Bismillahir Rahmanir Rahim

Standard Islami Bank PLC.

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

Price Sensitive Information

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

(Amount in BDT)

Particulars	Consolidated				Solo			
	January 26 to September 26	January 25 to September 25	June 26 to September 26	June 25 to September 25	January 26 to September 26	January 25 to September 25	June 26 to September 26	June 25 to September 25
Net Profit after Tax	(1,566,352,482)	576,263,460	(1,594,342,264)	199,246,811	(1,278,804,318)	574,823,701	(1,480,638,071)	192,476,232
Earnings per Share (EPS)	(1.40)	0.52	(1.43)	0.18	(1.15)	0.52	(1.33)	0.17
Net Operating Cash Flow Per Share (NOCFPS)	2.06	8.86			1.96	8.91		
	Consolidated				solo			
	September 30, 2026		September 30, 2025		September 30, 2026		September 30, 2025	
Net Asset Value (NAV)	17,334,455,162		19,128,546,365		17,619,388,543		19,111,753,330	
NAV per Share	15.53		17.14		15.79		17.13	

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.

- Decrease in profit on investment significantly for Tk. 255.94 crore on 30 September 2026 in compare with the year as on 30 September 2025, mainly due to implementation of Bangladesh Bank issued BRPD-1 Circular Letter No. 30 dated 31 August 2026 to provide policy support for the rehabilitation of the business and financial condition of distressed borrowers.
- Decrease in income from Commission, Exchange Earnings & Brokerage significantly for Tk. 66.77 crore on 30 September 2026 in compare with the year as on 30 September 2025.
- 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.
- Increase in operating expenses for Tk. 1.54 crore on 30 September 2026 in compare with the year as on 30 September 2025.
- 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.

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

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

- 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.
- 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.
- Cash inflows decreased further due to decrease Balance with other bank, amounting to Tk. 269.24 crore as of 30 September 2026, compared to 31 December 2025.
- 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 implementation of Bangladesh Bank issued BRPD-1 Circular Letter No. 30 dated 31 August 2026 to provide policy support for the rehabilitation of the business and financial condition of distressed borrowers.
- Income from commissions, exchange earnings, and brokerage decreased significantly by Tk. 66.77 crore as of 30 September 2026 compared to 30 September 2025.

The details of the Un-Audited financial statements of the Bank for the 3rd quarter ended on 30 September, 2026 will also be available in the website of the Bank at: **(www.standardbankbd.com).**

By order of the Board of Directors

Sd/-
Md. Mizanur Rahman, FCS
Company Secretary

Dated: Dhaka
October 29, 2026