(64,010,008)	(2,041,910,201)
Changes in accrual Profit expense	118,278,796	1,103,174,077
Depreciation & Amortization of Fixed Assets	75,469,040	75,098,323
Proceeds from sale of fixed assets	903	69,060
Advance Income taxes paid	(433,351,710)	(770,059,555)
	(175,401,413)	(278,445,993)

38 Net Operating Cash Flows per Share (NOCFPS)

Net cash flow from operating activities	(1,531,732,464)	13,744,212,177
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Operating Cash Flows per Share (NOCFPS)	(1.37)	12.32

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

Net cash flow from operating activities	(1,597,950,497)	13,653,338,484
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Operating Cash Flows per Share (NOCFPS)	(1.43)	12.24

We would like to inform you that the Net Operating Cash Flow per Share (NOCFPS) has significantly decreased as of 30 June 2026 compared to the same period in the previous year (30 June 2025), due to the following reasons:

- a) Cash inflows decreased substantially due to a reduction in deposits, amounting to Tk. 267.96 crore as of 30 June 2026, compared to 31 December 2025.
- b) Cash inflows decreased further due to repayment of mudarba bond , amounting to Tk. 30 crore as of 30 June 2026, compared to 31 December 2025.
- c) Investment income declined by Tk. 96.37 crore as of 30 June 2026 compared to 30 June 2025, contributing to lower cash inflows.
- d) Income from commissions, exchange earnings, and brokerage decreased significantly by Tk. 42.92 crore as of 30 June 2026 compared to 30 June 2025.

39 Related Party Disclosures

i) Names of the Directors together with a list of entities in which they have Interest Annexure-2

ii) Significant contracts where Bank is a party and wherein Directors have interest during the period

a. Credit Card facilities

Name of Directors	Relationship with	Nature of Transaction	Approve limit	Outstanding
MOHAMMED ABDUL AZIZ	Chairman	Credit Card	1,000,000.00	899,703.59
A K M ABDUL ALIM	Director	Credit Card	1,000,000.00	97,687.34
KAMAL MOSTAFA CHOWDHURY	Director	Credit Card	1,000,000.00	-
ASHOK KUMAR SAHA	Director	Credit Card	1,000,000.00	20,467.52
FEROZUR RAHMAN	Director	Credit Card	1,000,000.00	-
S.A.MD HOSSAIN	Director	Credit Card	1,000,000.00	25,553.01
AL-HAJ MOHAMMED SHAMSUL ALAM	Director	Credit Card	1,000,000.00	-
GULZAR AHMED	Vice Chairman	Credit Card	1,000,000.00	501,999.20
MD.ZAHEDUL HOQUE	Director	Credit Card	1,000,000.00	-
FERDOUS ALI KHAN	Director	Credit Card	1,000,000.00	-
ASHIT KUMAR SAHA	Director	Credit Card	1,000,000.00	30,313.50



JHAHEDUL ALAM	Director	Credit Card	30.06.2026	30.06.2025
			1,000,000.00	-

b. Investments to Our Bank Directors & their Relatives

Name of the Concern	Nature of Loan	Name of the Directors & Relatives	Limit	Total Outstanding
M/s. Mohammed Abdul Aziz.	Bai-Muajjal(Gen)	Md. Abdul Aziz	52,300,000	-
M/s. New Ruma Products	Letter of Credit	Md. Abdul Aziz	42,800,000	14,817,522
M/s. Alim International	Letter of Credit	Md. Abdul Aziz	-	-
M/s. Radio Vision.	Bai-Muajjal(Gen)	Mr.Md. Shamsul Alam	10,000,000	7,673,927
M/s. Radio Vision.	Murhabaha TR	Mr.Md. Shamsul Alam	20,000,000	5,349,132
M/s. Super Electronics.	Bai-Muajjal(Gen)	Mr. Jhahedul Alam	97,000,000	38,787,000
M/s.Hay Agro (Pvt.) Ltd.	Bai-Muajjal(Gen)	Mr.Jhahedul Alam & Mr.Shahedul Alam	92,400,000	82,348,069
M/s. K.M.C. International	Bai-Muajjal(Gen)	Mr.Kamal Mostafa Chowdhury	125,000,000	-
Mr. Tanveer Mostafa Chowdhury	Bai-Muajjal(Gen)	Mr.Tanveer Mostafa Chowdhury	8,300,000	-
Mr. Tanveer Mostafa Chowdhury	Letter of Credit	Mr. Tanveer Mostafa Chowdhury	5,000,000	-
Mr. Tanveer Mostafa Chowdhury	Bank Guarantee	Mr. Tanveer Mostafa Chowdhury	2,500,000	950,000
I.M.Gold Star Lines	Bai-Muajjal(Gen)	Mr.Intishar Mostafa Chowdhury	8,300,000	-
I.M.Gold Star Lines	Letter of Credit	Mr.Intishar Mostafa Chowdhury	5,000,000	-
M/s. Samira Trade International.	Bai-Muajjal(Gen)	Mr. S.A.M. Hossain	66,000,000	-
M/s. Asia Trade International	Letter of Credit	Ms.Sumaiya Hossain	70,000,000	-
M/s. Asia Trade International	MPI-TR	Ms.Sumaiya Hossain	56,000,000	-
M/s. Samira Traders	Letter of Credit	Ms.Samira Hossain	-	8,452,586
M/s.H.R.S Trade International	Letter of Credit	Ms Rahela Hossain	-	-
M/s. Monzurul Alam.	Bai-Muajjal(Gen)	Md. Monzurul Alam	94,500,000	113,844,241
M/s. Olio Enterprise	Bai-Muajjal(Gen)	Mr.Ferozur Rahman	109,000,000	103,515,000
Mr. Omar Naim	Bai-Muajjal(Gen)	Mr. Omar Naim	4,600,000	4,931,000
Mr. Ashok Kumar Saha	Bai-Muajjal(Gen)	Mr. Ashok Kumar Saha	5,000,000	-
NGS Steel Ind.Ltd	Bank Guarantee	Mr. Ashok Kumar Saha	107,000	107,000
NGS Steel Ind.Ltd	Bank Guarantee	Mr. Ashok Kumar Saha	183,000	183,000
NGS Steel Ind.Ltd	Bank Guarantee	Mr. Ashok Kumar Saha	798,000	798,000
M/S.Zahed Brothers	Bai-Muajjal(Gen)	Mr.Mohammed Zahedul Hoque	105,000,000	107,144,740
Mrs.Joobaida Khan	HPSH	Mr.Ferdous Ali Khan	2,700,000	1,790,615
MAAS Corporation	HPSH	Mr.A.K.M Abdul Alim	4,300,000	2,581,102
MAAS Corporation	Bai-Muajjal(Gen)	Mr.A.K.M Abdul Alim	48,000,000	-
MAAS Corporation	Letter of Credit	Mr.A.K.M Abdul Alim	27,700,000	2,168,107
MAAS Corporation	MPI-TR	Mr.A.K.M Abdul Alim	26,300,000	-
KITZ Corporation	Bai-Muajjal(Gen)	Ms.Tazmeen Mostafa Chowdhury	17,700,000	-
		Total	1,106,488,000	495,441,041

iii) Shares issued to Directors and Executives without consideration or exercisable at a discount

Nil

iv)Lending policies in respect of related party

a) Amount of transaction regarding loans and advances, deposits, guarantees and commitment

Nil

b) Amount of transactions regarding principal items of deposits, expenses and commission

Nil

c) Amount of provision against loans and advances given to related party

Nil

d) Amount of guarantees and commitments arising from other off-balance sheet exposures

Nil

v) Disclosure of transaction regarding Directors and their related concerns

Nil

vi) Business other than banking business with any relation concern to the Directors as per Section 18(2) of the Bank Companies Act, 1991.

a) Lease agreement made with the Sponsor Director & Independent Director

Nature of contract	Branch name	Name of Director & related by	Remarks
Lease agreement	Patherhat branch,	Mr. Md. Shamsul Alam	09 years (w.e.f. 01.11.2025 to 31.10.2034).
Lease agreement	Ramchandrapur	Mr. Ashok Kumar Saha & Mr. Ashit	06 years(w.e.f. 01.09.2024 to 31.08.2030).
Lease agreement	Shakpura branch,	Mr. Md. Zahedul Hoque	10 years (w.e.f. 19.10.2017 to 19.10.2027)
Lease agreement	Store Room,	Mr. Md. Shamsul Alam	05 years (w.e.f. 01.02.2025 to 31.01.2030).

b) Service receiving companies where the Directors interest subsisted during the year

Name of party	Relationship	Nature of transaction	Outstanding Amount

vii) Investment in the Securities of Directors and their related concern

Viii) Business with subsidiary

Name of Subsidiaries	Nature of transaction	Outstanding Amount
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		30.06.2026	30.06.2025
Standard Exchange Co.(UK) Ltd.	Paid up Capital	49,171,830	
	Short Term Investment (OD)	18,800,000	
Standard Express(USA) Ltd.	Paid up Capital	188,247,500	
	Short Term Investment (OD)	213,800,000	
SBL Capital Mgt. Ltd.	Paid up Capital	1,499,940,000	
	Investment	3,060,000,000	
Standard Bank Securities Ltd.	Paid up Capital	799,950,000	
	Investment	391,196,861	

40 Unclaimed Dividend

Dividend remained unclaimed which were declared for the year

2021
2022
2023

10,495,366	10,495,366
6,953,022	6,953,022
20,270,953	20,270,953
37,719,341	37,719,341

In compliance with directive issued by Bangladesh Securities and Exchange Commission Directive dated 14 January 2021, gazette and a letter issued on 27 June 2021 & on 6 July 2021 respectively, we had already transferred Taka 4,66,50,548 to Capital Market Stabilization Fund (CMSF) as unclaimed dividend for the year 2013 to 2020, excluding unclaimed cash dividend under Lawsuit. Details of transferred to Capital Market Stabilization Fund (CMSF) are mentioned below:

2013
2016
2019
2020

16,800,754	16,800,754
9,288,685	9,288,685
13,769,183	13,769,183
6,791,926	6,791,926
46,650,548	46,650,548

41 Statement of Liquidity

The liquidity statement has been prepared in accordance with the remaining maturity grouping of the value of the assets and liabilities as on 31 December, 2023 under the guidelines of Bangladesh Bank BRPD circular No.14 dated 25th June, 2003.

42 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.

43 Net Asset Value Per Share

Shareholders' Equity

Number of Ordinary Share

Net Asset Value (NAV) Per Share

19,100,026,614	18,898,192,861
1,115,842,308	1,115,842,308
17.12	16.94

43(a) Consolidated Net Asset Value Per Share

Shareholders' Equity

Number of Ordinary Share

Consolidated Net Asset Value (NAV) Per Share

18,927,907,086	18,897,435,451
1,115,842,308	1,115,842,308
16.96	16.94



STANDARD BANK PLC.

Fixed Assets including premises,furniture and fixtures

As at 30 June 2026

Annexure-"A"

Description	Cost				Depreciation				Written down value at 30 June 2026
	Balance at 1st January 2026	Addition during the year	Adjustment for disposal	Balance at 30 June 2026	Balance at 1st January 2026	Addition during the year	Adjustment for disposal	Balance at 30 June 2026	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	
Land	2,373,245,825	-	-	2,373,245,825	-	-	-	-	2,373,245,825
Building	495,535,567	5,428,731.40	-	500,964,298	143,211,830	5,428,732	-	148,640,562	352,323,737
Furniture & Fixture	967,215,137	61,790,792		1,029,005,928	731,733,870	42,912,924	-	774,646,794	254,359,135
Office Appliances	848,359,867	16,825,892		865,185,759	796,242,557	9,586,627	-	805,829,184	59,356,575
Computer	429,218,976	15,224,587		444,443,563	365,350,480	10,779,077	-	376,129,557	68,314,005
Right of Use Assets (ROUA) as per IFRS-16	274,244,825			274,244,825	266,195,180	-	-	266,195,180	8,049,645
Software	184,457,579	4,777,770		189,235,349	171,095,008	4,777,771	-	175,872,779	13,362,570
Bank Vehicle	129,689,342	896,730		130,586,072	127,515,415	928,729	-	128,444,145	2,141,927
Total 30.06.2026	5,701,967,117	104,944,502	-	5,806,911,619	2,601,344,339	74,413,860	-	2,675,758,199	3,131,153,420
Total 31.12.2025	5,659,140,016	72,821,109	29,994,008	5,701,967,117	2,457,324,728	174,013,619	29,994,008	2,601,344,339	3,100,622,778



STANDARD BANK PLC.

Name of the Directors/Sponsors and the entities in which they have interest

As at 30 June 2026

Annexure-"B"

SL. No.	Name & Address	Designation	Name of Firms/Companies in which interested as proprietor, partner, director, managing agent, guarantor employee, etc.	Nature and value of interest in the firm/companies in which interested	Remarks
1	2	3	4	5	6
1	Mr. Mohammed Abdul Aziz 268, Fakirapool, Motijheel, Dhaka	Chairman	MOHAMMED ABDUL AZIZ New Ruma Products Alim International	Proprietor Proprietor Proprietor	
2	Mr. A K M Abdul Alim ROSEWOOD REGENCY APT# A-5, HOUSE # 36/B, ROAD # 37 GULSHAN-2, DHAKA- 1212	Vice Chairman	MAAS Corporation M/S AKM ABDUL ALIM	Proprietor Proprietor	
3	Mr. Kazi Akram Uddin Ahmed House # 73, Road # 6, O.R. Nizam Road R/A, Chittagong	Director *	The Eastern Engineering Works Ltd. M/s. Kazi & Co. Standard Rose Villa Housing Ltd.	Managing Director Managing Director Chairman	
4	Mr. Kamal Mostafa Chowdhury "Bedura House", 72, Bangshal Road, Firingi Bazar, Kotwali, Chittagong.	Director	Raja Corporation Raja Securities Ltd. Holy Crescent Hospital Ltd. K. M. C. International	Proprietor Director Director Proprietor	
5	Mr. Ashok Kumar Saha 29/B, Ghatforhadbeg Chittagong	Director	NGS Steel Industries Ltd. Uttam Oil Mills Ltd. NG Saha Steel Industries (Pvt.) Ltd. NGS Food Products Limited A.K. Saha Steel Industries (Pvt.) Ltd.	Managing Director Managing Director Director Director Chairman	
6	Mr. Ferozur Rahman My Heart', 8/1, Sukrabad, Agargaon, Dhaka.	Director	Golden Dragon Ltd. Hotel Eram International Ltd. Hotel Peacock Ltd. M/s. Olio Enterprise Hotel Olio Dream Heaven	Director Director Director Proprietor Proprietor	
7	Mr. Mohammad Manjur Alam 218, D.T. Road, Dewanhat, Chittagong.	Director	Taher & Co. Ltd. Golden Bricks Works Ltd. Golden Steel Alloy Works Ltd. Alhaj Mostafa Hakim Housing & Real Estate Ltd. Golden Oxygen Ltd. Alhaj Mostafa Hakim Cement Ind. Ltd. Golden Iron Works Ltd. Mostafa Hakim Agriculture Product. Alhaj Mostafa Hakim Bricks Ltd. H.M Steel & Industry Ltd. Golden Ispat Ltd. H.M Ship Breaking Industry Ltd. Golden LPG Ltd.	Managing Director Managing Director Managing Director Managing Director Managing Director Managing Director Managing Director Managing Director Managing Director Managing Director Managing Director Managing Director Chairman	
8	Mr. S. A. M. Hossain Victor Electronics 400 Bipani Bitan (3 rd Floor), Chittagong.	Director	Victor Electronics Samira Electronics Samira Trade Intl. Eastern Metal Ind. Chittagong Ltd. Hotel Victory Ltd.	Proprietor Proprietor Proprietor Chairman Chairman	
9	Al-Haj Mohammed Shamsul Alam M/s. Radio Vision 398, Bipani Bitan Chittagong.	Director	M/S. Radio Vision M/S. Pam Complex Pvt. Limited M/S. A.B. Electronics M/S. G. Telecom M/S. G. Net Digital Communication R.B. Electronics Industries Limited	Managing Partner Managing Director Managing Partner Partner Partner Managing Director	
10	Mr. Gulzar Ahmed House # 10, Road # 108,	Director	The Apan Jewellers	Proprietor	



SL. No.	Name & Address	Designation	Name of Firms/Companies in which interested as proprietor, partner, director, managing agent, guarantor employee, etc.	Nature and value of interest in the firm/companies in which interested	Remarks
1	2 Gulshan, Dhaka-1212.	3 Director	4	5	6
11	Mr. Md. Zahedul Hoque 284/285, Khatungonj, Chittagong,	Director	M/S Zahed Brothers M/S. Arafat Ltd.	Proprietor Director	
12	Mr. Ferdous Ali Khan House # 27, Lake Drive Road Sector#7, Uttara Model Town Dhaka -1230	Director	Ferdous Tailors Fabrics & Fashion	Proprietor	
13	Ashit Kumar Saha 29/B Ghatforhabdabag, Katapahar, Kotwali, Chattogram, Bangladesh	Director	NGS Cement Industries Ltd. NGS Steel Industries Ltd. Uttam Oil Mills Ltd. A.K. Saha Steel Industries (PVT.) Ltd. N.G. Saha Steel Industries (PVT.) Ltd. Saha Steel Products (PVT.) Ltd. New Bengal Trading CO. Ltd.		
14	Jhahedul Alam 35, K.B. Abdus Sattar Road, Chattogram 4000	Director	M/S: Super Electronics Hay Agro Pvt. Ltd Shufola Multi Products Ltd. Mizuki Household Products Ltd Pam Complex Pvt Ltd M/S Radiovision J.P Sons White Rabbit		
15	Mr. Golam Hafiz Ahmed 11 Minto Road, Dhaka-1000	Independent Director	Not Applicable		
16	Khondoker Romy Ehsanul Huq House- 15, Education Extension Centre Road, New Market, Dhaka- 1205, Bangladesh	Independent Director	Not Applicable		
17	Mr. Md. Habibur Rahman MD & CEO, Standard Bank Ltd. Chamber Building (3 rd floor) 122-124, Motijheel C/A., Dhaka 1000	Ex-Officio Director	Not Applicable		

Note: Mr. Kazi Akram Uddin Ahmed was re-appointed in the 26th AGM of the Bank but yet to receive approval from Bangladesh Bank.

