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

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): (Previous year's figure restated)	36(a)	**0.03**	**0.34**	**0.01**	**0.18**
Bank Earning per Share (EPS): (Previous year's figure restated)		**0.18**	**0.34**	**0.11**	**0.18**

Subject to our separate report of even date

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)

Subject to our separate report of even date

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 Paybale 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	Amount in Taka 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:		**70,464,242,445**	**80,741,360,640**
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**

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.

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	**(1.37)**	**12.32**

(Previous year's figure restated)

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 recongnised 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 Paybale 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 Excahnge 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 Excahnge 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 obectives 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.

Standard Islami Bank PLC. FAD Head Office, Dhaka

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.

Standard Islami Bank PLC. FAD Head Office, Dhaka

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

		Amount in Taka	
		30.06.2026	**31.12.2025**
3.	**CASH**		
3.1	**Cash in hand**		
	In local Currency	2,616,974,375	2,424,760,515
	In Foreign Currency	40,603,551	29,490,082
	Total	**2,657,577,926**	**2,454,250,597**
3.2	**Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)**		
	In local Currency	10,379,636,817	9,387,320,708
	In Foreign Currency	1,516,663,388	2,044,023,270
		11,896,300,204	11,431,343,978
	Sonali Bank as agent of Bangladesh Bank		
	Local currency	82,608,421	179,740,423
		11,978,908,625	**11,611,084,401**
	Total	**14,636,486,551**	**14,065,334,998**
3(a)	**Consolidated cash**		
i.	**Cash in hand**		
	Standard Islami Bank PLC. (note-3.1)	2,657,577,926	2,454,250,597
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		2,657,577,926	**2,454,250,597**
ii.	**Balance with Bangladesh Bank and its agent bank(s)**		
	Standard Islami Bank PLC. (note-3.2)	11,978,908,625	11,611,084,401
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		11,978,908,625	**11,611,084,401**
		14,636,486,551	**14,065,334,998**
4.	**Balance with other Banks and financial institutions**		
	In Bangladesh **(note 4.1)**	5,676,731,408	7,583,369,230
	Outside Bangladesh **(note 4.2)**	4,649,481,580	3,701,263,247
		10,326,212,988	**11,284,632,477**
4.1	**In Bangladesh**		
		-	-
	Al-wadeeah Current deposits		
	Agrani Bank PLC.	1,725,206	6,140,417
	Basic Bank PLC.	3,169	2,160
	BRAC Bank PLC..	341,184	341,184
	Dutch Bangla Bank	1,000	1,000
	Eastern Bank PLC.	1,253	1,253
	Islami Bank bd PLC.	41,031	41,663
	Janata Bank PLC.	38,153	59,303
	Sonali Bank PLC.	10,053,912	23,680,300
	Standard Chartered Bank	15,129,135	15,727,874
	Trust Bank PLC..	2,121,360	2,954,626
	Mudaraba Short Notice Deposit (MSND)		
	Exim Bank PLC.	1,979,053,878	1,979,053,878
	The City Bank PLC.	62,972	63,860
	Prime Bank PLC.-Ibw (Msnd)	55,530	54,382
	Jamuna Bank PLC.	67,789	69,019
	Dhaka Bank PLC.-Ibw (Msnd)	67,868	67,914
	Al-Arafah Islami bank	114,039,764	1,004,930,397
	Bengal Commercial Bank Plc	903,900,819	1,050,100,000
	Shahjalal Islami Bank Plc (Msnd)	27,386	80,000
	Mudaraba Short Term Placements		

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IDLC Islamic Wing	1,650,000,000	2,300,000,000
DBH Islamic Wing	1,000,000,000	1,200,000,000
	5,676,731,408	**7,583,369,230**
Savings Deposit	-	-
Fixed Deposits		
Hajj Finance Company Ltd.	-	-
	-	-
	5,676,731,408	**7,583,369,230**

4.2 Outside Bangladesh

In Current account		
Profit Bearing		
Habib American Bank Ltd. New York	402,204,654	132,511,939
Mashreq Bank Psc, New York	277,566,302	392,397,910
Non Profit Bearing		
Standard Chartered Bank, New York	2,496,468,606	1,789,733,885
AXIS Bank Limited, Mombai,India	39,831,440	38,828,570
ICICI Bank Ltd., Mumbai, India	293,531,210	193,837,068
A.B. Bank LTD. MUMBAI	94,066,117	14,247,236
Standard Chartered Bank Ltd., Mumbai, India	-	-
Standard Chartered Bank Ltd.,Frankfurt	8,381,103	43,720,419
Standard Chartered Bank Ltd., Tokyo	14,613,423	17,856,607
ICICI Bank Ltd., Hongkong	28,592,254	22,236,961
Nepal Bangladesh Bank Ltd, Kathmundu	13,097,740	14,092,075
Bhutan National Bank, Bhutan	11,444,731	24,935,306
Commerz Bank, Frankfurt	56,865,566	49,155,625
Habib Metropolitan Bank Ltd. Karachi,Pakistan	18,727,114	28,689,316
Bank Aljaria, KSA	11,968,116	11,902,378
Bank Aljaria,KSA, USD	27,565,261	27,749,611
Commerzbank, Frankfurt(GBP)	9,228,514	7,346,635
Standard Chartered Bank, LONDON (GBP)	165,730,864	67,328,948
Standard Chartered Bank,Mumbai India	341,399,461	475,345,023
Sonali Bank (UK) Ltd	128,743,004	39,732,312
Total Nostro Accounts	**4,440,025,479**	**3,391,647,824**
FDR		
Standard Chartered Bank Ltd., Mumbai, India	7,352,100	7,352,100
Others		
Habib American Bank Ltd, New York (OBU)	202,104,002	302,263,323
Total Outside Bangladesh	**4,649,481,580**	**3,701,263,247**
Total	**10,326,212,988**	**11,284,632,477**

(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)	(17,957,945,029)	(17,071,678,496)
Less: Borrowing from other banks and financial institutions	-	-
	(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)	5,676,731,408	7,583,369,230
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	121,310,149	79,558,973
Standard Bank Securities Ltd.	24,921,371	23,474,060
	5,822,962,928	**7,686,402,263**

Outside Bangladesh

Standard Islami Bank PLC. (note-4.2)	4,649,481,580	3,701,263,247
Standard Exchange Co.(UK) Ltd.	16,770,859	13,872,029
Standard Express(USA) Ltd.	462,911,057	575,236,407
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	5,129,163,497	**4,290,371,683**

Standard Islami Bank PLC. FAD ★ Head Office, Dhaka ★

	10,952,126,424	11,976,773,946

5. Placement with Banks & Financial Institutions

Banking Company		
	-	-
	-	-
Non-Banking Financial Institutions		
	-	-
Short Notice Money		
	-	-
	-	-
Total	-	-

6. Investments

Government securities	26,959,037,500	27,924,102,500
Others Investment	12,730,577,207	12,726,054,536
	39,689,614,707	**40,650,157,036**
	-	-
Government Bond & Sukuk		
SUKUK	17,959,000,000	17,324,030,000
BGIIB	9,000,000,000	10,600,000,000
Total Government Bond	**26,959,000,000**	**27,924,030,000**
Prize bonds	37,500	72,500
Total Prize bonds	37,500	72,500
Total Government Securities	**26,959,037,500**	**27,924,102,500**
	-	-
b) Other Investments		
Quoted Shares	151,696,445	151,696,445
Unquoted Shares	5,448,881,349	5,444,358,679
Subordinated Bonds	2,629,999,412	2,629,999,412
Perpetual Bond	4,500,000,000	4,500,000,000
Total Others Investment	**12,730,577,207**	**12,726,054,536**

6.1 Government Securities classified as per Bangladesh Bank Circular:

Held for trading (HFT)	-	-
Held to maturity (HTM)	26,959,000,000	27,924,030,000
Other Securities (Prize Bond)	37,500	72,500
	26,959,037,500	**27,924,102,500**
	-	-

6.2 Other Investments :

a) Quoted Shares		
First Bangladesh Fixed Income Fund	146,779,000	146,779,000
Bangladesh Steel Re-Rolling Mills Ltd	2,493,010	2,493,010
Runner Automible Limited	676,745	676,745
Robi Axiata Limited	811,880	811,880
Craftsman	25,770	25,770
Web Coats Plc.	35,040	35,040
Best Holdings Ltd.	875,000	875,000
Total Quoted Shares	**151,696,445**	**151,696,445**
b) Unquoted Shares		
Central Depository Bangladesh Limited (CDBL)	156,548,164	156,548,164
Central Counterparty Bangladesh Limited (CCBL)	37,500,000	37,500,000
SWIFT	3,003,185	3,001,185
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.	1,499,940,000	1,499,950,000
Standard Bank Securities Ltd.	799,940,000	799,940,000
SBL Capital Mgt. Ltd.(Investment)	2,710,000,000	2,710,000,000
Total Unquoted Shares	**5,448,881,349**	**5,444,358,679**
c) Subordinated Bond		
Zero Coupon Bond	99,999,412	99,999,412
Beximco Green-Sukuk Al Istisna'A	10,000,000	10,000,000

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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**
Total	**203,523,218,227**	**204,776,459,744**
	(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:	**154,213,271,340**	**143,563,663,614**
Standard including staff Investments	152,591,389,069	135,188,589,690
Special Mention Account (SMA)	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			
Letter of guarantee	21,305,605,433	1%	643,330,040	690,796,389
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

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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	-	-

Standard Islami Bank PLC. FAD Head Office, Dhaka

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**
	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

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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

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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 Paybale 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**
	-	-
	-	-

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11(a) Consolidated deposits and other deposits

Current deposits and other deposits		
Standard Islami Bank PLC. (note-11.3)	32,709,442,709	34,720,606,523
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	22,539,307	20,323,962
Standard Bank Securities Ltd.	-	-
	32,731,982,017	**34,740,930,484**
Bills payable		
Standard Islami Bank PLC. (note-11.3)	4,482,999,180	3,972,316,562
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**
Savings bank/Mudaraba savings deposits		
Standard Islami Bank PLC. (note-11.3)	19,933,830,913	19,333,529,492
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**
Short Term Deposits		
Standard Islami Bank PLC. (note-11.3)	19,492,702,161	21,631,025,072
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**
Term/Fixed deposits		
Standard Islami Bank PLC. (note-11.3)	112,550,716,116	113,224,034,957
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**
Deposits under schemes		
Standard Islami Bank PLC. (note-11.3)	20,793,914,933	19,763,948,410
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**
	209,986,145,321	**212,665,784,978**
	-	-

12. OTHER LIABILITIES

Provision for Taxation **(note-12.1)**	6,434,775,444	6,352,271,529
Deferred Tax (note-12.1(i)	-	-
Accrued Expenses	135,476,389	141,582,649
General Provision for Unclassified Investments **(note-12.2)**	-	-
General Provision for SMA **(note-12.2)**	-	-
Specific provision for Classified Investments **(note-12.2)**	8,954,987,238	8,940,875,014
Provision for classified others Assets **(note-12.7)**	212,276,751	221,603,546
Provision for decrease in value of investments **(note-12.8)**	117,226,218	109,101,775
Provision for Off-Balance Sheet Items **(note-12.4)**	-	-
Profit Suspense Account **(note-12.5)**	9,558,061,801	8,666,081,867
Zakat Fund	25,353,841	31,507,341
Provision for Nostro A/c	42,575	42,575
Provision for Bonus **(note-12.6)**	11,751,212	11,751,212
Provision for LFC	11,540,421	-
Provision For Depreciation	74,411,860	-
Provision for Start up Fund **(note-12.14)**	8,689,379	57,622,079
Special General Provision-COVID-19 **(note-12.3)**	-	-
Provision For Festival Bonus	(112,157,946)	
Provision For Amort. Loss:Htm(Bill/Bond)	-	-
Uneamed Intt. On Tr Bills/Bond	-	-
SBL Foundation	-	-
Branch Adjustments Accounts	-	

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 Rtgs 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 adjustement	-	-
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	-	

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Adjustment during the period		
Closing Balance		
Standard Bank Securities Ltd.	90,909,827	89,443,732
Opening Balance		
Addition during the period		
Adjustment during the period		
Closing Balance	**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	8,940,875,014	7,829,030,000
Amount adjusted during the Period	-	-
Amount written off during the Period	-	-
Amount Transfer from General provision of Off-Balance Sheet, Gratuity & others	-	572,321,715
Amount recovered from written off during the Period	-	-
Amount of provision for the Period	14,112,225	539,523,299
Provision held at the end of the period	**8,954,987,238**	**8,940,875,014**
Total	**8,954,987,238**	**8,940,875,014**

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

Provision held at the beginning of the Period	-	485,919,537
Amount Transfer from Compensation Suspense Account		
Amount transfer to specific provision for bad and doubtful Investments	-	485,919,537
Additional provision for the period	-	-
Provision held at the end of the period	-	-

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		8,666,081,867	3,312,161,571
Amount transferred to " Profit Suspense A/c" during the period	+	891,979,934	5,353,920,296
Amount recovered in " Profit Suspense A/c" during the period	(-)	-	-
Amount written off during the Period	(-)	-	-
Balance at the end of the period		**9,558,061,801**	**8,666,081,867**

12.6 Provision for Bonus

Balance at the beginning of the period	11,751,212	111,872,444
Add: Additional provision for the period	-	-
Less: Disbursement during the period		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	-	-
Adjustmentduring 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
Adjustmentduring 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

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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	30,500,000	20,500,000
Add: Additional provision for the Period	-	10,000,000
Less: Adjustment during the period	-	-
	30,500,000	**30,500,000**

12.13 Provision for Start-up Fund

Balance at the beginning of the Period	57,622,079	49,417,135
Add: Additional provision for the Period	-	8,204,944
Less: Adjustment during the period	48,932,700	-
	8,689,379	**57,622,079**

12.14 Provision for Unforseen 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)	26,331,879,449	25,555,636,224
Standard Exchange Co.(UK) Ltd.	7,712,654	5,957,823
Standard Express(USA) Ltd.	381,242,184	490,211,391
SBL Capital Mgt. Ltd.	1,888,552,932	1,867,840,165
Standard Bank Securities Ltd.	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 it's 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 on14th 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 sahre 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

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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	660,000,000	660,000,000
957,049,042 ordinary shares of Taka 10/- each issued as bonus shares	9,842,647,080	9,842,647,080
65,577,600 ordinary shares of Taka 10/- each issued as Right shares in	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 Sharesholders' equity

Solo		
Paid-up Capital	11,158,423,080	11,158,423,080
Statutory Reserve	7,698,015,985	7,641,357,989
General Reserve	-	-
Revaluation Reserve on Investment	-	-
Retained earnings	243,587,549	98,411,792
	19,100,026,614	**18,898,192,861**
	-	-
Consolidated		
Paid-up Capital	11,158,423,080	11,158,423,080
Statutory Reserve	7,698,015,985	7,641,357,989
General Reserve	-	-
Revaluation Reserve on Investment	-	-
Retained earnings	71,302,184	97,482,324
Non-controlling Interest	165,837	172,058
	18,927,907,086	**18,897,435,451**
	-	-

14 Statutory Reserve

Opening balance at the beginning of the Period	7,641,357,989	7,364,646,159
Addition during the period	56,657,996	276,711,830
Closing balance at the end of the Period	**7,698,015,985**	**7,641,357,989**

14(a) Consolidated Statutory Reserve

Opening balance at the beginning of the Period	7,641,357,989	7,364,646,159
Addition during the period	56,657,996	276,711,830
Closing balance at the end of the Period	**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	98,411,792	12,834,210
Add: Net Profit after tax for the Period	201,833,753	820,494,356

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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

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Acceptances and endorsements		
Standard Islami Bank PLC. (note-17)	15,963,844,993	19,538,750,665
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**
Letters of guarantee		
Standard Islami Bank PLC. (note-17)	21,305,605,433	22,037,496,934
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**
Irrevocable Letters of Credit		
Standard Islami Bank PLC. (note-17)	26,936,137,360	31,180,129,583
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**
Bills for Collection		
Standard Islami Bank PLC. (note-17)	6,258,654,659	7,984,983,458
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**
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**

18 Income Statement

	30.06.2026	**30.06.2025**
Income:		
Profit, discount and similar income **(note-18.1)**	8,319,058,959	9,078,127,075
Dividend income (note-20)	8,246,159	-
Fees, Commission and brokerage **(note-21.1)**	484,976,354	526,424,866
Gains Less Losses arising from dealing in securities (note-20)	-	-
Gains Less Losses arising from Investment securities (note-20)	1,328,045,086	1,291,571,820
Gains Less Losses arising from dealing in Foreign Currencies **(Note-21.2)**	509,929,268	890,977,497
Income from non banking assets	-	-
Other operating income **(note-22)**	218,987,649	187,361,128
Profit less losses on Profit rate changes	-	-
Total	**10,869,243,475**	**11,974,462,387**
Expenses:		
Profit paid on deposit, Borrowings etc.**(note-19)**	8,620,285,340	8,596,470,975
Losses on Investments	-	-
Administrative Expenses **(note-18.2)**	1,747,923,628	1,817,216,269
Other operating expenses **(note-33)**	129,218,443	150,356,968
Depreciation on Banking assets **(note-32)**	74,413,860	73,963,017
Total	**10,571,841,271**	**10,638,007,229**
Operating Profit before Provision	**297,402,204**	**1,336,455,158**
	0	-

18(a) Consolidated Income Statement

Income:		
Standard Islami Bank PLC. (note-18)	10,869,243,475	11,974,462,387
Standard Exchange Co.(UK) Ltd.	23,135,948	22,400,454
Standard Express(USA) Ltd.	88,471,211	93,681,357
SBL Capital Mgt. Ltd.	(110,015,114)	43,554,371
Standard Bank Securities Ltd.	(14,915,007)	42,775,819
Total	**10,855,920,514**	**12,176,874,388**
Expenses:		
Standard Islami Bank PLC. (note-18)	10,571,841,271	10,638,007,229

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	30.06.2026	30.06.2025
Standard Exchange Co.(UK) Ltd.	22,696,386	21,554,703
Standard Express(USA) Ltd.	117,919,227	126,571,409
SBL Capital Mgt. Ltd.	7,868,573	7,477,009
Standard Bank Securities Ltd.	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 Murābahah	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 Remmittance	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

		30.06.2026	30.06.2025
	SBL Capital Mgt. Ltd.	1,087,238	5,297,872
	Standard Bank Securities Ltd.	3,037,659	6,325,048
		1,105,013,771	**1,534,260,737**

22.	**Other operating income**		
	SWIFT & Telex charge recoveries	4,249,969	8,152,420
	Postage charge recoveries	4,622,719	4,163,927
	Service charges	123,347,978	99,740,241
	Locker charges	852,701	890,873
	Investments processing /documentation fees	18,429,436	8,811,345
	Capital Gain on Sale of Assets	903	69,060
	Debit / VISA Card Fees	52,913,836	50,671,277
	Stationery Charge Recovery	105,000	344,400
	Handling Commission On Lease Finance	845,410	891,924
	Handling Charge On Pe-Hsia Booth	189,885	240,015
	Earning on Treasury FEX	1,286,152	1,294,490
	NPSB Settlement Income	4,146,020	4,893,574
	Charges On Rtgs	5,367,145	5,502,744
	Recovery From Written Off Investments A/C	117,715	120,000
	Other earnings	2,512,781	1,574,839
		218,987,649	**187,361,128**
		-	-
22(a)	**Consolidated other operating income**		
	Standard Islami Bank PLC. (note-22)	218,987,649	187,361,128
	Standard Exchange Co.(UK) Ltd.	2,312,990	2,656,022
	Standard Express(USA) Ltd.	3,310,918	8,190,336
	SBL Capital Mgt. Ltd.	762,500	4,350,000
	Standard Bank Securities Ltd.	2,250	5,700
		225,376,307	**202,563,186**
23.	**Salaries and allowances**		
	Basic salary	567,035,461	612,276,748
	Allowances (**note-23.1**)	552,431,276	604,348,212
	Bonus & ex-gratia	106,278,745	104,824,161
	Bank's contribution to provident fund	55,857,952	46,478,035
	Casual wages	49,926,930	53,182,799
		1,331,530,364	**1,421,109,955**
		-	-
23.1	**Allowances**		
	House rent allowances	280,462,256	306,454,166
	Conveyance allowances	40,128,217	41,253,186
	Entertainment allowances	29,145,002	30,550,295
	House maintenance & utility	19,487,310	20,807,671
	Medical allowances	55,958,447	61,300,986
	Risk allowances	1,277,900	1,307,600
	Washing allowances	723,900	774,342
	Remuneration for probationaries	53,153,014	42,499,151
	Charge allowances	1,651,067	1,640,967
	Leave Fare Compensation	46,712,838	48,515,054
	Gratuity	-	40,000,000
	Leave Encashment	22,831,325	8,344,794
	Extra allowances	900,000	900,000
		552,431,276	**604,348,212**
23(a)	**Consolidated salaries and allowances**		
	Standard Islami Bank PLC. (note-23)	1,331,530,364	1,421,109,955
	Standard Exchange Co.(UK) Ltd.	6,325,633	6,558,035
	Standard Express(USA) Ltd.	52,385,966	51,140,639
	SBL Capital Mgt. Ltd.	4,424,444	4,027,770
	Standard Bank Securities Ltd.	3,992,732	1,358,795
		1,398,659,139	**1,484,195,195**
24.	**Rent, Taxes, Insurance, electricity, etc.**		
	Rent- Office	184,758,013	183,349,915
	Rent- Godown	296,500	270,000
	Rent Paid - Atm Booth	7,546,819	8,198,039
	Rates and taxes	29,102,947	30,299,722
	Insurance	60,253,010	67,239,808
	Utilities	33,095,156	35,014,882
		315,052,446	**324,372,365**

Standard Islami Bank PLC. FAD Head Office, Dhaka

		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

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		30.06.2026	30.06.2025
	SBL Capital Mgt. Ltd.	151,918	103,500
	Standard Bank Securities Ltd.	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

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	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**

Standard Islami Bank PLC. FAD Head Office, Dhaka

		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:

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	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.

	30.06.2026	30.06.2025
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	-	0.00
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)

	30.06.2026	30.06.2025
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)

	30.06.2026	30.06.2025
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-B

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	Outstandaing
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

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			30.06.2026	30.06.2025
JHAHEDUL ALAM	Director	Credit Card	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	10,495,366	10,495,366
2022	6,953,022	6,953,022
2023	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 aletter 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 transferredto Capital Market Stabilization Fund (CMSF) are mentioned below:

2013	16,800,754	16,800,754
2016	9,288,685	9,288,685
2019	13,769,183	13,769,183
2020	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	19,100,026,614	18,898,192,861
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Asset Value (NAV) Per Share	**17.12**	**16.94**

43(a) Consolidated Net Asset Value Per Share

Shareholders' Equity	18,927,907,086	18,897,435,451
Number of Ordinary Share	1,115,842,308	1,115,842,308
Consolidated Net Asset Value (NAV) Per Share	**16.96**	**16.94**

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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	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**

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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 whch 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 Proprietor Managing Director Managing Director Managing Director Managing Director Chairman	
8	Mr. S. A. M. Hossain Victor Electronics 400 Bipani Bitan (3rd 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	

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SL. No.	Name & Address	Designation	Name of Firms/Companies in whch 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
10	Gulshan, Dhaka-1212.	Director			
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 Ghatforhadbag, 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 Rumy 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 (3rd 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.

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