Standard Islami Bank PLC. & It's Subsidiaries

Consolidated Balance Sheet (Un audited & Provisional)

As at 30 September 2026

Particulars	Notes	Amount in Taka		
		30.09.2026		31.12.2025
PROPERTY & ASSETS				
CASH	3(a)	**17,437,455,607**		**14,065,334,998**
Cash in Hand (including foreign currencies)		2,979,405,073		2,454,250,597
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		14,458,050,534		11,611,084,401
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	4(a)	**10,022,274,571**		**11,976,773,946**
In Bangladesh		4,994,018,162		7,686,402,263
Outside Bangladesh		5,028,256,409		4,290,371,683
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-		-
INVESTMENTS IN SHARES & SECURITIES	6(a)	**38,678,546,116**		**37,606,011,868**
Government		28,959,029,000		27,924,102,500
Others		9,719,517,116		9,681,909,368
INVESTMENTS	7(a)	**211,298,960,506**		**209,418,256,589**
General investments etc.		205,668,885,401		203,100,324,121
Bills Purchased and Discounted		5,630,075,105		6,317,932,468
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8(a)	3,214,430,573		3,213,757,749
OTHER ASSETS	9(a)	13,074,986,957		11,832,702,991
NON-BANKING ASSETS		-		-
TOTAL PROPERTY & ASSETS		**293,726,654,330**		**288,112,838,141**
LIABILITIES & CAPITAL				
LIABILITIES				
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10(a)	3,762,605,899		18,076,310,973
Mudaraba bond	10.2	9,730,000,000		10,280,000,000
DEPOSITS AND OTHER ACCOUNTS	11(a)	**231,858,727,322**		**212,665,784,978**
Al-Wadeeah Deposits & Other Deposits		32,253,642,262		34,740,930,484
Bills Payable		3,309,644,948		3,972,316,562
Mudaraba Savings Deposits		21,056,377,202		19,333,529,492
Mudaraba Short Term Deposits		30,797,076,175		21,631,025,072
Mudaraba Term Deposits		122,017,309,848		113,224,034,957
Mudaraba Deposit Schemes		22,424,676,887		19,763,948,410
OTHER LIABILITES	12(a)	31,040,865,947		28,193,306,739
TOTAL LIABILITIES		**276,392,199,168**		**269,215,402,690**
CAPITAL / SHAREHOLDERS' EQUITY				
Paid-up Capital	13	11,158,423,080		11,158,423,080
Statutory Reserve	14	7,641,357,989		7,641,357,989
General Reserve	15	-		-
Revaluation Reserve on Investment		-		-
Retained earnings	16(a)	(1,465,488,515)		97,482,324
Non-controlling Interest	16.1(b)	162,608		172,058
TOTAL SHAREHOLDERS' EQUITY		**17,334,455,162**		**18,897,435,451**
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		**293,726,654,330**		**288,112,838,141**
Net Asset Value (NAV) per share (previous year's figure restated)	43(a)	**15.53**		**16.94**

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

Particulars	Notes	Amount in Taka		
		30.09.2026		31.12.2025
OFF-BALANCE SHEET ITEMS				
CONTINGENT LIABILITIES	17(a)			
Acceptances and Endorsements		16,038,151,065		19,538,750,665
Letters of Guarantee		20,932,947,622		22,037,496,934
Irrevocable Letters of Credit		30,802,264,615		31,180,129,583
Bills for Collection		3,771,011,483		7,984,983,458
Other Contingent Liabilities		-		-
TOTAL:		**71,544,374,786**		**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		**71,544,374,786**		**80,741,360,640**

These financial statements should be read in conjunction with annexed notes

Head of FAD & CFO **Company Secretary** **Managing Director**

Director **Chairman**

Standard Islami Bank PLC. & It's Subsidiaries

Consolidated Profit and Loss Account (Un audited & Provisional)

for the quarter ended 30 September 2026

Particulars	Notes	Amount in Taka			
		January,2026 to September,2026	January,2025 to September,2025	July to September,2026	July to September,2025
Investment Income	18.3(a)	11,032,925,255	13,592,319,764	2,864,484,287	4,460,202,934
Less: Profit paid on Deposits & Placement etc.	19(a)	13,031,728,906	13,052,196,650	4,411,443,566	4,455,725,675
Profit on Investments		**(1,998,803,651)**	**540,123,114**	**(1,546,959,278)**	**4,477,258**
Income from investments in shares & securities	20(a)	2,005,509,048	1,925,156,246	648,419,580	617,222,612
Commission, Exchange Earnings & Brokerage	21(a)	1,623,188,679	2,290,879,114	518,174,909	756,618,377
Other Operating Income	22(a)	323,244,648	288,028,647	97,868,340	85,465,461
		3,951,942,376	4,504,064,007	1,264,462,829	1,459,306,450
TOTAL OPERATING INCOME (A)		**1,953,138,725**	**5,044,187,121**	**(282,496,449)**	**1,463,783,708**
Salary & Allowances	23(a)	2,084,017,634	2,115,053,362	685,358,495	630,858,167
Rent, Taxes, Insurance, Electricity etc.	24(a)	543,657,515	561,244,047	202,418,410	214,648,699
Legal Expenses	25(a)	33,476,409	13,640,119	3,432,818	6,701,656
Postage, Stamp, Telecommunication etc.	26(a)	13,618,532	13,501,403	4,572,901	4,438,059
Stationery, Printing, Advertisement etc.	27(a)	44,431,844	39,808,759	13,905,805	14,134,785
Managing Director's salary & fees	28	5,476,666	8,700,000	4,650,000	-
Directors' Fee & Other benefits	29(a)	5,771,537	6,215,370	2,279,051	3,288,320
Shariah Supervisory Committee's Fees & Expenses	29.2	1,495,625	248,785	497,840	-
Audit Fees	30(a)	530,475	597,321	182,083	(201,848)
Charges on Investment losses	31(a)	-	-	-	-
Depreciation and Repair of Bank's Assets	32(a)	207,981,561	163,285,375	70,219,280	33,664,372
Zakat Expenses	32.1	-	-		
Other Expenses	33(a)	243,556,781	277,079,334	89,074,289	66,564,672
TOTAL OPERATING EXPENSES (B)		**3,184,014,579**	**3,199,373,874**	**1,076,590,972**	**974,096,883**
Profit / (Loss) Before Provision (C) = (A - B)		**(1,230,875,854)**	**1,844,813,247**	**(1,359,087,421)**	**489,686,825**
Provision for investments	34(a)				
Specific Provision for Classified Investments		-	683,523,299	(14,112,225)	115,532,500
General Provision for Unclassified Investments		-	-	-	-
Special General Provision		-	-	-	-
Provision for Off-Balance Sheet items		-	-	-	-
Provision for diminution in value of investments		-	8,450,874	-	5,762,530
Provision for impairment of client margin loan		-	23,392,702	-	16,959,025
Other Provision		-	10,610,000	-	-
Total Provision (D)		-	**725,976,875**	**(14,112,225)**	**138,254,055**
Total Profit / (Loss) before Taxes (E)=(C - D)		**(1,230,875,854)**	**1,118,836,372**	**(1,344,975,196)**	**351,432,770**
Provision for Taxation		335,476,628	542,572,912	249,367,068	152,185,959
Current Tax	12.1	345,352,934	551,265,455	258,197,555	152,338,575
Deferred Tax	9.6	(9,876,306)	(8,692,543)	(8,830,487)	(152,616)
Net Profit / (Loss) after Taxation :		**(1,566,352,482)**	**576,263,460**	**(1,594,342,264)**	**199,246,811**
Retained earnings brought forward		**29,417,351**			
Appropriations :					
Statutory Reserve	14(a)	-	219,478,329	-	67,907,457
General reserve		-	-		
Capital Reserve		-	1,835,940		
Dividend		-	-		
Retained Earnings carried forward		**(1,536,935,131)**	**354,949,191**	**(1,594,339,035)**	**131,339,354**
Attributable to					
Equity Holders' of Bank		(1,536,925,681)	354,947,977	(1,594,335,806)	131,339,354
Non-controlling interest		(9,450)	1,214	(3,229)	-
Consolidatd Earning per Share (EPS):	36(a)	**(1.40)**	**0.52**	**(1.43)**	**0.18**
(Previous year's figure restated)					
Bank Earning per Share (EPS):		**(1.15)**	**0.52**	**(1.33)**	**0.17**
(Previous year's figure restated)					

Subject to our separate report of even date

Head of FAD & CFO **Company Secretary** **Managing Director**

Director **Chairman**

Standard Islami Bank PLC. & It's Subsidiaries

Consolidated Cash Flow Statement (Un audited & Provisional)

for the quarter ended 30 September 2026

Particulars	Notes	Amount in Taka	
		January,2026 to September,2026	January,2025 to September,2025
A) CASH FLOWS FROM OPERATING ACTIVITIES			
Investment Income receipts in Cash		12,374,239,277	13,499,485,665
Profit payments in Cash		(10,755,216,965)	(11,307,819,933)
Dividend receipts		8,246,159	-
Fee and commission receipts in Cash		878,172,943	963,617,650
Recoveries on Investments previously written off		3,945,601	90,101,542
Cash Payments to employees		(2,089,494,300)	(2,123,753,362)
Cash Payments to suppliers		(44,431,844)	(39,808,759)
Income taxes paid		(584,532,999)	(977,717,325)
Receipts from other operating activities		323,115,355	287,959,587
Payments for other operating activities		(944,812,405)	(954,222,190)
Cash generated from operating activities before changes in operating assets and liabilities		**(830,769,179)**	**(562,157,124)**
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		(37,607,748)	63,377,378
Investment to other banks		-	-
Investment to customers		(1,880,703,918)	(3,790,329,043)
Other assets		(2,687,926,441)	(2,884,782,325)
Deposits from other banks		(3,506,704,705)	1,683,209,764
Deposits from customers		22,699,647,049	3,062,604,064
Other liabilities account of customers		-	-
Trading liabilities		(14,313,705,074)	9,483,184,425
Other liabilities		2,851,828,971	2,832,893,136
		3,124,828,135	10,450,157,399
Net cash flows from operating activities (A)		**2,294,058,956**	**9,888,000,274**
B) CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(36,646,251)	(50,165,245)
Sale of property, plant & equipment		129,293	69,060
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		**(36,516,959)**	**(50,096,185)**
C) CASH FLOWS FROM FINANCING ACTIVITIES			
Received from issue of Investment capital and debt security		-	-
Received for redemption of Investment capital and debt security		(550,000,000)	(300,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		-	-
Net cash flow from financing activities (C)		**(550,000,000)**	**(300,000,000)**
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		**1,707,541,997**	**9,537,904,089**
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		745,015,736	1,332,645,470
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		**53,966,201,444**	**40,537,581,380**
G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)		**56,418,759,178**	**51,408,130,939**
CASH AND CASH EQUIVALENTS AT END OF THE QUARTER			
Cash in hand (including foreign currencies)		2,979,405,073	2,426,040,467
Balance with Bangladesh Bank and its agent bank(s)(including foreign currencies)		14,458,050,534	9,553,983,659
Balance with other Banks and financial institutions		10,022,274,571	12,104,003,313
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		28,959,000,000	27,324,030,000
Prize Bonds		29,000	73,500
		56,418,759,178	**51,408,130,939**
Net Operating Cash Flows (NOCF) per Share	**38(a)**	**2.06**	**8.86**
(Previous year's figure restated)			

Subject to our separate report of even date

Head of FAD & CFO **Company Secretary** **Managing Director**

Director **Chairman**

Standard Islami Bank PLC. & It's Subsidiaries

Consolidated Statement of Changes in Shareholders' Equity (Un audited & Provisional)

for the quarter ended 30 September 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	-	-		-	3,372,193	3,372,193
Net gains and losses not recongnised in the income statement	-	-	-	-	-	-
Addition during the period	-	-	-	-		-
Adjustment of last year	-	-	-	-		-
Net profit for the period	-	-		-	(1,566,352,482)	(1,566,352,482)
Dividends (Cash & Bonus shares)	-	-		-	-	-
Non Controlling Interest			(9,450)		9,450	-
Issue of Right Shares	-	-		-	-	-
Coupon Paybale to Mudaraba perpetual Bond	-	-		-	-	-
Start-up Fund	-	-		-	-	-
CSR Fund	-	-		-	-	-
Capital Reserve					-	-
Appropriation made during the year	-	-		-	-	-
Balance as on 30.09.2026	**11,158,423,080**	**7,641,357,989**	**162,608**	**-**	**(1,465,488,515)**	**17,334,455,162**
Balance as on 30.09.2025	**11,158,423,080**	**7,584,124,488**	**173,652**	**-**	**385,825,145**	**19,128,546,365**

Subject to our separate report of even date

Head of FAD & CFO **Company Secretary** **Managing Director**

Director **Chairman**

Standard Islami Bank PLC.

Balance Sheet-Solo Basis (Un audited & Provisional)

As at 30 September 2026

Particulars	Notes	Amount in Taka	
		30.09.2026	31.12.2025
PROPERTY & ASSETS			
CASH	3	**17,437,455,607**	**14,065,334,998**
Cash in Hand (including foreign currencies)		2,979,405,073	2,454,250,597
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		14,458,050,534	11,611,084,401
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	4	**9,217,866,148**	**11,284,632,477**
In Bangladesh		4,889,291,632	7,583,369,230
Outside Bangladesh		4,328,574,516	3,701,263,247
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	-
INVESTMENTS IN SHARES & SECURITIES	6	**41,685,619,047**	**40,650,157,036**
Government		28,959,029,000	27,924,102,500
Others		12,726,590,047	12,726,054,536
INVESTMENTS	7	**206,716,794,419**	**204,776,459,744**
General investments etc.		201,086,719,314	198,458,527,276
Bills Purchased and Discounted		5,630,075,105	6,317,932,468
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8	3,137,269,030	3,100,622,778
OTHER ASSETS	9	13,013,453,490	11,578,394,040
NON-BANKING ASSETS		-	-
TOTAL ASSETS		**291,208,457,740**	**285,455,601,074**
LIABILITIES & CAPITAL			
LIABILITIES			
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10.1	3,762,605,899	18,076,310,973
Mudaraba bond	10.2	9,730,000,000	10,280,000,000
DEPOSITS AND OTHER ACCOUNTS	11	231,836,131,120	212,645,461,016
Al-Wadeeah Deposits & Other Deposits		32,231,046,060	34,720,606,523
Bills Payable		3,309,644,948	3,972,316,562
Mudaraba Savings Deposits		21,056,377,202	19,333,529,492
Mudaraba Short Term Deposits		30,797,076,175	21,631,025,072
Mudaraba Term Deposits		122,017,309,848	113,224,034,957
Mudaraba Deposit Schemes		22,424,676,887	19,763,948,410
OTHER LIABILITES	12	28,260,332,177	25,555,636,224
TOTAL LIABILITIES		**273,589,069,196**	**266,557,408,213**
CAPITAL / SHAREHOLDERS' EQUITY			
Paid-up Capital	13	11,158,423,080	11,158,423,080
Statutory Reserve	14	7,641,357,989	7,641,357,989
General Reserve	15	-	-
Revaluation Reserve on Investment	15.1	-	-
Retained earnings	16	(1,180,392,526)	98,411,792
TOTAL SHAREHOLDERS' EQUITY		**17,619,388,543**	**18,898,192,861**
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		**291,208,457,740**	**285,455,601,074**
Net Asset Value (NAV) per share (Previous year's figure restated)	43	**15.79**	**16.94**

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

Particulars	Notes	Amount in Taka		
		30.09.2026		31.12.2025
OFF-BALANCE SHEET ITEMS				
CONTINGENT LIABILITIES				
Acceptances and Endorsements	17.1	16,038,151,065		19,538,750,665
Letters of Guarantee	17.2	20,932,947,622		22,037,496,934
Irrevocable Letters of Credit	17.3	30,802,264,615		31,180,129,583
Bills for Collection	17.4	3,771,011,483		7,984,983,458
Other Contingent Liabilities	17.5	-		-
TOTAL:		**71,544,374,786**		**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		**71,544,374,786**		**80,741,360,640**

These financial statements should be read in conjunction with annexed notes

Head of FAD & CFO **Company Secretary** **Managing Director**

Director **Chairman**

Standard Islami Bank PLC.

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

Particulars	Notes	Amount in Taka			
		January,2026 to September,2026	January,2025 to September,2025	July to September,2026	July to September,2025
Investment Income	18.3	11,256,661,685	13,526,836,060	2,937,602,726	4,448,708,985
Less: Profit paid on Deposits & Borrowings etc.	19	13,031,728,906	13,052,196,650	4,411,443,566	4,455,725,675
Net Profit on Investments		**(1,775,067,220)**	**474,639,410**	**(1,473,840,839)**	**(7,016,691)**
Income from investments in shares & securities	20	1,979,410,857	1,896,233,397	643,119,612	604,661,578
Commission, Exchange Earnings & Brokerage	21	1,485,460,419	2,106,321,542	490,554,797	688,919,178
Other Operating Income	22	313,859,390	270,433,307	94,871,741	83,072,179
		3,778,730,666	4,272,988,246	1,228,546,150	1,376,652,934
TOTAL OPERATING INCOME (A)		**2,003,663,445**	**4,747,627,656**	**(245,294,689)**	**1,369,636,244**
Salary & Allowances	23	1,984,150,459	2,015,486,537	652,620,095	594,376,582
Rent, Taxes, Insurance, Electricity etc.	24	503,410,288	493,012,574	188,357,843	168,640,209
Legal Expenses	25	28,072,105	5,273,720	2,831,312	3,687,294
Postage, Stamp, Telecommunication etc.	26	11,244,637	10,508,125	3,861,097	3,439,929
Stationery, Printing, Advertisement etc.	27	39,224,692	34,420,098	12,046,915	12,228,900
Managing Director's salary & fees	28	5,476,666	8,700,000	4,650,000	-
Directors' Fee & Other benefits	29	5,196,370	5,041,070	2,110,802	2,749,160
Shariah Supervisory Committee's Fees & Expenses	29.2	1,495,625	248,785	497,840	55,880
Audit Fees	30	34,500	115,000	34,500	(355,925)
Charges on Investment losses	31	-	-	-	-
Depreciation and Repair of Bank's Assets	32	166,992,148	159,827,371	55,949,599	56,631,967
Zakat Expenses	32.1	-	-	-	-
Other Expenses	33	207,778,621	223,469,431	78,560,178	73,112,463
TOTAL OPERATING EXPENSES (B)		**2,953,076,111**	**2,956,102,713**	**1,001,520,180**	**914,566,459**
Profit / (Loss) Before Provision (C) = (A - B)		**(949,412,666)**	**1,791,524,943**	**(1,246,814,869)**	**455,069,785**
Provision for Investments	34				
Specific Provision for Classified Investments		-	683,523,299	(14,112,225)	115,532,500
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)		**-**	**694,133,299**	**(14,112,225)**	**115,532,500**
Total Profit / (Loss) before Taxes (E)=(C - D)		**(949,412,666)**	**1,097,391,644**	**(1,232,702,645)**	**339,537,285**
Provision for Taxation		**329,391,652**	**522,567,943**	247,935,426	147,061,053
Current Tax	12.1	339,267,958	531,260,486	256,765,913	147,213,669
Deferred Tax	9.6	(9,876,306)	(8,692,543)	(8,830,487)	(152,616)
Net Profit / (Loss) after Taxation :		**(1,278,804,318)**	**574,823,701**	**(1,480,638,071)**	**192,476,232**
Retained earnings brought forward		98,411,792	-		
Appropriations :					
Statutory Reserve		-	219,478,329	-	67,907,457.01
General reserve		-	-	-	-
Retained Earnings carried forward		**(1,180,392,526)**	**355,345,372**	**(1,480,638,071)**	**124,568,775**
Earning Per Share (EPS): (Previous year's figure restated)	36	**(1.15)**	**0.52**	**(1.33)**	**0.17**

Head of FAD & CFO **Company Secretary** **Managing Director**

Director **Chairman**

Standard Islami Bank PLC.

Cash Flow Statement (Un audited & Provisional)

for the quarter ended 30 September 2026

Particulars	Notes	Amount in Taka	
		January,2026 to September,2026	January,2025 to September,2025
A) CASH FLOW FROM OPERATING ACTIVITIES			
Investment Income receipts in Cash		12,571,877,516	13,410,463,118
Profit payments in Cash		(11,919,413,851)	(12,245,603,122)
Dividend receipts		8,246,159	-
Fee and commission receipts in Cash		740,444,682	773,676,072
Recoveries on Investment previously written off		3,945,601	90,101,542
Cash Payments to employees		(1,989,627,125)	(2,024,186,537)
Cash Payments to suppliers		(39,224,692)	(34,420,098)
Income taxes paid		(576,934,076)	(1,081,017,801)
Receipts from other operating activities		313,730,098	270,364,247
Payments for other operating activities		(814,812,255)	(812,174,475)
Cash generated from operating activities before changes in operating assets and liabilities		**(1,701,767,944)**	**(1,652,797,055)**
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		(535,511)	(5,046,787)
Investment to other banks		-	-
Investments to customers		(1,940,334,675)	(3,013,202,057)
Other assets		(688,242,872)	(1,955,593,355)
Deposits from other banks		(3,506,704,705)	1,683,209,764
Deposits from customers		21,585,458,557	2,254,999,705
Other liabilities account of customers		-	-
Trading liabilities		(14,313,705,074)	9,483,184,425
Other liabilities		2,747,614,226	3,149,302,058
		3,883,549,947	**11,596,853,754**
Net cash flow from operating activities (A)		**2,181,782,002**	**9,944,056,699**
B) CASH FLOW FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(36,646,251)	(50,165,245)
Sale of property, plant & equipment		129,293	69,060
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		**(36,516,959)**	**(50,096,185)**
C) CASH FLOW FROM FINANCING ACTIVITIES			
Received from issue of Investment capital and debt security		-	-
Payments for redemption of Investment capital and debt security		(550,000,000)	(300,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		-	-
Net Cash flow from financing activities (C)		**(550,000,000)**	**(300,000,000)**
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		**1,595,265,044**	**9,593,960,514**
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		745,015,736	1,332,645,470
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		53,274,069,975	39,865,157,462
G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)		**55,614,350,755**	**50,791,763,446**
CASH AND CASH EQUIVALENTS AT END OF THE YEAR			
Cash in hand (including foreign currencies)		2,979,405,073	2,426,040,467
Balance with Bangladesh Bank and its agent bank(s)(including foreign currencies)		14,458,050,534	9,553,983,659
Balance with other Banks and financial institutions		9,217,866,148	11,487,635,820
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		28,959,000,000	27,324,030,000
Prize Bonds		29,000	73,500
		55,614,350,755	**50,791,763,446**
Net Operating Cash Flows (NOCF) per Share	38	**1.96**	**8.91**

(Previous year's figure restated)

Subject to our separate report of even date

Head of FAD & CFO **Company Secretary** **Managing Director**

Director **Chairman**

Standard Islami Bank PLC.

Statement of Changes in Shareholders' Equity (Un audited & Provisional)

for the quarter ended 30 September 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	-	-		-	(1,278,804,318)	(1,278,804,318)
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	-	-		-	-	-
Balance as on 30.09.2026	**11,158,423,080**	**7,641,357,989**	**-**	**-**	**(1,180,392,526)**	**17,619,388,543**
Balance as on 30.09.2025	**11,158,423,080**	**7,584,124,488**	**-**	**-**	**369,205,762**	**19,111,753,330**

Subject to our separate report of even date

Head of FAD & CFO **Company Secretary** **Managing Director**

Director **Chairman**

Standard Islami Bank PLC.

Notes to the Financial Statements (Provisional & Un-audited)
for the 3rd quarter ended on 30th September 2026

1. LEGAL STATUS AND NATURE OF THE COMPANY

Standard Bank PLC was incorporated in Bangladesh as a Public Limited Company with limited liability under the Companies Act, 1994 on 11th May 1999 and commenced commercial operation on 3rd June 1999. The Bank went for the public issue of shares in 2003 and its shares are listed with Dhaka Stock Exchange and Chittagong Stock Exchange.Now it has 138 Branches all over Bangladesh.

The commercial banking activities of the Bank encompass a wide range of services including accepting deposits , making loans, discounting bills, conducting money transfer and foreign exchange transactions and performing other related services such as safe keeping, collections, issuing guarantees, acceptances and letters of credit.

The bank has been operating as full fledged Islamic shariah Based Banking with effect from 1st January,2021

Off-Shore Banking Unit (OBU)

The Bank obtained Off-shore Banking Unit Permission vide Letter No. BRPD (P-3)744(110)/2010-839 dated June 11, 2010 and commenced operation on June 23, 2015. The Off-shore Banking Unit is governed under the rules and guidelines of Bangladesh Bank. The principal activities of the Unit are to provide all kinds of commercial banking services to its customers in foreign currencies approved by the Bangladesh Bank.

1.1 **Subsidiary Companies**

1.1(a) **SBL Capital Management Ltd(SCML):**

The Bank obtained permission to embark upon Merchant banking from the Bangladesh Securities and Exchange Commission(SEC) vide its certificate no. SEC/Reg/MB/SUB/13/2010/529 dated January 05 ,2011 Under the Securities and Exchange Commission Act,1993. The main objectives of the Company are to carry out the business of full fledged merchant banking activities like issue management, portfolio management, underwriting, corporate advisory services etc

1.1(b) **Standard Excahnge Company (UK) Limited**

Bangladesh Bank vide their letter No.BRPD(M) 204/15/2009-18 Dated 15th February 2009 has accorded approval to the bank for opening a fully owned subsidiary company in the name and style of Standard Excahnge company (UK) Limited. The company was incorporated 19th June,2009 under the Companies Act 2006 of UK with the registration number 06851946 as private company limited by shares. The registered office is located at 101 whitechapel Road London. The main activities of the exchange house are to carry on the remittance business and to undertake and participate in transactions, activities and operation commonly carried on or undertaken by remittance and exchange houses. .

1.1(c) **Standard Co (USA) Inc.DBA : Standard Express:**

Bangladesh Bank vide their letter No. BRPD(M) 204/15/2009-116 Dated 27th October 2009 has accorded approval to the bank for opening a fully owned subsidiary company in the name and style of Standard Co (USA) Inc.DBA : Standard Express, in short we presented "Standard Express (USA) Ltd.The company was incorporated 1st February,2010 with the registration number 27-2118554 as private company limited by shares. The registered office is located at 37-22 73rd street #2B Jackson heights, New York. The main activities of the exchange house are to carry on the remittance business and to undertake and participate in transactions, activities and operation commonly carried on or undertaken by remittance and exchange houses. .

Standard Bank Securities Limited

Standard Bank Securities Limited was incorporated on November,22,2012 as a public limited company under the Companies Act 1994 vide certificate of incorporation no. C-105725/12.Standard Bank Securities Limited become member of Dhaka Stock Exchange Limited for brokerage transaction.Standard Bank Securities Limited commenced its operation from 21 June,2013. The main objectives of the company is to carry on the business of stock broker /stock dealer and other related business in connection with the dealing of listed securities . Other obectives of the company are to buy,sell, hold or otherwise acquire or invest the capital of the company in shares,stocks and fixed income securities etc.

2 SIGNIFICANT ACCOUNTING POLICIES
Basis of Preparation for Financial Statements

The Financial statements of the Bank are made upto 30th September 2026 and are prepared under the historical cost convention and in accordance with the "First Schedule (Sec-38) of the Bank Companies Act, 1991, BRPD Circular # 14 dated 25 June 2003, other Bangladesh Bank Circulars, International Accounting Standards and International Financial Reporting Standards adopted by the Institute of Chartered Accountants of Bangladesh, Companies Act, 1994, the Securities and Exchange Rules 1987, Dhaka & Chittagong Stock Exchange Listing Regulations and other laws and rules applicable in Bangladesh.In case of the requirement of Bangladesh Bank differs with those of IAS/IFRS , the requirement of Bangladesh Bank have been applied"

2.1 Basis of Consolidation :

The consolidated financial statements include the financial statements of standard Bank Limited, Islamic banking window, and its subsidiaries SBL Capital management Ltd,Standard Bank Securities Ltd,Standard Exchange Company (UK) Ltd and Standard Co (USA) Inc.DBA : Standard Express made up to the end of the financial year. A Banking software system "Stelar" consolidated all transactions of branches as well as head office and produces consolidated balance sheet and Profit & loss Account . These consolidated records are maintained at the Head office of the Bank based on which these financial statements have been prepared.

The consolidated financial statements have been prepared in accordance with International Accounting standard 27: consolidated and separate financial statements , IAS-34 "Interim Financial Reporting" and Rules 13 of the Securities and Exchange Rules 1987 . The consolidated financial statements have been prepared to a common reporting period ending in 30th September 2026.

2.2 Statement of Cash flows

Statement of cash flows is prepared by using the 'Direct Method' in accordance with BAS 7 "Statement of Cash Flows" and under the guidance of Bangladesh Bank BRPD Circular No. 14 dated 25.06.2003 & BRPD Circular No. 15 dated 09.11.2009 whereby gross cash receipts and gross cash payments on Operating Activities, Investing Activities and Financing Activities have been recognized. Cash and Cash Equivalents comprise short term, highly liquid investments that are readily convertible and are subject to an insignificant risk to changes in value.

2.3 Reporting Period

These financial statements cover from January 01 to September 30, 2026.

2.4 Statement of Changes in Equity

Statement of changes in Equity has been prepared in accordance with BAS 1 "Presentation of Financial Statements" and under the guidance of Bangladesh Bank BRPD Circular No. 14 dated 25.06.2003 & BRPD Circular No. 15 dated 09.11.2009

2.05 Provisions for Investment

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

2.06 Provisions for Investments In Shares & Securities

Provisions for diminution in value of investment is made for loss arising on diminution value of investment in quoted shares.

2.07 Provisions for off balance sheet exposures

Off-balance sheet items have been disclosed under contingent liabilities and other commitments according to Bangladesh Bank guidelines. Bank maintained provision against off-balance sheet exposures as per BRPD Circular no.14, dated 23 September 2012 & BRPD Circular No. 07, dated 21 June 2018 .

2.08 Workers Participation Fund and Welfare Fund

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

2.09 Earning Per Share

The company calculates Earning per share (EPS) in accordance with International Accounting Standards (IAS)-33"Earning Per Share" which has been shown on the face of profit and loss account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the year.

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

			Amount in Taka	
			30.09.2026	**31.12.2025**
3.	**CASH**			
3.1	**Cash in hand**			
	In local Currency		2,947,778,906	2,424,760,515
	In Foreign Currency		31,626,167	29,490,082
		Total	**2,979,405,073**	**2,454,250,597**
3.2	**Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)**			
	In local Currency		12,563,899,184	9,387,320,708
	In Foreign Currency		1,810,083,905	2,044,023,270
			14,373,983,089	11,431,343,978
	Sonali Bank as agent of Bangladesh Bank			
	Local currency		84,067,446	179,740,423
			14,458,050,534	**11,611,084,401**
		Total	**17,437,455,607**	**14,065,334,998**
3(a)	**Consolidated cash**			
i.	**Cash in hand**			
	Standard Islami Bank PLC. (note-3.1)		2,979,405,073	2,454,250,597
	Standard Exchange Co.(UK) Ltd.		-	-
	Standard Express(USA) Ltd.		-	-
	SBL Capital Mgt. Ltd.		-	-
	Standard Bank Securities Ltd.		-	-
			2,979,405,073	**2,454,250,597**
ii.	**Balance with Bangladesh Bank and its agent bank(s)**			
	Standard Islami Bank PLC. (note-3.2)		14,458,050,534	11,611,084,401
	Standard Exchange Co.(UK) Ltd.		-	-
	Standard Express(USA) Ltd.		-	-
	SBL Capital Mgt. Ltd.		-	-
	Standard Bank Securities Ltd.		-	-
			14,458,050,534	**11,611,084,401**
			17,437,455,607	**14,065,334,998**
4.	**Balance with other Banks and financial institutions**			
	In Bangladesh **(note 4.1)**		4,889,291,632	7,583,369,230
	Outside Bangladesh **(note 4.2)**		4,328,574,516	3,701,263,247
			9,217,866,148	**11,284,632,477**
4.1	**In Bangladesh**			
			-	-
	Al-wadeeah Current deposits			
	Agrani Bank PLC.		36,853	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.		5,040,931	41,663
	Janata Bank PLC.		37,233	59,303
	Sonali Bank PLC.		43,243,774	23,680,300
	Standard Chartered Bank		422,377	15,727,874
	Trust Bank PLC..		3,390,282	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		4,039,764	1,004,930,397
	Bengal Commercial Bank Plc		803,398,389	1,050,100,000
	Shahjalal Islami Bank Plc (Msnd)		27,386	80,000
	Mudaraba Short Term Placements			

IDLC Islamic Wing	1,050,000,000	2,300,000,000
DBH Islamic Wing	-	1,200,000,000
Southeast Bank PLC	1,000,000,000	-
	4,889,291,632	**7,583,369,230**
Savings Deposit	-	-
Fixed Deposits		
Hajj Finance Company Ltd.	-	-
	-	**-**
	4,889,291,632	**7,583,369,230**

4.2 Outside Bangladesh

In Current account		
Profit Bearing		
Habib American Bank Ltd. New York	613,234,964	132,511,939
Mashreq Bank Psc, New York	594,637,140	392,397,910
Non Profit Bearing		
Standard Chartered Bank, New York	1,569,435,296	1,789,733,885
AXIS Bank Limited, Mombai,India	39,308,002	38,828,570
ICICI Bank Ltd., Mumbai, India	295,416,765	193,837,068
A.B. Bank LTD. MUMBAI	53,685,007	14,247,236
Standard Chartered Bank Ltd., Mumbai, India	-	-
Standard Chartered Bank Ltd.,Frankfurt	33,748,143	43,720,419
Standard Chartered Bank Ltd., Tokyo	21,928,859	17,856,607
ICICI Bank Ltd., Hongkong	26,329,150	22,236,961
Nepal Bangladesh Bank Ltd, Kathmundu	-	14,092,075
Bhutan National Bank, Bhutan	9,123,805	24,935,306
Commerz Bank, Frankfurt	134,870,302	49,155,625
Habib Metropolitan Bank Ltd. Karachi,Pakistan	16,009,605	28,689,316
Bank Aljaria, KSA	11,974,259	11,902,378
Bank Aljaria,KSA, USD	27,579,547	27,749,611
Commerzbank, Frankfurt(GBP)	8,622,931	7,346,635
Standard Chartered Bank, LONDON (GBP)	139,126,638	67,328,948
Standard Chartered Bank,Mumbai India	252,359,699	475,345,023
Westpac Banking Corporation ,Sydney, AUD	-	-
Alawwal Bank ,KSA,SAR (Saudi Hollandi Bank KSA)	-	-
Sonali Bank Plc, Kolkata (Acu)	37,745,701	-
Nabil Bank Limited,Kathmandu(Acu)	34,936,851	-
Sonali Bank (UK) Ltd	251,774,030	39,732,312
Total Nostro Accounts	**4,171,846,696**	**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)	149,375,720	302,263,323
Total Outside Bangladesh	**4,328,574,516**	**3,701,263,247**
Total	**9,217,866,148**	**11,284,632,477**

(Annexure-A for details)

4.3 Consolidated Net Balance with other banks and financial institutions

Balance with other banks and financial institutions(note-4.4)	(4,274,739,751)	(17,071,678,496)
Less: Borrowing from other banks and financial institutions	-	-
	(4,274,739,751)	**(17,071,678,496)**

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

In Bangladesh		
Standard Islami Bank PLC. (note-4.1)	4,889,291,632	7,583,369,230
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	74,473,695	79,558,973
Standard Bank Securities Ltd.	30,252,835	23,474,060
	4,994,018,162	**7,686,402,263**
Outside Bangladesh		
Standard Islami Bank PLC. (note-4.2)	4,328,574,516	3,701,263,247

	Standard Exchange Co.(UK) Ltd.	38,255,749	13,872,029
	Standard Express(USA) Ltd.	661,426,144	575,236,407
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		5,028,256,409	**4,290,371,683**
		10,022,274,571	**11,976,773,946**
5.	**Placement with Banks & Financial Institutions**		
	Banking Company		
		-	-
		-	**-**
	Non-Banking Financial Institutions		
		-	-
	Short Notice Money		
		-	-
		-	**-**
	Total	**-**	**-**
6.	**Investments**		
	Government securities	28,959,029,000	27,924,102,500
	Others Investment	12,726,590,047	12,726,054,536
		41,685,619,047	**40,650,157,036**
		-	-
	Government Bond & Sukuk		
	SUKUK	17,959,000,000	17,324,030,000
	BGIIB	11,000,000,000	10,600,000,000
	Total Government Bond	**28,959,000,000**	**27,924,030,000**
	Prize bonds	29,000	72,500
	Total Prize bonds	29,000	72,500
	Total Government Securities	**28,959,029,000**	**27,924,102,500**
		-	-
	b) Other Investments		
	Quoted Shares	151,696,445	151,696,445
	Unquoted Shares	5,444,894,189	5,444,358,679
	Subordinated Bonds	2,629,999,412	2,629,999,412
	Mudaraba Perpetual Bond	4,500,000,000	4,500,000,000
	Total Others Investment	**12,726,590,047**	**12,726,054,536**
6.1	**Government Securities classified as per Bangladesh Bank Circular:**		
	Held for trading (HFT)	-	-
	Held to maturity (HTM)	28,959,000,000	27,924,030,000
	Other Securities (Prize Bond)	29,000	72,500
		28,959,029,000	**27,924,102,500**
		-	**-**
6.2	**Other Investments :**		
	a) Quoted Shares		
	First Bangladesh Fixed Income Fund	146,779,000	146,779,000
	Bangladesh Steel Re-Rolling Mills Ltd	2,493,010	2,493,010
	Runner Automible Limited	676,745	676,745
	Robi Axiata Limited	811,880	811,880
	Craftsman	25,770	25,770
	Web Coats Plc.	35,040	35,040
	Best Holdings Ltd.	875,000	875,000
	Total Quoted Shares	**151,696,445**	**151,696,445**
	b) Unquoted Shares		
	Central Depository Bangladesh Limited (CDBL)	156,548,164	156,548,164
	Central Counterparty Bangladesh Limited (CCBL)	37,500,000	37,500,000
	SWIFT	3,003,185	3,001,185
	Standard Exchange Co.(UK) Ltd.	48,387,840	49,171,830
	Standard Express(USA) Ltd.	189,565,000	188,247,500
	SBL Capital Mgt. Ltd.	1,499,940,000	1,499,950,000
	Standard Bank Securities Ltd.	799,950,000	799,940,000
	SBL Capital Mgt. Ltd.(Investment)	2,710,000,000	2,710,000,000

	Total Unquoted Shares	**5,444,894,189**	**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	**12,726,590,047**	**12,726,054,536**
	(Annexure-E may kindly be seen for details)		
6(a)	**Consolidated Investments**		
	Government		
	Standard Islami Bank PLC. (note-6)	28,959,029,000	27,924,102,500
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		28,959,029,000	**27,924,102,500**
	Others		
	Standard Islami Bank PLC. (note-6)	12,726,590,047	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.	(48,387,840)	(49,171,830)
	Standard Express(USA) Ltd.	(189,565,000)	(188,247,500)
	SBL Capital Mgt. Ltd.	1,740,174,002	1,698,087,687
	Standard Bank Securities Ltd.	500,595,907	505,076,475
	Standard Bank Securities Ltd. (Share Capital to SSL)	(799,950,000)	(799,940,000)
		9,719,517,116	**9,681,909,368**
		38,678,546,116	**37,606,011,868**
		-	**-**
7.	**Investments**		
	As per classification into the following broad categories:		
	I) General Investments		
	Inside Bangladesh		
	Bai - Murabaha	18,040,196,062	21,122,800,805
	Bai - Muajjal	66,102,842,348	68,260,607,183
	Bai - Salam	1,617,700,362	1,351,291,678
	HPSM	107,443,086,464	100,794,595,829
	Quard - e - Hasan with Service Charge	6,993,162,419	6,027,337,235
	Islamic Credit Card	889,731,659	901,894,546
		201,086,719,314	**198,458,527,276**
	Outside Bangladesh	-	-
		201,086,719,314	**198,458,527,276**
	ii) Bills purchased and discounted		
	Payable inside Bangladesh		
	Inland bills purchased	2,322,397,510	2,312,890,740
	Payable outside Bangladesh		
	Foreign bills purchased and discounted	3,307,677,595	4,005,041,728
		5,630,075,105	**6,317,932,468**
	Total	**206,716,794,419**	**204,776,459,744**
		0	**-**
7.1	**Investments under the following broad categories :**		
	General Investments	201,086,719,314	198,458,527,276
	Bills purchased and discounted	5,630,075,105	6,317,932,468
		206,716,794,419	**204,776,459,744**
		-	-
7.2	**Classification of Investments**		
	Unclassified:	**127,081,503,069**	**143,563,663,614**
	Standard including staff Investments	101,425,457,849	135,188,589,690

	Special Mention Account (SMA)			25,656,045,220	8,375,073,924
	Classified:			**79,635,291,350**	**61,212,796,130**
	Sub standard			6,081,045,278	2,764,778,657
	Doubtful			6,939,068,795	1,708,961,437
	Bad/Loss			66,615,177,277	56,739,056,036
				206,716,794,419	**204,776,459,744**
				-	

7.3 Particulars of required provision for Investments .

Status	**Outstanding**	**Base for provision**	**%**		
Un-classified -General provision:					
Standard (Including Staffs Investment)					
STD-0	**90,865,494,212**	**90,865,494,212**	**1%**	858,340,633.00	1,042,095,926
STD-1	**5,632,834,805**	**5,632,834,805**	**1%**	54,145,303.00	101,897,657
STD-2	**4,927,128,832**	**4,927,128,832**	**1%**	49,114,182.00	126,617,284
SMA	**25,656,045,220**	**25,656,045,223**	**5%**	1,258,446,930.00	378,494,499
Total	**127,081,503,069**	**127,081,503,072**		**2,220,047,048**	**1,649,105,366**
Classified-specific provision					
Sub Standard	**6,081,045,278**	**4,386,641,196**	20.00%	877,328,240	443,948,945
Doubtful	**6,939,068,795**	**5,030,964,621**	50.00%	2,515,482,311	547,502,856
Bad/Loss	**66,615,177,277**	**49,043,795,836**	100.00%	49,043,795,836	39,533,106,566
	79,635,291,350	**58,461,401,653**		52,436,606,387	40,524,558,367
Total	**206,716,794,419**	**185,542,904,725**		**54,656,653,435**	**42,173,663,733**
	-	-			
Required provision for Investments				54,656,653,435	43,822,769,099
Total Provision maintained (note-12.2)				8,940,875,014	8,940,875,014
Deferral Provision will be kept in future				45,715,778,421	34,881,894,085
Excess/(Short) provision				-	-

7.4 Particulars of required provision on Off-Balance Sheet Exposures

Base for Provision		**Rate %**			
Acceptance and endorsements	16,038,151,065				
Letter of guarantee	20,932,947,622	1%		643,330,040	690,796,389
Letter of credit	30,802,264,615				
Bills for Collection	-				
Required provision of Off-Balance Sheet Exposures				643,330,040	690,796,389
Deferral Provision will be kept in future				643,330,040	690,796,389
Excess/(short) provision at				-	-

7.5 Bills purchased and discounted

Payable in Bangladesh	2,322,397,510	2,312,890,740
Payable outside Bangladesh	3,307,677,595	4,005,041,728
	5,630,075,105	**6,317,932,468**

7(a) Consolidated Investments

Standard Islami Bank PLC. (note-7)	201,086,719,314	198,458,527,276
Standard Islami Bank PLC. (Investment to SBSL)	(400,411,627)	(391,196,861)
Standard Islami Bank PLC. (Investment to SCML)	(230,000,000)	(350,000,000)
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	4,642,746,508	4,793,696,711
Standard Bank Securities Ltd.	569,831,206	589,296,995
	205,668,885,401	**203,100,324,121**
Consolidated bills purchased and discounted		
Standard Islami Bank PLC. (note-7)	5,630,075,105	6,317,932,468
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	5,630,075,105	**6,317,932,468**
	211,298,960,506	**209,418,256,589**
	-	-

8. Fixed assets including premises, furniture and fixture

Land	2,373,245,825	2,373,245,825
Land and Building	503,678,664	495,535,567

	Furniture & Fixture	1,053,797,170	967,215,137
	Office Appliance	871,493,362	848,359,867
	Computer	451,030,141	429,218,976
	Right of Use Assets (ROUA) as per IFRS-16	274,244,825	274,244,825
	Bank's Vehicle	131,034,437	129,689,342
	Total cost	**5,658,524,424**	**5,517,509,538**
	Intangible Assets		
	Software	191,676,734	184,457,579
	Total cost	**5,850,201,159**	**5,701,967,117**
	Less: Accumulated Depreciation	2,712,932,129	2,601,344,339
	Net	**3,137,269,030**	**3,100,622,778**
	(See Annexure-A for details)		
8(a)	**Consolidated fixed assets including premises, furniture and fixture**		
	Standard Islami Bank PLC. (note-8)	3,137,269,030	3,100,622,778
	Standard Exchange Co.(UK) Ltd.	686,623	813,958
	Standard Express(USA) Ltd.	67,826,235	103,163,566
	SBL Capital Mgt. Ltd.	5,442,927	5,442,928
	Standard Bank Securities Ltd.	3,205,758	3,714,519
		3,214,430,573	**3,213,757,749**
9.	**Other assets**		
	Stock of Stationery	30,447,520	29,322,044
	Stamps in hand	10,390,650	9,307,817
	Suspenses A/c **(note-9.1)**	1,275,410,578	420,480,965
	Advance Deposit	3,731,048	3,819,438
	Branch adjustments accounts **(note-9.5)**	-	-
	Sundry Assets **(note-9.2)**	11,693,473,694	11,115,463,776
		13,013,453,490	**11,578,394,040**
9.1	**Suspense Accounts**		
	Sundry Debtors	25,049,644	11,455,813
	Advance Against TA/DA	1,515,300	740,036
	Advance Against Proposed Branch	11,780,150	8,858,414
	Advance Against Legal Expenses	14,932,710	13,280,795
	Encashment-PSP/BSP/WEDB	365,738	365,738
	Advance on against board meeting	1,728,162	560,000
	Advance Against Annual General Meeting	1,421,500	20,000
	Mobile Banking	26,008	26,008
	Cash Remittance	1,218,585,365	385,174,161
		1,275,410,578	**420,480,965**
9.2	**Sundry Assets**		
	Advance Rent	201,703,849	198,237,375
	Profit Receivable **(note - 9.4)**	2,645,484,933	2,485,478,737
	Prepaid expenses	11,470,814	12,273,371
	Advance Tax **(note-9.3)**	5,890,918,014	5,313,983,938
	Deferred Tax -note-12.1(ii)	493,957,601	484,081,295
	Protested Bill Account	39,537,128	39,637,128
	BFTN adjustment	235,152,172	122,218,705
	Working Progress, Building	1,793,176,156	1,557,442,932
	Profit receivable on Bai Murabaha/Bai Muajjal/Hpsm	21,018	21,019
	Exchange House	(80,192,051)	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	40,059,590	56,440,073
	Demand Draft without advice	1,441,508	1,441,508
		11,693,473,694	**11,115,463,776**
9.3	**Advance Tax**		
	Advance Corporate Tax	4,830,513,197	4,592,847,079
	Advance Income Tax On L/C Commission	129,676,986	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	8,146,942	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	110,947,352	22,222,745
	Advance Tax On Sukuk	326,694,544	176,876,203
	Advance Income Tax On Msnd	173,363,367	150,233,326

		5,890,918,014	**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	2,637,631,998	2,476,187,751
		2,645,484,933	**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	9,876,306	7,787,433
	Adjustment during the period	**-**	**-**
	Closing Balance	**493,957,601**	**484,081,295**
	Deferred tax liabilities/(Asset)		
	Fixed Asset		
	Carrying amount	3,137,269,030	3,100,622,778
	Tax base	3,379,289,543	3,323,795,351
	Taxable Temporary Difference	**(242,020,513)**	**(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	**(1,317,220,269)**	**(1,290,883,452)**
	Applicable tax rate	**37.50%**	**37.50%**
	Deferred Tax Assets	**(493,957,601)**	**(484,081,295)**
	Opening balance	**(484,081,295)**	**(476,293,862)**
	Deferred tax (income)/expenses	**(9,876,306)**	**(7,787,433)**

9(a)	**Consolidated other assets**		
	Standard Islami Bank PLC. (note-9)	13,013,453,490	11,578,394,040
	Standard Islami Bank PLC. (Profit Recivable from SCML)	(1,164,595,689)	(991,995,689)
	Standard Exchange Co.(UK) Ltd.	14,804,905	15,675,160
	Standard Express(USA) Ltd.	9,066,651	9,223,760
	SBL Capital Mgt. Ltd.	853,892,342	865,237,704
	Standard Bank Securities Ltd.	348,365,258	356,168,016
		13,074,986,957	**11,832,702,991**
10.	**Placement From Banks & Financial Institutions**		
	In Bangladesh (**note-10.1**)	3,762,605,899	18,076,310,973
	Outside Bangladesh	-	-
	Mudaraba bond	9,730,000,000	10,280,000,000
		13,492,605,899	**28,356,310,973**
10.1	**In Bangladesh**		
	Placement		
		-	-
	Total	**-**	**-**
	Other Placement		
	Re-Finance from B Bank	283,114,000	30,478,333
	EDF from B Bank	3,247,272,399	2,827,583,140
	Financial Stimulus Fund From B. Bank	232,219,500	368,249,500
	Bangladesh Bank	-	14,850,000,000
	Total	**3,762,605,899**	**18,076,310,973**
		3,762,605,899	**18,076,310,973**
	Outside Bangladesh		
	FI Banks	**-**	**-**

		3,762,605,899	**18,076,310,973**
10.2	**Mudaraba bond**		
	SBL Subordinated Non-Convertible Bond	5,230,000,000	5,780,000,000
	Sbl Mudaraba Perpetual Bond	4,500,000,000	4,500,000,000
		9,730,000,000	**10,280,000,000**
10.2.1	**Subordinated Non-Convertible & Mudaraba Perpetual Bond**		
	SBL 3rd Subordinated Non-Convertible Bond		
	Agrani Bank PLC.	200,000,000	400,000,000
	National Life Insurance Co. Ltd	30,000,000	60,000,000
	Shadharan Bima Corporation	20,000,000	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
		1,730,000,000	**2,280,000,000**
	SBL 4th Mudaraba Subordinated Non-Convertible Bond		
	Islami Bank Bangladesh PLC.	1,500,000,000	1,500,000,000
	Ai-Arafah Islami Bank PLC.	750,000,000	750,000,000
	EXIM Bank PLC.	1,250,000,000	1,250,000,000
		3,500,000,000	**3,500,000,000**
	SBL 1st Mudaraba Perpetual Bond		
	Social Islami Bank PLC.	1,500,000,000	1,500,000,000
	Ai-Arafah Islami Bank PLC.	1,000,000,000	1,000,000,000
	First Security Islami Bank PLC.	1,000,000,000	1,000,000,000
	Union Bank PLC.	1,000,000,000	1,000,000,000
		4,500,000,000	**4,500,000,000**
	Total SBL Subordinated Non-Convertible Bond	**9,730,000,000**	**10,280,000,000**
		-	-
10.3	**Security against borrowing from other banks, financial institutions and agents**		
	Secured	-	-
	Unsecured	13,492,605,899	28,356,310,973
		13,492,605,899	28,356,310,973
10(a)	**Consolidated Placement From Banks & Financial Institutions**		
	Standard Islami Bank PLC. (note-10)	13,492,605,899	28,356,310,973
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		13,492,605,899	**28,356,310,973**
11.	**Deposits and other deposits**		
	Deposits from banks (note-11.1)	3,220,609,221	6,727,313,925
	Deposits from customers (note.11.3)	228,615,521,900	205,918,147,091
		231,836,131,120	**212,645,461,016**
11.1	**Deposits' from banks**		
	Current deposits and other deposits	2,407,990	2,084,481
	Bills payable	-	-
	Savings bank/Mudaraba Savings deposits	-	-
	Short-term deposits	1,268,201,231	1,955,229,445
	Fixed deposits/Mudaraba Fixed Deposits	1,950,000,000	4,770,000,000
		3,220,609,221	**6,727,313,925**
11.2	**Deposits' from banks**		
	Mudaraba Fixed Deposits		
	NRB Commercial PLC.	300,000,000	470,000,000
	Eastern Bank PLC	-	500,000,000
	Agrani Bank PLC.	750,000,000	500,000,000
	Shahjal Islami Bank PLC.	500,000,000	1,500,000,000
	Midland Bank PLC	-	400,000,000
	Rajshahi Krishi Unnayan Bank	-	400,000,000
	Bangladesh Krishi Bank	400,000,000	1,000,000,000

		1,950,000,000	**4,770,000,000**
	Mudaraba Short Notice Deposits		
	Bangladesh Krishi Bank	426,525	423,823
	Bengal Commercial Bank	775,873,716	954,177,900
	Jamuna Bank PLC.	1,188,125	1,183,346
	Trust Bank Ltd	3,522,610	3,501,595
	The City Bank PLC	52,905	53,104
	Shahjal Islami Bank PLC.	459,997,700	-
	Al-Arafah Islami Bank	27,139,650	995,889,677
		1,268,201,231	**1,955,229,445**
	Al-wadeeah current deposits		
	Mercantile Bank PLC	2,174,000	2,000,000
	The City Bank PLC	233,990	84,481
		2,407,990	**2,084,481**
		3,220,609,221	**6,727,313,925**
11.3	**Customer Deposits**		
	i) Al-wadeeah Current deposits and other Deposits		
	Al-wadeeah current deposits	11,216,976,254	10,419,211,971
	Foreign Currency deposits	5,959,950,911	6,942,879,564
	Sundry deposits (note - 11.4)	15,051,710,905	17,356,430,507
		32,228,638,070	**34,718,522,042**
	ii)Bills payable		
	Pay orders issued	3,305,873,516	3,968,545,130
	Pay slips issued	600	600
	Demand draft	3,770,832	3,770,832
		3,309,644,948	**3,972,316,562**
	iii) Mudaraba savings deposits	**21,056,377,202**	**19,333,529,492**
	iv) Mudaraba Fixed Deposits		
	Mudaraba Fixed Deposits (Excluding Bank Deposit)	120,067,309,848	108,454,034,957
	Short term deposits	29,528,874,944	19,675,795,627
	Deposits Under Schemes	22,424,676,887	19,763,948,410
		172,020,861,679	**147,893,778,994**
	Total	**228,615,521,900**	**205,918,147,091**
11.4	**Sundry deposits**		
	Sundry creditors	2,097,938,115	2,487,223,711
	Margin Deposit	6,492,696,871	8,274,117,355
	Risk Fund	4,013,754	4,009,241
	Service charge	290,464,617	213,164,682
	Security Money	77,920,661	63,580,909
	SBL Employees Provident Fund	(228,534)	10,060
	SBL Employees W. Fund	27,469	1,026,969
	Foreign Remittance Paybale A/c	29,846,921	29,247,810
	Profit payable on deposits	5,703,388,213	4,591,471,961
	VAT, Excise Duty and Income Tax	296,723,770	1,602,166,283
	Cash Incentive Payable	642,830	30,229,787
	Unclaimed Dividend Payable(note 39)	37,719,341	37,719,341
	Central Fund (RMG Sector)	7,343,305	14,685,305
	Others	13,213,573	7,777,093
		15,051,710,905	**17,356,430,507**
11.5	**Payable on Demand and Time Deposits**		
i.	**Demand Deposits**		
	Current / Al-wadeeah current Deposits	11,216,976,254	10,419,211,971
	Savings Deposits/Mudaraba Savings deposits (10%)	2,105,637,720	1,933,352,949
	Foreign Currency Deposits (non profit bearing)	5,959,950,911	6,942,879,564
	Sundry deposits	15,051,710,905	17,356,430,507
	Bills payable	3,309,644,948	3,972,316,562
		37,643,920,739	**40,624,191,553**
ii.	**Time Deposits**		
	Savings deposits/Mudaraba savings deposits (90%)	18,950,739,482	17,400,176,543
	Fixed deposits/Mudaraba Term Deposits	123,287,919,069	115,181,348,882
	Short term deposits/Mudaraba short term deposits	29,528,874,944	19,675,795,627
	Deposits under schemes	22,424,676,887	19,763,948,410

	Foreign currency deposits (profit bearing)	-	-
		194,192,210,382	**172,021,269,463**
		231,836,131,120	**212,645,461,016**
		-	-
		-	**-**
11(a)	**Consolidated deposits and other deposits**		
	Current deposits and other deposits		
	Standard Islami Bank PLC. (note-11.3)	32,231,046,060	34,720,606,523
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	22,596,201	20,323,962
	Standard Bank Securities Ltd.	-	-
		32,253,642,262	**34,740,930,484**
	Bills payable		
	Standard Islami Bank PLC. (note-11.3)	3,309,644,948	3,972,316,562
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		3,309,644,948	**3,972,316,562**
	Savings bank/Mudaraba savings deposits		
	Standard Islami Bank PLC. (note-11.3)	21,056,377,202	19,333,529,492
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		21,056,377,202	**19,333,529,492**
	Short Term Deposits		
	Standard Islami Bank PLC. (note-11.3)	30,797,076,175	21,631,025,072
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		30,797,076,175	**21,631,025,072**
	Term/Fixed deposits		
	Standard Islami Bank PLC. (note-11.3)	122,017,309,848	113,224,034,957
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		122,017,309,848	**113,224,034,957**
	Deposits under schemes		
	Standard Islami Bank PLC. (note-11.3)	22,424,676,887	19,763,948,410
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		22,424,676,887	**19,763,948,410**
		231,858,727,322	**212,665,784,978**
		-	-
12.	**OTHER LIABILITIES**		
	Provision for Taxation **(note-12.1)**	6,691,541,357	6,352,271,529
	Deferred Tax (note-12.1(i)	-	-
	Accrued Expenses	139,406,898	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)**	8,940,875,014	8,940,875,014
	Provision for classified others Assets **(note-12.7)**	209,304,018	221,603,546
	Provision for decrease in value of investments **(note-12.8)**	121,081,979	109,101,775
	Provision for Off-Balance Sheet Items **(note-12.4)**	-	-
	Profit Suspense Account **(note-12.5**)	10,753,040,780	8,666,081,867
	Zakat Fund	24,943,841	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	(753,095)	-
	Provision For Depreciation	111,608,682	-
	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		(56,078,973)	
Provision For Deposit Insurance Premium		34,577,371	60,982,124
Provision For Gratuity		-	-
Provision for Green Banking	**(note-12.13)**	37,450,000	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		2,205,335	1,541,081
Payable to OBU		486,392,403	468,600,563
Profit Receivable on overdue Investment		49,036,567	49,036,568
MFS Settlement Account		69,261	69,261
Clearing Adjustment		**2,058,635**	2,058,573
Branch adjustments accounts		99,314,593	51,312,734
Swift Charge Payable A/C		55,485,657	30,868,229
Residual Amt. For Cust. Repay. (Mig)		11,721,028	11,721,028
Written-Off Investments Recovery A/C		32,495,312	-
Non Shariah Income		5,704,478	5,486,919
Compensation Suspense Account		197,657,691	136,986,075
Leased Liabilities as per IFRS-16		17,022,829	17,022,829
Bank To Bank Rtgs Fc Settlement (Usd)		164,304,384	48,211,012
Unclaimed Deposit Payable		61,588	40,410
Supervision Charge Receivable		12,166,634	12,198,276
Bangla Qr Parking Account (ACQ)		60,280	
Foreign Currency translation gains	**(note-12.10)**	88,330,631	87,797,121
	Total	**28,260,332,177**	**25,555,636,224**

12.1 Provision for Current Taxation

Opening Balance	6,352,271,529	10,487,021,615
Addition during the period	339,267,958	570,852,227
	6,691,539,487	**11,057,873,842**
Adjustment during the period	(1,870)	4,705,602,313
Closing Balance	**6,691,541,357**	**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)	-	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%)	19,394.00	1,231,655.00
Capital Gain on Govt. securities (5%)	-	-
Add: Excess profit tax		
Tax on Salary Perquisite	-	6,262,500
Add: Settlement/ Adjustment for the period	-	-
Less: Tax adjustement	-	-
Investments written off Benefits	-	-
Estimated provision required as at 31 December, (i)	**1,668,626**	**570,852,227**
Computation of taxable profit		
Profit before tax	-	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	129,293	8,211,033
Less: Capital Gain on Govt. securities	-	-
Profit before tax (excluding dividend income and capital gain)	-	1,924,801,074
Inadmissible expenditure	-	422,819,840
Further allowable expenditure	-	-
Estimated taxable profit for the year (A)	**-**	**1,501,981,234**
Minimum Tax Required (1% of Total Income Received)	**150,353,924**	
Minimum Tax Required (Tax Deducted at Sources)	**339,267,958**	
Therefore, Estimated total required provision (Which is higher)	**339,267,958**	

Consolidated Provision for current Taxation

Standard Islami Bank PLC. (note-11.3)	339,267,958	570,852,227
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	3,776,505	11,173,820
Standard Bank Securities Ltd.	2,308,471	6,331,913
	345,352,934	**588,357,960**

12.1(a)	**Consolidated Provision for Taxation**		
	Standard Islami Bank PLC. (note-12)	6,691,541,357	6,352,271,529
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	460,333,170	456,556,664
	Opening Balance		
	Addition during the period	-	
	Adjustment during the period		
	Closing Balance		
	Standard Bank Securities Ltd.	91,752,203	89,443,732
	Opening Balance		
	Addition during the period		
	Adjustment during the period		
	Closing Balance	**7,243,626,730**	**6,898,271,925**
12.1(i)	**Deferred Tax :**		
	Opening Balance	-	-
	Additional provision made during the period	-	-
		-	**-**
	Adjustment during the period	-	-
	Closing Balance	**-**	**-**
12.2	**Provision for Investments**		
	i) **The movement in general provision for unclassified Investments:**		
	Provision held at the beginning of the year	-	-
	Additional provision made for the period	-	-
	Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	-	-
	***Provision held at the end of the period**	**-**	**-**
	ii) **The movement in general provision on Special Mention Account (SMA) Investments:**		
	Provision held at the beginning of the year	-	-
	Amount transferred to provision for bad & doubtful debts	-	-
	Additional provision made for the period	-	-
	***Provision held at the end of the period**	**-**	**-**
	iii) **The movement in specific provision for bad and doubtful Investments:**		
	Provision held at the beginning of the Period	8,940,875,014	7,829,030,000
	Amount adjusted during the Period	-	-
	Amount written off during the Period	-	-
	Amount Transfer from General provision of Off-Balance Sheet, Gratuity & others	-	572,321,715
	Amount recovered from written off during the Period	-	-
	Amount of provision for the Period	-	539,523,299
	Provision held at the end of the period	**8,940,875,014**	**8,940,875,014**
	Total	**8,940,875,014**	**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 +	2,086,958,913	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		**10,753,040,780**	**8,666,081,867**
12.6	**Provision for Bonus**			
	Balance at the beginning of the period		11,751,212	111,872,444
	Add: Additional provision for the period		-	-
	Less: Disbursement during the period			100,121,232
			11,751,212	**11,751,212**
12.7	**Provision for other Assets**			
	Balance at the beginning of the period		221,603,546	274,530,865
	Add: Addition during the period		-	10,610,000
	Less: Adjustment during the Period		12,299,528	63,537,319
			209,304,018	**221,603,546**
12.7(a)	**Consolidated Provision for Other Assets**			
	Standard Islami Bank PLC. (note-12.7)		209,304,018	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		-	-
			209,793,082	**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		11,980,204	44,789,046
			121,081,979	**109,101,775**
12.8(a)	**Consolidated Provision for decrease in value of Investments**			
	Standard Islami Bank PLC. (note-12.8)		**121,081,979**	**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
			711,866,572	**683,129,485**
12.9	**Provision for impairment of client margin Investments**			
	Balance at the beginning of the period		49,600,000	49,600,000
	Less: adjustment during the period		-	-
	Add: Addition during the period		-	-
			49,600,000	**49,600,000**
12.9(a)	**Consolidated Provision for impairment of client margin Investments**			
	Standard Islami Bank PLC. (note-12.9)		**49,600,000**	**49,600,000**
	Standard Exchange Co.(UK) Ltd.		-	-
	Standard Express(USA) Ltd.		-	-
	SBL Capital Mgt. Ltd.		**497,537,837**	**461,240,273**
	Add: Addition during the period		-	37,841,779
	Standard Bank Securities Ltd.		**39,628,232**	**28,332,884**
	Add: Addition during the period		-	11,295,348
			586,766,069	**588,310,284**
12.10	**Foreign Currency translation gains/loss against investment**			
	Standard Exchange Co.(UK) Ltd.		**14,770,031**	**15,554,021**
	Beginning of the Period		15,554,021	11,454,521
	Addition during the period		-	-
	Adjustmentduring the period		783,990	(4,099,500)
	Standard Express(USA) Ltd.		**73,560,600**	**72,243,100**
	Beginning of the Period		72,243,100	68,445,600
	Addition during the period		1,317,500	3,797,500
	Adjustmentduring the period		-	-
	Total Foreign Currency translation gains		**88,330,631**	**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.		-	-
		88,330,631	**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)	28,260,332,177	25,555,636,224
Standard Exchange Co.(UK) Ltd.	31,092,090	5,957,823
Standard Express(USA) Ltd.	604,750,371	490,211,391
SBL Capital Mgt. Ltd.	1,890,553,652	1,867,840,165
Standard Bank Securities Ltd.	254,137,657	273,661,137
	31,040,865,947	**28,193,306,739**

13. Share Capital

13.1 Authorized Capital

150,00,00,000 ordinary shares of Tk.10/- each	**15,000,000,000**	**15,000,000,000**

The Bank increased it's authorized capital from Taka 880.00 crore to Taka 1500.00 crore by passing a special resolution in the Bank's 27th extra Ordinary General Meeting held on14th November, 2011 at Institute of Diploma Engineers of Bangladesh, 160/A,kakrail VIP Road, Dhaka, Bangladesh. All corporate formalities were duly complied by the Bank as required.

13.2 History of Paid-up Capital

Given below the history of raising of sahre capital:

Accounting Year	Declaration	No of Share	Value in capital	Value in capital
1999	Opening Capital	20,000,000	200,000,000	200,000,000
2002	20% Bonus	4,000,000	40,000,000	240,000,000
2003	Additional Capital	9,000,000	90,000,000	330,000,000
	Initial public offer (IPO)	33,000,000	330,000,000	660,000,000
2003	15% Bonus	9,900,000	99,000,000	759,000,000
2004	20% Bonus	15,180,000	151,800,000	910,800,000
2005	20% Bonus	18,216,000	182,160,000	1,092,960,000
2006	20% Bonus	21,859,200	218,592,000	1,311,552,000
2007	12% Bonus	23,607,936	236,079,360	1,547,631,360
	Right Share (2:1)	65,577,600	655,776,000	2,203,407,360
2008	20% Bonus	44,068,147	440,681,470	2,644,088,830

2009	20% Bonus	52,881,770	528,817,700	3,172,906,530
2010	28% Bonus	88,841,383	888,413,830	4,061,320,360
2011	20% Bonus	81,226,407	812,264,070	4,873,584,430
2012	17% Bonus	82,850,935	828,509,350	5,702,093,780
2014	15% Bonus	85,531,407	855,314,070	6,557,407,850
2015	15% Bonus	98,361,117	983,611,170	7,541,019,020
2016	5% Bonus	37,705,095	377,050,950	7,918,069,970
2017	10% Bonus	79,180,699	791,806,990	8,709,876,960
2018	10% Bonus	87,098,769	870,987,690	9,580,864,650
2019	5% Bonus	47,904,323	479,043,230	10,059,907,880
2020	2.5% Bonus	25,149,769	251,497,690	10,311,405,570
2021	3% Bonus	30,934,216	309,342,160	10,620,747,730
2022	2.5% Bonus	26,551,869	265,518,690	10,886,266,420
2023	2.5% Bonus	27,215,666	272,156,660	11,158,423,080
2023	0% Bonus	-	-	11,158,423,080
2023	0% Bonus	-	-	11,158,423,080

13.3 Issued, subscribed and fully Paid up Capital :

66,000,000 ordinary shares of Taka 10/- each issued for cash	660,000,000	660,000,000
957,049,042 ordinary shares of Taka 10/- each issued as bonus shares	9,842,647,080	9,842,647,080
65,577,600 ordinary shares of Taka 10/- each issued as Right shares in	655,776,000	655,776,000
	11,158,423,080	**11,158,423,080**
	-	-

13.4 Initial Public offer (IPO)

Out of the total issued, subscribed and fully paid up capital of the Bank 3,300,000 ordinary shares of Tk.100.00 each amounting to Taka 3,30,000,000 was raised through public offering of shares in 2003.

13.5 Rights issue

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

13.6 Composition of Sharesholders' equity

Solo		
Paid-up Capital	11,158,423,080	11,158,423,080
Statutory Reserve	7,641,357,989	7,641,357,989
General Reserve	-	-
Revaluation Reserve on Investment	-	-
Retained earnings	(1,180,392,526)	98,411,792
	17,619,388,543	**18,898,192,861**
Consolidated	-	-
Paid-up Capital	11,158,423,080	11,158,423,080
Statutory Reserve	7,641,357,989	7,641,357,989
General Reserve	-	-
Revaluation Reserve on Investment	-	-
Retained earnings	(1,465,488,515)	97,482,324
Non-controlling Interest	162,608	172,058
	17,334,455,162	**18,897,435,451**
	-	-

14 Statutory Reserve

Opening balance at the beginning of the Period	7,641,357,989	7,364,646,159
Addition during the period	-	276,711,830
Closing balance at the end of the Period	**7,641,357,989**	**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	-	276,711,830
Closing balance at the end of the Period	**7,641,357,989**	**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	(1,278,804,318)	820,494,356
	Add: Transfer from SCML	-	-
	Add: Transfer from SBSL	-	-
	Less: Transfer to statutory Reserve	-	(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	**(1,180,392,526)**	**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	(1,566,352,482)	804,612,847
	Less: Transfer to statutory Reserve	-	(276,711,830)
	Add/Less: Foreign Currency translation Gain/ loss	3,372,193	(1,631,100)
	Less: Non-controlling Interest	9,450	-
	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	**(1,465,488,515)**	**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	(6,813)	-
	Sub Total	**70,465**	**77,278**
	Standard Bank Securities Ltd.		
	Balance on 1 January	94,780	94,780
	Add: Addition during the period	(2,637)	-
	Sub Total	**92,143**	**94,780**
	Balance at	**162,608**	**172,058**
17.	**CONTINGENT LIABILITIES**		
17.1	**Acceptances and Endorsements**		
	Back to Back L/C (Foreign)	110,804,582	26,526,373
	Back to Back L/C (Local)	9,277,253,440	10,087,548,010
	Letter of Credit (Others)	6,650,093,043	9,424,676,282
		16,038,151,065	**19,538,750,665**
17.2	**Letter of Guarantee**		
	Letter of Guarantee(Local)	20,771,256,016	21,706,064,436
	Letter of Guarantee(Foreign)	133,240,093	128,611,483
	Others	28,451,513	202,821,015
		20,932,947,622	**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	20,932,947,622	22,037,496,934
		20,932,947,622	**22,037,496,934**
17.3	**Irrevocable Letter of Credit**		
	Letter of Credit (Sight)	21,830,936,237	25,117,552,481
	Letter of Credit (Usance)	8,971,328,379	6,062,577,102
	Letter of Credit (Others)	-	-
		30,802,264,615	**31,180,129,583**
17.4	**Bill for Collection**		
	Inward local bill for collection	-	-
	Inward Foreign bill for collection	-	-
	Outward local bill for collection	5,546,519,944	7,291,678,546

	Outward Foreign bill for collection	(1,775,508,461)	693,304,912
		3,771,011,483	**7,984,983,458**
17.5	**Other Contingent Liabilities**	-	-
		-	**-**
		71,544,374,786	**80,741,360,640**

17(a) Consolidated contingent liabilities

Acceptances and endorsements		
Standard Islami Bank PLC. (note-17)	16,038,151,065	19,538,750,665
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	16,038,151,065	**19,538,750,665**
Letters of guarantee		
Standard Islami Bank PLC. (note-17)	20,932,947,622	22,037,496,934
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	20,932,947,622	**22,037,496,934**
Irrevocable Letters of Credit		
Standard Islami Bank PLC. (note-17)	30,802,264,615	31,180,129,583
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	30,802,264,615	**31,180,129,583**
Bills for Collection		
Standard Islami Bank PLC. (note-17)	3,771,011,483	7,984,983,458
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.		
Standard Bank Securities Ltd.	-	-
	3,771,011,483	**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.	-	-
	-	**-**
	71,544,374,786	**80,741,360,640**

		30.06.2026	**30.06.2025**
18	**Income Statement**		
	Income:		
	Profit, discount and similar income **(note-18.1)**	11,256,661,685	13,526,836,060
	Dividend income (note-20)	8,246,159	-
	Fees, Commission and brokerage **(note-21.1)**	740,444,682	773,676,072
	Gains Less Losses arising from dealing in securities (note-20)	-	-
	Gains Less Losses arising from Investment securities (note-20)	1,971,164,698	1,896,233,397
	Gains Less Losses arising from dealing in Foreign Currencies **(Note-21.2)**	745,015,736	1,332,645,470
	Income from non banking assets	-	-
	Other operating income **(note-22)**	313,859,390	270,433,307
	Profit less losses on Profit rate changes	-	-
	Total	**15,035,392,351**	**17,799,824,306**
	Expenses:		
	Profit paid on deposit, Borrowings etc.(**note-19)**	13,031,728,906	13,052,196,650
	Losses on Investments	-	-
	Administrative Expenses **(note-18.2)**	2,633,709,700	2,621,668,396
	Other operating expenses **(note-33)**	207,778,621	223,469,431
	Depreciation on Banking assets **(note-32)**	111,587,790	110,964,886
	Total	**15,984,805,017**	**16,008,299,363**
	Operating Profit before Provision	**(949,412,666)**	**1,791,524,943**
		-	0.00

18(a) Consolidated Income Statement

Income:		
Standard Islami Bank PLC. (note-18)	15,035,392,351	17,799,824,306

		30.06.2026	30.06.2025
	Standard Exchange Co.(UK) Ltd.	30,194,657	31,389,275
	Standard Express(USA) Ltd.	111,671,607	152,266,811
	SBL Capital Mgt. Ltd.	(170,987,783)	74,765,716
	Standard Bank Securities Ltd.	(21,403,202)	38,137,664
	Total	**14,984,867,630**	**18,096,383,772**
	Expenses:		
	Standard Islami Bank PLC. (note-18)	15,984,805,017	16,008,299,363
	Standard Exchange Co.(UK) Ltd.	31,553,710	30,692,877
	Standard Express(USA) Ltd.	176,896,932	186,742,615
	SBL Capital Mgt. Ltd.	11,039,112	11,254,341
	Standard Bank Securities Ltd.	11,448,713	14,581,328
	Total	**16,215,743,484**	**16,251,570,524**
	Consolidated Operating Profit before Provision	**(1,230,875,854)**	**1,844,813,247**
18.1	**Profit,Discount and similar income**		
	Profit received from Investments **(note-18.3)**	10,943,151,209	13,048,575,195
	Profit received from FC clearing Account	-	-
	Profit received from Bank and other financial institutions	313,510,476	478,260,865
		11,256,661,685	**13,526,836,060**
18.2	**Administrative Expenses**		
	Salary and allowances **(note-23)**	1,984,150,459	2,015,486,537
	Rent, Taxes, Insurance, Electricity etc**.(note-24)**	503,410,288	493,012,574
	Legal expenses **(note-25)**	28,072,105	5,273,720
	Postage, stamp, telecommunication etc.**(note-26)**	11,244,637	10,508,125
	Stationery, Printings, advertisement etc.**(note-27)**	39,224,692	34,420,098
	Managing Director's salary and fees **(note-28)**	5,476,666	8,700,000
	Directors' Fees (**note-29)**	5,196,370	5,041,070
	Shariah Supervisory Committee's Fees & Expenses (29)	1,495,625	248,785
	Auditor's fees **(note -30)**	34,500	115,000
	Zakat Expenses of the Bank **(32.1)**	-	-
	Repair of Bank's assets **(note-32)**	55,404,358	48,862,486
		2,633,709,700	**2,621,668,396**
	Expenses included VAT on which applicable		
18.3	**Investments income**		
	Bai Murābahah	1,324,938,108	1,684,497,528
	Bai Muajjal	3,959,241,363	4,999,228,074
	Bai Salam	140,094,402	108,548,035
	Hire Purchase/ HPSM	5,074,042,875	5,783,088,676
	Qard	3,090,332	2,445,927
	OBU Business	2,816,935	3,980,453
	Export Development Fund (EDF)	1,680,371	46,785,160
	Tijara VISA Card	74,783,586	61,183,372
	Inland bills purchased	327,801,434	334,175,515
	Foreign bills purchased and discounted	34,661,803	24,642,454
	Total Profit on Investments	**10,943,151,209**	**13,048,575,195**
	Profit received from FC clearing account	-	-
	Profit received from Bank and other Financial Institution	313,510,476	478,260,865
	Profit on Placement	-	-
		313,510,476	**478,260,865**
	Total	**11,256,661,685**	**13,526,836,060**
		-	**-**
18.3(a)	**Consolidated investment income**		
	Standard Islami Bank PLC. (note-18.3)	11,256,661,685	13,526,836,060
	Standard Islami Bank PLC. (Profit Received from SCML)	(207,010,000)	(210,053,355)
	Standard Islami Bank PLC. (Profit Received from SBSL)	(38,894,112)	(38,547,684)
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	2,729,334	-
	SBL Capital Mgt. Ltd.	11,812,196	248,990,505
	Standard Bank Securities Ltd.	7,626,152	65,094,238
		11,032,925,255	**13,592,319,764**
19.	**Profit paid on deposits, borrowings, etc.**		
	Profit paid on deposits (note -19.1)	11,631,134,960	11,606,462,420
	Profit paid on borrowings (note -19.1)	1,400,593,946	1,445,734,231
		13,031,728,906	**13,052,196,650**
		-	**-**
19.1	**Profit paid on deposits ,borrowing etc of the Bank**		
	Profit paid on deposits		

		30.06.2026	30.06.2025
	Mudaraba Savings Deposits	235,753,179	218,712,005
	Mudaraba Short Term Deposits	1,113,360,637	1,124,017,911
	Mudaraba Term Deposits	8,782,797,799	9,216,554,420
	Mudaraba Deposit Schemes	1,498,824,543	1,047,178,084
	Profit on lease liabilities as per IFRS-16	398,803	-
	Foreign Currency	-	-
		11,631,134,960	**11,606,462,420**
	Profit paid on borrowing		
	Profit paid on subordinated Bond	443,736,238	573,366,670
	Profit paid on Perpetual Bond	337,500,000	337,500,000
	Profit paid on Bangladesh Bank Refinance	618,667,296	534,867,561
	Profit paid on foreign Bank	-	-
	Profit Paid On Notice Money Borrowing	690,411	-
		1,400,593,946	**1,445,734,231**
		13,031,728,906	**13,052,196,650**
19(a)	**Consolidated profit paid on Deposits, borrowings, etc.**		
	Standard Islami Bank PLC. (note-19)	13,031,728,906	13,052,196,650
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		13,031,728,906	**13,052,196,650**
20.	**Income from Investment**		
	Dividend on shares	8,246,159	-
	Gain on shares	-	-
	Profit received from Corp. Bond	354,651,351	572,952,236
	Profit received from Mudaraba Subordinated Bond	206,166,672	-
	Profit received from Mudaraba Perpetual Bond	287,500,000	337,500,000
	Profit from Government Securities(GIIB)	1,120,570,676	753,843,655
	Profit from Government Securities/bond/Sukuk	2,276,000	231,937,506
		1,979,410,857	**1,896,233,397**
		-	**-**
20(a)	**Consolidated Income from Investment**		
	Standard Islami Bank PLC.	1,979,410,857	1,896,233,397
	Standard Islami Bank PLC. (Dividend Received from SCML)	-	-
	Standard Islami Bank PLC. (Dividend Received from SBSL)	-	-
	Standard Exchange Co.(UK) Ltd.		
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	21,570,867	22,194,325
	Standard Bank Securities Ltd.	4,527,324	6,728,524
		2,005,509,048	**1,925,156,246**
21.	**Commission/Fees, Exchange and Brokerage**		
	Commission /Fees **(note-21.1)**	740,444,682	773,676,072
	Exchange earnings **(note-21.2)**	745,015,736	1,332,645,470
	Brokerage	-	-
		1,485,460,419	**2,106,321,542**
		-	**-**
21.1	**Commission**		
	Commission on Import L/Cs	345,605,267	368,044,411
	Commission on Export L/Cs	290,039,431	281,611,268
	Rebate on nostro a/c	2,379,990	-
	Commission on Bank Guarantee	97,800,752	118,480,355
	Commission on chanchyapatra	-	-
	Commission on Remmittance	4,619,242	5,540,038
	Underwriting commission	-	-
		740,444,682	**773,676,072**
	Brokerage	-	-
		740,444,682	**773,676,072**
21.2	**Exchange**		
	Gains arising from Dealing Securities	-	-
	Gains arising from Investment Securities	-	-

		30.06.2026	30.06.2025
	Gains arising from Foreign Trade Business	745,015,736	1,332,645,470
		745,015,736	**1,332,645,470**
21(a)	**Consolidated Commission, Exchange and Brokerage**		
	Standard Islami Bank PLC. (note-21)	1,485,460,419	2,106,321,542
	Standard Exchange Co.(UK) Ltd.	26,956,543	27,875,568
	Standard Express(USA) Ltd.	103,879,480	142,849,265
	SBL Capital Mgt. Ltd.	1,603,254	8,984,240
	Standard Bank Securities Ltd.	5,288,984	4,848,499
		1,623,188,679	**2,290,879,114**
22.	**Other operating income**		
	SWIFT & Telex charge recoveries	6,966,657	10,074,839
	Postage charge recoveries	7,065,946	6,182,867
	Service charges	166,945,393	131,732,486
	Locker charges	1,254,151	1,287,512
	Investments processing /documentation fees	30,976,857	23,157,862
	Capital Gain on Sale of Assets	129,293	69,060
	Debit / VISA Card Fees	78,745,566	76,684,249
	Stationery Charge Recovery	111,000	384,103
	Handling Commission On Lease Finance	845,410	1,680,044
	Handling Charge On Pe-Hsia Booth	291,960	406,155
	Earning on Treasury FEX	2,301,335	1,751,495
	NPSB Settlement Income	6,078,880	6,818,354
	Charges On Rtgs	8,201,342	8,251,723
	Recovery From Written Off Investments A/C	117,715	264,822
	Other earnings	3,827,886	1,687,736
		313,859,390	**270,433,307**
		-	-
22(a)	**Consolidated other operating income**		
	Standard Islami Bank PLC. (note-22)	313,859,390	270,433,307
	Standard Exchange Co.(UK) Ltd.	3,238,114	3,513,707
	Standard Express(USA) Ltd.	5,062,793	9,417,546
	SBL Capital Mgt. Ltd.	1,035,900	4,650,000
	Standard Bank Securities Ltd.	48,450	14,087
		323,244,648	**288,028,647**
23.	**Salaries and allowances**		
	Basic salary	846,894,407	853,302,716
	Allowances (**note-23.1**)	817,153,392	852,273,583
	Bonus & ex-gratia	162,357,719	161,108,089
	Bank's contribution to provident fund	83,949,524	70,356,995
	Casual wages	73,795,418	78,445,154
		1,984,150,459	**2,015,486,537**
		-	**-**
23.1	**Allowances**		
	House rent allowances	421,242,781	426,933,298
	Conveyance allowances	59,985,566	61,908,280
	Entertainment allowances	43,354,399	45,584,904
	House maintenance & utility	28,925,076	30,918,809
	Medical allowances	84,126,198	85,457,654
	Risk allowances	1,896,400	1,948,367
	Washing allowances	1,079,997	1,152,342
	Remuneration for probationaries	74,703,589	70,091,958
	Charge allowances	2,471,696	2,466,167
	Leave Fare Compensation	70,064,007	72,690,136
	Gratuity	-	40,000,000
	Leave Encashment	27,953,683	11,771,668
	Extra allowances	1,350,000	1,350,000
		817,153,392	**852,273,583**
23(a)	**Consolidated salaries and allowances**		
	Standard Islami Bank PLC. (note-23)	1,984,150,459	2,015,486,537
	Standard Exchange Co.(UK) Ltd.	9,292,401	9,490,261
	Standard Express(USA) Ltd.	78,369,749	74,790,336
	SBL Capital Mgt. Ltd.	5,859,910	6,018,205
	Standard Bank Securities Ltd.	6,345,115	9,268,023
		2,084,017,634	**2,115,053,362**
24.	**Rent, Taxes, Insurance, electricity, etc.**		

		30.06.2026	30.06.2025
	Rent- Office	277,709,147	274,121,334
	Rent- Godown	448,000	403,500
	Rent Paid - Atm Booth	11,252,351	12,138,879
	Rates and taxes	45,969,315	46,339,437
	Insurance	107,136,899	100,435,164
	Utilities	60,894,576	59,574,260
		503,410,288	**493,012,574**
24(a)	**Consolidated Rent, Taxes, Insurance, electricity, etc.**		
	Standard Islami Bank PLC. (note-24)	503,410,288	493,012,574
	Standard Exchange Co.(UK) Ltd.	17,398,332	8,439,077
	Standard Express(USA) Ltd.	18,519,575	55,505,363
	SBL Capital Mgt. Ltd.	2,255,587	2,232,548
	Standard Bank Securities Ltd.	2,073,733	2,054,485
		543,657,515	**561,244,047**
25.	**Legal expenses**		
	Legal Charges	24,605,021	5,104,066
	Fees ,Stamp & notary public expenses	3,467,084	169,655
		28,072,105	**5,273,720**
25(a)	**Consolidated Legal expenses.**		
	Standard Islami Bank PLC. (note-25)	28,072,105	5,273,720
	Standard Exchange Co.(UK) Ltd.	524,202	407,492
	Standard Express(USA) Ltd.	4,449,464	7,665,481
	SBL Capital Mgt. Ltd.	230,639	132,000
	Standard Bank Securities Ltd.	200,000	161,425
		33,476,409	**13,640,119**
26.	**Postage, Stamps, Telecommunication etc.**		
	Postage	7,533,966	6,215,857
	Telegram, telex, fax and e-mail	228,713	223,833
	Telephone, Mobile (office & residence)	3,481,959	4,068,435
		11,244,637	**10,508,125**
26(a)	**Consolidated Postage, Stamps, Telecommunication etc.**		
	Standard Islami Bank PLC. (note-26)	11,244,637	10,508,125
	Standard Exchange Co.(UK) Ltd.	154,841	184,144
	Standard Express(USA) Ltd.	2,027,088	2,583,485
	SBL Capital Mgt. Ltd.	22,327	38,810
	Standard Bank Securities Ltd.	169,638	186,838
		13,618,532	**13,501,403**
27.	**Stationery, Printing, Advertisement etc.**		
	Printing stationery	3,704,585	4,528,399
	Security stationery	339,158	232,408
	Petty stationery	9,043,402	8,991,069
	Computer stationery	8,318,074	8,124,727
	Calender ,Dairy,Greetings Crads Etc	4,939,167	5,109,676
	Publicity and advertisement	12,880,307	7,433,820
		39,224,692	**34,420,098**
27(a)	**Consolidated Stationery, Printing, Advertisement etc.**		
	Standard Islami Bank PLC. (note-27)	39,224,692	34,420,098
	Standard Exchange Co.(UK) Ltd.	1,190,663	650,524
	Standard Express(USA) Ltd.	3,881,917	4,482,071
	SBL Capital Mgt. Ltd.	30,650	167,951
	Standard Bank Securities Ltd.	103,922	88,115
		44,431,844	**39,808,759**
28.	**Managing Director's salary and fees**		
	Basic salary	4,240,000	4,500,000
	House rent allowance	530,000	1,200,000
	Medical Allowances	-	600,000
	House maintenance	212,000	600,000
	Phone,Internet & Newspaper	53,000	-
	Entertainment	353,333	300,000
	Utility Allowances	88,333	-
	Entertainment Allowance	-	-
	Bonus	-	1,500,000
		5,476,666	**8,700,000**
29.	**Directors fees & meeting expenses**		
	Directors fees	1,490,000	2,120,000

		30.06.2026	30.06.2025
	Travelling and haltage	2,759,009	2,099,908
	Refreshment and dinner	947,361	821,162
		5,196,370	**5,041,070**
29(a)	**Consolidated Directors fees & meeting expenses**		
	Standard Islami Bank PLC. (note-29)	5,196,370	5,041,070
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	486,800
	SBL Capital Mgt. Ltd.	276,167	237,500
	Standard Bank Securities Ltd.	299,000	450,000
		5,771,537	**6,215,370**
29.2	**Shariah Supervisory Committee's Fees & Expenses**		
	Directors fees	246,025	78,785
	Refreshment and dinner	1,249,600	170,000
		1,495,625	**248,785**
30.	**Audit fees**	34,500	115,000
		34,500	**115,000**
30 (a)	**Consolidated Auditors fees**		
	Standard Islami Bank PLC.	34,500	115,000
	Standard Exchange Co.(UK) Ltd.	495,975	482,321
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		530,475	**597,321**
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	8,143,098	9,512,303
	Furniture & fixture	64,349,386	63,409,394
	Office appliance & equipment	14,342,940	12,238,059
	Computer	16,168,616	14,970,005
	Software	7,166,656	7,774,272
	Right of use assets	-	-
	Motor vehicle	1,417,094	3,060,853
		111,587,790	**110,964,886**
	Repair, Renovation & Maintenance of Bank's Assets		
	Office furniture	-	-
	Office appliance & equipment	16,823,424	13,880,413
	Computer	1,925,529	1,835,978
	Software	33,606,473	28,650,070
	Motor vehicle	3,048,933	4,496,025
		55,404,358	**48,862,486**
	Total	**166,992,148**	**159,827,371**
32(a)	**Consolidated depreciation and repair of Banks assets**		
	Standard Islami Bank PLC. (note-32)	166,992,148	159,827,371
	Standard Exchange Co.(UK) Ltd.	988,080	702,579
	Standard Express(USA) Ltd.	38,301,398	1,030,681
	SBL Capital Mgt. Ltd.	1,074,009	1,074,009
	Standard Bank Securities Ltd.	625,927	650,735
		207,981,561	**163,285,375**
32(b)	**Zakat Expenses of the Bank**		
	Zakat Expenses	-	-
		-	**-**

		30.06.2026	30.06.2025
33.	**OTHER EXPENSES**		
	Entertainment (office)	17,006,264	17,162,551
	Donation & subscription	1,959,451	3,034,686
	Travelling	2,929,187	5,142,814
	Anniversary	152,003	365,230
	Branch /Subsidiary company opening expenses		
	Training and seminar expenses	1,917,157	1,586,463
	Newspaper and periodicals	891,497	822,602
	Petrol, oil and lubricants	10,622,239	9,993,755
	Car expenses	23,225,222	25,886,683
	Photocopy expenses	1,598,507	1,712,562
	Staff uniform and liveries	2,379,488	1,997,960
	Cleaning and washing	6,469,174	5,984,100
	Premises up keeping	623,621	641,950
	Local conveyance	6,053,502	5,683,356
	Business development	2,801,691	6,036,136
	Freight and cartage	233,230	291,960
	Cook and servant	8,243,175	9,121,413
	Annual General Meeting	-	3,391,000
	Bank charges and commission paid	3,020,984	4,434,977
	Loss on sale of Assets	-	-
	On Line (ABB) expenses	67,450	62,365
	Managers Conference exp	2,495,111	37,000
	Performance award	3,580,000	4,402,500
	SBL welfare fund	8,176,914	8,170,794
	Generator expenses	1,954,893	1,197,880
	Connectivity fees	9,326,862	9,299,565
	CDBL Charges	106,000	-
	Visa Card Process charges	24,565,673	22,792,160
	Dhaka Stock Exchange	650,000	600,000
	Chittagong Stock Exchange	650,000	600,000
	Recruitment Expenses	-	3,899,178
	Green Banking	-	1,470
	NPSB settlement expenses	4,032,460	2,619,235
	Discomfort Allowances	115,700	99,100
	Security Service-Out Sourcing	59,422,059	55,663,931
	BSEC Subscription	160,000	310,000
	Subordinated Bond Issue Expenses	483,000	8,808,368
	Nid Verification Charge	240,424	904,305
	Hajj Related Expenses	826,487	165,520
	Medical Expenses	280	-
	Other Expenses	798,916	545,865
		207,778,621	**223,469,431**
	Expenses included VAT on which applicable		
33(a)	**Consolidated other expenses**		
	Standard Islami Bank PLC. (note-33)	207,778,621	223,469,431
	Standard Exchange Co.(UK) Ltd.	1,509,217	10,336,479
	Standard Express(USA) Ltd.	31,347,742	40,198,397
	SBL Capital Mgt. Ltd.	1,289,823	1,353,319
	Standard Bank Securities Ltd.	1,631,378	1,721,707
		243,556,781	**277,079,334**
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	-	539,523,299
	Provision for SMA Investments	-	-
	Provision for unclassified Investments	-	-
	Special General Provision-COVID-19	-	-
	Provision for Start-up Fund	-	-
	Provision for off balance sheet exposure	-	-
	Provision for other assets		10,610,000
	Provision for diminution in value of investments(34.1)	-	-
		-	**550,133,299**
		-	
34.1	**Provision for diminution in value of investments**		
	Dealing Securities		

		30.06.2026	30.06.2025
	Quoted	-	-
	Unquoted	-	-
	Investment Securities	-	-
	Quoted	-	-
	Unquoted	-	-
		-	**-**
		-	**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**
		-	**6,326,404**
34(a)	**Consolidated Provision for Investments,off balance sheet exposure & other assets**		
	*Provision for bad and doubtful investments-SBL	-	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)	-	8,450,874
	Provision for impairment of client margin Investments (SCML & SBSL)	-	23,392,702
	Provision for others (SBL)	-	10,610,000
		-	**581,976,875**
35	**Tax expenses**		
	Current tax	339,267,958	570,852,227
	Deferred tax	(9,876,306)	(7,787,433)
		329,391,652	563,064,794
		-	
35(a)	**Consolidated tax expenses**		
	Current tax		
	Standard Islami Bank PLC. (note-35)	339,267,958	570,852,227
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	3,776,505	15,014,918
	Standard Bank Securities Ltd.	2,308,471	4,990,051
		345,352,934	**590,857,196**
	Deferred tax		
	Standard Islami Bank PLC. (note-35)	(9,876,306)	(7,787,433)
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		(9,876,306)	**(7,787,433)**
	Total	**335,476,628**	**583,069,763**
		-	
36	**Earning Per Share (EPS)**		
	Net profit after tax	(1,278,804,318)	574,823,701
	Number of Ordinary Share	1,115,842,308	1,115,842,308
	Earning Per Share *	**(1.15)**	**0.52**

* 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	(1,566,352,482)	576,263,460

	30.06.2026	30.06.2025
Number of Ordinary Share	1,115,842,308	1,115,842,308
Earning Per Share *	**(1.40)**	**0.52**

* 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 September 2026 in comparison with previous year as on 30 September 2025 for the following reasons:

a) Decrease in profit on investment significantly for Tk. 255.94 crore on 30 September 2026 in compare with the year as on 30 September

b) Decrease in income from Commission, Exchange Earnings & Brokerage significantly for Tk. 66.77 crore on 30 September 2026 in compare with the year as on 30 September 2025.

c) Increase in Profit paid on deposits and placements for Tk. 2.05 crore on 30 September 2026 in compare with the year as on 30 September 2025.

e)The Bank incurred an operating loss of Tk. 123.08 crore as of 30 September 2026, compared to an operating profit of Tk. 184.48 crore in the corresponding period of 2025, mainly due to lower investment income, reduced commission and exchange earnings, and increased expenses.

37 Received from other operating activities

SWIFT & Telex charge recoveries	6,966,657	10,074,839
Postage charge recoveries	7,065,946	6,182,867
Service charges	166,945,393	131,732,486
Locker charges	1,254,151	1,287,512
Investments processing /documentation fees	30,976,857	23,157,862
Debit / VISA Card Fees	78,745,566	76,684,249
Stationery Charge Recovery	111,000	384,103
Handling Commission On Lease Finance	845,410	1,680,044
Handling Charge On Pe-Hsia Booth	291,960	406,155
Earning on Treasury FEX	2,301,335	1,751,495
NPSB Settlement Income	6,078,880	6,818,354
Charges On Rtgs	8,201,342	8,251,723
Recovery From Written Off Investments A/C	117,715	264,822
Other earnings	3,827,886	1,687,736
	313,730,098	**270,364,247**
	-	-

37(a) Consolidated Received from other operating activities

Standard Islami Bank PLC. (note-35)	313,730,098	270,364,247
Standard Exchange Co.(UK) Ltd.	3,238,114	3,513,707
Standard Express(USA) Ltd.	5,062,793	9,417,546
SBL Capital Mgt. Ltd.	1,035,900	4,650,000
Standard Bank Securities Ltd.	48,450	14,087
	323,115,355	**287,959,587**
	-	-

38 Payments for other operating activities

Rent, Taxes, Insurance, Electricity etc.	503,410,288	493,012,574
Legal Expenses	28,072,105	5,359,970
Postage, Stamp, Telecommunication etc.	11,244,637	10,508,125
Directors' Fee & Other benefits	5,196,370	5,041,070
Shariah Supervisory Committee's Fees & Expenses	1,495,625	248,785
Audit Fees	34,500	28,750
Repair of Bank's assets	55,404,358	48,862,486
Other Expenses	209,954,373	249,112,715
	814,812,255	**812,174,475**
	-	-

38(a) Consolidated Payments for other operating activities

Standard Islami Bank PLC. (note-38)	814,812,255	812,174,475
Standard Exchange Co.(UK) Ltd.	21,765,334	20,720,295
Standard Express(USA) Ltd.	98,527,183	111,465,479
SBL Capital Mgt. Ltd.	4,903,035	4,998,636
Standard Bank Securities Ltd.	4,804,598	4,863,305
	944,812,405	**954,222,190**
	-	-

39 Changes in other assets

Stock of stationery	1,125,476	2,966,442
Stamps in hand	1,082,833	(384,695)
Suspenses A/c	854,929,613	(58,811,361)
Advance deposit	(88,390)	(37,458)
Profit Receivable	-	689,325,178
Branch adjustments accounts	-	579,472,585
Advance rent	3,466,474	120,092,072
Prepaid expenses	(802,557)	(4,915,592)

		30.06.2026	30.06.2025
	Excise Duty adjustment on FDR	(16,380,483)	(15,488,550)
	Working Progress, Building	235,733,224	202,623,169
	Exchange House	(498,656,784)	(65,003,480)
	Dividend Receivable	(5,000,000)	(0)
	Protested Bill Account	(100,000)	10,610,000
	Clearing Adjustment	112,933,466	495,145,045
		688,242,872	**1,955,593,355**
		-	-
39(a)	**Consolidated Changes in other assets**		
	Standard Islami Bank PLC. (note37)	688,242,872	1,955,593,355
	Standard Exchange Co.(UK) Ltd.	(870,255)	744,740
	Standard Express(USA) Ltd.	(157,109)	(415,110)
	SBL Capital Mgt. Ltd.	2,010,480,578	924,875,424
	Standard Bank Securities Ltd.	(9,769,644)	3,983,915
		2,687,926,441	**2,884,782,325**
		-	-
40	**Changes in other liabilities**		
	Accrued Expenses	(2,175,751)	(25,643,284)
	Standard Exchange UK	-	(96,312,271)
	Profit suspenses account	2,086,958,913	1,910,220,567
	Zakat Fund	(6,563,500)	-
	Profit receivable	(1)	61,210,456
	Provision for LFC	(753,095)	(711,687)
	Provision for Start up Fund	(48,932,700)	-
	Provision For Deposit Insurance Premium	(26,404,753)	-
	Provision for Green Banking	6,950,000	5,306,071
	MFS Settlement Account	-	392,383
	Commission Payable Account	664,254	-
	Payable to OBU	17,791,840	-
	Clearing Adjustment	62	795,113,231
	Branch adjustments accounts	485,994,135	22,174,018
	Swift Charge Payable A/C	24,617,428	(0)
	Profit Reimbursement A/C Swc-I & S-Cc	-	90,101,542
	Written-Off Investments Recovery A/C	32,495,312	(7,334,841)
	Non Shariah Income	217,559	105,949,118
	Compensation Suspense Account	60,671,615	293,905,913
	Bank To Bank Rtgs Fc Settlement (Usd)	116,093,372	(53,304)
	Unclaimed Deposit Payable	21,178	(5,015,853)
	Supervision Charge Receivable	(31,642)	
	Total	**2,747,614,226**	**3,149,302,058**
		0	0
40(a)	**Consolidated Changes in other liabilities**		
	Standard Islami Bank PLC. (note-38)	2,747,614,226	3,149,302,058
	Standard Exchange Co.(UK) Ltd.	25,134,268	9,151,878
	Standard Express(USA) Ltd.	81,975,446	(319,168,921)
	SBL Capital Mgt. Ltd.	18,936,982	3,346,397
	Standard Bank Securities Ltd.	(21,831,951)	(9,738,276)
		2,851,828,971	**2,832,893,136**
		(0)	(0)
37	**Reconciliation of Net Profit after Taxation with Cash Flows from Operating Activities before changes In Operating Assets & Liabilities**		
	Standard Islami Bank PLC.		
	Net profit after taxation	(1,278,804,318)	574,823,701
	Provision for taxation	329,391,652	522,567,943
	Provision for Investments& Off BS Exposure	-	694,133,299
	Changes in profit and others receivable	(1,399,453,340)	(3,577,512,220)
	Changes in accrual Profit expense	1,112,315,055	1,103,174,077
	Depreciation & Amortization of Fixed Assets	111,587,790	110,964,886
	Proceeds from sale of fixed assets	129,293	69,060
	Advance Income taxes paid	(576,934,076)	(1,081,017,801)
		(1,701,767,944)	**(1,652,797,055)**
	Consolidated	-	-
	Net profit after taxation	(1,566,352,482)	576,263,460
	Provision for taxation	335,476,628	542,572,912
	Provision for Investments& Off BS Exposure	-	725,976,875
	Changes in Profit and others receivable	(240,975,233)	(2,645,043,839)
	Changes in accrual Profit expense	1,112,315,055	1,103,174,077
	Depreciation & Amortization of Fixed Assets	113,170,560	112,547,655

	30.06.2026	30.06.2025
Proceeds from sale of fixed assets	129,293	69,060
Advance Income taxes paid	(584,532,999)	(977,717,325)
	(830,769,179)	**(562,157,124)**
	0	-

38 Net Operating Cash Flows per Share (NOCFPS)

Net cash flow from operating activities	2,181,782,002	9,944,056,699
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Operating Cash Flows per Share (NOCFPS)	**1.96**	**8.91**

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

Net cash flow from operating activities	2,294,058,956	9,888,000,274
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Operating Cash Flows per Share (NOCFPS)	**2.06**	**8.86**

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

a) Cash inflows decreased substantially due to a reduction in placement from Bank & Financial Institutions, amounting to Tk. 1,431.37 crore as of 30 September 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 September 2026, compared to 31 December 2025.

d) Investment income declined by Tk. 255.94 crore as of 30 September 2026 compared to 30 September 2025, contributing to lower cash inflows,mainly due to implemenation of Bangladesh Bank issued BRPD-1 Circular Letter No. 30 dated 31 August 2026 to provide policy support for the rehabilitation of the business and financial condition of distressed borrowers.

e) Income from commissions, exchange earnings, and brokerage decreased significantly by Tk. 66.77 crore as of 30 September 2026 compared to 30 September 2025.

39 Related Party Disclosures

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

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

a. Credit Card facilities

Name of Directors	Relationship with	Nature of Transaction	Approve limit	Outstandaing
MOHAMMED ABDUL AZIZ	Chairman	Credit Card	1,000,000.00	-
A K M ABDUL ALIM	Director	Credit Card	1,000,000.00	23,953
KAMAL MOSTAFA CHOWDHURY	Director	Credit Card	1,000,000.00	-
ASHOK KUMAR SAHA	Director	Credit Card	1,000,000.00	9,160
FEROZUR RAHMAN	Director	Credit Card	1,000,000.00	-
S.A.MD HOSSAIN	Director	Credit Card	1,000,000.00	657,912
AL-HAJ MOHAMMED SHAMSUL ALAM	Director	Credit Card	1,000,000.00	-
GULZAR AHMED	Vice Chairman	Credit Card	1,000,000.00	246,908
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	-
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

			30.06.2026		30.06.2025
Mr. Omar Naim	Bai-Muajjal(Gen)	Mr. Omar Naim	4,600,000		4,931,000
Mr. Ashok Kumar Saha	Bai-Muajjal(Gen)	Mr. Ashok Kumar Saha	5,000,000		-
NGS Steel Ind.Ltd	Bank Guarantee	Mr. Ashok Kumar Saha	107,000		107,000
NGS Steel Ind.Ltd	Bank Guarantee	Mr. Ashok Kumar Saha	183,000		183,000
NGS Steel Ind.Ltd	Bank Guarantee	Mr. Ashok Kumar Saha	798,000		798,000
M/S.Zahed Brothers	Bai-Muajjal(Gen)	Mr.Mohammed Zahedul Hoque	105,000,000		107,144,740
Mrs.Joobaida Khan	HPSH	Mr.Ferdous Ali Khan	2,700,000		1,790,615
MAAS Corporation	HPSH	Mr.A.K.M Abdul Alim	4,300,000		2,581,102
MAAS Corporation	Bai-Muajjal(Gen)	Mr.A.K.M Abdul Alim	48,000,000		-
MAAS Corporation	Letter of Credit	Mr.A.K.M Abdul Alim	27,700,000		2,168,107
MAAS Corporation	MPI-TR	Mr.A.K.M Abdul Alim	26,300,000		-
KITZ Corporation	Bai-Muajjal(Gen)	Ms.Tazmeen Mostafa Chowdhury	17,700,000		-
		Total	**1,106,488,000**		**495,441,041**

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

iv)Lending policies in respect of related party

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

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

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

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

v) Disclosure of transaction regarding Directors and their related concerns Nil

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

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

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

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

Name of party	Relationship	Nature of transaction	Outstanding Amount

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

Viii) Business with subsidiary

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

40 Unclaimed Dividend

Dividend remained unclaimed which were declared for the year

2021	10,495,366	10,495,366
2022	6,953,022	6,953,022
2023	20,270,953	20,270,953
	37,719,341	**37,719,341**

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

2013	16,800,754	16,800,754
2016	9,288,685	9,288,685
2019	13,769,183	13,769,183

	30.06.2026	30.06.2025
2020	6,791,926	6,791,926
	46,650,548	**46,650,548**

41 Statement of Liquidity

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

42 Workers Participation Fund and Welfare Fund

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

43 Net Asset Value Per Share

Shareholders' Equity	17,619,388,543	18,898,192,861
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Asset Value (NAV) Per Share	**15.79**	**16.94**

43(a) Consolidated Net Asset Value Per Share

Shareholders' Equity	17,334,455,162	18,897,435,451
Number of Ordinary Share	1,115,842,308	1,115,842,308
Consolidated Net Asset Value (NAV) Per Share	**15.53**	**16.94**