



SONALI BANK PLC
Balance Sheet (Provisional & Un-Audited)
As at 30 June 2024


Particulars	30 June 2024 Taka	31 December 2023 Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currency)	15,413,782,046	9,939,498,217
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currency)	125,815,229,043	102,942,238,504
	141,229,011,089	112,881,736,721
Balance with other banks and financial institutions		
In Bangladesh	32,914,442,765	33,772,238,317
Outside Bangladesh	15,218,429,575	14,164,637,071
	48,132,872,340	47,936,875,388
Money at call and short notice	14,850,900,000	15,217,100,000
Investments		
Government	726,897,384,221	571,733,542,069
Others	50,671,910,587	51,807,590,613
	777,569,294,808	623,541,132,682
Loans and Advances		
Loans, Cash Credit, Overdrafts etc.	981,589,671,654	999,493,962,338
Bills purchased & discounted	7,863,101,353	8,558,715,394
	989,452,773,007	1,008,052,677,732
Fixed assets including premises, furniture and fixtures	35,115,652,440	34,401,988,666
Other assets	129,644,241,734	139,055,384,821
Non-banking assets	43,628,347	42,765,706
Total Assets	2,136,038,373,765	1,981,129,661,716
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and Agents	48,091,805,683	17,009,475,183
Deposits and other accounts		
Current Accounts and other Accounts etc.	281,196,258,252	249,564,577,197
Bills Payable	19,602,134,498	13,549,022,870
Savings Bank Deposits	654,869,873,784	636,606,889,386
Fixed Deposits	632,299,928,535	606,332,995,685
Other Deposits	130,886,441	130,446,593
	1,588,099,081,510	1,506,183,931,731
Other liabilities	407,832,891,232	371,377,219,468
Total Liabilities	2,044,023,778,425	1,894,570,626,382
Shareholders' Equity		
Paid up Capital	45,300,000,000	45,300,000,000
Statutory Reserve	19,322,457,781	18,093,248,942
Other Reserve	367,301,936	437,403,009
Revaluation Reserve	25,721,364,288	23,696,386,963
Surplus in Profit and Loss Account/Retained Earnings	1,303,471,335	(968,003,580)
Total Shareholders' Equity	92,014,595,340	86,559,035,334
Total Liabilities and Shareholders' Equity	2,136,038,373,765	1,981,129,661,716

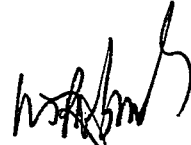
SONALI BANK PLC
Balance Sheet (Provisional & Un-Audited)
As at 30 June 2024

Particulars	30 June 2024 Taka	31 December 2023 Taka
OFF-BALANCE SHEET ITEMS		
Contingent liabilities:		
Acceptances and Endorsements		
Letters of Guarantee	4,322,926,607	4,323,834,120
Irrevocable Letters of Credit	634,313,910,518	745,583,558,204
Bills for Collection	3,964,758,801	5,271,249,377
Other Contingent Liabilities	1,546,702,412	1,718,250,378
	644,148,298,338	756,896,892,079
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	-	-
	644,148,298,338	756,896,892,079
Total Off-Balance Sheet items including contingent liabilities	644,148,298,338	756,896,892,079
Net Asset Value Per Share (NAVPS)	203.12	191.08


Md. Hafizur Rahman
Principal Officer
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Md. Imran Hossain
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Head Office, Dhaka.


Md. Mozammel Haque
Asstt. General Manager
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Md. Masudur Rahman
Deputy General Manager
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Sonali Bank PLC.
Head Office, Dhaka.


Md. Iqbal Hossain
ACMA, CFA, FRM
Chief Financial Officer (CFO)
Sonali Bank PLC.
Head Office, Dhaka.

SONALI BANK PLC
Profit & Loss Account (Provisional & Un-Audited)
for the Half Year ended 30 June 2024

Particulars	30 June 2024 Taka	30 June 2023 Taka
Operating Income		
Interest income	36,686,370,490	27,980,362,884
Interest paid on deposits and borrowings etc.	(29,264,591,583)	(24,545,305,434)
Net interest income	7,421,778,907	3,435,057,450
Investment income	26,556,981,245	19,680,697,338
Commission, exchange and brokerage	6,741,049,906	9,027,525,143
Other operating income	119,925,619	138,625,891
Total operating income (A)	40,839,735,677	32,281,905,822
Operating Expenses		
Salary and allowances	13,862,070,103	11,771,884,469
Rent, taxes, insurance, electricity etc.	1,091,332,488	762,826,535
Legal expenses	28,837,670	21,825,288
Postage, stamps and telecommunication etc.	18,796,942	22,144,888
Stationery, printings, advertisements etc.	36,070,457	42,113,141
Chief Executive's salary and fees	2,400,000	5,114,509
Directors' fees	2,237,400	2,299,000
Auditors' fees	940,599	956,822
Depreciation and repair of bank's assets	979,830,859	823,521,305
Other expenses	2,287,089,485	1,976,813,047
Total operating expenses (B)	18,309,606,003	15,429,499,004
Profit/Loss before Provision (C=A-B)	22,530,129,675	16,852,406,818
Provision for loans & advances	16,214,920,022	10,202,906,368
Provision for diminution in value of investments	2,264,825,287	(1,069,889,781)
Others provisions	(2,095,659,830)	3,387,516,631
Total Provision (D)	16,384,085,479	12,520,533,218
Total Profit/(Loss) before Taxes (E=C-D)	6,146,044,196	4,331,873,600
Provision for Taxation (F)	2,610,000,000	1,934,300,000
Current Tax	310,000,000	320,000,000
Deferred Tax	2,300,000,000	1,614,300,000
Net Profit after Taxation (G=E-F)	3,536,044,196	2,397,573,600
Appropriations		
Statutory Reserve	1,229,208,839	866,374,720
General Reserve:		
Reserve for CSR	-	-
Start-Up Fund	35,360,442	23,975,736
Dividend etc.	-	-
	1,264,569,281	890,350,456
Retained Surplus Carried Forward	2,271,474,915	1,507,223,144
Earnings per share (EPS)	7.81	5.29

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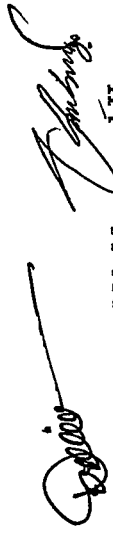
SONALI BANK PLC


Statement of Changes in Equity (Provisional & Un-Audited)
for the Half Year ended 30 June 2024


Particulars	Paid up Capital	Statutory Reserve	Other Reserve	Asset Revaluation Reserve	Revaluation of Investment	Retained Earning	Total
Balance as at 01 January 2024	45,300,000,000	18,093,248,942	437,403,009	21,495,933,277	2,200,453,686	(968,003,580)	86,559,035,334
Surplus/deficit on account of revaluation of HTM and HFT Securities	-	-	-	-	2,024,977,325	-	2,024,977,325
Net Profit after Tax	-	-	-	-	-	3,536,044,196	3,536,044,196
Transferred to Statutory Reserve	-	1,229,208,839	-	-	-	(1,229,208,839)	-
Start-Up Fund	-	-	35,360,442	-	-	(35,360,442)	-
Adjustment made for CSR during the half year	-	-	(105,461,515)	-	-	-	(105,461,515)
Balance as at 30 June 2024	45,300,000,000	19,322,457,781	367,301,936	21,495,933,277	4,225,431,011	1,303,471,335	92,014,595,340
Balance as at 31 December 2023	45,300,000,000	18,093,248,942	437,403,009	21,495,933,277	2,200,453,686	(968,003,580)	86,559,035,334

(Amount in Taka)


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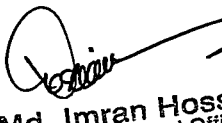

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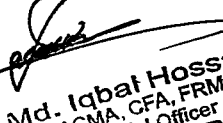
SONALI BANK PLC
Cash Flow Statement
for the Half Year ended 30 June 2024
(Provisional & Un-Audited)

Particulars	30 June 2024 Taka	30 June 2023 Taka
A. Cash flows from operating activities		
Interest receipts in cash	56,708,045,013	39,752,828,997
Interest payments	(25,112,910,038)	(21,563,907,288)
Dividends receipts	260,183,891	248,530,044
Fee and Commission and exchange receipts in cash	5,676,136,962	5,362,652,139
Recoveries of Loans previously written-off	227,568,184	394,600,000
Cash payments to employees	(13,864,470,103)	(11,776,998,978)
Cash payments to Suppliers	(54,867,399)	(64,258,029)
Income taxes paid	(1,888,473,653)	(1,273,157,950)
Cash Receipts from other operating activities	119,925,619	138,625,891
Cash payments for other operating activities	(3,787,142,060)	(2,792,063,736)
Cash generated from operating activities before changes in operating assets and liabilities	18,283,996,416	8,426,851,089
Increase/(decrease) in operating assets and liabilities		
Loans & advances to customers	18,599,904,725	(54,718,526,182)
Other assets	15,024,124,879	23,602,394,800
Deposits from other banks	409,008,089	8,552,873,074
Deposits from customers	81,506,141,690	59,703,410,567
Other liabilities	15,947,294,446	72,218,733,616
	131,486,473,829	109,358,885,875
Net Cash flow from operating activities	149,770,470,245	117,785,736,964
B. Cash flows from investing activities		
Purchase/Sale of securities & bond	(152,083,554,816)	(76,553,006,704)
(Purchase)/sale of fixed assets	(1,654,179,921)	(1,211,201,932)
Net cash generated from/(used in) investing activities	(153,737,734,737)	(77,764,208,637)
C. Cash flows from financing activities		
Proceed from share issue	-	-
Receipts from issue of/Payments for redemption of loan capital & debt security	31,056,537,314	(27,462,500)
Dividends paid	-	-
Net cash flow from/(used in) financing activities	31,056,537,314	(27,462,500)
D. Net increase/(decrease) in cash and cash equivalents (A+B+C)	27,089,272,822	39,994,065,827
E. Effects of exchange rate changes on cash & cash equivalent	1,112,889,997	3,792,912,784
F. Cash and cash equivalents at beginning of the year	176,119,846,810	131,132,322,883
G. Cash and cash equivalents at end of the Period	204,322,009,629	174,919,301,494
Net operating cash flows per share	330.62	260.01


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SONALI BANK PLC
Liquidity Statement (Provisional & Un-Audited)
(Assets and Liability Maturity Analysis)

As at 30 June 2024

Particulars	up to 01 month maturity	1-3 months maturity	3-12 months maturity	1-5 years maturity	more than 5 years maturity	(Amount in Taka)	
						Total	Total
Assets							
Cash in hand	27,120,515,915	-	-	-	114,108,495,174	141,229,011,089	
Balance with other banks and financial institutions	5,778,500,000	1,570,000,000	4,080,400,000	17,428,200,000	19,275,772,340	48,132,872,340	
Money at call on short notice	14,850,900,000	-	-	-	-	14,850,900,000	
Investments	31,487,500,000	77,120,100,000	141,546,000,000	276,586,500,000	250,829,194,808	777,569,294,808	
Loans and Advances	108,712,623,246	198,182,658,125	189,635,594,635	185,493,435,308	307,428,461,693	989,452,773,007	
Fixed assets including premises, furniture and fixtures	-	-	-	-	35,115,652,440	35,115,652,440	
Other assets	126,470,151	1,146,479,410	2,556,896,526	1,297,693,721	124,516,701,927	129,644,241,734	
Non-banking assets	-	-	-	-	43,628,347	43,628,347	
Total Assets	188,076,509,311	278,019,237,535	337,818,891,161	480,805,829,028	851,317,906,729	2,136,038,373,765	
Liabilities							
Borrowings from Bangladesh Bank, other banks financial institutions and agents	37,570,000,000	5,050,000,000	5,120,000,000	-	351,805,683	48,091,805,683	
Deposits	78,108,933,638	221,361,310,361	367,171,986,476	756,745,086,322	164,711,764,713	1,588,099,081,510	
Other accounts	-	-	-	-	-	-	
Provision and other liabilities	-	-	-	-	407,832,891,232	407,832,891,232	
Total Liabilities	115,678,933,638	226,411,310,361	372,291,986,476	756,745,086,322	572,896,461,628	2,044,023,778,425	
Net Liquidity Gap	72,397,575,673	51,607,927,175	(34,473,095,316)	(275,939,257,294)	278,421,445,102	92,014,595,340	

 Md. Masudur Rahman Principal Officer Central Accounts Division (Operation) Sonali Bank PLC. Head Office, Dhaka.	 Md. Masudur Rahman Deputy General Manager Central Accounts Division (Operation) Sonali Bank PLC. Head Office, Dhaka.	 Md. Iqbal Hossain ACMA, CFA, FRM Chief Financial Officer (CFO) Sonali Bank PLC. Head Office, Dhaka.
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Sonali Bank PLC
Selected explanatory Notes to the financial statements
As at and for the period ended 30 June 2024

1.00 Legal status and nature of the reporting entity

Sonali Bank PLC ("the Bank" or "SBPLC"), a state owned largest commercial Bank, was incorporated in Bangladesh on 03 June 2007 in the name "Sonali Bank Limited" as a public limited company under the Companies Act, 1994 and is governed by the Bank-Company Act, 1991 (amended to date). The Bank's evolution and prominence in the financial sector have been shaped by its history of amalgamation of the National Bank of Pakistan, Bank of Bahawalpur, and Premier Bank Limited as the erstwhile nationalized "Sonali Bank" pursuant to Bangladesh Bank (Nationalization) order, 1972 (P.O. No. 26 of 1972) on a going concern basis. The Bank took over the businesses, assets, liabilities, right, power, privilege and obligation of the Sonali Bank through a vendor agreement signed between the Ministry of Finance, People's Republic of Bangladesh on behalf of Sonali Bank and the Board of Directors on behalf of Sonali Bank PLC on 15 November 2007 with a retrospective effect from 1 July 2007. The Bank has 1,232 branches including two overseas branches at Kolkata and Siliguri in India. The Bank has four subsidiaries and one associate company.

The registered office of Sonali Bank PLC is located at 35-42, 44 Motijheel Commercial Area, Dhaka-1000 and the website address is www.sonalibank.com.bd

2.00 Principal Activities of the Bank

The principal activities of the bank are vastly involved to provide a comprehensive range of financial services:

- a) Personal and commercial banking, including accepting deposits, remittance, money transfer, foreign exchange transaction, guarantee, commitments, trade and services, cash management, treasury, securities, etc. to its customers.
- b) Fund based services include short term & long term loans, Project wise industrial credit, discounting and purchasing bills, consumers and staff loans, House & car loans etc.
- c) The Bank also provides custodian services and perform Government treasury functioning as an agent of the Bangladesh Bank as well through its 735 branches (including 58 chest and 8 sub chest branches).

3.00 Accounting Policies

Accounting policies in the second quarter Financial statements are same as those that were applied on the last annual audited Financial statements of 31 December 2023 which is available in the bank's website.

4.00 Statement of Compliance

The financial statements have been prepared on a going concern basis following accrual basis of accounting in accordance with the "First Schedule (Section 38) of the Bank-Company Act, 1991 (amended to date) and BRPD circular no. 14 dated 25 June 2003, BRPD circular no. 15 dated 9 November 2009, other Bangladesh Bank Circulars, International Financial Reporting Standards (IFRSs) as adopted by the Financial Reporting Council [FRC] under the Financial Reporting Act (FRA), 2015, Financial Accounting Standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions, Bahrain etc. The Bank also complied with the following regulatory and legal requirements:


- i) The Bank-Company Act, 1991 (amended to date)
- ii) The Companies Act, 1994
- iii) Rules, regulations and circulars issued by the Bangladesh Bank from time to time
- iv) Securities and Exchange Ordinance, 1969
- v) Securities and Exchange Commission Rules, 2020
- vi) Income Tax Act, 2023
- vii) The Value Added Tax & Supplementary Duty Act, 2012
- viii) The Value Added Tax & Supplementary Duty Rules, 2016
- ix) Bangladesh Labor Act, 2006 (amended 2013) and Labor Rules, 2015
- x) Financial Reporting Act, 2015; and
- xi) Other applicable laws and regulations.

In case any requirement of the Bank-Company Act, 1991 (as amended up to date) and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs as adopted, the requirements of the Bank-Company Act, 1991 (as amended up to date) and provisions and circulars issued by Bangladesh Bank shall prevail.

5.00 Liquidity statement (Asset and Liability Maturity Analysis)

The liquidity statement has been prepared in accordance with remaining maturity grouping of Assets and Liabilities as of the close of the year as per following basis:

Particulars	Basis
Balance with other banks and financial institutions	Maturity term
Investments	Residual maturity term
Loans and advances	Repayment/Maturity schedule
Fixed assets	Useful lives
Other assets	Adjustment
Borrowings from other banks and financial	Repayment / Maturity schedule
Deposits and other accounts	Maturity term and Behavioral
Other long term liability	Maturity term
Provisions and other liabilities	Settlement



6.00 Provision for loans and advances

Rate of provision:

Particulars	Short term agri-credit	Consumer Financing				SMEF	Loan to BHs/ MBs/ SDs	All other credit
		Other Than HF & LP	HF	LP	LP			
Unclassified	Standard	1.00%	5%	1%	2%	2%	0.25%	2%
	SMA	0%	5%	1%	2%	2%	0.25%	2%
Classified	SS	5%	20%	20%	20%	20%	20%	20%
	DF	5%	50%	50%	50%	50%	50%	50%
	BL	100%	100%	100%	100%	100%	100%	100%

*In line with BRPD Circular no. 04, dated 29 January 2015, provision for restructured loan is calculated @ 2%, as per BRPD Circular no. 56, dated 10 December 2020 the special general provision is @ 2%. Amendments from time to time brought by Bangladesh Bank is adhered to and accounted in the financial statements.

7.00 Credit Rating of the Bank

As per the BRPD circular no. 6, dated 5 July 2006, the Bank has done its credit rating by Emerging Credit Rating Limited based on the financial statements of Sonali Bank PLC dated 31 December 2022. The following ratings had been awarded:

Date of Declaration	Valid till	Rating Mode	Long Term	Short	Outlook
30-Jun-24	29-Jun-25	Govt. Support	AAA	ST-1	Stable
		Without Govt. Support	AA-	ST-2	

As Commercial Bank, Sonali Bank has seen its BB Rating Grade elevated to 1 (one) in the long term, reflecting the success of the bank's approach, "Good Governance Towards Progress."

8.00 Earnings per share (EPS)

Particulars	30 June 2024	30 June 2023
	Taka	Taka
Net Profit after Taxation	3,536,044,196	2,397,573,600
Number of Shares outstanding	453,000,000	453,000,000
Earnings per share (EPS)	7.81	5.29


9.00 Net Asset Value Per Share (NAVPS)

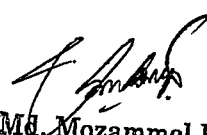
Particulars	30 June 2024	31 December 2023
	Taka	Taka
Total Assets	2,136,038,373,765	1,981,129,661,716
Total Liabilities	2,044,023,778,425	1,894,570,626,382
Net Asset	92,014,595,340	86,559,035,334
Number of Shares outstanding	453,000,000	453,000,000
Net Asset Value Per Share (NAVPS)	203.12	191.08


10.00 Net operating cash flows per share(NOCFPS)


Particulars	30 June 2024	30 June 2023
	Taka	Taka
Net Cash flow from operating activities	149,770,470,245	117,785,736,964
Number of Shares outstanding	453,000,000	453,000,000
Net operating cash flows per share(NOCFPS)	330.62	260.01


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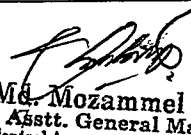
SONALI BANK PLC
Highlights on the Overall Activities
for the Half Year ended 30 June 2024

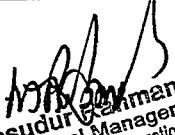
Annexure - A

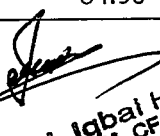
SL No.	Particulars	30 June 2024 Taka	31 December 2023 Taka
1	Authorized Capital	60,000,000,000	60,000,000,000
2	Paid-up Capital	45,300,000,000	45,300,000,000
3	Total Capital (as per Capital Adequacy)	78,752,700,000	78,737,268,740
4	Capital surplus/(deficit)	797,400,000	580,768,740
5	Capital Adequacy Ratio	10.10%	10.07%
6	Statutory Reserve	19,322,457,781	18,093,248,941
7	Total Assets	2,136,038,373,765	1,981,129,661,716
8	Total Deposits	1,588,099,081,510	1,506,183,931,731
9	Total Investment	777,569,294,808	623,541,132,682
10	Total Contingent Liabilities and Commitments	644,148,298,338	756,896,892,079
11	Advance Deposit Ratio	62.30%	66.93%
12	Credit Deposit Ratio	111.27%	108.33%
13	Total Import	157,433,100,000	467,313,100,000
14	Total Export	12,630,900,000	20,214,700,000
15	Operating Profit	22,530,129,675	38,461,879,316
16	Profit after tax and provision	3,536,044,196	6,514,795,305
17	Total Loans and Advances	989,452,773,007	1,008,052,677,732
18	Amount of Classified Loans	135,597,975,136	133,409,773,383
19	Percentage of Classified Loans and Advances	13.70%	13.23%
20	Provisions kept against Classified Loans	106,861,761,582	90,339,690,586
21	Provision surplus/(deficit)	-	-
22	Cost of Fund (June 2024 Annualized)	6.02%	5.52%
23	Income from Investment	26,556,981,245	45,794,880,461
24	Interest Earning Assets	1,826,582,472,408	1,587,625,567,333
25	Non-Interest Earning Assets	309,455,901,357	393,504,094,382
26	Return on Investment (ROI)(June 2024 Annualized)	7.58%	7.36%
27	Return on Asset (ROA)(June 2024 Annualized)	0.34%	0.35%
28	Return on Equity (ROE)(June 2024 Annualized)	7.92%	7.77%
29	Earnings per Share (EPS)	7.81	14.38
30	Net assets value per share (NAVPS)	203.12	191.08
31	Price Earning Ratio	N/A	N/A
32	Net Operating Income per Share	49.74	84.90


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