Standard Islami Bank PLC.

Audited Financial Statements 2025

Independent Auditors' Report To the Shareholders Standard Islami Bank PLC

Report on the Audit of the Consolidated and Separate Financial Statements

Opinion

We have audited the consolidated financial statements of Standard Islami Bank PLCand its subsidiaries (the "Group") as well as the separate financial statements of Standard Islami Bank PLC(the "Bank"), which comprise the consolidated and separate balance sheets as at 31 December 2025, and consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flows for the year then ended, and notes to the consolidated and separate financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated and separate financial statements give a true and fair view as per disclosure in Note no. 7.9,7.10, 12.2,12.4,12.7,12.8,13.9 (a), 18.3 and 34 (a) of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2025, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB) as explained in note 2.00.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' *International Code of Ethics for Professional Accountants (including International Independence Standards)* (IESBA Code), as applicable to audits of the financial statements of public interest entities, together with the ethical requirements that are relevant to audits of the financial statements of public interest entities in Bangladesh. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for ouropinion.

Emphasis of Matters

We would like to draw the attention of the users of this report to the following issues:

1. Based on the tripartite meeting among Bangladesh Bank, External Auditors and the Bank held on 12 April 2026 and as per Bangladesh Bank letter no. BSD-12/SIBPLC/2026-390 dated 26 April 2026 and BSD-12/SIBPLC/2026-397 dated 28 April 2026,the Bank's total required provision for investments,off-balance sheet exposures, investments in share/bond, and other assets stands amount to Tk. 6,831.61crore as at 31 December,2025as disclosed in note # 7.9, 7.10,12.7,12.8, and 13.9(a). Against this, the Bank has maintained provision of Tk. 927.16 crore only, resulting in an aggregate shortfall of Tk. 5,904.45 crorerepresenting NPI ratio29.89% of the investments of the bank. Had the Bank made full provision as required, the total loss after tax would have been impacted with a consequential negative impact on the Capital to Risk-Weighted Assets Ratio (CRAR), EPS & others.
2. As disclosed in Note #18.3, the Bank reported total investment income of Tk. 1,696.29, crore during the year after revising Tk. 90.00 crore from investment income as per Bangladesh Bank letter no. BSD-12/SIBPLC/2026-397 dated 28 April 2026. However, during the year ended 31 December 2025, the Bank recognized investment income amounting to Tk. 247.75 crore on classifiable investments, which is required to be transferred to the profit suspense account and compensation account. Had the Bank made these transfers as required, the reported profit would have been negatively affected.
3. As disclosed in note no. #6.2(b), Standard Islami Bank PLC. holds an investment of Tk. 149.99 crore& Tk.79.99 crore in shares of SBL Capital Management Ltd. and Standard Bank Securities Ltd., respectively. Although the reported NAV remains relatively high due to deferred provisioning under BSEC directives, the underlying financial condition of the investee, including significant provision shortfall Tk. 250.73 crore and Tk. 47.37 crore respectively for SBL Capital Management Ltd. and Standard Bank Securities Ltd. due to fall in share price.

Our opinion is not modified in respect of these above matters.

Key Audit Matters

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

Description of key audit matters	Our response and result to key audit matters
Measurement of provision for investments	
The process for estimating the provision for investment portfolios associated with credit risk is significant, judgmental, and complex. The process for estimating the provision for investment portfolio associated with credit risk is significant and complex. For the individual analysis for large exposure, the provision calculation considers the estimates of future business performance and the market value of the collateral provided for credit transactions. For the collective analysis of exposure on a portfolio basis, provision calculation and reporting are manually processed, which deal with voluminous databases, assumptions, and estimates. Due to the high level of judgment involved and the use of the manual process in estimating the provision for investment, we considered this to be a key audit matter. At year end, the Group and the Bank reported total gross investments of BDT 20,941.83 Crore (2024: BDT 20,361.56 Crore) and BDT 20,477.65 Crore (2024: BDT 19,919.27 Crore) respectively, and provision for investments ofBDT 894.09Crore (2024: BDT 782.90 Crore). As per Bangladesh Bank letter no. BSD-12/SIBPLC/2026-390 dated 26 April 2026 and BSD-12/SIBPLC/2026-397 dated 28 April 2026, the classified investments of the Bank of BDT 6,121.28 crore in 2025 representing 29.89% of total investments.The Bank's provision estimates involve complex calculations and rely heavily on management's judgment. Multiple exposures exceeded the prescribed regulatory limits for single borrower or group exposure. We have focused on the following significant judgements and estimates which could give rise to material misstatement or management bias: • Completeness and timing of recognition of loss events in accordance with criteria set out in BRPD Circular No. 15 dated 27 November 2024 and BRPD circular no. 05 dated 25 June 2025 and BRPD circular no. 22 dated 13 October 2025 and BRPD circular no. 16 dated 18 July 2022 and BRPD circular letter no. 33 dated 03 August 2022 and BRPD circular no. 07 dated 16September 2025 and BRPD Circular No. 01 dated 16 January 2022 and BRPD circular letter no. 26 dated 24 November 2025; and • For individually assessed provisions, the measurement of the provision may be dependent on the valuation of collateral, estimates of exit values and the timing of cash flows; Provision measurement is primarily dependent upon key assumptions relating to probability of default, ability to repossess collateral and recovery rates.	We tested the design and operating effectiveness of key controls focusing on the following: • Credit appraisal, investment disbursement procedures, monitoring and provisioning process; • Completeness of appropriate documentation before disbursement of investments as well as recording of investment balance; • Alternate procedures applied by management to assess new investment/renewal of existing investments where latest audited financial statements of the borrower are not available; • Identification of loss events, including early warning and default warning indicators; • Review of quarterly Classification of investments (CL); Our substantive procedures in relation to the provision for investments portfolio comprised the following: • Reviewed the adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines; • Assessed the methodologies on which the provision amounts are based, recalculated the provisions and tested the completeness and accuracy of the underlying information; • Evaluated the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines. • Finally, reviewed the amount of provision requirement as determined by Bangladesh Bank inspection team and the External audit team. Accordingly, Bangladesh Bank has given certain flexibility from classification requirement for investments vide issuing various circulars such as BRPD circular no. 07 dated 16 September 2025, BRPD circular letter no. 26 dated 24 November 2025, BRPD Circular No. 15 dated 27 November 2024, BRPD circular no. 05 dated 25 June 2025, BRPD circular no. 22 dated 13 October 2025 BRPD circular no. 16 dated 18 July 2022 and BRPD circular letter no. 33 dated 03 August 2022 and BRPD Circular No. 01 dated 16 January 2022. The Bank has a shortfall in provision against investments and others as per Bangladesh Bank, letter no. BSD-12/SIBPLC/2026-390 dated 26 April 2026 and BSD-12/SIBPLC/2026-397 dated 28 April 2026, vide which permitted to finalize the audited financial statements without additional provision during the year that addressed in Emphasis of matter paragraph.

See notes no. 7, 7(a) and 12.2 to the financial statements

Description of key audit matters	Our response and result to key audit matters
Non-Performing Investments	
Investments are the main element of financial statements of the Bank. Income of the Bank is mainly dependent on the portfolio of Investments. Management performance is highly dependent on the target achievement of investments. Investments disbursement requires robust documentation followed by approval from appropriate level of authority. We have identified Investments as key audit matter because there is an inherent risk of fraud in disbursement of Investments by management to meet specific targets or expectations. At year end, the Group and the Bank reported total gross investments of BDT 20,941.83 Crore (2024: BDT 20,361.56 Crore) and BDT 20,477.65 Crore (2024: BDT 19,919.27 Crore). Furthermore, as per Bangladesh Bank letter no. BSD-12/SIBPLC/2026-390 dated 26 April 2026 and BSD-12/SIBPLC/2026-397 dated 28 April 2026, the required provision against investments and Off-Balance Sheet Items is Tk. 6,201.04 crore, while the Bank reported Tk. 894.09 crore, resulting in a shortfall of BDT. 5,306.95 crore, against an NPI ratio of 29.89%.	We have tested the design and operating effectiveness of key controls focusing on investment appraisal, investment disbursement procedures and monitoring process as well as the percentage of non-performing investment of comparing to the total investments. Besides, we have performed procedure to check whether the Bank has ensured appropriate documentation as per Bangladesh Bank regulations and the Bank's policy before disbursement of Investments. On sample basis verification of selected Investments, we have observed some documentation and procedural discrepancy and security gap against some investments, not aligning with the expected level. In addition, we have performed procedure to check whether the investments are recorded completely and accurately and that are existed at the reporting date. Furthermore, we have assessed the appropriateness of disclosure against Bangladesh Bank guidelines and the Bangladesh Bank letter ref. No. BSD-12/SIBPLC/2026-390 dated 26 April 2026 and BSD-12/SIBPLC/2026-397 dated 28 April 2026.

See note no 7.8 and 7(a) to the financial statements.

Description of key audit matters	Our response and result to key audit matters
Recognition of investment income	
Recognition of Investment income has a significant and wide influence on financial statements. Recognition and measurement of Investment income has involvement of complex IT environments. We identify recognition of Investment income as a key audit matter because this is one of the key performance indicators of the Bank, and therefore, there is an inherent risk of fraud and error in the recognition of Investment income by management to meet specific targets or expectations. At year end the Group and the Bank reported total gross investment income of BDT 1,700.76 Crore (2024: BDT 1,687.59Crore) and BDT 1,696.29 Crore (2024: BDT 1,678.23 Crore).	We tested the design and operating effectiveness of key controls over the recognition and measurement of investment income. We performed tests of operating effectiveness on automated controls in place to measure and recognize investment income. We have also performed substantive procedures to check whether investment income is recognized completely and accurately. We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines. We performed several analytical and substantive procedures to check whether the calculations relating to the investment income, profit paid on deposits and borrowings etc. and the EPS are accurate or not. We reviewed Bangladesh Bank Letter No. BSD-12/SIBPLC/2026-390 dated 26 April 2026. Finally, the Bank reported total investment income of Tk. 1,696.29 crore for the year after incorporating profit reversal of Tk. 90.00 crore in accordance with Bangladesh Bank Letter No. BSD-12/SIBPLC/2026-397 dated 28 April 2026. We have also assessed the adequacy of disclosure in light of the relevant Bangladesh Bank guidelines and the above-mentioned letters. Finally, we also conducted substantive analytical procedures to asses reasonableness of investment income recognized during the year with reference to the product wise outstanding Investment balances.

See note no. 18.3(a) & 18.1 to the financial statements

Description of key audit matters	Our response and result to key audit matters
Measurement of deferred tax assets (DTA)	
At year end the Bank reported total deferred tax assets of BDT48.41Crore (2024: BDT47.63 Crore) and deferred tax income of Taka 0.78 Crore (2024: Taka 0.83 Crore) respectively. Significant judgment is required in relation to deferred tax assets, as their recoverability is dependent on forecasts of future profitability over a number of periods. Accordingly, this area has been considered as key audit matter.	We obtained an understanding, evaluated the design and tested the operational effectiveness of the Bank's key controls over the recognition and measurement of DTAs and the assumptions used. We also assessed the completeness and accuracy of the data used. We involved tax specialists to assess key assumptions, controls, recognition and measurement of DTAs. Finally, assessed the appropriateness and presentation of disclosures against IAS 12 Income Tax.

See note no. 9.6 to the financial statements

Description of key audit matters	Our response and result to key audit matters
Impairment assessment of unquoted investments and others	
In the absence of a quoted price in an active market, the fair value of unquoted shares and bonds is determined using valuation techniques that rely on unobservable market data and significant judgment. At year-end, the Bank reported total unquoted shares of BDT 544.44 crore (2024: BDT 543.93 crore). Investments in SBL Capital Management Ltd. and Standard Bank Securities Ltd., along with related entities, amounting to BDT 149.99 crore and BDT 79.99 crore, respectively, are reflected at relatively high NAV due to deferred regulatory provisioning and carry potential impairment risk. The underlying financial condition of the investees, along with provision shortfalls of BDT Tk. 250.73 crore and Tk. 47.37 crore respectively for SBL Capital Management Ltd. and Standard Bank Securities Ltd. due to fall in share price. There are also MSND, perpetual bond, subordinated bonds amounting to BDT 348 crore extended to stressed counterparties experiencing significant liquidity challenges, which increases the risk associated with recoverability.	We reviewed Management's impairment assessment process, focusing on the analysis of the recoverable values and the continued appropriateness of the value. We have assessed the processes and controls put in place by the Bank to ensure all major investment decisions are undertaken through a proper due diligence process. We tested a sample of investments valuation as at 31 December 2025 and compared our results to the recorded value. We assessed the Bank's classification and measurement process for these financial instruments and reviewed the valuation techniques applied. To further assess the adequacy of the provisions, we tested a sample of the assets held by the Bank, focusing on the liquidity and recoverability of these investments. We reviewed the inputs and assumptions used in the valuation and compared them with available market data and external sources. We obtained and reviewed the portfolio of quoted shares, verified market prices as of the reporting date, and assessed management's provisioning policy. We evaluated whether the provision reflects the fair value loss in accordance with applicable financial reporting standards. We reviewed available supporting documents, and assessed management's controls in the absence of a formal fixed asset register and Lease accounting incomplete. We reviewed the composition of other assets, assessed the provisioning made, and inquired with management regarding ageing and recoverability. Furthermore, we noted that, in accordance with the deferral granted by the Bangladesh Securities and Exchange Commission (BSEC), the Bank's subsidiaries have not fully provided for client margin investments and investments in shares and securities, as required under BSEC Directive No. BSEC/SMMID/NE/AP/2025/108/659 dated November 16, 2025 for SBL Capital Management Limited and BSEC Directive No. BSEC/SMMID/NE/AP/2025/108/676 dated November 27, 2025 for Standard Bank Securities Limited. These directives permit stock-brokers to defer recognition of such provisions up to 31 December 2030, subject to the requirement that provisions are made annually in accordance with the respective BSEC directives. Consequently, additional provisions are expected to be recognized in subsequent periods. Finally, we assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.

See note no. 6.2 to the financial statements

Description of key audit matters	Our response and result to key audit matters
IT systems and controls	
Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls. Our areas of audit focus included user access management, developer access to the production environment and changes to the IT environment. These are key to ensuring IT dependent and application-based controls are operating effectively.	We tested the design and operating effectiveness of the Bank's IT access controls over the information systems that are critical to financial reporting. Lease accounting incomplete; Fixed Asset Register not properly maintained within IT systems. We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized. We tested the Bank's periodic review of access rights and reviewed requests of changes to systems for appropriate approval and authorization. We reviewed the reconciliation process between CL summaries and underlying schedules and evaluated the Bank's manual adjustments. Additionally, we tested the implementation of Bangladesh Bank's guidance for investment classification in the IT system. We performed the Tests of IT General Controls to evaluate the Application Development and Database, Hosting Platforms, and segregation of incompatible duties relevant to application and database change management. We considered the control environment relating to various interfaces, configurations and other application layer controls identified as key to our audit. Our findings on the IT system have been communicated to those charged with governance.

Description of key audit matters	Our response and result to key audit matters
Legal, regulatory matters and Contingent Liabilities	
We focused on legal and regulatory matters because the Group and the Bank operate in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict. These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions and other contingent liabilities. Overall, the legal provision represents the Group's best estimate for existing legal matters that have a probable and estimable impact on the Group's financial position. The Bank has disclosed contingent liabilities amounting to BDT 8,074.14Crore at the year ended on December 31, 2025 (2024: BDT 7,474.95 Crore). As per IAS 37 Contingent liabilities are not required to be recognized but disclosed in the financial statements.	We obtained an understanding, evaluated the design and tested the operational effectiveness of the Group's and the Bank's key controls over the legal compliances. We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters. We enquired of the Group's and the Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports.We also received formal confirmations from external counsel. We assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information. We also assessed the Group's and the Bank's provisions and contingent liabilities disclosure in the financial statements as per provisions of IAS 37: Provisions, Contingent Liabilities and Contingent Assets.

Other information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

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

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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

Management is responsible for the preparation of consolidated and separate financial statements that give a true and fair view in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the IASB as explained in note 2.00 and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

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

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

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

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

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

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

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

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

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

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994 (as amended up to date), the Securities and Exchange Rules2020, the Bank Company Act1991(asamended uptodate), the Financial Reporting Act 2015, and the rules and regulations issued by Bangladesh Bank, we also report that:

(i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

(ii) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;

(iii) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;

(iv) the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account and returns;

(v) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank as explained in note 2.00;

(vi) provisions have been made for investment and others for the year ended on 31 December 2025 which are in our opinion, doubtful of recovery based as per Bangladesh Bank letter no. BSD-12/SIBPLC/2026-390 dated 26 April 2026 and BSD-12/SIBPLC/2026-397 dated 28 April 2026, as addressed in point 1 of the Emphasis of Matters section of this report;

(vii) based on our checking of sample, no investments in excess of the amount determined by Bangladesh Bank from time to time has been sanctioned or allowed;

(viii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:

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

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

(ix) financial statements for the year ended 31 December 2025 of subsidiary companies of the Bank namely SBL Capital Management Ltd (SCML)and Standard Bank Securities Limited have been audited. The financial statements of Standard Exchange Company (UK) Limited and Standard Express (USA) Limited were unaudited. These accounts have been properly reflected in the consolidated financial statements;

(x) the information and explanations required by us have been received and found satisfactory;

(xi) We have reviewed over80%of the Risk Weighted Assets of the Bank, covering 22branches aswell astheHead office,and spent over 8,000 person hours;

(xii) Capital to Risk-weighted Asset Ratio (CRAR),Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintainedas at 31 December 2025 without considering the shortfall as discussed in point 1 in Emphasis of Matters;

(xiii) As part of our going concern assessment, no maturity mismatch between assets and liabilities were reported; however, considering the shortfall in point 1 of the Emphasis of Matter, the Bank's liquidity position may be negatively affected; and

(xiv) No non-banking assets have been accounted.

For and on behalf of

Khan Wahab Shafique Rahman & Co.
Chartered Accountants
Firm Registration No.:11970 E.P.
FRC Enlistment No.: CAF-001-085

Md. Kamruzzaman FCA
Partner
Enrolment Number: 2073
FRC Enlistment Number: CA-001-527
DVC: 2604292073AS515718
Place: Dhaka, Bangladesh
Date: 29 April, 2026

Consolidated Balance Sheet

As at 31 December 2025

Particulars	Notes	Amount in Taka 31.12.2025	Amount in Taka 31.12.2024
PROPERTY & ASSETS			
CASH	3(a)	**14,065,334,998**	**14,545,100,249**
Cash in Hand (including foreign currencies)		2,454,250,597	2,660,678,261
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		11,611,084,401	11,884,421,988
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	4(a)	**11,976,773,946**	**8,607,124,747**
In Bangladesh		7,686,402,263	5,011,859,138
Outside Bangladesh		4,290,371,683	3,595,265,609
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	-
INVESTMENTS IN SHARES & SECURITIES	6(a)	**37,606,011,868**	**27,139,679,084**
Government		27,924,102,500	17,385,356,300
Others		9,681,909,368	9,754,322,784
INVESTMENTS	7(a)	**209,418,256,589**	**203,615,557,132**
General investments etc.		203,100,324,121	198,805,410,808
Bills Purchased and Discounted		6,317,932,468	4,810,146,324
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8(a)	3,213,757,749	3,216,127,510
OTHER ASSETS	9(a)	11,832,702,991	13,695,238,324
NON-BANKING ASSETS		-	-
TOTAL PROPERTY & ASSETS		**288,112,838,141**	**270,818,827,046**
LIABILITIES & CAPITAL			
LIABILITIES			
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10(a)	18,076,310,973	11,033,161,617
Mudaraba bond	10.2	10,280,000,000	11,270,000,000
DEPOSITS AND OTHER ACCOUNTS	11(a)	**212,665,784,978**	**201,255,763,933**
Al-Wadeeah Deposits & Other Deposits		34,740,930,484	33,896,364,874
Bills Payable		3,972,316,562	2,988,660,121
Mudaraba Savings Deposits		19,333,529,492	18,438,038,101
Mudaraba Short Term Deposits		21,631,025,072	17,695,585,464
Mudaraba Term Deposits		113,224,034,957	115,521,757,932
Mudaraba Deposit Schemes		19,763,948,410	12,715,357,441
OTHER LIABILITES	12(a)	28,193,306,739	28,707,242,848
TOTAL LIABILITIES		**269,215,402,690**	**252,266,168,398**
CAPITAL / SHAREHOLDERS' EQUITY			
Paid-up Capital	13	11,158,423,080	11,158,423,080
Statutory Reserve	14	7,641,357,989	7,364,646,159
General Reserve	15	-	-
Revaluation Reserve on Investment		-	-
Retained earnings	16(a)	97,482,324	29,417,351
Non-controlling Interest	16.1(b)	172,058	172,058
TOTAL SHAREHOLDERS' EQUITY		**18,897,435,451**	**18,552,658,648**
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		**288,112,838,141**	**270,818,827,046**
Net Asset Value (NAV) per share (previous year's figure restated)	42(a)	**16.94**	**16.63**
OFF-BALANCE SHEET ITEMS			
CONTINGENT LIABILITIES	17(a)		
Acceptances and Endorsements		19,538,750,665	23,455,549,474
Letters of Guarantee		22,037,496,934	18,021,913,799
Irrevocable Letters of Credit		31,180,129,583	22,929,933,060
Bills for Collection		7,984,983,458	10,342,088,795
Other Contingent Liabilities		-	-
TOTAL:		**80,741,360,640**	**74,749,485,128**
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		**80,741,360,640**	**74,749,485,128**

These financial statements should be read in conjunction with annexed notes

Managing Director (Acting) Director Director Chairman

Subject to our separate report of even date

Dated, Dhaka
April 29, 2026

Khan Wahab Shafique Rahman & Co.
Chartered Accountants
Signed By: Md. Kamruzzaman,FCA
Partner
Enrolment No.2073
Firm Registration No. 11970 E.P.
DVC: 2604292073AS515718

Consolidated Profit and Loss Account

for the Year ended 31 December 2025

Particulars	Notes	Amount in Taka 31.12.2025	Amount in Taka 31.12.2024
Investment Income	18.3(a)	17,007,600,627	16,875,876,468
Less: Profit paid on Deposits & Placement etc.	19(a)	16,949,300,574	13,411,780,682
Profit on Investments		**58,300,053**	**3,464,095,786**
Income from investments in shares & securities	20(a)	2,593,062,889	1,170,365,749
Commission, Exchange Earnings & Brokerage	21(a)	3,129,731,350	3,304,754,400
Other Operating Income	22(a)	498,062,271	557,144,890
		6,220,856,509	5,032,265,039
TOTAL OPERATING INCOME (A)		**6,279,156,562**	**8,496,360,825**
Salary & Allowances	23(a)	2,799,268,749	2,841,829,459
Rent, Taxes, Insurance, Electricity etc.	24(a)	724,736,263	628,465,097
Legal Expenses	25(a)	24,511,379	21,370,289
Postage, Stamp, Telecommunication etc.	26(a)	17,991,400	21,047,025
Stationery, Printing, Advertisement etc.	27(a)	61,109,019	71,021,439
Managing Director's salary & fees	28	16,650,000	10,620,967
Directors' Fee & Other benefits	29(a)	8,076,927	6,548,622
Shariah Supervisory Committee's Fees & Expenses	29.2	328,505	378,229
Audit Fees	30(a)	3,668,638	1,590,684
Charges on Investment losses	31(a)	-	-
Depreciation and Repair of Bank's Assets	32(a)	257,820,905	340,844,357
Zakat Expenses	32(b)	-	-
Other Expenses	33(a)	366,914,214	425,840,653
TOTAL OPERATING EXPENSES (B)		**4,281,075,998**	**4,369,556,821**
Profit / (Loss) Before Provision (C) = (A - B)		**1,998,080,564**	**4,126,804,004**
Provision for investments	34(a)		
Specific Provision for Classified Investments		539,523,299	2,003,863,773
General Provision for Unclassified Investments		-	-
Special General Provision		-	-
Provision for Off-Balance Sheet items		-	-
Provision for diminution in value of investments		14,457,305	59,803,254
Provision for impairment of client margin loan		47,592,913	36,638,195
Other Provision		10,610,000	340,000
Total Provision (D)		**612,183,517**	**2,100,645,222**
Total Profit / (Loss) before Taxes (E)=(C - D)		**1,385,897,047**	**2,026,158,782**
Provision for Taxation		581,284,200	1,197,770,277
Current Tax	12.1(a)	589,071,633	1,206,106,098
Deferred Tax	9.6	(7,787,433)	(8,335,821)
Net Profit / (Loss) after Taxation :		**804,612,847**	**828,388,505**
Retained earnings brought forward		**29,417,351**	**29,400,487**
Appropriations :			
Statutory Reserve	14(a)	276,711,830	395,620,035
General reserve		-	-
Capital Reserve		-	4,437,661
Dividend		-	-
Retained Earnings carried forward		**557,318,368**	**457,731,296**
Attributable to			
Equity Holders' of Bank		99,113,425	32,001,195
Coupon Paybale to Mudaraba perpetual Bond		450,000,000	417,600,000
Provision for Start-up Fund		8,204,944	8,125,833
Non-controlling interest		-	4,268
Consolidatd Earning per Share (EPS): (Previous year's figure restated)	36(a)	**0.72**	**0.74**
Bank Earning per Share (EPS): (Previous year's figure restated)		**0.74**	**0.73**

Managing Director (Acting) Director Director Chairman

Subject to our separate report of even date

Dated, Dhaka
April 29, 2026

Khan Wahab Shafique Rahman & Co.
Chartered Accountants
Signed By: Md. Kamruzzaman,FCA
Partner
Enrolment No.2073
Firm Registration No. 11970 E.P.
DVC: 2604292073AS515718

Consolidated Cash Flow Statement

for the Year ended 31 December 2025

Particulars	Notes	Amount in Taka 31.12.2025	Amount in Taka 31.12.2024
A) CASH FLOWS FROM OPERATING ACTIVITIES			
Investment Income receipts in Cash		16,733,849,011	17,479,621,632
Profit payments in Cash		(15,688,796,883)	(11,548,266,770)
Dividend receipts		470,745	49,762,974
Fee and commission receipts in Cash		1,330,371,296	1,252,142,502
Recoveries on Investments previously written off		124,060,882	133,210,464
Cash Payments to employees		(2,815,918,749)	(2,852,450,426)
Cash Payments to suppliers		(61,109,019)	(71,021,439)
Income taxes paid		1,813,922,396	(815,507,630)
Receipts from other operating activities	37 (a)	490,060,833	558,882,295
Payments for other operating activities	38 (a)	(1,341,281,651)	(1,227,221,658)
Cash generated from operating activities before changes in operating assets and liabilities	37	**585,628,863**	**2,959,151,943**
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		72,413,416	(2,354,683,892)
Investment to other banks		-	-
Investment to customers		(5,802,699,457)	(9,733,514,996)
Other assets	39(a)	(3,093,380,573)	(624,981,801)
Deposits from other banks		606,290,996	(1,200,212,797)
Deposits from customers		10,803,730,048	10,023,697,684
Other liabilities account of customers		-	-
Trading liabilities		7,043,149,356	4,592,714,167
Other liabilities	40(a)	2,468,747,436	642,493,795
		12,098,251,224	1,345,512,160
Net cash flows from operating activities (A)	41(a)	**12,683,880,087**	**4,304,664,103**
B) CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(72,821,109)	(121,966,744)
Sale of property, plant & equipment		8,211,033	281,656
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		**(64,610,076)**	**(121,685,088)**
C) CASH FLOWS FROM FINANCING ACTIVITIES			
Received from issue of Investment capital and debt security		-	3,500,000,000
Received for redemption of Investment capital and debt security		(990,000,000)	(1,790,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		-	(272,156,662)
Net cash flow from financing activities (C)		**(990,000,000)**	**1,437,843,338**
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		**11,629,270,010**	**5,620,822,353**
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		1,799,360,054	2,052,611,898
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		**40,537,581,380**	**32,864,147,045**
G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)		**53,966,211,444**	**40,537,581,296**
CASH AND CASH EQUIVALENTS AT END OF THE QUARTER			
Cash in hand (including foreign currencies)		2,454,250,597	2,660,678,261
Balance with Bangladesh Bank and its agent bank(s)(including foreign currencies)		11,611,084,401	11,884,421,988
Balance with other Banks and financial institutions		11,976,773,946	8,607,124,747
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		27,924,030,000	17,385,280,000
Prize Bonds		72,500	76,300
		53,966,211,444	**40,537,581,296**
Net Operating Cash Flows (NOCF) per Share (Previous year's figure restated)	38(a)	**11.37**	**3.86**

Managing Director (Acting) Director Director Chairman

Subject to our separate report of even date

Consolidated Statement of Changes in Shareholders' Equity

for the Year ended 31 December 2025

(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 1-1-2025	11,158,423,080	7,364,646,159	172,058	-	29,417,351	18,552,658,648
Prior years adjustment						
Changes in accounting policy	-	-		-	-	-
Restated Balance	**11,158,423,080**	**7,364,646,159**	**172,058**	**-**	**29,417,351**	**18,552,658,648**
Surplus/Deficit on revaluation of properties	-	-		-	-	-
Adjustment of last year revaluation gain on investments				-		-
Surplus/Deficit on revaluation of investment	-	-		-	-	-
Currency translation difference	-	-		-	(1,631,100)	(1,631,100)
Net gains and losses not recongnised in the income statement	-	-	-	-	-	-
Addition during the period	-	-	-	-		-
Adjustment of last year	-	-	-	-		-
Net profit for the period	-	-		-	804,612,847	804,612,847
Dividends (Cash & Bonus shares)	-	-		-	-	-
Non Controlling Interest			-		-	-
Issue of Right Shares	-	-		-	-	-
Coupon Paybale to Mudaraba perpetual Bond	-	-		-	(450,000,000)	(450,000,000)
Start-up Fund	-	-		-	(8,204,944)	(8,204,944)
CSR Fund	-	-		-	-	-
Capital Reserve					-	-
Appropriation made during the year	-	276,711,830		-	(276,711,830)	-
Balance as on 31.12.2025	**11,158,423,080**	**7,641,357,989**	**172,058**	**-**	**97,482,325**	**18,897,435,452**
Balance as on 31.12.2024	**11,158,423,080**	**7,364,646,159**	**172,058**	**-**	**29,417,351**	**18,552,658,648**

Managing Director (Acting) Director Director Chairman

Subject to our separate report of even date

Standard Islami Bank PLC.

Audited Financial Statements 2025

Balance Sheet-Solo Basis

As at 31 December 2025

Particulars	Notes	Amount in Taka 31.12.2025	Amount in Taka 31.12.2024
PROPERTY & ASSETS			
CASH	3	**14,065,334,998**	**14,545,100,249**
Cash in Hand (including foreign currencies)		2,454,250,597	2,660,678,261
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		11,611,084,401	11,884,421,988
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	4	**11,284,632,477**	**7,934,700,913**
In Bangladesh		7,583,369,230	4,968,512,095
Outside Bangladesh		3,701,263,247	2,966,188,818
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	-
INVESTMENTS IN SHARES & SECURITIES	6	**40,650,157,036**	**30,106,442,010**
Government		27,924,102,500	17,385,356,300
Others		12,726,054,536	12,721,085,710
INVESTMENTS	7	**204,776,459,744**	**199,192,705,722**
General investments etc.		198,458,527,276	194,382,559,398
Bills Purchased and Discounted		6,317,932,468	4,810,146,324
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8	3,100,622,778	3,201,815,288
OTHER ASSETS	9	11,578,394,040	13,246,973,660
NON-BANKING ASSETS		-	-
TOTAL ASSETS		**285,455,601,074**	**268,227,737,842**
LIABILITIES & CAPITAL			
LIABILITIES			
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10.1	18,076,310,973	11,033,161,617
Mudaraba bond	10.2	10,280,000,000	11,270,000,000
DEPOSITS AND OTHER ACCOUNTS	11	212,645,461,016	201,232,675,328
Al-Wadeeah Deposits & Other Deposits		34,720,606,523	33,873,276,269
Bills Payable		3,972,316,562	2,988,660,121
Mudaraba Savings Deposits		19,333,529,492	18,438,038,101
Mudaraba Short Term Deposits		21,631,025,072	17,695,585,464
Mudaraba Term Deposits		113,224,034,957	115,521,757,932
Mudaraba Deposit Schemes		19,763,948,410	12,715,357,441
OTHER LIABILITES	12	25,555,636,224	26,155,997,448
TOTAL LIABILITIES		**266,557,408,213**	**249,691,834,393**
CAPITAL / SHAREHOLDERS' EQUITY			
Paid-up Capital	13.3	11,158,423,080	11,158,423,080
Statutory Reserve	14	7,641,357,989	7,364,646,159
General Reserve	15	-	-
Revaluation Reserve on Investment	15.1	-	-
Retained earnings	16	98,411,792	12,834,210
TOTAL SHAREHOLDERS' EQUITY		**18,898,192,861**	**18,535,903,449**
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		**285,455,601,074**	**268,227,737,842**
Net Asset Value (NAV) per share (Previous year's figure restated)	52	**16.94**	**16.61**
OFF-BALANCE SHEET ITEMS			
CONTINGENT LIABILITIES			
Acceptances and Endorsements	17.1	19,538,750,665	23,455,549,474
Letters of Guarantee	17.2	22,037,496,934	18,021,913,799
Irrevocable Letters of Credit	17.3	31,180,129,583	22,929,933,060
Bills for Collection	17.4	7,984,983,458	10,342,088,795
Other Contingent Liabilities	17.5	-	-
TOTAL:		**80,741,360,640**	**74,749,485,128**
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		**80,741,360,640**	**74,749,485,128**

These financial statements should be read in conjunction with annexed notes

Managing Director (Acting) Director Director Chairman

Subject to our separate report of even date

Dated, Dhaka
April 29, 2026

Khan Wahab Shafique Rahman & Co.
Chartered Accountants
Signed By: Md. Kamruzzaman,FCA
Partner
Enrolment No.2073
Firm Registration No. 11970 E.P.
DVC: 2604292073AS515718

Profit and Loss Account-Solo Basis

for the Year ended 31 December 2025

Particulars	Notes	Amount in Taka 31.12.2025	Amount in Taka 31.12.2024
Investment Income	18	16,962,885,678	16,782,318,909
Less: Profit paid on Deposits & Borrowings etc.	19	16,949,300,574	13,411,780,682
Net Profit on Investments		**13,585,104**	**3,370,538,227**
Income from investments in shares & securities	20	2,540,515,313	1,132,331,228
Commission, Exchange Earnings & Brokerage	21	2,865,213,987	3,023,618,137
Other Operating Income	22	475,934,380	545,270,749
		5,881,663,680	4,701,220,114
TOTAL OPERATING INCOME (A)		**5,895,248,784**	**8,071,758,341**
Salary & Allowances	23	2,666,202,156	2,721,975,148
Rent, Taxes, Insurance, Electricity etc.	24	623,222,886	596,789,233
Legal Expenses	25	12,946,035	10,265,907
Postage, Stamp, Telecommunication etc.	26	14,421,447	16,968,765
Stationery, Printing, Advertisement etc.	27	54,432,612	65,889,406
Managing Director's salary & fees	28	16,650,000	10,620,967
Directors' Fee & Other benefits	29	6,761,939	5,876,926
Shariah Supervisory Committee's Fees & Expenses	29.2	328,505	378,229
Audit Fees	30	3,018,750	853,000
Charges on Investment losses	31	-	-
Depreciation and Repair of Bank's Assets	32	253,582,829	291,793,750
Zakat Expenses	32.1	-	-
Other Expenses	33	309,989,177	318,443,061
TOTAL OPERATING EXPENSES (B)		**3,961,556,336**	**4,039,854,392**
Profit / (Loss) Before Provision (C) = (A - B)		**1,933,692,448**	**4,031,903,949**
Provision for Investments	34		
Specific Provision for Classified Investments		539,523,299	2,003,863,773
General Provision for Unclassified Investments		-	-
Special General Provision		-	-
Provision for Off-Balance Sheet items		-	-
Provision for diminution in value of investments		-	49,600,000
Other Provision		10,610,000	340,000
Total Provision (D)		**550,133,299**	**2,053,803,773**
Total Profit / (Loss) before Taxes (E)=(C - D)		**1,383,559,150**	**1,978,100,176**
Provision for Taxation		**563,064,794**	**1,165,516,909**
Current Tax	12.1	570,852,227	1,173,852,730
Deferred Tax	9.6	(7,787,433)	(8,335,821)
Net Profit / (Loss) after Taxation :		**820,494,356**	**812,583,267**
Retained earnings brought forward		12,828,315	21,590,916
Appropriations :			
Statutory Reserve		276,711,830	395,620,035
General reserve		-	-
Coupon Paybale to Mudaraba perpetual Bond		450,000,000	417,600,000
Provision for Start-up Fund		8,204,944	8,125,833
Provision for CSR Fund			
Dividend		-	-
Retained Earnings carried forward		**98,405,897**	**12,828,315**
Earning Per Share (EPS):	36	0.74	0.73

Managing Director (Acting) Director Director Chairman

Subject to our separate report of even date

Dated, Dhaka
April 29, 2026

Khan Wahab Shafique Rahman & Co.
Chartered Accountants
Signed By: Md. Kamruzzaman,FCA
Partner
Enrolment No.2073
Firm Registration No. 11970 E.P.
DVC: 2604292073AS515718

Cash Flow Statement

for the Year ended 31 December 2025

Particulars	Notes	Amount In Taka 31.12.2025	Amount In Taka 31.12.2024
A) CASH FLOW FROM OPERATING ACTIVITIES			
Investment Income receipts in Cash		16,636,586,486	17,305,531,827
Profit payments in Cash		(16,679,185,431)	(12,308,606,605)
Dividend receipts		470,745	49,762,974
Fee and commission receipts in Cash		1,065,853,933	971,006,239
Recoveries on Investment previously written off		124,060,882	133,210,464
Cash Payments to employees		(2,682,852,156)	(2,732,596,115)
Cash Payments to suppliers		(54,432,612)	(65,889,406)
Income taxes paid		1,819,559,169	872,902,507
Receipts from other operating activities	37	467,932,943	547,008,154
Payments for other operating activities	38	(1,156,793,456)	(1,018,782,919)
Cash generated from operating activities before changes in operating assets and liabilities	37	**(458,799,497)**	**3,753,547,120**
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		(4,968,826)	(2,369,649,459)
Investment to other banks		-	-
Investments to customers		(5,583,754,022)	(8,896,170,783)
Other assets	39	(1,867,369,820)	(383,397,893)
Deposits from other banks		606,290,996	(1,200,212,797)
Deposits from customers		10,537,986,690	8,901,236,252
Other liabilities account of customers		-	-
Trading liabilities		7,043,149,356	4,592,714,167
Other liabilities	40	2,391,627,659	(246,173,000)
		13,122,962,033	**398,346,487**
Net cash flow from operating activities (A)		**12,664,162,536**	**4,151,893,607**
B) CASH FLOW FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(72,821,109)	(121,966,744)
Sale of property, plant & equipment		8,211,033	281,656
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		**(64,610,076)**	**(121,685,088)**
C) CASH FLOW FROM FINANCING ACTIVITIES			
Received from issue of Investment capital and debt security		-	3,500,000,000
Payments for redemption of Investment capital and debt security		(990,000,000)	(1,790,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		-	(272,156,662)
Net Cash flow from financing activities (C)		**(990,000,000)**	**1,437,843,339**
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		**11,609,552,459**	**5,468,051,857**
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		1,799,360,054	2,052,611,898
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		39,865,157,462	32,344,493,707
G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)		**53,274,069,975**	**39,865,157,462**
CASH AND CASH EQUIVALENTS AT END OF THE YEAR			
Cash in hand (including foreign currencies)		2,454,250,597	2,660,678,261
Balance with Bangladesh Bank and its agent bank(s)(including foreign currencies)		11,611,084,401	11,884,421,988
Balance with other Banks and financial institutions		11,284,632,477	7,934,700,913
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		27,924,030,000	17,385,280,000
Prize Bonds		72,500	76,300
		53,274,069,975	**39,865,157,462**
Net Operating Cash Flows (NOCF) per Share (Previous year's figure restated)	38	**11.35**	**3.72**

Managing Director (Acting) Director Director Chairman

Subject to our separate report of even date

Statement of Changes in Shareholders' Equity

for the Year ended 31 December 2025

(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 1-1-2025	11,158,423,080	7,364,646,159	-	-	12,834,210	18,535,903,449
Changes in accounting policy	-	-	-	-	-	-
Restated Balance	**11,158,423,080**	**7,364,646,159**	**-**	**-**	**12,834,210**	**18,535,903,449**
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	-	-		-	820,494,356	820,494,356
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					(450,000,000)	(450,000,000)
Start-up Fund	-	-	-	-	(8,204,944)	(8,204,944)
CSR Fund	-	-	-	-	-	-
Appropriation made during the year	-	276,711,830		-	(276,711,830)	-
Balance as on 31.12.2025	**11,158,423,080**	**7,641,357,989**	**-**	**-**	**98,411,792**	18,898,192,861
Balance as on 31.12.2024	**11,158,423,080**	**7,364,646,159**	**-**	**-**	**12,834,210**	18,535,903,449

Managing Director (Acting) Director Director Chairman

Subject to our separate report of even date

Liquidity Statement

(Asset and Liability Maturity Analysis)

for the Year ended 31 December 2025

Particulars	Upto 01 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	More than 5 Years	Total
Assets:						
Cash in hand	2,454,250,597	-	-		-	**2,454,250,597**
Balance with Bangladesh Bank	986,715,000	-	-	-	10,624,369,401	**11,611,084,401**
Balance with other banks and financial institutions	11,284,632,477	-	-		-	**11,284,632,477**
Placement With Banks & Financial Institutions	-					**-**
Investments In Shares & Securities	151,768,945	-	-	-	40,498,388,091	**40,650,157,036**
Investments	20,128,975,568	22,383,093,680	73,152,531,317	68,152,199,002	20,959,660,177	**204,776,459,744**
Fixed Assets Including Premises, Furniture & Fixtures					3,100,622,778	**3,100,622,778**
Other assets	99,380,272	1,760,426,655	4,271,557,938	5,447,029,175	-	**11,578,394,040**
Non-banking assets	-	-	-	-	-	**-**
Total Assets	**35,105,722,859**	**24,143,520,335**	**77,424,089,255**	**73,599,228,177**	**75,183,040,447**	**285,455,601,074**
Liabilities:						
Placement From Banks & Financial Institutions	18,345,832,640	-	690,000,000	3,120,478,333	6,200,000,000	28,356,310,973
Deposits And Other Accounts	9,815,179,692	22,604,114,689	70,498,095,312	62,790,354,523	46,937,716,800	212,645,461,016
Other Accounts	-	-	-	-	-	-
Provision and other liabilities	61,234,844	141,582,649	975,045,304	3,263,932,886	21,113,840,541	25,555,636,224
Total Liabilities	**28,222,247,176**	**22,745,697,338**	**72,163,140,616**	**69,174,765,742**	**74,251,557,341**	**266,557,408,213**
Net Liquidity Gap	**6,883,475,683**	**1,397,822,997**	**5,260,948,639**	**4,424,462,435**	**931,483,106**	**18,898,192,861**

These financial statements should be read in conjunction with annexed notes

Managing Director (Acting) Director Director Chairman

Subject to our separate report of even date

Notes to the Financial Statements

for the Year ended 31 December 2025

1. LEGAL STATUS AND NATURE OF THE COMPANY

Standard Islami Bank PLC is a scheduled commercial bank established under the Bank Company Act, 1991 and incorporated in Bangladesh as a Public Limited Company with limited liability under the Companies Act, 1994 on 11th May, 1999 and commenced commercial operation on 3rd June, 1999. The Bank went for the public issue of shares in 2003 and its shares are listed with Dhaka Stock Exchange Ltd and Chittagong Stock Exchange Ltd. The registered address of the bank is Metropolitan Chamber Building (3rd Floor), 122-124 Motijheel C/A, Dhaka. The Bank has 138 Branches, 03 (Three) Zonal offices, 123 ATMs and 11Agent outlets all over the country.

Now the bank is operating as full fledged Islamic shariah Based Banking from 1st January,2021

Main Activities and nature of operation

The principal activities of the Bank encompass a wide range of services including accepting deposits, lending to retail, Small Money Enterprise (SME) and corporate customers, trade financing, lease financing, project financing, discounting bills, conducting money transfer and foreign exchange transactions and performing other related services such as safe keeping, collections, issuing guarantees, acceptances and letters of credit dealing in government securities etc complying with shariah principles. There have been significant changes in the nature of the principal activities of the Bank and a biggest business transformation has been taken place as on 1st January 2021 in the history of global business arena. We have migrated our bank from conventional banking to Islamic banking.

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

a) Off-Shore Banking Unit (OBU) :

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

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

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

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

c) Agent Banking:

Stantard Bank obtained permission from Bangladesh Bank to commence Agent Banking services. we have 26 Agent Banking Outlets up to reporting period of 31.12.2025 across the country. Services that are currently being dispensed include account opening (savings), cash deposit and withdrawal (agent banking A/C), cash deposits in branch A/C, SME Investments repayment collection, nternet and SMS banking, corporate bill/distributor fee collection etc.

1.1 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(BSEC) vide its certificate no. SEC/Reg/MB/SUB/13/2010/529 dated January 05, 2011 Under the Securities and Exchange Commission Act,1993. The main objectives of the Company are to carry out the business of full fledged merchant banking activities like issue management, portfolio management, underwriting, corporate advisory services etc. The audited financial statements is enclosed.

1.1(b) Standard Exchange 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 Exchange Company (UK) Limited. The company was incorporated 19th March, 2009 under the Companies Act 2006 of UK with the registration number 06851946 as private company limited by shares. The registered office is located at 101 whitechapel Road , London. The main activities of the exchange house are to carry on the remittance business and to undertake and participate in transactions, activities and operation commonly carried on or undertaken by remittance and exchange houses.The audited financial statements is enclosed.

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 on 1st February, 2010 with the registration number 27-2118554 as private company limited by shares. The registered office is located at 37-22 73rd street #2B Jackson heights, New York. The main activities of the exchange house are to carry on the remittance business and to undertake and participate in transactions, activities and operation commonly carried on or undertaken by remittance and exchange houses.
The audited financial statements is enclosed.

1.1(d) Standard Bank Securities Limited

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

1.1(e) Summary of shareholding in subsidiaries:

Name of Subsidiaries	Face Value per Share	Total Number of Ordinary Share 2025	Total Number of Ordinary Share 2024	No. of Ordinary Shares held by SBL 2025	No. of Ordinary Shares held by SBL 2024	SBL's Percentage of Shareholding 2025	SBL's Percentage of Shareholding 2024
SCML	Tk 100	15,000,000	15,000,000	14,999,400	14,999,400	100.00%	100.00%
SBSL	Tk 100	8,000,000	8,000,000	7,999,400	7,999,400	99.99%	99.99%
UK Exchange	Tk 100	41,548,050	41,548,050	41,548,050	41,548,050	100.00%	100.00%
USA Exchange	Tk 100	169,725,000	169,725,000	169,725,000	169,725,000	100.00%	100.00%

2. SIGNIFICANT ACCOUNTING POLICIES

2.1 Statement of compliance

The Bank and its subsidiaries operate in strict compliance with the principles of Islamic Shari'ah. The consolidated and separate financial statements have been prepared in accordance with the Islamic banking guidelines issued by Bangladesh Bank through BRPD Circular No. 15 dated 9 November 2009.
These financial statements also comply with the requirements of the First Schedule (Section 38) of the Bank Companies Act, 1991 (as amended up to 2018), International Financial Reporting Standards (IFRSs), and other applicable laws and regulations. These include the Bank Companies Act, 1991 (as amended up to 2018), rules and regulations issued by Bangladesh Bank, the Companies Act, 1994, Bangladesh Securities and Exchange Rules, 1987, Bangladesh Securities and Exchange Ordinance, 1969, Bangladesh Securities and Exchange Act, 1993, Bangladesh Securities and Exchange Commission (Public Issue) Rules, 2015 (including subsequent amendments), the Income Tax Act, 2023, the Value Added Tax Act, 2012, the Value Added Tax Rules, 2016 (as amended), and the Financial Reporting Act, 2015.
In cases where the requirements of the Bank Companies Act, 1991 (as amended), and the provisions and circulars issued by Bangladesh Bank differ from those of IFRSs, the requirements of the Bank Companies Act and the relevant Bangladesh Bank regulations shall prevail.

i) Basis of Preparation for Financial Statements

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

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

Bank's Methodology: The Financial statements of the Bank are made upto 31st December 2025 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" .

ii) Investments in shares and Securities

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

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

iii) Revaluation gains/losses on Government securities

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

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

iv) Provision on Investments & off Balance Sheet items:

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

Bangladesh Bank: As per BRPD Circular No. 7 dated 21.06.2018,BRPD Circular No. 15 dated 09.11.2009, BRPD Circular No. 19 dated 27.12.2012,BRPD Circular no. 03,Dated 21 April,2019, 14 dated 23 September 2012, and BRPD Circular no. 16 dated 18 November 2014, a general provision @ 0.25% to 5% under different categories of unclassified Investmentss (Standard/SMA Investmentss) should be maintained regardless of objective evidence of impairment. And specific provision for sub-standard/doubtful/bad-loss Investmentss should be made at 20%, 50% and 100% respectively on Investmentss net off eligible securities (if any). Also, a general provision @ 1% should be provided for certain off-balance sheet exposures except bills for collections. Such provision policies are not specifically in line with those prescribed by IFRS 9.

v) Recognition of Profit in suspense

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

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

vi) Other comprehensive income

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

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

vii) Financial instruments - presentation and disclosure

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

viii) Financial guarantees

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

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

ix) Repo transactions

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

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

x) Cash and cash equivalent

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

xi) Non-banking asset

IFRS: No indication of Non-banking asset is found in any IFRS.
Bangladesh Bank: As per BRPD 14, dated 25 June ,2003, BRPD 15 dated 9 November ,2009 & BRPD Circular No. 22 dated 20.09.2021 there must exist a face item named Non-banking asset.

xii) Cash flow statement

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

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

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

xiii) Balance with Bangladesh Bank: (Cash Reserve Requirement)

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

xiv) Off-balance sheet items

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

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

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

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

xv) Presentation of intangible asset

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

xvi) Investments net of provision

IFRS: Investments should be presented net of provision.
Bangladesh Bank: As per BRPD 14, dated 25 June ,2003 & BRPD 15 dated 9 November ,2009 provision on Investments are presented separately as liability and can not be netted off against Investments.
Bank's Methodology: Investments have been shown at gross amounts without Markup profit at 31 December 2025.

xvii) Disclosure of appropriation of profit

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

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

xviii) Provision on undrawn Investments commitments:

IFRS: As per IFRS 9 bank shall recognise credit losses on undrawn Investments commitments such as Letter of Credit (L/C), Letter of Guarantee (L/G) etc. as the present value of the difference between the contractual cash flow that are due by the customer if the commitment is drawn down and the cash flows that bank expects to receive.
Bangladesh Bank: As per BRPD Circular no. 07 dated 21 June 2018 and BRPD Circular no.14 dated 23 September 2012, the Bank is required to maintain provision at 1% rate against off-balance sheet exposures (which includes all types of undrawn Investments commitments).

xix) Name of the financial statements:

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

Bangladesh Bank: The forms of financial statements and directives for preparation thereof of the bank companies in Bangladesh are guided by BRPD Circular no. 14, dated 25 June 2003 & BRPD 15 dated 9 November ,2009 and subsequent amendments thereof from time to time. BRPD circular no. 14 states the statement of financial position as balance sheet and statement of profit or loss and other comprehensive income as profit and loss account.
[Also refer to (note 2.19) Compliance of International Financial Reporting Standards (IFRS)]

Standard Islami Bank PLC.

Audited Financial Statements 2025

Notes to the Financial Statements

for the Year ended 31 December 2025

2.2 Basis of Consolidation :

The consolidated financial statements include the financial statements of Standard Islami Bank PLC, Islamic Banking Window, Offshore Banking Units (OBU) and its subsidiaries SBL Capital Management Ltd, Standard Bank Securities Ltd, Standard Exchange Company (UK) Ltd and Standard Co (USA) Inc.DBA : Standard Express made up to the end of the financial year. A Banking software system "Stelar" consolidated all transactions of branches as well as head office and produces consolidated Balance Sheet and Profit & Loss Account . These consolidated records are maintained at the Head office of the Bank based on which these financial statements have been prepared.

The consolidated financial statements have been prepared in accordance with International Financial Reporting Standard 10: consolidated financial statements & IAS 27 Separate Financial Statements. The consolidated financial statements have been prepared to a common reporting period ending in 31 December,2025.

Subsidiaries:

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

Transactions eliminated on Consolidation:

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

2.3 Statement of Cash flows

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

2.4 Reporting Period

These financial statements cover one calendar year from January 01 to December 31, 2025.

2.5 Statement of Changes in Equity

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

2.6 Statement of Liquidity

Liquidity Statement has been prepared based on the residual/remaining maturity of assets and liabilities as on 31December 2024 as per the guidelines for islamic banking issued by Bangladesh Bank through BRPD Circular No.15 dated 09.11.2009 and BRPD Circular No.14 dated 25.06.2003 as follows:

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

2.7 Significant Judgement and Estimates

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

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

2.8 Going Concern

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

2.9 Functional and presentation currency

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

2.10 FOREIGN CURRENCY TRANSACTION

a) Foreign Currencies Transaction

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

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

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

b) Commitments

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

c) Translation gains and losses

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

2.11 Investmentss write-off

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

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

2.12 Earning Per Share

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

2.13 Retirement benefits to the employees

Provident Fund

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

Gratuity

The Bank operates an Employees Gratuity Fund Trust by a Board of Trustees consisting of seven members. All confirmed employees who have been in the service of the Bank should eligible to have the benefit under the gratuity schemes. The Gratuity trust rule got recognised from the National Board of Revenue(NBR). The bank has started making provision against gratuity from the year 2006. Provision for the year ended 31 December 2025 for the scheme has been made and the entire amount of the gratuity fund are transferred to a savings account under the control of the Board of trustee. The balance of the gratuity fund for the year ended 31 December 2025 is Tk. 2,49,07,06,101.

Welfare Fund

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

Workers Profit Participation Fund (WPPF)

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

2.14 SBL Foundation

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

2.15 Significant accounting policies

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

Accounting policies of subsidiaries

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

A. Assets and basis of their valuation

i) Cash and cash equivalents

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

ii) Investments

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

Held to Maturity (HTM)

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

Held for Trading (HFT)

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

REPO and Reverse REPO

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

Investments –Initial recognition and subsequent measurement at a glance

Value of investments has been shown as under:

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

Investment in Subsidiaries

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

iii) Investments and provisions

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

Rate of provision:

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

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

Recognition and measurement

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

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

Right-of-use assets:

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

Lease liabilities:

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

Exemption from Lease as per IFRS 16:

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

Short-term leases

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

Low asset-value leases

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

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

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

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

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

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

Subsequent costs

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

Depreciation

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

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

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

v) Intangible Assets

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

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

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

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

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

vi) Impairment of Assets

The carrying amounts of banks assets are reviewed at each balance sheet date to determine whether there is any indication of impairment. Any impairment loss is recognized in the profit and loss account if the carrying amount of an asset exceeds its recoverable amount [IAS 36 Impairment of Assets]. No such impairment loss has been arisen and recognized during the year ended 31 December 2025.

vii) Other assets

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

viii) Contingent asset

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

B Liabilities & Provision

i) Placement from other banks, financial institutions and agents

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

ii) Deposits and other accounts

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

iii) Other liabilities

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

iv) Dividend payments

Interim dividend is recognized when it is paid to shareholders. Final dividend is recognized when it is approved by the shareholders in AGM. Dividend payable to the Bank's shareholders is recognized as a liability and deducted from the shareholders' equity in the period in which the shareholders' right to receive the payment is established.

v) Provision for Investments

Provision for investments is made on the basis of quarter-end review by the management and instructions contained in BRPD Circular no. 14 dated 23 September 2012, BRPD Circular no. 04 dated 29 January 2015, BRPD Circular no. 08 dated 02 August 2015, BRPD Circular No.12, dated 20 August, 2017, BRPD Circular No. 12 dated 20 August, 2017, BRPD Circular No. 01 dated 20 February, 2018, BRPD Circular no. 03 dated 21 April 2019, BRPD Circular no. 16 dated 21 July 2020, BRPD Circular no.51& 53 dated 30 December 2021, BRPD Circular no. 14 dated 22 June 2022, BRPD Circular no. 51 dated 18 December 2022, BRPD Circular no. 53 dated 22 December 2022 and BRPD Circular no. 03 dated 02 February 2023.

vi) Provision for investment in capital market

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

vii) Provision for off-balance sheet exposures

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

viii) Provision for other assets

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

ix) Provision for liabilities and accrued expenses

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

x) Provision for Taxation

The company is a publicly traded company as per the Income Tax Act 2023. Provision for Current Income Tax has been made at the existing rate of 37.50% as prescribed in Finance Act 2025 of the accounting profit made by the Bank after considering some of the Taxable add backs of income and disallowances of expenditures.

xi) Deferred Taxation

Deferred Tax arises due to temporary difference deductible or taxable for the events or transaction recognized in the income statement. Deferred tax assets are the amount of income taxes recoverable in future periods in respect of deductible temporary differences. Deferred tax liabilities are the amount of income taxes payable in future periods in respect of taxable temporary difference. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted at the balance sheet date. The bank has recognized deferred tax accounting policy as per International Accounting Standard (IAS)-12.

xii) Contingent Liabilities

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

C Share capital and reserves

i) Authorized and issued capital

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

ii) Paid-up capital

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

iii) Asset revaluation reserve

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

iv) Statutory reserve

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

v) Reserve for Amortization/ revaluation of securities

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

vi) Retained Earnings

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

vii) Non controlling Profit

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

D. Revenue Recognition

i) Profit income

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

ii) Fees and commission income

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

iii) Profit income from investments

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

iv) Income from Exchange

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

v) Dividend income

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

vi) Profit paid on Placement and deposits

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

vii) Management and other expenses

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

viii) Taxes

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

a. Current tax

Current tax is the expected tax payable on the taxable income for the year, using tax rates enacted or substantially enacted at the reporting date and any adjustment to the tax payable in respect of previous years. Provision for current income tax of the bank has been made on taxable income @ 37.50% considering major disallowances of expenses and concessional rates on certain incomes (0% on gain on trading of govt. securities, 10% on capital gain (net off loss) of shares traded in secondary market and 20% on dividend income) as per Income Tax Act ,2023. Tax provision of the Group entities has been made on taxable income of subsidiaries at different rates applicable as per the ITO ,1984 and the tax authority of the country where it is incorporated.

b. Deferred tax

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

c. Zakat Fund

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

E. Others:

i) Materiality and aggregation:

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

ii) Offsetting:

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

iii) Earnings per share (EPS):

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

Basic Earnings per Share:

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

Diluted Earnings per Share:

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

iv) Related party transactions:

Parties are considered to be related if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions. Parties are also considered to be related it they are subject to common control or common significant influence Related party transaction is a transfer of resources, services, or obligations between related parties, regardless of whether a price is charged as per IAS 24 Related Party disclosures. Bangladesh Bank & BSEC guidelines. Details of the related party transactions have been disclosed in notes 45.

v) Lending policy for transactions with Bank related person/related parties

Transactions with Bank related person/related parties including Directors are made as per rules and regulations of the Bank Company Act, 1991 as amended and as per circulars issued by Bangladesh Bank time to time including the following general rules:

i) Terms & conditions for financial transaction with bank related person/related parties will not be easier than other persons i.e. other investment clients.

ii) Prior approval from the majority of Board of Directors shall be required for all financial transactions with bank related person/related parties.

iii) The Bank shall not allow funded facilities exceeding 10% of Tier-I capital to the Bank related persons/related parties; real investment facilities shall be considered deducting encashable securities from funded investment.

vi) Reconciliation of books and account:

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

vii) Events after the reporting period:

Where necessary, all the material events after the balance sheet date have been considered and appropriate adjustment/disclosures have been made in the financial statements as per IAS 10 Events after the Reporting Period. The only material event after the balance sheet date is: the Board of Directors recommended no dividend for the year 2025 in its meeting no.426 held on 29.04.2026.

2.16 Reconciliation of inter-bank /inter-branch account

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

2.17 Core Risk Management:

The Banking Regulation & Policy Department (BRPD) of Bangladesh Bank vide BRPD circular no.17 dated October 7, 2003 and BRPD circular no.4 dated March 5, 2007,BRPD Circular No. 11 dated 27.10.2013 issued guidelines on managing Core Risk in Banks to ensure sustainable performance in the Banking sector. Bangladesh Bank revised its core risk management guidelines on March-2016. There are six core risks which require banks to put in place an effective risk management system. Bangladesh Bank monitors the progress of implementation of these guidelines through its on-site inspection teams through routine inspection. The risk management systems in place at the Bank are discussed below:

2.17.1 Internal Control & Compliance Risk

Internal Control Mechanism refers to a set of tools aimed at the achievement of organizational overall objectives. It helps an organization to safeguard its assets, check the accuracy and reliability of data. Internal Control & Compliance (ICC) promotes operational efficiency and encourages compliance with managerial policies and procedures, laws and regulations and supervisory requirement. The Compliance Division handles the 'regulatory issues of Bangladesh Bank as well as other regulatory bodies'and submits 'status report on regulatory compliance' quarterly to the Audit Committee as per BRPD Circular No.12 dated 23.12.2002.The ICC comprises the following three units:

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

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

1) To establish an effective and efficient system to identify and detect errors, omission, fraud and forgeries and to take/suggest effective measures to protect repetition thereof.
2) To help to establish reliable, complete adequate and timeliness of financial and management information.
3) To ensure compliance with applicable laws and regulations.

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

4) Fraud and forgery

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

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

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

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

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

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

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

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

2.17.2 Foreign Exchange Risk

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

2.17.3 Asset Liability Risk

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

For better management of asset and liability risk, the Bank has an established Assets Liability Committee (ALCO) which meets at least once a month. The members of ALCO as at 31 December 2025 were as follows:

Mr. Md. Habibur Rahman	MD & CEO		Chairman
Mr. Md. Siddiqur Rahman	DMD & CRO		Member
Mr. Mansoor Ahmed	EVP		Member
Mr. Shah Rahat Uddin Ahmed	SVP		Member
Mr. Md. Mushfiqur Rahman	SVP		Member
Mr. Mohammad Salah Uddin	VP	Head of Treasury	Member Secretary
Mr. Md. Hasibul Hasan	VP	CFO	Member
Mr. Mohammad Amzad Hossain Fakir	VP		Member

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

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

2.17.4 Credit Risk

Credit risk is a form of performance risk in a contractual relationship. In any contractual situation, performance risk refers to the possibility that one party in the contract will not honor its obligations to the other. Credit risk is usually defined as the performance risk associated with a financial contract (e.g. a Investments, bond, or derivative contract). Hence, the potential failure of a manufacturer to honor a warranty might be called performance risk, whereas the potential failure of a borrower to make good on its payment requirements—which include both the repayment of the amount borrowed, the principal, and the contractual Profit payments, would be called credit risk. A borrower or an obligor is defined as any party to a contract that has to perform a financial obligation to the other.

Indeed, the Basic concepts for measuring credit risk-probability of default, recovery rate, exposure at default, expected loss, loss given default, and unexpected loss-are easy enough to understand and explain. However, even for those involved in risk management who agree on the concepts, it is not always easy to practically implement a method that is fully consistent with an original concept.

Therefore, the Bank's credit risk management activities have been designed to address all these issues.

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

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

2.17.5 Information & Communication Technology Risk

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

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

ICT Risk Mitigation:

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

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

2.17.6 Money Laundering Risk:

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

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

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

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

2.17.7 Environment Risk Management (ERM)

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

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

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

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

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

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

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

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

2.18 Regulatory and legal compliance

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

a) The Bank Companies Act 1991 as amended.
b) The Companies Act 1994
c) Income Tax Act,2023 and rules
d) The Value Added Tax (VAT) Act& Supplementary Duty Act 2012.
e) Bangladesh Securities and Exchanges Rules 2020,Bangladesh Securities and Exchanges Ordinance 1969,Bangladesh Securities and Exchanges Act 1993.
f) Rules, Regulations and Circulars issued by the Bangladesh Bank and other regulatory authorities.
g) BRPD Circular No. 14 dated 25 June 2003 and "Guidelines for Islamic Banking" issued by Bangladesh Bank through BRPD Circular No. 15 dated 09 November 2009
h) The Financial Reporting Act 2015
i) Standards issued by AAOIFI
j) The Stamp Act-1899
k) The Customs Act-1969
l) The Money Laundering Prevention Act, 2012
m) The Anti Terrorism (Amendment) Act, 2009 etc.

C M Y K

Standard Islami Bank PLC.

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

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

Name of IASs /IFRSs	IASs/IFRSs	No.	Status
Presentation of Financial Statements	IAS	1	Complied
Inventories	IAS	2	N/A
Cash Flows Statements	IAS	7	Complied
Accounting Policies, Changes in Accounting Estimates and Errors	IAS	8	Complied
Events after the Reporting Period	IAS	10	Complied
Income Taxes	IAS	12	Complied
Property, Plant and Equipments	IAS	16	Complied
Employee Benefits	IAS	19	Complied
Accounting for Government Grants and Disclosure of Government Assistance	IAS	20	N/A
The Effect of Changes in Foreign Exchange Rates	IAS	21	Complied
Borrowing Costs	IAS	23	Complied
Related Party Disclosures	IAS	24	Complied
Accounting and Reporting by Retirement Benefit Plans	IAS	26	N/A
Separate Financial Statements	IAS	27	Complied
Investments in Associates	IAS	28	N/A
Financial Reporting in Hyperinflationary Economies	IAS	29	N/A
Financial Instruments: Presentation	IAS	32	Complied *
Earning per share	IAS	33	Complied
Interim Financial Reporting	IAS	34	Complied **
Impairment of Assets	IAS	36	Complied
Provisions, Contingent Liabilities and Contingent Assets	IAS	37	Complied
Intangible Assets	IAS	38	Complied
Investment Property	IAS	40	N/A
Agriculture	IAS	41	N/A
First-time Adoption of Bangladesh Financial Reporting Standards	IFRS	1	N/A
Share-based Payment	IFRS	2	N/A
Business Combinations	IFRS	3	Complied
Insurance Contracts	IFRS	4	N/A
Non-current Assets Held for Sale and Discontinued Operations	IFRS	5	N/A
Exploration for and Evaluation of Mineral Resources	IFRS	6	N/A
Financial Instruments: Disclosures	IFRS	7	Complied *
Operating Segments	IFRS	8	Complied
Financial Instruments: Recognition and Measurement	IAS	9	Complied *
Consolidated Financial Statements	IFRS	10	Complied
Joint Arrangements	IFRS	11	N/A
Disclosure of Profits in Other Entities	IFRS	12	Complied
Fair Value Measurement	IFRS	13	Complied
Regulatory Deferral Accounts	IFRS	14	Complied
Revenue	IFRS	15	Complied
Leases	IFRS	16	Complied

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

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

Reason for departure from IFRS

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

Standards issued but not yet effective

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

2.20 Operating segments:

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

Segment Name	Description
Corporate Banking	This unit Focuses on large corporate groups including structured/syndicated finance with a variety of investments & deposit products and other transactions .
SME Banking	Includes Investmentss, deposits and other transactions and balances with SME customers.
Consumer Banking	Includes Investmentss, deposits and other transactions and balances with retail customers.
Treasury	Treasury unit undertakes the Bank's funding and maintenance of SLR, Asset-liability management through money market operation, Fx. Market dealings. investing in derivatives including forwards, Futures and swaps.
Investment Banking	Includes the Bank's trading, investment in equities and other capital market activities.
Offshore Banking	This unit aims to provide all kinds of commercial banking services to its customers in freely convertible currencies. Presently the Bank has one unit in Dhaka.
Card and Alternate Delivery Channel	This includes offering a variety of debit card *and* credit card to the customers according to their needs
Mobile Financial Services	Mobile Financial services came up the aim to cover a large number of people under banking channeI through mobile network facilitating convenient cash in/out, bill payment. POS purchase etc.
SBL Capital Management Limited	The principal activity of the Co. is to act as a TREC Holder of DSE & CSE to carry on the business of stock brokers in relation to shares and securities dealings and other services.
SBL Securities Limited	The objective of the company is in underwriting, managing and distributing the issue of shares, bonds and other securities, portfolio management. share transfer agent, fund management etc .
Standard Exchange Company (UK) Limited	The main activities of the exchange house are to carry on the remittance business and to undertake and participate in transactions, activities and operation commonly carried on or undertaken by remittance and exchange houses.
Standard Co (USA) Inc.DBA : Standard Express	The main activities of the exchange house are to carry on the remittance business and to undertake and participate in transactions, activities and operation commonly carried on or undertaken by remittance and exchange houses.

2.21 General

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

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

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

Comparative information

Comparative information in respect of the previous year has been presented from the financial statements audited by current year auditors for the year ended 31 December 2025. Figures of previous year have been rearranged whenever necessary to confirm the current year/period presentation.

Approval of financial statements

The financial statements have been approved by the Board of Directors of the bank in its 426th meeting held on April 29,2026.

2.22 Changes in accounting policies

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

2.23 Credit Rating of Bank

As per BRPD circular no. 6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Information and Services Limited (CRISL) based on the audited financial statements as at and for the year ended 31 December 2025. The following ratings have been awarded:

Particulars	Date of Rating	Long term	Short term
Surveillance Rating	26-Jun-25	AA-2	ST-2
		(Double A Plus) (Below strongest credit quality)	(above average ability)
Outlook		Developing	

2.24 Director's Responsibilities on Statement

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

These Financial Statements comprise

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

	Amount in Taka	
	31.12.2025	**31.12.2024**
3. CASH		
3.1 Cash in hand		
In local Currency	2,424,760,515	2,633,872,338
In Foreign Currency	29,490,082	26,805,923
Total	**2,454,250,597**	**2,660,678,261**
3.2 Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)		
In local Currency	9,387,320,708	10,358,602,082
In Foreign Currency	2,044,023,270	1,364,229,042
	11,431,343,978	11,722,831,124
Sonali Bank as agent of Bangladesh Bank		
Local currency	179,740,423	161,590,864
	11,611,084,401	**11,884,421,988**
Total	**14,065,334,998**	**14,545,100,249**

3.3 Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR)

Cash Reserve Ratio and Statutory Liquidity Ratio have been calculated and maintained in accordance with section 33,35 of Bank Companies Act 1991(amendment upto 2013) , the instruction of Bangladesh Bank order 1972,Article,36 Clause-1, DOS circular No. 01 dated January 19, 2014, DOS Circular Letter No. 26 dated August 19, 2019 and MPD circular No. 02 dated December 10, 2013 and MPD circular No.01 dated April 03, 2018, MPD circular No.01 dated March 23, 2020 & MPD circular No.03 dated April 09, 2020, MPD circular No.01 dated March 04, 2025.

The Cash Reserve Ratio on the Bank's time and demand liabilities at the rate of 4.00% on bi-weekly basis and minimum 3.00% on daily basis has been calculated and maintained with Bangladesh Bank in current account and 5.50% Statutory Liquidity Ratio, on the same liabilities has also been maintained in the form of BGIIB, SUKUK, Cash in hand, Balance with Sonali Bank as an agent of Bangladesh Bank, Excess reserve of CRR and FC balance with Bangladesh Bank. Both the reverses maintained by the Bank are in excess of the statutory requirements as shown below:

II) Cash Reserve Ratio (CRR):		
(4% of Average Demand and Time Liabilities)		
Required Reserve	8,080,097,000	7,821,500,000
Actual Reserve maintained (as per Bangladesh Bank Statement)	9,066,812,000	10,169,567,000
Surplus/(Deficit)	**986,715,000**	**2,348,067,000**
Iv) Statutory Liquidity Ratio (SLR) :		
(5.5% of Average Demand and Time Liabilities)		
Required Reserve	11,110,133,000	10,754,563,000
Actual Reserve maintained	20,439,471,000	17,081,930,000
Surplus/(Deficit)	**9,329,338,000**	**6,327,367,000**

3.4 Held for Statutory Liquidity Ratio

Cash in hand	2,454,250,000	2,660,678,000
Balance with Sonali Bank	179,740,000	161,590,000
Excess of CRR	986,715,000	2,348,067,000
BGIIB	10,600,000,000	5,750,000,000
Ijara Sukuk	17,324,030,000	11,635,280,000
	31,544,735,000	**22,555,615,000**

3(a) Consolidated cash

i. Cash in hand		
Standard Islami Bank PLC. (note-3.1)	2,454,250,597	2,660,678,261
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	2,454,250,597	**2,660,678,261**
ii. Balance with Bangladesh Bank and its agent bank(s)		
Standard Islami Bank PLC. (note-3.2)	11,611,084,401	11,884,421,988
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	11,611,084,401	**11,884,421,988**
	14,065,334,998	**14,545,100,249**

4. Balance with other Banks and financial institutions

In Bangladesh **(note 4.1)**	7,583,369,230	4,968,512,095
Outside Bangladesh **(note 4.2)**	3,701,263,247	2,966,188,818
	11,284,632,477	**7,934,700,913**

4.1 In Bangladesh

	-	-
Al-wadeeah Current deposits		
Agrani Bank PLC.	6,140,417	124,866
Basic Bank PLC.	2,160	1,162
BRAC Bank PLC..	341,184	341,184
Dutch Bangla Bank	1,000	1,000
Eastern Bank PLC.	1,253	1,253
Islami Bank bd PLC.	41,663	57,665
Janata Bank PLC.	59,303	5,173,812
Sonali Bank PLC.	23,680,300	60,150,198
Standard Chartered Bank	15,727,874	17,276,013
Trust Bank PLC..	2,954,626	1,903,537
Mudaraba Short Notice Deposit (MSND)		
Exim Bank PLC.	1,979,053,878	1,783,222,655
The City Bank PLC.	63,860	63,860
Prime Bank PLC.-Ibw (Msnd)	54,382	54,382
Jamuna Bank PLC.	69,019	69,019
Dhaka Bank PLC.-Ibw (Msnd)	67,914	71,489
Al-Arafah Islami bank	1,004,930,397	-
Bengal Commercial Bank Plc	1,050,100,000	1,000,000,000
Shahjalal Islami Bank Plc (Msnd)	80,000	
Rajshahi Krishi Unnayan Bank (Snd)	-	500,000,000
Mudaraba Short Term Placements		
IDLC Islamic Wing	2,300,000,000	1,450,000,000
DBH Islamic Wing	1,200,000,000	150,000,000
	7,583,369,230	**4,968,512,095**
Savings Deposit	-	-
Fixed Deposits		
Hajj Finance Company Ltd.	-	-
	-	-
	7,583,369,230	**4,968,512,095**

4.2 Outside Bangladesh

In Current account		
Profit Bearing		
Habib American Bank Ltd. New York	132,511,939	181,151,995
Mashreq Bank Psc, New York	392,397,910	1,170,585,578
Non Profit Bearing		
Standard Chartered Bank, New York	1,789,733,885	541,180,257
AXIS Bank Limited, Mombai,India	38,828,570	60,003,932
ICICI Bank Ltd., Mumbai, India	193,837,068	113,217,796
A.B. Bank LTD. MUMBAI	14,247,236	74,563,534
Standard Chartered Bank Ltd., Mumbai, India	-	-
Standard Chartered Bank Ltd.,Frankfurt	43,720,419	241,351,523
Standard Chartered Bank Ltd., Tokyo	17,856,607	21,046,884
ICICI Bank Ltd., Hongkong	22,236,961	13,620,314
Nepal Bangladesh Bank Ltd, Kathmundu	14,092,075	16,921,464
Bhutan National Bank, Bhutan	24,935,306	5,811,806
Commerz Bank, Frankfurt	49,155,625	58,790,367
Habib Metropolitan Bank Ltd. Karachi,Pakistan	28,689,316	18,178,666
Bank Al-Jazira, KSA	11,902,378	11,695,139
Bank Aljaria,KSA, USD	27,749,611	70,622,839
Commerzbank, Frankfurt(GBP)	7,346,635	7,843,222
Standard Chartered Bank, LONDON (GBP)	67,328,948	106,959,609
Standard Chartered Bank,Mumbai India	475,345,023	212,771,666
Sonali Bank (UK) Ltd	39,732,312	18,623,384
Total Nostro Accounts	**3,391,647,824**	**2,944,939,975**
FDR		
Standard Chartered Bank Ltd., Mumbai, India	7,352,100	7,352,100
Others		
Habib American Bank Ltd, New York (OBU)	302,263,323	13,896,743
Total Outside Bangladesh	**3,701,263,247**	**2,966,188,818**
Total	**11,284,632,477**	**7,934,700,913**

(Annexure-A for details)

4.3 Maturity grouping of balance with other banks and financial institutions

Payable on demand	-	-
Up to 1 month	11,284,632,477	7,934,700,913
Over 1 month but not more than 3 months	-	-
Over 3 months but not more than 1 year	-	-
Over 1 year but not more than 5 years	-	-
Over 5 years	-	-
	11,284,632,477	**7,934,700,913**
	-	-

4.4 Net Balance with other banks and financial institutions

Balance with other banks and financial institutions(note-4)	11,284,632,477	7,934,700,913
Add: Lending to other banks and financial institutions(note-05)	-	-
Less: Borrowing from other banks and financial institutions(note-10)	28,356,310,973	22,303,161,617
	(17,071,678,496)	**(14,368,460,704)**

4.5 Consolidated Net Balance with other banks and financial institutions

Balance with other banks and financial institutions(note-4.4)	(17,071,678,496)	(14,368,460,704)
Less: Borrowing from other banks and financial institutions	-	-
	(17,071,678,496)	**(14,368,460,704)**

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

In Bangladesh		
Standard Islami Bank PLC. (note-4.1)	7,583,369,230	4,968,512,095
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	79,558,973	11,679,072
Standard Bank Securities Ltd.	23,474,060	31,667,971
	7,686,402,263	**5,011,859,138**
Outside Bangladesh		
Standard Islami Bank PLC. (note-4.2)	3,701,263,247	2,966,188,818
Standard Exchange Co.(UK) Ltd.	13,872,029	11,697,321
Standard Express(USA) Ltd.	575,236,407	617,379,470
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	4,290,371,683	**3,595,265,609**
	11,976,773,946	**8,607,124,747**

5. Placement with Banks & Financial Institutions

Banking Company	-	-
	-	-
Non-Banking Financial Institutions	-	-
Short Notice Money	-	-
	-	-
Total	-	-

5.1 Maturity grouping of Money at Call and Placements:

Payable on demand	-	-
Up to 1 month	-	-
Over 1 month but not more than 3 months	-	-
Over 3 months but not more than 1 year	-	-
Over 1 year but not more than 5 years	-	-
Over 5 years	-	-
	-	-

6. Investments

Government securities	27,924,102,500	17,385,356,300
Others Investment	12,726,054,536	12,721,085,710
	40,650,157,036	**30,106,442,010**
	-	-
Government Bond & Sukuk		
SUKUK	17,324,030,000	11,635,280,000
BGIIB	10,600,000,000	5,750,000,000
Total Government Bond	**27,924,030,000**	**17,385,280,000**
Prize bonds	72,500	76,300
Total Prize bonds	72,500	76,300
Total Government Securities	**27,924,102,500**	**17,385,356,300**
	-	-
b) Other Investments		
Quoted Shares	151,696,445	151,767,255
Unquoted Shares	5,444,358,679	5,439,319,043
Subordinated Bonds	2,629,999,412	2,629,999,412
Perpetual Bond	4,500,000,000	4,500,000,000
Total Others Investment	**12,726,054,536**	**12,721,085,710**

6.1 Government Securities classified as per Bangladesh Bank Circular:

Held for trading (HFT)	-	-
Held to maturity (HTM)	27,924,030,000	17,385,280,000
Other Securities (Prize Bond)	72,500	76,300
	27,924,102,500	**17,385,356,300**
	-	-

6.2 Maturity grouping of Investments :

On demand	151,768,945	151,843,555
Up to 1 month	-	-
Over 1 month but not more than 3 months	-	-
Over 3 months but not more than 1 year	10,600,000,000	5,750,000,000
Over 1 year but not more than 5 years	-	-
Over 5 years	29,898,388,091	24,204,598,455
	40,650,157,036	**30,106,442,010**
	-	-

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
Bd Paints Ltd.	-	50,500
MK Footwear Plc	-	20,310
Total Quoted Shares	**151,696,445**	**151,767,255**
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	3,001,185	3,003,185
Standard Exchange Co.(UK) Ltd.	49,171,830	45,072,330
Standard Express(USA) Ltd.	188,247,500	184,450,000
SBL Capital Mgt. Ltd.	1,499,940,000	1,499,940,000
Standard Bank Securities Ltd.	799,950,000	799,940,000
SBL Capital Mgt. Ltd.(Investment)	2,710,000,000	2,712,865,364
Total Unquoted Shares	**5,444,358,679**	**5,439,319,043**
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	**12,726,054,536**	**12,721,085,710**

(Annexure-E may kindly be seen for details)

6(a) Consolidated Investments

Government		
Standard Islami Bank PLC. (note-6)	27,924,102,500	17,385,356,300
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	27,924,102,500	**17,385,356,300**
Others		
Standard Islami Bank PLC. (note-6)	12,726,054,536	12,721,085,710
Standard Capital Mgt. Ltd (Share Capital & Investment to SCML)	(4,209,940,000)	(4,212,805,364)
Standard Exchange Co.(UK) Ltd.	(49,171,830)	(45,072,330)
Standard Express(USA) Ltd.	(188,247,500)	(184,450,000)
SBL Capital Mgt. Ltd.	1,698,087,687	1,768,620,599
Standard Bank Securities Ltd.	505,076,475	506,884,169
Standard Bank Securities Ltd. (Share Capital to SSL)	(799,950,000)	(799,940,000)
	9,681,909,368	**9,754,322,784**
	37,606,011,868	**27,139,679,084**
	-	-

7. Investments

As per classification into the following broad categories:

I) General Investments		
Inside Bangladesh		
Bai - Murabaha	21,122,800,805	21,867,469,028
Bai - Muajjal	68,260,607,183	71,100,075,522
Bai - Salam	1,351,291,678	1,076,683,074
HPSM	100,794,595,829	94,363,335,923
Quard - e - Hasan with Service Charge	6,027,337,235	5,094,457,356
Islamic Credit Card	901,894,546	880,538,495
	198,458,527,276	**194,382,559,398**
Outside Bangladesh	-	-
	198,458,527,276	**194,382,559,398**
II) Bills purchased and discounted		
Payable inside Bangladesh		
Inland bills purchased	2,312,890,740	1,490,304,046
Payable outside Bangladesh		
Foreign bills purchased and discounted	4,005,041,728	3,319,842,278
	6,317,932,468	**4,810,146,324**
Total	**204,776,459,744**	**199,192,705,722**
		-

7.1 Net Investments

Investments(note-7)	204,776,459,744	199,192,705,722
Less:		
Non-performing Investments(note-7.8)	61,212,796,130	59,686,200,000
Profit suspense Account (note-12.5)	8,666,081,867	5,605,389,042
Provision for Investments (note-12.2)	8,940,875,014	7,829,030,000
	78,819,753,011	73,120,619,042
	125,956,706,733	**126,072,086,680**

7.2 Residual maturity grouping of Investments including bills purchased and discounted

Repayable on demand	-	-
Up to 1 month	20,128,975,568	20,969,893,588
Over 1 month but not more than 3 months	22,383,093,680	24,018,576,042
Over 3 months but not more than 1 year	73,152,531,317	70,230,289,461
Over 1 year but not more than 5 years	68,152,199,002	63,979,238,970
Over 5 years	20,959,660,177	19,994,707,661
	204,776,459,744	**199,192,705,722**
	-	-

7 Investments under the following broad categories :

Investments	163,523,493,498	159,447,525,620
Cash Credit	16,017,688,613	16,017,688,613
Overdraft	18,917,345,165	18,917,345,165
	198,458,527,276	**194,382,559,398**
Bills purchased and discounted	6,317,932,468	4,810,146,324
	204,776,459,744	**199,192,705,722**
	-	-

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

a) Investments to allied concerns of Directors/Sponsors of the Bank (Annexure-D)	364,992,000	288,427,000
b) Investments to Chief Executive and other senior executives (including staff)	850,361,921	1,008,206,807
c) **Investments to customers group :**		
i) Commercial lending	12,141,106,445	19,620,000,000
ii) Export financing	8,713,100,000	5,390,000,000
iii) House building Investment	5,051,400,000	5,224,900,000
iv) Consumers Credit Scheme	3,819,600,000	3,745,700,000
v) Small and medium enterprises	34,895,814,000	37,996,300,000
vi) Special program Investment	3,164,435,380	4,024,878,662
vii) Other Investments	17,908,900,000	15,138,600,000
	85,694,355,825	**91,140,378,662**
d) **Industrial Investments**		
i) Agricultural Industries	3,907,166,680	4,251,800,000
ii) Textile Industries	3,801,600,000	3,880,000,000
iii) Food and allied Industries	3,117,139,232	3,636,189,261
iv) Pharmaceuticals Industries	350,500,000	430,000,000
v) Leather, Chemical and Cosmetics etc	785,700,000	780,000,000
vi) Cement and Ceramic Industries	1,239,590,396	1,044,867,640
vii) Service Industries	28,371,600,000	29,576,800,000
viii) Transport and Communication Industries	3,017,000,000	2,872,700,000
ix) Other Industries	73,276,453,689	60,283,336,352
	117,866,749,997	**106,755,693,253**
Total Investments	**204,776,459,743**	**199,192,705,722**

7.4 Geographical Location-wise Investments:

Urban:		
Dhaka Division	141,350,619,744	133,440,946,419
Chittagong Division	34,655,320,000	35,251,892,919
Khulna Division	11,636,240,000	13,960,018,001
Barishal Division	787,300,000	502,826,062
Rajshahi Division	6,963,900,000	6,840,343,752
Rangpur Division	4,310,200,000	3,944,703,321
Sylhet Division	934,800,000	819,121,031
Mymensing Division	132,600,000	118,860,567
	200,770,979,744	**194,878,712,072**
Rural :		
Dhaka Division	1,958,740,000	2,240,000,426
Chittagong Division	709,200,000	815,747,683
Khulna Division	621,940,000	-
Barishal Division	421,400,000	-
Rajshahi Division	-	508,438,483
Rangpur Division	-	390,507,360
Sylhet Division	93,100,000	83,849,064
Mymensing Division	201,100,000	275,450,634
	4,005,480,000	**4,313,993,650**
Outside Bangladesh	-	-
Total	**204,776,459,744**	**199,192,705,722**
		-

7.5 Details of pledged collaterals

Agriculture and SME	44,217,900,000	45,992,000,000
Manufaturing/Production	45,790,600,000	45,980,900,000
Real Estate	4,421,300,000	14,061,900,000
Service Industry	8,731,600,000	12,568,300,000
Others	10,804,600,000	17,094,100,000
	113,966,000,000	**135,697,200,000**

7.6 DETAIL OF LARGE INVESTMENTS

Number of clients with amount of outstanding and classified Investments to whom Investments sanctioned exceeds 10% of total capital of the Bank. Total Capital of the Bank was Taka 2983.48 crore as at 31 December ,2025 (Taka 2978.42 Crore in 2024)

Number of Clients	29	30
Amount of outstanding Investments	9,441.53	10,236.04
Amount of classified Investments	-	-
Measures taken for recovery	Not applicable	Not applicable

Name of Group / Single Borrower	Outstanding as on 31.12.2025		Total Amount (In crore)	
	Funded	Non-Funded	2025	2024
Chaity Group	387.98	180.42	568.40	478.32
Sinha Group	327.89	-	327.89	331.89
M.A. Rahman Dyeing Industry Ltd	578.55	-	578.55	525.40
Paradise Group	584.25	1.03	585.28	551.09
Pran Group	126.74	270.21	396.95	500.19
Bashundhara Group	478.75	-	478.75	426.17
Rose Group/Pantex	92.44	114.75	207.19	170.23
SQ Group	77.97	534.73	612.70	624.87
City Group	239.64	246.90	486.54	676.57
Rangs Group	254.47	19.25	273.72	273.67
Nitol-Niloy Group	65.43	5.25	70.68	44.10
Abdul Monem Ltd.	232.95	4.76	237.71	216.20
Mir Akhter Hossain Ltd.	4.50	40.83	45.33	63.16
Eurotex Group	309.04	348.81	657.85	901.93
Prime Group	470.63	2.27	472.90	428.76
Karim Group	132.10	74.48	206.58	221.08
Abul Khair Group	153.78	64.00	217.78	218.21
Provita Group	438.36	-	438.36	393.49
Meghna Group	-	413.00	413.00	520.83
NDE Group	83.70	43.26	126.96	119.20
BSRM Group	-	69.80	69.80	102.52
BRB	79.22	17.80	97.02	419.41
Jahir Group	104.14	281.63	385.77	147.86
Armana Group	307.56	90.77	398.33	419.76
Modern Group	352.56	-	352.56	362.07
Badsha Group	110.78	-	110.78	323.23
Akij Resources	164.54	106.93	271.47	-
Smile Food Products Ltd.			-	196.58
Saad Group			-	239.93
MSA Textiles Ltd.	82.00	0.58	82.58	86.40
Max Infrastructure Ltd.	59.80	210.30	270.10	252.92
Total	**6,299.77**	**3,141.76**	**9,441.53**	**10,236.04**

Standard Islami Bank PLC.

Audited Financial Statements 2025

Notes to the Financial Statements
for the Year ended 31 December 2025

7.7 Particulars of Investments

		Taka	Taka
i)	Investments considered good in respect of which the Bank is fully secured	140,125,072,703	152,918,398,655
ii)	Investments considered good against which the bank holds no security other than the debtors' personal guarantee	22,891,620,069	21,981,004,157
iii)	Investments considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors	19,394,775,592	22,810,335,952
iv)	Investments adversely classified; provision not maintained there against	22,364,991,380	1,482,966,958
		204,776,459,744	199,192,705,722
		-	-
v)	Investments due by directors or officers of the banking company or any of them either separately or jointly with any other persons	1,215,353,921	1,298,427,000
vi)	Investments due from companies or firms in which the directors of the Bank have interest as directors, partners or managing agents or in case of private companies as members	478,628,608	535,576,432
vii)	Maximum total amount of Investments, including temporary Investments made at any time during the year to directors or managers or officers of the banking company or any of them either separately or jointly with any other person.	1,215,353,921	1,318,757,982
viii)	Maximum total amount of Investments, including temporary Investments granted during the year to the companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or in the case of private companies, as members	364,992,000	353,013,000
ix)	Due from banking companies	-	-
x)	Total amount of Classified Investments on which Profit is not credited to income	61,212,796,130	59,686,200,000
	a) Movement of Classified Investments		
	Opening Balance	59,686,200,000	13,797,156,838
	Increase/(decrease) during the year	1,526,596,130	45,889,043,162
		61,212,796,130	**59,686,200,000**
	b) Provision kept against Investments classified as bad debts **(note-7.10)**	8,940,875,014	7,829,030,000
	c) Profit credited to Profit suspense Account (note-12.4)	8,666,081,867	5,605,389,042
xi)	Cumulative amount of written off Investments		
	Opening Balance	5,863,843,340	5,270,699,998
	Amount written off during the year	-	593,143,342
		5,863,843,340	5,863,843,340
	The amount of written off Investments for which law suits have been filed	40,957,767,558	5,000,624,671

7.8 Classification of Investments

Unclassified:	**143,563,663,614**	**139,506,505,722**
Standard including staff Investments	135,188,589,690	139,016,395,599
Special Mention Account (SMA)	8,375,073,924	490,110,123
Classified:	**61,212,796,130**	**59,686,200,000**
Sub standard	2,764,778,657	3,039,792,851
Doubtful	1,708,961,437	3,200,554,301
Bad/Loss	56,739,056,036	53,445,852,848
	204,776,459,744	**199,192,705,722**
	-	-

7.9 Particulars of required provision for Investments .

Status	Outstanding	Base for provision	%		
Un-classified -General provision:					
Standard (Including Staffs Investment)					3,125,575,384
STD-0	111,829,398,960	111,829,398,960	1%	1,042,095,926	
STD-1	10,671,779,435	10,671,779,435	1%	101,897,657	
STD-2	12,687,411,295	12,687,411,295	1%	126,617,284	
SMA	8,375,073,924	8,375,073,924	5%	378,494,499	17,758,603
Total	143,563,663,614	143,563,663,615			3,143,333,987
Classified-specific provision					
Sub Standard	2,764,778,657	2,219,745,497	20.00%	443,948,945	421,052,548
Doubtful	1,708,961,437	1,095,005,712	50.00%	547,502,856	1,257,938,603
Bad/Loss	56,739,056,036	39,533,109,024	100.00%	39,533,106,566	36,875,638,849
	61,212,796,130	42,847,860,233		40,524,558,367	38,554,630,000
Total	204,776,459,744	186,411,523,848		42,173,663,733	38,554,630,000
	-				
Required provision for Investments				42,173,663,733	41,697,963,987
Total Provision maintained (note-12.2)				8,940,875,014	7,829,030,000
Deferral Provision will be kept in future				33,232,788,719	33,868,933,987
Excess/(Short) provision				-	-

* Bangladesh Bank has given consent vide letter no. BSD-12/SIBPLC/2026-397 dated 28.04.2026 to prepare audited financial statements without adjusting provision against investment of Tk. 5,237.87 crore (including provision required against stay order, waiver & re-scheduled investments) subject to submit a realistic and time bound provision shortfall recovery plan approved by the Board of Directors.

7.10 Particulars of required provision on Off-Balance Sheet Exposures

	Base for Provision	Rate %		
Acceptance and endorsements	19,538,750,665	1%	690,796,389	598,117,298
Letter of guarantee	22,037,496,934			
Letter of credit	31,180,129,583			
Bills for Collection	-			
Required provision of Off-Balance Sheet Exposures			690,796,389	598,117,298
Deferral Provision will be kept in future			690,796,389	598,117,298
Excess/(short) provision at			-	-

* Bangladesh Bank has given consent vide letter no. BSD-12/SIBPLC/2026-397 dated 28.04.2026 to prepare audited financial statements without adjusting provision against off-Balance Sheet Exposures of Tk.69.08 crore subject to submit a realistic and time bound provision shortfall recovery plan approved by the Board of Directors.

7.11 Suits filed by the bank (Branch wise details)

Agrabad	3,203,717,726	3,220,155,285
Ashkona Bazar	7,789,460	-
Ashulia	22,230,809	1,389,496
Bagerhat	-	6,627,270
Bahaddarhat	46,024,901	46,024,901
Banani	307,979,518	133,300,000
Basurhat	36,467,512	2,494,917
Beanibazar	5,498,520	6,293,692
Benapole	56,077,133	60,373,511
Bhairab SME/Krishi	106,274,586	2,657,589
Biswanath SME/Krishi	21,578,131	21,787,523
Bogura	65,277,993	76,825,201
CDA Avenue	749,284,224	711,630,723
CEPZ	2,739,740	2,739,740
Chaktai	395,146	-
Chapainawabgonj	2,965,778,744	123,583,820
Chowdhuryhat	112,899,354	11,284,674
Chuadanga	2,572,178	-
Cox's Bazar	2,164,106,853	5,253,606
Credit Card	11,082,746	7,698,556
Cumilla	10,139,191	10,139,191
Dhanmondi	549,970,353	153,436,637
Dinajpur	192,720,723	156,787,512
Feni	32,752,424	30,031,656
Foreign Exchange	1,667,001,646	246,209,517
Fulbari	64,962,122	40,349,259
Gazipur SME/Krishi	6,361,921	6,361,921
Goalabazar SME	17,960,664	19,582,714
Green Road	501,062,758	131,743,933
Gulshan	64,939,100	64,939,100
Gulshan-1	7,185,092,445	7,237,193,125
Hatikumrul	13,706,996	2,119,898
Hili	15,424,190	-
Imamgonj	2,019,791,264	1,082,659,749
Jessore	77,380,577	1,988,473
Jhenaidah	98,234,798	94,305,406
Jubilee Road	4,306,971,031	2,672,830,917
Kadamtoli	92,085,606	53,516,437
Kamarpara	2,689,224	5,698,851
Kanchpur	18,863,217	35,557,808
Kansat	-	587,926
Karnaphuli	4,120,301	3,358,042
Khan Jahan Ali	1,040,135,201	-
Khatungonj	4,564,525,591	2,161,057,835
Khulna	551,245,423	62,532,158
Kushtia	63,392,787	63,392,787
Malibagh	52,128,529	31,694,244
Mirpur	258,166,521	-
Moulvibazar	16,731,778	14,730,464
Mymensingh	26,012,177	29,622,465
Narayangonj	107,251,680	140,831,358
Nawabgonj	22,633,587	22,633,587
Nawabpur	176,080,481	176,080,481
New Eskaton	17,253,310	17,253,310
Nilphamari	108,826,377	42,108,993
Nimshar	1,820,348	-
Oxygen Square	64,545,988	64,545,988
Pabna	48,872,864	23,142,864
Pahartali	3,263,987,377	322,381,155
Panthapath	194,270,754	31,381,591
Principal Branch	3,055,588,202	2,401,992,286
Progati Sharani	111,952,038	88,538,389
Rajshahi	2,608,875,541	201,232,084
Ramchandrapur	-	7,821,026
Rangpur	70,911,918	45,780,787
Ring Road	541,122,495	15,089,660
Sadarghat	51,118,758	51,378,128
Saidpur SME/Krishi	79,490,446	44,522,410
Satkhira	63,436,789	59,944,965
Savar SME/ Krishi	11,652,607	1,231,000
Shafipur	895,519	38,298,727
Shibchar	12,810,860	8,509,698
Sonargaon Janapath	8,132,734	4,033,231
Sylhet	297,005,038	297,685,713
Takerhat Bazar	345,349	345,000
Tangail	-	22,670,122
Topkhana Road	116,653,963	179,621,403
Treasure Division	1,979,053,878	-
Uttara Model	69,957,744	69,957,744
Town	**46,486,890,478**	**23,231,560,225**

7.12 Bills purchased and discounted

Payable in Bangladesh	2,312,890,740	1,490,304,046
Payable outside Bangladesh	4,005,041,728	3,319,842,278
	6,317,932,468	**4,810,146,324**

7.13 Maturity grouping of bills purchased and discounted

Payable within one month	631,793,247	481,014,633
Over one month but less than three months	2,527,172,987	1,924,058,529
Over three months but less than six months	3,158,966,234	2,405,073,162
Six months or more	-	-
	6,317,932,468	**4,810,146,324**
	-	-

7.14 Sector -wise Investments

Government & autonomous	-	-
Co-operatve sector	-	-
Other public sector	-	-
Private sector	204,776,459,744	199,192,705,722
	204,776,459,744	**199,192,705,722**

7(a) Consolidated Investments

Standard Islami Bank PLC. (note-7)	198,458,527,276	194,382,559,398
Standard Islami Bank PLC. (Investment to SBSL)	(391,196,861)	(389,951,693)
Standard Islami Bank PLC. (Investment to SCML)	(350,000,000)	(400,000,000)
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	4,793,696,711	4,643,618,293
Standard Bank Securities Ltd.	589,296,995	569,184,810
	203,100,324,121	**198,805,410,808**

Consolidated bills purchased and discounted

Standard Islami Bank PLC. (note-7)	6,317,932,468	4,810,146,324
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	6,317,932,468	**4,810,146,324**
	209,418,256,589	**203,615,557,132**
	-	-

8. Fixed assets including premises, furniture and fixture

Land	2,373,245,825	2,373,245,825
Land and Building	495,535,567	495,535,566
Furniture & Fixture	967,215,137	949,646,018
Office Appliance	848,359,867	823,837,396
Computer	429,218,976	415,241,539
Right of Use Assets (ROUA) as per IFRS-16	274,244,825	274,244,825
Bank's Vehicle	129,689,342	143,290,418
Total cost	**5,517,509,538**	**5,475,041,587**
Intangible Assets		
Software	184,457,579	184,098,429
Total cost	**5,701,967,117**	**5,659,140,016**
Less: Accumulated Depreciation	2,601,344,339	2,457,324,728
Net book	**3,100,622,778**	**3,201,815,288**

(See Annexure-A for details)

8(a) Consolidated fixed assets including premises, furniture and fixture

Standard Islami Bank PLC. (note-8)	3,100,622,778	3,201,815,288
Standard Exchange Co.(UK) Ltd.	813,958	729,871
Standard Express(USA) Ltd.	103,163,566	2,314,550
SBL Capital Mgt. Ltd.	5,442,928	6,874,939
Standard Bank Securities Ltd.	3,714,519	4,392,862
	3,213,757,749	**3,216,127,510**

9. Other assets

Stock of Stationery	29,322,044	28,332,854
Stamps in hand	9,307,817	10,188,137
Suspenses A/c **(note-9.1)**	420,480,965	390,793,685
Advance Deposit	3,819,438	3,866,739
Branch adjustments accounts **(note-9.5)**	-	44,700,347
Sundry Assets **(note-9.2)**	11,115,463,776	12,769,091,898
	11,578,394,040	**13,246,973,660**

The balance of other assets as of 31.12.2024 has been rearranged under other liabilities to ensure appropriate presentation of the negative balance.

9.1 Suspense Accounts

Sundry Debtors	11,455,813	24,831,940
Advance Against TA/DA	740,036	887,400
Advance Against Proposed Branch	8,858,414	5,376,700
Advance Against Legal Expenses	13,280,795	12,522,200
Encashment-PSP/BSP/WEDB	365,738	362,682
Advance on against board meeting	560,000	765,000
Advance Against Annual General Meeting	20,000	-
Mobile Banking	26,008	26,008
Cash Remittance	385,174,161	346,021,755
	420,480,965	**390,793,685**

9.2 Sundry Assets

Advance Rent	198,237,375	79,185,192
Profit Receivable **(note - 9.4)**	2,485,478,737	1,419,287,309
Prepaid expenses	12,273,371	12,556,025
Advance Tax **(note-9.3)**	5,313,983,938	8,813,020,464
Deferred Tax -note-12.1(ii)	484,081,295	476,293,862
Protested Bill Account	39,637,128	29,027,128
BFTN adjustment	122,218,705	(299,380,903)
Working Progress, Building	1,557,442,932	1,335,745,398
Profit receivable on Bai Murabaha/Bai Muajjal/Hpsm	21,019	61,231,475
Exchange House	418,464,733	233,148,506
Profit Reimbursement A/C Swc-I & S-Cc	2,504,253	2,504,253
Dividend Receivable	25,000,000	106,002,380
Profit Waived	398,238,709	446,023,675
Excise duty adjustment on FDR	56,440,073	53,209,723
Demand Draft without advice	1,441,508	1,237,411
	11,115,463,776	**12,769,091,898**

9.3 Advance Tax

Advance Corporate Tax	4,592,847,079	7,926,136,477
Advance Income Tax On L/C Commission	111,527,402	132,447,999
Advance Income Tax On Tr.Bill	50,872,243	182,013,538
Advance Income Tax On Share Dividend	75,635,128	237,032,789
Advance Tax On Vehicle	7,111,942	8,023,394
Advance Income Tax On Profit Balance With Other Banks	39,335,850	87,098,081
Advance Income Tax On Subordinated Bond	87,322,020	61,921,270
Advance Income Tax On BGIIB	22,222,745	10,225,133
Advance Tax On Sukuk	176,876,203	88,447,042
Advance Income Tax On Msnd	150,233,326	79,674,741
	5,313,983,938	**8,813,020,464**

9.4 Profit Receivable

Profit Receivable on SME	9,290,986	50,630,960
Capital Gain Recivable From Sale Of Share	-	5,566,342
Profit Receivable on FDR & Bond	2,476,187,751	1,363,090,007
	2,485,478,737	**1,419,287,309**

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	**476,293,862**	**467,958,041**
Additional made during the period	7,787,433	8,335,821
Adjustment during the period	-	-
Closing Balance	**484,081,295**	**476,293,862**

Deferred tax liabilities/(Asset)		
Fixed Asset		
Carrying amount	3,100,622,778	3,201,815,288
Tax base	3,323,795,351	3,372,413,216
Taxable Temporary Difference	**(223,172,573)**	**(170,597,928)**
Provision for gratuity		
Carrying amount	1,049,999,691	1,087,288,568
Tax base	-	-
Deductable Temporary Difference	**(1,049,999,691)**	**(1,087,288,568)**
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	43,623,133
Lease Liabilities	17,022,829	47,115,599
Deductible Temporary Difference	**(8,973,184)**	**(3,492,466)**
Total Taxable /(deductable) Temporary difference	**(1,290,883,452)**	**(1,270,116,966)**
Applicable tax rate	**37.50%**	**37.50%**
Deferred Tax Assets	**(484,081,295)**	**(476,293,862)**
Opening balance	**(476,293,862)**	**(467,958,041)**
Deferred tax (income)/expenses	**(7,787,433)**	**(8,335,821)**

9(a) Consolidated other assets

Standard Islami Bank PLC. (note-9)	11,578,394,040	13,246,973,660
Standard Islami Bank PLC. (Dividend Recivable from SCML)	-	(72,510,000)
Standard Islami Bank PLC. (Profit Recivable from SCML)	(991,995,689)	(760,339,835)
Standard Islami Bank PLC. (Dividend Recivable from SBSL)	-	(52,000,550)
Standard Exchange Co.(UK) Ltd.	15,675,160	14,856,442
Standard Express(USA) Ltd.	9,223,760	153,838,440
SBL Capital Mgt. Ltd.	865,237,704	761,016,809
Standard Bank Securities Ltd.	356,168,016	403,403,358
	11,832,702,991	**13,695,238,324**

10. Placement From Banks & Financial Institutions

In Bangladesh (**note-10.1**)	18,076,310,973	11,033,161,617
Outside Bangladesh	-	-
Mudaraba bond	10,280,000,000	11,270,000,000
	28,356,310,973	**22,303,161,617**

10.1 In Bangladesh

Placement		
	-	-
Total	-	-
Other Placement		
Re-Finance from B Bank	30,478,333	16,856,250
EDF from B Bank	2,827,583,140	3,045,176,146
Financial Stimulus Fund From B. Bank	368,249,500	769,920,917
Foreign Exchange Deal Payable	-	341
Visa Credit Crd Nostro Ac(Payable To Id)	-	1,207,963
Bangladesh Bank	14,850,000,000	7,200,000,000
Total	**18,076,310,973**	**11,033,161,617**
	18,076,310,973	**11,033,161,617**
Outside Bangladesh		
FI Banks	-	-
	18,076,310,973	**11,033,161,617**

10.2 Mudaraba bond

SBL Subordinated Non-Convertible Bond	5,780,000,000	6,770,000,000
Sbl Mudaraba Perpetual Bond	4,500,000,000	4,500,000,000
	10,280,000,000	**11,270,000,000**

10.1.1 Subordinated Non-Convertible & Mudaraba Perpetual Bond

SBL 3rd Subordinated Non-Convertible Bond		
Agrani Bank PLC.	400,000,000	600,000,000
National Life Insurance Co. Ltd	60,000,000	90,000,000
Shadharan Bima Corporation	40,000,000	60,000,000
Dutch Bangla Bank PLC.	400,000,000	600,000,000
Uttara Bank PLC.	200,000,000	300,000,000
Janata Bank PLC.	200,000,000	300,000,000
Mercantile Bank PLC.	80,000,000	120,000,000
Sonali Bank PLC.	600,000,000	800,000,000
Rupali Bank PLC.	300,000,000	400,000,000
	2,280,000,000	**3,270,000,000**
SBL 4th 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	**10,280,000,000**	**11,270,000,000**
	-	-

10.2 Security against borrowing from other banks, financial institutions and agents

Secured	-	-
Unsecured	28,356,310,973	22,303,161,617
	28,356,310,973	22,303,161,617

10.3 Maturity grouping of borrowing from other banks, financial institutions and agents

Repayable on demand	28,356,310,973	22,303,161,617
Up to 1 month	-	-
Over 1 month but within 3 months	-	-
Over 3 months but within 1 year	-	-
Over 1 year but within 5 years	-	-
Over 5 years	-	-
	28,356,310,973	**22,303,161,617**
	-	-

10(a) Consolidated Placement From Banks & Financial Institutions

Standard Islami Bank PLC. (note-10)	28,356,310,973	22,303,161,617
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	28,356,310,973	**22,303,161,617**

11. Deposits and other deposits

Deposits from banks (note-11.1)	6,727,313,925	6,121,022,929
Deposits from customers (note.11.3)	205,918,147,091	195,111,652,399
	212,645,461,016	**201,232,675,328**

11.1 Deposits' from banks

Current deposits and other deposits	2,084,481	3,048,503
Bills payable	-	-
Savings bank/Mudaraba Savings deposits	-	-
Short-term deposits	1,955,229,445	1,817,974,426
Fixed deposits/Mudaraba Fixed Deposits	4,770,000,000	4,300,000,000
	6,727,313,925	**6,121,022,929**

11.2 Deposits' from banks

Mudaraba Fixed Deposits		
NRB Commercial PLC.	470,000,000	-
Eastern Bank PLC	500,000,000	1,050,000,000
Agrani Bank PLC.	500,000,000	850,000,000
Shahjal Islami Bank PLC.	1,500,000,000	2,000,000,000
Midland Bank PLC	400,000,000	400,000,000
Rajshahi Krishi Unnayan Bank	400,000,000	-
Bangladesh Krishi Bank	1,000,000,000	-
	4,770,000,000	**4,300,000,000**
Mudaraba Short Notice Deposits		
Bangladesh Krishi Bank	423,823	417,600
Bengal Commercial Bank	954,177,900	1,812,825,458
Jamuna Bank PLC.	1,183,346	1,171,091
Trust Bank Ltd	3,501,595	3,456,554
The City Bank PLC	53,104	103,723
Al-Arafah Islami Bank	995,889,677	-
	1,955,229,445	**1,817,974,426**
Al-wadeeah current deposits		
Mercantile Bank PLC	2,000,000	2,000,000
The City Bank PLC	84,481	1,048,503
	2,084,481	**3,048,503**
	6,727,313,925	**6,121,022,929**

11.3 Customer Deposits

i) Al-wadeeah Current deposits and other Deposits		
Al-wadeeah current deposits	10,419,211,971	11,082,809,069
Foreign Currency deposits	6,942,879,564	6,980,302,482
Sundry deposits (note - 11.4)	17,356,430,507	15,807,116,215
	34,718,522,042	**33,870,227,766**
ii)Bills payable		
Pay orders issued	3,968,545,130	2,981,537,679
Pay slips issued	600	600
Demand draft	3,770,832	7,121,842
	3,972,316,562	**2,988,660,121**
iii)Savings bank Deposits/Mudaraba savings deposits	**19,333,529,492**	**18,438,038,101**
iv) Term Deposits/Fixed Deposits		
Fixed deposits/Mudaraba Fixed Deposits (Excluding Bank Deposit)	108,454,034,957	111,221,757,932
Short term deposits	19,675,795,627	15,877,611,038
Deposits Under Schemes	19,763,948,410	12,715,357,441
	147,893,778,994	**139,814,726,411**
Total	**205,918,147,091**	**195,111,652,399**

11.4 Sundry deposits

Sundry creditors	2,487,223,711	2,395,764,130
Margin Deposit	8,274,117,355	7,680,197,388
Risk Fund	4,009,241	4,180,696
Service charge	213,164,682	77,539,888
Security Money	63,580,909	49,212,176
SBL Employees Provident Fund	10,060	(169,588)
SBL Employees W. Fund	1,026,969	1,026,969
Foreign Remittance Paybale A/c	29,247,810	30,430,194
Profit payable on deposits	4,591,471,961	4,322,963,959
VAT, Excise Duty and Income Tax	1,602,166,283	1,153,698,588
Cash Incentive Payable	30,229,787	23,920,718
Unclaimed Dividend Payable(note 39)	37,719,341	41,624,778
Central Fund (RMG Sector)	14,685,305	13,217,175
Others	7,777,093	13,509,144
	17,356,430,507	**15,807,116,215**

11.5 Maturity analysis of inter-bank deposits

Repayable on demand	-	-
Up to 1 month	-	-
Over 1 month but within 3 months	-	-
Over 3 months but within 1 year	6,727,313,925	6,121,022,929
Over 1 year but within 5 years	-	-
Over 5 years but within 10 years	-	-
Over 10 years	-	-
	6,727,313,925	**6,121,022,929**

Standard Islami Bank PLC.

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for the Year ended 31 December 2025

11.6 Maturity analysis (Deposits received from other than banks)

Repayable on demand	7,293,448,380	7,757,966,348
Up to 1 month	2,521,731,312	1,701,971,115
Over 1 month but within 3 months	22,604,114,689	22,210,570,728
Over 3 months but within 1 year	63,770,781,387	61,836,873,790
Over 1 year but within 5 years	62,790,354,523	61,163,691,073
Over 5 years but within 10 years	46,937,716,800	40,440,579,345
Over 10 years	-	-
	205,918,147,091	**195,111,652,399**
	-	-

11.7 Maturity analysis (Bills payable)

Repayable on demand	3,972,316,562	2,988,660,121
Up to 1 month	-	-
Over 1 month but within 3 months	-	-
Over 3 months but within 1 year	-	-
Over 1 year but within 5 years	-	-
Over 5 years but within 10 years	-	-
Over 10 years	-	-
	3,972,316,562	**2,988,660,121**
	-	-

11.8 Payable on Demand and Time Deposits

i. **Demand Deposits**		
Current / Al-wadeeah current Deposits	10,419,211,971	11,082,809,069
Savings Deposits/Mudaraba Savings deposits (10%)	1,933,352,949	1,843,803,810
Foreign Currency Deposits (non profit bearing)	6,942,879,564	6,980,302,482
Sundry deposits	17,356,430,507	15,807,116,215
Bills payable	3,972,316,562	2,988,660,121
	40,624,191,553	**38,702,691,697**
ii. **Time Deposits**		
Savings deposits/Mudaraba savings deposits (90%)	17,400,176,543	16,594,234,291
Fixed deposits/Mudaraba Term Deposits	115,181,348,882	117,342,780,861
Short term deposits/Mudaraba short term deposits	19,675,795,627	15,877,611,038
Deposits under schemes	19,763,948,410	12,715,357,441
Foreign currency deposits (profit bearing)	-	-
	172,021,269,463	**162,529,983,631**
	212,645,461,016	**201,232,675,328**
	-	-

11.9 Fixed Deposits- Maturity wise Grouping(including Bank Deposit)

Repayable within 01 month	2,271,223,576	2,271,223,576
Repayable over 1 months but within 03months	20,441,012,182	20,441,012,182
Repayable over 3 months but within 1 year	32,201,354,421	32,201,354,421
Repayable over 1 year but within 5 years	31,136,676,388	32,882,945,849
Repayable over 5 years but within 10 years	27,173,768,390	27,725,221,904
Unclaimed Deposits for 10 years and above	-	-
	113,224,034,957	**115,521,757,932**
	-	-

11.10 Sector -wise deposits

Government & autonomous	5,958,679,000	6,874,431,688
Deposit Money Bank	6,727,313,925	6,121,022,929
Other public sector	9,573,314,758	11,207,833,674
Foreign Currency	6,942,879,564	6,980,302,482
Private	183,443,273,768	170,049,084,555
	212,645,461,016	**201,232,675,328**
	-	-

11(a) Consolidated deposits and other deposits

Current deposits and other deposits		
Standard Islami Bank PLC. (note-11.3)	34,720,606,523	33,873,276,269
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	20,323,962	23,088,605
Standard Bank Securities Ltd.	-	-
	34,740,930,484	**33,896,364,874**
Bills payable		
Standard Islami Bank PLC. (note-11.3)	3,972,316,562	2,988,660,121
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	3,972,316,562	**2,988,660,121**
Savings bank/Mudaraba savings deposits		
Standard Islami Bank PLC. (note-11.3)	19,333,529,492	18,438,038,101
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	19,333,529,492	**18,438,038,101**
Short Term Deposits		
Standard Islami Bank PLC. (note-11.3)	21,631,025,072	17,695,585,464
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	21,631,025,072	**17,695,585,464**
Term/Fixed deposits		
Standard Islami Bank PLC. (note-11.3)	113,224,034,957	115,521,757,932
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	113,224,034,957	**115,521,757,932**
Deposits under schemes		
Standard Islami Bank PLC. (note-11.3)	19,763,948,410	12,715,357,441
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	19,763,948,410	**12,715,357,441**
	212,665,784,978	**201,255,763,933**
	-	-

12. OTHER LIABILITIES

Provision for Taxation **(note-12.1)**	6,352,271,529	10,487,021,615
Deferred Tax (note-12.1(i)	-	-
Accrued Expenses	141,582,649	248,118,156
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	7,829,030,000
Provision for classified others Assets **(note-12.7)**	221,603,546	274,530,865
Provision for decrease in value of investments **(note-12.8)**	109,101,775	54,375,231
Provision for Off-Balance Sheet Items **(note-12.4)**	-	-
Profit Suspense Account **(note-12.5)**	8,666,081,867	5,605,389,042
Zakat Fund	31,507,341	31,527,341
Provision for Nostro A/c	42,575	42,575
Provision for Bonus **(note-12.6)**	11,751,212	111,872,444
Provision for LFC	-	(356,337)
Provision for Start up Fund **(note-12.14)**	57,622,079	49,417,135
Provision For Deposit Insurance Premium	60,982,124	58,425,613
Provision for Green Banking **(note-12.13)**	30,500,000	30,500,000
Dividend Settlement A/C	25,830	25,830
Provision for Incentive of good borrower **(note-12.12)**	8,738,004	8,738,004
Commission Payable Account	1,541,081	925,272
Payable to OBU	468,600,563	1,188,967,286
Profit Receivable on overdue Investment	49,036,568	49,040,468
MFS Settlement Account	69,261	69,261
Clearing Adjustment	2,058,573	2,058,698
Branch adjustments accounts	51,312,734	-
Swift Charge Payable A/C	30,868,229	21,499,488
Residual Amt. For Cust. Repay. (Mig)	11,721,028	11,721,028
Non Shariah Income	5,486,919	10,347,953
Compensation Suspense Account	136,986,075	98,572,396
Leased Liabilities as per IFRS-16	17,022,829	47,115,599
Bank To Bank Rtgs Fc Settlement (Usd)	48,211,012	(158,673,597)
Unclaimed Deposit Payable	40,410	67,444
Supervision Charge Receivable	12,198,276	15,728,517
Foreign Currency translation gains **(note-12.10)**	87,797,121	79,900,121
Total	**25,555,636,224**	**26,155,997,448**

The balance of other liabilities as of 31.12.2024 has been rearranged under other assets to ensure appropriate presentation of the negative balance.

12.1 Provision for Current Taxation

Opening Balance	10,487,021,615	13,712,260,059
Addition during the period	570,852,227	1,173,852,730
	11,057,873,842	**14,886,112,789**
Adjustment during the period	4,705,602,313	4,399,091,174
Closing Balance	**6,352,271,529**	**10,487,021,615**

Provision for taxation has been made on accounting profit considering taxable allowances/disallowances as per Income Tax Act 2023.

Provision for current tax made during the year		
Income tax @ 37.50% on taxable profit (A)	563,242,963	1,355,754,431
Add: Income tax @ 20% on dividend income	94,149	9,952,595
Capital Gain on Share @ 10%	20,960	201,906
Capital Gain on sale of Fixed Assets (15%)	1,231,655.00	42,248.00
Capital Gain on Govt. securities (5%)	-	-
Add: Excess profit tax		
Tax on Salary Perquisite	6,262,500	17,000,000
Add: Settlement/ Adjustment for the period	-	-
Less: Tax adjustement	-	(1,621,752)
Investments written off Benefits	-	210,720,202
Estimated provision required as at 31 December, (i)	**570,852,227**	**1,173,852,730**
	-	
Computation of taxable profit		
Profit before tax	1,933,692,448	4,031,903,949
Less: Dividend income	470,745	49,762,974
Less: Capital Gain on share	209,596	2,019,061
Less: Capital Gain on sale of Fixed Assets	8,211,033	281,656
Less: Capital Gain on Govt. securities	-	-
Profit before tax (excluding dividend income and capital gain)	1,924,801,074	3,979,840,258
Inadmissible expenditure	422,819,840	364,495,110
Further allowable expenditure		-
Estimated taxable profit for the year (A)	**1,501,981,234**	**3,615,345,148**
Consolidated Provision for current Taxation		
Standard Islami Bank PLC. (note-11.3)	570,852,227	1,173,852,730
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	11,808,545	19,883,766
Standard Bank Securities Ltd.	6,410,861	12,369,602
	589,071,633	**1,206,106,098**

12.1(a) Consolidated Provision for Taxation

Standard Islami Bank PLC. (note-12)	6,352,271,529	10,487,021,615
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	456,556,664	444,757,319
Opening Balance		
Addition during the period	-	
Adjustment during the period		
Closing Balance		
Standard Bank Securities Ltd.	89,443,732	112,455,911
Opening Balance		
Addition during the period		
Adjustment during the period		
Closing Balance	**6,898,271,925**	**11,044,234,845**

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	7,829,030,000	5,367,956,764
Amount adjusted during the Period	-	-
Amount written off during the Period	-	561,920,538
Amount Transfer from General provision of Off-Balance Sheet, Gratuity & others	572,321,715	1,019,130,001
Amount recovered from written off during the Period	-	-
Amount of provision for the Period	539,523,299	2,003,863,773
Provision held at the end of the period	**8,940,875,014**	**7,829,030,000**
Total	**8,940,875,014**	**7,829,030,000**

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		5,605,389,042	3,312,161,571
Amount transferred to " Profit Suspense A/c" during the period	+	3,060,692,825	2,293,227,471
Amount recovered in " Profit Suspense A/c" during the period	(-)	-	-
Amount written off during the Period	(-)	-	-
Balance at the end of the period		**8,666,081,867**	**5,605,389,042**

12.6 Provision for Bonus

Balance at the beginning of the period	111,872,444	6,872,444
Add: Additional provision for the period	-	105,000,000
Less: Disbursement during the period	100,121,232	-
	11,751,212	**111,872,444**

12.7 Provision for other Assets

Balance at the beginning of the period	274,530,865	256,640,913
Add: Addition during the period	10,610,000	17,889,952
Less: Adjustment during the Period	63,537,319	-
	221,603,546	**274,530,865**

* Bangladesh Bank has given consent vide letter no. BSD-12/SIBPLC/2026-397 dated 28.04.2026 to prepare audited financial statements without adjusting provision against other assets of Tk.166.19 crore subject to submit a realistic and time bound provision shortfall recovery plan approved by the Board of Directors.

12.7(a) Consolidated Provision for Other Assets

Standard Islami Bank PLC. (note-12.7)	221,603,546	256,640,913
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	489,064	489,064
Add: Addition during the period	-	-
	222,092,610	**257,129,977**

12.8 Provision for decrease in value of Investments

Balance at the beginning of the Period	54,375,231	4,775,231
Less: adjustment during the period	-	-
Add: Addition during the period	54,726,544	49,600,000
	109,101,775	**54,375,231**

*Bangladesh Bank has given consent vide letter no. BSD-12/SIBPLC/2026-397 dated 28.04.2026 to prepare audited financial statements without adjusting provision against investment in shares & securities of Tk.431.31 crore subject to submit a realistic and time bound provision shortfall recovery plan approved by the Board of Directors.

12.8(a) Consolidated Provision for decrease in value of Investments

Standard Islami Bank PLC. (note-12.8)	**109,101,775**	**54,375,231**
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	**472,958,248**	**465,104,994**
Add: Addition during the period	7,502,733	7,853,254
Standard Bank Securities Ltd.	**86,292,184**	**83,942,184**
Add: Addition during the period	6,954,572	2,350,000
	682,809,513	**613,625,663**

12.9 Provision for impairment of client margin Investments

Balance at the beginning of the period	49,600,000	-
Less: adjustment during the period	-	-
Add: Addition during the period	-	49,600,000
	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.	**461,240,273**	**428,102,078**
Add: Addition during the period	36,297,565	33,138,195
Standard Bank Securities Ltd.	**28,332,884**	**19,141,036**
Add: Addition during the period	11,295,348	3,500,000
	586,766,070	**533,481,309**

12.10 Foreign Currency translation gains/loss against investment

Standard Exchange Co.(UK) Ltd.	**15,554,021**	**11,454,521**
Beginning of the Period	11,454,521	7,930,241
Addition during the period	-	-
Adjustmentduring the period	(4,099,500)	(3,524,280)
Standard Express(USA) Ltd.	**72,243,100**	**68,445,600**
Beginning of the Period	68,445,600	53,720,600
Addition during the period	3,797,500	14,725,000
Adjustmentduring the period	-	-
Total Foreign Currency translation gains	**87,797,121**	**79,900,121**
Less: Foreign Currency translation loss		
Beginning of the Period	-	-
Addition during the period	-	-
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
	87,797,121	**79,900,121**

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	20,500,000	20,500,000
Add: Additional provision for the Period	-	-
Less: Adjustment during the period	-	-
	20,500,000	**20,500,000**

12.13 Provision for Start-up Fund

Balance at the beginning of the Period	49,417,135	41,291,302
Add: Additional provision for the Period	8,204,944	8,125,833
Less: Adjustment during the period	-	-
	57,622,079	**49,417,135**

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)	25,555,636,224	26,155,997,448
Standard Exchange Co.(UK) Ltd.	5,957,823	5,730,947
Standard Express(USA) Ltd.	490,211,391	563,669,205
SBL Capital Mgt. Ltd.	1,867,840,165	1,721,126,386
Standard Bank Securities Ltd.	273,661,137	260,718,862
	28,193,306,739	**28,707,242,848**

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
2024	0% Bonus	-	-	11,158,423,080

13.3 Issued, subscribed and fully Paid up Capital :

66,000,000 ordinary shares of Taka 10/- each issued for cash	660,000,000	660,000,000
957,049,042 ordinary shares of Taka 10/- each issued as bonus shares	9,842,647,080	9,842,647,080
65,577,600 ordinary shares of Taka 10/- each issued as Right shares in 2007	655,776,000	655,776,000
	11,158,423,080	**11,158,423,080**
	-	-

13.4 Initial Public offer (IPO)

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

13.5 Rights issue

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

13.6 Particulars of fully Paid up Share Capital :

Particulars	Number of shares		Number of shares in (%)	
	31.12.2025	31.12.2024	31.12.2025	31.12.2024
Sponsors/Promoters	369,098,955	343,528,418	33%	31%
Investment Corporation of Bangladesh	34,921,634	39,806,600	3%	4%
ICB Unit Fund,ICB Mutual Fund & ICB Investors Account	24,893,745	30,699,633	2%	3%
Financial Institutions	267,387,198	285,964,653	24%	26%
General Public	419,540,776	415,843,004	38%	37%
Total	**1,115,842,308**	**1,115,842,308**	**100%**	**100%**

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

Shareholding range	Number of Share holders	No. of shares 31.12.2025	No. of shares 31.12.2024
01-500	5225	1,490,960	1,531,899
501-5000	8390	17,007,524	18,682,545
5001-10000	2046	14,181,323	15,528,418
10001-20000	1451	20,013,184	20,182,814
20001-30000	515	12,382,914	12,624,041
30001-40000	231	7,998,752	8,415,405
40001-50000	167	7,611,950	6,036,691
50001-100000	324	22,492,513	21,066,685
100001-1000000	392	111,101,450	109,603,280
1000001-10000000	93	308,280,349	334,220,247
10000001 and above	28	593,281,389	567,950,283
	18862	**1,115,842,308**	**1,115,842,308**

13.6 Composition of Sharesholders' equity

Solo		
Paid-up Capital	11,158,423,080	11,158,423,080
Statutory Reserve	7,641,357,989	7,364,646,159
General Reserve	-	-
Revaluation Reserve on Investment	-	-
Retained earnings	98,411,792	12,834,210
	18,898,192,861	**18,535,903,449**
Consolidated	-	-
Paid-up Capital	11,158,423,080	11,158,423,080
Statutory Reserve	7,641,357,989	7,364,646,159
General Reserve	-	-
Revaluation Reserve on Investment	-	-
Retained earnings	97,482,324	29,417,351
Non-controlling Interest	172,058	172,058
	18,897,435,451	**18,552,658,648**
	-	-

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

The calculation of CRAR under Basel III (Solo basis) has been made as per "Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for banks in line with Basel III)" issued by Bangladesh Bank vide its BRPD Circular no. 18 dated December 21, 2014. The required capital as well as total maintained regulatory capital of the Bank at the close of business on 31 December 2025 is shown below:

a) Goning-Concern Capital (Tier-I Capital)		
Commom Equity Tier-1 Capital(CET-1)	**Taka**	**Taka**
Paid up Capital	11,158,423,080	11,158,423,080
Statutory Reserve **(note-14)**	7,641,357,989	7,364,646,159
General Reserve	-	-
Surplus Profit & Loss Account/Retained Earnings	98,411,792	12,834,210
Sub Total	**18,898,192,861**	**18,535,903,449**
Less: Regulatory Adjustments	13,362,571	21,712,055
	18,884,830,290	**18,514,191,394**
Additional Tier-1 Capital	4,373,445,956	4,500,000,000
Total Core Capital (Tier-I)	**23,258,276,246**	**23,014,191,394**
b) Gone -Concern Capital (Tier-II Capital)		
General Provision maintained against unclassified Investment/investment (note-12.2(i+ii))	-	-
Provision for Off-Balance sheet exposure(**note-12.3**)	-	-
SBL Subordinated Non-Convertible Bond	5,780,000,000	6,770,000,000
Sub Total	**5,780,000,000**	**6,770,000,000**
Regulatory Adjustments	-	-
Total Tier-II Capital	**5,780,000,000**	**6,770,000,000**
c. Total Eligible Regulatory Capital	**29,038,276,246**	**29,784,191,394**
d. Total Risk Weighted Assets	**230,568,716,806**	**190,303,883,037**
e. Required Capital based on risk weighted assets (10%)	23,056,871,681	19,030,388,304
f. Surplus/(Deficiency) (A-C)	**5,981,404,565**	**10,753,803,090**
Capital to Risk Weighted Ratio ((A/B)*100)	**12.59%**	**15.65%**

Percentage of Capital on Risk weighted Assets:

	31.12.2025	31.12.2024
Capital Requirement	**Required**	**Required**
Minimum Common Equity Tier-I	4.50%	4.50%
Minimum Tier-I	5.50%	5.50%
Tier-II	Not specified	Not specified
Total	10.00%	10.00%

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

The calculation of CRAR under Basel III (Consolidated basis) has been made as per "Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for banks in line with Basel III)" issued by Bangladesh Bank vide its BRPD Circular no. 18 dated December 21, 2014. The required capital as well as total maintained regulatory capital of the Bank at the close of business on 31 December 2025 is shown below:

a) Goning-Concern Capital (Tier-I Capital)		
Commom Equity Tier-1 Capital(CET-1)	**Taka**	**Taka**
Paid up Capital	11,158,423,080	11,158,423,080
Statutory Reserve **(note-14a)**	7,641,357,989	7,364,646,159
General Reserve	-	-
Minority interest in subsidiaries	172,058	172,058
Surplus Profit & Loss Account/Retained Earnings	97,482,324	29,417,351
Sub Total	**18,897,435,451**	**18,552,658,648**
Less: Regulatory Adjustments	**26,748,196**	**21,712,055**
Additional Tier-1 Capital	**4,330,984,492**	**4,500,000,000**
Total Core Capital (Tier-I)	**23,201,671,747**	**23,030,946,593**
b) Gone -Concern Capital (Tier-II Capital)		
General Provision maintained against unclassified Investment/investment (note-12.2)	-	-
Provision for Off-Balance sheet exposure(**note-12.3**)	-	-
SBL Subordinated Non-Convertible Bond	5,780,000,000	6,770,000,000
Sub Total	**5,780,000,000**	**6,770,000,000**
Regulatory Adjustments	-	-
Total Tier-II Capital	**5,780,000,000**	**6,770,000,000**
c. Total Eligible Regulatory Capital	**28,981,671,747**	**29,800,946,593**
d. Total Risk Weighted Assets	**235,099,696,338**	**195,280,342,577**
e. Required Capital based on risk weighted assets (10%)	23,509,969,634	19,528,034,258
f. Surplus/(Deficiency) (A-C)	**5,471,702,114**	**10,272,912,335**
Capital to Risk Weighted Ratio ((A/B)*100)	**12.33%**	**15.26%**

Percentage of Capital on Risk weighted Assets:

	31.12.2025	31.12.2024
Capital Requirement	**Required**	**Required**
Minimum Common Equity Tier-I	4.50%	4.50%
Minimum Tier-I	5.50%	5.50%
Tier-II	Not specified	Not specified
Total	10.00%	10.00%

* Bangladesh Bank has given consent vide letter no. BSD-12/SIBPLC/2026-397 dated 28.04.2026 to prepare audited financial statements without adjusting provision shortfall aganist non performing investments of Tk. 3,158.37 crore subject to submit a realistic and time bound provision shortfall recovery plan approved by the Board of Directors.Hence, the said provision has not been adjusted from CET-1 Capital.

14 Statutory Reserve

Opening balance at the beginning of the Period	7,364,646,159	6,969,026,124
Addition during the period	276,711,830	395,620,035
Closing balance at the end of the Period	**7,641,357,989**	**7,364,646,159**

14(a) Consolidated Statutory Reserve

Opening balance at the beginning of the Period	7,364,646,159	6,969,026,124
Addition during the period	276,711,830	395,620,035
Closing balance at the end of the Period	**7,641,357,989**	**7,364,646,159**

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	12,834,210	565,910,132
Add: Net Profit after tax for the Period	820,494,356	812,583,267
Add: Transfer from SCML	-	-
Add: Transfer from SBSL	-	-
Less: Transfer to statutory Reserve	(276,711,830)	(395,620,035)
Less: Coupon Payable to Mudaraba Peretual Bond	(450,000,000)	(417,600,000)
Less: Provision for Start-up Fund	(8,204,944)	(8,125,833)
Less: Provision for CSR Fund	-	-
Less: Cash/Stock dividend	-	(544,313,321)
Balance at	**98,411,792**	**12,834,210**

16(a) Consolidated retained earnings/movement of profit and loss account

Balance on 1 January	29,417,351	572,644,744
Add: Net Profit after tax for the Period	804,612,847	828,388,504
Less: Transfer to statutory Reserve	(276,711,830)	(395,620,035)
Add/Less: Foreign Currency translation Gain/ loss	(1,631,100)	(1,516,719)
Less: Non-controlling Interest	-	(2,328)
Less: Coupon Payable to Mudaraba Peretual Bond	(450,000,000)	(417,600,000)
Less: Transfer to Capital Reserve	-	(4,437,661)
Less: Provision for Start-up Fund	(8,204,944)	(8,125,833)
Less: Provision for CSR Fund	-	-
Less: Cash/Stock dividend	-	(544,313,321)
Balance at	**97,482,324**	**29,417,351**

Standard Islami Bank PLC.

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Notes to the Financial Statements

for the Year ended 31 December 2025

16.1(b) Non-controlling Interest

SBL Capital Mgt. Ltd.		
Balance on 1 January	77,278	76,453
Add: Addition during the period	-	825
Sub Total	**77,278**	**77,278**
Standard Bank Securities Ltd.		
Balance on 1 January	94,780	93,277
Add: Addition during the period	-	1,503
Sub Total	**94,780**	**94,780**
Balance at	**172,058**	**172,058**

17. CONTINGENT LIABILITIES

17.1 Acceptances and Endorsements

Back to Back L/C (Foreign)	26,526,373	21,012,944
Back to Back L/C (Local)	10,087,548,010	8,874,110,682
Letter of Credit (Others)	9,424,676,282	14,560,425,848
	19,538,750,665	**23,455,549,474**

17.2 Letter of Guarantee

Letter of Guarantee(Local)	21,706,064,436	17,975,668,066
Letter of Guarantee(Foreign)	128,611,483	17,794,220
Others	202,821,015	28,451,513
	22,037,496,934	**18,021,913,799**

Money for which the Bank is contingently liable in respect of guarantees given favoring:

Directors	-	-
Government	-	-
Banks and other financial institutions	-	-
Others	22,037,496,934	18,021,913,799
	22,037,496,934	**18,021,913,799**

17.3 Irrevocable Letter of Credit

Letter of Credit (Sight)	25,117,552,481	17,115,583,979
Letter of Credit (Usance)	6,062,577,102	5,814,349,081
Letter of Credit (Others)	-	-
	31,180,129,583	**22,929,933,060**

17.4 Bill for Collection

Inward local bill for collection	-	-
Inward Foreign bill for collection	-	-
Outward local bill for collection	7,291,678,546	6,705,057,804
Outward Foreign bill for collection	693,304,912	3,637,030,991
	7,984,983,458	**10,342,088,795**

17.5 Other Contingent Liabilities

	-	-
	-	**-**
	80,741,360,640	**74,749,485,128**

17(a) Consolidated contingent liabilities

Acceptances and endorsements		
Standard Islami Bank PLC. (note-17)	19,538,750,665	23,455,549,474
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	19,538,750,665	**23,455,549,474**
Letters of guarantee		
Standard Islami Bank PLC. (note-17)	22,037,496,934	18,021,913,799
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	22,037,496,934	**18,021,913,799**
Irrevocable Letters of Credit		
Standard Islami Bank PLC. (note-17)	31,180,129,583	22,929,933,060
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	31,180,129,583	**22,929,933,060**
Bills for Collection		
Standard Islami Bank PLC. (note-17)	7,984,983,458	10,342,088,795
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.		
Standard Bank Securities Ltd.	-	-
	7,984,983,458	**10,342,088,795**
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.	-	-
	-	**-**
	80,741,360,640	**74,749,485,128**

18 Income Statement

Income:		
Profit, discount and similar income **(note-18.1)**	16,962,885,678	16,782,318,909
Dividend income (note-20)	470,745	49,762,974
Fees, Commission and brokerage **(note-21.1)**	1,065,853,933	971,006,239
Gains Less Losses arising from dealing in securities (note-20)	209,596	2,019,061
Gains Less Losses arising from Investment securities (note-20)	2,539,834,972	1,080,549,193
Gains Less Losses arising from dealing in Foreign Currencies **(Note-21.2)**	1,799,360,054	2,052,611,898
Income from non banking assets	-	-
Other operating income **(note-22)**	475,934,380	545,270,749
Profit less losses on Profit rate changes	-	-
Total	**22,844,549,358**	**21,483,539,023**
Expenses:		
Profit paid on deposit, Borrowings etc.**(note-19)**	16,949,300,574	13,411,780,682
Losses on Investments	-	-
Administrative Expenses **(note-18.2)**	3,477,553,540	3,543,273,133
Other operating expenses **(note-33)**	309,989,177	318,443,061
Depreciation on Banking assets **(note-32)**	174,013,619	178,138,198
Total	**20,910,856,909**	**17,451,635,074**
Operating Profit before Provision	**1,933,692,448**	**4,031,903,949**
	0	-

18(a) Consolidated Income Statement

Income:		
Standard Islami Bank PLC. (note-18)	22,844,549,358	21,483,539,023
Standard Exchange Co.(UK) Ltd.	42,426,274	37,811,628
Standard Express(USA) Ltd.	225,431,992	224,801,207
SBL Capital Mgt. Ltd.	72,355,789	83,366,664
Standard Bank Securities Ltd.	43,693,723	78,622,985
Total	**23,228,457,136**	**21,908,141,507**
Expenses:		
Standard Islami Bank PLC. (note-18)	20,910,856,909	17,451,635,074
Standard Exchange Co.(UK) Ltd.	41,536,100	38,434,227
Standard Express(USA) Ltd.	242,203,676	218,554,447
SBL Capital Mgt. Ltd.	16,746,944	22,482,792
Standard Bank Securities Ltd.	19,032,942	50,230,963
Total	**21,230,376,572**	**17,781,337,503**
Consolidated Operating Profit before Provision	**1,998,080,564**	**4,126,804,004**
	0.00	-

18.1 Profit,Discount and similar income

Profit received from Investments **(note-18.3)**	16,297,758,146	16,327,240,228
Profit received from FC clearing Account	-	-
Profit received from Bank and other financial institutions	665,127,532	455,078,681
	16,962,885,678	**16,782,318,909**

18.2 Administrative Expenses

Salary and allowances **(note-23)**	2,666,202,156	2,721,975,148
Rent, Taxes, Insurance, Electricity etc.**(note-24)**	623,222,886	596,789,233
Legal expenses **(note-25)**	12,946,035	10,265,907
Postage, stamp, telecommunication etc.**(note-26)**	14,421,447	16,968,765
Stationery, Printings, advertisement etc.**(note-27)**	54,432,612	65,889,406
Managing Director's salary and fees **(note-28)**	16,650,000	10,620,967
Directors' Fees (**note-29)**	6,761,939	5,876,926
Shariah Supervisory Committee's Fees & Expenses (29)	328,505	378,229
Auditor's fees **(note -30)**	3,018,750	853,000
Zakat Expenses of the Bank **(32.1)**	-	-
Repair of Bank's assets **(note-32)**	79,569,210	113,655,552
	3,477,553,540	**3,543,273,133**

Expenses included VAT on which applicable

18.3 Profit received from Investments

Bai Murābahah	2,261,448,756	2,008,755,715
Bai Muajjal	5,639,594,957	6,038,545,250
Bai Salam	150,670,038	79,077,706
Hire Purchase/ HPSM	7,618,120,465	7,728,050,193
Qard	3,738,964	9,530,585
OBU Business	5,217,290	5,416,345
Export Development Fund (EDF)	46,916,700	65,561,153
Tijara VISA Card	84,648,020	72,017,984
Inland bills purchased	447,086,215	308,237,173
Foreign bills purchased and discounted	40,316,741	12,048,124
Total Profit on Investments	**16,297,758,146**	**16,327,240,228**
Profit received from FC clearing account	-	-
Profit received from Bank and other Financial Institution	665,127,532	455,078,681
Profit on Placement	-	-
	665,127,532	**455,078,681**
Total	**16,962,885,678**	**16,782,318,909**
	-	**-**

* Bangladesh Bank has given consent vide letter no. BSD-12/SIBPLC/2026-397 dated 28.04.2026 to prepare audited financial statements after adjusting investments income of Tk.90.00 crore and transferred to profit suspenses subject to submit a realistic and time bound provision shortfall recovery plan approved by the Board of Directors.

18.3(a) Consolidated profit on investment

Standard Islami Bank PLC. (note-18.3)	16,962,885,678	16,782,318,909
Standard Islami Bank PLC. (Profit Received from SCML)	(280,433,355)	(282,076,518)
Standard Islami Bank PLC. (Profit Received from SBSL)	(52,082,110)	(13,743,935)
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	3,038,977	771,331
SBL Capital Mgt. Ltd.	295,349,068	311,949,282
Standard Bank Securities Ltd.	78,842,369	76,657,399
	17,007,600,627	**16,875,876,468**

19. Profit paid on deposits, borrowings, etc.

Profit paid on deposits (note -19.1)	15,476,627,002	12,844,077,303
Profit paid on borrowings (note -19.1)	1,472,673,571	567,703,379
	16,949,300,574	**13,411,780,682**
	-	-

19.1 Profit paid on deposits ,borrowing etc of the Bank

Profit paid on deposits		
Mudaraba Savings Deposits	293,897,641	301,101,810
Mudaraba Short Term Deposits	1,431,781,423	788,650,514
Mudaraba Term Deposits	12,261,061,757	10,948,547,396
Mudaraba Deposit Schemes	1,488,275,143	802,301,153
Profit on lease liabilities as per IFRS-16	1,607,140	3,470,202
Foreign Currency	3,897	6,228
	15,476,627,002	**12,844,077,303**
Profit paid on borrowing		
Profit paid on subordinated Bond	744,266,672	405,106,998
Profit paid on Bangladesh Bank Refinance	728,406,899	160,408,881
Profit Paid On Notice Money Borrowing	-	2,187,500
	1,472,673,571	**567,703,379**
	16,949,300,574	**13,411,780,682**

19(a) Consolidated profit paid on Deposits, borrowings, etc.

Standard Islami Bank PLC. (note-19)	16,949,300,574	13,411,780,682
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	16,949,300,574	**13,411,780,682**

20. Income from Investment

Dividend on shares	470,745	49,762,974
Gain on shares	209,596	2,019,061
Profit received from Corp. Bond	-	100,506,664
Profit received from Mudaraba Subordinated Bond	309,250,008	-
Profit received from Mudaraba Perpetual Bond	450,000,000	417,600,000
Profit from Government Securities(GIIB)	739,892,236	561,332,529
Profit from Government Securities/bond/Sukuk	1,040,692,728	1,110,000
	2,540,515,313	**1,132,331,228**

20(a) Consolidated Income from Investment

Standard Islami Bank PLC.	2,540,515,313	1,132,331,228
Standard Islami Bank PLC. (Dividend Received from SCML)	-	(22,499,100)
Standard Islami Bank PLC. (Dividend Received from SBSL)	-	(19,998,625)
Standard Exchange Co.(UK) Ltd.		
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	41,988,818	57,745,508
Standard Bank Securities Ltd.	10,558,758	22,786,738
	2,593,062,889	**1,170,365,749**

21. Commission/Fees, Exchange and Brokerage

Commission /Fees **(note-21.1)**	1,065,853,933	971,006,239
Exchange earnings **(note-21.2)**	1,799,360,054	2,052,611,898
Brokerage	-	-
	2,865,213,987	**3,023,618,137**
	-	-

21.1 Commission

Commission on Import L/Cs	507,505,244	453,230,276
Commission on Export L/Cs	381,883,141	355,533,891
Rebate on nostro a/c	3,417,408	773,933
Commission on Bank Guarantee	165,513,409	152,479,391
Commission on chanchyapatra	-	-
Commission on Remmittance	7,534,731	8,988,748
Underwriting commission	-	-
	1,065,853,933	**971,006,239**
Brokerage	-	-
	1,065,853,933	**971,006,239**

21.2 Exchange

Gains arising from Dealing Securities	-	-
Gains arising from Investment Securities	-	-
Gains arising from Foreign Trade Business	1,799,360,054	2,052,611,898
	1,799,360,054	**2,052,611,898**

21(a) Consolidated Commission, Exchange and Brokerage

Standard Islami Bank PLC. (note-21)	2,865,213,987	3,023,618,137
Standard Exchange Co.(UK) Ltd.	36,714,311	35,460,355
Standard Express(USA) Ltd.	211,027,375	216,271,671
SBL Capital Mgt. Ltd.	10,462,058	16,656,892
Standard Bank Securities Ltd.	6,313,619	12,747,345
	3,129,731,350	**3,304,754,400**

22. Other operating income

SWIFT & Telex charge recoveries	22,882,410	29,847,976
Postage charge recoveries	8,141,702	8,448,405
Service charges	269,222,803	321,134,565
Locker charges	2,432,462	2,398,224
Investments processing /documentation fees	27,911,362	53,137,337
Capital Gain on Sale of Assets	8,211,033	281,656
Debit / VISA Card Fees	107,882,608	102,533,297
Stationery Charge Recovery	432,103	1,229,910
Handling Commission On Lease Finance	2,782,324	1,096,210
Handling Charge On Pe-Hsia Booth	579,795	546,030
Earning on Treasury FEX	2,507,291	3,715,836
NPSB Settlement Income	8,874,989	9,675,412
Charges On Rtgs	10,965,658	10,015,335
Recovery From Written Off Investments A/C	560,591	126,000
Other earnings	2,547,251	1,084,556
	475,934,380	**545,270,749**
	-	-

22(a) Consolidated other operating income

Standard Islami Bank PLC. (note-22)	475,934,380	545,270,749
Standard Exchange Co.(UK) Ltd.	5,711,964	2,351,273
Standard Express(USA) Ltd.	11,365,640	7,758,205
SBL Capital Mgt. Ltd.	4,989,200	1,590,600
Standard Bank Securities Ltd.	61,087	174,063
	498,062,271	**557,144,890**

23. Salaries and allowances

Basic salary	1,131,021,217	1,133,929,526
Allowances (**note-23.1**)	1,115,956,143	1,151,091,866
Bonus & ex-gratia	216,421,840	221,022,269
Bank's contribution to provident fund	98,365,552	113,495,567
Casual wages	104,437,404	102,435,920
	2,666,202,156	**2,721,975,148**
	-	-

23.1 Allowances

House rent allowances	566,675,424	570,379,678
Conveyance allowances	82,482,444	83,851,389
Entertainment allowances	60,390,754	56,474,694
House maintenance & utility	40,833,639	39,210,904
Medical allowances	113,112,016	113,798,286
Risk allowances	2,590,167	2,563,242
Washing allowances	1,524,705	1,574,568
Remuneration for probationaries	99,269,747	98,891,825
Charge allowances	3,295,967	3,258,266
Leave Fare Compensation	90,968,406	92,563,576
Gratuity	40,000,000	70,000,000
Leave Encashment	13,012,874	15,051,219
Extra allowances	1,800,000	3,474,219
	1,115,956,143	**1,151,091,866**

23(a) Consolidated salaries and allowances

Standard Islami Bank PLC. (note-23)	2,666,202,156	2,721,975,148
Standard Exchange Co.(UK) Ltd.	12,834,995	10,538,962
Standard Express(USA) Ltd.	98,887,773	92,402,417
SBL Capital Mgt. Ltd.	9,131,433	14,341,289
Standard Bank Securities Ltd.	12,212,392	2,571,643
	2,799,268,749	**2,841,829,459**

24. Rent, Taxes, Insurance, electricity, etc.

Rent- Office	335,600,590	318,228,501
Rent- Godown	541,050	524,000
Rent Paid - Atm Booth	15,970,103	16,586,124
Rates and taxes	62,688,799	60,585,120
Insurance	123,958,582	123,311,510
Utilities	84,463,762	77,553,978
	623,222,886	**596,789,233**

24(a) Consolidated Rent, Taxes, Insurance, electricity, etc.

Standard Islami Bank PLC. (note-24)	623,222,886	596,789,233
Standard Exchange Co.(UK) Ltd.	23,283,353	9,822,312
Standard Express(USA) Ltd.	72,493,024	18,601,929
SBL Capital Mgt. Ltd.	2,986,456	2,756,623
Standard Bank Securities Ltd.	2,750,544	495,000
	724,736,263	**628,465,097**

25. Legal expenses

Legal Charges	11,336,028	7,490,858
Fees ,Stamp & notary public expenses	1,610,007	2,775,049
	12,946,035	**10,265,907**

25(a) Consolidated Legal expenses.

Standard Islami Bank PLC. (note-25)	12,946,035	10,265,907
Standard Exchange Co.(UK) Ltd.	803,959	1,014,127
Standard Express(USA) Ltd.	10,261,385	9,537,983
SBL Capital Mgt. Ltd.	396,500	273,700
Standard Bank Securities Ltd.	103,500	278,572
	24,511,379	**21,370,289**

26. Postage, Stamps, Telecommunication etc.

Postage	8,733,739	10,444,752
Telegram, telex, fax and e-mail	322,577	387,338
Telephone, Mobile (office & residence)	5,365,131	6,136,675
	14,421,447	**16,968,765**

26(a) Consolidated Postage, Stamps, Telecommunication etc.

Standard Islami Bank PLC. (note-26)	14,421,447	16,968,765
Standard Exchange Co.(UK) Ltd.	227,829	225,963
Standard Express(USA) Ltd.	3,021,932	3,667,908
SBL Capital Mgt. Ltd.	47,514	42,511
Standard Bank Securities Ltd.	272,677	141,878
	17,991,400	**21,047,025**

27. Stationery, Printing, Advertisement etc.

Printing stationery	7,453,230	10,245,064
Security stationery	1,474,703	1,120,922
Petty stationery	12,519,389	11,658,013
Computer stationery	11,636,031	12,260,134
Calender ,Dairy,Greetings Crads Etc	9,272,915	11,242,409
Publicity and advertisement	12,076,344	19,362,864
	54,432,612	**65,889,406**

27(a) Consolidated Stationery, Printing, Advertisement etc.

Standard Islami Bank PLC. (note-27)	54,432,612	65,889,406
Standard Exchange Co.(UK) Ltd.	1,066,701	500,002
Standard Express(USA) Ltd.	5,238,104	4,156,559
SBL Capital Mgt. Ltd.	234,586	246,622
Standard Bank Securities Ltd.	137,017	228,850
	61,109,019	**71,021,439**

28. Managing Director's salary and fees

Basic salary	9,000,000	6,169,355
House rent allowance	2,400,000	1,645,161
Medical Allowances	1,200,000	822,581
House maintenance & utility	600,000	411,290
Entertainment	600,000	411,290
Cook & Servant	600,000	411,290
Bonus	2,250,000	750,000
	16,650,000	**10,620,967**

29. Directors fees & meeting expenses

	-	
Directors fees	2,720,000	2,656,000
Travelling and haltage	2,816,987	2,295,205
Refreshment and dinner	1,224,952	925,721
	6,761,939	**5,876,926**

29(a) Consolidated Directors fees & meeting expenses

Standard Islami Bank PLC. (note-29)	6,761,939	5,876,926
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	510,090	-
SBL Capital Mgt. Ltd.	379,398	540,422
Standard Bank Securities Ltd.	425,500	131,274
	8,076,927	**6,548,622**

29.2 Shariah Supervisory Committee's Fees & Expenses

Directors fees	108,505	88,229
Refreshment and dinner	220,000	290,000
	328,505	**378,229**

30. Audit fees

	3,018,750	853,000
	3,018,750	**853,000**

30 (a) Consolidated Auditors fees

Standard Islami Bank PLC.	3,018,750	853,000
Standard Exchange Co.(UK) Ltd.	649,888	737,684
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	3,668,638	**1,590,684**

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	11,530,064	11,530,064
Furniture & fixture	78,059,787	74,710,385
Office appliance & equipment	17,335,664	21,403,876
Computer	18,999,081	19,217,319
Software	8,708,634	10,308,210
Right of use assets	35,573,488	35,573,488
Motor vehicle	3,806,902	5,394,856
	174,013,619	**178,138,198**
Repair, Renovation & Maintenance of Bank's Assets		
Office furniture	-	-
Office appliance & equipment	19,390,524	19,642,258
Computer	2,652,767	2,913,875
Software	51,004,086	80,310,753
Motor vehicle	6,521,833	10,788,666
	79,569,210	**113,655,552**
Total	**253,582,829**	**291,793,750**

32(a) Consolidated depreciation and repair of Banks assets

Standard Islami Bank PLC. (note-32)	253,582,829	291,793,750
Standard Exchange Co.(UK) Ltd.	704,960	918,424
Standard Express(USA) Ltd.	1,237,929	45,622,243
SBL Capital Mgt. Ltd.	1,432,012	1,175,556
Standard Bank Securities Ltd.	863,175	1,334,384
	257,820,905	**340,844,357**

32(b) Zakat Expenses of the Bank

Zakat Expenses	-	-
	-	-

33. OTHER EXPENSES

Entertainment (office)	24,758,420	21,527,760
Donation & subscription	7,229,966	16,217,520
Travelling	5,056,506	5,768,158
Anniversary	405,230	263,206
Training and seminar expenses	2,733,589	4,626,838
Newspaper and periodicals	1,136,828	1,026,649
Petrol, oil and lubricants	13,220,967	18,272,534
Car expenses	34,316,708	33,144,583
Photocopy expenses	2,321,723	2,254,698
Staff uniform and liveries	2,914,649	3,368,995
Cleaning and washing	8,627,959	8,049,690
Premises up keeping	890,470	1,056,351
Local conveyance	7,609,247	7,419,273
Business development	7,110,447	7,332,352
Freight and cartage	496,010	105,450
Cook and servant	11,474,512	10,261,643
Annual General Meeting	6,598,218	5,444,654
Bank charges and commission paid	5,906,197	7,205,262
On Line (ABB) expenses	95,975	86,286
Managers Conference exp	37,000	3,374,309
Performance award	5,890,000	1,250,000
SBL welfare fund	11,894,392	11,894,392
Generator expenses	2,039,352	1,999,018
Connectivity fees	13,978,556	13,991,616
CDBL Charges	-	146,823
Visa Card Process charges	31,702,829	33,363,977
Dhaka Stock Exchange	600,000	1,116,535
Chittagong Stock Exchange	600,000	1,158,235
Recruitment Expenses	3,974,253	320,303
Green Banking	1,470	10,000,000
NPSB settlement expenses	3,902,505	1,989,505
Discomfort Allowances	166,600	255,800
Security Service-Out Sourcing	80,639,684	76,281,989
BSEC Subscription	310,000	3,954,432
Subordinated Bond Issue Expenses	9,325,868	517,500
Nid Verification Charge	1,003,530	782,325
Bankers Almanac Charge	-	1,445,003
Hajj Related Expenses	165,520	91,300
Medical Expenses	-	1,270
Other Expenses	853,997	1,076,827
	309,989,177	**318,443,061**

Expenses included VAT on which applicable

33(a) Consolidated other expenses

Standard Islami Bank PLC. (note-33)	309,989,177	318,443,061
Standard Exchange Co.(UK) Ltd.	1,964,415	14,676,753
Standard Express(USA) Ltd.	50,553,439	44,565,408
SBL Capital Mgt. Ltd.	2,139,047	3,106,069
Standard Bank Securities Ltd.	2,268,137	45,049,362
	366,914,214	**425,840,653**

33.1 Nostro account maintenance

Nostro account maintenance	-	-
Bank charge	-	-
	-	**-**

34 Provision for Investments,off balance sheet exposure & other assets

Provision for Classified Investments	539,523,299	2,003,863,773
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	340,000
Provision for diminution in value of investments(34.1)	-	49,600,000
	550,133,299	**2,053,803,773**
	-	

34.1 Provision for diminution in value of investments

Dealing Securities		
Quoted	-	-
Unquoted	-	-
Investment Securities	-	-
Quoted	-	49,600,000
Unquoted	-	-
	-	**49,600,000**
	550,133,299	**2,103,403,773**

34.1(a) Consolidated Provision for diminution in value of Investments

Dealing Securities	**-**	**49,600,000**
Standard Islami Bank PLC. (note-34.1)	-	49,600,000
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
Investment Securities	**14,457,305**	**10,203,254**
Standard Islami Bank PLC. (note-34.1)	-	-
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	7,502,733	7,853,254
Standard Bank Securities Ltd.	6,954,572	2,350,000
	14,457,305	**59,803,254**
	-	-

34(a) Consolidated Provision for investments,off balance sheet exposure & other assets

Provision for Classified Investments	539,523,299	2,003,863,773
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)	14,457,305	59,803,254
Provision for impairment of client margin Investments (SCML & SBSL)	47,592,913	36,638,195
Provision for others (SBL)	10,610,000	340,000
	612,183,517	**2,100,645,222**

35 Tax expenses

Current tax	570,852,227	1,173,852,730
Deferred tax	(7,787,433)	(8,335,821)
	563,064,794	1,165,516,909
	-	

35(a) Consolidated tax expenses

Current tax		
Standard Islami Bank PLC. (note-35)	570,852,227	1,173,852,730
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	11,808,545	19,883,766
Standard Bank Securities Ltd.	6,410,861	12,369,602
	589,071,633	**1,206,106,098**
Deferred tax		
Standard Islami Bank PLC. (note-35)	(7,787,433)	(8,335,821)
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	(7,787,433)	**(8,335,821)**
Total	**581,284,200**	**1,197,770,277**
	-	

36 Earning Per Share (EPS)

Net profit after tax	820,494,356	812,583,267
Number of Ordinary Share	1,115,842,308	1,115,842,308
Earning Per Share *	**0.74**	**0.73**

* 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	804,612,847	828,388,505
Number of Ordinary Share	1,115,842,308	1,115,842,308
Earning Per Share *	**0.72**	**0.74**

* Earning per share calculated dividing basic earning during the Period by number of share outstanding as on reporting date complying with the provision of IAS-33.

37 Received from other operating activities

SWIFT & Telex charge recoveries	22,882,410	29,847,976
Postage charge recoveries	8,141,702	8,448,405
Service charges	269,222,803	321,134,565
Locker charges	2,432,462	2,398,224
Investments processing /documentation fees	27,911,362	53,137,337
Debit / VISA Card Fees	107,882,608	102,533,297
Stationery Charge Recovery	432,103	1,229,910
Handling Commission On Lease Finance	2,782,324	1,096,210
Handling Charge On Pe-Hsia Booth	579,795	546,030
Earning on Treasury FEX	2,507,291	3,715,836
NPSB Settlement Income	8,874,989	9,675,412
Charges On Rtgs	10,965,658	10,015,335
Recovery From Written Off Investments A/C	560,591	126,000
Other earnings	2,547,251	1,084,556
Gain on shares	209,596	2,019,061
	467,932,943	**547,008,154**
	-	-

37(a) Consolidated Received from other operating activities

Standard Islami Bank PLC. (note-35)	467,932,943	547,008,154
Standard Exchange Co.(UK) Ltd.	5,711,964	2,351,273
Standard Express(USA) Ltd.	11,365,640	7,758,205
SBL Capital Mgt. Ltd.	4,989,200	1,590,600
Standard Bank Securities Ltd.	61,087	174,063
	490,060,833	**558,882,295**
	-	-

38 Payments for other operating activities

Rent, Taxes, Insurance, Electricity etc.	623,222,886	596,789,233
Legal Expenses	12,946,035	10,265,907
Postage, Stamp, Telecommunication etc.	14,421,447	16,968,765
Directors' Fee & Other benefits	6,761,939	5,876,926
Shariah Supervisory Committee's Fees & Expenses	328,505	378,229
Audit Fees	3,018,750	853,000
Repair of Bank's assets	79,569,210	113,655,552
Other Expenses	416,524,684	273,995,307
	1,156,793,456	**1,018,782,919**

Standard Islami Bank PLC.

Audited Financial Statements 2025

Notes to the Financial Statements

for the Year ended 31 December 2025

38(a) Consolidated Payments for other operating activities

Standard Islami Bank PLC. (note-38)	1,156,793,456	1,018,782,919
Standard Exchange Co.(UK) Ltd.	28,051,218	27,157,581
Standard Express(USA) Ltd.	142,805,813	126,152,030
SBL Capital Mgt. Ltd.	7,236,114	7,601,082
Standard Bank Securities Ltd.	6,395,050	47,528,046
	1,341,281,651	**1,227,221,658**
	-	-

39 Changes in other assets

Stock of stationery	989,190	2,342,698
Stamps in hand	(880,320)	1,393,878
Suspenses A/c	29,687,280	(166,299,021)
Advance deposit	(47,301)	27,828
Profit Receivable	1,066,191,428	138,626,275
Branch adjustments accounts	-	44,700,347
Advance rent	119,052,183	(27,070,523)
Prepaid expenses	(282,654)	(3,921,327)
Excise Duty adjustment on FDR	3,230,350	(565,620)
Working Progress, Building	221,697,534	360,503,044
Profit receivable on Bai Murabaha/Bai Muajjal/Hpsm	(61,210,456)	
Exchange House	185,316,227	
Dividend Receivable	(81,002,380)	(60,997,100)
Profit Waived	(47,784,966)	361,154,392
Protested Bill Account	10,610,000	340,000
Clearing Adjustment	421,803,705	(266,836,978)
	1,867,369,820	**383,397,893**
	-	-

39(a) Consolidated Changes in other assets

Standard Islami Bank PLC. (note37)	1,867,369,820	383,397,893
Standard Exchange Co.(UK) Ltd.	818,718	1,097,528
Standard Express(USA) Ltd.	(144,614,680)	145,489,503
SBL Capital Mgt. Ltd.	1,394,436,654	83,834,664
Standard Bank Securities Ltd.	(24,629,939)	11,162,213
	3,093,380,573	**624,981,801**
	-	-

40 Changes in other liabilities

Accrued Expenses	(106,535,507)	44,447,754
Standard Exchange UK	-	(102,821,936)
Profit suspenses account	3,060,692,825	-
Zakat Fund	(20,000)	-
Provision for bonus	(100,121,232)	-
Islamic Settlement Account	-	(370,547.00)
Profit receivable	(3,900)	(61,210,356)
Provision for LFC	356,337	(689,587)
Provision for Start up Fund	8,204,944	8,125,833
Provision For Deposit Insurance Premium	2,556,511	58,425,613
Provision for Green Banking	-	10,000,000
Commission Payable Account	615,809	147,365
Payable to OBU	(720,366,723)	204,472,590
Clearing Adjustment	(125)	-
Branch adjustments accounts	-	(172,371,156)
Swift Charge Payable A/C	9,368,741	3,057,131
Profit Reimbursement A/C Swc-I & S-Cc	-	(33,287,561)
Non Shariah Income	(4,861,034)	1,855,556
Compensation Suspense Account	38,413,679	85,281,499
Bank To Bank Rtgs Fc Settlement (Usd)	206,884,609	(239,493,960)
Unclaimed Deposit Payable	(27,034)	67,444
Supervision Charge Receivable	(3,530,241)	(51,808,682)
Total	**2,391,627,659**	**(246,173,000)**
	-	-

40(a) Consolidated Changes in other liabilities

Standard Islami Bank PLC. (note-38)	2,391,627,659	(246,173,000)
Standard Exchange Co.(UK) Ltd.	226,876	(117,080)
Standard Express(USA) Ltd.	57,431,133	202,425,278
SBL Capital Mgt. Ltd.	7,449,082	731,496,522
Standard Bank Securities Ltd.	12,012,686	(45,137,925)
	2,468,747,436	**642,493,795**
	0.00	-

41 Reconciliation of Net Profit after Taxation with Cash Flows from Operating Activities before changes in Operating Assets & Liabilities

Standard Islami Bank PLC.

Net profit after taxation	820,494,356	812,583,267
Provision for taxation	563,064,794	1,165,516,909
Provision for Investments& Off BS Exposure	550,133,299	2,053,803,773
Changes in profit and others receivable	(4,664,390,909)	(2,432,853,267)
Changes in accrual Profit expense	270,115,143	1,103,174,077
Depreciation & Amortization of Fixed Assets	174,013,619	178,138,198
Proceeds from sale of fixed assets	8,211,033	281,656
Advance Income taxes paid	1,819,559,169	872,902,507
	(458,799,497)	**3,753,547,120**

Consolidated

	-	-
Net profit after taxation	804,612,847	828,388,504
Provision for taxation	581,284,200	1,197,770,277
Provision for Investments& Off BS Exposure	612,183,517	2,100,645,222
Changes in Profit and others receivable	(3,680,824,246)	(1,635,967,480)
Changes in accrual Profit expense	270,115,143	1,103,174,077
Depreciation & Amortization of Fixed Assets	176,123,973	180,367,318
Proceeds from sale of fixed assets	8,211,033	281,656
Advance Income taxes paid	1,813,922,396	(815,507,630)
	585,628,863	**2,959,151,944**
	0	0

42 Net Operating Cash Flows per Share (NOCFPS)

Net cash flow from operating activities	12,664,162,536	4,151,893,607
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Operating Cash Flows per Share (NOCFPS)	**11.35**	**3.72**

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

Net cash flow from operating activities	12,683,880,087	4,304,664,103
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Operating Cash Flows per Share (NOCFPS)	**11.37**	**3.86**

We would like to inform you that the Net Operating Cash Flow per Share (NOCFPS) has significantly increased as of 31 December 2025 compared to the same period in the previous year (31 December 2024), due to the following reasons:

a) Cash inflow increased significantly due to a rise in deposits amounting to Tk. 1141.00 crore as of 31 December 2025, compared to the position as of 31 December 2024.

b) Cash inflow also increased substantially due to higher placements from banks, which rose by Tk. 704.31 crore as of 31 December 2025 compared to 31 December 2024.

c) Investment income increased by Tk. 13.17 crore as of 31 December 2025 compared to 31 December 2024, contributing to higher cash inflows.

d) Income from investments in shares and securities rose significantly by Tk. 142.27 crore as of 31 Deecember 2025 compared to 31 December 2024.

e) Operating expenses decreased by Tk. 8.85 crore as of 31 December 2025 compared to 31 December 2024, resulting in higher net cash flow.

43 Expenditure Incurred for employees

Number of employees at 31 December 2025 was 2149(2024: 2143) who were in receipt of remuneration for that Period which in the aggregate was not less than TK 60,000 and those employed for a part of that Period who were in receipt of remuneration of not less than Tk.24,000.

44 Disclosure on Audit committee

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

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

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

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

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

During 2025, the Audit Committee discharged the following responsibilities:

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

The compliance status of the audit objections and the recommendations made by the Bangladesh Bank inspectors, External auditors and the Internal Auditors of the bank in their respective reports.

Actions and corrective measures taken by the Management in regard to deficiencies in Bangladesh Bank inspection report, internal audit report and the Internal Control and Compliance Division (ICCD) report and by other regulatory authorities report on the Bank.

Implementation of Core Risk Management Guidelines including Internal Control and Compliance Risk along with compliance thereof

The review of status of recovery of classified Investments and providing with the necessary guidelines, advices and recommendations to the Management to reduce the Non-performing Investments (NPLs).

Audit and Inspection reports of the branches, divisions and departments of the Head Office prepared by the Internal Control and Compliance Division (ICCD) of the Bank.

Review of serious irregularities in the audit report of the branches prepared by Internal Control & Compliance Division (ICCD)

Review of High-Risk ICT Audit Observations on SWIFT Operations

Review of Report of Self-Assessment of Anti-Fraud.

Review of the process of strengthening Internal Control Systems and Procedures of the Bank.

Review of the annual and quarterly financial statements of the Bank for before submission to the Board of directors for Submission of Draft Fraud and Forgery Prevention Management Policy-2025 in line with Bangladesh Bank ICCD Guidelines

Review of the process of strengthening Internal Control Systems and Procedures of the Bank.

Compliance with the Instructions/Circulars of Bangladesh Bank & other Regulatory Authorities.

Review of the First Quarter (Q1), half-yearly, third Quarter (Q3) & Annual Financial Statements (Un-Audited) of SBPLC and Its Subsidiaries for the year 2025 before submission to the Board of Directors for approval in compliance with the BSEC's Corporate Governance Guidelines 2018.

Annual Report on the Health of Standard Islami Bank PLC., for the year 2024.

Review Shariah Audit and Inspection report and plan of the Bank

Review of compliance and related risk level of Branches, various Departments and Subsidiaries.

Recommendation of Appointment of External Auditor and Corporrate Governance Compliance Auditor

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

45 Related Party Disclosures

I) Particulars of Directors of the Bank as on 31 December 2024

Sl.No.	Name of the Persons	Designation	Present Address	% of shares as on 31.12.2025
1	Mr. Mohammed Abdul Aziz	Chairman	168, Fakirapool, Motijheel, Dhaka	2.01%
2	Mr. A. K. M. Abdul Alim	Vice Chairman	Rosewood Regency, H-36/B, R-37, Apt-A/5, Gulshan-2, Dhaka.	2.01%
3	Mr. Md. Monzurul Alam	Director	218, D.T. Road, Dewanhat, Chittagong.	2.00%
4	Mr. Kazi Akram Uddin Ahmed	Director	House # 73, Road # 6, O.R. Nizam Road R/A, Chittagong.	2.02%
5	Mr.Kamal Mostafa Chowdhury	Director	"Bedura House", 72, Bangshal Road, Firingi Bazar, Kotwali, Chittagong.	2.30%
6	Mr. Ashok Kumar Saha	Director	29/B, Ghatforhadbeg, Katapahar Lane, Kotwali, Chittagong	2.17%
7	Mr. Ferozur Rahman	Director	My Heart', 8/1, Sukrabad, Dhanmondi, Dhaka.	2.07%
8	Mr. S. A. M. Hossain	Director	Victor Electronics, 400 Bipani Bitan (3rd Floor), Chittagong.	2.72%
9	Al-Haj Mohammed Shamsul Alam	Director	M/s. Radio Vision, 398, Bipani Bitan, Chittagong.	2.03%
10	Mr. Gulzar Ahmed	Director	Apan Jewellers, 65 Gulshan Avenue, Suvastu Imam Square (Ground Floor), Gulshan-1, Dhaka-1212.	2.00%
11	Mr. Md. Zahedul Hoque	Director	284, Khatungonj, Chittagong,	2.00%
12	Mr. Ferdous Ali Khan	Director	H-27, Lake Drive Road, Sector-07, Uttara, Dhaka.	2.44%
13	Mr. Ashit Kumar Saha	Director	29/B, Ghatforhadbeg, Katapahar Lane, Kotwali, Chattogram	2.12%
14	Mr. Jhahedul Alam, Nominated by M/s. Super Electronics	Managing Director, Investment Corporation of Bangladesh	35, K. B. Abdus Sattar Road, Chattogram, 4000	2.00%
15	Mr. Golam Hafiz Ahmed	Independent Director	Flat E1, House-38, Road-26, Sector-7, Uttara Model Town, Dhaka	NIL
16	Mr. Khondoker Rumy Ehsanul Huq	Independent Director	15, Education Extn, New market-1205, Dhaka South City Corp, Dhaka.	NIL
17	Mr. Md. Habibur Rahman	MD & CEO	109/1, Circuit House Road, Gawsia Dynasty, Flat-D-5, Kakrail, Dhaka	NIL

46 Related Party Disclosures- Investments to Our Bank Directors & their Relatives

Statement of Investments to Our Bank Directors & their Relatives (Figure in lac)

SL No.	Name of the Directors	Status with Bank	Name of the Concern	Nature of Investment	Limit	Outstanding
1	Mr.Md. Abdul Aziz	Chairman	M/s. Mohammed Abdul Aziz	Bai-Muajjal (Gen)	523.00	-
2	Mr.Md. Abdul Aziz	Chairman	M/s. New Ruma Products	Letter of Credit	428.00	-
3	Mr.Md. Abdul Aziz	Chairman	M/s. Alim International	Letter of Credit	-	115.80
4	Mr.A.K.M Abdul Alim	Vice-Chairman	MAAS Corporation	HPSM	43.00	29.82
5	Mr.A.K.M Abdul Alim	Vice-Chairman	MAAS Corporation	Bai-Muajjal (Gen)	480.00	36.65
6	Mr.A.K.M Abdul Alim	Vice-Chairman	MAAS Corporation	Letter of Credit	277.00	-
7	Mr.A.K.M Abdul Alim	Vice-Chairman	MAAS Corporation	MPI-TR	263.00	-
8	Mr.Kazi Akramuddin Ahmed.	Director	M/s. Kazi & Co.	Bai-Muajjal (Gen)	400.00	-
9	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	Bai-Muajjal (Gen)	100.00	-
10	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	MPI-TR	100.00	25.34
11	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	Letter of Credit	200.00	43.21
12	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	Bank Guarantee	200.00	48.63
13	Mr. Md. Monzurul Alam	Director	M/s. Monzurul Alam.	Bai-Muajjal (Gen)	945.00	1,102.80
14	Mr.Md. Shamsul Alam	Director	M/s. Radio Vision	Bai-Muajjal (Gen)	300.00	269.67
15	Mr.Kamal Mostafa Chowdhury	Director	M/s. K.M.C. International	Bai-Muajjal (Gen)	1,250.00	-
16	Mr.S.A.M. Hossain	Director	M/s. Samira Trade International	Bai-Muajjal (Gen)	660.00	-
17	Mr.Ferozur Rahman	Director	M/s. Olio Enterprise	Bai-Muajjal (Gen)	1,090.00	1,240.70
18	Mr. Ashok Kumar Saha	Director	Mr. Ashok Kumar Saha	Bai-Muajjal (Gen)	50.00	-
19	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	1.07	1.07
20	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	1.83	1.83
21	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	7.98	7.98
22	Mohammed Zahedul Hoque	Director	M/S.Zahed Brothers	Bai-Muajjal (Gen)	870.00	941.20
23	Mr.Ferdous Ali Khan	Director	Ferdous Ali Khan Model School & College	HPSM	53.00	3.74
	Total				**8,242.88**	**3,868.44**

47 Reconciliation of Inter Banks/Books of accounts

Books of Accounts with regard to inter bank (In Bangladesh and outside Bangladesh) are reconciled and there are no material differences, which may affect the financial statements significantly.

48 Unclaimed Dividend

Dividend remained unclaimed which were declared for the year

2021	10,495,366	14,260,642
2022	6,953,022	6,945,154
2023	20,270,953	20,418,982
	37,719,341	**41,624,778**

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

2013	16,800,754	16,800,754
2016	9,288,685	9,288,685
2019	13,769,183	13,769,183
2020	6,791,926	6,791,926
	46,650,548	**46,650,548**

49 The external auditor has covered 80% of the risk weighted assets of the Bank ,covering 22 branches as well as Head office and has spent over 8,000 person hours to complete the audit as per Bangladesh Auditing Standards.

50 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.

51 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.

52 Net Asset Value Per Share

Shareholders' Equity	18,898,192,861	18,535,903,449
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Asset Value (NAV) Per Share	**16.94**	**16.61**

52(a) Consolidated Net Asset Value Per Share

Shareholders' Equity	18,897,435,451	18,552,658,648
Number of Ordinary Share	1,115,842,308	1,115,842,308
Consolidated Net Asset Value (NAV) Per Share	**16.94**	**16.63**

53 Events after the Balance Sheet date

The Board of Directors in its 426th meetings decided no dividend for the year 2025.

Fixed Assets including premises,furniture and fixtures

As at 31 December 2025

Annexure-"A"

Description	Cost				Depreciation				Written down value at 31 December 2025
	Balance at 1st January 2025	Addition during the year	Adjustment for disposal	Balance at 31 December 2025	Balance at 1st January 2025	Addition during the year	Adjustment for disposal	Balance at 31 December 2025	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Land	2,373,245,825	-	-	2,373,245,825	-	-	-	-	2,373,245,825
Building	495,535,567	-	-	495,535,567	131,681,766	11,530,064	-	143,211,830	352,323,737
Furniture & Fixture	949,646,018	32,077,567	14,508,448	967,215,137	668,182,531	78,059,787	14,508,448	731,733,870	235,481,267
Office Appliances	823,837,396	26,406,956	1,884,485	848,359,867	780,791,378	17,335,664	1,884,485	796,242,557	52,117,310
Computer	415,241,539	13,977,437	-	429,218,976	346,351,399	18,999,081	-	365,350,480	63,868,496
Right of Use Assets (ROUA) as per IFRS-16	274,244,825		-	274,244,825	230,621,692	35,573,488	-	266,195,180	8,049,645
Software	184,098,429	359,150	-	184,457,579	162,386,374	8,708,634	-	171,095,008	13,362,571
Bank Vehicle	143,290,417	-	13,601,075	129,689,342	137,309,588	3,806,902	13,601,075	127,515,415	2,173,927
Total 31.12.2025	**5,659,140,016**	**72,821,109**	**29,994,008**	**5,701,967,117**	**2,457,324,728**	**174,013,619**	**29,994,008**	**2,601,344,339**	**3,100,622,778**
Total 31.12.2024	**5,537,173,272**	**121,966,744**	-	**5,659,140,016**	**2,279,186,530**	**178,138,198**	-	**2,457,324,728**	**3,201,815,288**

Balance with other Bank-Outside Bangladesh (Nostro Accounts)

As at 31 December 2025

"Annexure -B"

Name of the Bank	Currency Name	2025 Amount in Foreign Currency	2025 Conversion rate per unit F.C.	2025 Amount in BDT	2024 Amount in Foreign Currency	2024 Conversion rate per unit F.C.	2024 Amount in BDT
Interest Bearing							
Habib American Bank Ltd., New York	USD	1,085,274.71	122.1000	132,512,042	1,515,912.34	119.5000	181,151,525
Mashreq Bank Psc, New York	USD	3,213,742.10	122.1000	392,397,910	9,795,703.92	119.5000	1,170,586,618
							-
							-
Non Interest Bearing							-
							-
Standard Chartered Bank, New York	USD	14,657,934.27	122.1000	1,789,733,775	4,528,677.69	119.5000	541,176,984
ICICI Bank Ltd., Hongkong	USD	182,120.89	122.1000	22,236,961	113,977.52	119.5000	13,620,314
Bank Al-Jazira, KSA,USD	USD	227,269.56	122.1000	27,749,613	590,986.10	119.5000	70,622,839
Sonali Bank (UK) LTD,USD	USD	325,407.96	122.1000	39,732,312	155,844.22	119.5000	18,623,384
AXIS Bank Limited, Mumbai, India	ACU($)	318,006.31	122.1000	38,828,570	502,126.45	119.5000	60,004,111
A.B. Bank Ltd. Mumbai	ACU($)	116,684.98	122.1000	14,247,236	623,962.68	119.5000	74,563,540
Standard Chartered Bank Ltd., Mumbai, India	ACU($)	3,893,079.64	122.1000	475,345,024	1,780,522.83	119.5000	212,772,478
ICICI Bank Ltd., Mumbai, India	ACU($)	1,587,527.17	122.1000	193,837,067	947,429.32	119.5000	113,217,804
Nepal Bangladesh Bank Ltd., Kathmundu, Nepal	ACU($)	115,414.21	122.1000	14,092,075	141,602.21	119.5000	16,921,464
Habib Metropolitan Bank, Karachi, Pakistan	ACU($)	234,965.73	122.1000	28,689,316	152,122.73	119.5000	18,178,666
Bhutan National Bank, Bhutan	ACU($)	204,220.36	122.1000	24,935,306	48,634.36	119.5000	5,811,806
Standard Chartered Bank, Frankfurt, Germany	EURO	300,774.40	145.3595	43,720,416	1,878,542.52	128.4780	241,351,480
Commerz Bank, Frankfurt, Germany	EURO	338,165.91	145.3595	49,155,628	457,602.43	128.4780	58,791,868
Standard Chartered Bank Ltd., Tokyo	JPY	22,529,153.00	0.7926	17,856,607	27,043,860.00	0.7778	21,046,884
Commerz Bank, Frankfurt, Germany	GBP	44,182.86	166.2780	7,346,635	50,769.20	154.4878	7,843,222
Standard Chartered Bank, London	GBP	404,918.10	166.2780	67,328,952	692,351.41	154.4878	106,959,846
Bank Al-Jazira, KSA	SAR	365,620.06	32.5540	11,902,377	365,620.06	31.9871	11,695,143
Sub Total				**3,391,647,822.76**			**2,944,939,976.46**
Habib American Bank Ltd., New York(OBU)	USD	2,585,943.01	122.1000	315,743,641.52	212,565.58	119.5000	25,401,586.81
Sub Total				**3,707,391,464.28**			**2,970,341,563.27**
FDR-Standard Chartered Bank , Mumbai, India	USD	94,500.00	77.8000	7,352,100.00	94,500.00	77.8000	7,352,100.00
GRAND TOTAL				**3,714,743,564.28**			**2,977,693,663.27**

Name of the Directors/Sponsors and the entities in which they have interest

As at 31 December 2025

Annexure-"C"

SL. No.	Name & Address	Designation	Name of Firms/Companies in whch interested as proprietor, partner, director,managing agent, guarantor employee, etc.	Nature and value of interest in the firm/companies in which interested	Remarks
1	2	3	4	5	6
1	Mr. Mohammed Abdul Aziz 268, Fakirapool, Motijheel, Dhaka	Chairman	MOHAMMED ABDUL AZIZ New Ruma Products Alim International	Proprietor Proprietor Proprietor	
2	Mr. A K M Abdul Alim ROSEWOOD REGENCY APT# A-5, HOUSE # 36/B, ROAD # 37 GULSHAN-2, DHAKA- 1212	Vice Chairman	MAAS Corporation M/S AKM ABDUL ALIM	Proprietor Proprietor	
3	Mr. Kazi Akram Uddin Ahmed House # 73, Road # 6, O.R. Nizam Road R/A, Chittagong	Director *	The Eastern Engineering Works Ltd. M/s. Kazi & Co. Standard Rose Villa Housing Ltd.	Managing Director Managing Director Chairman	
4	Mr. Kamal Mostafa Chowdhury "Bedura House", 72, Bangshal Road, Firingi Bazar, Kotwali, Chittagong.	Director	Raja Corporation Raja Securities Ltd. Holy Crescent Hospital Ltd. K. M. C. International	Proprietor Director Director Proprietor	
5	Mr. Ashok Kumar Saha 29/B, Ghatforhadbeg Chittagong	Director	NGS Steel Industries Ltd. Uttam Oil Mills Ltd. NG Saha Steel Industries (Pvt.) Ltd. NGS Food Products Limited A.K. Saha Steel Industries (Pvt.) Ltd.	Managing Director Managing Director Director Director Chairman	
6	Mr. Ferozur Rahman My Heart', 8/1, Sukrabad, Agargaon, Dhaka.	Director	Golden Dragon Ltd. Hotel Eram International Ltd. Hotel Peacock Ltd. M/s. Olio Enterprise Hotel Olio Dream Heaven	Director Director Director Proprietor Proprietor	
7	Mr. Mohammad Manjur Alam 218, D.T. Road, Dewanhat, Chittagong.	Director	Taher & Co. Ltd. Golden Bricks Works Ltd. Golden Steel Alloy Works Ltd. Alhaj Mostafa Hakim Housing & Real Estate Ltd. Golden Oxygen Ltd. Alhaj Mostafa Hakim Cement Ind. Ltd. Golden Iron Works Ltd. Mostafa Hakim Agriculture Product Alhaj Mostafa Hakim Bricks Ltd. H.M Steel & Industry Ltd. Golden Ispat Ltd. H.M Ship Breaking Industry Ltd. Golden LPG Ltd.	Managing Director Managing Director Managing Director Managing Director Managing Director Managing Director Managing Director Proprietor Managing Director Managing Director Managing Director Managing Director Chairman	
8	Mr. S. A. M. Hossain Victor Electronics 400 Bipani Bitan (3rd Floor), Chittagong.	Director	Victor Electronics Samira Electronics Samira Trade Intl. Eastern Metal Ind. Chittagong Ltd. Hotel Victory Ltd.	Proprietor Proprietor Proprietor Chairman Chairman	
9	Al-Haj Mohammed Shamsul Alam M/s. Radio Vision 398, Bipani Bitan Chittagong.	Director	M/S. Radio Vision M/S. Pam Complex Pvt. Limited M/S. A.B. Electronics M/S. G. Telecom M/S. G. Net Digital Communication R.B. Electronics Industries Limited	Managing Partner Managing Director Managing Partner Partner Partner Managing Director	
10	Mr. Gulzar Ahmed House # 10, Road # 108, Gulshan, Dhaka-1212.	Director	The Apan Jewellers	Proprietor	
11	Mr. Md. Zahedul Hoque 284/285, Khatungonj, Chittagong,	Director	M/S Zahed Brothers M/S. Arafat Ltd.	Proprietor Director	
12	Mr. Ferdous Ali Khan House # 27, Lake Drive Road Sector#7, Uttara Model Town Dhaka -1230	Director	Ferdous Tailors Fabrics & Fashion	Proprietor	
13	Ashit Kumar Saha 29/B Ghatforhadbag, Katapahar, Kotwali, Chattogram, Bangladesh	Director	NGS Cement Industries Ltd. NGS Steel Industries Ltd. Uttam Oil Mills Ltd. A.K. Saha Steel Industries (PVT.) Ltd. N.G. Saha Steel Industries (PVT.) Ltd. Saha Steel Products (PVT.) Ltd. New Bengal Trading CO. Ltd.		
14	Jhahedul Alam 35, K.B. Abdus Sattar Road, Chattogram 4000	Director	M/S: Super Electronics Hay Agro Pvt. Ltd Shufola Multi Products Ltd. Mizuki Household Products Ltd Pam Complex Pvt Ltd M/S Radiovision J.P Sons White Rabbit		
15	Mr. Golam Hafiz Ahmed 11 Minto Road, Dhaka-1000	Independent Director	Not Applicable		
16	Khondoker Rumy Ehsanul Huq House- 15, Education Extension Centre Road, New Market, Dhaka- 1205, Bangladesh	Independent Director	Not Applicable		
17	Mr. Md. Habibur Rahman MD & CEO, Standard Bank Ltd. Chamber Building (3rd floor) 122-124, Motijheel C/A., Dhaka 1000	Ex-Officio Director	Not Applicable		

Note: Mr. Kazi Akram Uddin Ahmed was re-appointed in the 26th AGM of the Bank but yet to receive approval from Bangladesh Bank.

Statement of loans to Our Bank Directors as on 31 December, 2025

Annexure-"D"

Fig in Lac TK.

SL No.	Name of the Directors	Status with Bank	Name of the Concern	Nature of Loan	Limit	Total Outstanding	Remarks
1	Mr.Md. Abdul Aziz	Chairman	M/s. Mohammed Abdul Aziz	Bai-Muajjal (Gen)	523.00	-	Regular
2	Mr.Md. Abdul Aziz	Chairman	M/s. New Ruma Products	Letter of Credit	428.00	-	Regular
3	Mr.Md. Abdul Aziz	Chairman	M/s. Alim International	Letter of Credit	-	115.80	Regular
4	Mr.A.K.M Abdul Alim	Vice-Chairman	MAAS Corporation	HPSM	43.00	29.82	Regular
5	Mr.A.K.M Abdul Alim	Vice-Chairman	MAAS Corporation	Bai-Muajjal (Gen)	480.00	36.65	Regular
6	Mr.A.K.M Abdul Alim	Vice-Chairman	MAAS Corporation	Letter of Credit	277.00	-	Regular
7	Mr.A.K.M Abdul Alim	Vice-Chairman	MAAS Corporation	MPI-TR	263.00	-	Regular
8	Mr.Kazi Akramuddin Ahmed.	Director	M/s. Kazi & Co.	Bai-Muajjal (Gen)	400.00	-	Regular
9	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	Bai-Muajjal (Gen)	100.00	-	Regular
10	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	MPI-TR	100.00	25.34	Regular
11	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	Letter of Credit	200.00	43.21	Regular
12	Mr.Kazi Akramuddin Ahmed.	Director	The Eastern Engineering Works Ltd.	Bank Guarantee	200.00	48.63	Regular
13	Mr. Md. Monzurul Alam	Director	M/s. Monzurul Alam.	Bai-Muajjal (Gen)	945.00	1,102.80	Regular
14	Mr.Md. Shamsul Alam	Director	M/s. Radio Vision	Bai-Muajjal (Gen)	300.00	269.67	Regular
15	Mr.Kamal Mostafa Chowdhury	Director	M/s. K.M.C. International	Bai-Muajjal (Gen)	1,250.00	-	Regular
16	Mr.S.A.M. Hossain	Director	M/s. Samira Trade International	Bai-Muajjal (Gen)	660.00	-	Regular
17	Mr.Ferozur Rahman	Director	M/s. Olio Enterprise	Bai-Muajjal (Gen)	1,090.00	1,240.70	Regular
18	Mr. Ashok Kumar Saha	Director	Mr. Ashok Kumar Saha	Bai-Muajjal (Gen)	50.00	-	Regular
19	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	1.07	1.07	Regular
20	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	1.83	1.83	Regular
21	Mr. Ashok Kumar Saha	Director	NGS Steel Ind.Ltd	Bank Guarantee	7.98	7.98	Regular
22	Mohammed Zahedul Hoque	Director	M/S.Zahed Brothers	Bai-Muajjal (Gen)	870.00	941.20	Regular
23	Mr.Ferdous Ali Khan	Director	Ferdous Ali Khan Model School & College	HPSM	53.00	3.74	Regular
			Total		8,242.88	3,868.44	

Investment in shares of the Bank

As at 31 December 2025

Annexure-"E"

SL No	Name of the Company	Face Value	No of Shares	Cost/present value of holdings	Average cost	Quoted rate per share as at 31.12.2025	Total market as at 31.12.2025	+/-
Quoted:								
1	First Bangladesh Fixed Income Fund	10	22,784,408	146,779,000	6.44	2.60	59,239,461	(87,539,539.20)
2	Bangladesh Steel Re-Rolling Mills Ltd	10	87,320	2,493,010	28.55	75.10	6,557,732	4,064,722.00
3	Runner Automible Limited	10	9,301	676,745	72.76	36.70	341,347	(335,398.30)
4	Robi Axiata Limited	10	81,188	811,880	10.00	28.20	2,289,502	1,477,621.60
5	Craftsman	10	2,577	25,770	10.00	28.70	73,960	48,189.90
6	Web Coats Plc.	10	3,504	35,040	10.00	11.50	40,296	5,256.00
7	Best Holdings Ltd.	10	87,500	875,000	10.00	13.30	1,163,750	288,750.00
8	Beximco Green-Sukuk Al Istisna'A	100	100,000	10,000,000	100.00	57.00	5,700,000	(4,300,000.00)
	Sub Total			161,696,445			75,406,047	(86,290,398.00)
Unquoted:				-				
1	Central Depository Bangladesh Limited (CDBL)	10	15,654,816	156,548,164			156,548,164	
2	Central Counterparty Bangladesh Limited (CCBL)	10	3,750,000	37,500,000			37,500,000	
3	SWIFT			3,001,185			3,001,185	
4	Standard Exchange Co.(UK) Ltd.			49,171,830			49,171,830	
5	Standard Express(USA) Ltd.			188,247,500			188,247,500	
6	SBL Capital Mgt. Ltd.			1,499,940,000			1,499,940,000	
7	Standard Bank Securities Ltd.			799,950,000			799,950,000	
	Sub Total			2,734,358,679			2,734,358,679	
Total				2,896,055,124			2,809,764,726	

Name of Directors and their Shareholdings

As at 31 December 2025

Annexure-"F"

Sl. No.	Name of Directors	Status	Closing Share balance as on 31.12.2025	Closing Share balance as on 31.12.2024
1	Mr. Mohammed Abdul Aziz	Chairman	2,23,83,262 Shares of Tk. 10/ Each Tk. 22,38,32,620/-	2,23,83,262 Shares of Tk. 10/ Each Tk. 22,38,32,620/-
2	Mr. A. K. M. Abdul Alim	Vice Chairman	2,24,75,387 Shares of Tk. 10/- Each Tk. 22,47,53,870/-	2,24,75,387 Shares of Tk. 10/- Each Tk. 22,47,53,870/-
3	Mr. Md. Monzurul Alam	Director	2,23,18,203 Shares of Tk. 10/- Each Tk. 22,31,82,030/-	2,23,18,203 Shares of Tk. 10/- Each Tk. 22,31,82,030/-
4	Mr. Kazi Akram Uddin Ahmed	Director	2,25,25,077 Shares of Tk. 10/ Each Tk.22,52,50,770/-	2,25,25,077 Shares of Tk. 10/ Each Tk.22,52,50,770/-
5	Mr.Kamal Mostafa Chowdhury	Director	2,56,39,184 Shares of Tk. 10/- Each Tk. 25,63,91,840/-	2,56,39,184 Shares of Tk. 10/- Each Tk. 25,63,91,840/-
6	Mr. Ashok Kumar Saha	Director	2,41,87,653 Shares of Tk. 10/- Each Tk. 24,18,76,530/-	2,41,87,653 Shares of Tk. 10/- Each Tk. 24,18,76,530/-
7	Mr. Ferozur Rahman	Director	2,31,20,479 Shares of Tk. 10/- Each Tk. 23,12,04,790/-	2,31,20,479 Shares of Tk. 10/- Each Tk. 23,12,04,790/-
8	Mr. S. A. M. Hossain	Director	3,03,85,326 Shares of Tk. 10/- Each Tk. 30,38,53,260/-	3,03,85,326 Shares of Tk. 10/- Each Tk. 30,38,53,260/-
9	Al-Haj Mohammed Shamsul Alam	Director	2,26,34,918 Shares of Tk. 10/- Each Tk. 22,63,49,180/-	2,26,34,918 Shares of Tk. 10/- Each Tk. 22,63,49,180/-
10	Mr. Gulzar Ahmed	Director	2,23,39,467 Shares of Tk. 10/- Each Tk 22,33,94,670/-	2,23,39,467 Shares of Tk. 10/- Each Tk 22,33,94,670/-
11	Mr. Md. Zahedul Hoque	Director	2,23,40,847 Shares of Tk. 10/- Each Tk. 22,34,08,470/-	2,23,40,847 Shares of Tk. 10/- Each Tk. 22,34,08,470/-
12	Mr. Ferdous Ali Khan	Director	2,72,77,212 Shares of Tk. 10/- Each Tk27,27,72,120/-	2,52,77,212 Shares of Tk. 10/- Each Tk25,27,72,120/-
13	Mr. Ashit Kumar Saha	Director	2,36,19,662 Shares of Tk. 10/- Each Tk.23,61,96,620/-	-
14	Mr. Jhahedul Hoque, Nominated by Super Electronics	Director	2,23,21,695 Shares of Tk. 10/- Each Tk.22,32,16,950/-	-
15	Mr. Golam Hafiz Ahmed	Independent Director	NIL	NIL
16	Mr. Khondoker Rumy Ehsanul Huq	Independent Director	NIL	NIL
17	Mr. Md. Habibur Rahman	MD & CEO	NIL	NIL

Highlights

Sl. No.	Particulars	31.12.2025	31.12.2024
1	Paid Up Capital	11,158,423,080	11,158,423,080
2	Total Capital	28,981,671,747	29,800,946,593
3	Capital Surplus/(deficit)	5,471,702,114	10,272,912,335
4	Total Assets	288,112,838,141	270,818,827,046
5	Total Deposits	212,665,784,978	201,255,763,933
6	Total Investments	209,418,256,589	203,615,557,132
7	Total contingent liabilities and commitments	80,741,360,640	74,749,485,128
8	Investment Deposit Ratio	93.08%	95.07%
9	Percentage of classified Investments against total Investments	29.23%	29.31%
10	Profit after tax and provision	804,612,847	828,388,505
11	Amount of classified Investments during the year	61,212,796,130	59,686,200,000
12	Provisions kept against classified Investments	8,940,875,014	7,829,030,000
13	Provision surplus/(deficit)	-	-
14	Cost of fund	8.97%	8.40%
15	Profit earning assets	195,987,248,735	179,392,996,421
16	Non-Profit earning assets	92,125,589,405	91,425,830,625
17	Return on investment (ROI)	8.01%	4.92%
18	Return on assets (ROA)	0.29%	0.32%
19	Return on Equity (ROE)	4.26%	4.47%
20	Net Profit Margin (NIM)	0.03%	1.81%
21	Incomes from investment	2,593,062,889	1,170,365,749
22	Earning per share (Taka)	0.72	0.74
23	Price earning ratio (times)	6.80	11.62

C M Y K