Bismillahir Rahmanir Rahim

Standard Islami Bank PLC.

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

Price Sensitive Information

This is for kind information of all concerned that the honorable Board of Directors of Standard Islami Bank PLC. in its 435th meeting held on Thursday, the 29th October, 2026 at 02:30 p.m. at Board Room of Bank's Head Office, Metropolitan Chamber Building (3rd Floor), 122-124 Motijheel C/A, Dhaka has considered and adopted the following Audited Financial Statements of the Bank for the quarter ended on June 30, 2026:

(Amount in BDT)

Particulars	Consolidated				Solo			
	January 26 to June 26	January 25 to June 25	April 26 to June 26	April 25 to June 25	January 26 to June 26	January 25 to June 25	April 26 to June 26	April 25 to June 25
Net Profit after Tax	27,989,782	377,072,529	10,460,396	204,348,594	201,833,753	382,347,469	123,854,162	196,422,588
Earnings per Share (EPS)	0.03	0.34	0.01	0.18	0.18	0.34	0.11	0.18
Net Operating Cash Flow Per Share (NOCFPS)	(1.43)	12.24			(1.37)	12.32		
	Consolidated				solo			
	June 30, 2026		June 30, 2025		June30, 2026		June30, 2025	
Net Asset Value (NAV)	18,927,907,086		18,928,670,732		19,100,026,614		18,919,277,098	
NAV per Share	16.96		16.96		17.12		16.96	

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:

- 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, mainly due to implementation of Bangladesh Bank issued BRPD-1 Circular Letter No. 30 dated 31 August 2026 to provide policy support for the rehabilitation of the business and financial condition of distressed borrowers.
- 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.
- 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.
- Decrease in operating profit significantly for Tk. 122.70 crore on 30 June 2026 in compare with the year as on 30 June 2025.

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

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

- 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.
- Cash inflows decreased further due to payment of mudaraba bond, amounting to Tk. 30 crore as of 30 June 2026, compared to 31 December 2025.
- Investment income declined by Tk. 96.37 crore as of 30 June 2026 compared to 30 June 2025, contributing to lower cash inflows, mainly due to implementation of Bangladesh Bank issued BRPD-1 Circular Letter No. 30 dated 31 August 2026 to provide policy support for the rehabilitation of the business and financial condition of distressed borrowers.
- Income from commissions, exchange earnings and brokerage decreased significantly by Tk. 42.92 crore as of 30 June 2026 compared to 30 June 2025.

Mentionable here that we have audited the Financial Statements of the Bank for the 2nd Quarter ended on 30.06.2026 by the external auditors for Issuance of Mudaraba Subordinated Certificate as per Debt Securities Rules of Bangladesh Securities & Exchange Commission (BSEC).

The details of the Audited financial statements of the Bank for the 2nd quarter ended on 30 June, 2026 will also be available in the website of the Bank at: **(www.standardbankbd.com).**

By order of the Board of Directors

Sd/-
Md. Mizanur Rahman, FCS
Company Secretary

Dated: Dhaka
October 29, 2026