Independent Auditor's Report
To the Board of Directors of Standard Islami Bank PLC.

Report on the Audit of the Consolidated and Separate Financial Statements

Opinion

We have audited the consolidated financial statements of Standard Islami Bank PLC and its subsidiaries (the "Group") as well as the separate financial statements of Standard Islami Bank PLC. (the "Bank"), which comprise the consolidated and separate balance sheets as at 30 June 2026, and consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flow statements for the six-month period then ended, and notes to the consolidated and separate financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated financial statements of the Group and separate financial statements of the Bank give a true and fair view of the consolidated balance sheet of the Group and the separate balance sheet of the Bank as at 30 June 2026, and of its consolidated and separate profit and loss accounts and its consolidated and separate cash flows statement for the six-month period then ended in accordance with IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB) and adopted by Financial Reporting Council (FRC) of Bangladesh, as explained in note 2.1.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements section of our report. We are independent of the Group and the Bank in accordance with the ethical requirements of the Financial Reporting Council together with the ethical requirements of the Institute of Chartered Accountants of Bangladesh (ICAB) Bye-Laws that are relevant to audits of the financial statements of public interest entities in Bangladesh. We have also fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

1. We draw attention to note 1 to the financial statements, which describes the purpose of these financial statements. The financial statements are prepared to assist the Group and the Bank to meet certain requirements of the Bangladesh Securities and Exchange Commission (BSEC) and the Bangladesh Bank. As a result, these financial statements may not be suitable for another purposes.
2. We draw attention to note 1.2 and 1.3 to the financial statements, which describe that the Bangladesh Bank has approved the issuance of "Standard Islami Bank PLC 5th Subordinated Bond" amounting to BDT 5,000 million to be treated as Tier II Capital under the Basel III framework. The issuance process is in progress, subject to compliance with the terms and conditions of the said approval and other regulatory requirements.

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3. We draw attention to Note 12 to the financial statements, which describes the Bank's investment classification and provisioning position, including the provision deferral previously approved by the Bangladesh Bank. Furthermore, the Bangladesh Bank, through BRPD-1 Circular Letter No. 30 dated 31 August 2026, provided policy support for eligible distressed investment clients to apply for special rescheduling or restructuring of their investment facilities, subject to the conditions specified therein. As described in the note, the Bank has received applications from certain distressed investment clients and, taking into consideration the anticipated rescheduling or restructuring of those facilities and the previous provision deferral, the Bank has not recognized the additional provision requirement identified as at 30 June 2026.

Our opinion is not modified in respect of the matters described in paragraphs 1 to 3 above.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below our description of how our audit addressed the matter is provided in that context.

Description of key audit matter	**Our response to key audit matter**
Measurement of provision for investments	
All scheduled banks in Bangladesh shall follow the Bangladesh Bank regulations on loan approval and disbursement, loan classification and maintenance of required provision, interest waiver and transfer to interest in suspense. Due to the current macro-economic situation of the Country and global geo-political events, non-performing loans across the banking industry significantly increased during the last couple of years. In order to support businesses in overcoming economic challenges and continue with operations, the Bangladesh Bank provided policy support to borrowers who become classified/ non-performing. For the collective analysis of exposure on a portfolio basis. provision calculation and reporting are manually processed and deal with voluminous databases, assumptions and estimates. Due to the high level of judgment involved and using a manual process in estimating the provision for loans and advances, we considered this to be a key audit matter. At 30 June 2026, the Group reported total gross investments of BDT 208,087.30 million and	We evaluated the design and implementation of relevant controls, checked operating effectiveness of selected key controls, and on sample basis conducted substantive testing of the following: • Credit appraisal, investment sanction and disbursement procedures, monitoring and provisioning process; • Identification of loss events, including early warning and default warning indicators; • Reviewed the quarterly Classification of Investments (CL); • Assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information; • Assessment of methodologies on which the provision amounts are based, recalculated the provisions and tested the

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provision for investment of BDT 8,954.98 million. Due to these factors, we have considered measurement of provision for Investment as a significant risk as well as a key audit matter.	completeness and accuracy of the underlying information; • Finally, compared the amount of loan classification and provision requirement as determined by the Bangladesh Bank inspection team to the actual amount disclosed in the financial statements.
See notes no. 7 and 12 to the financial statements.	

Recognition of profit on investments	
Recognition of profit has a significant impact on financial statements. Measurement of profit involves complex IT environments and also requires judgment in case of overdue and/ or distressed borrowers. We identify recognition of profit from investment as a key audit matter because this is one of the key performance indicators of the Bank and therefore there is an inherent risk of fraud and error in recognition of profit by management to inflate profit/ meet specific targets or expectations.	We tested the design and implementation of key controls over recognition and measurement of profit on investment. We have performed tests of operating effectiveness on automated controls in place to measure and recognize profit. We have also performed substantive procedures on a test basis to check whether profit from selected borrower accounts is properly measured and recognized in income.
See note no. 18.3 to the financial statements.	

IT systems and controls	
Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment; the large volume of transactions processed in numerous locations daily and the reliance on automated and IT-dependent manual controls. Our areas of audit focus included user access management, developer access to the production environment, and changes to the IT environment. These are key to ensuring IT-dependent and application-based controls are operating effectively.	We conducted testing to assess the design and operating effectiveness of the Bank's IT access controls over critical financial reporting systems. Our audit procedures included evaluating IT general controls, particularly focusing on logical access, change management and IT operational controls. We tested whether requests for access to systems were appropriately reviewed and authorized, ensuring that only authorized personnel had access to sensitive financial data.

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	We considered the control environment relating to various interfaces, configurations and other application layer controls identified as key to our audit. We performed the Tests of IT General Controls to evaluate the application development and database, hosting platforms and segregation of duties relevant to application and database change management. Based on the procedures performed, we have concluded that the change management. segregation of duties, controls, and outputs in relation to financial accounting and reporting systems are acceptable.

Other Matter

The Consolidated financial statements of the Group and the separate financial statements of the Bank for the year ended 31 December 2025 were audited by Khan Wahab Shafique Rahman & Co., Chartered Accountants, who expressed an unmodified opinion on those statements on 29 April 2026.

Other information

Management is responsible for the other information. The other information comprises the information included in the draft Information Memorandum of Standard Islami Bank PLC 5th Subordinated Bond, the draft Trust Deed, subject to approval of the Bangladesh Securities and Exchange Commission. and other accompanying reports or statements issued by the Bank in connection with the issuance of its 5th Subordinated Bond, but does not include the special purpose financial statements and our auditor's report thereon.

Our opinion on the special purpose financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the special purpose financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the special purpose financial statements or with our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation of the consolidated financial statements that give a true and fair view of the Group and also separate financial statements of the Bank in accordance with IFRSs, Accounting Standards as issued by the IASB and adopted by FRC, as explained in note 2.1, and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. Bank Company Act, 1991, as amended up to 2023 and the Bangladesh Bank Regulations require the

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Management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to the Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial

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statements represent the underlying transactions and events in a manner that achieves fair presentation.

- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the Group to express an opinion on the consolidated financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994 (as amended up to 2020), the Securities and Exchange Rules 2020, the Bank Company Act 1991 (as amended up to 2023), The Financial Reporting Act 2015, and the rules and regulations issued by the Bangladesh Bank, we also report that:

i. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof,

ii. To the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to the Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the financial statements and internal control:

   a. Internal audit. internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;

   b. Nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities (other than matters disclosed in these financial statements):

iii. Financial statements for the six-month period ended 30 June 2026 for our subsidiaries namely: SBL Capital Management Ltd. (SCML); Standard Exchange Company (UK) Limited; Standard Co (USA) Inc. DBA: Standard Express; and Standard Bank Securities Limited have not been audited and have been reviewed by us and properly reflected in the consolidated financial statements;

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iv. In our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;

v. The records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;

vi. The consolidated balance sheet and consolidated profit and loss account together with the annexed notes dealt with by the report are in agreement with the books of account and returns;

vii. The expenditures incurred were for the purpose of the Bank's business for the period;

viii. The consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by the Bangladesh Bank;

ix. Adequate provisions have been made for advances and other assets which are in our opinion, doubtful of recovery;

x. The information and explanations required by us have been received and found satisfactory;

xi. Capital to Risk-weighted Asset Ratio (CRAR) as required by the Bangladesh Bank has been maintained adequately during the period; and

xii. The consolidated financial statements have been prepared in accordance with standards, framework, compliance and guidelines adopted and promulgated by Financial Reporting Council;

Shaikh Hasibur Rahman FCA
Partner
ICAB Enrollment No: 1512
Hoda Vasi Chowdhury & Co.
Chartered Accountants
Firm FRC Enlistment No.: CAF-001-057
Place: Dhaka, Bangladesh.
Date: 29 October 2026

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Standard Islami Bank PLC. & It's Subsidiaries
Consolidated Balance Sheet
As at 30 June 2026

Particulars	Notes	Amount in Taka	
		30-Jun-26	31-Dec-25
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**

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Standard Islami Bank PLC. & It's Subsidiaries
Consolidated Balance Sheet
As at 30 June 2026

Particulars	Notes	Amount in Taka	
		30-Jun-26	31-Dec-25
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**

The annexed notes form an integral part of these financial statements

Managing Director Director Director Chairman

Signed in terms of our report of even date

Shaikh Hasibur Rahman FCA
Partner
ICAB Enrollment No: 1512
Hoda Vasi Chowdhury & Co.
Chartered Accountants
Firm FRC Enlistment No.: CAF-001-057
Place: Dhaka, Bangladesh.
Date: 29 October 2026

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Standard Islami Bank PLC. & It's Subsidiaries
Consolidated Profit and Loss Account
For the period from 01 January 2026 to 30 June 2026

Particulars	Notes	Amount in Taka	
		01 January, 2026 to 30 June, 2026	01 January, 2025 to 30 June, 2025
			Unaudited
Investment Income	18.3(a)	8,168,440,967	9,132,116,831
Less: Profit paid on Deposits & Placement etc.	19(a)	8,620,285,340	8,596,470,975
Profit on Investments		**(451,844,373)**	**535,645,856**
Income from investments in shares & securities	20(a)	1,357,089,468	1,307,933,635
Commission, Exchange Earnings & Brokerage	21(a)	1,105,013,771	1,534,260,737
Other Operating Income	22(a)	225,376,307	202,563,186
		2,687,479,546	3,044,757,557
Total Operating Income (A)		**2,235,635,173**	**3,580,403,413**
Salary & Allowances	23(a)	1,398,659,139	1,484,195,195
Rent, Taxes, Insurance, Electricity etc.	24(a)	341,239,104	346,595,348
Legal Expenses	25(a)	30,043,591	6,938,462
Postage, Stamp, Telecommunication etc.	26(a)	9,045,631	9,063,344
Stationery, Printing, Advertisement etc.	27(a)	30,526,039	25,673,974
Managing Director's salary & fees	28	826,666	8,700,000
Directors' Fee & Other benefits	29(a)	3,492,486	2,927,051
Shariah Supervisory Committee's Fees & Expenses	29.2	997,785	192,905
Audit Fees	30(a)	348,393	799,169
Charges on Investment losses	31(a)	-	-
Depreciation and Repair of Bank's Assets	32(a)	137,762,282	129,621,002
Zakat Expenses	32.1	-	-
Other Expenses	33(a)	154,482,492	210,514,661
Total Operating Expenses (B)		**2,107,423,607**	**2,225,221,111**
Profit / (Loss) Before Provision (C) = (A - B)		**128,211,567**	**1,355,182,302**
Provision for investments	34(a)		
Specific Provision for Classified Investments		14,112,225	567,990,799
General Provision for Unclassified Investments		-	-
Special General Provision		-	-
Provision for Off-Balance Sheet items		-	-
Provision for diminution in value of investments		-	2,688,344
Provision for impairment of client margin loan		-	6,433,677
Other Provision		-	10,610,000
Total Provision (D)		**14,112,225**	**587,722,820**
Total Profit / (Loss) before Taxes (E)=(C - D)		**114,099,342**	**767,459,482**
Provision for Taxation		86,109,560	390,386,953
Current Tax	12.1	87,155,379	398,926,880
Deferred Tax	9.6	(1,045,819)	(8,539,927)
Net Profit / (Loss) after Taxation :		**27,989,782**	**377,072,529**
Retained earnings brought forward		**29,417,351**	**29,417,351**
Appropriations :			
Statutory Reserve	14(a)	56,657,996	151,570,872
General reserve		-	-
Capital Reserve		-	1,223,960
Dividend		-	-
Retained Earnings carried forward		**749,137**	**253,695,048**
Attributable to			
Equity Holders' of Bank		755,358	253,693,834
Non-controlling interest		(6,221)	1,214
Consolidatd Earning per Share (EPS):	36(a)	**0.03**	**0.34**
(Previous year's figure restated)			
Bank Earning per Share (EPS):		**0.18**	**0.34**
(Previous year's figure restated)			

The annexed notes form an integral part of these financial statements

Managing Director | Director | Director | Chairman

Signed in terms of our report of even date

Shaikh Hasibur Rahman FCA
Partner
ICAB Enrollment No: 1512
Hoda Vasi Chowdhury & Co.
Chartered Accountants
Firm FRC Enlistment No.: CAF-001-057
Place: Dhaka, Bangladesh.
Date: 29 October 2026

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Standard Islami Bank PLC. & It's Subsidiaries
Consolidated Cash Flow Statement
For the period from 01 January 2026 to 30 June 2026

Particulars	Notes	Amount in Taka	
		01 January, 2026 to 30 June, 2026	01 January, 2025 to 30 June, 2025
			Unaudited
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 the Beginning of the Year		**53,966,201,444**	**40,537,581,380**
G) Cash And Cash Equivalents at End of The Period (D+E+F)		**52,547,650,476**	**54,752,149,886**
Cash And Cash Equivalents at the End of The Period			
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	42(a)	(1.43)	12.24
(Previous Year'S Figure Restated)			

The annexed notes form an integral part of these financial statements

Managing Director | Director | Director | Chairman

Signed in terms of our report of even date

HODA VASI CHOWDHURY & CO DHAKA

Member of Allinial GLOBAL
An association of legally independent firms

Standard Islami Bank PLC. & It's Subsidiaries
Consolidated Statement of Changes in Shareholders' Equity
For the period from 01 January 2026 to 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**

Managing Director Director Director Chairman

Signed in terms of our report of even date

HODA VASI CHOWDHURY & CO DHAKA

Member of Allinial GLOBAL
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Standard Islami Bank PLC.
Balance Sheet-Solo Basis
As at 30 June 2026

Particulars	Notes	Amount in Taka	
		30-Jun-26	31-Dec-25
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 Property & 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**

HODA VASI CHOWDHURY & CO DHAKA

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Standard Islami Bank PLC.
Balance Sheet-Solo Basis
As at 30 June 2026

Particulars	Notes	Amount in Taka	
		30-Jun-26	31-Dec-25
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

The annexed notes form an integral part of these financial statements

Managing Director | Director | Director | Chairman

Signed in terms of our report of even date

Shaikh Hasibur Rahman FCA
Partner
ICAB Enrollment No: 1512
Hoda Vasi Chowdhury & Co.
Chartered Accountants
Firm FRC Enlistment No.: CAF-001-057
Place: Dhaka, Bangladesh.
Date: 29 October 2026

HODA VASI CHOWDHURY & CO. DHAKA

Member of Allinial GLOBAL
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Standard Islami Bank PLC.
Profit and Loss Account-Solo Basis
For the period from 01 January 2026 to 30 June 2026

Particulars	Notes	Amount in Taka	
		01 January, 2026 to 30 June, 2026	01 January, 2025 to 30 June, 2025 Unaudited
Investment Income	18.3	8,319,058,959	9,078,127,075
Less: Profit paid on Deposits & Borrowings etc.	19	8,620,285,340	8,596,470,975
Net Profit on Investments		**(301,226,381)**	**481,656,101**
Income from investments in shares & securities	20	1,336,291,245	1,291,571,820
Commission, Exchange Earnings & Brokerage	21	994,905,621	1,417,402,364
Other Operating Income	22	218,987,649	187,361,128
		2,550,184,516	2,896,335,312
Total Operating Income (A)		**2,248,958,135**	**3,377,991,412**
Salary & Allowances	23	1,331,530,364	1,421,109,955
Rent, Taxes, Insurance, Electricity etc.	24	315,052,446	324,372,365
Legal Expenses	25	25,240,793	1,586,426
Postage, Stamp, Telecommunication etc.	26	7,383,541	7,068,196
Stationery, Printing, Advertisement etc.	27	27,177,777	22,191,198
Managing Director's salary & fees	28	826,666	8,700,000
Directors' Fee & Other benefits	29	3,085,568	2,291,911
Shariah Supervisory Committee's Fees & Expenses	29.2	997,785	192,905
Audit Fees	30	-	470,925
Charges on Investment losses	31	-	-
Depreciation and Repair of Bank's Assets	32	111,042,549	103,195,404
Zakat Expenses	32.1	-	-
Other Expenses	33	129,218,443	150,356,968
Total Operating Expenses (B)		**1,951,555,931**	**2,041,536,254**
Profit / (Loss) Before Provision (C) = (A - B)		**297,402,204**	**1,336,455,158**
Provision for Investments	34		
Specific Provision for Classified Investments		14,112,225	567,990,799
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
Total Provision (D)		**14,112,225**	**578,600,799**
Total Profit / (Loss) before Taxes (E)=(C - D)		**283,289,979**	**757,854,359**
Provision for Taxation		**81,456,226**	**375,506,890**
Current Tax	12.1	82,502,045	384,046,817
Deferred Tax	9.6	(1,045,819)	(8,539,927)
Net Profit / (Loss) after Taxation :		**201,833,753**	**382,347,469**
Retained earnings brought forward		98,443,490	-
Appropriations :			
Statutory Reserve		56,657,996	151,570,872
General reserve		-	-
Retained Earnings carried forward		**243,619,247**	**230,776,597**
Earning Per Share (EPS):	36	**0.18**	**0.34**
(Previous year's figure restated)			

The annexed notes form an integral part of these financial statements

Managing Director Director Director Chairman

Signed in terms of our report of even date

Shaikh Hasibur Rahman FCA
Partner
ICAB Enrollment No: 1512
Hoda Vasi Chowdhury & Co.
Chartered Accountants
Firm FRC Enlistment No.: CAF-001-057
Place: Dhaka, Bangladesh.
Date: 29 October 2026

HODA VASI CHOWDHURY & CO. DHAKA

Member of Allinial GLOBAL
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Standard Islami Bank PLC.
Cash Flow Statement
For the period from 01 January 2026 to 30 June 2026

Particulars	Notes	Amount in Taka	
		01 January, 2026 to 30 June, 2026	01 January, 2025 to 30 June, 2025
			Unaudited
A) Cash Flows 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 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		-	-
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 the Beginning of the Year		**53,274,069,975**	**39,865,157,462**
G) Cash And Cash Equivalents at End of The Period (D+E+F)		**51,921,737,039**	**54,170,599,661**
Cash And Cash Equivalents at the End of The Period			
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)			

The annexed notes form an integral part of these financial statements

Managing Director | Director | Director | Chairman

Signed in terms of our report of even date

HODA VASI CHOWDHURY & CO DHAKA

Member of Allinial GLOBAL
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Standard Islami Bank PLC.
Statement of Changes in Shareholders' Equity
For the period from 01 January 2026 to 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**

Managing Director | Director | Director | Chairman

Signed in terms of our report of even date

HODA VASI CHOWDHURY & CO DHAKA

Member of Allinial GLOBAL
An association of legally independent firms

Standard Islami Bank PLC.
Liquidity Statement
(Asset and Liability Maturity Analysis)
For the period from 01 January 2026 to 30 June 2026

Particulars	Upto 01 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	More than 5 Years	Total
Assets:						
Cash in hand	2,657,577,926	-	-		-	**2,657,577,926**
Balance with Bangladesh Bank	986,715,000	-	-	-	10,992,193,625	**11,978,908,625**
Balance with other banks and financial institutions	10,326,212,988	-	-		-	**10,326,212,988**
Placement With Banks & Financial Institutions	-					**-**
Investments In Shares & Securities	151,733,945	-	-	-	39,537,880,762	**39,689,614,707**
Investments	18,590,155,556	21,259,895,614	70,894,194,402	66,057,866,745	26,721,105,910	**203,523,218,227**
Fixed Assets Including Premises, Furniture & Fixtures					3,131,153,420	**3,131,153,420**
Other assets	223,736,389	2,153,513,415	4,771,663,411	5,224,070,986	-	**12,372,984,200**
Non-banking assets	-	-	-	-	-	**-**
Total Assets	**32,936,131,804**	**23,413,409,029**	**75,665,857,813**	**71,281,937,731**	**80,382,333,717**	**283,679,670,093**
Liabilities:						
Placement From Banks & Financial Institutions	18,582,158,018	-	690,000,000	3,112,000,000	5,900,000,000	**28,284,158,018**
Deposits And Other Accounts	9,644,134,641	22,390,282,398	68,688,105,568	61,434,996,606	47,806,086,801	**209,963,606,013**
Other Accounts	-	-	-	-	-	**-**
Provision and other liabilities	61,205,991	135,476,389	765,499,250	3,309,715,513	22,059,982,305	**26,331,879,449**
Total Liabilities	**28,287,498,650**	**22,525,758,787**	**70,143,604,818**	**67,856,712,119**	**75,766,069,106**	**264,579,643,479**
Net Liquidity Gap	**4,648,633,154**	**887,650,242**	**5,522,252,995**	**3,425,225,612**	**4,616,264,611**	**19,100,026,614**

Managing Director | Director | Director | Chairman

Signed in terms of our report of even date

HODA VASI CHOWDHURY & CO DHAKA

Member of Allinial GLOBAL
An association of legally independent firms

Standard Islami Bank PLC.
Notes to the Financial Statements
as at and for the period from 1 January 2026 to 30 June 2026

1. Objectives Of The Financial Statements

This interim financial information has been prepared by Standard Islami Bank PLC solely for the purpose of the proposed issuance of the "Standard Islami Bank 5th Mudaraba Subordinated Certificate" amounting to BDT 500.00 crore and for consideration by the Board of Directors of Standard Islami Bank PLC. Accordingly, this interim financial information is intended exclusively for use in connection with the aforesaid issuance and the related regulatory approval process. It must not be used, relied upon, or referred to for any other purpose.

This interim financial information should not be distributed to or relied upon by any other person or for any other purpose without the Bank's prior written consent, except where disclosure is required by applicable law or regulation or by the competent regulatory authority in connection with the aforesaid issuance.

The interim financial information has been prepared exclusively for the aforesaid purpose and has been subject to an audit for that purpose. The auditor's opinion relates exclusively to the interim financial information identified in the auditor's report and should not be interpreted as a guarantee of the Bank's financial position or as an assurance regarding the success, approval, repayment, or performance of the proposed subordinated certificate.

Accordingly, this interim financial information has been prepared for the specific purpose of the proposed issuance of the "Standard Islami Bank 5th Mudaraba Subordinated Certificate" and for consideration by the Board of Directors and the relevant regulatory authorities in connection therewith. It should therefore be read and considered in the context of the aforesaid purpose and the disclosures contained herein, together with the applicable requirements governing the proposed issuance.

Accordingly, this interim financial information has been prepared for the specific purpose stated above and may not fully comply with certain requirements of the applicable International Accounting Standards (IASs), International Financial Reporting Standards (IFRSs), and Bangladesh Bank guidelines and regulations.

1.1 Purpose of prepration

The financial statements for the Group and the Bank are prepared to fulfil all requirements for applying and raising Standard Islami Bank PLC's 5th Subordinate Bond (Tier-2 Capital) amounting to BDT 5,000 million (Taka five thousand million) by issuing capital bonds; banks are required to apply to the Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank. The bank needs to incorporate audited financials in its Information Memorandum (MI) for the said bond and submit the same to BSEC and Bangladesh Bank.

The statement have been prepared and presented in accordance with the specific requirement of Bangladesh Bank and the Bangladesh Securities and Exchange commission (BSEC) in connection with the proposed bond issuance.

Accordingly, these financial statements do not represent general-purpose financial statements and may not be suitable for any purpose other than that stated above. The financial statements have been prepared in accordance with the accounting policies and reporting framework prescribed by Bangladesh Bank, and may therefore differ from International Financial Reporting Standards (IFRSs) as applicable to general-purpose financial reporting.

1.2 NOC from Bangladesh Bank regarding the 5th Subordinate Bond

The Bank has received NOC from Bangladesh Bank vide its letter no. SBPLC./HO/FAD/5th Mudaraba Certificate/2026/210 dated 30 September 2026 for the issuance of "Standard Islami Bank PLC. 5th Subordinated Bond" amounting to BDT 5,000 million, to be treated as Tier II Capital under the Guidelines on Risk-Based Capital Adequacy issued by Bangladesh Bank and Revised Regulatory Capital Framework for Banks in Line with BASEL III.

The purpose of the issuance is to strengthen the Bank's capital base and maintain the Capital to Risk-Weighted Assets Ratio (CRAR) at the required regulatory level. The bond will be issued for a tenure of seven (7) years, subject to regulatory conditions relating to the coupon rate, repayment structure and other compliance requirements as stipulated by Bangladesh Bank.

Subsequent approvals from the Bangladesh Securities and Exchange Commission (BSEC) and other relevant authorities are in process to complete the issuance. The Bank expects the bond to be issued upon fulfillment of all regulatory formalities and disclose all material information to reflect the approval and the prospective impact on the Bank's capital adequacy position upon completion of the bond issuance.

1.3 LEGAL STATUS AND NATURE OF THE COMPANY

HODA VASI CHOWDHURY & CO DHAKA

Member of Allinial GLOBAL
An association of legally independent firms

Standard Bank PLC is a scheduled commercial bank established under the Bank Company Act, 1991 and 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 Ltd and Chittagong Stock Exchange Ltd. The registered address of the bank is Metropolitan Chamber Building (3rd Floor), 122-124 Motijheel C/A, Dhaka. The Bank has 138 Branches, 03 (Three) Zonal offices, 123 ATMs and 11Agent outlets all over the country.
Now the bank is operating as full fledged Islamic shariah Based Banking from 1st January, 2021.

Main Activities and nature of operation

The principal activities of the Bank encompass a wide range of services including accepting deposits, lending to retail, Small Money Enterprise (SME) and corporate customers, trade financing, lease financing, project financing, 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 dealing in government securities etc complying with shariah principles. There have been significant changes in the nature of the principal activities of the Bank and a biggest business transformation has been taken place as on 1st January 2021 in the history of global business arena. We have migrated our bank from conventional banking to Islamic banking.

As a fully operational shariah based commercial bank, we focuses on pursuing unexplored market niches in the Small and Medium Enterprises (SME) business, Corporate Business, RMG & Knitware Sector which hitherto has remained largely untapped within the country. With the view to reaching clients, the Bank has established a wide network of branches, zonal offices and agent banking outlets.

a) Off-Shore Banking Unit (OBU) :

The Bank obtained Off-shore Banking Unit Permission vide Letter No. BRPD (P-3)744(110)/2010-839 dated March 11, 2010 and commenced operation on March 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.

b) Mobile Financial Services 'Spot Cash' & Digi banking:

With the view to bring the unbanked people to the banking facilities SBL started Mobile Banking Services under the title of 'Spot Cash' in 2014. The bank obtained the license from Bangladesh Bank for mobile banking business vide letter no. PSD/37(Q)/2013-1035 dated 3rd September, 2013.

SBL DigiBaning is an app based solution which connects customers to bank's core banking system securely so that customer can carry out the transaction 24/7 from anywhere.This documents clearly describes the day to day operational process of SBPLC DigiBanking System.

c) Agent Banking:

Stantard Bank obtained permission from Bangladesh Bank to commence Agent Banking services. we have 26 Agent Banking Outlets up to reporting period of 30.06.2026 across the country. Services that are currently being dispensed include account opening (savings), cash deposit and withdrawal (agent banking A/C), cash deposits in branch A/C, SME Investments repayment collection, nternet and SMS banking, corporate bill/distributor fee collection etc.

1.4 **Subsidiary Companies**

SBL Capital Management Ltd (SCML):

The Bank obtained permission to embark upon Merchant banking from the Bangladesh Securities and Exchange Commission(BSEC) 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. The audited financial statements is enclosed.

Standard Exchange Company (UK) Limited :

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Bangladesh Bank vide their letter No.BRPD(M) 204/15/2009-18 Dated 15th February 2009 has accorded approval to the bank for opening a fully owned subsidiary company in the name and style of Standard Exchange Company (UK) Limited. The company was incorporated 19th March, 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.The audited financial statements is enclosed.

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 on 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.
The audited financial statements is enclosed.

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.The audited financial statements is enclosed.

Summary of shareholding in subsidiaries:

Name of Subsidiaries	Face Value per Share	Total Number of Ordinary Share		No. of Ordinary Shares held by SBL		SBL's Percentage of Shareholding	
		30.06.26	2025	30.06.26	2025	30.06.26	2025
SCML	Tk 100	15,000,000	15,000,000	14,999,400	14,999,400	100.00%	100.00%
SBSL	Tk 100	8,000,000	8,000,000	7,999,400	7,999,400	99.99%	99.99%
UK Exchange	Tk 100	41,548,050	41,548,050	41,548,050	41,548,050	100.00%	100.00%
USA Exchange	Tk 100	169,725,000	169,725,000	169,725,000	169,725,000	100.00%	100.00%

2. SIGNIFICANT ACCOUNTING POLICIES

Statement of compliance

The financial statements of the Bank have been prepared in accordance with "First Schedule" (section 38) of the Bank Companies Act, 1991 (amendment upto 2018) ,International Financial Reporting Standards (IFRSs) and the requirements of the Banking Companies Act, 1991 (amendment upto 2018), the rules and regulations issued by Bangladesh Bank, the Companies Act ,1994, Bangladesh Securities and Exchange Rules, 1987; Bangladesh Securities and Exchange Ordinance, 1969; Bangladesh Securities and Exchange Act, 1993 and Bangladesh Securities and Exchange Commission (Public Issue) Rules 2015 and amendments thereon, The Income Tax Ordinance, 1984, and amendments thereon, The Value Added Tax Act, 2012, The Value Added Tax Rules, 2016 and amendments thereon, Financial Reporting Act 2015. In case any requirement of the Banking Companies Act 1991 as amended, and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs, the requirements of the Banking Companies Act 1991 as amended, and provisions and circulars issued by Bangladesh Bank shall prevail. Material departures from the requirements of IFRSs are as follows:

Basis of Preparation for Financial Statements

IFRSs: As per IAS 1 Financial Statements shall comprise statement of financial position, comprehensive income statement, changes in equity, cash flows statement, adequate notes comprising summary of accounting policies and other explanatory information. As per para 60 of IAS 1, the entity shall also present current and non-current assets and current and non-current liabilities as separate classifications in its statement of financial position.

Bangladesh Bank: The presentation of the financial statements in prescribed format (i.e. balance sheet, profit and loss account, cash flows statement, changes in equity, liquidity statement) and certain disclosures therein are guided by the "First Schedule" (section 38) of the Bank Companies Act, 1991 (amendment upto 2013) and BRPD Circular no. 14 dated 25 June , 2003 and subsequent guidelines of BB. In the prescribed format there is no option to present assets and liabilities under current and non-

Bank's Methodology: 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 Internationai 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"

Investments in shares and Securities

IFRS: As per requirements of IFRS 9 investment in shares and securities generally falls either under "at fair value through profit and loss account" or under "available for sale" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or revaluation reserve respectively.

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Bangladesh Bank: As per BRPD circular no. 14 dated 25 June ,2003 investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment; otherwise investments are recognised at cost.

Revaluation gains/losses on Government securities

IFRS: As per requirement of IFRS 9 where securities will fall under the category of Held for Trading (HFT), any change in the fair value of held for trading assets is recognised through profit and loss account. Securities designated as Held to Maturity (HTM) are measured at amortised cost method and Profit income is recognised through the profit and loss account.
As per requirements of IFRS 9, bills can be categorised either as "Fair Value Through Profit or Loss (FVTPL)" or "Fair Value through Other Comprehensive Income (FVOCI)". Any change in fair value of bills is recognised in the profit and loss account or other reserves as a part of equity, respectively.

Bangladesh Bank: HFT securities are revalued on the basis of mark to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognised in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. Profit on HFT securities including amortisation of discount are recognised in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortised at the year end and gains or losses on amortisation are recognised in other reserve as a part of equity.

Provision on Investments & off Balance Sheet items:

IFRS: As per IFRS 9: Financial Instruments, an entity shall recognise an impairment allowance on Investments based on expected credit losses. At each reporting date, an entity shall measure impairment allowance for Investments at an amount equal to the lifetime expected credit losses, if the credit risk on these Investments has increased significantly since initial recognition, whether assessed on an individual or collective basis, considering all reasonable information (including that which is forward-looking). For those Investments for which credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12-month expected credit losses that may result from default events on such Investments that are possible within 12 months after the reporting date.

Bangladesh Bank: As per BRPD Circular no. 03,Dated 21 April,2019, 14 dated 23 September 2012, and BRPD Circular no. 16 dated 18 November 2014, a general provision @ 0.25% to 5% under different categories of unclassified Investmentss (Standard/SMA Investmentss) should be maintained regardless of objective evidence of impairment. And specific provision for sub-standard/doubtful/bad-loss Investmentss should be made at 20%, 50% and 100% respectively on Investmentss net off eligible securities (if any). Also, a general provision @ 1% should be provided for certain off-balance sheet exposures except bills for collections. Such provision policies are not specifically in line with those prescribed by IFRS 9.

Recognition of Profit in suspense

IFRS: Investments to customers are generally classified as 'Investmentss and receivables' as per IFRS 9 and Profit income is recognised through effective Profit rate method over the term of the Investments. Once a Investments is impaired, Profit income is recognised in profit and loss account on the same basis based on revised carrying amount.

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, once a Investments is classified (other than bad loss), Profit on such Investmentss are not allowed to be recognised as income, rather the corresponding amount needs to be credited to an Profit in suspense account, which is presented as liability in the balance sheet.

Other comprehensive income

IFRS: As per IAS 1 Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single Other Comprehensive Income statement.

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which will strictly be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to be included in a single Other Comprehensive Income (OCI) Statement. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

Financial instruments - presentation and disclosure

In several cases Bangladesh Bank guidelines categories, recognise, measure and present financial instruments differently from those prescribed in IFRS 9. As such full disclosure and presentation requirements of IFRS 7 and IAS 32 cannot be made in the financial statements.

Financial guarantees

IFRS: As per IFRS 9, financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value, and the initial fair value is amortised over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortised amount and the present value of any expected payment when a payment under the guarantee has become probable. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD 14 dated 25 June,2003,& BRPD 15 dated 9 November ,2009 financial guarantees such as letter of credit, letter of guarantee will be treated as off-balance sheet items. No liability is recognised for the guarantee except the cash margin.

Repo transactions

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IFRS: When an entity sells a financial asset and simultaneously enters into an agreement to repurchase the same (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a collateralized borrowing and the underlying asset continues to be recognized in the financial statements. This transaction will be treated as borrowing and the difference between selling price and repurchase price will be treated as Profit expense.

Bangladesh Bank: As per BB circulars/guidelines, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the same (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a normal sale transaction and the financial assets should be derecognized in the sellers book and recognized in the buyer's book.

Cash and cash equivalent

IFRS: Cash and cash equivalent items should be reported as cash item as per IAS 7.
Bangladesh Bank: Some cash and cash equivalent items such as 'money at call and on short notice', treasury bills, Bangladesh Bank bills and prize bond are not shown as cash and cash equivalents. Money at call and on short notice presented on the face of the balance sheet, and treasury bills, prize bonds are shown in investments.

Non-banking asset

IFRS: No indication of Non-banking asset is found in any IFRS.
Bangladesh Bank: As per BRPD 14, dated 25 June ,2003,& BRPD 15 dated 9 November ,2009 there must exist a face item named Non-banking asset.

Cash flow statement

IFRS: The Cash flow statement can be prepared using either the direct method or the indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD 14,dated 25 June ,2003, & BRPD 15 dated 9 November ,2009 cash flow is the combination of direct and indirect methods.

Bank's Methodology: Cash Flow Statement is prepared in accordance with IAS-7 "Cash Flow Statement" under direct method and indirect method as recommended in BRPD circular no. 14 dated 25 June ,2003 & BRPD 15 dated 9 November ,2009 issued by Bangladesh Bank.

Balance with Bangladesh Bank: (Cash Reserve Requirement)

IFRS: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per IAS 7.

Bangladesh Bank: Balance with Bangladesh Bank is treated as cash and cash equivalents.

Off-balance sheet items

IFRS: There is no concept of off-balance sheet items in any IFRS; hence there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD 14, dated 25 June ,2003, BRPD 15 dated 9 November ,2009 & BRPD circular No.6 dated 25 April, 2023 off balance sheet items (e.g. Letter of credit, Letter of guarantee etc) must be disclosed separately on the face of the balance sheet.

Bank's Methodology:

Off-Balance Sheet items have been disclosed under contingent liabilities and other commitments as per Bangladesh Bank's guidelines.As per BRPD Circular No. 6 dated 25 April 2023, a general provision is required to be maintained against off-balance sheet exposures. The Bank has duly complied with this requirement, and the general provision has been properly calculated for the following off-balance sheet items:

a. Acceptance and endorsements
b. Irrevocable letter of credit
c. Letter of guarantee

Presentation of intangible asset

IFRS: An intangible asset must be identified and recognised, and the disclosure must be given as per IAS 38.
Bangladesh Bank: There is no regulation for intangible assets in BRPD 14 dated 25 June ,2003 & BRPD 15 dated 9 November ,2009 hence,it is shown in fixed assets.

Investments net of provision

IFRS: Investments should be presented net of provision.
Bangladesh Bank: As per BRPD 14, dated 25 June ,2003 & BRPD 15 dated 9 November ,2009 provision on Investments are presented separately as liability and can not be netted off against Investments.
Bank's Methodology: Investments have been shown at gross amounts without Markup profit at 30th June 2026.

Disclosure of appropriation of profit

IFRS: There is no requirement to show appropriation of profit in the face of statement of comprehensive income.

Bangladesh Bank: As per BRPD 14, dated 25 June 2003,& BRPD 15 dated 9 November ,2009 an appropriation of profit should be disclosed on the face of Profit & Loss Account.



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Provision on undrawn Investments commitments:

IFRS: As per IFRS 9 bank shall recognise credit losses on undrawn Investments commitments such as Letter of Credit (L/C), Letter of Guarantee (L/G) etc. as the present value of the difference between the contractual cash flow that are due by the customer if the commitment is drawn down and the cash flows that bank expects to receive.

Bangladesh Bank: As per BRPD Circular no. 07 dated 21 June 2018 and BRPD Circular no.14 dated 23 September 2012, the Bank is required to maintain provision at 1% rate against off-balance sheet exposures (which includes all types of undrawn Investments commitments).

Name of the financial statements:

IFRS: As per IAS 1, complete set of financial statements consists statement of financial position, statement of profit or loss and other comprehensive income, statement of changes in equity, statement of cash flows and notes, comprising significant accounting policies and other explanatory information.

Bangladesh Bank: The forms of financial statements and directives for preparation thereof of the bank companies in Bangladesh are guided by BRPD Circular no. 14, dated 25 June 2003 & BRPD 15 dated 9 November ,2009 and subsequent amendments thereof from time to time. BRPD circular no. 14 states the statement of financial position as balance sheet and statement of profit or loss and other comprehensive income as profit and loss account.

[Also refer to (note 2.19) Compliance of International Financial Reporting Standards (IFRS)]

2.2 Basis of Consolidation :

The consolidated financial statements include the financial statements of Standard Bank PLC, Islamic Banking Window, Offshore Banking Units (OBU) 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 Financial Reporting Standard 10: consolidated financial statements & IAS 27 Separate Financial Statements. The consolidated financial statements have been prepared to a common reporting period ending in 30th June,2026.

Subsidiaries:

Subsidiaries are that enterprise which are controlled by the Bank. Control exists when the Bank has the power,directly or indirectly , to govern the financial and operating policies of an enterprise from the date that control commences until the date that control ceases. The financial statements of subsidiary are included in the consolidated financial statements from the date that control effectively commences until the date that the control effectively ceases. Subsidiary Companies are consolidated using the cost method of accounting.

Transactions eliminated on Consolidation:

All intra-Company balances & transactions, and any unrealised income & expenses (Except for foreign currency translation gain/losses) arising from intra-company transactions are eliminated in preparing consolidated financial statement. Unrealised losses are eliminated in the same way as unrealised gains but only to the extent that there is no evidence of impairment. The investments in shares of subsidiaries held by the bank in the separate Financial Statements are eliminated against the corresponding shares capital of subsidiaries in the consolidated financial statements.

2.3 Statement of Cash flows

Statement of cash flows is prepared by using the 'Direct Method' in accordance with IAS 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.

2.4 Reporting Period

These financial statements cover the six-month period from January 01 to June 30, 2026.

2.5 Statement of Changes in Equity

Statement of changes in Equity has been prepared in accordance with IAS 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

2.6 Statement of Liquidity

The liquidity statement of assets and liabilities as on reporting date has been prepared on residual maturity term as per following basis:

a. Balance with other banks and financial institutions ,money at call etc are on the basis of their maturity term.
b. Investments are on the basis of their residual maturity.
c. Investments are on the basis of their repayment/maturity schedule.
d. Fixed assets are on the basis of their useful lives.
e. Other assets are on the basis of their realization /amortization.
f. Borrowing from other banks , financial institutions and agents as per their maturity /repayment terms.
g. Deposits and others accounts are on the basis of their maturity term and behavioral past trend.
h. Others Investments term liabilities are on the basis of their maturity term .

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i. Provisions and other liabilities are on the basis of their settlement .

2.7 Significant Judgement and Estimates

The preparation of Financial Statements in conformity with Accounting Standards and Statutory requirement which requires the use of critical accounting estimates. It also requires management to exercise its judgment in the process of applying accounting policies. The areas involving a higher degree of judgment or complexity or major areas where assumptions and estimates are significant to the Financial Statements are described in the following:

1 Income Taxes
2 Deferred Taxation
3 Depreciation
4 Provisions for investment & other Assets

2.8 Going Concern

The accompanying financial statements have been prepared on a going concern basis,which contemplates the realization of assets and the satisfaction of liabilities in the normal course of busines. Key financial parameters (including liquidity, profitability, asset quality, provision sufficiency and capital adequacy) of the bank continued to demonstrate a healthy trend for a couple of years. The rating outlook of the bank, as reported by all the rating agencies is 'Stable'. The management do not see any issue with respect to going concern due to recent pandemic COVID-19. Besides, The accompanying financial statements do not include any adjustments should the Bank be unable to continue as a going concern.

2.9 Functional and presentation currency

The financial statements are presented in Bangladeshi Taka (BDT), which is the bank's functional currency. The functional currency of the Bank Off-shore Banking Unit (OBU) and our two subsidiaries, namely USA & UK exchange Limited, is in United States Dollar (USD) and Great Britain Pound (GBP), respectively. Financial statements of the abovementioned unit and subsidiary have been translated into the presentation currency, i.e. Bangladeshi Taka (BDT), following the guidelines of IAS 21: The Effect of Changes in Foreign Exchange Rates. The functional and presentation currency of other subsidiaries is in Bangladeshi Taka (BDT). Except as indicated, figures have been rounded-off to the nearest Taka.

2.10 FOREIGN CURRENCY TRANSACTION

a) Foreign Currencies Transaction

i) Transaction in foreign currencies are converted into taka at the foreign exchange rates ruling on the transaction date.

ii) Monetary assets and liabilities in foreign currency are expressed in taka terms at the rates of exchange ruling on the balance sheet date.

iii) Forward foreign exchange contracts and foreign bills purchased are valued at forward rates applicable to their respective maturities.

b) Commitments

Commitments for outstanding forward foreign exchange contracts disclosed in these financial statements are translated at contracted rates. Contingent liabilities/commitments for letters of credit and letters of guarantee denominated in foreign currencies are expressed in taka terms at the rates of exchange ruling on the balance sheet date.

c) Translation gains and losses

The resulting exchange transaction gains and losses are included in the profit and loss account, except those arising on the translation of net investment in foreign branches, subsidiaries and associates.

2.11 Investmentss write-off

Investmentss are normally written off, when there is no realistic prospect of recovery of these amounts and in accordance with BRPD Circular No.1 (6th February, 2019). A separate Investment Recovery Division (CRD) has been set up at the Banks Head Office which monitors Investmentss written off and legal action taken through the Arth Rin Adalat. These write -offs do not undermine or affect the amount claimed against the borrower by the bank. .

The IRD maintains a separate ledger for all individual cases written off by each branch. The IRD follow up on the recovery efforts of these writter. off Investmentss and reports to management on periodic basis. Written off Investments are reported to the Credit Information Bureau (CIB) of Bangladesh Bank.

2.12 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.

2.13 Retirement benefits to the employees

Provident Fund

Provident Fund benefits are given to the employees of the bank in accordance with the locally registered Provident Fund Rules. Separate Board of Trustee of the Bank operates it.

Gratuity

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The Bank operates an Employees Gratuity Fund Trust by a Board of Trustees consisting of seven members. All confirmed employees who have been in the service of the Bank should eligible to have the benefit under the gratuity schemes. The Gratuity trust rule got recognised from the National Board of Revenue(NBR). The bank has started making provision against gratuity from the year 2006. Provision for the year ended 31 December 2025 for the scheme has been made and the entire amount of the gratuity fund are transferred to a savings account under the control of the Board of trustee. The balance of the gratuity fund for the year ended 31 December 2025 is Tk. 1,84,69,05,716.11.

Welfare Fund

Standard Bank PLC Employees' Welfare Fund is subscribed by monthly contribution of the employees. The Bank also contributes to the fund from time to time. The fund is established to cover the accidental coverage in the event of death or permanent disabilities, retirement benefit and stipend to the employees' children.

Workers Profit Participation Fund (WPPF)

Consistent with the industry practice and in accordance with The Bank Company Act. 1991, no provision has been made for WPPF.

2.14 SBL Foundation

The Bank, as part of corporate social responsibility , has established SBL Foundation for the benefit of the community in which it operates and as part of its said responsibility it commits itself to human development, poverty alleviation and overall national economic development. The Bank contributes to the fund from the annual profit of the bank on requirement basis. The fund is governed and administered by the Board of Trustees consisting of seven members.

2.15 Significant accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these financial statements, and have been applied consistently by group entities except otherwise instructed by the Central Bank as prime regulator. Certain comparative amounts in the financial statements have been reclassified and rearranged to conform to the current year's presentation.

Accounting policies of subsidiaries

The financial statements of subsidiaries which are included in the Consolidated Financial Statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events in similar nature. The financial statements of subsidiaries have been prepared using the year ended 31 December 2025 which is also same for the Bank. There is no significant restriction on the ability of subsidiaries to transfer funds to the parent in the form of cash dividends or to repay Investments.

A. Assets and basis of their valuation

Cash and cash equivalents

Cash and cash equivalents include notes and coins in hand and at ATM, unrestricted balances held with Bangladesh Bank and its agent bank, balance with other banks and financial institutions, money at call and on short notice and prize bond which are not ordinarily susceptible to change in value.

Investments

All investments (other than government treasury securities) are initially recognized at cost, including acquisition charges associated with the investment. Accounting treatment of government treasury securities (categorized as HFTorHTM) is made following Bangladesh Bank DOS Circular no. 05 dated 26 May, 2008 , BRPD 15 dated 9 November ,2009and subsequent clarifications on 28 January, 2009.

Held to Maturity (HTM)

Investments which are intended to be held till maturity are classified as "Held to Maturity". These are measured at amortized cost at each year end by taking into account any discount or premium on acquisition. Premiums are amortized and discount are accredited, using the effective or historical yield method. Any increase or decrease in value of such investments is booked to equity.

Held for Trading (HFT)

These are investments primarily held for selling or trading. After initial recognition, investments are marked to market weekly and any decrease in the present value is recognized in the Profit and Loss Account and any increase is booked to Revaluation Reserve Account through Profit and Loss Account as per Bangladesh Bank DOS Circular no. 05 dated 28 January, 2009.

REPO and Reverse REPO

Since 1 September 2010 transactions of REPO and Reverse REPO are recorded based on DOS Circular no. 06, dated 15 July, 2010 of Bangladesh Bank. In case of REPO of both coupon and non-coupon bearing (Treasury bill) securities, the Bank adjusts the Revaluation Reserve Account for HFT securities and stops the weekly revaluation (if the revaluation date falls within the REPO period) of the same security. For Profit bearing security, the Bank does not accrue Profit during REPO period.

Investments –Initial recognition and subsequent measurement at a glance

Value of investments has been shown as under:

Items	Applicable Accounting Value
Government Treasury Bills and Bonds (HFT)	At present value (using marking to market concept)
Government Treasury Bills and Bonds (HTM)	At present value (using amortization concept)
Bangladesh Government Islamic Bond	At cost
Prize Bond	At cost
Shares & Debentures	At cost

Investment in Subsidiaries

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Investment in subsidiaries are accounted for under the cost method of accounting in the Bank's financial statements in accordance with IAS 27 "Separate Financial Statements and IFRS 10 Consolidated Financial Statements" and IFRS 3 "Business Combination". Impairment of investment in subsidiaries is made as per the provision of IAS 36 "Impairment of Assets".

Investments and provisions

Investments are stated in the balance sheet net off unearned income(Markup profit & profit receivable). Specific provisions were made to adjust all impaired Investments with their expected realizable value as per instructions contained in Bangladesh BRPD Circular No.14 of 23 September ,2012 , BRPD Circular No.16 of 18 November ,2014 and BRPD Circular No.3 of 21 April ,2019 respectively at the following rates:

Rate of provision:

Particulars		Short term Agri-credit	Consumer Financing			SMEF	Investments to BHs /MBs/SDs	All other credit
			Other than HF &LP	HF	LP			
Unclassified	Standard	1%	2%	1%	2%	0.25%	2%	1%
	SMA	1%	2%	1%	2%	0.25%	2%	1%
Classified	SS	5%	20%	20%	20%	5%	20%	20%
	DF	5%	50%	50%	50%	20%	50%	50%
	BL	100%	100%	100%	100%	100%	100%	100%

Fixed Assets Including Premises,Furniture & Fixtures and Right Of Use Assets.

Recognition and measurement

Application of Lease as per IFRS 16 along with its relevant assumptions and disclosures:

IFRS 16: Standard Bank PLC applied IFRS 16 from 1 January 2020 where the bank measured the lease liability at the present value of the remaining lease payments, discounted it using the bank's incremental borrowing rate @ 5% at the date of initial application, and recognized a right-of-use asset at the date of the initial application on a lease by leasebasis.

Right-of-use assets:

The Bank recognizes right-of-use assets at the date of initial application of IFRS 16. Right-of-use assets are measuredat cost, less any accumulated depreciation, and adjusted for any re-measurement of lease liabilities. Right-of-use assetsare depreciated on a straight-line basis over the lease term. The right-of-use assets are presented under property, plantand equipment.

Lease liabilities:

At the commencement date of the lease, the bank recognizes lease liabilities measured at the present value of leasepayments to be made over the lease term using incremental borrowing rate at the date of initial application. Lease liabilityis measured by increasing the carrying amount to reflect Profit on the lease liability, reducing the carrying amount toreflect the lease payments, and re-measuring the carrying amount to reflect any reassessment or lease modifications.Profit on the lease liability in each period during the lease term shall be the amount that produces aconstant periodicrate of Profit on the remaining balance of the lease liability.

Exemption from Lease as per IFRS 16:

As per IFRS 16 there are some exemptions from application of lease for:-

Short-term leases

A lease will be classified as 'short-term' if it covers a period of 12 months or less at its commencement date. Importantly, a lease cannot qualify as short-term if it contains a purchase option, or if it includes any optional extension periods, unless it is reasonably certain that the lessee will notexercise an option to extend the lease, resulting in the lease period being longer than 12 months.

Low asset-value leases

'Another area of exemption to IFRS 16, which will impact lessees, is that of optional accounting simplifications for lower-value assets. In these cases, the value will be assessed according to the value of the underlying stand-alone asset as if it was new, irrespective of the asset's actual age. The IASB has stated that it considers low-value assets to be those with a value of around US$ 5 000 or less, when new. Leases of assets such as office furniture, laptops and servers would typically qualify for this exemption.

The Standard Bank has elected not to recognize right-of-use assets and lease liabilities for leases of low value assets and shorttermleases, i.e. for which the lease term ends within 12 months of the date of initial application. The Bank recognizes leasepayments associated with these leases as an expense.In case of low value of lease assets,the bank has set a materiality threshold of 'BDT 10 million and above' which is 0.058 % of total shareholders' equity capital of the bank as of 31-12-2022.The reason behind considering the materiality threshold of BDT 10 million and above is that the bank operates many ATM booths and branches with short and single contracts.

Items of fixed assets excluding land are measured at cost less accumulated depreciation and accumulated impairment losses, if any. Land is measured at cost/revaluation.

Cost includes expenditure that are directly attributable to the acquisition of asset and bringing to the location and condition necessary for it to be capable of operating in the intended manner.

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When parts of an item of fixed asset have different useful lives, they are accounted for as separate items (major components) of fixed assets.

The gain or loss on disposal of an item of fixed asset is determined by comparing the proceeds from disposal with the carrying amount of the item of fixed asset, and is recognized in other income/other expenses in profit or loss.

Subsequent costs

The cost of replacing a component of an item of fixed assets is recognized in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the Group and its cost can be measured reliably. The carrying amount of the replaced part is derecognized. The costs of the day-to-day servicing of fixed assets are recognized in profit or loss as incurred.

Depreciation

Depreciation is charged at the rates stated below on all fixed assets on the basis of estimated useful lives as determined in the fixed asset policy of the Bank. In all cases depreciation is calculated on the straight line method. Charging depreciation commences from the month of acquisition (for full month) and ceases at the month when the assets are disposed. No depreciation has been charged on land. Rate and method of charging depreciation/ amortization of fixed assets are mentioned below:

Name of the Assets	Rate of Depreciation	Method of charging depreciation/ amortization
Land	Nil	Not applicable
Building	2.50%	Straight Line Method
Furniture & Fixtures	10.00%	Straight Line Method
Office Appliances	20.00%	Straight Line Method
Computer	20.00%	Straight Line Method
Software	20.00%	Straight Line Method
Vehicles	20.00%	Straight Line Method
Right of Use Asset	-	Over Lease period

The contracts for premises with all branches, head office, regional offices, data centers and disaster recovery centers areconsidered for lease calculation.

Intangible Assets

a) An intangible asset is recognized if it is probable that the future economic benefits that are attributable to the asset will follow to the entity and the cost of the assets can be measured reliably.

b) Software represent the value of computer application software licensed for use of the bank, other then software applied to the operation software system of computers. Intangible assets are carried at its cost,less accumulated amortization and any impairment losses.

c) Initial cost comprises license fees paid at the time of purchase and other directly attributable expenditure that are in customizing the software for its intended use.

d) Expenditure incurred on software is capitalized only when it enhances and extends the economic benefits of computer software beyond their original specifications and lives and such cost is recognized as capital improvement and added to the original cost of software.

e) Software is amortized using the straight line method over the estimated useful life of 5(five) years commencing form the date of the application. Software is available for use over the best estimate of its useful economic life.

Impairment of Assets

The carrying amounts of banks assets are reviewed at each balance sheet date to determine whether there is any indication of impairment. Any impairment loss is recognized in the profit and loss account if the carrying amount of an asset exceeds its recoverable amount [IAS 36 Impairment of Assets]. No such impairment loss has been arisen and recognized during the year ended 30 June 2026.

Other assets

Other assets include investment in subsidiaries, Membership of DSE & CSE, advance for operating and capital expenditure, stocks of stationery and stamps, security deposits to government agencies etc. As per BRPD Circular No. 14 dated 25 June 2003& 15dated 9 November,2009 Income & Non-income-generating other assets item(s) have been shown separately in the relevant notes to the financial statements.

Contingent asset

A contingent asset is possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events .Contingent asset is not recognized rather disclosed in the financial statements.

B Liabilities & Provision

Placement from other banks, financial institutions and agents

Placement from other banks, financial institutions and agents include Profit bearing placement which are stated in the financial statements at principal amount of the outstanding balance. Profit payables on such Placement are reported under other liabilities.

Deposits and other accounts

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Deposits and other accounts include non-Profit bearing current deposits redeemable at call, Profit bearing short term deposits, savings deposits and fixed deposits which are initially measured at the consideration received. These items are subsequently measured and accounted for at the gross value of the outstanding balance in accordance with the contractual agreements with the counter parties.

Other liabilities

Other liabilities comprise items such as provision for Investments, provision for taxes, Profit payable on borrowing, Profit suspense and accrued expenses etc. Individual item-wise liabilities are recognized as per the guidelines of Bangladesh Bank and Bangladesh Financial Reporting Standards (IFRS).

Dividend payments

Interim dividend is recognized when it is paid to shareholders. Final dividend is recognized when it is approved by the shareholders in AGM. The proposed dividend for the year 2022, therefore, has not been recognized as a liability in the balance sheet in accordance with IAS 10 'Events after the Reporting Period'. Dividend payable to the Bank's shareholders is recognized as a liability and deducted from the shareholders' equity in the period in which the shareholders' right to receive the payment is established.

Provision for Investments

Provision for classified Investments is made on the basis of quarter end review by the management and instructions contained in Bangladesh Bank BRPD Circular No.14 of 23 September ,2012 , BRPD Circular No.16 of 18 November ,2014 and BRPD Circular No.3 of 21 April ,2020

Provision for investment in capital market

For recognition of loss suffered from investment in capital market, provision has been made on unrealized loss (gain net off) according to DOS Circular No. 04 dated 24 November ,2011 on portfolio basis.

Provision for off-balance sheet exposures

In compliance with Bangladesh Bank guidelines, contingent liabilities have been disclosed under off-balance sheet items. As per BRPD Circular No. 6 dated 25 April 2023, a general provision is required to be maintained against off-balance sheet exposures.

Provision for other assets

Provision for other assets is made as per the guidelines mentioned in the BRPD Circular No. 04 dated 12 April,2022.

Provision for liabilities and accrued expenses

In compliance with IAS 37, provisions for other liabilities and accrued expenses are recognized in the financial statements when the Bank has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Provision for Taxation

The company is a publicly traded company as per the Income Tax Ordinance 1984. Provision for Current Income Tax has been made at the existing rate of 37.50% as prescribed in Finance Act 2025 of the accounting profit made by the Bank after considering some of the Taxable add backs of income and disallowances of expenditures.

Deferred Taxation

Deferred Tax arises due to temporary difference deductible or taxable for the events or transaction recognized in the income statement. Deferred tax assets are the amount of income taxes recoverable in future periods in respect of deductible temporary differences. Deferred tax liabilities are the amount of income taxes payable in future periods in respect of taxable temporary difference. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted at the balance sheet date. The bank has recognized deferred tax accounting policy as per International Accounting Standard

Contingent Liabilities

Contingent liabilities which include certain guarantees and letters of credit pledged as collateral are possible obligations that arise from past events whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank. Contingent liabilities are not recognized in the financial statements as per IAS 37 'Provisions, Contingent Liabilities and Contingent Assets'. However, disclosure on contingent have been made on the face of balance sheet under 'Off-balance Sheet Items' as per guidelines of BRPD Circular No. 6 dated 25 April 2023.

C **Share capital and reserves**

Authorized and issued capital

The authorized capital of the bank is the maximum amount of share capital that the bank is authorized by its Memorandum and Articles of Association to issue (allocate) among shareholders. Part of the authorized capital can (and frequently does) remain unissued. This number can be changed by shareholders' approval upon fulfill lament of related provisions of Companies Act, 1994. The part of the authorized capital which has been issued to shareholders is referred to as the issued share capital of the bank.

Paid-up capital

The paid-up capital represents the amount of bank's capital that has been contributed by ordinary shareholders. The holders of ordinary shares are entitled to receive dividend as recommended by the Board and subsequently approved by the shareholders from time to time in the Annual General Meeting (AGM).

Asset revaluation reserve

When an assets carrying amount is increased as a result of revaluation, the increased amount is credited directly to equity under the heading of assets revaluation reserve as per IAS 16 Property, Plant and Equipment. The Bank also follows the assets revaluation guidelines issued by BSEC on 18 August 2013.



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Statutory reserve

In compliance with the provision of Section 24 of Bank Companies Act 1991, the bank transfers at least 20% of its profit before tax to "Statutory Reserve Fund" each year until the sum of statutory reserve and share premium equal to the paid up capital of the bank.

Reserve for Amortization/ revaluation of securities

When a Financial Asset categorized under HTM or HFT and subsequent value of the asset is increased as a result of amortisation of assets or mark to market revaluation, the net increased amount (for HTM increase or decrease of book value and for HFT loss to P&L but gain to revaluation reserve through P&L) is credited directly to equity under the heading of reserve for amortization/ revaluation of securities as per Bangladesh Bank DOS circular no. 06, dated 15 July, 2010.

Retained Earnings

The surplus amount after appropriation of yearly profit, kept in Retained Earnings.

Non controlling Profit

Non controlling Profit (non-controlling Profit) in business is an accounting concept that refers to the portion of a subsidiary company's stock that is not owned by the parent company. The magnitude of the Non controlling Profit in Standard Bank Securities Limited & Standard Bank Capital Management Limited ,a majority owned subsidiary (99.99%) of Standard Bank PLC is very insignificant. Non controlling Profit belongs to a sponsor Director of the Bank and is reported on the consolidated balance sheet to reflect the claim on assets belonging to the other non-controlling shareholder. Also, Non controlling Profit is reported on the consolidated income statement as a share of profit belonging to the Non controlling shareholder.

D. Revenue Recognition

Profit income

Profit on unclassified Investments is accounted for as income on accrual basis, Profit on classified Investments is credited to Profit suspense account with actual receipt of Profit there from credited to income as and when received as per instruction contained in BRPD 14 dated 23 September 2012, BRPD 16 dated 18 November, 2014 ,BRPD 3 dated 21 April, 2019 & BRPD 15 dated 9 November ,2009 of Bangladesh Bank.

Fees and commission income

Fees and commission income arises on services provided by the Bank and recognized as and when received basis. Commission charged to customers on letters of credit, letters of guarantee and acceptance are credited to income at the time of effecting the transactions except those which are received in advance.

Profit income from investments

Profit income on investments in Government and other securities, debentures and bonds is accounted for on accrual basis.

Income from Exchange

Exchange income includes all gain and losses from foreign currency day to day transactions, conversions and revaluation of Non Monetary items.

Dividend income

Dividend income from investments is recognized at the time when it is declared, ascertained and right to receive the payment is established.

Profit paid on Placement and deposits

Profit paid on Placement and deposits are calculated on 360 days basis (except for some treasury instruments which are calculated on 364 days basis) in a year and recognized on accrual basis.

Management and other expenses

Expenses incurred by the Bank are recognized on actual and accrual basis.

Taxes

The expense comprises current and deferred tax. Current tax and deferred tax is recognized in profit or loss except to the extent that it relates to a business combination or items recognized directly in equity.

Current tax

Current tax is the expected tax payable on the taxable income for the year, using tax rates enacted or substantially enacted at the reporting date and any adjustment to the tax payable in respect of previous years. Provision for current income tax of the bank has been made on taxable income @ 37.50% considering major disallowances of expenses and concessional rates on certain incomes (0% on gain on trading of govt. securities, 10% on capital gain (net off loss) of shares traded in secondary market and 20% on dividend income) as per Income Tax Ordinance (ITO) ,1984. Tax provision of the Group entities has been made on taxable income of subsidiaries at different rates applicable as per the ITO ,1984 and the tax authority of the country where it is incorporated.

Deferred tax

Deferred tax is calculated on taxable/deductible temporary differences between tax base amount and carrying amount of assets and liabilities as required by International Accounting Standard (IAS) 12 'Income Taxes' and BRPD Circular no.11 dated 12 December, 2011.

Zakat Fund

As per the report of the Shari,ah Supervisory Committee of the Bank for the year ended on 31st December 2025, Bank does not pay any Zakat on behalf of the Depositors and shareholders, It is the responsibility of the Depositors and shareholders to pay Zakat on their deposits and shares respectively.

E. Others:

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Materiality and aggregation:
Each materiel class of similar items has been presented separately in the financial statements. Items of dissimilar nature also have been presented separately unless they are immaterial in accordance with IAS 1 'Presentation of Financial Statements'.

Offsetting:
Financial assets and financial liabilities are offset and the net amount is presented in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or realize the asset and settle the liability simultaneously.

Earnings per share (EPS):
The company calculates earnings per share (EPS) in accordance with IAS 33 'Earnings Per Share' which has been shown on the face of Profit and Loss Account. Earning Per Share (EPS) has been calculated by dividing the net profit after tax by the total number of ordinary shares outstanding at the end of the year. Details are shown in note 36 to the financial statements.

Basic Earnings per Share:
Basic earnings per share shall be calculated by dividing profit or loss attributable to ordinary equity holders of the parent entity (the numerator) by the weighted average number of ordinary shares outstanding (the denominator) during the period.

Diluted Earnings per Share:
Diluted EPS is determined by adjusting the profit or loss attributable to ordinary shareholders and the average number of ordinary shares outstanding for the effects of all dilutive potential ordinary shares. However, diluted earnings per share are not required to calculate as there are no dilution possibilities during the financial year 2023.

Related party transactions:
Parties are considered to be related if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions. Parties are also considered to be related it they are subject to common control or common significant influence Related party transaction is a transfer of resources, services, or obligations between related parties, regardless of whether a price is charged as per IAS 24 Related Party disclosures. Bangladesh Bank & BSEC guidelines. Details of the related party transactions have been disclosed in notes 43.

Reconciliation of books and account:
Books of account in regard to inter-bank (in Bangladesh and outside Bangladesh) as well as inter-branches are reconciled at regular intervals to keep the un reconciled balances within non-material level.

Events after the reporting period:
Where necessary, all the material events after the balance sheet date have been considered and appropriate adjustment/disclosures have been made in the financial statements as per IAS 10 Events after the Reporting Period.

2.16 Reconciliation of inter-bank /inter-branch account

Books of account in regard to inter-bank (in Bangladesh and outside Bangladesh) as well as inter-branches are reconciled at regular intervals to keep the un reconciled balances within non-material level.

2.17 Core Risk Management:

The Banking Regulation & Policy Department (BRPD) of Bangladesh Bank vide BRPD circular no.17 dated October 7, 2003 and BRPD circular no.4 dated March 5, 2007 issued guidelines on managing Core Risk in Banks to ensure sustainable performance in the Banking sector. Bangladesh Bank revised its core risk management guidelines on March-2016. There are six core risks which require banks to put in place an effective risk management system. Bangladesh Bank monitors the progress of implementation of these guidelines through its on-site inspection teams through routine inspection. The risk management systems in place at the Bank are discussed below:

2.17.1 Internal Control & Compliance Risk

Internal Control Mechanism refers to a set of tools aimed at the achievement of organizational overall objectives. It helps an organization to safeguard its assets, check the accuracy and reliability of data. Internal Control & Compliance (ICC) promotes operational efficiency and encourages compliance with managerial policies and procedures, laws and regulations and supervisory requirement. The ICC comprises the following three units:

i) Internal Audit & Inspection Unit
ii) Monitoring Unit and
i) Compliance Unit

An effective Internal control System can assure banks to meet the following objectives:

1) To establish an effective and efficient system to identify and detect errors, omission, fraud and forgeries and to take/suggest effective measures to protect repetition thereof.

2) To help to establish reliable, complete adequate and timeliness of financial and management information.

3) To ensure compliance with applicable laws and regulations.

As per the instruction of Bangladesh Bank the Bank has set Internal Control & Compliance (ICC) Division at Head Office to ensure that the internal control process are in place through establishment of Audit Committee. The Committee reviews the internal & external Audit reports without any intervention of the Bank Management and ensures that Management takes effective measures in case of any deficiencies/lapses are found in the reports of Internal Control System.



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4) Fraud and forgery

Fraud and forgery have become important issues in recent years. These have a major impact on our country's economy, impeding economic development. Standard Bank has always been focused in controlling fraud and forgery by establishing and maintaining proper control systems. To prevent fraud and forgery, Standard Bank has formed an Investigation Unit under the Compliance Department of Internal Control & Compliance Division to deal with such kind of incidents. This wing exclusively deals with all kinds of fraud and forgery and acts independently as the first contact point/information unit where internal and external fraud and forgery incidents are escalated, investigated and reviewed.

As a remedial course of action, preventive measures are recommended to the business/functional unit to take necessary action relating to process improvements, recovery of misappropriated amount, adjustment of the operational loss and appropriate action initiated against the perpetrator. Investigation reports are also placed to the Board Audit Committee for their direction and guidance.

The Bank has introduced Risk based Internal Audit (RBIA) to assess the business risk as well as the control risk associated with the branches and determine how much care, monitoring & periodicity of comprehensive internal audit would be required to reposition the branches.

Internal Control & Compliance (ICC) Division sets out a Risk based Internal Audit Program each year. The Risk based Internal Audit Program for the year 2020 was chalked by ICC Division which, was duly approved by the Management as well as the Audit Committee of the Board of Directors. The Audit program included the timing and frequency of audit of branches. Accordingly comprehensive audit has been conducted on 134 (One hundred thirty four) branches & 11 (Eleven) Divisions of Head Office, Surprise Inspection has been conducted on 15 (Fifteen) branches and 17 (Seventeen) Special Investigation has been conducted during the year 2020. Moreover, in 2020 we have examined Cash Incentive Payments made by the 10 (Ten) no of AD Branches. ICT Audit has been conducted on 62 (Sixty Two) branches & 03 (Three) Divisions/Departments of Head Office. Major irregularities or lapses of the reports were presented to the Management and the Audit Committee of the Board of Directors. As per directions/suggestions of the Board Audit Committee as well as the higher Management, corrective measures have been taken so as to stop recurrence of such lapses or irregularities in future.

Besides above, Bangladesh Bank Inspection team also conducted 51 (fifty one) different inspections in the year 2021 on various branches and Departments of Head Office. Details are as under:

Nature of Inspection	Head Office/Division	Branches
Special Inspection on Core Risk	5	2
Comprehensive	1	21
Foreign Exchange Transaction	0	0
Special Inspection	0	0
Surprise Inspection	0	2

To comply with the directives of Bangladesh Bank, ICC Division of the bank takes proper initiative to comply the observations/suggestions of Bangladesh Bank and also sent the Compliance Report on time.

The Management Committee (MANCOM) of the Bank monitors the effectiveness of Internal Control System time to time. The MANCOM provides certificate on overall adequacy and effectiveness of Internal Control System based on Bank's policy and procedure to the Board of Directors.

2.17.2 Foreign Exchange Risk

Over the last few decades, the Foreign Exchange terminology & market has emerged as the largest market in the world. The behavior and risk pattern also has come forward tremendously due to its multilateral usance within cross border around the globe. Foreign Exchange risk may be defined as an event of potential financial, physical or reputational loss that can commit the business or environment even uncertain and volatile. Standard Bank PLC has a set of "Foreign Exchange Risk Management Guidelines" in compliance with the Local Regulatory Authorities and Internationally complied authorities which in every aspect mitigate the FX transaction risks covering our Export, Import and Remittance. Our motto is to achieve organizational goal within the harmonized Foreign Exchange risk management frame that comprises the revaluations, reconciliations and other everyday events, activities. Well-built monitoring and recurring follow-up by our management diminishes the risk factors in many cases. Also we have a strong preset 'Contingency Plan' to overcome any undue risk situation.

2.17.3 Asset Liability Risk

The Asset and liability Management Committee (ALCO), comprising of the senior management of the bank, is primarily responsible for managing assets and liabilities under the set ALM Policy. They are also responsible for balance sheet risk management. Managing the assets and liabilities to ensure maximum level of structural balance sheet stability and optimum profitability is an important responsibility of the ALCO.

For better management of asset and liability risk, the Bank has an established Assets Liability Committee (ALCO) which meets at least once a month. The members of ALCO as at 29 th June 2026 were as follows:

Mr. Riad Mahmud Chowdhury	MD & CEO		Chairman
Mr. Md. Siddiqur Rahman	AMD & CRO		Member
Mr. Md. Iqbal, EVP	Head of IRMD		Member
Mr. Mansoor Ahmed	EVP		Member
Mr. Shah Rahat Uddin Ahmed	SVP	Head of Treasury	Member
Mr. Md. Mushfiqur Rahman	SVP		Member
Mr. Mohammad Salah Uddin	VP	CFO	Member Secretary
Mr. Md. Hasibul Hasan	VP		Member
Mr. Mohammad Amzad Hossain Fakir	VP		Member

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The ALCO's primary function is to formulate policies and guidelines for the strategic management of the bank using pertinent information that has been provided through the ALCO process together with knowledge of the individual businesses managed by members of the committee. ALCO regularly reviews the Bank's overall asset and liability position, forward looking asset and liability pipeline, overall economic position, the Banks' liquidity position, capital adequacy, balance sheet risk, Profit risk and makes necessary changes in its mix as and when required.

The Bank has a specified liquidity and funding ratio to maintain to ensure financial flexibility to cope with unexpected future cash demands. ALCO monitors the liquidity and funding ratio on an ongoing basis and ascertains liquidity requirements under various stress situations. In order to ensure liquidity against all commitments, the Bank reviews the behaviour patterns of liquidity requirements. The Bank has an approved Liquidity Contingency Plan (LCP) which is reviewed and updated on an annual basis by the ALCO. All regulatory requirements including CRR, SLR and RWA are reviewed by ALCO.

2.17.4 Credit Risk

Credit risk is a form of performance risk in a contractual relationship. In any contractual situation, performance risk refers to the possibility that one party in the contract will not honor its obligations to the other. Credit risk is usually defined as the performance risk associated with a financial contract (e.g. a Investments, bond, or derivative contract). Hence, the potential failure of a manufacturer to honor a warranty might be called performance risk, whereas the potential failure of a borrower to make good on its payment requirements—which include both the repayment of the amount borrowed, the principal, and the contractual Profit payments, would be called credit risk. A borrower or an obligor is defined as any party to a contract that has to perform a financial Indeed, the Basic concepts for measuring credit risk-probability of default, recovery rate, exposure at default, expected loss, loss given default, and unexpected loss-are easy enough to understand and explain. However, even for those involved in risk management who agree on the concepts, it is not always easy to practically implement a method that is fully consistent with an Therefore, the Bank's credit risk management activities have been designed to address all these issues.

A thorough risk assessment is done before sanction of any credit facility at risk management units. The risk assessment includes borrower risk analysis, financial analysis, industry analysis, historical performance of the customer, security of the credit facility etc. The assessment process starts at the branch level and ends at Credit Risk Management division when it is approved /declined by the competent authority. Credit approval authority has been delegated to the individual executives. Proposal beyond their delegation are approved/declined by the Executive Committee and/or the Board of Directors of the Bank.

In determining Single borrower/Large Investments limit, the instructions of Bangladesh Bank BRPD circular no.-02, dated January 16, 2014 is strictly followed. Internal audit is conducted at yearly intervals to ensure compliance of Banks and Regulatory policies. Investmentss are classified as per Bangladesh Bank's BRPD circular no. - 14, dated September 23, 2012 & amendment BRPD circular no.- 19 & 05 dated December 27, 2012 & May 29, 2013 respectively.

2.17.5 Information & Communication Technology Risk

The Bank has successfully implemented core banking system (CBS). The Bank's IT has gone through an enormous transformation from where it started. After several years of continuous efforts, standardization of both back-ends as well as front-end operation of bank is completed. Now through wide array of customizable products and services, IT can bring about equivalent contribution to

Relevant hardware, software and networking gears are in place to support operations of online branches, internet banking, SMS service, call center, Tele Banking, POS and ATM network. These devices are providing superior performance resulting in better end-user satisfaction. To ensure uninterrupted and smooth customer service in all branches and SME centers, IT division continuously work on performance tuning for database and application, networking and server hardware on regular basis. Continuous investments are going on to do the necessary up gradation on hardware and software to increase the Bank's centralized online banking and other peripheral service requirements.

ICT Risk Mitigation:

Cyberattacks are a serious threat and concern for financial institutions. Standard Bank is committed to high levels of service quality and banking security. Cyber security is a top priority for the Board and management of The Bank. For cyber security and ICT risk mitigation, the bank has aligned its ICT security policy, in line with the latest Bangladesh Bank ICT guidelines and well-established frameworks and international standards and controls. Through Mirroring Military 'war game' to Ethical Hacking, the bank's information security regularly conducts application/system security assessments and vulnerability assessment and penetration testing on own infrastructure/networks by internally-certified ethical hackers to protect data assets. To protect customer and the bank's data The Bank has implemented a comprehensive data leakage prevention solution. Moreover to ensure ethical use of technology, the bank ensures automated content scanning. The bank has also implemented email security to protect the email system from spam-based attacks.

Comprehensive annual maintenance contracts (AMCs), along with service level agreements (SLAs) were signed to ensure 24x7 service for all active equipment of data centre and disaster recovery site.

2.17.6 Money Laundering Risk:



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Bank's Anti Money Laundering Division has been functioning to ensure proper compliance of overall Anti Money Laundering activities under the guidance of Bangladesh Financial Intelligence Unit (BFIU). The AML Division is to strongly implement Bank's AML/CFT Policy to cover all latest AML issues for combating money laundering and terrorist financing maintaining international standard.

Bank has adopted Money Laundering Prevention Act-2012 (Amendment-2015), Anti Terrorism Act-2009 ((Amendment-2012 & 2013), BFIU Circular No.19 dated 17/09/2017 and circulated it to all of its branches to cope with latest AML strategies of national and global arena. Bank has its own standard Customer Acceptance Policy, Money Laundering & Terrorist Financing Risk Management Guidelines to provide a framework to the branches to combat money laundering & terrorist financing risk.

Bank has appointed Chief Anti Money Laundering Compliance officer (CAMLCO) & Deputy CAMLCO to supervise overall anti money laundering activities of the bank. Branch Anti Money Laundering Compliance officer (BAMLCO) to comply with Anti Money Laundering issues at branch level.

In order to maintain national and international standard of AML/CFT functions Bank has policies to comply with all recommendations, accord and sanctions of United Nations (UN), Financial Action Task Force (FATF) and Asia Pacific group (APG). Apart from this, Bank is not to establish any relationship with entity listed by United Nation Security Council (UNSC) resolutions and do not maintain relationship with shell banks.

2.17.7 Environment Risk Management (ERM)

Bangladesh Bank issued Guidelines on Environment Risk Management (ERM) to streamline solutions for managing the environmental risks in the financial sector Ref: BRPD Circular No.01/2011dated 30.01.2011 and BRPD Circular no.02dated 27 February,2011 respectively . Bank accordingly introduced the Guideline on Environment Risk Management which is approved by the Board of Directors in its 198th Board meeting vide memo no.-9955 held on 16.09.2012 and advised the Management to implement the same in our Bank.

As Environmental Risk is related to credit risk hence it has been decided to integrate the same with Credit Risk Management (CRM). As such the concerned Branches are directed to evaluate & assess environmental risks whenever a potential borrower approaches for financing. It is required to calculate the Environmental Risk Rating (EnvRR) correctly while financing to the following sectors:

1) Agri-business (Poultry & Dairy), 2) Cement, 3) Chemicals, 4) Engineering & Basic Metal, 5) Housing, 6) Pulp & Paper, 7) Sugar & Distilleries, 8) Tannery, 9) Textile & Apparels, and 10) Ship Breaking.

Environmental Risk Rating (EvnRR) of any Credit proposal combines both the outcomes of the General and Sector specific environmental Due Diligence (EDD) checklist & should be applied as per the following table:

General EDD	Sector Specific EDD	Overall EnvRR
Low	Low	Low
Moderate & Low	Low &Moderate	Low
If any one or both the General & Sector-Specific EDD checklist is indicated as 'High'		High

EnvAll branches are advised to calculate & assess the EvnRR of a credit proposal (if applicable) and go through the Environmental Risk Management

2.17.8 Highlights on Bangladesh Bank's Inspections of Core Risk Implementation

Bangladesh Bank carried out a comprehensive inspection of SBL Head Office & 45 (Forty Five) branches during the year 2025 & special inspection on four core risk (ALM, CRM, ICCD & ICT) based on 2024 by DBI & two core risk (AML based on 30.06.2023 & Foreign Exchange Risk based on 30.06.2025) by BFIU & Foreign Exchange Inspection department during 2020 for assessing the implementation of the guidelines on core risk as well as to evaluate the effectiveness of risk management practices by the Bank. Major findings of the inspection were discussed in a meeting participated by the Board, Bangladesh Bank representatives and related management personnel of the Bank. The Board took the observations with utmost importance and instructed management to comply with BB suggestions for improvement. BB also conducted several other audits on different units/departments of the bank all over the year which include Treasury Division, Credit Division, Credit Administration Division, ICCD and Foreign Exchange etc. Bank already comply all the findings & observations of core risk as per stipulated time set by Bangladesh Bank. The overall core risk implementation status of the Bank is satisfactory.

2.18 Regulatory and legal compliance

The bank complied with the requirements of the following laws & regulation:

a) The Bank Companies Act 1991 as amended.
b) The Companies Act 1994
c) Income Tax Act, 2023 and rules
d) The Value Added Tax (VAT) Act& Supplementary Duty Act 2012.
e) Bangladesh Securities and Exchanges Rules 1987,Bangladesh Securities and Exchanges Ordinance 1969,Bangladesh Securities and Exchanges Act 1993.
f) Rules, Regulations and Circulars issued by the Bangladesh Bank and other regulatory authorities.

2.19 Compliance of International Accounting Standard (IASs) and International Financial Reporting Standard (IFRSs)

The bank has complied the following IASs & IFRSs as adopted by ICAB up to the preparation of financial statements as at and for the year ended 31 December 2025.

Name of IASs /IFRSs	IASs/IFRSs	No.	Status
Presentation of Financial Statements	IAS	1	Complied

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Inventories	IAS	2	N/A
Cash Flows Statements	IAS	7	Complied
Accounting Policies, Changes in Accounting Estimates and Errors	IAS	8	Complied
Events after the Reporting Period	IAS	10	Complied
Income Taxes	IAS	12	Complied
Property, Plant and Equipments	IAS	16	Complied
Employee Benefits	IAS	19	Complied
Accounting for Government Grants and Disclosure of Government Assistance	IAS	20	N/A
The Effect of Changes in Foreign Exchange Rates	IAS	21	Complied
Borrowing Costs	IAS	23	Complied
Related Party Disclosures	IAS	24	Complied
Accounting and Reporting by Retirement Benefit Plans	IAS	26	N/A
Separate Financial Statements	IAS	27	Complied
Investments in Associates	IAS	28	N/A
Financial Reporting in Hyperinflationary Economies	IAS	29	N/A
Financial Instruments: Presentation	IAS	32	Complied *
Earning per share	IAS	33	Complied
Interim Financial Reporting	IAS	34	Complied **
Impairment of Assets	IAS	36	Complied
Provisions, Contingent Liabilities and Contingent Assets	IAS	37	Complied
Intangible Assets	IAS	38	Complied
Investment Property	IAS	40	N/A
Agriculture	IAS	41	N/A
First-time Adoption of Bangladesh Financial Reporting Standards	IFRS	1	N/A
Share-based Payment	IFRS	2	N/A
Business Combinations	IFRS	3	Complied
Insurance Contracts	IFRS	4	N/A
Non-current Assets Held for Sale and Discontinued Operations	IFRS	5	N/A
Exploration for and Evaluation of Mineral Resources	IFRS	6	N/A
Financial Instruments: Disclosures	IFRS	7	Complied *
Operating Segments	IFRS	8	Complied
Financial Instruments: Recognition and Measurement	IAS	9	Complied *
Consolidated Financial Statements	IFRS	10	Complied
Joint Arrangements	IFRS	11	N/A
Disclosure of Profits in Other Entities	IFRS	12	Complied
Fair Value Measurement	IFRS	13	Complied
Regulatory Deferral Accounts	IFRS	14	Complied
Revenue	IFRS	15	Complied
Leases	IFRS	16	Complied

* Complied to the extent possible subject to compliance to Bangladesh Bank guidelines in this respect.

** Complied in the preparation of interim financial reports of the bank.

Reason for departure from IFRS

The Central Bank of Bangladesh ('Bangladesh Bank'), as regulator of the banking industry, has issued a number of circulars/directives which are not consistent with the requirements specified in IAS/IFRS, as referred above. In such cases, the bank has followed regulatory requirements specified by Bangladesh Bank.

Standards issued but not yet effective

A number of new standards and amendments to standards are issued but not yet effective for annual periods beginning after 1 January 2022 and earlier application is permitted. However, the Bank has not adopted early the following new or amended standards in preparing these financial statements. None of these are expected to have a significant effect on the consolidated financial statements of the Group and the separate financial statements of the Bank when they become applicable.

2.20 Operating segments:

Business segments report consists of products and services whose risks and returns are different from those of other business segments. The Bank has ten segments, as described below, which are the Bank's strategic business units. The strategic business units offer different products and services, and are managed separately based on the Bank's management and internal reporting structure. Each of the strategic business units of the Bank are periodically reviewed by the Management Committee. The following summary describes the operations in each of the Bankers reportable segments:

Segment Name	Description
Corporate Banking	This unit Focuses on large corporate groups including structured/syndicated finance with a variety of investments & deposit products and other transactions .
SME Banking	Includes Investmentss, deposits and other transactions and balances with SME customers.
Consumer Banking	Includes Investmentss, deposits and other transactions and balances with retail customers.

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Treasury	Treasury unit undertakes the Bank's funding and maintenance of SLR, Asset-liability management through money market operation, Fx. Market dealings. investing in derivatives including forwards, Futures and
Investment Banking	Includes the Bank's trading, investment in equities and other capital market activities.
Offshore Banking	This unit aims to provide all kinds of commercial banking services to its customers in freely convertible currencies. Presently the Bank has one unit in Dhaka.
Card and Alternate Delivery Channel	This includes offering a variety of debit card *and* credit card to the customers according to their needs
Mobile Financial Services	Mobile Financial services came up the aim to cover a large number of people under banking channel through mobile network facilitating convenient cash in/out, bill payment. POS purchase etc.
SBL Capital Management Limited	The principal activity of the Co. is to act as a TREC Holder of DSE & CSE to carry on the business of stock brokers in relation to shares and securities dealings and other services.
SBL Securities Limited	The objective of the company is in underwriting, managing and distributing the issue of shares, bonds and other securities, portfolio management. share transfer agent, fund management etc .
Standard Exchange Company (UK) Limited	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 Co (USA) Inc.DBA : Standard Express	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.

2.21 General

a) Figures appearing in the financial statements have been rounded off to the nearest Taka

b) Figures and account titles of previous year have been rearranged whenever considered necessary including capital to risk weighted adequacy ratio (CRAR) as per Bangladesh Bank Letter No. BRPD (P-1)/661/13/2020-3370 to confirm with current year's presentation.

c) Expenses irrespective of capital or revenue nature accrued but not paid have been provided for in the books of account of the Bank.

Comparative information

The Consolidated financial statements of the Group and the separate financial statements of the Bank for the year ended 31 December 2025 were audited by Khan Wahab Shafique Rahman & Co., Chartered Accountants, who expressed an unmodified opinion on those statements on 29 April 2026.

Approval of financial statements

The financial statements have been approved by the Board of Directors of the bank in its 435th meeting held on 29 October 2026.

2.22 Changes in accounting policies

As per IAS 8" Accounting policies,Cahnges in Accounting Estimates and Errors" Accounting Policies are applied consistently for comparability between financial statements of different accounting periods. Changes in Accounting Policies are applied retrospectively in the financial statements . Comparative amounts presented in the financial statements affected by changes in accounting policy for each period presented.

2.23 Credit Rating of Bank

As per BRPD circular no. 6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Information and Services Limited (CRISL) based on the audited financial statements as at and for the year ended 30 June 2026. The following ratings have been awarded:

Particulars	Date of Rating	Long term	Short term
Surveillance Rating	24-Jun-26	AA-2	ST-2
		(Double A Plus) (Below strongest credit quality)	(above average ability)
Outlook		Developing	

2.24 Director's Responsibilities on Statement



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The Board of Directors is responsible for the preparation and presentation of the Financial Statements of the Bank and its Subsidiaries in compliance with the regulations.

These Financial Statements comprise

- Consolodated Profit or Loss
- Consolodated Balance Sheet
- Consolidated Statement of Changes in Equity
- Consolidated Statement of Cash Flows
- Notes to the Financial Statements



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		Amount in Taka	
		June 30, 2026	December 31, 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
		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**
		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		
	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**

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		Amount in Taka	
		June 30, 2026	December 31, 2025
	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
	ICIC! 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	**Maturity grouping of balance with other banks and financial institutions**		
	Payable on demand	-	-
	Up to 1 month	10,326,212,988	11,284,632,477
	Over 1 month but not more than 3 months	-	-
	Over 3 months but not more than 1 year	-	-
	Over 1 year but not more than 5 years	-	-
	Over 5 years	-	-
		10,326,212,988	**11,284,632,477**
		-	0
4.3	**Net Balance with other banks and financial institutions**		
	Balance with other banks and financial institutions(note-4)	10,326,212,988	11,284,632,477
	Add: Lending to other banks and financial institutions(note-05)	-	-
	Less: Borrowing from other banks and financial institutions(note-10)	28,284,158,018	28,356,310,973
		(17,957,945,029)	**(17,071,678,496)**
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

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	Amount in Taka	
	June 30, 2026	December 31, 2025
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**
	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 (note -6.a)	26,959,037,500	27,924,102,500
Others Investment (note -6.b)	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 (note -6.3)		
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 Automble 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

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	Amount in Taka	
	June 30, 2026	December 31, 2025
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
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 Net Investments

Investments(note-7)	203,523,218,227	204,776,459,744
Less:		
Non-performing Investments(note-7.8)	49,309,946,887	61,212,796,130
Profit suspense Account (note-12.5)	9,558,061,801	8,666,081,867

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	Amount in Taka	
	June 30, 2026	December 31, 2025
Provision for Investments (note-12.2)	8,954,987,238	8,940,875,014
	67,822,995,926	78,819,753,011
	135,700,222,301	**125,956,706,733**

7.2 Residual maturity grouping of Investments including bills purchased and discounted

Repayable on demand	-	-
Up to 1 month	18,590,155,556	20,128,975,568
Over 1 month but not more than 3 months	21,259,895,614	22,383,093,680
Over 3 months but not more than 1 year	70,894,194,402	73,152,531,317
Over 1 year but not more than 5 years	66,057,866,745	68,152,199,002
Over 5 years	26,721,105,910	20,959,660,177
	203,523,218,227	**204,776,459,744**
	-	-

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**
	-	-

7.3 Investments on the basis of significant concentration including bills purchased and discounted

a)	Investments to allied concerns of Directors/Sponsors of the Bank (Annexure-D)	379,983,000	364,992,000
b)	Investments to Chief Executive and other senior executives (including staff)	701,098,136	850,361,921
c)	**Investments to customers group :**		
	i) Commercial lending	21,399,234,998	12,141,106,445
	ii) Export financing	6,128,300,000	8,713,100,000
	iii) House building Investment	5,952,787,228	5,051,400,000
	iv) Consumers Credit Scheme	3,492,700,000	3,819,600,000
	v) Small and medium enterprises	35,510,607,471	34,895,814,000
	vi) Special program Investment	2,752,794,175	3,164,435,380
	vii) Other Investments	16,175,800,000	17,908,900,000
		91,412,223,872	**85,694,355,825**
d)	**Industrial Investments**		
	i) Agricultural Industries	4,547,151,574	3,907,166,680
	ii) Textile Industries	3,133,900,000	3,801,600,000
	iii) Food and allied Industries	2,064,829,426	3,117,139,232
	iv) Pharmaceuticals Industries	272,200,000	350,500,000
	v) Leather, Chemical and Cosmetics etc	788,800,000	785,700,000
	vi) Cement and Ceramic Industries	1,983,307,321	1,239,590,396
	vii) Service Industries	26,581,200,000	28,371,600,000
	viii) Transport and Communication Industries	3,396,300,000	3,017,000,000
	ix) Other Industries	68,262,124,898	73,276,453,690
		111,029,913,219	**117,866,749,998**
	Total Investments	**203,523,218,227**	**204,776,459,744**
		(0)	**0.00**

7.6 DETAIL OF LARGE INVESTMENTS

Number of Clients	29	30
Amount of outstanding Investments	10,059.74	9,689.51
Amount of classified Investments	-	-
Measures taken for recovery	Not applicable	Not applicable

Name of Group / Single Borrower	Outstanding as on 30.06.2026		Total Amount (In crore)	
	Funded	Non-Funded	30.06.2026	2025
Chaity Group	393.95	180.79	574.74	568.40
Sinha Group	378.01	-	378.01	327.89
M.A. Rahman Dyeing Industry Ltd	591.67	-	591.67	578.55
Paradise Group	588.40	1.03	589.43	585.28
Pran Group	33.57	285.51	319.08	396.95
Bashundhara Group	497.00	-	497.00	478.75
Rose Group/Pantex	93.46	77.23	170.69	207.19
SQ Group	56.60	572.85	629.45	612.70
City Group	386.61	68.36	454.97	486.54
Rings Group	257.00	23.30	280.30	273.72

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			Amount in Taka	
			June 30, 2026	December 31, 2025
Nitol-Niloy Group	71.15	7.82	78.97	70.68
Abdul Monem Ltd.	246.49	4.76	251.25	237.71
Mir Akhter Hossain Ltd.	3.05	37.99	41.04	45.33
Eurotex Group	320.22	530.09	850.31	905.83
Prime Group	476.25	2.27	478.52	472.90
Karim Group	142.47	73.97	216.44	206.58
Abul Khair Group	344.07	119.78	463.85	217.78
Provita Group	455.92	-	455.92	438.36
Meghna Group	-	443.67	443.67	413.00
BSRM Group	-	80.02	80.02	69.80
BRB	82.74	0.69	83.43	97.02
Jahir Group	93.99	149.73	243.72	385.77
Armana Group	301.91	102.58	404.49	398.33
Modern Group	366.21	-	366.21	352.56
Badsha Group	57.22	-	57.22	110.78
Akij Resources	115.10	15.31	130.41	271.47
MSA Textiles Ltd.	88.37	0.58	88.95	82.58
Max Infrastructure Ltd.	44.98	226.44	271.42	270.10
NDE Group	43.53	167.64	211.17	
Union Group	175.79	181.60	357.39	
Arman Group	-	-	-	
NDE Group	-	-	-	126.96
Total	**6,705.73**	**6,705.73**	**10,059.74**	**9,689.51**

7.7 Particulars of Investments

		Taka	Taka
i)	Investments considered good in respect of which the Bank is fully secured	138,080,123,977	140,125,072,703
ii)	Investments considered good against which the bank holds no security other than the debtors' personal guarantee	21,260,949,219	22,891,620,069
iii)	Investments considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors	18,210,584,460	19,394,775,592
iv)	Investments adversely classified; provision not maintained there against	25,971,560,570	22,364,991,380
		203,523,218,227	204,776,459,744
		0.00	-
v)	Investments due by directors or officers of the banking company or any of them either separately or jointly with any other persons	1,081,081,136	1,215,353,921
vi)	Investments due from companies or firms in which the directors of the Bank have interest as directors, partners or managing agents or in case of private companies as members	467,964,826	478,628,608
vii)	Maximum total amount of Investments, including temporary Investments made at any time during the year to directors or managers or officers of the banking company or any of them either separately or jointly with any other person.	1,081,081,136	1,215,353,921
viii)	Maximum total amount of Investments, including temporary Investments granted during the year to the companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or in the case of private companies, as members	379,983,000	364,992,000
ix)	Due from banking companies	-	-
x)	Total amount of Classified Investments on which Profit is not credited to income	49,309,946,887	61,212,796,130
	a) Movement of Classified Investments		
	Opening Balance	61,212,796,130	59,686,200,000
	Increase/(decrease) during the year	(11,902,849,243)	1,526,596,130
		49,309,946,887	**61,212,796,130**
	b) Provision kept against Investments classified as bad debts **(note-7.10)**	8,954,987,238	8,940,875,014
	c) Profit credited to Profit suspense Account (note-12.4)	9,558,061,801	8,666,081,867
xi)	Cumulative amount of written off Investments		
	Opening Balance	5,863,843,340	5,863,843,340
	Amount written-off during the year	-	

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	Amount in Taka	
	June 30, 2026	December 31, 2025
	5,863,843,340	5,863,843,340
Amount realized against Investments previously written off		
Cash recovery from written off	54,417,302	332,023,962
Profit Waived from written off	7,624,391	208,511,605
Closing Balance	5,801,801,647	5,323,307,773
The amount of written off Investments for which law suits have been filed	40,957,767,558	40,957,767,558

7.8 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**
	-	**0.32**

7.9 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				-	-

7.10 Particulars of required provision on Off-Balance Sheet Exposures

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

7.12 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**

7.13 Maturity grouping of bills purchased and discounted

Payable within one month	543,588,610	631,793,247
Over one month but less than three months	2,174,354,440	2,527,172,987
Over three months but less than six months	2,717,943,050	3,158,966,234
Six months or more	-	-
	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)

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		Amount in Taka	
		June 30, 2026	December 31, 2025
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	4,730,309,723	4,793,696,711
	Standard Bank Securities Ltd.	567,879,446	589,296,995
		202,651,413,820	**203,100,324,121**
	Consolidated bills purchased and discounted		
	Standard Islami Bank PLC. (note-7)	5,435,886,100	6,317,932,468
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		5,435,886,100	**6,317,932,468**
		208,087,299,920	**209,418,256,589**
		-	-
8.	**Fixed assets including premises, furniture and fixture**		
	Land	2,373,245,825	2,373,245,825
	Land and Building	500,964,298	495,535,567
	Furniture & Fixture	1,029,005,928	967,215,137
	Office Appliance	865,185,759	848,359,867
	Computer	444,443,563	429,218,976
	Right of Use Assets (ROUA) as per IFRS-16	274,244,825	274,244,825
	Bank's Vehicle	130,586,072	129,689,342
	Total cost	**5,617,676,270**	**5,517,509,538**
	Intangible Assets		
	Software	189,235,349	184,457,579
	Total cost	**5,806,911,619**	**5,701,967,117**
	Less: Accumulated Depreciation	2,675,758,199	2,601,344,339
	Net	**3,131,153,420**	**3,100,622,778**
	(See Annexure-A for details)	-	3,100,622,778
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

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	Amount in Taka	
	June 30, 2026	December 31, 2025
Working Progress, Building	1,731,018,029	1,557,442,932
Profit receivable on Bai Murabaha/Bai Muajjal/Hpsm	21,018	21,019
Exchange House	(177,193,973)	418,464,733
Profit Reimbursement A/C Swc-I & S-Cc	2,504,253	2,504,253
Dividend Receivable	20,000,000	25,000,000
Profit Waived	398,238,709	398,238,709
Excise duty adjustment on FDR	43,798,670	56,440,073
Demand Draft without advice	1,441,508	1,441,508
	11,279,147,635	**11,115,463,776**

9.3 Advance Tax

Advance Corporate Tax	4,822,847,079	4,592,847,079
Advance Income Tax On L/C Commission	124,037,397	111,527,402
Advance Income Tax On Tr.Bill	50,872,243	50,872,243
Advance Income Tax On Share Dividend	77,284,360	75,635,128
Advance Tax On Vehicle	7,571,942	7,111,942
Advance Income Tax On Profit Balance With Other Banks	39,335,850	39,335,850
Advance Income Tax On Subordinated Bond	144,083,173	87,322,020
Advance Income Tax On BGIIB	22,222,745	22,222,745
Advance Tax On Sukuk	286,409,049	176,876,203
Advance Income Tax On Msnd	165,988,831	150,233,326
	5,740,652,669	**5,313,983,938**

9.4 Profit Receivable

Profit Receivable on SME	7,852,935	9,290,986
Capital Gain Recivable From Sale Of Share	-	-
Profit Receivable on FDR & Bond	2,751,003,027	2,476,187,751
	2,758,855,962	**2,485,478,737**

9.5 Branch Adjustment

Branch adjustments account represents outstanding inter branch and head office transactions originated but yet to be responded at the balance sheet date. The balance of unreconciled items has been adjusted reconciled subsequently .

9.6 Deferred Tax Assets:

Opening Balance	**484,081,295**	**476,293,862**
Additional made during the period	1,045,819	7,787,433
Adjustment during the period	-	-
Closing Balance	**485,127,114**	**484,081,295**

Deferred tax liabilities/(Asset)		
Fixed Asset		
Carrying amount	3,131,153,420	3,100,622,778
Tax base	3,349,625,968	3,323,795,351
Taxable Temporary Difference	**(218,472,548)**	**(223,172,573)**
Provision for gratuity		
Carrying amount	1,057,488,568	1,049,999,691
Tax base	-	-
Deductable Temporary Difference	**(1,057,488,568)**	**(1,049,999,691)**
Provision for Rebate for good borrowers		
Carrying amount	8,738,004	8,738,004
Tax base	-	-
Deductable Temporary Difference	**(8,738,004)**	**(8,738,004)**
Lease Assets as per IFRS 16		
Right of use Assets under lease	8,049,645	8,049,645
Lease Liabilities	17,022,829	17,022,829
Deductible Temporary Difference	(8,973,184)	(8,973,184)
Total Taxable /(deductable) Temporary difference	(1,293,672,304)	(1,290,883,452)
Applicable tax rate	37.50%	37.50%
Deferred Tax Assets	(485,127,114)	(484,081,295)
Opening balance	(484,081,295)	(476,293,862)
Deferred tax (income)/expenses	(1,045,819)	(7,787,433)

9(a) Consolidated other assets

Standard Islami Bank PLC. (note-9)	12,372,984,200	11,578,394,040
Standard Islami Bank PLC. (Profit Recivable from SCML)	(1,095,823,189)	(991,995,689)
Standard Exchange Co.(UK) Ltd.	15,626,621	15,675,160
Standard Express(USA) Ltd.	8,893,577	9,223,760
SBL Capital Mgt. Ltd.	872,233,728	865,237,704
Standard Bank Securities Ltd.	366,337,075	356,168,016

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		Amount in Taka	
		June 30, 2026	December 31, 2025
		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
	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
	Al-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
	Al-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
10.3	**Maturity grouping of borrowing from other banks, financial institutions and agents**		
	Repayable on demand	28,284,158,018	28,356,310,973
	Up to 1 month	-	-
	Over 1 month but within 3 months	-	-
	Over 3 months but within 1 year	-	-
	Over 1 year but within 5 years	-	-

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		Amount in Taka	
		June 30, 2026	December 31, 2025
	Over 5 years	-	-
		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 (note.11.2)	2,050,000,000	4,770,000,000
	4,065,633,777	**6,727,313,925**

11.2 Deposits' from banks

Mudaraba Fixed Deposits		
NRB Commercial PLC.	550,000,000	470,000,000
Eastern Bank PLC	-	500,000,000
Agrani Bank PLC.	500,000,000	500,000,000
Shahjal Islami Bank PLC.	1,000,000,000	1,500,000,000
Midland Bank PLC	-	400,000,000
Rajshahi Krishi Unnayan Bank	-	400,000,000
Bangladesh Krishi Bank	-	1,000,000,000
	2,050,000,000	**4,770,000,000**
Mudaraba Short Notice Deposits		
Bangladesh Krishi Bank	426,525	423,823
Bengal Commercial Bank	1,881,030,417	954,177,900
Jamuna Bank PLC.	127,139,650	1,183,346
Trust Bank Ltd	1,188,125	3,501,595
The City Bank PLC	3,522,782	53,104
Al-Arafah Islami Bank	52,905	995,889,677
	2,013,360,404	**1,955,229,445**
Al-wadeeah current deposits		
Mercantile Bank PLC	2,106,944	2,000,000
The City Bank PLC	166,428	84,481
	2,273,373	**2,084,481**
	4,065,633,777	**6,727,313,925**

11.3 Customer Deposits

i) Al-wadeeah Current deposits and other Deposits		
Al-wadeeah current deposits	11,196,018,018	10,419,211,971
Foreign Currency deposits	6,801,313,019	6,942,879,564
Sundry deposits (note - 11.4)	14,709,838,300	17,356,430,507
	32,707,169,337	**34,718,522,042**
ii)Bills payable		
Pay orders issued	4,479,227,748	3,968,545,130
Pay slips issued	600	600
Demand draft	3,770,832	3,770,832
	4,482,999,180	**3,972,316,562**
iii)Savings bank Deposits/Mudaraba savings deposits	**19,933,830,913**	**19,333,529,492**
iv) Term Deposits/Fixed Deposits		
Fixed deposits/Mudaraba Fixed Deposits (Excluding Bank Deposit)	110,500,716,116	108,454,034,957
Short term deposits	17,479,341,757	19,675,795,627
Deposits Under Schemes	20,793,914,933	19,763,948,410
	148,773,972,806	**147,893,778,994**
Total	**205,897,972,236**	**205,918,147,091**
	0	

11.4 Sundry deposits

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	Amount in Taka	
	June 30, 2026	December 31, 2025
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 Maturity analysis of inter-bank deposits

Repayable on demand	-	-
Up to 1 month	-	-
Over 1 month but within 3 months	-	-
Over 3 months but within 1 year	4,065,633,777	6,727,313,925
Over 1 year but within 5 years	-	-
Over 5 years but within 10 years	-	-
Over 10 years	-	-
	4,065,633,777	**6,727,313,925**

11.6 Maturity analysis (Deposits received from other than banks)

Repayable on demand	7,837,212,613	7,293,448,380
Up to 1 month	1,806,922,028	2,521,731,312
Over 1 month but within 3 months	22,390,282,398	22,604,114,689
Over 3 months but within 1 year	64,622,471,791	63,770,781,387
Over 1 year but within 5 years	61,434,996,606	62,790,354,523
Over 5 years but within 10 years	47,806,086,801	46,937,716,800
Over 10 years	-	-
	205,897,972,236	**205,918,147,091**
	-	-

11.7 Maturity analysis (Bills payable)

Repayable on demand	4,482,999,180	3,972,316,562
Up to 1 month	-	-
Over 1 month but within 3 months	-	-
Over 3 months but within 1 year	-	-
Over 1 year but within 5 years	-	-
Over 5 years but within 10 years	-	-
Over 10 years	-	-
	4,482,999,180	**3,972,316,562**
	-	-

11.8 Payable on Demand and Time Deposits

i. **Demand Deposits**		
Current / Al-wadeeah current Deposits	11,196,018,018	10,419,211,971
Savings Deposits/Mudaraba Savings deposits (10%)	1,993,383,091	1,933,352,949
Foreign Currency Deposits (non profit bearing)	6,801,313,019	6,942,879,564
Sundry deposits	14,709,838,300	17,356,430,507
Bills payable	4,482,999,180	3,972,316,562
	39,183,551,608	**40,624,191,553**
ii. **Time Deposits**		
Savings deposits/Mudaraba savings deposits (90%)	17,940,447,822	17,400,176,543
Fixed deposits/Mudaraba Term Deposits	114,566,349,893	115,181,348,882
Short term deposits/Mudaraba short term deposits	17,479,341,757	19,675,795,627
Deposits under schemes	20,793,914,933	19,763,948,410
Foreign currency deposits (profit bearing)	-	-
	170,780,054,405	**172,021,269,463**
	209,963,606,013	**212,645,461,016**
	-	-
	-	-

11(a) Consolidated deposits and other deposits

Current deposits and other deposits

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	Amount in Taka	
	June 30, 2026	December 31, 2025
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)	-	-
Unearned Intt. On Tr Bills/Bond	-	-
SBL Foundation	-	-
Branch Adjustments Accounts	-	-
Provision For Deposit Insurance Premium	62,808,780	60,982,124

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	Amount in Taka	
	June 30, 2026	December 31, 2025
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**

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. The circular permits eligible borrowers to apply for special rescheduling or restructuring facilities in accordance with the conditions prescribed in the circulars referenced therein. The application deadline under the circular is 30 September 2026, and banks are required to dispose of the applications by 31 December 2026 after receipt of the required down payments.

The circular provides for special rescheduling of up to 15 years, including a grace period of up to two years, for eligible borrowers with applied-for loan account balances of BDT 1,000 crore or more. It also permits special restructuring for a period extending up to four years beyond the period specified in paragraph 6(1) of BRPD Circular No. 16/2022. For borrowers with balances below BDT 1,000 crore, the periods specified in BRPD Circular No. 07/2025 apply. The circular further specifies the categories of classified and unclassified loans that may qualify for the relevant facilities, subject to the applicable requirements.

During the period, certain distressed borrowers submitted applications to the Bank seeking rescheduling or restructuring of their loan facilities under the applicable policy support measures. Management expects that the applications will be considered under the relevant regulatory provisions and that the eligible facilities may be rescheduled or restructured accordingly.

Furthermore, in respect of certain borrowers whose loan facilities were subject to deferral under the applicable Bangladesh Bank instructions for the year ended 31 December 2025, the financial condition of some borrowers has subsequently deteriorated. However, as these borrowers are being under consideration for rescheduling or restructuring under the policy support measures introduced by BRPD-1 Circular Letter No. 30 dated 31 August 2026, the Bank has not maintained provisions against the relevant facilities pending the outcome of the applications.

The final classification of the affected investment accounts and the corresponding provision requirement remain subject to the applicable regulatory requirements and the outcome of the rescheduling or restructuring applications. Pending the outcome of the applications, management has decided not to classify the affected loan accounts in accordance with their existing status, based on the receipt of the applications and management's expectation of their eventual approval. The applications remain subject to assessment of eligibility, fulfilment of the prescribed conditions and the Bank's approval in accordance with the applicable Bangladesh Bank instructions.

The ultimate outcome of these applications and their implications for loan classification, provisioning and the Bank's financial position will depend on the subsequent decisions and the applicable regulatory requirements.

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	-	-

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		Amount in Taka	
		June 30, 2026	December 31, 2025
Investments written off Benefits		-	-
Estimated provision required as at 31 December, (i)		**82,502,045**	**570,852,227**
		-	186,805,410
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**
		0.52	189,431,080.32

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.	**46,203**	459,743,904	456,556,664
Opening Balance	456,556,664		
Addition during the period	3,187,239	-	
Adjustment during the period	9,199		
Closing Balance	459,734,704		
Standard Bank Securities Ltd.		90,909,827	89,443,732
Opening Balance	89,443,732		
Addition during the period	1,466,095		
Adjustment during the period	29,423,040		
Closing Balance	61,486,787		
		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	-	-

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		Amount in Taka	
		June 30, 2026	December 31, 2025
	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**
		-	(900,000,000)
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**

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		Amount in Taka	
		June 30, 2026	December 31, 2025
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
	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	273,651,137
		28,873,771,979	**28,193,306,739**

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Amount in Taka	
June 30, 2026	December 31, 2025

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
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 2007	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 Particulars of fully Paid up Share Capital :

Particulars	Number of shares		Number of shares in (%)	
	30.06.2026	31.12.2025	30.06.2026	31.12.2025
Sponsors/Promoters/Directors	374,157,805	369,098,955	34%	33%
ICB, ICB Unit Fund, ICB Mutual Fund & IC	59,917,062	59,815,379	5%	5%
Institutions	275,616,720	267,387,198	25%	24%
General Public	406,150,721	419,540,776	36%	38%
Total	1,115,842,308	1,115,842,308	100%	100%

13.7 Classification of Shareholders by holding as on 31 December,2025

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Shareholding range	Number of Share holders	No. of shares 31.12.2025	No. of shares 31.12.2025
01-500	6409	1,485,236	1,490,960
501-5000	8286	16,964,415	17,007,524
5001-10000	2030	14,202,814	14,181,323
10001-20000	1438	19,994,976	20,013,184
20001-30000	533	12,892,250	12,382,914
30001-40000	250	8,756,827	7,998,752
40001-50000	148	6,725,613	7,611,950
50001-100000	353	25,051,125	22,492,513
100001-1000000	413	113,317,350	111,101,450
1000001-10000000	90	299,775,919	308,280,349
10000001 and above	28	596,675,783	593,281,389
	19978	**1,115,842,308**	**1,115,842,308**

	Amount in Taka	
	June 30, 2026	December 31, 2025

13.8 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**
	-	-

13.9 Capital to Risk Weighted Assets Ratio (CRAR) under BASEL-III(Solo basis)

The calculation of CRAR under Basel III (Solo basis) has been made as per "Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for banks in line with Basel III)" issued by Bangladesh Bank vide its BRPD Circular no. 18 dated December 21, 2014. The required capital as well as total maintained regulatory capital of the Bank at the close of business on 30 June 2026 is shown below:

	Taka	Taka
a) Goning-Concern Capital (Tier-I Capital)		
Commom Equity Tier-1 Capital(CET-1)		
Paid up Capital	11,158,423,080	11,158,423,080
Statutory Reserve **(note-14)**	7,698,015,985	7,641,357,989
General Reserve	-	-
Surplus Profit & Loss Account/Retained Earnings	243,587,549	98,411,792
Sub Total	**19,100,026,614**	**18,898,192,861**
Less: Regulatory Adjustments	13,362,571	13,362,571
	19,086,664,043	**18,884,830,290**
Additional Tier-1 Capital	4,450,253,560	4,373,445,956
Total Core Capital (Tier-I)	**23,536,917,603**	**23,258,276,246**
b) Gone -Concern Capital (Tier-II Capital)		
General Provision maintained against unclassified Investment/investment (note-12.2(i+ii))	-	-
Provision for Off-Balance sheet exposure(**note-12.3**)	-	-
SBL Subordinated Non-Convertible Bond	5,480,000,000	5,780,000,000
Sub Total	**5,480,000,000**	**5,780,000,000**
Regulatory Adjustments	-	-
Total Tier-II Capital	**5,480,000,000**	**5,780,000,000**
c. Total Eligible Regulatory Capital	**29,016,917,603**	**29,038,276,246**
d. Total Risk Weighted Assets	**229,424,026,614**	**230,568,716,806**

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	Amount in Taka	
	June 30, 2026	December 31, 2025
e. Required Capital based on risk weighted assets (10%)	22,942,402,661	23,056,871,681
f. Surplus/(Deficiency) (A-C)	6,074,514,942	5,981,404,565
Capital to Risk Weighted Ratio ((A/B)*100)	12.65%	12.59%

Percentage of Capital on Risk weighted Assets:

	30.06.2026	31.12.2025
Capital Requirement	**Required**	**Required**
Minimum Common Equity Tier-I	4.50%	4.50%
Minimum Tier-I	5.50%	5.50%
Tier-II	Not specified	Not specified
Total	10.00%	10.00%

13.9(a) Capital to Risk Weighted Assets Ratio (CRAR) under BASEL-III(Consolidated basis)

The calculation of CRAR under Basel III (Consolidated basis) has been made as per "Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for banks in line with Basel III)" issued by Bangladesh Bank vide its BRPD Circular no. 18 dated December 21, 2014. The required capital as well as total maintained regulatory capital of the Bank at the close of business on 30 June 2026 is shown below:

a) Goning-Concern Capital (Tier-I Capital)		
Commom Equity Tier-1 Capital(CET-1)	**Taka**	**Taka**
Paid up Capital	11,158,423,080	11,158,423,080
Statutory Reserve **(note-14a)**	7,698,015,985	7,641,357,989
General Reserve	-	-
Minority interest in subsidiaries	165,837	172,058
Surplus Profit & Loss Account/Retained Earnings	71,302,184	97,482,324
Sub Total	**18,927,907,086**	**18,897,435,451**
Less: Regulatory Adjustments	**23,949,758**	**26,748,196**
Additional Tier-1 Capital	**4,349,751,792**	**4,330,984,492**
Total Core Capital (Tier-I)	**23,253,709,120**	**23,201,671,747**

b) Gone -Concern Capital (Tier-II Capital)

General Provision maintained against unclassified Investment/investment (note-12.2)	-	-
Provision for Off-Balance sheet exposure**(note-12.3)**	-	-
SBL Subordinated Non-Convertible Bond	5,480,000,000	5,780,000,000
Sub Total	**5,480,000,000**	**5,780,000,000**
Regulatory Adjustments	-	-
Total Tier-II Capital	**5,480,000,000**	**5,780,000,000**
c. Total Eligible Regulatory Capital	**28,733,709,120**	**28,981,671,747**
d. Total Risk Weighted Assets	**234,178,032,155**	**235,099,696,338**
e. Required Capital based on risk weighted assets (10%)	23,417,803,216	23,509,969,634
f. Surplus/(Deficiency) (A-C)	**5,315,905,904**	**5,471,702,113**
Capital to Risk Weighted Ratio ((A/B)*100)	**12.27%**	**12.33%**

Percentage of Capital on Risk weighted Assets:

	30.06.2026	31.12.2025
Capital Requiremeat	**Required**	**Required**
Minimum Common Equity Tier-I	4.50%	4.50%
Minimum Tier-I	5.50%	5.50%
Tier-II	Not specified	Not specified
Total	10.00%	10.00%

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		Amount in Taka	
		June 30, 2026	December 31, 2025

*Bangladesh Bank has given consent vide letter no. BSD-12/SIBPLC/2026-397 dated 28.04.2026 to prepare un-audited financial statements 30.06.2026 without adjusting provision shortfall against non performing investments of Tk. 2,444.83 crore. Hence, the said provision has not been adjusted from CET-1 Capital.

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
	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	-



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		Amount in Taka	
		June 30, 2026	December 31, 2025
	Less: Coupon Payable to Mudaraba Peretual Bond	-	(450,000,000)
	Less: Transfer to Capital Reserve		-
	Less: Provision for Start-up Fund	-	(8,204,944)
	Less: Provision for CSR Fund	-	-
	Less: Cash/Stock dividend	-	-
	Balance at	**71,302,184**	**97,482,324**
16.1(b)	**Non-controlling Interest**		
	SBL Capital Mgt. Ltd.		
	Balance on 1 January	77,278	77,278
	Add: Addition during the period	(4,439)	-
	Sub Total	**72,839**	**77,278**
	Standard Bank Securities Ltd.		
	Balance on 1 January	94,780	94,780
	Add: Addition during the period	(1,782)	-
	Sub Total	**92,998**	**94,780**
	Balance at	**165,837**	**172,058**
17.	**CONTINGENT LIABILITIES**		
17.1	**Acceptances and Endorsements**		
	Back to Back L/C (Foreign)	136,561,443	26,526,373
	Back to Back L/C (Local)	9,101,193,069	10,087,548,010
	Letter of Credit (Others)	6,726,090,481	9,424,676,282
		15,963,844,993	**19,538,750,665**
17.2	**Letter of Guarantee**		
	Letter of Guarantee(Local)	20,974,172,935	21,706,064,436
	Letter of Guarantee(Foreign)	128,611,483	128,611,483
	Others	202,821,015	202,821,015
		21,305,605,433	**22,037,496,934**
	Money for which the Bank is contingently liable in respect of guarantees given favoring:		
	Directors	-	-
	Government	-	-
	Banks and other financial institutions	-	-
	Others	21,305,605,433	22,037,496,934
		21,305,605,433	**22,037,496,934**
17.3	**Irrevocable Letter of Credit**		
	Letter of Credit (Sight)	20,098,414,913	25,117,552,481
	Letter of Credit (Usance)	6,837,722,447	6,062,577,102
	Letter of Credit (Others)	-	-
		26,936,137,360	**31,180,129,583**
17.4	**Bill for Collection**		
	Inward local bill for collection	-	-
	Inward Foreign bill for collection	-	-
	Outward local bill for collection	6,744,942,363	7,291,678,546
	Outward Foreign bill for collection	(486,287,704)	693,304,912
		6,258,654,659	**7,984,983,458**
17.5	**Other Contingent Liabilities**	-	-
		-	-
		70,464,242,445	**80,741,360,640**
17(a)	**Consolidated contingent liabilities**		
	Acceptances and endorsements		
	Standard Islami Bank,PLC. (note-17)	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		

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	Amount in Taka	
	June 30, 2026	December 31, 2025
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**



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		01 January 2026 to 30 June 2026	01 January 2025 to 30 June 2025 Unaudited
18	**Income Statement**		
	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**
			-
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
	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**
		0.00	-
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

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		01 January 2026 to 30 June 2026	01 January 2025 to 30 June 2025 Unaudited
	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**
	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.	-	-

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		01 January 2026 to 30 June 2026	01 January 2025 to 30 June 2025 Unaudited
	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 Remmittanee	3,566,101	3,736,862
	Underwriting commission	-	-
		484,976,354	**526,424,866**
	Brokerage	-	-
		484,976,354	**526,424,866**
21.2	**Exchange**		
	Gains arising from Dealing Securities	-	-
	Gains arising from Investment Securities	-	-
	Gains arising from Foreign Trade Business	509,929,268	890,977,497
		509,929,268	**890,977,497**
21(a)	**Consolidated Commission, Exchange and Brokerage**		
	Standard Islami Bank PLC. (note-21)	994,905,621	1,417,402,364
	Standard Exchange Co.(UK) Ltd.	20,822,958	19,744,432
	Standard Express(USA) Ltd.	85,160,294	85,491,021
	SBL Capital Mgt. Ltd.	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

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	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**
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

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	Security stationery	306,927	220,048
	Petty stationery	5,556,552	5,348,241
	Computer stationery	5,491,442	5,372,286
	Calender ,Dairy,Greetings Crads Etc	3,338,667	2,892,288
	Publicity and advertisement	9,271,176	4,382,847
		27,177,777	**22,191,198**
27(a)	**Consolidated Stationery, Printing, Advertisement etc.**		
	Standard Islami Bank PLC. (note-27)	27,177,777	22,191,198
	Standard Exchange Co.(UK) Ltd.	895,747	626,754
	Standard Express(USA) Ltd.	2,378,546	2,592,271
	SBL Capital Mgt. Ltd.	22,300	147,326
	Standard Bank Securities Ltd.	51,670	116,425
		30,526,039	**25,673,974**
28.	**Managing Director's salary and fees**		
	Basic salary	640,000	4,500,000
	House rent allowance	80,000	1,200,000
	Medical Allowances	-	600,000
	House maintenance	32,000	600,000
	Phone,Internet & Newspaper	8,000	-
	Entertainment	53,333	300,000
	Utility Allowances	13,333	-
	Entertainment Allowance	-	-
	Bonus	-	1,500,000
		826,666	**8,700,000**
29.	**Directors fees & meeting expenses**		
	Directors fees	810,000	930,000
	Travelling and haltage	1,714,386	993,121
	Refreshment and dinner	561,182	368,790
		3,085,568	**2,291,911**
29(a)	**Consolidated Directors fees & meeting expenses**		
	Standard Islami Bank PLC. (note-29)	3,085,568	2,291,911
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	486,800
	SBL Capital Mgt. Ltd.	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

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	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
	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	-

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	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 Investmenis	-	-
	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
		-	(28,467,500)
34.1	**Provision for diminution in value of investments**		
	Dealing Securities		
	Quoted	-	-
	Unquoted	-	-
	Investment Securities	-	-
	Quoted	-	-
	Unquoted	-	-
		-	-
		14,112,225	550,133,299
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)

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		81,456,226	563,064,794
		-	187,557,904

35(a) Consolidated tax expenses

	01 January 2026 to 30 June 2026	01 January 2025 to 30 June 2025
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**
	-	**187,557,904**

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:

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 Received from other operating activities

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
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
	218,986,747	**187,292,068**
	-	-

37(a) Consolidated Received from other operating activities

Standard Islami Bank PLC. (note-35)	218,986,747	187,292,068
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

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	Standard Bank Securities Ltd.	2,250	5,700
		225,375,405	**202,494,126**
		-	-
38	**Payments for other operating activities**		
	Rent, Taxes, Insurance, Electricity etc.	315,052,446	324,372,365
	Legal Expenses	25,240,793	1,586,426
	Postage, Stamp, Telecommunication etc.	7,383,541	7,068,196
	Directors' Fee & Other benefits	3,085,568	2,291,911
	Shariah Supervisory Committee's Fees & Expenses	997,785	192,905
	Audit Fees	-	470,925
	Repair of Bank's assets	36,628,689	29,232,387
	Other Expenses	135,324,703	26,768,765
		523,713,525	**391,983,880**
		-	-
38(a)	**Consolidated Payments for other operating activities**		
	Standard Islami Bank PLC. (note-38)	523,713,525	391,983,880
	Standard Exchange Co.(UK) Ltd.	16,022,361	14,668,424
	Standard Express(USA) Ltd.	65,533,260	74,943,970
	SBL Capital Mgt. Ltd.	3,292,211	3,345,739
	Standard Bank Securities Ltd.	3,135,758	26,678,100
		611,697,115	**511,620,113**
39	**Changes in other assets**		
	Stock of stationery	(56,857)	751,246
	Stamps in hand	796,455	(1,522,515)
	Suspenses A/c	493,309,052	203,945,459
	Advance deposit	(80,577)	(39,774)
	Profit Receivable	-	450,884,938
	Branch adjustments accounts	-	75,535,184
	Advance rent	(5,253,693)	53,042,754
	Prepaid expenses	(3,077,673)	223,017
	Excise Duty adjustment on FDR	(12,641,403)	(13,192,900)
	Working Progress, Building	173,575,097	131,030,593
	Exchange House	(595,658,706)	-
	Protested Bill Account	(100,000)	10,610,000
	Clearing Adjustment	(89,251,537)	675,752,962
		(38,439,843)	**1,587,020,965**
		-	-
39(a)	**Consolidated Changes in other assets**		
	Standard Islami Bank PLC. (note37)	(38,439,843)	1,587,020,965
	Standard Exchange Co.(UK) Ltd.	(48,539)	1,634,447
	Standard Express(USA) Ltd.	(330,183)	(415,110)
	SBL Capital Mgt. Ltd.	1,038,037,252	39,388,824
	Standard Bank Securities Ltd.	8,957,224	1,108,278
		1,008,175,911	**1,628,737,404**
		-	-
40	**Changes in other liabilities**		
	Accrued Expenses	(6,106,260)	123,588,203
	Standard Exchange UK	-	(130,757,759)
	Profit suspenses account	891,979,934	1,411,035,967
	Zakat Fund	(6,153,500)	-
	Provision for bonus	-	(214,402,762)
	Profit receivable	2,723	(6,886,086)
	Provision for LFC	11,540,421	35,770
	Provision for Start up Fund	(48,932,700)	-
	Provision For Deposit Insurance Premium	1,826,656	6,411,323
	Provision for Green Banking	5,000,000	-
	MFS Settlement Account	-	3,908,306
	Commission Payable Account	511,154	191,538
	Payable to OBU	86,262,032	(94,034,529)
	Branch adjustments accounts	80,796,048	407,872,843
	Swift Charge Payable A/C	11,168,642	8,315,002
	Written-Off Investments Recovery A/C	25,780,312	45,874,043
	Non Shariah Income	217,559	(7,334,841)
	Compensation Suspense Account	(105,375,175)	79,338,268

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		01 January 2026 to 30 June 2026	01 January 2025 to 30 June 2025 Unaudited
	Bank To Bank Rtgs Fc Settlement (Usd)	(102,352,236)	521,145,207
	Unclaimed Deposit Payable	19,601	(67,444)
	Supervision Charge Receivable	(31,576)	(4,621,421)
	Total	**846,153,635**	**2,149,611,630**
		-	-
40(a)	**Consolidated Changes in other liabilities**		
	Standard Islami Bank PLC. (note-38)	846,153,635	2,149,611,630
	Standard Exchange Co.(UK) Ltd.	1,754,832	4,225,293
	Standard Express(USA) Ltd.	(154,979,131)	(319,168,921)
	SBL Capital Mgt. Ltd.	17,525,527	(1,074,165)
	Standard Bank Securities Ltd.	(10,742,472)	(9,958,978)
		699,712,391	**1,823,634,859**
		(0)	(0)
41	**Reconciliation of Net Profit after Taxation with Cash Flows from Operating Activities before changes In Operating Assets & Liabilities**		
	Standard Islami Bank PLC.		
	Net profit after taxation	201,833,753	382,347,469
	Provision for taxation	81,456,226	375,506,890
	Provision for Investments& Off BS Exposure	14,112,225	578,600,799
	Changes in profit and others receivable	(1,156,185,066)	(2,925,822,497)
	Changes in accrual Profit expense	118,278,796	1,103,174,077
	Depreciation & Amortization of Fixed Assets	74,413,860	73,963,017
	Proceeds from sale of fixed assets	903	69,060
	Advance Income taxes paid	(426,668,731)	(815,968,204)
		(1,092,758,034)	**(1,228,129,389)**
		-	0.00
	Consolidated		
	Net profit after taxation	27,989,782	377,072,529
	Provision for taxation	86,109,560	390,386,953
	Provision for Investments& Off BS Exposure	14,112,225	587,722,820
	Changes in Profit and others receivable	(64,010,008)	(2,041,910,201)
	Changes in accrual Profit expense	118,278,796	1,103,174,077
	Depreciation & Amortization of Fixed Assets	75,469,040	75,098,323
	Proceeds from sale of fixed assets	903	69,060
	Advance Income taxes paid	(433,351,710)	(770,059,555)
		(175,401,413)	**(278,445,993)**
		-	-
42	**Net Operating Cash Flows per Share (NOCFPS)**		
	Net cash flow from operating activities	(1,531,732,464)	13,744,212,177
	Number of Ordinary Share	1,115,842,308	1,115,842,308
	Net Operating Cash Flows per Share (NOCFPS)	**(1.37)**	**12.32**
42(a)	**Consolidated Net Operating Cash Flows per Share (NOCFPS)**		
	Net cash flow from operating activities	(1,597,950,497)	13,653,338,484
	Number of Ordinary Share	1,115,842,308	1,115,842,308
	Net Operating Cash Flows per Share (NOCFPS)	**(1.43)**	**12.24**

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

a) Cash inflows decreased substantially due to a reduction in deposits, amounting to Tk. 267.96 crore as of 30 June 2026, compared to 31 December 2025.

b) Cash inflows decreased further due to repayment of mudarba bond , amounting to Tk. 30 crore as of 30 June 2026, compared to 31 December 2025.

c) Investment income declined by Tk. 96.37 crore as of 30 June 2026 compared to 30 June 2025, contributing to lower cash inflows.

d) Income from commissions, exchange earnings, and brokerage decreased significantly by Tk. 42.92 crore as of 30 June 2026 compared to 30 June 2025.

43 **Disclosure on Audit committee**

In compliance with Bangladesh Bank's BRPD Circular No.2 dated 11 February 2024 and Bangladesh Securities and Exchange Commission (BSEC) Notification on Corporate Governance dated 03 June 2018, the Audit Committee (AC) of the Board of Directors of Standard Islami Bank PLC. (SBPLC) was formed by the Board to provide independent oversight of the company's financial reporting, non-financial corporate disclosures, internal control systems and compliance to governing rules and laws etc. Following are the major objectives of the Audit Committee:



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01 January 2026 to 30 June 2026	01 January 2025 to 30 June 2025
	Unaudited

To review the financial reporting process, the system of internal control and management of financial risks, the audit process, and the bank's process for monitoring compliance with laws and regulations and its own code of business conduct, compliance status of inspection report from Bangladesh Bank.

To assist the Board in fulfilling its oversight responsibilities including implementation of the objectives, strategies and overall business plans set by the Board for effective functioning of the bank.

The Audit Committee was reconstituted by the Board in its 407th meeting held on 26.02.2025. The Committee is as follows:

SL. No.	Name	Status with Bank	Status with Committee	Educational Qualification
1	Khondoker Rumy Ehsanul Huq	Independent Director	Chairman	MBA University of Central Oklahoma
2	Mr. Gulzar Ahmed	Chairman & Director	Member	HSC
3	Mr. S.A.M. Hossain	Director	Member	B.Com
4	Mr. Golam Hafiz Ahmed	Independent Director	Member	B.S.S. (Hons.), M.S.S. (Economics), Dhaka University

During 2026, the Audit Committee discharged the following responsibilities:

Bangladesh Bank comprehensive inspection report & external audit report of the Bank and the recommendation made thereon.

Approval for Risk Based Internal Audit Plan of Branches, Agents Banking Outlets, Head Office Divisions/Departments/Units and Subsidiaries of Standard Bank PLC for the year 2026.

Compliance of Self- Assessment of Anti-Fraud Internal Controls of our Bank for the 2nd half of the year 2025 i,e July 1, 2025 to December 31, 2025 as per Bangladesh Bank DOS Circular Letter No. 10 dated 09.05.2017.

Highlight of Bangladesh Bank Inspection Reports received within the period from last ACB Meeting.

ICCD Activity Plan for the Year-2026

Information Memo on Audits Conducted in 2025 including implementation of Risk based Audit Plan-2025 and Special Audits and Special Investigations.

Information memo on overdue status of MPI (Murabaha Post Import Finance), ABP (Local & Foreign), Musharaka Documentary Bill Purchase (MDBP), Musharaka Documentary Bill Collection (MDBC), Bai as Sarf (FDBP) of Standard Islami Bank PLC as of cut-off date 31.12.2025.

Highlight of Bangladesh Bank Inspection reports, along with compliance thereon, received from last ACB.

Information memo on Review Report of Quarterly Operations Report (QOR) for the quarter ended December 31, 2025.

Proposal for Review and Approval of the report on the Shari'ah Audit and Inspection of the bank for the 4th Quarter ending 31st December 2025 and the Annual Report for the Year 2025.

Proposal for Review and Approval of the Report of Shariah Audit And Inspection for the 1st Quarter Ended 31st March 2026.

Proposal for review of the Financial Statements of Standard Bank Securities Limited, a subsidiary company of Standard Islami Bank PLC. for the year ended 31st December 2025.

Proposal for review of the un-audited Financial Statements of Standard Bank Securities Limited, a subsidiary company of Standard Islami Bank PLC. for the 1st Quarter ended on 31st March 2026.

Proposal for review of the financial statements for the year ended 31st December 2025 of SBL Capital Management Limited, a subsidiary company of Standard Islami Bank PLC.

Proposal for review of the un-audited Financial Statements for the 1st Quarter ended on 31st March 2026 of SBL Capital Management Limited, a subsidiary company of Standard Islami Bank PLC.

Review of draft audited Financial Statements for the year ended on 31st December, 2025 (both Solo and consolidated) of our Bank.

Proposal for review of the un-audited Financial Statements for the 1st Quarter ended on 31st March 2026 of Standard Islami Bank PLC.

Information regarding preparation of Standard Operating Procedures (SOPs) under ICCD Activity Plan for the Year 2026.

Review report of Quarterly Operations Report (QOR) for the quarter ended 31.03.2026.

Information memo on up to date status as on 17/5/2026 of overdue MPI (Bai Murabaha Post Import), ABP (Local & Foreign), Musharaka Documentary Bill Purchase (MDBP), Musharaka Documentary Bill Collection (MDBC), Bai as Sarf (FDBP) position of Standard Islami Bank PLC as of 31.12.2025.

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01 January 2026 to 30 June 2026	01 January 2025 to 30 June 2025
	Unaudited

Compliance status of Management Report for the year ended 31st December, 2024 conducted by Khan Wahab Shafique Rahman & Co., Chartered Accountant Firm in Standard Islami Bank PLC.

The committee in the meetings has taken notes of lapses detected by the Internal Audit Team in their audit report and the actions taken by the management towards correction, helped improving the recovery of classified Investments and initiating measures for lowering the quantum of NPLs. The committee advised and recommended to the management and the board for instituting adequate recovery mechanisms, close and effective monitoring, constituting a robust credit administration and, carefully reviewed the internal control system and procedures specially focusing on IT operation to secure the Bank from foreseeable shocks. The process of continuous monitoring was established for avoidance of errors and omissions and, repetition of lapses as are detected by the internal and external auditors.

44 Name of the Directors and their shareholdings

Particulars of Directors of the Bank as on 30 June2026

SLNo.	Name of the Persons	Designation	Individual/ Non Individual	No. of Shares as on 30.06.2026
1	Mr. Ferozur Rahman	Chairman & Sponsor Director	Individual	2.53%
2	Mr. Gulzar Ahmed	Vice Chairman & Director	Individual	2.00%
3	Mr.Kamal Mostafa Chowdhury	Sponsor Director	Individual	2.30%
4	Mr. Mohammad Manjur Alam	Sponsor Director	Individual	2.00%
5	Mr. Ashok Kumar Saha	Director	Individual	2.17%
6	Mr. S A MD Hossain	Sponsor Director	Individual	2.72%
7	Mr. Mohammed Abdul Aziz	Sponsor Director	Individual	2.01%
8	Mr. Ferdous Ali Khan	Sponsor Director	Individual	2.44%
9	Mohammed Shamsul Alam	Sponsor Director	Individual	2.03%
10	Mohammed Zahedul Hoque	Director	Individual	2.00%
11	Mr. A. K. M Abdul Alim	Director	Individual	2.01%
12	Mr. Ashit Kumar Saha	Director	Individual	2.12%
13	Mr. Jhahedul Alam Nominated by M/S. Super Electronics	Director	Company	2.00%

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			01 January 2026 to 30 June 2026	01 January 2025 to 30 June 2025 Unaudited
14	Mr. Golam Hafiz Ahmed	Indp. Director	Individual	0.00%
15	Khondoker Rumy Ehsanul Huq	Indp. Director	Individual	0.00%
16	Mr.Riad Mahmud Chowdhury	Managing Director	Ex-Officio Director	0.00%

45 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	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
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.Jeobaida 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	-

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			01 January 2026 to 30 June 2026	01 January 2025 to 30 June 2025 Unaudited
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

iy)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 Amou

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

Viii) Business with subsidiary

Name of Subsidiaries	Nature of transaction	Outstanding Amount
Standard Exchange Co.(UK) Ltd.	Paid up Capital	49,171,830.00
	Short Term Investment (OD)	18,800,000.00
Standard Express(USA) Ltd.	Paid up Capital	188,247,500.00
	Short Term Investment (OD)	213,800,000.00
SBL Capital Mgt. Ltd.	Paid up Capital	1,499,940,000.00
	investment	3,060,000,000.00
Standard Bank Securities Ltd.	Paid up Capital	799,950,000.00
	Investment	391,196,861.00

46 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**

47 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.

48 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.

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		01 January 2026 to 30 June 2026	01 January 2025 to 30 June 2025 Unaudited
49	**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**
49(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**

Managing Director Director Director Chairman

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Standard Islami 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 or disposal	Balance at 30 June 2026	Balance at 1st January 2026	Addition during the year	Adjustment or 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-	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 at 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 at 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 Islami Bank PLC.
Balance with other Bank-Outside Bangladesh (Nostro Accounts)
As at 30 June 2026

"Annexure -B"

Name of the Bank	Currency Name	2,026			2,025		
		Amount in Foreign Currency	Conversion rate per unit F.C.	Amount in BDT	Amount in Foreign Currency	Conversion rate per	Amount in BDT
Interest Bearing							
Habib American Bank Ltd., New York	USD	3,271,953	122.93	402,204,813	1,085,275	122.10	132,512,042
Mashreq Bank Psc, New York	USD	2,258,013	122.93	277,566,303	3,213,742	122.10	392,397,910
							-
							-
Non Interest Bearing							-
Standard Chartered Bank, New York	USD	20,308,895	122.93	2,496,470,926	14,657,934	122.10	1,789,733,775
ICICI Bank Ltd., Hongkong	USD	232,599	122.93	28,592,254	182,121	122.10	22,236,961
Bank Al-Jazira, KSA,USD	USD	224,245	122.93	27,565,263	227,270	122.10	27,749,613
Sonali Bank (UK) LTD,USD	USD	1,047,330	122.93	128,743,007	325,408	122.10	39,732,312
AXIS Bank Limited, Mumbai, India	ACU($)	324,000	122.93	39,827,736	318,006	122.10	38,828,570
A.B. Bank Ltd. Mumbai	ACU($)	765,232	122.93	94,066,118	116,685	122.10	14,247,236
Standard Chartered Bank Ltd., Mumbai, India	ACU($)	2,777,299	122.93	341,399,462	3,893,080	122.10	475,345,024
ICICI Bank Ltd., Mumbai, India	ACU($)	2,387,889	122.93	293,531,210	1,587,527	122.10	193,837,067
Nepal Bangladesh Bank Ltd., Kathmundu, Nepal	ACU($)	106,551	122.93	13,097,740	115,414	122.10	14,092,075
Habib Metropolitan Bank, Karachi, Pakistan	ACU($)	152,356	122.93	18,728,328	234,966	122.10	28,689,316
Bhutan National Bank, Bhutan	ACU($)	93,103	122.93	11,444,731	204,220	122.10	24,935,306
Standard Chartered Bank, Frankfurt, Germany	EURO	59,152	141.69	8,381,101	300,774	145.36	43,720,416
Commerz Bank, Frankfurt, Germany	EURO	401,343	141.69	56,865,569	338,166	145.36	49,155,628
Standard Chartered Bank Ltd., Tokyo	JPY	19,004,386	0.77	14,613,423	22,529,153	0.79	17,856,607
Commerz Bank, Frankfurt, Germany	GBP	56,284	163.96	9,228,514	44,183	166.28	7,346,635
Standard Chartered Bank, London	GBP	1,010,785	163.96	165,730,866	404,918	166.28	67,328,952
Bank Al-Jazira, KSA	SAR	365,620	32.73	11,968,116	365,620	32.55	11,902,377
Sub Total				**4,440,025,478**			**3,391,647,823**
Habib American Bank Ltd., New York(OBU)	USD	2,058,847	98.16	202,104,002	212,566	119.50	25,401,587
Sub Total				**4,642,129,480**			**3,417,049,410**
FDR-Standard Chartered Bank , Mumbai, India	USD	94,500	77.80	7,352,100	94,500	77.80	7,352,100
GRAND TOTAL				**4,649,481,580**			**3,424,401,510**

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HODA VASI CHOWDHURY & CO DHAKA
Hoda Vasi Chowdhury & Co

Standard Islami Bank PLC.
Name of the Directors/Sponsors and the entities in which they have interest
As at 30 June 2026

Annexure-"C"

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 168, Fakirapool, Motijheel,	Chairman	MOHAMMED ABDUL AZIZ	Proprietor Proprietor	
	Dhaka		New Ruma Products Alim International	Proprietor	
2.	Mr. Gulzar Ahmed		The Apan Jewellers	Proprietor	
	House # 10, Road # 108, Gulshan, Dhaka-1212.	Vice Chairman	Unique Gold Pvt. Ltd.	Chairman	
3.	Mr. Kamal Mostafa Chowdhury "Bedura House",		Raja Corporation	Partner	
	72, Bangshal Road, Firingi Bazar,	Director	Raja Securities Ltd.	Director Director	
	Kotwali, Chittagong.		Holy Crescent Hospital Ltd.	Proprietor	
			K. M. C. International		
4.	Mr. Ashok Kumar Saha	Director	NGS Steel Industries Ltd.	Managing Director	
	29/B, Ghatforhadbeg		Uttam Oil Mills Ltd.	Managing Director	
	Chittagong		NG Saha Steel Industries (Pvt.) Ltd.	Managing Director	
			NGS Food Products Limited	Managing Director	
			A.K. Saha Steel Industries (Pvt.) Ltd.	Managing Director	
5.	Mr. Ferozur Rahman	Director			
	My Heart', 8/1, Sukrabad,				
	Dhaka.		Hotel Peacock Ltd.	Director	
			Olio Dream Heaven	Proprietor	
6.	Mr. Mohammad Manjur Alam 218, D.T. Road, Dewanhat, Chittagong.	Director	Taher & Co. Ltd.	Managing Director Managing Director Managing Director Managing Director	
			Golden Bricks Works Ltd. Golden Steel Alloy Works Ltd.	Managing Director Managing Director Managing Director Chairman	
			Alhaj Mostafa Hakim Housing & Real Estate Ltd.	Managing Director	
			Golden Oxygen Ltd.	Chairman	
			Alhaj Mostafa Hakim Cement Ind. Ltd.	Managing Director	

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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
			Golden Iron Works Ltd.	Chairman	
			Alhaj Mostafa Hakim Bricks Ltd.	Chairman	
			H.M Steel & Industry Ltd. Golden Ispat Ltd.	Managing Director	
			H.M Ship Breaking Industry Ltd.	Managing Director	
			Golden LPG Ltd.	Proprietor	
			H.M. Real Estate Ltd.		
			H.M. Oxygen Ltd.		
			H.M. Hollow Block Ltd.		
			Eagle Star Textile Mills Ltd.		
			Mutual Jute Spinners		
			M/S Manjur Alam		
7.	Mr. S. A. MD. Hossain	Director	Victor Electronics	Proprietor	
			Victor Group	Proprietor	
			Victor International	Proprietor	
	Victor Electronics		Link Up Steel Mills Ltd.	Chairman	
			Surprise Industrial Corporation	Partner	
			Hotel Victory Ltd.	Chairman	
	400 Bipani Bitan (3rd Floor),				
	Chittagong.				
	Al-Haj Mohammed Shamsul Alam		M/S. Radio Vision	Managing Director	
8.	M/s. Radio Vision	Director	M/S. Pam Complex Pvt. Limited	Managing Director	
	398, Bipani Bitan		Cider Education Services Ltd.	Director	
	Chittagong.				
9.	Mr. Md. Zahedul Hoque	Director	M/S Zahed Brothers	Proprietor	
	284, Khatungonj, Chittagong,				
	Mr. Ferdous Ali Khan				
10.	House # 27, Lake Drive Road Sector#7, Uttara Model Town Dhaka - 1230	Director	Ferdous Tailors Fabrics & Fashion	Proprietor	
11.	Mr. A K M Abdul Alim	Director	MAAS Corporation	Proprietor	
12.	Ashit Kumar Saha	Director	NGS Cement Industries Ltd.	Managing Director	
	29/B Ghatforhadbag, Katapahar, Kotwali, Chattogram, Bangladesh"				
	Jhahedul Alam		M/S: Super Electronics Hay Agro Pvt. Ltd	Partner	
	35, K.B. Abdus Sattar Road, Chattogram 4000"		Shufola Multi Products Ltd. Mizuki Household Products Ltd Pam Complex Pvt Ltd	Managing Director	
13.		Director	M/S Radiovision	Deputy Managing Director	
			J.P Sons White Rabbit	Director	
				Director	
				Partner	
				Partner	
				Partner	
	Mr. Golam Hafiz Ahmed				

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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
14.	Plot 51, House:38, Road:26, Sector:7, Uttara Model Town, Dhaka 1230	Independent Director	Not Applicable		
15.	Mr. Khondoker Rumy Ehsanul Huq House- 15, Education Extension Centre Road, New Market, Dhaka-1205, Bangladesh "	Independent Director	Not Applicable		
16.	Mr. Riad Mahmud Chowdhury Managing Director, Standard Islami Bank PLC. Chamber Building (3rd floor) 122-124, Motijheel C/A., Dhaka 1000	Ex-Officio Director	Not Applicable		

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Standard Islami Bank PLC.

Statement of Investment to Bank Directors as on 30 June, 2026

Annexure-"D"

Fig in Lac TK.

SL No.	Name of the Directors	Status with Bank	Name of the Concern	Nature of Loan	Limit	Total Outstanding	Remarks
1	Mr.Md. Abdul Aziz	Chairman	M/s. Mohammed Abdul Aziz	Bai-Muajjal (Gen)	523.00	-	Regular
2	Mr.Md. Abdul Aziz	Chairman	M/s. New Ruma Products	Letter of Credit	428.00	148.18	Regular
3	Mr.Md. Abdul Aziz	Chairman	M/s. Alim International	Letter of Credit	-	-	Regular
4	Mr.A.K.M Abdul Alim	Vice-Chairman	MAAS Corporation	HPSM	43.00	25.81	Regular
5	Mr.A.K.M Abdul Alim	Vice-Chairman	MAAS Corporation	Bai-Muajjal (Gen)	480.00	-	Regular
6	Mr.A.K.M Abdul Alim	Vice-Chairman	MAAS Corporation	Letter of Credit	277.00	21.68	Regular
7	Mr.A.K.M Abdul Alim	Vice-Chairman	MAAS Corporation	MPI-TR	263.00	-	Regular
8	Mr. Md. Monzurul Alam	Director	M/s. Monzurul Alam.	Bai-Muajjal (Gen)	945.00	1,138.44	Regular
9	Mr.Md. Shamsul Alam	Director	M/s. Radio Vision	Bai-Muajjal (Gen)	100.00	76.74	Regular
10	Mr.Md. Shamsul Alam	Director	M/s. Radio Vision	Murhabaha TR	200.00	53.49	Regular
11	Mr.Jhahedul Alam	Director	M/s. Super Electronics	Bai-Muajjal (Gen)	970.00	387.87	Regular
12	Mr.Kamal Mostafa Chowdhury	Director	M/s. K.M.C. International	Bai-Muajjal (Gen)	1,250.00	-	Regular
13	Mr.S.A.M. Hossain	Director	M/s. Samira Trade International	Bai-Muajjal (Gen)	660.00	-	Regular
14	Mr.Ferozur Rahman	Director	M/s. Olio Enterprise	Bai-Muajjal (Gen)	1,090.00	1,035.15	Regular
15	Mr. Ashok Kumar Saha	Director	Mr. Ashok Kumar Saha	Bai-Muajjal (Gen)	50.00	-	Regular
16	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	1.07	1.07	Regular
17	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	1.83	1.83	Regular
18	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	7.98	7.98	Regular
19	Mohammed Zahedul Hoque	Director	M/S.Zahed Brothers	Bai-Muajjal (Gen)	1,050.00	1,071.45	Regular
			Total		**8,339.88**	**3,969.69**	

HODA VASI CHOWDHURY & CO. DHAKA

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Hoda Vasi Chowdhury & Co

Standard Islami Bank PLC.
Investment in shares of the Bank
As at 30 June 2026

Annexure-"E"

SL No	Name of the Company	Face Value	No of Shares	Cost/present value of holdings	Average cost	Quoted rate per share as at 30.06.2026	Total market as at 30.06.2026	+/-
Quoted:								
1	First Bangladesh Fixed Income Fund	10	22,784,408	146,779,000	6.44	3.20	72,910,106	(73,868,894.40)
2	Bangladesh Steel Re-Rolling Mills Ltd	10	87,320	2,493,010	28.55	105.60	9,220,992	6,727,982.00
3	Runner Automible Limited	10	9,301	676,745	72.76	42.90	399,013	(277,732.10)
4	Robi Axiata Limited	10	81,188	811,880	10.00	32.60	2,646,729	1,834,848.80
5	Craftsman	10	2,577	25,770	10.00	28.70	73,960	48,189.90
6	Web Coats Plc.	10	3,504	35,040	10.00	11.50	40,296	5,256.00
7	Best Holdings Ltd.	10	87,500	875,000	10.00	14.90	1,303,750	428,750.00
8	Beximco Green-Sukuk Al Istisna'A	100	100,000	10,000,000	100.00	75.00	7,500,000	(2,500,000.00)
	Sub Total			**161,696,445**			**94,094,845**	(67,601,599.80)
Unquoted:				-				
1	Central Depository Bangladesh Limited (CDBL)	10	15,654,816	156,548,164			156,548,164	
2	Central Counterparty Bangladesh Limited (CCBL)	10	3,750,000	37,500,000			37,500,000	
3	SWIFT			3,003,185			3,003,185	
4	Standard Exchange Co.(UK) Ltd.			50,370,000			50,370,000	
5	Standard Express(USA) Ltd.			191,580,000			191,580,000	
6	SBL Capital Mgt. Ltd.			1,499,940,000			1,499,940,000	
7	Standard Bank Securities Ltd.			799,940,000			799,940,000	
	Sub Total			**2,738,881,349**			**2,738,881,349**	
Total				**2,900,577,794**			**2,832,976,195**	

HODA VASI CHOWDHURY & CO. DHAKA

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Hoda Vasi Chowdhury & Co

Standard Islami Bank PLC.
Name of Directors and their Shareholdings
As at 30 June 2026

Annexure-"F"

Sl. No.	Name of the persons	Status	Closing Share balance as on 30.06.2026	Closing Share balance as on 31.12.2025
1	Mr. Mohammed Abdul Aziz	Chairman	2,23,83,262 Shares of Tk. 10/ Each Tk. 22,38,32,620/-	2,23,83,262 Shares of Tk. 10/ Each Tk. 22,38,32,620/-
2	Mr. Gulzar Ahmed	Vice Chairman	2,23,39,467 Shares of Tk. 10/- Each Tk 22,33,94,670/-	2,23,39,467 Shares of Tk. 10/- Each Tk 22,33,94,670/-
3	Mr. Ferozur Rahman	Director	2,81,79,329 Shares of Tk. 10/- Each Tk. 28,17,93,290/-	2,31,20,479 Shares of Tk. 10/- Each Tk. 23,12,04,790/-
4	Mr. A. K. M. Abdul Alim	Director	2,24,75,387 Shares of Tk. 10/- Each Tk. 22,47,53,870/-	2,24,75,387 Shares of Tk. 10/- Each Tk. 22,47,53,870/-
5	Mr. Md. Monzurul Alam	Director	2,23,18,203 Shares of Tk. 10/- Each Tk. 22,31,82,030/-	2,23,18,203 Shares of Tk. 10/- Each Tk. 22,31,82,030/-
6	Mr.Kamal Mostafa Chowdhury	Director	2,56,39,184 Shares of Tk. 10/- Each Tk. 25,63,91,840/-	2,56,39,184 Shares of Tk. 10/- Each Tk. 25,63,91,840/-
7	Mr. Ashok Kumar Saha	Director	2,41,87,653 Shares of Tk. 10/- Each Tk. 24,18,76,530/-	2,41,87,653 Shares of Tk. 10/- Each Tk. 24,18,76,530/-
8	Mr. S A MD Hossain	Director	3,03,85,326 Shares of Tk. 10/- Each Tk. 30,38,53,260/-	3,03,85,326 Shares of Tk. 10/- Each Tk. 30,38,53,260/-
9	Al-Haj Mohammed Shamsul Alam	Director	2,26,34,918 Shares of Tk. 10/- Each Tk. 22,63,49,180/-	2,26,34,918 Shares of Tk. 10/- Each Tk. 22,63,49,180/-
10	Mr. Md. Zahedul Hoque	Director	2,23,40,847 Shares of Tk. 10/- Each Tk. 22,34,08,470/-	2,23,40,847 Shares of Tk. 10/- Each Tk. 22,34,08,470/-
11	Mr. Ferdous Ali Khan	Director	2,72,77,212 Shares of Tk. 10/- Each Tk27,27,72,120/-	2,72,77,212 Shares of Tk. 10/- Each Tk27,27,72,120/-
12	Mr. Ashit Kumar Saha	Director	2,36,19,662 Shares of Tk. 10/- Each Tk.23,61,96,620/-	2,36,19,662 Shares of Tk. 10/- Each Tk.23,61,96,620/-
13	Mr. Jhahedul Hoque, Nominated by Super Electronics	Director	2,23,21,695 Shares of Tk. 10/- Each Tk.22,32,16,950/-	2,23,21,695 Shares of Tk. 10/- Each Tk.22,32,16,950/-
14	Mr. Golam Hafiz Ahmed	Independent Director	NIL	NIL
15	Mr. Khondoker Rumy Ehsanul Huq	Independent Director	NIL	NIL
16	Mr. Riad Mahmud Chowdhury	Managing Director	NIL	NIL

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Standard Islami Bank PLC.
Highlights

Sl. No.	Particulars	June 30, 2026	December 31, 2025
1	Paid Up Capital	11,158,423,080	11,158,423,080
2	Total Capital	28,733,709,120	28,981,671,747
3	Capital Surplus/(deficit)	5,315,905,904	5,471,702,113
4	Total Assets	286,071,982,403	288,112,838,141
5	Total Deposits	209,986,145,321	212,665,784,978
6	Total Investments	208,087,299,920	209,418,256,589
7	Total contingent liabilities and commitments	70,464,242,445	80,741,360,640
8	Investment Deposit Ratio	93.08%	95.07%
9	Percentage of classified Investments against total Investments	23.70%	29.23%
10	Profit after tax and provision	27,989,782	377,072,529
11	Amount of classified Investments during the year	49,309,946,887	61,212,796,130
12	Provisions kept against classified Investments	8,954,987,238	8,940,875,014
13	Provision surplus/(deficit)		-
14	Cost of fund	8.97%	8.40%
15	Profit earning assets	203,309,636,642	197,891,383,555
16	Non-Profit earning assets	82,762,345,760	90,221,454,585
17	Return on investment (ROI)	3.66%	5.50%
18	Return on assets (ROA)	0.01%	0.14%
19	Return on Equity (ROE)	0.15%	2.00%
20	Net Profit Margin (NIM)	-0.23%	0.28%
21	Incomes from investment	1,357,089,468	1,307,933,635
22	Earning per share (Taka)	0.03	0.34
23	Price earning ratio (times)	195.30	381.86

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