



Standard Bank PLC.

Shari'ah Based Islami Bank

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

Price Sensitive Information

This is for kind information of all concerned that the Honorable Board of Directors of Standard Bank PLC. in its 411th meeting held on Wednesday, the 28th May, 2025 at 2:45 p.m. at Board Room of Bank's Head Office, Metropolitan Chamber Building (3rd Floor), 122-124, Motijheel C/A, Dhaka has considered and adopted the following decisions:

A) Adoption of Audited Financial Statements of the Bank for the year ended on 31st December 2024:
(Amount in BDT)

i)	Recommended dividend for the year ended 31st December, 2024			No Dividend	
ii)	Schedule of 26 th Annual General Meeting (AGM)	Date	Thursday; August 14, 2025		
		Time	11:00 a.m.		
		Mode of AGM	Conducted through Hybrid system		
		Venue	Police Convention Hall, Eskaton Garden Road, Ramna, Dhaka.		
iii)	Record Date		Sunday; June 29, 2025		
	Particulars	December 31, 2024		December 31, 2023	
		Solo	Consolidated	Solo	Consolidated
iv)	Net Profit after Tax	812,583,267	828,388,504	1,360,717,907	1,381,071,755
v)	Earnings Per Share (EPS)	0.73	0.74	1.22	1.24
vi)	Net operating Cash Flow per Share (NOCFPS)***	3.72	3.86	3.41	3.64
vii)	Net Asset Value (NAV)	18,535,903,449	18,552,658,648	18,421,202,676	18,428,107,018
viii)	NAV per Share	16.61	16.63	16.51	16.51

Justification for decreasing in Earnings Per Share (EPS):

We would like to inform you that EPS has significantly decreased on 31.12.2024 in comparison with previous year as on 31.12.2023 for the following reasons:

- Increased in provision against investment significantly for Tk. 187.85 crore despite of increasing operating profit on 31.12.2024 in compared to the year as on 31.12.2023.
- Increased in profit paid on deposit and placements significantly for Tk. 378.63 crore on 31.12.2024 in compared to the year as on 31.12.2023.
- Increased in provision for tax significantly for Tk. 42.24 crore on 31.12.2024 in compared to the year as on 31.12.2023.

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

- We draw attention to the Note nos. 7.9, 7.10 and 13.9 of the financial statements wherein, the Bank has disclosed a provision shortfall as per letter no. DOS (CAMS)/1157/41(Dividend) 2025-3117 dated 22.05.2025 and permitted to finalize the audited financial statements without additional provision during the year. Besides, the Bangladesh Bank has also asked Standard Bank PLC. to submit realistic time bound provision plan approved by the Board of Directors for overcoming this shortfall provision against Investments and others.

Notes:

- The shareholders/members whose names will appear in the Member register of the Bank or in the DP (Depository Participant) on the Record Date' (i.e. Sunday; June 29, 2025) will be eligible to attend & cast vote at the upcoming 26th Annual General Meeting (AGM) of the Bank.
- The shareholders/members are requested to update their BO accounts with mailing address, contact number, email address & other related information with their respective DP (Depository participant) before "Record date" i.e. Sunday; June 29, 2025.
- The Notice of 26th AGM will be published in the daily newspaper and such notice & Annual Report 2024 will be available at the Bank's website www.standardbankbd.com in due course.
- As per BSEC Notification dated 20 June 2018, Annual Report 2024 will be duly sent in soft form to the Hon'ble Members/Shareholders email addresses available in their Beneficial Owner (BO) accounts maintained with the Depository Participants (DP).
- Standard Bank PLC. applied to Bangladesh Bank (BB) on 27 April 2025 for obtaining permission for finalization of Balance Sheet for the financial year 2024 in compliance with DOS Circular No: 01 dated 07 February 2021. Accordingly, BB issued letter no: DOS(CAMS)1157/41/(Dividend)/2025-3117 dated 22 May 2025 regarding the issue.

B) Adoption of Un-Audited Financial statements of the Bank for quarter ended on 31.03.2025:
(Amount in BDT)

Sl. No.	Particulars	March 31, 2025		March 31, 2024	
		Solo	Consolidated	Solo	Consolidated
i)	Net Profit after Tax	185,925,521	172,828,820	110,846,326	160,673,211
ii)	Earnings Per Share (EPS)	0.17	0.15	0.10	0.14
iii)	Net operating Cash Flow per Share (NOCFPS)	8.04	8.35	(0.06)	(0.06)
iv)	Net Asset Value (NAV)	18,722,855,150	18,719,021,050	18,532,048,998	18,588,889,616
v)	Net Asset Value (NAV) per Share	16.78	16.78	16.61	16.66

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

We would like to inform you that NOCFPS has significantly increased on 31.03.2025 in comparison with previous year as:

- Increase cash inflow due to increase of Deposit significantly for Tk. 549.65 crore on 31.03.2025 in compare with the year as on 31.12.2024.
- Increase cash inflow due to increase of placement from Banks significantly for Tk. 784.04 crore on 31.03.2025 in compare with the year as on 31.12.2024.
- Increase cash inflow due to increase of income from investment significantly for Tk. 79.94 crore on 31.03.2025 in compare with the year as on 31.03.2024.
- Increase cash inflow due to increase of income from investment in shares & securities significantly for Tk. 42.83 crore on 31.03.2025 in compare with the year as on 31.03.2024.
- Increase cash inflow due to decrease of operating expenses significantly for Tk. 3.81 crore on 31.03.2025 in compare with the year as on 31.03.2024.

By order of the Board of Directors

Dated: Dhaka
May 28, 2025

Sd/-
Md. Mizanur Rahman, FCS
Company Secretary