

Standard Islami Bank PLC.

Un-audited Financial Statements
(Solo and Consolidated Basis)

For the quarter ended 31st March 2026

Standard Islami Bank PLC. & It's Subsidiaries

Consolidated Balance Sheet (Un audited & Provisional)

As at 31 March 2026

Particulars	Notes	Amount in Taka	
		31.03.2026	31.12.2025
PROPERTY & ASSETS			
CASH	3(a)	13,467,072,479	14,065,334,998
Cash in Hand (including foreign currencies)		2,904,530,389	2,454,250,597
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		10,562,542,091	11,611,084,401
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	4(a)	10,151,573,472	11,976,763,946
In Bangladesh		6,556,450,070	7,686,392,263
Outside Bangladesh		3,595,123,402	4,290,371,683
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	-
INVESTMENTS IN SHARES & SECURITIES	6(a)	37,135,739,262	37,606,011,868
Government		27,437,961,700	27,924,102,500
Others		9,697,777,562	9,681,909,368
INVESTMENTS	7(a)	209,875,465,727	209,391,027,981
General investments etc.		204,436,537,149	203,073,095,513
Bills Purchased and Discounted		5,438,928,578	6,317,932,468
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8(a)	3,215,189,860	3,213,757,749
OTHER ASSETS	9(a)	12,451,451,657	11,859,931,599
NON-BANKING ASSETS		-	-
TOTAL PROPERTY & ASSETS		286,296,492,457	288,112,828,141
LIABILITIES & CAPITAL			
LIABILITIES			
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10(a)	20,046,300,698	18,076,310,973
Mudaraba bond	10.2	9,980,000,000	10,280,000,000
DEPOSITS AND OTHER ACCOUNTS	11(a)	208,482,057,543	212,665,784,978
Al-Wadeeah Deposits & Other Deposits		32,895,774,284	34,740,930,484
Bills Payable		4,054,835,618	3,972,316,562
Mudaraba Savings Deposits		19,373,806,921	19,333,529,492
Mudaraba Short Term Deposits		21,541,745,540	21,631,025,072
Mudaraba Term Deposits		110,412,483,927	113,224,034,957
Mudaraba Deposit Schemes		20,203,411,252	19,763,948,410
OTHER LIABILITIES	12(a)	28,876,431,289	28,195,160,925
TOTAL LIABILITIES		267,384,789,530	269,217,256,876
CAPITAL / SHAREHOLDERS' EQUITY			
Paid-up Capital	13	11,158,423,080	11,158,423,080
Statutory Reserve	14	7,668,004,085	7,641,357,989
General Reserve	15	-	-
Revaluation Reserve on Investment		-	-
Retained earnings	16(a)	85,106,977	95,618,205
Non-controlling Interest	16.1(b)	168,785	171,990
TOTAL SHAREHOLDERS' EQUITY		18,911,702,927	18,895,571,264
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		286,296,492,457	288,112,828,140
Net Asset Value (NAV) per share (previous year's figure restated)	42(a)	16.95	16.93

Standard Islami Bank PLC. & It's Subsidiaries
Consolidated Balance Sheet (Un audited & Provisional)
As at 31 March 2026

Particulars	Notes	Amount in Taka	
		31.03.2026	31.12.2025
OFF-BALANCE SHEET ITEMS			
CONTINGENT LIABILITIES			
	17(a)		
Acceptances and Endorsements		18,795,958,743	19,538,750,665
Letters of Guarantee		22,137,278,581	22,037,496,934
Irrevocable Letters of Credit		30,308,320,686	31,180,129,583
Bills for Collection		7,242,831,184	7,984,983,458
Other Contingent Liabilities		-	-
TOTAL:		<u>78,484,389,193</u>	<u>80,741,360,640</u>
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		<u>78,484,389,193</u>	<u>80,741,360,640</u>

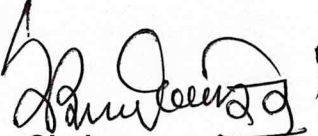
These financial statements should be read in conjunction with annexed notes


Head of FAD & CFO


Company Secretary


Managing Director (Acting)


Director


Chairman

Standard Islami Bank PLC. & It's Subsidiaries
Consolidated Profit and Loss Account (Un audited & Provisional)
for the quarter ended 31 March 2026

Particulars	Notes	Amount in Taka	
		January 2026 to March, 2026	January 2025 to March, 2025
Investment Income	18.3(a)	3,990,088,811	4,479,701,519
Less: Profit paid on Deposits & Placement etc.	19(a)	4,276,112,743	4,126,940,762
Profit on Investments		(286,023,932)	352,760,757
Income from investments in shares & securities	20(a)	696,690,229	674,996,118
Commission, Exchange Earnings & Brokerage	21(a)	627,535,442	759,310,460
Other Operating Income	22(a)	105,736,023	89,011,233
		1,429,961,695	1,523,317,811
TOTAL OPERATING INCOME (A)		1,143,937,763	1,876,078,568
Salary & Allowances	23(a)	707,731,073	747,048,861
Rent, Taxes, Insurance, Electricity etc.	24(a)	189,160,451	162,651,445
Legal Expenses	25(a)	6,225,569	3,209,989
Postage, Stamp, Telecommunication etc.	26(a)	4,607,524	5,024,675
Stationery, Printing, Advertisement etc.	27(a)	14,180,466	12,194,056
Managing Director's salary & fees	28	1,200,000	4,350,000
Directors' Fee & Other benefits	29(a)	1,399,920	2,044,217
Shariah Supervisory Committee's Fees & Expenses	29.2	495,060	88,660
Audit Fees	30(a)	649,888	140,546
Charges on Investment losses	31(a)	-	-
Depreciation and Repair of Bank's Assets	32(a)	57,349,578	69,307,149
Zakat Expenses	32.1	-	-
Other Expenses	33(a)	75,208,400	104,042,885
TOTAL OPERATING EXPENSES (B)		1,058,207,930	1,110,102,484
Profit / (Loss) Before Provision (C) = (A - B)		85,729,833	765,976,085
Provision for investments	34(a)		
Specific Provision for Classified Investments		10,999,875	353,179,130
General Provision for Unclassified Investments		-	-
Special General Provision		-	-
Provision for Off-Balance Sheet items		-	-
Provision for diminution in value of investments		-	1,058,975
Provision for impairment of client margin loan		-	3,071,883
Other Provision		-	3,700,000
Total Provision (D)		10,999,875	361,009,988
Total Profit / (Loss) before Taxes (E)=(C - D)		74,729,958	404,966,097
Provision for Taxation		57,200,572	232,137,917
Current Tax	12.1(a)	63,526,396	237,566,091
Deferred Tax	9.6	(6,325,824)	(5,428,174)
Net Profit / (Loss) after Taxation :		17,529,386	172,828,180
Retained earnings brought forward		29,417,351	29,417,351
Appropriations :			
Statutory Reserve	14(a)	26,646,096	82,133,991
General reserve		-	-
Capital Reserve		-	611,980
Dividend		-	-
Retained Earnings carried forward		20,300,641	119,499,560
Attributable to			
Equity Holders' of Bank		20,303,846	119,495,291
Coupon Payable to Mudaraba perpetual Bond		-	-
Provision for Start-up Fund		-	-
Non-controlling interest		(3,205)	4,268
Consolidated Earning per Share (EPS): (Previous year's figure restated)	36(a)	0.02	0.15
Bank Earning per Share (EPS): (Previous year's figure restated)		0.07	0.17

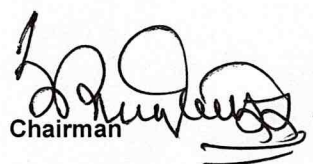
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Head of FAD & CFO


Company Secretary


Managing Director (Acting)


Director


Chairman

Standard Islami Bank PLC. & It's Subsidiaries
Consolidated Cash Flow Statement (Un audited & Provisional)
for the quarter ended 31 March 2026

Particulars	Notes	Amount in Taka	
		January 2026 to March, 2026	January 2025 to March, 2025
A) CASH FLOWS FROM OPERATING ACTIVITIES			
Investment Income receipts in Cash		3,954,044,208	4,565,279,048
Profit payments in Cash		(3,059,107,333)	(3,130,561,726)
Dividend receipts		-	-
Fee and commission receipts in Cash		359,701,551	321,241,368
Recoveries on Investments previously written off		122,695,430	155,478,186
Cash Payments to employees		(708,931,073)	(751,098,861)
Cash Payments to suppliers		(14,180,466)	(12,194,056)
Income taxes paid		(141,313,944)	(224,563,649)
Receipts from other operating activities	37 (a)	105,735,121	88,942,173
Payments for other operating activities	38 (a)	(295,042,404)	(288,905,046)
Cash generated from operating activities before changes in operating assets and liabilities	37	323,601,088	723,617,435
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		(15,868,195)	(10,014,109)
Investment to other banks		-	-
Investment to customers		(484,437,746)	(4,733,121,455)
Other assets	39(a)	(1,321,570,273)	(1,096,007,562)
Deposits from other banks		(2,533,243,728)	(410,975,505)
Deposits from customers		(1,650,483,707)	5,907,493,824
Other liabilities account of customers		-	-
Trading liabilities		1,969,989,725	8,140,363,909
Other liabilities	40(a)	847,599,061	799,007,447
		(3,188,014,862)	8,596,746,548
	41(a)	(2,864,413,774)	9,320,363,983
Net cash flows from operating activities (A)			
B) CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(13,014,814)	(17,187,961)
Sale of property, plant & equipment		903	69,060
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		(13,013,911)	(17,118,901)
C) CASH FLOWS FROM FINANCING ACTIVITIES			
Received from issue of Investment capital and debt security		-	-
Received for redemption of Investment capital and debt security		(300,000,000)	(300,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		-	-
Net cash flow from financing activities (C)		(300,000,000)	(300,000,000)
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		(3,177,427,685)	9,003,245,082
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		267,833,892	438,069,092
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		53,966,201,444	40,537,581,380
G) CASH AND CASH EQUIVALENTS AT END OF THE QUARTER (D+E+F)		51,056,607,651	49,978,895,554
CASH AND CASH EQUIVALENTS AT END OF THE QUARTER			
Cash in hand (including foreign currencies)		2,904,530,389	1,630,213,756
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		10,562,542,091	10,606,450,638
Balance with other Banks and financial institutions		10,151,573,472	7,818,126,360
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less:Revaluation Reserve on Investment)		27,437,890,000	29,924,030,000
Prize Bonds		71,700	74,800
		51,056,607,651	49,978,895,555
Net Operating Cash Flows (NOCF) per Share	38(a)	(2.57)	8.35

(Previous year's figure restated)

Subject to our separate report of even date


Head of FAD


Company Secretary


Managing Director (Acting)


Director


Chairman

Standard Islami Bank PLC. & It's Subsidiaries

Consolidated Statement of Changes in Shareholders' Equity (Un audited & Provisional) for the quarter ended 31 March 2026

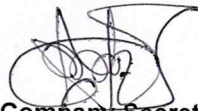
(Amount in Taka)

Particulars	Paid up Capital	Statutory Reserve	Non Controlling Interest	Revaluation gain/loss on investments	Surplus in Profit and Loss Account / Retained earnings	Total
Balance as on 1-1-2026	11,158,423,080	7,641,357,989	171,990	-	95,618,205	18,895,571,264
Prior years adjustment						
Changes in accounting policy	-	-		-	-	-
Restated Balance	11,158,423,080	7,641,357,989	171,990	-	95,618,205	18,895,571,264
Surplus/Deficit on revaluation of properties	-	-		-	-	-
Adjustment of last year revaluation gain on investments				-		-
Surplus/Deficit on revaluation of investment	-	-		-	-	-
Currency translation difference	-	-		-	(1,397,723)	(1,397,723)
Net gains and losses not recognised in the income statement	-	-	-	-	-	-
Addition during the period	-	-	-	-	-	-
Adjustment of last year	-	-	-	-	-	-
Net profit for the period	-	-	-	-	17,529,386	17,529,386
Dividends (Cash & Bonus shares)	-	-		-	-	-
Non Controlling Interest			(3,205)		3,205	-
Issue of Right Shares	-	-		-	-	-
Coupon Payable to Mudaraba perpetual Bond	-	-		-	-	-
Start-up Fund	-	-		-	-	-
CSR Fund	-	-		-	-	-
Capital Reserve					-	-
Appropriation made during the year	-	26,646,096		-	(26,646,096)	-
Balance as on 31.03.2026	11,158,423,080	7,668,004,085	168,785	-	85,106,977	18,911,702,927
Balance as on 31.03.2025	11,158,423,079	7,446,780,278	172,615	-	113,645,077	18,719,021,049

Subject to our separate report of even date



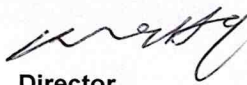
Head of FAD & CFO



Company Secretary



Managing Director (Acting)



Director



Chairman

Standard Islami Bank PLC.

Balance Sheet-Solo Basis (Un audited & Provisional)

As at 31 March 2026

Particulars	Notes	Amount in Taka	
		31.03.2026	31.12.2025
PROPERTY & ASSETS			
CASH	3	13,467,072,479	14,065,334,998
Cash in Hand (including foreign currencies)		2,904,530,389	2,454,250,597
Balance with Bangladesh Bank & its agent Bank (including Foreign Currencies)		10,562,542,091	11,611,084,401
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	4	9,473,917,393	11,284,632,477
In Bangladesh		6,428,046,865	7,583,369,230
Outside Bangladesh		3,045,870,527	3,701,263,247
PLACEMENT WITH BANKS & FINANCIAL INSTITUTIONS	5	-	-
INVESTMENTS IN SHARES & SECURITIES	6	40,163,578,047	40,650,147,036
Government		27,437,961,700	27,924,102,500
Others		12,725,616,347	12,726,044,536
INVESTMENTS	7	205,269,568,298	204,776,459,744
General investments etc.		199,830,639,720	198,458,527,276
Bills Purchased and Discounted		5,438,928,578	6,317,932,468
FIXED ASSETS INCLUDING PREMISES, FURNITURE & FIXTURES	8	3,113,637,592	3,100,622,778
OTHER ASSETS	9	12,286,445,295	11,578,394,040
NON-BANKING ASSETS		-	-
TOTAL ASSETS		283,774,219,104	285,455,591,074
LIABILITIES & CAPITAL			
LIABILITIES			
PLACEMENT FROM BANKS & FINANCIAL INSTITUTIONS	10	20,046,300,698	18,076,310,973
Mudaraba bond	10.2	9,980,000,000	10,280,000,000
DEPOSITS AND OTHER ACCOUNTS	11	208,456,863,491	212,645,461,016
Al-Wadeeah Deposits & Other Deposits		32,870,580,232	34,720,606,523
Bills Payable		4,054,835,618	3,972,316,562
Mudaraba Savings Deposits		19,373,806,921	19,333,529,492
Mudaraba Short Term Deposits		21,541,745,540	21,631,025,072
Mudaraba Term Deposits		110,412,483,927	113,224,034,957
Mudaraba Deposit Schemes		20,203,411,252	19,763,948,410
OTHER LIABILITIES	12	26,314,882,463	25,555,626,224
TOTAL LIABILITIES		264,798,046,652	266,557,398,213
CAPITAL / SHAREHOLDERS' EQUITY			
Paid-up Capital	13	11,158,423,080	11,158,423,080
Statutory Reserve	14	7,668,004,085	7,641,357,989
General Reserve	15	-	-
Revaluation Reserve on Investment	15.1	-	-
Retained earnings	16	149,745,287	98,411,792
TOTAL SHAREHOLDERS' EQUITY		18,976,172,452	18,898,192,861
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY		283,774,219,104	285,455,591,074
Net Asset Value (NAV) per share (Previous year's figure restated)	52	17.01	16.94

Standard Islami Bank PLC.
Balance Sheet-Solo Basis (Un audited & Provisional)
As at 31 March 2026

Particulars	Notes		
		31.03.2026	31.12.2025
OFF-BALANCE SHEET ITEMS			
CONTINGENT LIABILITIES			
Acceptances and Endorsements	17.1	18,795,958,743	19,538,750,665
Letters of Guarantee	17.2	22,137,278,581	22,037,496,934
Irrevocable Letters of Credit	17.3	30,308,320,686	31,180,129,583
Bills for Collection	17.4	7,242,831,184	7,984,983,458
Other Contingent Liabilities	17.5	-	-
TOTAL:		<u>78,484,389,193</u>	<u>80,741,360,640</u>
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		<u>78,484,389,193</u>	<u>80,741,360,640</u>

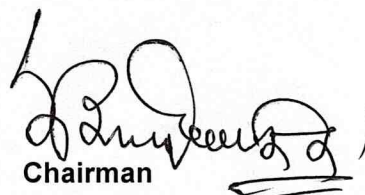
These financial statements should be read in conjunction with annexed notes


Head of FAD & CFO


Company Secretary


Managing Director (Acting)


Director


Chairman

Standard Islami Bank PLC.
Profit and Loss Account-Solo Basis (Un audited & Provisional)
for the quarter ended 31 March 2026

Particulars	Notes	Amount in Taka	
		January 2026 to March, 2026	January 2025 to March, 2025
Investment Income	18	4,065,348,664	4,462,614,399
Less: Profit paid on Deposits & Borrowings etc.	19	4,276,112,743	4,126,940,762
Net Profit on Investments		(210,764,078)	335,673,637
Income from investments in shares & securities	20	688,029,398	669,958,009
Commission, Exchange Earnings & Brokerage	21	521,029,722	710,413,575
Other Operating Income	22	98,440,792	82,143,780
		1,307,499,911	1,462,515,364
TOTAL OPERATING INCOME (A)		1,096,735,833	1,798,189,001
Salary & Allowances	23	666,110,740	713,212,631
Rent, Taxes, Insurance, Electricity etc.	24	147,762,271	151,726,598
Legal Expenses	25	3,576,150	293,474
Postage, Stamp, Telecommunication etc.	26	3,646,701	4,018,394
Stationery, Printing, Advertisement etc.	27	12,032,277	10,568,702
Managing Director's salary & fees	28	1,200,000	4,350,000
Directors' Fee & Other benefits	29	1,272,420	1,410,217
Shariah Supervisory Committee's Fees & Expenses	29.2	495,060	88,660
Audit Fees	30	-	-
Charges on Investment losses	31	-	-
Depreciation and Repair of Bank's Assets	32	55,462,024	56,411,271
Zakat Expenses	32.1	-	-
Other Expenses	33	60,947,836	88,559,969
TOTAL OPERATING EXPENSES (B)		952,505,479	1,030,639,916
Profit / (Loss) Before Provision (C) = (A - B)		144,230,354	767,549,085
Provision for Investments	34		
Specific Provision for Classified Investments		10,999,875	353,179,130
General Provision for Unclassified Investments		-	-
Special General Provision		-	-
Provision for Off-Balance Sheet items		-	-
Provision for diminution in value of investments		-	-
Other Provision		-	3,700,000
Total Provision (D)		10,999,875	356,879,130
Total Profit / (Loss) before Taxes (E)=(C - D)		133,230,479	410,669,955
Provision for Taxation		55,250,888	224,745,074
Current Tax	12.1	61,576,712	230,173,248
Deferred Tax	9.6	(6,325,824)	(5,428,174)
Net Profit / (Loss) after Taxation :		77,979,591	185,924,881
Retained earnings brought forward		12,828,316	21,590,916
Appropriations :			
Statutory Reserve		26,646,096	82,133,991
General reserve		-	-
Retained Earnings carried forward		64,161,811	125,381,806
Earning Per Share (EPS): (Previous year's figure restated)	36	0.07	0.17


Head of FAD & CFO


Company Secretary


Managing Director (Acting)


Director

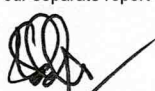

Chairman

Standard Islami Bank PLC.
Cash Flow Statement (Un audited & Provisional)
for the quarter ended 31 March 2026

Particulars	Notes	Amount in Taka	
		January 2026 to March, 2026	January 2025 to March, 2025
A) CASH FLOW FROM OPERATING ACTIVITIES			
Investment Income receipts in Cash		4,020,643,230	4,543,153,818
Profit payments in Cash		(4,112,078,023)	(3,890,901,561)
Dividend receipts		-	-
Fee and commission receipts in Cash		253,195,830	272,344,483
Recoveries on Investment previously written off		122,695,430	155,478,186
Cash Payments to employees		(667,310,740)	(717,262,631)
Cash Payments to suppliers		(12,032,277)	(10,568,702)
Income taxes paid		(137,170,990)	(251,374,591)
Receipts from other operating activities	37	98,439,889	82,074,720
Payments for other operating activities	38	(231,737,674)	(244,053,255)
Cash generated from operating activities before changes in operating assets and liabilities	37	(665,355,325)	(61,109,533)
Increase / (Decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase of trading securities		428,189	(4,876,450)
Investment to other banks		-	-
Investments to customers		(493,108,554)	(4,077,812,562)
Other assets	39	(259,595,198)	(1,084,858,528)
Deposits from other banks		(2,533,243,728)	(410,975,505)
Deposits from customers		(1,819,388,517)	5,670,891,277
Other liabilities account of customers		-	-
Trading liabilities		1,969,989,725	8,140,363,909
Other liabilities	40	950,335,025	794,840,938
		(2,184,583,059)	9,027,573,078
		(2,849,938,384)	8,966,463,545
Net cash flow from operating activities (A)			
B) CASH FLOW FROM INVESTING ACTIVITIES			
Proceeds from sale of non-trading securities		-	-
Payments for Purchase of securities		-	-
Purchase of property, plant & equipment		(13,014,814)	(17,187,961)
Sale of property, plant & equipment		903	69,060
Purchase / sale of subsidiary		-	-
Net cash flow from investing activities (B)		(13,013,911)	(17,118,901)
C) CASH FLOW FROM FINANCING ACTIVITIES			
Received from issue of Investment capital and debt security		-	-
Payments for redemption of Investment capital and debt security		(300,000,000)	(300,000,000)
Receipts from issue of ordinary shares		-	-
Dividends paid		-	-
Net Cash flow from financing activities (C)		(300,000,000)	(300,000,000)
D) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)		(3,162,952,295)	8,649,344,644
E) EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS		267,833,892	438,069,092
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		53,274,069,975	39,865,157,462
G) CASH AND CASH EQUIVALENTS AT END OF THE YEAR (D+E+F)		50,378,951,572	48,952,571,198
CASH AND CASH EQUIVALENTS AT END OF THE YEAR			
Cash in hand (including foreign currencies)		2,904,530,389	1,630,213,756
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		10,562,542,091	10,606,450,638
Balance with other Banks and financial institutions		9,473,917,393	6,791,802,004
Money at Call and Short Notice		-	-
Govt. Security/Reverse repo (Less: Revaluation Reserve on Investment)		27,437,890,000	29,924,030,000
Prize Bonds		71,700	74,800
		50,378,951,572	48,952,571,198
Net Operating Cash Flows (NOCF) per Share	38	(2.55)	8.04

(Previous year's figure restated)

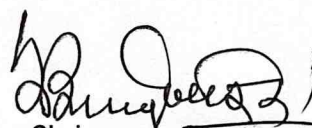
Subject to our separate report of even date


Head of FAD & CFO


Company Secretary


Managing Director (Acting)


Director


Chairman

Standard Islami Bank PLC.
Statement of Changes in Shareholders' Equity (Un audited & Provisional)
for the quarter ended 31 March 2026

(Amount in Taka)

Particulars	Paid up Capital	Statutory Reserve	General Reserve	Revaluation gain/loss on investments	Surplus in Profit and Loss Account/ Retained earnings	Total
Balance as on 1-1-2025	11,158,423,080	7,641,357,989	-	-	98,411,792	18,898,192,861
Changes in accounting policy	-	-	-	-	-	-
Restated Balance	11,158,423,080	7,641,357,989	-	-	98,411,792	18,898,192,861
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-
Net gains and losses not recongnised in the income statement	-	-	-	-	-	-
Adjustment of last year	-	-	-	-	-	-
Net profit for the period	-	-	-	-	77,979,591	77,979,591
Dividends from SBL Capital Management Ltd	-	-	-	-	-	-
Dividends from SBL Securities Ltd	-	-	-	-	-	-
Dividends (Cash & Bonus shares)	-	-	-	-	-	-
Issue of Right Shares	-	-	-	-	-	-
Coupon Payable to Mudaraba perpetual Bond	-	-	-	-	-	-
Start-up Fund	-	-	-	-	-	-
CSR Fund	-	-	-	-	-	-
Appropriation made during the year	-	26,646,096	-	-	(26,646,096)	-
Balance as on 31.03.2026	11,158,423,080	7,668,004,085	-	-	149,745,287	18,976,172,452
Balance as on 31.03.2025	11,158,423,079	7,446,780,278	-	-	117,651,792	18,722,855,149

Subject to our separate report of even date



Head of FAD & CFO




Company Secretary



Managing Director (Acting)



Director



Chairman

Standard Islami Bank PLC.

Notes to the Financial Statements (Provisional & Un-audited)
for the 1st quarter ended on 31st March 2026

1. LEGAL STATUS AND NATURE OF THE COMPANY

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

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

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

Off-Shore Banking Unit (OBU)

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

1.1 Subsidiary Companies

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

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

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

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

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

Standard Bank Securities Limited

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

2 SIGNIFICANT ACCOUNTING POLICIES

Basis of Preparation for Financial Statements

The Financial statements of the Bank are made upto 31st March 2026 and are prepared under the historical cost convention and in accordance with the "First Schedule (Sec-38) of the Bank Companies Act, 1991, BRPD Circular # 14 dated 25 June 2003, other Bangladesh Bank Circulars, International Accounting Standards and International Financial Reporting Standards adopted by the Institute of Chartered Accountants of Bangladesh, Companies Act, 1994, the Securities and Exchange Rules 1987, Dhaka & Chittagong Stock Exchange Listing Regulations and other laws and rules applicable in Bangladesh. In case of the requirement of Bangladesh Bank differs with those of IAS/IFRS, the requirement of Bangladesh Bank have been applied"

2.1 Basis of Consolidation :

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

The consolidated financial statements have been prepared in accordance with International Accounting standard 27: consolidated and separate financial statements, IAS-34 "Interim Financial Reporting" and Rules 13 of the Securities and Exchange Rules 1987. The consolidated financial statements have been prepared to a common reporting period ending in 31st March 2026.

2.2 Statement of Cash flows

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

2.3 Reporting Period

These financial statements cover from January 01 to March 31, 2026.

2.4 Statement of Changes in Equity

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

2.05 Provisions for Investment

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

2.06 Provisions for Investments In Shares & Securities

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

2.07 Provisions for off balance sheet exposures

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

2.08 Workers Participation Fund and Welfare Fund

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

2.09 Earning Per Share

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



**Notes to the Financial Statements
for the quarter ended 31 March 2026**

		Amount in Taka	
		31.03.2026	31.12.2025
3. CASH			
3.1 Cash in hand			
In local Currency		2,860,854,604	2,424,760,515
In Foreign Currency		43,675,785	29,490,082
	Total	<u>2,904,530,389</u>	<u>2,454,250,597</u>
3.2 Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)			
In local Currency		8,261,598,896	9,387,320,708
In Foreign Currency		2,224,371,021	2,044,023,270
		10,485,969,917	11,431,343,978
Sonali Bank as agent of Bangladesh Bank			
Local currency		76,572,174	179,740,423
		<u>10,562,542,091</u>	<u>11,611,084,401</u>
	Total	<u>13,467,072,479</u>	<u>14,065,334,998</u>
3(a) Consolidated cash			
i. Cash in hand			
Standard Bank PLC. (note-3.1)		2,904,530,389	2,454,250,597
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
Standard Bank Securities Ltd.		-	-
		<u>2,904,530,389</u>	<u>2,454,250,597</u>
ii. Balance with Bangladesh Bank and its agent bank(s)			
Standard Bank PLC. (note-3.2)		10,562,542,091	11,611,084,401
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
Standard Bank Securities Ltd.		-	-
		<u>10,562,542,091</u>	<u>11,611,084,401</u>
		<u>13,467,072,479</u>	<u>14,065,334,998</u>
4. Balance with other Banks and financial institutions			
In Bangladesh (note 4.1)		6,428,046,865	7,583,369,230
Outside Bangladesh (note 4.2)		3,045,870,527	3,701,263,247
		<u>9,473,917,393</u>	<u>11,284,632,477</u>
4.1 In Bangladesh			
		-	-
Al-wadeeah Current deposits			
Agrani Bank PLC.		25,206	6,140,417
Basic Bank PLC.		3,169	2,160
BRAC Bank PLC..		341,184	341,184
Dutch Bangla Bank		1,000	1,000
Eastern Bank PLC.		1,253	1,253
Islami Bank bd PLC.		41,031	41,663
Janata Bank PLC.		38,153	59,303
Sonali Bank PLC.		16,165,295	23,680,300
Standard Chartered Bank		10,841,971	15,727,874
Trust Bank PLC..		3,312,598	2,954,626
Mudaraba Short Notice Deposit (MSND)			
Exim Bank PLC.		1,979,053,878	1,979,053,878
The City Bank PLC.		62,972	63,860
Prime Bank PLC.-lbw (Msnd)		55,530	54,382
Jamuna Bank PLC.		67,789	69,019
Dhaka Bank PLC.-lbw (Msnd)		67,868	67,914
Al-Arafah Islami bank		1,114,039,764	1,004,930,397
Bengal Commercial Bank Plc		653,900,819	1,050,100,000
Shahjalal Islami Bank Plc (Msnd)		27,386	80,000
Mudaraba Short Term Placements			
IDLC Islamic Wing		1,650,000,000	2,300,000,000
DBH Islamic Wing		1,000,000,000	1,200,000,000



		Amount in Taka	
		31.03.2026	31.12.2025
		6,428,046,865	7,583,369,230
		-	-
		-	-
		-	-
		6,428,046,865	7,583,369,230
4.2	Outside Bangladesh		
	In Current account		
	Profit Bearing		
	Habib American Bank Ltd. New York	434,368,753	132,511,939
	Mashreq Bank Psc, New York	245,007,711	392,397,910
	Non Profit Bearing		
	Standard Chartered Bank, New York	1,170,288,770	1,789,733,885
	AXIS Bank Limited, Mumbai, India	52,240,111	38,828,570
	ICICI Bank Ltd., Mumbai, India	154,540,969	193,837,068
	A.B. Bank LTD. MUMBAI	20,235,215	14,247,236
	Standard Chartered Bank Ltd., Mumbai, India	-	-
	Standard Chartered Bank Ltd., Frankfurt	1,731,666	43,720,419
	Standard Chartered Bank Ltd., Tokyo	26,168,403	17,856,607
	ICICI Bank Ltd., Hongkong	29,015,883	22,236,961
	Nepal Bangladesh Bank Ltd, Kathmundu	13,228,560	14,092,075
	Bhutan National Bank, Bhutan	11,407,489	24,935,306
	Commerz Bank, Frankfurt	117,489,386	49,155,625
	Habib Metropolitan Bank Ltd. Karachi, Pakistan	25,159,996	28,689,316
	Bank Aljaria, KSA	11,937,441	11,902,378
	Bank Aljaria, KSA, USD	27,846,201	27,749,611
	Commerzbank, Frankfurt(GBP)	8,833,957	7,346,635
	Standard Chartered Bank, LONDON (GBP)	180,038,449	67,328,948
	Standard Chartered Bank, Mumbai India	335,124,335	475,345,023
	Sonali Bank (UK) Ltd	61,252,462	39,732,312
	Total Nostro Accounts	2,925,915,757	3,391,647,824
	FDR		
	Standard Chartered Bank Ltd., Mumbai, India	7,352,100	7,352,100
	Others		
	Habib American Bank Ltd, New York (OBU)	112,602,671	302,263,323
	Total Outside Bangladesh	3,045,870,527	3,701,263,247
	Total	9,473,917,393	11,284,632,477
	(Annexure-A for details)		
4.4	Net Balance with other banks and financial institutions		
	Balance with other banks and financial institutions(note-4)	9,473,917,393	11,284,632,477
	Add: Lending to other banks and financial institutions(note-05)	-	-
	Less: Borrowing from other banks and financial institutions(note-10)	30,026,300,698	28,356,310,973
		(20,552,383,306)	(17,071,678,496)
4.5	Consolidated Net Balance with other banks and financial institutions		
	Balance with other banks and financial institutions(note-4.4)	(20,552,383,306)	(17,071,678,496)
	Less: Borrowing from other banks and financial institutions	-	-
		(20,552,383,306)	(17,071,678,496)
4(a)	Consolidated Balance with other banks and financial institutions In Bangladesh		
	Standard Bank PLC. (note-4.1)	6,428,046,865	7,583,369,230
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	100,371,059	79,558,973
	Standard Bank Securities Ltd.	28,032,146	23,464,060
		6,556,450,070	7,686,392,263
	Outside Bangladesh		
	Standard Bank PLC. (note-4.2)	3,045,870,527	3,701,263,247
	Standard Exchange Co.(UK) Ltd.	27,949,075	13,872,029
	Standard Express(USA) Ltd.	521,303,800	575,236,407



		Amount in Taka	
		31.03.2026	31.12.2025
SBL Capital Mgt. Ltd.		-	-
Standard Bank Securities Ltd.		-	-
		3,595,123,402	4,290,371,683
		10,151,573,472	11,976,763,946
5. Placement with Banks & Financial Institutions			
Banking Company		-	-
		-	-
Non-Banking Financial Institutions		-	-
		-	-
Short Notice Money		-	-
		-	-
		-	-
		-	-
	Total	-	-
6. Investments			
Government securities		27,437,961,700	27,924,102,500
Others Investment		12,725,616,347	12,726,044,536
		40,163,578,047	40,650,147,036
		-	-
Government Bond & Sukuk			
SUKUK		17,437,890,000	17,324,030,000
BGIIB		10,000,000,000	10,600,000,000
Total Government Bond		27,437,890,000	27,924,030,000
Prize bonds		71,700	72,500
Total Prize bonds		71,700	72,500
		-	-
Total Government Securities		27,437,961,700	27,924,102,500
		-	-
b) Other Investments			
Quoted Shares		151,696,445	151,696,445
Unquoted Shares		5,443,920,489	5,444,348,679
Subordinated Bonds		2,629,999,412	2,629,999,412
Perpetual Bond		4,500,000,000	4,500,000,000
Total Others Investment		12,725,616,347	12,726,044,536
		-	-
6.1 Government Securities classified as per Bangladesh Bank Circular:			
Held for trading (HFT)		-	-
Held to maturity (HTM)		27,437,890,000	27,924,030,000
Other Securities (Prize Bond)		71,700	72,500
		27,437,961,700	27,924,102,500
		-	-
6.2 Other Investments :			
a) Quoted Shares			
First Bangladesh Fixed Income Fund		146,779,000	146,779,000
Bangladesh Steel Re-Rolling Mills Ltd		2,493,010	2,493,010
Runner Automobile 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.		-	-
MK Footwear Plc		-	-
		-	-
Total Quoted Shares		151,696,445	151,696,445
b) Unquoted Shares			
Central Depository Bangladesh Limited (CDBL)		156,548,164	156,548,164
Central Counterparty Bangladesh Limited (CCBL)		37,500,000	37,500,000
SWIFT		3,003,185	3,001,185
Standard Exchange Co.(UK) Ltd.		48,199,140	49,171,830
Standard Express(USA) Ltd.		188,790,000	188,247,500
SBL Capital Mgt. Ltd.		1,499,940,000	1,499,940,000
Standard Bank Securities Ltd.		799,940,000	799,940,000
SBL Capital Mgt. Ltd.(Investment)		2,710,000,000	2,710,000,000



		Amount in Taka	
		31.03.2026	31.12.2025
Total Unquoted Shares		5,443,920,489	5,444,348,679
c) Subordinated Bond			
Zero Coupon Bond		99,999,412	99,999,412
Beximco Green-Sukuk Al Istisna'A		10,000,000	10,000,000
SJIBL 3rd Mudaraba Subordinated Bond		1,250,000,000	1,250,000,000
Exim Bank 6th Subordinated Bond		1,250,000,000	1,250,000,000
Golden Harvest Agro Industries Ltd.		20,000,000	20,000,000
Total Subordinated Bond		2,629,999,412	2,629,999,412
d) Perpetual Bond			
Exim Bank Mudaraba Perpetual Bond		1,500,000,000	1,500,000,000
SJIBL Mudaraba Perpetual Bond		694,160,000	694,160,000
IBBL 2nd Mudaraba Perpetual Bond		2,305,840,000	2,305,840,000
Total Perpetual Bond		4,500,000,000	4,500,000,000
Total Other Investments		12,725,616,347	12,726,044,536
(Annexure-E may kindly be seen for details)			
6(a) Consolidated Investments			
Government			
Standard Bank PLC. (note-6)		27,437,961,700	27,924,102,500
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
SBL Capital Mgt. Ltd.		-	-
Standard Bank Securities Ltd.		-	-
		27,437,961,700	27,924,102,500
Others			
Standard Bank PLC. (note-6)		12,725,616,347	12,726,044,536
Standard Capital Mgt. Ltd (Share Capital & Investment to SCML)		(4,209,940,000)	(4,209,940,000)
Standard Exchange Co.(UK) Ltd.		(48,199,140)	(49,171,830)
Standard Express(USA) Ltd.		(188,790,000)	(188,247,500)
SBL Capital Mgt. Ltd.		1,713,953,881	1,698,087,687
Standard Bank Securities Ltd.		505,076,475	505,076,475
Standard Bank Securities Ltd. (Share Capital to SSL)		(799,940,000)	(799,940,000)
		9,697,777,562	9,681,909,368
		37,135,739,262	37,606,011,868
		-	-
7. Investments			
As per classification into the following broad categories:			
i) General Investments			
Inside Bangladesh			
Bai - Murabaha		19,788,504,626	21,122,800,805
Bai - Muajjal		66,787,840,477	68,260,607,183
Bai - Salam		1,580,855,753	1,351,291,678
HPSM		104,762,672,491	100,794,595,829
Quard - e - Hasan with Service Charge		6,004,349,540	6,027,337,235
Islamic Credit Card		906,416,834	901,894,546
		199,830,639,720	198,458,527,276
Outside Bangladesh		-	-
		199,830,639,720	198,458,527,276
ii) Bills purchased and discounted			
Payable inside Bangladesh			
Inland bills purchased		2,213,210,266	2,312,890,740
Payable outside Bangladesh			
Foreign bills purchased and discounted		3,225,718,312	4,005,041,728
		5,438,928,578	6,317,932,468
Total		205,269,568,298	204,776,459,744
		0	-
7 Investments under the following broad categories :			
Investments		164,895,605,942	163,523,493,498
Cash Credit		16,017,688,613	16,017,688,613
Overdraft		18,917,345,165	18,917,345,165
		199,830,639,720	198,458,527,276
Bills purchased and discounted		5,438,928,578	6,317,932,468
		205,269,568,298	204,776,459,744



Amount in Taka

31.03.2026 31.12.2025

7.8 Classification of Investments

Unclassified:

Standard including staff Investments
Special Mention Account (SMA)

Classified:

Sub standard
Doubtful
Bad/Loss

158,626,083,293	158,971,473,056
156,374,842,664	154,729,382,456
2,251,240,629	4,242,090,600
46,643,485,005	45,804,986,688
621,051,771	729,976,996
3,019,672,151	2,961,397,050
43,002,761,083	42,113,612,642
205,269,568,298	204,776,459,744

7.9 Particulars of required provision for Investments .

Status Outstanding Base for provision %

Un-classified -General provision:

Standard (Including Staffs Investment)

STD-0	120,203,962,299	120,203,962,299	1%	1,147,849,408.96	1,136,803,525
STD-1	17,003,630,623	17,003,630,624	1%	151,840,520.18	145,109,552
STD-2	19,167,249,742	19,167,249,742	1%	191,266,660.25	183,221,577
SMA	2,251,240,629	2,251,240,629	5%	95,888,281.05	196,232,778
Total	158,626,083,293	158,626,083,294		1,586,844,870	1,661,367,432

Classified-specific provision

Sub Standard	621,051,771	292,850,432	20.00%	58,570,086	66,589,658
Doubtful	3,019,672,151	2,221,932,548	50.00%	1,110,966,274	1,101,942,567
Bad/Loss	43,002,761,083	30,919,577,596	100.00%	30,919,577,596	30,027,334,171
	46,643,485,005	33,434,360,577		32,089,113,957	31,195,866,396
Total	205,269,568,298	192,060,443,871		33,675,958,827	32,857,233,828

Required provision for Investments

33,675,958,827 34,518,601,260

Total Provision maintained (note-12.2)

8,951,874,888 8,940,875,014

Deferral Provision will be kept in future

24,724,083,939 25,577,726,246

Excess/(Short) provision

- -

7.10 Particulars of required provision on Off-Balance Sheet Exposures

Base for Provision

Rate
%

Acceptance and endorsements	18,795,958,743			
Letter of guarantee	22,137,278,581	1%	701,617,671	690,796,389
Letter of credit	30,308,320,686			
Bills for Collection	-			
Required provision of Off-Balance Sheet Exposures			701,617,671	690,796,389
Deferral Provision will be kept in future			701,617,671	690,796,389
Excess/(short) provision at			-	-

7.12 Bills purchased and discounted

Payable in Bangladesh	2,213,210,266	2,312,890,740
Payable outside Bangladesh	3,225,718,312	4,005,041,728
	5,438,928,578	6,317,932,468

7(a) Consolidated Investments

Standard Bank PLC. (note-7)	199,830,639,720	198,458,527,276
Standard Bank PLC. (Investment to SBSL)	(387,852,915)	(418,425,469)
Standard Bank PLC. (Investment to SCML)	(350,000,000)	(350,000,000)
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	4,771,497,726	4,793,696,711
Standard Bank Securities Ltd.	572,252,618	589,296,995
	204,436,537,149	203,073,095,513

Consolidated bills purchased and discounted

Standard Bank PLC. (note-7)	5,438,928,578	6,317,932,468
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	5,438,928,578	6,317,932,468
	209,875,465,727	209,391,027,981



		Amount in Taka	
		31.03.2026	31.12.2025
8. Fixed assets including premises, furniture and fixture			
Land	2,373,245,825	2,373,245,825	
Land and Building	498,249,932	495,535,567	
Furniture & Fixture	999,215,604	967,215,137	
Office Appliance	854,793,670	848,359,867	
Computer	435,453,834	429,218,976	
Right of Use Assets (ROUA) as per IFRS-16	274,244,825	274,244,825	
Bank's Vehicle	130,137,707	129,689,342	
Total cost	5,565,341,398	5,517,509,538	
Intangible Assets			
Software	186,846,464	184,457,579	
Total cost	5,752,187,861	5,701,967,117	
Less: Accumulated Depreciation	2,638,550,269	2,601,344,339	
Net	3,113,637,592	3,100,622,778	
(See Annexure-A for details)			
8(a) Consolidated fixed assets including premises, furniture and fixture			
Standard Bank PLC. (note-8)	3,113,637,592	3,100,622,778	
Standard Exchange Co.(UK) Ltd.	758,172	813,958	
Standard Express(USA) Ltd.	91,806,236	103,163,566	
SBL Capital Mgt. Ltd.	5,442,927	5,442,928	
Standard Bank Securities Ltd.	3,544,932	3,714,519	
	3,215,189,860	3,213,757,749	
9. Other assets			
Stock of Stationery	30,180,230	29,322,044	
Stamps in hand	8,634,917	9,307,817	
Suspenses A/c (note-9.1)	358,864,407	420,480,965	
Advance Deposit	3,742,395	3,819,438	
Branch adjustments accounts (note-9.5)	290,049,183	-	
Sundry Assets (note-9.2)	11,594,974,163	11,115,463,776	
	12,286,445,295	11,578,394,040	
9.1 Suspense Accounts			
Sundry Debtors	15,532,504	11,455,813	
Advance Against TA/DA	595,000	740,036	
Advance Against Proposed Branch	9,395,000	8,858,414	
Advance Against Legal Expenses	13,367,836	13,280,795	
Encashment-PSP/BSP/WEDB	365,738	365,738	
Advance on against board meeting	1,635,000	560,000	
Advance Against Annual General Meeting	20,000	20,000	
Mobile Banking	26,008	26,008	
Cash Remittance	317,927,320	385,174,161	
	358,864,407	420,480,965	
9.2 Sundry Assets			
Advance Rent	204,715,978	198,237,375	
Profit Receivable (note - 9.4)	2,661,834,171	2,485,478,737	
Prepaid expenses	10,404,794	12,273,371	
Advance Tax (note-9.3)	5,451,154,928	5,313,983,938	
Deferred Tax -note-12.1(ii)	490,407,119	484,081,295	
Protested Bill Account	39,537,128	39,637,128	
BFTN adjustment	119,770,524	122,218,705	
Working Progress, Building	1,688,893,876	1,557,442,932	
Profit receivable on Bai Murabaha/Bai Muajjal/Hpsm	21,019	21,019	
Exchange House	457,277,851	418,464,733	
Profit Reimbursement A/C Swc-I & S-Cc	2,504,253	2,504,253	
Dividend Receivable	21,000,000	25,000,000	
Profit Waived	398,238,709	398,238,709	
Excise duty adjustment on FDR	47,772,304	56,440,073	
Demand Draft without advice	1,441,508	1,441,508	
	11,594,974,163	11,115,463,776	
9.3 Advance Tax			
Advance Corporate Tax	4,622,847,079	4,592,847,079	
Advance Income Tax On L/C Commission	118,352,184	111,527,402	
Advance Income Tax On Tr.Bill	50,872,243	50,872,243	
Advance Income Tax On Share Dividend	75,635,128	75,635,128	
Advance Tax On Vehicle	7,236,942	7,111,942	
Advance Income Tax On Profit Balance With Other Banks	39,335,850	39,335,850	



		Amount in Taka	
		31.03.2026	31.12.2025
	Advance Income Tax On Subordinated Bond	132,322,020	87,322,020
	Advance Income Tax On BGLIB	22,222,745	22,222,745
	Advance Tax On Sukuk	216,341,906	176,876,203
	Advance Income Tax On Msnd	165,988,831	150,233,326
		5,451,154,928	5,313,983,938
9.4	Profit Receivable		
	Profit Receivable on SME	8,229,544	9,290,986
	Capital Gain Recivable From Sale Of Share	-	-
	Profit Receivable on FDR & Bond	2,653,604,628	2,476,187,751
		2,661,834,171	2,485,478,737
9.5	Branch Adjustment		
	Branch adjustments account represents outstanding inter branch and head office transactions originated but yet to be responded at the balance sheet date. The balance of unreconciled items has been adjusted reconciled subsequently .		
9.6	Deferred Tax Assets:		
	Opening Balance	484,081,295	476,293,862
	Additional made during the period	6,325,824	7,787,433
	Adjustment during the period	-	-
	Closing Balance	490,407,119	484,081,295
	Deferred tax liabilities/(Asset)		
	Fixed Asset		
	Carrying amount	3,113,637,592	3,100,622,778
	Tax base	3,346,190,154	3,323,795,351
	Taxable Temporary Difference	(232,552,562)	(223,172,573)
	Provision for gratuity		
	Carrying amount	1,057,488,568	1,049,999,691
	Tax base	-	-
	Deductable Temporary Difference	(1,057,488,568)	(1,049,999,691)
	Provision for Rebate for good borrowers		
	Carrying amount	8,738,004	8,738,004
	Tax base	-	-
	Deductable Temporary Difference	(8,738,004)	(8,738,004)
	Lease Assets as per IFRS 16		
	Right of use Assets under lease	8,049,645	8,049,645
	Lease Liabilities	17,022,829	17,022,829
	Deductible Temporary Difference	(8,973,184)	(8,973,184)
	Total Taxable /(deductible) Temporary difference	(1,307,752,318)	(1,290,883,452)
	Applicable tax rate	37.50%	37.50%
	Deferred Tax Assets	(490,407,119)	(484,081,295)
	Opening balance	(484,081,295)	(476,293,862)
	Deferred tax (income)/expenses	(6,325,824)	(7,787,433)
9(a)	Consolidated other assets		
	Standard Bank PLC. (note-9)	12,286,445,295	11,578,394,040
	Standard Bank PLC. (Dividend Recivable from SCML)	-	-
	Standard Bank PLC. (Profit Recivable from SCML)	(1,052,970,689)	(991,995,689)
	Standard Bank PLC. (Dividend Recivable from SBSL)	(21,000,000)	-
	Standard Exchange Co.(UK) Ltd.	15,159,112	15,675,160
	Standard Express(USA) Ltd.	9,007,200	9,223,760
	SBL Capital Mgt. Ltd.	863,980,184	865,237,704
	Standard Bank Securities Ltd.	350,830,555	383,396,624
		12,451,451,657	11,859,931,599
10.	Placement From Banks & Financial Institutions		
	In Bangladesh (note-10.1)	20,046,300,698	18,076,310,973
	Outside Bangladesh	-	-
	Mudaraba bond	9,980,000,000	10,280,000,000
		30,026,300,698	28,356,310,973
10.1	In Bangladesh Placement		
	Total	-	-
	Other Placement		
	Re-Finance from B Bank	30,216,250	30,478,333
	EDF from B Bank	3,410,741,615	2,827,583,140



		Amount in Taka	
		31.03.2026	31.12.2025
	Financial Stimulus Fund From B. Bank	355,342,833	368,249,500
	Foreign Exchange Deal Payable	-	-
	Visa Credit Crd Nostro Ac(Payable To Id)	-	-
	Bangladesh Bank	16,250,000,000	14,850,000,000
	Total	20,046,300,698	18,076,310,973
		20,046,300,698	18,076,310,973
	Outside Bangladesh		
	FI Banks	-	-
		20,046,300,698	18,076,310,973
10.2	Mudaraba bond		
	SBL Subordinated Non-Convertible Bond	5,480,000,000	5,780,000,000
	Sbl Mudaraba Perpetual Bond	4,500,000,000	4,500,000,000
		9,980,000,000	10,280,000,000
10.1.1	Subordinated Non-Convertible & Mudaraba Perpetual Bond		
	SBL 3rd Subordinated Non-Convertible Bond		
	Agrani Bank PLC.	400,000,000	400,000,000
	National Life Insurance Co. Ltd	60,000,000	60,000,000
	Shadharan Bima Corporation	40,000,000	40,000,000
	Dutch Bangla Bank PLC.	400,000,000	400,000,000
	Uttara Bank PLC.	200,000,000	200,000,000
	Janata Bank PLC.	200,000,000	200,000,000
	Mercantile Bank PLC.	80,000,000	80,000,000
	Sonali Bank PLC.	400,000,000	600,000,000
	Rupali Bank PLC.	200,000,000	300,000,000
		1,980,000,000	2,280,000,000
	SBL 4th Subordinated Non-Convertible Bond		
	Islami Bank Bangladesh PLC.	1,500,000,000	1,500,000,000
	Ai-Arafah Islami Bank PLC.	750,000,000	750,000,000
	EXIM Bank PLC.	1,250,000,000	1,250,000,000
		3,500,000,000	3,500,000,000
	SBL 1st Mudaraba Perpetual Bond		
	Social Islami Bank PLC.	1,500,000,000	1,500,000,000
	Ai-Arafah Islami Bank PLC.	1,000,000,000	1,000,000,000
	First Security Islami Bank PLC.	1,000,000,000	1,000,000,000
	Union Bank PLC.	1,000,000,000	1,000,000,000
		4,500,000,000	4,500,000,000
	Total SBL Subordinated Non-Convertible Bond	9,980,000,000	10,280,000,000
10.2	Security against borrowing from other banks, financial institutions and agents		
	Secured	-	-
	Unsecured	30,026,300,698	28,356,310,973
		30,026,300,698	28,356,310,973
10(a)	Consolidated Placement From Banks & Financial Institutions		
	Standard Bank PLC. (note-10)	30,026,300,698	28,356,310,973
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		30,026,300,698	28,356,310,973
11.	Deposits and other deposits		
	Deposits from banks (note-11.1)	4,194,070,197	6,727,313,925
	Deposits from customers (note.11.3)	204,262,793,293	205,918,147,091
		208,456,863,491	212,645,461,016
11.1	Deposits' from banks		
	Current deposits and other deposits	946,903	2,084,481
	Bills payable	-	-
	Savings bank/Mudaraba Savings deposits	-	-
	Short-term deposits	1,743,123,295	1,955,229,445
	Fixed deposits/Mudaraba Fixed Deposits	2,450,000,000	4,770,000,000
		4,194,070,197	6,727,313,925
11.2	Deposits' from banks		



		Amount in Taka	
		31.03.2026	31.12.2025
Mudaraba Fixed Deposits			
NRB Commercial PLC.		450,000,000	470,000,000
Eastern Bank PLC		-	500,000,000
Agrani Bank PLC.		500,000,000	500,000,000
Shahjal Islami Bank PLC.		1,500,000,000	1,500,000,000
Midland Bank PLC		-	400,000,000
Rajshahi Krishi Unnayan Bank		-	400,000,000
Bangladesh Krishi Bank		-	1,000,000,000
		2,450,000,000	4,770,000,000
Mudaraba Short Notice Deposits			
Bangladesh Krishi Bank		423,673	423,823
Bengal Commercial Bank		652,127,900	954,177,900
Jamuna Bank PLC.		1,180,346	1,183,346
Trust Bank Ltd		3,498,595	3,501,595
The City Bank PLC		53,104	53,104
Al-Arafah Islami Bank		1,085,839,677	995,889,677
		1,743,123,295	1,955,229,445
Al-wadeeah current deposits			
Mercantile Bank PLC		744,583	2,000,000
The City Bank PLC		202,320	84,481
		946,903	2,084,481
		4,194,070,197	6,727,313,925
11.3 Customer Deposits			
i) Al-wadeeah Current deposits and other Deposits			
Al-wadeeah current deposits		10,419,433,304	10,419,211,971
Foreign Currency deposits		6,428,481,520	6,942,879,564
Sundry deposits (note - 11.4)		16,021,718,505	17,356,430,507
		32,869,633,329	34,718,522,042
ii) Bills payable			
Pay orders issued		4,051,064,186	3,968,545,130
Pay slips issued		600	600
Demand draft		3,770,832	3,770,832
		4,054,835,618	3,972,316,562
iii) Savings bank Deposits/Mudaraba savings deposits		19,373,806,921	19,333,529,492
iv) Term Deposits/Fixed Deposits			
Fixed deposits/Mudaraba Fixed Deposits (Excluding Bank Deposit)		107,962,483,927	108,454,034,957
Short term deposits		19,798,622,246	19,675,795,627
Deposits Under Schemes		20,203,411,252	19,763,948,410
		147,964,517,425	147,893,778,994
Total		204,262,793,293	205,918,147,091
11.4 Sundry deposits			
Sundry creditors		1,727,579,046	2,487,223,711
Margin Deposit		7,623,571,933	8,274,117,355
Risk Fund		4,011,489	4,009,241
Service charge		242,588,288	213,164,682
Security Money		68,413,914	63,580,909
SBL Employees Provident Fund		(180,451)	10,060
SBL Employees W. Fund		1,026,969	1,026,969
Foreign Remittance Payable A/c		28,345,912	29,247,810
Profit payable on deposits		4,755,506,681	4,591,471,961
VAT, Excise Duty and Income Tax		1,513,128,479	1,602,166,283
Cash Incentive Payable		1,080	30,229,787
Unclaimed Dividend Payable(note 39)		37,719,341	37,719,341
Central Fund (RMG Sector)		13,340,893	14,685,305
Others		6,664,932	7,777,093
		16,021,718,505	17,356,430,507
11.8 Payable on Demand and Time Deposits			
i. Demand Deposits			
Current / Al-wadeeah current Deposits		10,419,433,304	10,419,211,971
Savings Deposits/Mudaraba Savings deposits (10%)		1,937,380,692	1,933,352,949
Foreign Currency Deposits (non profit bearing)		6,428,481,520	6,942,879,564
Sundry deposits		16,021,718,505	17,356,430,507



		Amount in Taka	
		31.03.2026	31.12.2025
	Bills payable	4,054,835,618	3,972,316,562
		38,861,849,639	40,624,191,553
ii.	Time Deposits		
	Savings deposits/Mudaraba savings deposits (90%)	17,436,426,229	17,400,176,543
	Fixed deposits/Mudaraba Term Deposits	112,156,554,124	115,181,348,882
	Short term deposits/Mudaraba short term deposits	19,798,622,246	19,675,795,627
	Deposits under schemes	20,203,411,252	19,763,948,410
	Foreign currency deposits (profit bearing)	-	-
		169,595,013,851	172,021,269,463
		208,456,863,491	212,645,461,016
		-	-
		-	-
11(a)	Consolidated deposits and other deposits		
	Current deposits and other deposits		
	Standard Bank PLC. (note-11.3)	32,870,580,232	34,720,606,523
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	25,194,052	20,323,962
	Standard Bank Securities Ltd.	-	-
		32,895,774,284	34,740,930,484
	Bills payable		
	Standard Bank PLC. (note-11.3)	4,054,835,618	3,972,316,562
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		4,054,835,618	3,972,316,562
	Savings bank/Mudaraba savings deposits		
	Standard Bank PLC. (note-11.3)	19,373,806,921	19,333,529,492
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		19,373,806,921	19,333,529,492
	Short Term Deposits		
	Standard Bank PLC. (note-11.3)	21,541,745,540	21,631,025,072
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		21,541,745,540	21,631,025,072
	Term/Fixed deposits		
	Standard Bank PLC. (note-11.3)	110,412,483,927	113,224,034,957
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		110,412,483,927	113,224,034,957
	Deposits under schemes		
	Standard Bank PLC. (note-11.3)	20,203,411,252	19,763,948,410
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	-	-
	Standard Bank Securities Ltd.	-	-
		20,203,411,252	19,763,948,410
		208,482,057,543	212,665,784,978
		-	-
12.	OTHER LIABILITIES		
	Provision for Taxation (note-12.1)	6,413,848,241	6,352,271,529
	Deferred Tax (note-12.1(i))	-	-
	Accrued Expenses	145,801,508	141,582,649
	General Provision for Unclassified Investments (note-12.2)	-	-
	General Provision for SMA (note-12.2)	-	-
	Specific provision for Classified Investments (note-12.2)	8,951,874,888	8,940,875,014
	Provision for classified others Assets (note-12.7)	217,758,488	221,603,546
	Provision for decrease in value of investments (note-12.8)	115,936,062	109,101,775
	Provision for Off-Balance Sheet Items (note-12.4)	-	-



	Amount in Taka	
	31.03.2026	31.12.2025
Profit Suspense Account (note-12.5)	9,401,335,114	8,666,081,867
Zakat Fund	25,723,841	31,507,341
Provision for Nostro A/c	42,575	42,575
Provision for Bonus (note-12.6)	11,751,212	11,751,212
Provision for LFC	8,248,020	-
Provision For Depreciation	37,204,880	-
Provision for Start up Fund (note-12.14)	8,689,379	57,622,079
Provision For Festival Bonus	(46,591,621)	-
Provision For Deposit Insurance Premium	34,183,780	60,982,124
Provision for Green Banking (note-12.13)	35,500,000	30,500,000
Dividend Settlement A/C	25,830	25,830
Provision for Incentive of good borrower (note-12.12)	8,738,004	8,738,004
Commission Payable Account	1,824,313	1,541,081
Payable to OBU	559,963,626	468,600,563
Profit Receivable on overdue Investment	49,036,567	49,036,568
MFS Settlement Account	69,261	69,261
Clearing Adjustment	2,058,573	2,058,573
Branch adjustments accounts	-	51,302,734
Swift Charge Payable A/C	31,416,165	30,868,229
Residual Amt. For Cust. Repay. (Mig)	11,721,028	11,721,028
Written-Off Investments Recovery A/C	5,290,312	-
Non Shariah Income	5,486,919	5,486,919
Compensation Suspense Account	126,108,042	136,986,075
Leased Liabilities as per IFRS-16	17,022,829	17,022,829
Bank To Bank Rtgs Fc Settlement (Usd)	35,209,010	48,211,012
Unclaimed Deposit Payable	40,410	40,410
Supervision Charge Receivable	12,198,276	12,198,276
Foreign Currency translation gains (note-12.10)	87,366,931	87,797,121
Total	26,314,882,463	25,555,626,224

12.1 Provision for Current Taxation

Opening Balance	6,352,271,529	10,487,021,615
Addition during the period	61,576,712	570,852,227
	6,413,848,241	11,057,873,842
Adjustment during the period		4,705,602,313
Closing Balance	6,413,848,241	6,352,271,529

Provision for taxation has been made on accounting profit considering taxable allowances/disallowances as per Income Tax Ordinance 1984.

Provision for current tax made during the year

Income tax @ 37.50% on taxable profit (A)	55,388,400	563,242,963
Add: Income tax @ 20% on dividend income	-	94,149
Capital Gain on Share @ 10%	-	20,960
Capital Gain on sale of Fixed Assets (15%)	135.00	1,231,655.00
Capital Gain on Govt. securities (5%)	-	-
Add: Excess profit tax		
Tax on Salary Perquisite	6,262,500	6,262,500
Add: Settlement/ Adjustment for the period	-	-
Less: Tax adjustment	74,323	-
Investments written off Benefits	-	-
Estimated provision required as at 31 December, (i)	61,576,712	570,852,227

Computation of taxable profit

Profit before tax	144,230,354	1,933,692,448
Less: Dividend income	-	470,745
Less: Capital Gain on share	-	209,596
Less: Capital Gain on sale of Fixed Assets	903	8,211,033
Less: Capital Gain on Govt. securities	-	-
Profit before tax (excluding dividend income and capital gain)	144,229,451	1,924,801,074
Inadmissible expenditure	(3,472,949)	422,819,840
Further allowable expenditure	-	-
Estimated taxable profit for the year (A)	147,702,400	1,501,981,234

Consolidated Provision for current Taxation

Standard Bank PLC. (note-11.3)	61,576,712	570,852,227
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	1,311,463	11,173,820
Standard Bank Securities Ltd.	638,221	6,331,913
	63,526,396	588,357,960



Amount in Taka	
31.03.2026	31.12.2025

12.1(a) Consolidated Provision for Taxation		
Standard Bank PLC. (note-12)	6,413,848,241	6,352,271,529
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	457,868,128	456,556,664
Opening Balance		
Addition during the period	-	-
Adjustment during the period		
Closing Balance		
Standard Bank Securities Ltd.	90,081,953	89,443,732
Opening Balance		
Addition during the period		
Adjustment during the period		
Closing Balance	6,961,798,322	6,898,271,925
12.1(i) Deferred Tax :		
Opening Balance	-	-
Additional provision made during the period	-	-
	-	-
Adjustment during the period	-	-
Closing Balance	-	-
12.2 Provision for Investments		
i) The movement in general provision for unclassified Investments:		
Provision held at the beginning of the year	-	-
Additional provision made for the period	-	-
Amount Transfer to specific provision as per BB as per approval letter of DOS (CAMS) 1157/ 41(Dividend)/2022-2063 dated 18.04.2022	-	-
*Provision held at the end of the period	-	-
ii) The movement in general provision on Special Mention Account (SMA) Investments:		
Provision held at the beginning of the year	-	-
Amount transferred to provision for bad & doubtful debts	-	-
Additional provision made for the period	-	-
*Provision held at the end of the period	-	-
iii) The movement in specific provision for bad and doubtful Investments:		
Provision held at the beginning of the Period	8,940,875,014	7,829,030,000
Amount adjusted during the Period	-	-
Amount written off during the Period	-	-
Amount Transfer from General provision of Off-Balance Sheet, Gratuity & others	-	572,321,715
Amount recovered from written off during the Period	-	-
Amount of provision for the Period	10,999,875	539,523,299
Provision held at the end of the period	8,951,874,888	8,940,875,014
Total	8,951,874,888	8,940,875,014
12.3 The movement in Special General Provision-COVID-19:		
Provision held at the beginning of the Period	-	485,919,537
Amount Transfer from Compensation Suspense Account	-	-
Amount transfer to specific provision for bad and doubtful Investments	-	485,919,537
Additional provision for the period	-	-
Provision held at the end of the period	-	-
12.4 The movement in General provision for Off Balance Sheet Items:		
Provision held at the beginning of the Period	-	-
Additional provision for the period	-	-
Provision held at the end of the period	-	-
12.5 Profit Suspense Account		
Balance at the beginning of the Period	8,666,081,867	3,312,161,571
Amount transferred to " Profit Suspense A/c" during the period	735,253,247	5,353,920,296
Amount recovered in " Profit Suspense A/c" during the period	(-)	-



Amount in Taka	
31.03.2026	31.12.2025
-	-
9,401,335,114	8,666,081,867

Amount written off during the Period (-)
Balance at the end of the period

12.6 Provision for Bonus		
Balance at the beginning of the period	11,751,212	111,872,444
Add: Additional provision for the period	-	-
Less: Disbursement during the period		100,121,232
	11,751,212	11,751,212
12.7 Provision for other Assets		
Balance at the beginning of the period	221,603,546	274,530,865
Add: Addition during the period	-	10,610,000
Less: Adjustment during the Period	3,845,058	63,537,319
	217,758,488	221,603,546
12.7(a) Consolidated Provision for Other Assets		
Standard Bank PLC. (note-12.7)	217,758,488	221,603,546
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	489,064	489,064
Add: Addition during the period	-	-
	218,247,552	222,092,610
12.8 Provision for decrease in value of Investments		
Balance at the beginning of the Period	109,101,775	64,312,729
Less: adjustment during the period	-	-
Add: Addition during the period	6,834,287	44,789,046
	115,936,062	109,101,775
12.8(a) Consolidated Provision for decrease in value of Investments		
Standard Bank PLC. (note-12.8)	115,936,062	109,101,775
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	497,390,603	472,958,248
Add: Addition during the period	-	7,822,706
Standard Bank Securities Ltd.	93,246,756	86,292,184
Add: Addition during the period	-	6,954,572
	706,573,421	683,129,485
12.9 Provision for impairment of client margin Investments		
Balance at the beginning of the period	49,600,000	49,600,000
Less: adjustment during the period	-	-
Add: Addition during the period	-	-
	49,600,000	49,600,000
12.9(a) Consolidated Provision for impairment of client margin Investments		
Standard Bank PLC. (note-12.9)	49,600,000	49,600,000
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	499,082,052	461,240,273
Add: Addition during the period	-	37,841,779
Standard Bank Securities Ltd.	39,628,232	28,332,884
Add: Addition during the period	-	11,295,348
	588,310,284	588,310,284
12.10 Foreign Currency translation gains/loss against investment		
Standard Exchange Co.(UK) Ltd.	14,581,331	15,554,021
Beginning of the Period	15,554,021	11,454,521
Addition during the period	-	-
Adjustment during the period	972,690	(4,099,500)
	72,785,600	72,243,100
Standard Express(USA) Ltd.	72,785,600	72,243,100
Beginning of the Period	72,243,100	68,445,600
Addition during the period	542,500	3,797,500
Adjustment during the period	-	-
Total Foreign Currency translation gains	87,366,931	87,797,121
Less: Foreign Currency translation loss		
Beginning of the Period	-	-
Addition during the period	-	-



		Amount in Taka	
		31.03.2026	31.12.2025
Standard Exchange Co.(UK) Ltd.		-	-
Standard Express(USA) Ltd.		-	-
		87,366,931	87,797,121
12.11	Provision for Incentive of good borrower		
	Balance at the beginning of the Period	8,738,004	8,738,004
	Add: Additional provision for the Period	-	-
	Less: Disbursement during the period	-	-
		8,738,004	8,738,004
12.12	Provision for Green Banking		
	Balance at the beginning of the Period	30,500,000	20,500,000
	Add: Additional provision for the Period	-	10,000,000
	Less: Adjustment during the period	-	-
		30,500,000	30,500,000
12.13	Provision for Start-up Fund		
	Balance at the beginning of the Period	57,622,079	49,417,135
	Add: Additional provision for the Period	-	8,204,944
	Less: Adjustment during the period	48,932,700	-
		8,689,379	57,622,079
12.14	Provision for Unforeseen 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 Bank PLC. (note-12)	26,314,882,463	25,555,626,224
	Standard Exchange Co.(UK) Ltd.	19,272,105	5,957,823
	Standard Express(USA) Ltd.	411,016,566	490,211,391
	SBL Capital Mgt. Ltd.	1,880,874,401	1,869,704,351
	Standard Bank Securities Ltd.	250,385,754	273,661,137
		28,876,431,289	28,195,160,925
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 its 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 on 14th 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 share 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

			Amount in Taka		
			31.03.2026		31.12.2025
2008	20% Bonus	44,068,147	440,681,470		2,644,088,830
2009	20% Bonus	52,881,770	528,817,700		3,172,906,530
2010	28% Bonus	88,841,383	888,413,830		4,061,320,360
2011	20% Bonus	81,226,407	812,264,070		4,873,584,430
2012	17% Bonus	82,850,935	828,509,350		5,702,093,780
2014	15% Bonus	85,531,407	855,314,070		6,557,407,850
2015	15% Bonus	98,361,117	983,611,170		7,541,019,020
2016	5% Bonus	37,705,095	377,050,950		7,918,069,970
2017	10% Bonus	79,180,699	791,806,990		8,709,876,960
2018	10% Bonus	87,098,769	870,987,690		9,580,864,650
2019	5% Bonus	47,904,323	479,043,230		10,059,907,880
2020	2.5% Bonus	25,149,769	251,497,690		10,311,405,570
2021	3% Bonus	30,934,216	309,342,160		10,620,747,730
2022	2.5% Bonus	26,551,869	265,518,690		10,886,266,420
2023	2.5% Bonus	27,215,666	272,156,660		11,158,423,080
2023	0% Bonus	-	-		11,158,423,080
2023	0% Bonus	-	-		11,158,423,080

13.3 Issued, subscribed and fully Paid up Capital :

66,000,000 ordinary shares of Taka 10/- each issued for cash
957,049,042 ordinary shares of Taka 10/- each issued as bonus shares
65,577,600 ordinary shares of Taka 10/- each issued as Right shares in

66,000,000	660,000,000	660,000,000
957,049,042	9,842,647,080	9,842,647,080
65,577,600	655,776,000	655,776,000
	11,158,423,080	11,158,423,080

13.4 Initial Public offer (IPO)

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

13.5 Rights issue

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

13.6 Composition of Shareholders' equity

Solo

Paid-up Capital

Statutory Reserve

General Reserve

Revaluation Reserve on Investment

Retained earnings

11,158,423,080	11,158,423,080
7,668,004,085	7,641,357,989
-	-
-	-
149,745,287	98,411,792
18,976,172,452	18,898,192,861

Consolidated

Paid-up Capital

Statutory Reserve

General Reserve

Revaluation Reserve on Investment

Retained earnings

Non-controlling Interest

11,158,423,080	11,158,423,080
7,668,004,085	7,641,357,989
-	-
-	-
85,106,977	95,618,205
168,785	171,990
18,911,702,927	18,895,571,264

14 Statutory Reserve

Opening balance at the beginning of the Period

Addition during the period

Closing balance at the end of the Period

7,641,357,989	7,364,646,159
26,646,096	276,711,830
7,668,004,085	7,641,357,989

14(a) Consolidated Statutory Reserve

Opening balance at the beginning of the Period

Addition during the period

Closing balance at the end of the Period

7,641,357,989	7,364,646,159
26,646,096	276,711,830
7,668,004,085	7,641,357,989

15. General Reserve

Opening balance at the beginning of the Period

Addition during the period

Closing balance at the end of the Period

-	-
-	-
-	-

15.1 Revaluation gain/loss on investments

Opening balance at the beginning of the Period

Adjustment during the Period

Addition during the period

Closing balance at the end of the Period

-	-
-	-
-	-
-	-

15.1(a) Consolidated revaluation gain/loss on investment



Amount in Taka	
31.03.2026	31.12.2025
Standard Bank PLC.	-
Standard Exchange Co.(UK) Ltd.	-
Standard Express(USA) Ltd.	-
SBL Capital Mgt. Ltd.	-
Standard Bank Securities Ltd.	-
-	-

16. Retained earnings/movement of profit and loss account

Balance on 1 January	98,411,792	12,834,210
Add: Net Profit after tax for the Period	77,979,591	820,494,356
Add: Transfer from SCML	-	-
Add: Transfer from SBSL	-	-
Less: Transfer to statutory Reserve	(26,646,096)	(276,711,830)
Less: Coupon Payable to Mudaraba Peretual Bond	-	(450,000,000)
Less: Provision for Start-up Fund	-	(8,204,944)
Less: Provision for CSR Fund	-	-
Less: Cash/Stock dividend	-	-
Balance at	149,745,287	98,411,792

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

Balance on 1 January	95,618,205	29,417,351
Add: Net Profit after tax for the Period	17,529,386	802,748,660
Less: Transfer to statutory Reserve	(26,646,096)	(276,711,830)
Add/Less: Foreign Currency translation Gain/ loss	(1,397,723)	(1,631,100)
Less: Non-controlling Interest	3,205	68
Less: Coupon Payable to Mudaraba Peretual Bond	-	(450,000,000)
Less: Transfer to Capital Reserve	-	-
Less: Provision for Start-up Fund	-	(8,204,944)
Less: Provision for CSR Fund	-	-
Less: Cash/Stock dividend	-	-
Balance at	85,106,977	95,618,205

16.1(b) Non-controlling Interest

SBL Capital Mgt. Ltd.

Balance on 1 January	77,210	77,278
Add: Addition during the period	(2,275)	(68)
Sub Total	74,935	77,210

Standard Bank Securities Ltd.

Balance on 1 January	94,780	94,780
Add: Addition during the period	(930)	-
Sub Total	93,850	94,780
Balance at	168,785	171,990

17. CONTINGENT LIABILITIES

17.1 Acceptances and Endorsements

Back to Back L/C (Foreign)	47,925,436	26,526,373
Back to Back L/C (Local)	9,072,098,084	10,087,548,010
Letter of Credit (Others)	9,675,935,223	9,424,676,282
	18,795,958,743	19,538,750,665

17.2 Letter of Guarantee

Letter of Guarantee(Local)	21,805,846,083	21,706,064,436
Letter of Guarantee(Foreign)	128,611,483	128,611,483
Others	202,821,015	202,821,015
	22,137,278,581	22,037,496,934

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

Directors	-	-
Government	-	-
Banks and other financial institutions	-	-
Others	22,137,278,581	22,037,496,934
	22,137,278,581	22,037,496,934

17.3 Irrevocable Letter of Credit

Letter of Credit (Sight)	23,591,097,205	25,117,552,481
Letter of Credit (Usance)	6,717,223,480	6,062,577,102
Letter of Credit (Others)	-	-
	30,308,320,686	31,180,129,583

17.4 Bill for Collection

Inward local bill for collection	-	-
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Inward Foreign bill for collection	-	-
Outward local bill for collection	7,242,831,184	7,291,678,546
Outward Foreign bill for collection	-	693,304,912
	7,242,831,184	7,984,983,458
17.5 Other Contingent Liabilities	-	-
	-	-
	78,484,389,193	80,741,360,640
17(a) Consolidated contingent liabilities		
Acceptances and endorsements		
Standard Bank PLC. (note-17)	18,795,958,743	19,538,750,665
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	18,795,958,743	19,538,750,665
Letters of guarantee		
Standard Bank PLC. (note-17)	22,137,278,581	22,037,496,934
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	22,137,278,581	22,037,496,934
Irrevocable Letters of Credit		
Standard Bank PLC. (note-17)	30,308,320,686	31,180,129,583
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	30,308,320,686	31,180,129,583
Bills for Collection		
Standard Bank PLC. (note-17)	7,242,831,184	7,984,983,458
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	7,242,831,184	7,984,983,458
Other Contingent liabilities		
Standard Bank PLC. (note-17)	-	-
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	-	-
	78,484,389,193	80,741,360,640
	31.03.2026	31.03.2025
18 Income Statement		
Income:		
Profit, discount and similar income (note-18.1)	4,065,348,664	4,462,614,399
Dividend income (note-20)	-	-
Fees, Commission and brokerage (note-21.1)	253,195,830	272,344,483
Gains Less Losses arising from dealing in securities (note-20)	-	-
Gains Less Losses arising from Investment securities (note-20)	688,029,398	669,958,009
Gains Less Losses arising from dealing in Foreign Currencies (Note-21.2)	267,833,892	438,069,092
Income from non banking assets	-	-
Other operating income (note-22)	98,440,792	82,143,780
Profit less losses on Profit rate changes	-	-
Total	5,372,848,575	5,925,129,763
Expenses:		
Profit paid on deposit, Borrowings etc.(note-19)	4,276,112,743	4,126,940,762
Losses on Investments	-	-
Administrative Expenses (note-18.2)	854,351,713	905,117,440
Other operating expenses (note-33)	60,947,836	88,559,969
Depreciation on Banking assets (note-32)	37,205,930	36,962,507
Total	5,228,618,222	5,157,580,678
Operating Profit before Provision	144,230,354	767,549,085



		31.03.2026	31.03.2025
18(a)	Consolidated Income Statement		
	Income:		
	Standard Bank PLC. (note-18)	5,372,848,575	5,925,129,763
	Standard Exchange Co.(UK) Ltd.	42,426,274	10,047,346
	Standard Express(USA) Ltd.	69,483,518	35,806,538
	SBL Capital Mgt. Ltd.	(56,668,749)	20,489,705
	Standard Bank Securities Ltd.	(8,039,113)	11,545,979
	Total	5,420,050,505	6,003,019,330
	Expenses:		
	Standard Bank PLC. (note-18)	5,228,618,222	5,157,580,678
	Standard Exchange Co.(UK) Ltd.	41,536,100	10,297,986
	Standard Express(USA) Ltd.	56,364,101	60,673,082
	SBL Capital Mgt. Ltd.	4,078,572	3,737,734
	Standard Bank Securities Ltd.	3,723,678	4,753,765
	Total	5,334,320,673	5,237,043,246
	Consolidated Operating Profit before Provision	85,729,833	765,976,085
18.1	Profit,Discount and similar income		
	Profit received from Investments (note-18.3)	3,913,332,526	4,336,945,863
	Profit received from FC clearing Account	-	-
	Profit received from Bank and other financial institutions	152,016,138	125,668,536
	Total	4,065,348,664	4,462,614,399
18.2	Administrative Expenses		
	Salary and allowances (note-23)	666,110,740	713,212,631
	Rent, Taxes, Insurance, Electricity etc.(note-24)	147,762,271	151,726,598
	Legal expenses (note-25)	3,576,150	293,474
	Postage, stamp, telecommunication etc.(note-26)	3,646,701	4,018,394
	Stationery, Printings, advertisement etc.(note-27)	12,032,277	10,568,702
	Managing Director's salary and fees (note-28)	1,200,000	4,350,000
	Directors' Fees (note-29)	1,272,420	1,410,217
	Shariah Supervisory Committee's Fees & Expenses (29)	495,060	88,660
	Auditor's fees (note -30)	-	-
	Zakat Expenses of the Bank (32.1)	-	-
	Repair of Bank's assets (note-32)	18,256,094	19,448,764
	Total	854,351,713	905,117,440
	Expenses included VAT on which applicable		
18.3	Profit received from Investments		
	Bai Murābahah	560,870,248	546,196,778
	Bai Muajjal	1,440,932,644	1,658,143,305
	Bai Salam	47,493,308	38,661,202
	Hire Purchase/ HPSM	1,710,498,350	1,916,579,414
	Qard	1,283,567	1,447,249
	OBU Business	917,912	1,542,891
	Export Development Fund (EDF)	-	32,712,671
	Tijara VISA Card	24,055,108	19,466,461
	Inland bills purchased	115,396,335	115,088,331
	Foreign bills purchased and discounted	11,885,054	7,107,561
	Total Profit on Investments	3,913,332,526	4,336,945,863
	Profit received from FC clearing account	-	-
	Profit received from Bank and other Financial Institution	152,016,138	125,668,536
	Profit on Placement	-	-
	Total	4,065,348,664	4,462,614,399
18.3(a)	Consolidated profit on investment		
	Standard Bank PLC. (note-18.3)	4,065,348,664	4,462,614,399
	Standard Bank PLC. (Profit Received from SCML)	(68,850,000)	(69,569,471)
	Standard Bank PLC. (Profit Received from SBSL)	(13,218,413)	(11,936,073)
	Standard Exchange Co.(UK) Ltd.	-	-
	Standard Express(USA) Ltd.	-	-
	SBL Capital Mgt. Ltd.	4,384,803	81,235,691
	Standard Bank Securities Ltd.	2,423,757	17,356,973
	Total	3,990,088,811	4,479,701,519
19.	Profit paid on deposits, borrowings, etc.		
	Profit paid on deposits (note -19.1)	3,790,013,593	3,717,389,374
	Profit paid on borrowings (note -19.1)	486,099,150	409,551,388
	Total	4,276,112,743	4,126,940,762



	31.03.2026	31.03.2025
19.1 Profit paid on deposits ,borrowing etc of the Bank		
Profit paid on deposits		
Mudaraba Savings Deposits	76,247,869	67,116,673
Mudaraba Short Term Deposits	380,686,391	368,480,470
Mudaraba Term Deposits	2,862,809,547	3,004,762,122
Mudaraba Deposit Schemes	470,269,786	277,030,109
Profit on lease liabilities as per IFRS-16	-	-
Foreign Currency	-	-
	3,790,013,593	3,717,389,374
Profit paid on borrowing		
Profit paid on subordinated Bond	138,168,448	192,687,501
Profit paid on Perpetual Bond	112,500,000	112,500,000
Profit paid on Bangladesh Bank Refinance	235,430,702	104,363,887
Profit paid on foreign Bank	-	-
Profit Paid On Notice Money Borrowing	-	-
	486,099,150	409,551,388
	4,276,112,743	4,126,940,762
19(a) Consolidated profit paid on Deposits, borrowings, etc.		
Standard Bank PLC. (note-19)	4,276,112,743	4,126,940,762
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	4,276,112,743	4,126,940,762
20. Income from Investment		
Dividend on shares	-	-
Gain on shares	-	-
Profit received from Corp. Bond	-	-
Profit received from Mudaraba Subordinated Bond	77,312,502	77,312,502
Profit received from Mudaraba Perpetual Bond	112,500,000	112,500,000
Profit from Government Securities(GIIB)	131,650,000	300,000,000
Profit from Government Securities/bond/Sukuk	366,566,896	180,145,507
	688,029,398	669,958,009
20(a) Consolidated Income from Investment		
Standard Bank PLC.	688,029,398	669,958,009
Standard Bank PLC. (Dividend Received from SCML)	-	-
Standard Bank PLC. (Dividend Received from SBSL)	-	-
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	6,974,902	2,004,947
Standard Bank Securities Ltd.	1,685,930	3,033,162
	696,690,229	674,996,118
21. Commission/Fees, Exchange and Brokerage		
Commission /Fees (note-21.1)	253,195,830	272,344,483
Exchange earnings (note-21.2)	267,833,892	438,069,092
Brokerage	-	-
	521,029,722	710,413,575
21.1 Commission		
Commission on Import L/Cs	127,834,941	128,444,431
Commission on Export L/Cs	93,649,885	97,918,534
Rebate on nostro a/c	943,443	1,122,660
Commission on Bank Guarantee	29,064,843	42,905,522
Commission on chanchyapatra	-	-
Commission on Remittance	1,702,720	1,953,336
Underwriting commission	-	-
	253,195,830	272,344,483
Brokerage	-	-
	253,195,830	272,344,483
21.2 Exchange		
Gains arising from Dealing Securities	-	-



	31.03.2026	31.03.2025
Gains arising from Investment Securities	-	-
Gains arising from Foreign Trade Business	267,833,892	438,069,092
	267,833,892	438,069,092
21(a) Consolidated Commission, Exchange and Brokerage		
Standard Bank PLC. (note-21)	521,029,722	710,413,575
Standard Exchange Co.(UK) Ltd.	36,714,311	8,454,487
Standard Express(USA) Ltd.	68,204,599	34,553,193
SBL Capital Mgt. Ltd.	519,047	2,798,538
Standard Bank Securities Ltd.	1,067,763	3,090,666
	627,535,442	759,310,460
22. Other operating income		
SWIFT & Telex charge recoveries	1,518,405	3,159,247
Postage charge recoveries	2,336,289	2,399,006
Service charges	50,494,628	40,047,917
Locker charges	312,319	400,873
Investments processing /documentation fees	9,380,893	2,179,972
Capital Gain on Sale of Assets	903	69,060
Debit / VISA Card Fees	26,345,579	26,152,143
Stationery Charge Recovery	57,000	272,400
Handling Commission On Lease Finance	777,590	221,440
Handling Charge On Pe-Hsia Booth	96,480	124,890
Earning on Treasury FEX	725,113	853,157
NPSB Settlement Income	1,966,400	2,654,578
Charges On Rtgs	2,686,803	2,890,031
Recovery From Written Off Investments A/C	117,715	16,900
Other earnings	1,624,674	702,166
	98,440,792	82,143,780
22(a) Consolidated other operating income		
Standard Bank PLC. (note-22)	98,440,792	82,143,780
Standard Exchange Co.(UK) Ltd.	5,711,964	1,592,859
Standard Express(USA) Ltd.	1,278,918	1,253,345
SBL Capital Mgt. Ltd.	302,500	4,020,000
Standard Bank Securities Ltd.	1,850	1,250
	105,736,023	89,011,233
23. Salaries and allowances		
Basic salary	280,188,868	304,184,690
Allowances (note-23.1)	281,250,992	313,894,352
Bonus & ex-gratia	51,768,572	52,412,081
Bank's contribution to provident fund	27,471,073	16,004,952
Casual wages	25,431,234	26,716,556
	666,110,740	713,212,631
23.1 Allowances		
House rent allowances	137,810,521	152,638,750
Conveyance allowances	20,144,211	20,535,866
Entertainment allowances	14,722,696	15,266,839
House maintenance & utility	9,844,110	10,283,169
Medical allowances	27,439,545	30,408,605
Risk allowances	636,000	648,300
Washing allowances	366,467	389,861
Remuneration for probationaries	27,610,040	21,667,020
Charge allowances	826,500	807,300
Leave Fare Compensation	23,361,669	24,339,972
Gratuity	-	30,000,000
Leave Encashment	18,039,234	6,458,670
Extra allowances	450,000	450,000
	281,250,992	313,894,352
23(a) Consolidated salaries and allowances		
Standard Bank PLC. (note-23)	666,110,740	713,212,631
Standard Exchange Co.(UK) Ltd.	12,834,995	3,079,839
Standard Express(USA) Ltd.	24,300,334	25,494,840
SBL Capital Mgt. Ltd.	2,343,245	2,013,885
Standard Bank Securities Ltd.	2,141,759	3,247,666
	707,731,073	747,048,861
24. Rent, Taxes, Insurance, electricity, etc.		
Rent- Office	88,263,799	86,950,968



	31.03.2026	31.03.2025
Rent- Godown	147,500	136,500
Rent Paid - Atm Booth	3,735,665	3,944,832
Rates and taxes	14,074,593	14,103,981
Insurance	30,270,552	33,650,384
Utilities	11,270,162	12,939,933
	147,762,271	151,726,598
24(a) Consolidated Rent, Taxes, Insurance, electricity, etc.		
Standard Bank PLC. (note-24)	147,762,271	151,726,598
Standard Exchange Co.(UK) Ltd.	23,283,353	2,784,379
Standard Express(USA) Ltd.	16,722,697	6,758,323
SBL Capital Mgt. Ltd.	723,600	722,564
Standard Bank Securities Ltd.	668,531	659,580
	189,160,451	162,651,445
25. Legal expenses		
Legal Charges	2,341,482	846,371
Fees ,Stamp & notary public expenses	1,234,668	(552,897)
	3,576,150	293,474
25(a) Consolidated Legal expenses.		
Standard Bank PLC. (note-25)	3,576,150	293,474
Standard Exchange Co.(UK) Ltd.	803,959	508,309
Standard Express(USA) Ltd.	1,721,710	2,362,456
SBL Capital Mgt. Ltd.	51,750	-
Standard Bank Securities Ltd.	72,000	45,750
	6,225,569	3,209,989
26. Postage, Stamps, Telecommunication etc.		
Postage	2,529,003	2,451,403
Telegram, telex, fax and e-mail	66,969	74,020
Telephone, Mobile (office & residence)	1,050,729	1,492,971
	3,646,701	4,018,394
26(a) Consolidated Postage, Stamps, Telecommunication etc.		
Standard Bank PLC. (note-26)	3,646,701	4,018,394
Standard Exchange Co.(UK) Ltd.	227,829	85,889
Standard Express(USA) Ltd.	680,922	848,108
SBL Capital Mgt. Ltd.	7,199	22,939
Standard Bank Securities Ltd.	44,873	49,344
	4,607,524	5,024,675
27. Stationery, Printing, Advertisement etc.		
Printing stationery	650,530	1,183,518
Security stationery	7,640	3,405
Petty stationery	2,771,143	3,150,471
Computer stationery	2,752,368	2,752,671
Calender ,Dairy,Greetings Crads Etc	1,732,500	673,250
Publicity and advertisement	4,118,096	2,805,387
	12,032,277	10,568,702
27(a) Consolidated Stationery, Printing, Advertisement etc.		
Standard Bank PLC. (note-27)	12,032,277	10,568,702
Standard Exchange Co.(UK) Ltd.	1,066,701	284,216
Standard Express(USA) Ltd.	1,047,387	1,205,977
SBL Capital Mgt. Ltd.	8,650	124,686
Standard Bank Securities Ltd.	25,451	10,476
	14,180,466	12,194,056
28. Managing Director's salary and fees		
Basic salary	750,000	2,250,000
House rent allowance	200,000	600,000
Medical Allowances	100,000	300,000
House maintenance & utility	50,000	150,000
Entertainment	50,000	150,000
Cook & Servant	50,000	150,000
Bonus	-	750,000
	1,200,000	4,350,000
29. Directors fees & meeting expenses		
Directors fees	290,000	650,000
Travelling and haltage	788,820	523,797
Refreshment and dinner	193,600	236,420
	1,272,420	1,410,217
29(a) Consolidated Directors fees & meeting expenses		



	31.03.2026	31.03.2025
Standard Bank PLC. (note-29)	1,272,420	1,410,217
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	484,000
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	127,500	150,000
	1,399,920	2,044,217
29.2 Shariah Supervisory Committee's Fees & Expenses		
Directors fees	80,060	28,660
Refreshment and dinner	415,000	60,000
	495,060	88,660
30. Audit fees	-	-
30 (a) Consolidated Auditors fees		
Standard Bank PLC.	-	-
Standard Exchange Co.(UK) Ltd.	649,888	140,546
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	649,888	140,546
31. Charges on Investments losses		
Investment-written off	-	-
Profit waived	-	-
	-	-
31(a). Consolidated charges on Investments losses		
Standard 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	2,714,366	3,170,768
Furniture & fixture	21,456,462	21,136,464
Office appliance & equipment	4,808,313	4,054,019
Computer	5,389,539	4,989,548
Software	2,388,885	2,591,424
Right of use assets	-	-
Motor vehicle	448,365	1,020,284
	37,205,930	36,962,507
Repair, Renovation & Maintenance of Bank's Assets		
Office furniture	-	-
Office appliance & equipment	3,729,664	3,611,592
Computer	525,780	635,980
Software	12,884,228	13,328,944
Motor vehicle	1,116,421	1,872,248
	18,256,094	19,448,764
Total	55,462,024	56,411,271
32(a) Consolidated depreciation and repair of Banks assets		
Standard Bank PLC. (note-32)	55,462,024	56,411,271
Standard Exchange Co.(UK) Ltd.	704,960	201,762
Standard Express(USA) Ltd.	628,031	12,127,567
SBL Capital Mgt. Ltd.	358,003	358,003
Standard Bank Securities Ltd.	196,559	208,545
	57,349,578	69,307,149
32(b) Zakat Expenses of the Bank		
Zakat Expenses	-	-
	-	-
33. OTHER EXPENSES		
Entertainment (office)	4,903,267	5,901,720
Donation & subscription	743,231	2,217,649
Travelling	982,230	1,161,710
Anniversary	(3,000)	316,930
Training and seminar expenses	487,865	318,033
Newspaper and periodicals	272,227	265,154



	31.03.2026	31.03.2025
Petrol, oil and lubricants	2,548,489	3,787,356
Car expenses	8,482,897	8,707,654
Photocopy expenses	429,591	562,731
Staff uniform and liveries	1,708,638	1,263,701
Cleaning and washing	1,432,728	2,421,735
Premises up keeping	197,212	199,030
Local conveyance	1,851,001	1,946,830
Business development	1,035,398	2,410,911
Freight and cartage	21,770	34,840
Cook and servant	2,774,960	2,822,947
Annual General Meeting	-	1,267,330
Bank charges and commission paid	1,183,515	1,360,530
On Line (ABB) expenses	16,600	14,000
Managers Conference exp	-	37,000
Performance award	-	1,087,500
SBL welfare fund	2,729,718	2,723,598
Generator expenses	393,439	355,260
Connectivity fees	2,310,711	3,758,697
CDBL Charges	-	-
Visa Card Process charges	7,829,768	7,720,851
Dhaka Stock Exchange	650,000	600,000
Chittagong Stock Exchange	650,000	600,000
Recruitment Expenses	-	3,154,950
Green Banking	-	680
NPSB settlement expenses	1,359,520	469,425
Discomfort Allowances	43,300	36,400
Security Service-Out Sourcing	15,170,546	22,159,667
BSEC Subscription	-	-
Subordinated Bond Issue Expenses	460,000	8,280,000
Nid Verification Charge	82,760	425,855
Bankers Almanac Charge	-	-
Hajj Related Expenses	-	-
Medical Expenses	-	140
Other Expenses	199,454	169,155
	60,947,836	88,559,969
Expenses included VAT on which applicable		
33(a) Consolidated other expenses		
Standard Bank PLC. (note-33)	60,947,836	88,559,969
Standard Exchange Co.(UK) Ltd.	1,964,415	3,213,045
Standard Express(USA) Ltd.	11,263,020	11,391,810
SBL Capital Mgt. Ltd.	586,125	495,658
Standard Bank Securities Ltd.	447,005	382,403
	75,208,400	104,042,885
33.1 Nostro account maintenance		
Nostro account maintenance	-	-
Bank charge	-	-
	-	-
34 Provision for Investments, off balance sheet exposure & other assets		
Provision for bad and doubtful Investments	10,999,875	539,523,299
Provision for SMA Investments	-	-
Provision for unclassified Investments	-	-
Special General Provision-COVID-19	-	-
Provision for Start-up Fuhd	-	-
Provision for off balance sheet exposure	-	-
Provision for other assets	-	10,610,000
Provision for diminution in value of investments(34.1)	-	-
	10,999,875	550,133,299
34.1 Provision for diminution in value of investments		
Dealing Securities		
Quoted	-	-
Unquoted	-	-
Investment Securities		
Quoted	-	-
Unquoted	-	-
	-	-
	10,999,875	550,133,299
34.1(a) Consolidated Provision for diminution in value of investments		
Dealing Securities	-	-



	31.03.2026	31.03.2025
Standard Bank PLC. (note-34.1)	-	-
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
Investment Securities	-	14,777,278
Standard Bank PLC. (note-34.1)	-	-
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	7,822,706
Standard Bank Securities Ltd.	-	6,954,572
	-	14,777,278
	-	13,718,303
34(a) Consolidated Provision for Investments, off balance sheet exposure & other assets		
*Provision for bad and doubtful investments-SBL	10,999,875	539,523,299
Provision for SMA investments-SBL	-	-
Provision for unclassified Investments -SBL	-	-
Provision for off balance sheet exposure-SBL	-	-
Provision for diminution in value of investments (SCML & SBSL)	-	1,058,975
Provision for impairment of client margin Investments (SCML & SBSL)	-	3,071,883
Provision for others (SBL)	-	10,610,000
	10,999,875	554,264,156
35 Tax expenses		
Current tax	61,576,712	570,852,227
Deferred tax	(6,325,824)	(7,787,433)
	55,250,888	563,064,794
35(a) Consolidated tax expenses		
Current tax		
Standard Bank PLC. (note-35)	61,576,712	570,852,227
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	1,311,463	5,946,600
Standard Bank Securities Ltd.	638,221	3,291,142
	63,526,396	580,089,969
Deferred tax		
Standard Bank PLC. (note-35)	(6,325,824)	(7,787,433)
Standard Exchange Co.(UK) Ltd.	-	-
Standard Express(USA) Ltd.	-	-
SBL Capital Mgt. Ltd.	-	-
Standard Bank Securities Ltd.	-	-
	(6,325,824)	(7,787,433)
Total	57,200,572	572,302,536
36 Earning Per Share (EPS)		
Net profit after tax	77,979,591	185,924,881
Number of Ordinary Share	1,115,842,308	1,115,842,308
Earning Per Share *	0.07	0.17
* 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	17,529,386	172,828,180
Number of Ordinary Share	1,115,842,308	1,115,842,308
Earning Per Share *	0.02	0.15
* 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.		
41 Reconciliation of Net Profit after Taxation with Cash Flows from Operating Activities before changes In Operating Assets & Liabilities		
Standard Bank PLC.		
Net profit after taxation	77,979,591	185,924,881
Provision for taxation	55,250,888	224,745,074
Provision for Investments& Off BS Exposure	10,999,875	356,879,130



	31.03.2026	31.03.2025
Changes in profit and others receivable	(873,656,241)	(1,717,489,671)
Changes in accrual Profit expense	164,034,720	1,103,174,077
Depreciation & Amortization of Fixed Assets	37,205,930	36,962,507
Proceeds from sale of fixed assets	903	69,060
Advance Income taxes paid	(137,170,990)	(251,374,591)
	(665,355,325)	(61,109,533)
Consolidated	-	-
Net profit after taxation	17,529,386	172,828,180
Provision for taxation	57,200,572	232,137,917
Provision for Investments& Off BS Exposure	10,999,875	361,009,988
Changes in Profit and others receivable	177,416,057	(958,528,234)
Changes in accrual Profit expense	164,034,720	1,103,174,077
Depreciation & Amortization of Fixed Assets	37,733,520	37,490,097
Proceeds from sale of fixed assets	903	69,060
Advance Income taxes paid	(141,313,944)	(224,563,649)
	323,601,088	723,617,435
	0	-

42 Net Operating Cash Flows per Share (NOCFPS)

Net cash flow from operating activities	(2,849,938,384)	8,966,463,545
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Operating Cash Flows per Share (NOCFPS)	(2.55)	8.04

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

Net cash flow from operating activities	(2,864,413,774)	9,320,363,983
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Operating Cash Flows per Share (NOCFPS)	(2.57)	8.35

We would like to inform you that the Net Operating Cash Flow per Share (NOCFPS) has significantly decreased as of 31 March 2026 compared to the same period in the previous year (31 March 2025), due to the following reasons:

- Cash inflows decreased substantially due to a reduction in deposits, amounting to Tk. 418.37 crore as of 31 March 2026, compared to 31 December 2025.
- Cash inflows decreased further due to an increase in investments, amounting to Tk. 48.44 crore as of 31 March 2026, compared to 31 December 2025.
- Investment income declined by Tk. 48.96 crore as of 31 March 2026 compared to 31 March 2025, contributing to lower cash inflows.
- Profit paid on deposits increased by Tk. 14.92 crore as of 31 March 2026 compared to 31 March 2025, also reducing cash inflows.
- Income from commissions, exchange earnings, and brokerage decreased significantly by Tk. 13.18 crore as of 31 March 2026 compared to 31 March 2025.

46 Related Party Disclosures

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

31.03.2026

31.03.2025

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

	31.03.2026	31.03.2025
2021	10,495,366	10,495,366
2022	6,953,022	6,953,022
2023	20,270,953	20,270,953
	37,719,341	37,719,341

In compliance with directive issued by Bangladesh Securities and Exchange Commission Directive dated 14 January 2021, gazette and a letter 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 transferred to Capital Market Stabilization Fund (CMSF) are mentioned below:

	31.03.2026	31.03.2025
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

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	18,976,172,452	18,898,192,861
Number of Ordinary Share	1,115,842,308	1,115,842,308
Net Asset Value (NAV) Per Share	17.01	16.94

52(a) Consolidated Net Asset Value Per Share

Shareholders' Equity	18,911,702,927	18,895,571,264
Number of Ordinary Share	1,115,842,308	1,115,842,308
Consolidated Net Asset Value (NAV) Per Share	16.95	16.93

