

Sonali Bank PLC and its Subsidiaries

Independent Auditors' Report and Audited Consolidated and Separate Financial Statements As at and for the year ended 31 December 2024

Hoda Vasi Chowdhury & Co

Hoda Vasi Chowdhury & Co.
Chartered Accountants
BTMC Bhaban (Floor 7 & 8)
7-9 Kawran Bazar Road
Dhaka-1217, Bangladesh
Tel.: + 880 2 2 481 10980

Grant Thornton

Howladar Yunus & Co.
Chartered Accountants
House No. 14 (4th & 5th Floor)
Road No. 16A, Gulshan-1
Dhaka-1212, Bangladesh.
Tel: +880 2 58815247

Independent Auditors' Report To the Shareholders of Sonali Bank PLC

Report on the Audit of the Consolidated and Separate Financial Statements

Opinion

We have audited the consolidated financial statements of **Sonali Bank PLC** and its subsidiaries (the “**Group**”) as well as the separate financial statements of Sonali Bank PLC (the “**Bank**”), which comprise the consolidated and separate balance sheets as at 31 December 2024, and consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity, and consolidated and separate cash flow statements for the year then ended, and notes to consolidated and separate financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated financial statements of the Group and separate financial statements of the Bank give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2024, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with the International Financial Reporting Standards (IFRSs) as issued by the International Accounting Standards Board (IASB) as explained in Note 2.

Basis for Opinion

We conducted our audit in accordance with the International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements section of our report. We are independent of the Group and the Bank in accordance with the International Ethics Standards Board for Accountants' *Code of Ethics for Professional Accountants* (IESBA Code), Bangladesh Securities and Exchange Commission (BSEC), and Bangladesh Bank, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye-Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to Notes 3.02(A), 4, 7.10.01, 13, 36a and 38 of the financial statements, which disclose that the Bank has maintained a provision for loans and advances, provisions against balances with Bangladesh Bank and provision against balance with other banks and non-bank financial institutions (NBFIs) of BDT 14,260.27 crore, BDT 67.44 crore and BDT 167.12 crore, respectively, against required amounts of BDT 15,702.21 crore, BDT 1,414.27 crore and BDT 2,010.43 crore, respectively in accordance with deferral granted by Bangladesh Bank vide letter no. DOS (CAMS)



1157/41 (Dividend)/2025-3110, dated 21 May 2025. Our opinion is not modified in respect of this matter.

Key Audit Matters

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

Risk	Our response to the risk
Measurement of provision for loans and advances	
<p>The process for estimating the provision for loans and advances portfolios associated with credit risk is significant and complex. For the individual analysis, these provisions consider the estimates of future business performance and the market value of the collateral provided for credit transactions.</p> <p>For the collective analysis, these provisions that deal with voluminous databases, assumptions, and calculations for the provision estimates of complex design and implementation are manually processed.</p> <p>At year-end 2024 the Group and the Bank reported total gross loans and advances of BDT 1,014,141 million (2023: BDT 1,023,994 million) and BDT 991,965 million (2023: 1,008,053 million) respectively and provision for loans and advances of BDT 142,602 million (2023: BDT 103,544 million) and BDT 142,602 million (2023: BDT 103,544 million) respectively.</p> <p>We have focused on the significant judgments and estimates which could give rise to material misstatement or management bias.</p> <p>Provision measurement is primarily dependent upon key assumptions relating to the probability of default, the ability to repossess collateral, and recovery rates.</p>	<p>We tested the design and operating effectiveness of key controls focusing on the following:</p> <ul style="list-style-type: none"> • Tested the credit appraisal, loan disbursement procedures, monitoring and provisioning process; • Identification of loss events, including early warning and default warning indicators; • Reviewed quarterly Classification of Loans (CL); <p>Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following:</p> <ul style="list-style-type: none"> • Reviewed the adequacy of the Bank's general and specific provisions; • Assessed the methodologies on which the provision amounts were based, recalculated the provisions, and tested the completeness and accuracy of the underlying information; • Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines. <p>For the year ended 31 December 2024, the Bank has maintained the required provision as per letters nos. DBI-1 (posha-1)/2105/2025-527, dated 28 April 2025, and DOS (CAMS) 1157/ 41 (Dividend)/ 2025-3110, dated 21 May 2025, issued by Bangladesh Bank.</p>
See notes no. 7 and 13.01 to the financial statements	

Recognition of interest income	
Recognition and measurement of interest income involve a complex IT environment as well as	We tested the design and operating effectiveness



<p>require critical estimates and judgment. Since interest income from loans and advances is one of the key performance indicators of the Bank there is an inherent risk of fraud and error in the recognition of interest income.</p> <p>Accordingly, this has been considered a key audit matter.</p> <p>At year-end the Group and the Bank reported gross interest income of BDT 76,947 million (2023: BDT 58,735 million) and BDT 74,867 million (2023: BDT 56,841 million) respectively.</p>	<p>of key controls focusing on the following:</p> <ul style="list-style-type: none"> • We performed tests of operating effectiveness on automated control in place to measure and recognize interest income. • Reviewed transfer of interests to income account in line with the Bangladesh Bank's guidelines and circulars; • Reviewed the grounds for approval for the transfer of interest to the income account.
See note no. 21 to the financial statements	

Valuation of treasury bills and treasury bonds	
<p>The classification and measurement of T-Bill and T-Bond require judgment and complex estimates.</p> <p>In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment.</p> <p>HTM securities which have not matured as at the balance sheet date are amortized at the year end and changes in amortization are recognized in other reserves as a part of equity. However, as per Bangladesh Bank guideline, amortization on HTM securities can be taken into profit and loss account before maturity.</p>	<p>We assessed the processes and controls put in place by the Group and the Bank to identify and confirm the existence of financial instruments. We obtained an understanding, evaluated the design, and tested the operating effectiveness of the key controls over the financial instrument valuation processes, including controls over market data inputs into valuation models, model governance, and valuation adjustments.</p> <p>We tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data.</p> <p>Furthermore, we have checked the Bank's treatment as per Bangladesh Bank circular.</p> <p>Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</p>
See notes no. 6 and 17.1 to the financial statements	

Measurement of income tax provision and deferred tax assets	
<p>The Group and the Bank have recognized deferred tax assets for the deductible temporary difference that it believes are recoverable. In addition, income tax provision for current and prior periods have been recognized as liabilities and the amount of income tax already paid/deducted are recognized in the balance sheet</p>	<p>We obtained an understanding, evaluated the design, and tested the operational effectiveness of the Group's and the Bank's key controls over the recognition and measurement of Deferred Tax Assets (DTAs) and the assumptions used in estimating the Group's and the Bank's future</p>



<p>under 'Other Assets'.</p> <p>There are many unsettled income tax assessments where management has used judgement to determine tax liabilities as well as carry forward balance of advance income tax.</p> <p>The recoverability of recognized deferred tax assets is in part dependent on the Bank's ability to generate future taxable profits sufficient to utilize deductible temporary differences.</p> <p>We have determined this to be a key audit matter, due to the inherent uncertainty in forecasting the amount and timing of future taxable profits and the reversal of temporary differences where significant judgement is involved.</p> <p>As of 31 December 2024, the Group and the Bank report income tax deducted at source and advance payment of income tax to total BDT 35,258 million (2023: 31,515 million) and BDT 9,176 million (2023: 8,976 million) respectively. Additionally, deferred tax assets to total BDT 30,728 million (2023: 19,859 million) and BDT 30,719 million (2023: 19,851 million) respectively.</p> <p>Significant judgment is required in relation to deferred tax assets as their recoverability is dependent on forecasts of future profitability over a number of years.</p>	<p>taxable income.</p> <p>We also assessed the completeness and accuracy of the data used for the estimations of future taxable income.</p> <p>We involved tax specialists to assess key assumptions, controls, recognition, and measurement of DTA's as well as advance income tax and tax deducted at source recognized under 'Other Assets'.</p> <p>Finally, we assessed the appropriateness and presentation of disclosures against IAS 12: Income Tax.</p>
See note no. 9.08 & 9.08.01 to the financial statements.	

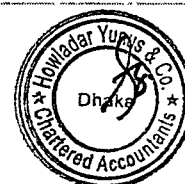
Carrying value of investments in subsidiaries and associates by the Bank	
<p>The Bank has invested in equity shares of its subsidiaries, namely Sonali Exchange Co. Inc., USA, Sonali Investment Limited, Sonali Pay (UK) Limited, Sonali Bangladesh (UK) Limited, and an associate, namely Sonali Intellect Limited. As at 31 December 2024, the carrying values of these investments in Sonali Exchange Co. Inc. USA are BDT 114 million (2023: BDT 104.50 million), Sonali Investment Limited is BDT 2,000 million (2023: BDT 2,000 million), Sonali Bangladesh (UK) Limited is BDT 4,324 million (2023: BDT 4,100 million), Sonali Intellect Limited is BDT 26.25 million (2023: BDT 26.25 million) and Sonali Pay (UK) Limited is BDT 298.92 million</p>	<p>We have reviewed management's analysis of impairment assessment and recoverable value calculation of subsidiaries in accordance with IAS 36: Impairment of Assets.</p> <p>With the investment recognition criteria as per IAS 28: Investments in Associates and Joint Ventures, we reviewed the activities and investments in the associate company as per the documentation provided by the management.</p> <p>In particular, our discussions with the Management were focused on the continued appropriateness of the value in use model, the key assumption used in the model, and the reasonably possible alternative assumptions, particularly where they had the most</p>



<p>(2023: BDT 131.69 million).</p> <p>The Bank is required to perform an impairment test of investment in subsidiaries when an impairment indication exists. The impairment testing is considered to be a key audit matter due to the complexity and judgments required in determining the assumptions to be used to estimate the recoverable amount, which is higher of fair value less costs to sell and value in use.</p> <p>Management has conducted an impairment assessment and calculated the recoverable value of its subsidiaries for Sonali Exchange Co. Inc., USA, Sonali Investment Limited, Sonali Bangladesh (UK) Limited, Sonali Pay (UK) Limited and associate, namely Sonali Intellect Limited, in accordance with IAS 36: Impairment of Assets.</p>	<p>impact on the value in use calculation.</p>
<p>See note no. 9.01 to the financial statements.</p>	

Legal and regulatory matters	
<p>We focused on this area because the Bank and its subsidiaries (the “Group”) operate in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties, and the outcome may be difficult to predict.</p> <p>These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities.</p> <p>Overall, the legal provision represents the Group’s best estimate for existing legal matters that have a probable and estimable impact on the Group’s financial position.</p>	<p>We obtained an understanding, evaluated the design, and tested the operational effectiveness of the Group’s key controls over the legal provision and contingencies process.</p> <p>We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters. We enquired of the Group’s internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports. We also received formal confirmations from external counsel.</p> <p>We assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information.</p> <p>We also assessed the Group’s and the Bank’s provisions and contingent liabilities disclosure.</p>

IT systems and controls	
<p>Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily, and the reliance on automated</p>	<p>We tested the design and operating effectiveness of the Group’s and the Bank’s IT access controls over the information systems that are critical to financial reporting. We tested IT general controls (logical access, change management, and aspects of IT</p>



<p>and IT-dependent manual controls.</p> <p>Our areas of audit focus included user access management, developer access to the production environment, and changes to the IT environment. These are key to ensuring IT-dependent and application-based controls are operating effectively.</p>	<p>operational controls).</p> <p>This included testing that requests for access to systems were appropriately reviewed and authorized. We tested the Bank's periodic review of access rights. We inspected requests of changes to systems for appropriate approval and authorization. We considered the control environment relating to various interfaces, configurations, and other application layer controls identified as key to our audit.</p> <p>Where deficiencies were identified, we tested compensating controls or performed alternate procedures. In addition, we understood where relevant, changes were made to the IT landscape during the audit period and tested those changes that had a significant impact on financial reporting.</p>
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Other Information

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

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

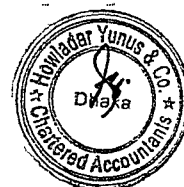
In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

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

Management is responsible for the preparation and fair presentation of the consolidated financial statements of the Group and also separate financial statements of the Bank in accordance with IFRS as issued by IASB as explained in Note 2, and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act 1991 (as amended up to date) and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control, and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to the Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either



intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

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

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

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

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

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

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



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

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

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994 (as amended up to date), the Securities and Exchange Rules 2020, the Bank Company Act 1991 (as amended up to date), the Financial Reporting Act 2015, and the rules and regulations issued by Bangladesh Bank, we also report that:

- (i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- (ii) to the extent noted during the course of our audit work performed on the basis stated under the Auditors' Responsibility section in forming the above opinion on the consolidated financial statements of the Group and the separate financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the financial statements and internal control:
 - (a) internal audit, internal control, and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;
 - (b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception, or anything detrimental committed by employees of the Group and its related entities;
- (iii) financial statements for the year ended 31 December 2024 of four (04) subsidiaries, namely Sonali Exchange Co. Inc., USA and Sonali Investment Limited have been audited by United Financial CPA P.C., Certified Public Accountants and Mahfel Huq & Co., Chartered Accountants respectively who have expressed unmodified audit opinions and Sonali Bangladesh (UK) Limited and, Sonali Pay (UK) Limited remained unaudited. The results of the subsidiaries have been properly reflected in the consolidated financial statements;
- (iv) in our opinion, proper books of accounts as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
- (v) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- (vi) the consolidated balance sheet and consolidated profit and loss account, together with the annexed notes dealt with by the report, are in agreement with the books of account and returns;
- (vii) the expenditures incurred were for the purpose of the Bank's business for the year;




Hoda Vasi Chowdhury & Co.
Chartered Accountants


Howladar Yunus & Co.
Chartered Accountants

- (viii) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations, and accounting standards as well as related guidance issued by Bangladesh Bank;
- (ix) adequate provisions have been made for loans and advances which are in our opinion, doubtful of recovery as per letters nos. DBI-1 (posha-1)/2105/2025-527, dated 28 April 2025 and DOS (CAMS) 1157/ 41 (Dividend)/ 2025-3110, dated 21 May 2025, issued by Bangladesh Bank;
- (x) the information and explanations required by us have been received and found satisfactory;
- (xi) we have reviewed over 80% of the risk-weighted assets of the Bank covering 60 branches as well as the Head Office and spent over 12,800 person-hours for the audit of the Bank; and
- (xii) Capital to Risk-weighted Asset Ratio (CRAR) as required by Bangladesh Bank has been maintained as per letter no. DOS (CAMS) 1157/ 41 (Dividend)/ 2025-3110, dated 21 May 2025, issued by Bangladesh Bank.

Signed for & on behalf of
Hoda Vasi Chowdhury & Co.
Chartered Accountants
FRC enlistment no: CAF-001-057

Signed for & on behalf of
Howladar Yunus & Co.
Chartered Accountants
FRC enlistment no: CAF-001-105


Sabbir Ahmed, FCA
Partner
ICAB Enrolment No.: 0770


Farhana Sultana, FCA
Partner
ICAB Enrolment No.: 1619

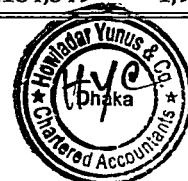
DVC No.:2505270770AS229940

DVC No.:2505271619AS548637

Place: Dhaka
Date:27 May, 2025

Sonali Bank PLC and its Subsidiaries
Consolidated Balance Sheet
As at 31 December 2024


Particulars	Notes	2024 Taka	2023 Taka
PROPERTY AND ASSETS	3.00		
Cash			
Cash in Hand (Including Foreign Currencies)		13,094,986,846	10,010,552,936
Balance with Bangladesh Bank and its agent Bank(s) (Including Foreign Currencies)		92,335,235,065	102,942,238,504
		105,430,221,911	112,952,791,440
Balance with other Banks & Financial Institutions	4.00		
In Bangladesh		58,854,977,777	33,772,238,662
Outside Bangladesh		12,102,223,929	8,134,251,730
		70,957,201,706	41,906,490,392
Money at Call on Short Notice	5.00	18,977,474,035	18,294,193,123
Investments	6.00		
Government		835,957,317,769	571,733,542,209
Others		44,654,355,297	54,610,633,498
		880,611,673,066	626,344,175,707
Loans and Advances	7.00		
Loans, Cash Credit, Overdrafts etc.		994,117,223,983	998,831,882,668
Bills Purchased and Discounted		20,024,317,859	25,162,590,594
		1,014,141,541,842	1,023,994,473,262
Fixed Asset including Premises, Furniture and Fixture	8.00	35,199,641,463	34,646,379,478
Other Assets	9.00	152,068,414,477	133,285,682,602
Non-Banking Assets	10.00	41,015,847	42,765,706
Total Assets		2,277,427,184,349	1,991,466,951,710
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other Banks, Financial Institutions & Agents	11.00	95,933,344,733	19,492,226,397
Deposits and Other Accounts	12.00		
Current Accounts and Other Accounts		297,910,032,497	249,444,001,634
Bills Payable		17,030,943,008	13,549,022,870
Savings Bank Deposits		670,663,737,984	636,606,889,386
Fixed Deposits		664,382,913,624	606,332,995,685
Other Deposits		152,593,764	130,446,594
		1,650,140,220,877	1,506,063,356,169
Other Liabilities	13.00	415,177,636,805	372,932,637,077
Total Liabilities		2,161,251,202,414	1,898,488,219,643
Shareholders' Equity			
Paid-up Capital	14.00	45,300,000,000	45,300,000,000
Statutory Reserve	15.00	20,940,678,429	18,093,248,941
Other Reserve	16.00	1,367,396,652	1,054,964,212
Revaluation Reserve	17.00	26,658,747,020	23,696,386,963
Surplus in Profit and Loss Account/Retained Earnings	18.00	16,362,892,431	(168,724,906)
Non-Controlling Interest	18.(a)	5,546,267,403	5,002,856,856
		116,175,981,936	92,978,732,067
Total Liabilities and Shareholders' Equity		2,277,427,184,349	1,991,466,951,710

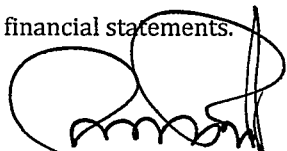


Sonali Bank PLC and its Subsidiaries
Consolidated Balance Sheet
As at 31 December 2024

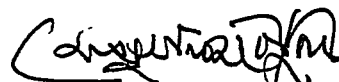
Particulars	Notes	2024 Taka	2023 Taka
Off Balance Sheet Items			
Contingent Liabilities	19.00		
Acceptances and Endorsements			
Letters of Guarantee		4,415,597,367	4,323,834,120
Irrevocable Letters of Credit		523,798,899,799	745,583,558,204
Bills for Collection		2,946,826,819	5,271,249,377
Other Contingent Liabilities		1,971,058,410	1,718,250,378
		533,132,382,395	756,896,892,079
Other Commitments			
Documentary credits and short term trade related transactions		-	-
Forward asset purchased and forward deposit placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
		533,132,382,395	756,896,892,079
Total Off Balance Sheet Items including Contingent Liabilities		533,132,382,395	756,896,892,079
Consolidated Net Asset Value (NAV) per share		256.46	205.25

The annexed notes from 1 to 48 form an integral part of these consolidated financial statements.


Md Iqbal Hossain, ACMA, CFA, FRM
 Chief Financial Officer


Md. Shawkat Ali Khan
 Managing Director & Chief Executive Officer


Muhammad Masrurul Islam, FCA
 Director

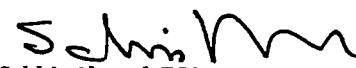

Mohammad Muslim Chowdhury
 Chairman



Md. Mofazzal Husain
 Director

This is the consolidated balance sheet referred to in our separate report of even date.

Signed for & on behalf of
Hoda Vasi Chowdhury & Co.
 Chartered Accountants

Signed for & on behalf of
Howladar Yunus & Co.
 Chartered Accountants


Sabbir Ahmed, FCA
 Partner
 ICAB Enrollment No: 0770
 DVC: 2505270770AS229940


Farhana Sultana, FCA
 Partner
 ICAB Enrollment No: 1619
 DVC: 2505271619AS548637

Date: 27 May 2025
 Place: Dhaka, Bangladesh

Sonali Bank PLC and its Subsidiaries
Consolidated Profit and Loss Account
For the year ended 31 December 2024

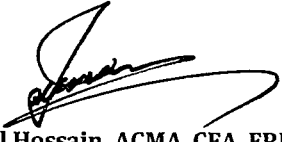
Particulars	Notes	2024 Taka	2023 Taka
Operating Income			
Interest income	21.00	76,947,796,683	58,735,535,906
Interest paid on deposit and borrowing etc.	22.00	(62,041,579,002)	(52,764,542,441)
Net Interest Income		14,906,217,681	5,970,993,465
Investment income	23.00	64,146,235,686	45,988,291,568
Commission, exchange and brokerage	24.00	14,129,193,763	17,457,824,470
Other operating income	25.00	288,411,141	356,916,177
		78,563,840,589	63,803,032,215
Total Operating Income (A)		93,470,058,270	69,774,025,681
Operating Expenses			
Salary and allowances	26.00	26,373,191,766	22,247,412,008
Rent, tax, insurance, electricity etc.	27.00	2,351,281,768	1,781,118,799
Legal expenses	28.00	153,158,415	84,377,116
Postage, stamps and telecommunication etc.	29.00	62,038,509	57,169,243
Stationery, printings, advertisements etc.	30.00	238,411,910	244,793,575
Chief Executive's salary and fees	31.00	21,312,729	24,740,155
Directors' fees	32.00	20,068,538	20,641,680
Auditors' fees	33.00	57,102,898	37,279,831
Depreciation and repair of bank's assets	34.00	1,175,794,674	1,033,779,349
Other expenses	35.00	5,401,981,184	4,775,091,795
Total Operating Expenses (B)		35,854,342,390	30,306,403,551
Profit/Loss before Provision (C=A-B)		57,615,715,880	39,467,622,130
Provision for loans & advances	36.00	31,792,113,068	18,578,320,093
Provision for diminution in value of investment	37.00	6,830,326,795	542,123,016
Other Provisions	38.00	3,506,130,673	9,008,599,030
Total Provision (D)		42,128,570,537	28,129,042,139
Total Profit/(Loss) before Taxes (E =C-D)		15,487,145,343	11,338,579,991
Provision for Taxation (F)		5,602,753,647	3,864,074,311
Current tax	13.06	5,615,266,299	738,908,903
Deferred tax	9.08.01	(12,512,652)	3,125,165,408
Net Profit after Taxation (G=E-F)		9,884,391,696	7,474,505,680
Net Profit Attributable to:			
Equity holders of Sonali Bank PLC		9,283,682,253	7,061,011,275
Non-Controlling Interest		600,709,443	413,494,405

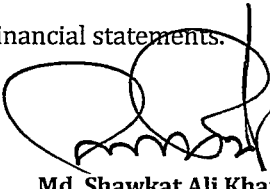


Sonali Bank PLC and its Subsidiaries
Consolidated Profit and Loss Account
For the year ended 31 December 2024

Particulars	Notes	2024 Taka	2023 Taka
Appropriation:			
Statutory Reserve	15.00	2,847,429,488	2,070,766,476
General Reserve :			
Reserve for CSR	16.02	200,000,000	150,000,000
Start-Up Fund	16.03	86,554,417	65,147,953
Reserve for Unwanted Risk arising from Vault		-	-
Others		625,560,339	1,105,228,085
		3,759,544,244	3,391,142,514
Retained Surplus Carried Forward		6,124,847,452	4,083,363,166
		9,884,391,696	7,474,505,680
Consolidated Earnings Per Share (EPS)	44.00	21.82	16.50

The annexed notes from 1 to 48 form an integral part of these consolidated financial statements.


Md Iqbal Hossain, ACMA, CFA, FRM
 Chief Financial Officer


Md. Shawkat Ali Khan
 Managing Director & Chief Executive Officer


Muhammad Masrurul Islam, FCA
 Director


Md. Mofazzal Husain
 Director



Mohammad Muslim Chowdhury
 Chairman

This is the consolidated profit and loss account referred to in our separate report of even date.

Signed for & on behalf of
Hoda Vasi Chowdhury & Co.
 Chartered Accountants

Signed for & on behalf of
Howladar Yunus & Co.
 Chartered Accountants



Sabbir Ahmed, FCA
 Partner
 ICAB Enrollment No: 0770
 DVC: 2505270770AS229940
 Date: 27 May 2025
 Place: Dhaka, Bangladesh

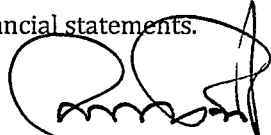

Farhana Sultana, FCA
 Partner
 ICAB Enrollment No: 1619
 DVC: 2505271619AS548637

Sonali Bank PLC and its Subsidiaries
Consolidated Cash Flow Statement
For the year ended 31 December 2024

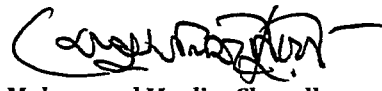
Particulars	Notes	2024 Taka	2023 Taka
A. Cash flows from operating activities			
Interest receipts in cash		135,269,086,299	102,432,473,749
Interest payments		(57,617,618,029)	(53,032,797,504)
Dividends receipts		526,304,748	469,131,764
Fee and commission and exchange receipts in cash		12,564,616,254	13,596,012,764
Recoveries of Loans previously written off		410,288,002	608,011,676
Cash payments to employees		(26,394,504,495)	(22,272,155,658)
Cash payments to Suppliers		(278,820,123)	(301,962,818)
Income taxes paid		(3,943,207,353)	(2,762,685,372)
Cash receipts from other operating activities	39.00	288,411,141	356,916,177
Cash payments for other operating activities	40.00	(7,604,170,513)	(6,477,679,515)
Cash generated from operating activities before changes in operating assets and liabilities		53,220,385,931	32,615,265,263
Changes in operating assets and liabilities			
Loans & advances to customers		9,852,931,420	(157,956,279,191)
Other assets	41.00	(9,986,690,646)	19,214,566,541
Deposits from other banks		2,451,660,797	500,539,153
Deposits from customers		141,625,203,910	85,347,701,719
Other liabilities	42.00	(10,407,247,273)	54,644,643,888
		133,535,858,208	1,751,172,111
Net cash flow from operating activities		186,756,244,139	34,366,437,374
B. Cash flows from investing activities			
Purchase/Sale of securities & bond		(254,226,308,359)	(10,135,148,473)
(Purchase)/sale of fixed assets		(1,645,660,053)	(1,335,517,979)
Net cash generated from/used in investing activities		(255,871,968,412)	(11,470,666,452)
C. Cash flows from financing activities			
Proceed from share issue		-	-
Receipts from issue of/Payments for redemption of loan capital & debt security		89,753,976,508	13,785,958,232
Dividends paid		-	-
Net cash flow from/(used in) financing activities		89,753,976,508	13,785,958,232
Net increase/(decrease) in cash and cash equivalents			
D. (A+B+C)		20,638,252,234	36,681,729,153
E. Effects of exchange rate changes on cash & cash equivalent		1,614,359,465	4,462,137,085
F. Cash and cash equivalents at beginning of the year		173,237,609,654	132,093,743,416
G. Cash and cash equivalents at end of the year	43.00	195,490,221,353	173,237,609,654
Net operating cash flows per share		412.27	75.86


The annexed notes from 1 to 48 form an integral part of these consolidated financial statements.


Md Iqbal Hossain, ACMA, CFA, FRM
 Chief Financial Officer


Md. Shawkat Ali Khan
 Managing Director & Chief Executive Officer


Muhammad Masfurul Islam, FCA
 Director

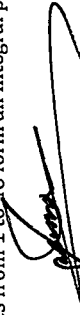

Mohammad Muslim Chowdhury
 Chairman


Md. Mofazzal Husain
 Director


Sonali Bank PLC and its Subsidiaries
Consolidated Statement of Changes in Equity
For the year ended 31 December 2024


(Amount in Taka)									
Particulars	Paid up-Capital	Statutory Reserve	Other Reserve	Asset Revaluation Reserve	Revaluation of Investment	Non-Controlling Interest of SB (UK) Ltd.	Retained Earnings	Total Equity	
Balance as at 01 January 2024	45,300,000,000	18,093,248,941	1,054,964,212	21,495,933,277	2,200,453,687	5,002,856,856	(168,724,906)	92,978,732,067	
Prior Period Adjustment of Deferred Tax (Note: 18)	-	-	-	-	-	-	10,857,064,982	10,857,064,982	
Prior Period Adjustment of Sundry Deposit (Note: 13)	-	-	-	-	-	-	7,274,723,973	7,274,723,973	
Transfer to Provision for Classified Loans & Advances (Note: 13)	-	-	-	-	-	-	(7,274,723,973)	(7,274,723,973)	
Surplus/(deficit) on account of revaluation of HTM and HFI Securities	-	-	-	-	2,962,360,056	-	-	2,962,360,056	
Net Profit for the Year	-	-	-	-	-	-	9,884,391,696	9,884,391,696	
Non-Controlling Interest of SB (UK) Ltd. during the year	-	-	-	-	-	600,709,443	(600,709,443)	-	
Adjustment made for CSR during the year	-	-	(138,919,882)	-	-	-	-	(138,919,882)	
Transferred to Reserve for CSR	-	-	200,000,000	-	-	-	(200,000,000)	-	
Transferred to Reserve of SB (UK) Ltd.	-	-	119,219,016	-	-	-	(24,850,896)	94,368,120	
Transferred from Reserve of SP (UK) Ltd.	-	-	(70,871,112)	-	-	-	68,423,530	(2,447,582)	
Transferred to Reserve of SECI	-	-	2,000,000	-	-	-	-	2,000,000	
Prior Period Adjustment of SBUK	-	-	-	-	-	-	(403,715,878)	(403,715,878)	
Transferred to Reserve of SIL	-	-	114,450,000	-	-	-	-	114,450,000	
Transferred to Statutory Reserve	-	2,847,429,488	-	-	-	-	(2,847,429,488)	-	
Transfer to Start-Up Fund	-	-	86,554,417	-	-	-	(86,554,417)	-	
Currency Conversion differences	-	-	-	-	-	-	17,636,752	17,636,752	
Reversal of Specific Provision of Non-Banking Assets	-	-	-	-	-	-	4,700,500	4,700,500	
Adjustment for Investment in SB (UK) Ltd.	-	-	-	-	-	(57,298,896)	-	(57,298,896)	
Inter Company Balance Eliminated for Cash Dividend (SIL)	-	-	-	-	-	-	(137,340,000)	(137,340,000)	
Balance as at 31 December 2024	45,300,000,000	20,940,678,429	1,367,396,652	21,495,933,277	5,162,813,743	5,546,267,403	16,362,892,431	116,175,981,936	
Balance as at 31 December 2023	45,300,000,000	18,093,248,941	1,054,964,212	21,495,933,277	2,200,453,687	5,002,856,856	(168,724,906)	92,978,732,067	

The annexed notes from 1 to 48 form an integral part of these consolidated financial statements.


Md Iqbal Hossain, ACMA, CFA, FRM
Chief Financial Officer


Muhammad Masrurul Islam, FCA
Director


Mohammad Muslim Chowdhury
Chairman


Md. Shawkat Ali Khan
Managing Director & Chief Executive Officer


Md. Mofazzal Husain
Director

Sonali Bank PLC
Balance Sheet
As at 31 December 2024


Particulars	Notes	2024 Taka	2023 Taka
PROPERTY AND ASSETS	3.00		
Cash			
Cash in Hand (Including Foreign Currencies)		12,849,788,320	9,939,498,217
Balance with Bangladesh Bank and its agent Bank(s) (Including Foreign Currencies)		92,335,235,065	102,942,238,504
		105,185,023,385	112,881,736,721
Balance with other Banks & Financial Institutions	4.00		
In Bangladesh		58,854,977,431	33,772,238,317
Outside Bangladesh		18,356,633,884	14,164,637,071
		77,211,611,315	47,936,875,388
Money at Call on Short Notice	5.00	16,882,600,000	15,217,100,000
Investments	6.00		
Government		835,957,317,769	571,733,542,069
Others		41,628,532,876	51,807,590,613
		877,585,850,645	623,541,132,682
Loans and Advances	7.00		
Loans, Cash Credit, Overdrafts, etc.		984,065,995,767	999,493,962,338
Bills Purchased and Discounted		7,899,733,591	8,558,715,394
		991,965,729,358	1,008,052,677,732
Fixed Asset including Premises, Furniture and Fixture	8.00	34,978,326,019	34,401,988,666
Other Assets	9.00	158,451,033,861	139,055,384,820
Non-Banking Assets	10.00	41,015,847	42,765,706
Total Assets		2,262,301,190,431	1,981,129,661,716
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other Banks, Financial Institutions & Agents	11.00	89,738,134,183	17,009,475,183
Deposit and Other Accounts	12.00		
Current Accounts and Other Accounts		297,970,338,656	249,564,577,197
Bills Payable		17,030,943,008	13,549,022,870
Savings Bank Deposits		670,663,737,984	636,606,889,386
Fixed Deposits		664,382,913,624	606,332,995,685
Other Deposits		152,593,764	130,446,594
		1,650,200,527,036	1,506,183,931,731
Other Liabilities	13.00	413,462,846,501	371,377,219,468
Total Liabilities		2,153,401,507,720	1,894,570,626,383
Shareholders' Equity			
Paid-up Capital	14.00	45,300,000,000	45,300,000,000
Statutory Reserve	15.00	20,940,678,429	18,093,248,941
Others Reserve	16.00	585,037,544	437,403,009
Revaluation Reserve	17.00	26,658,747,020	23,696,386,963
Surplus in Profit and Loss Account/Retained Earnings	18.00	15,415,219,718	(968,003,580)
		108,899,682,711	86,559,035,333
Total Liabilities and Shareholders' Equity		2,262,301,190,431	1,981,129,661,716



Sonali Bank PLC
Balance Sheet
As at 31 December 2024


Particulars	Notes	2024 Taka	2023 Taka
Off Balance Sheet Items			
Contingent Liabilities	19.00		
Acceptances and Endorsements			
Letters of Guarantee		4,415,597,367	4,323,834,120
Irrevocable Letters of Credit		523,798,899,799	745,583,558,204
Bills for Collection		2,946,826,819	5,271,249,377
Other Contingent Liabilities		1,971,058,410	1,718,250,378
		533,132,382,395	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		-	-
		533,132,382,395	756,896,892,079
Total Off Balance Sheet items including contingent liabilities		533,132,382,395	756,896,892,079
Net Asset Value (NAV) per share		240.40	191.08

The annexed notes from 1 to 48 form an integral part of these financial statements.


Md Iqbal Hossain, ACMA, CFA, FRM
 Chief Financial Officer


Md. Shawkat Ali Khan
 Managing Director & Chief Executive Officer


Muhammad Masrurul Islam, FCA
 Director



Md. Mofazzal Husain
 Director



Mohammad Muslim Chowdhury
 Chairman

This is the balance sheet referred to in our separate report of even date.

Signed for & on behalf of
Hoda Vasi Chowdhury & Co.
 Chartered Accountants

Signed for & on behalf of
Howladar Yunus & Co.
 Chartered Accountants


Sabbir Ahmed, FCA
 Partner
 ICAB Enrollment No: 0770
 DVC: 2505270770AS229940


Farhana Sultana, FCA
 Partner
 ICAB Enrollment No: 1619
 DVC: 2505271619AS548637

Date: 27 May 2025
 Place: Dhaka, Bangladesh

Sonali Bank PLC
Profit and Loss Account
For the year ended 31 December 2024


Particulars	Notes	2024 Taka	2023 Taka
Operating Income			
Interest income	21.00	74,867,934,185	56,841,916,662
Interest paid on deposit and borrowing etc.	22.00	(61,418,108,635)	(52,083,249,260)
Net Interest Income		13,449,825,550	4,758,667,402
Investment income	23.00	63,980,388,809	45,794,880,461
Commission, exchange and brokerage	24.00	13,489,135,576	16,782,868,632
Other operating income	25.00	190,894,412	301,883,682
		77,660,418,796	62,879,632,776
Total Operating Income (A)		91,110,244,346	67,638,300,178
Operating Expenses			
Salary and allowances	26.00	25,818,462,001	21,841,957,038
Rent, tax, insurance, electricity etc.	27.00	2,281,328,621	1,449,140,696
Legal expenses	28.00	59,008,249	56,249,528
Postage, stamps and telecommunication etc.	29.00	48,862,232	46,549,853
Stationery, printings, advertisements etc.	30.00	223,088,288	226,726,896
Chief Executive's salary and fees	31.00	9,457,205	9,181,346
Directors' fees	32.00	4,226,840	4,879,600
Auditors' fees	33.00	7,536,603	5,493,994
Depreciation and repair of bank's assets	34.00	1,154,850,055	1,013,032,502
Other expenses	35.00	4,557,970,945	4,523,209,408
Total Operating Expenses (B)		34,164,791,039	29,176,420,862
Profit/Loss before Provision (C=A-B)		56,945,453,307	38,461,879,316
Provision for loans & advances	36.00	32,456,214,871	18,557,324,890
Provision for diminution in value of investment	37.00	6,830,326,795	542,123,016
Other provisions	38.00	3,421,764,201	9,008,599,030
Total Provision (D)		42,708,305,868	28,108,046,936
Total Profit/(Loss) before Taxes (E=C-D)		14,237,147,439	10,353,832,380
Provision for Taxation (F)		5,581,705,718	3,839,037,075
Current tax	13.06	5,593,047,306	712,875,418
Deferred tax	9.08.01	(11,341,588)	3,126,161,657
Net Profit after Taxation (G=E-F)		8,655,441,721	6,514,795,305

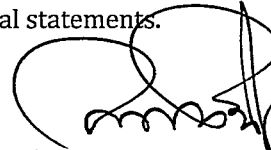


Sonali Bank PLC
Profit and Loss Account
For the year ended 31 December 2024

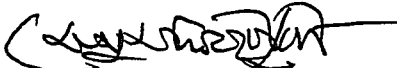
Particulars	Notes	2024 Taka	2023 Taka
Appropriations			
Statutory Reserve	15.00	2,847,429,488	2,070,766,476
General Reserve :			
Reserve for CSR	16.02	200,000,000	150,000,000
Start-Up Fund	16.03	86,554,417	65,147,953
Reserve for Unwanted Risk arising from Vault		-	-
		3,133,983,905	2,285,914,429
Retained Surplus Carried Forward		5,521,457,816	4,228,880,876
Earnings Per Share (EPS)	44.00	19.11	14.38

The annexed notes from 1 to 48 form an integral part of these financial statements.


Md. Iqbal Hossain, ACMA, CFA, FRM
 Chief Financial Officer


Md. Shawkat Ali Khan
 Managing Director & Chief Executive Officer

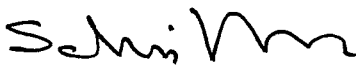

Muhammad Masrurul Islam, FCA
 Director


Mohammad Muslim Chowdhury
 Chairman


Md. Mofazzal Husain
 Director


This is the profit and loss account referred to in our separate report of even date.

Signed for & on behalf of
Hoda Vasi Chowdhury & Co.
 Chartered Accountants


Sabbir Ahmed, FCA
 Partner
 ICAB Enrollment No. 0770
 DVC: 2505270770AS229940

Date: 27 May 2025
 Place: Dhaka, Bangladesh

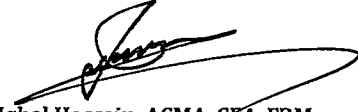
Signed for & on behalf of
Howladar Yunus & Co.
 Chartered Accountants


Farhana Sultana, FCA
 Partner
 ICAB Enrollment No. 1619
 DVC: 2505271619AS548637

Sonali Bank PLC
Cash Flow Statement
For the year ended 31 December 2024

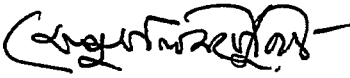
Particulars	Notes	2024 Taka	2023 Taka
A. Cash flows from operating activities			
Interest receipts in cash		132,803,971,648	100,394,161,677
Interest payments		(56,994,147,661)	(52,351,504,323)
Dividends receipts		526,304,748	420,413,486
Fee and commission and exchange receipts in cash		11,900,668,567	13,219,505,124
Recoveries of Loans previously written off		410,288,002	608,011,676
Cash payments to employees		(25,827,919,206)	(21,851,141,880)
Cash payments to Suppliers		(263,496,502)	(273,276,750)
Income taxes paid		(3,943,207,353)	(2,762,685,372)
Cash receipts from other operating activities	39.00	190,894,412	301,883,682
Cash payments for other operating activities	40.00	(6,516,681,578)	(6,257,531,540)
Cash generated from operating activities before changes in operating assets and liabilities		52,286,675,076	31,447,835,780
Increase/(decrease) in operating assets and liabilities			
Loans & advances to customers		16,086,948,374	(161,622,442,821)
Other assets	41.00	(10,381,373,602)	18,214,948,499
Deposits from other banks		2,451,660,797	500,539,153
Deposits from customers		141,564,934,507	85,320,461,330
Other liabilities	42.00	(11,124,136,306)	55,045,856,351
		138,598,033,770	(2,540,637,487)
Net cash flow from operating activities		190,884,708,846	28,907,198,293
B. Cash flows from investing activities			
Purchase/Sale of securities & bond		(240,318,323,307)	(3,388,866,960)
(Purchase)/sale of fixed assets		(1,648,581,914)	(1,264,571,294)
Net cash generated from/(used in) investing activities		(241,966,905,221)	(4,653,438,254)
C. Cash flows from financing activities			
Proceed from share issue		-	-
Receipts from issue of/Payments for redemption of loan capital & debt security		72,801,778,260	16,570,075,000
Dividends paid		-	-
Net cash flow from/(used in) financing activities		72,801,778,260	16,570,075,000
D. Net increase/(decrease) in cash and cash equivalents (A+B+C)		21,719,581,885	40,823,835,039
E. Effects of exchange rate changes on cash & cash equivalent	24.2.1	1,565,129,706	4,163,688,888
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 year	43.00	199,404,558,401	176,119,846,810
Net operating cash flows per share		421.38	63.81

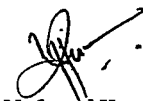
The annexed notes from 1 to 48 form an integral part of these financial statements.


Md Iqbal Hossain, ACMA, CFA, FRM
 Chief Financial Officer


Md. Shawkat Ali Khan
 Managing Director & Chief Executive Officer


Muhammad Masrurul Islam, FCA
 Director


Mohammad Muslim Chowdhury
 Chairman

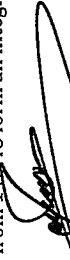

Md. Mofazzal Husain
 Director


Date: 27 May 2025
 Place: Dhaka, Bangladesh

Sonali Bank PLC
Statement of Changes in Equity
For the year ended 31 December 2024


	(Amount in Taka)						
Particulars	Paid up-Capital	Statutory Reserve	Others Reserve	Asset Revaluation Reserve	Revaluation of Investment	Retained Earnings	Total Equity
Balance as at 01 January 2024	45,300,000,000	18,093,248,941	437,403,009	21,495,933,277	2,200,453,686	(968,003,580)	86,559,035,334
Prior Period Adjustment of Deferred Tax (Note: 18)	-	-	-	-	-	10,857,064,982	10,857,064,982
Prior Period Adjustment of Sundry Deposit (Note: 13)	-	-	-	-	-	7,274,723,973	7,274,723,973
Transfer to Provision for Classified Loans & Advances (Note: 13)	-	-	-	-	-	(7,274,723,973)	(7,274,723,973)
Surplus/(deficit) on account of revaluation of HTM and HFT Securities	-	-	-	-	2,962,360,056	-	2,962,360,056
Net Profit for the Year	-	-	-	-	-	8,655,441,721	8,655,441,721
Adjustments made for CSR during the year	-	-	(138,919,882)	-	-	-	(138,919,882)
Transferred to Reserve for CSR	-	-	200,000,000	-	-	(200,000,000)	-
Transferred to Statutory Reserve	-	2,847,429,488	-	-	-	(2,847,429,488)	-
Reversal of Specific Provision of Non-Banking assets	-	-	-	-	-	4,700,500	4,700,500
Transfer to Start-Up Fund	-	-	86,554,417	-	-	(86,554,417)	-
Balance as at 31 December 2024	45,300,000,000	20,940,678,429	585,037,545	21,495,933,277	5,162,813,743	15,415,219,718	108,899,682,711
Balance as at 31 December 2023	45,300,000,000	18,093,248,941	437,403,009	21,495,933,277	2,200,453,686	(968,003,580)	86,559,035,333


The annexed notes from 1 to 48 form an integral part of these financial statements.


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Chief Financial Officer


Md. Shawkat Ali Khan
Managing Director & Chief Executive Officer


Muhammad Masrurul Islam, FCA
Director


Mohammad Muslim Chowdhury
Chairman



Md. Mofazzal Husain
Director


Sonali Bank PLC
Liquidity Statement (Asset and Liability Maturity Analysis)
As at 31 December 2024


Particulars	(Amount in Taka)				
	Up to 01 month maturity	1-3 months maturity	3-12 months maturity	1-5 years maturity	More than 5 years maturity
Assets					
Cash in hand	42,290,623,385	-	-	-	62,894,400,000
Balance with other banks and financial institutions	-	36,980,000,000	1,884,000,000	17,605,600,000	20,742,011,315
Money at call on short notice	16,202,800,000	-	-	679,800,000	-
Investments	-	87,952,000,000	219,206,300,000	324,114,900,000	246,312,650,645
Loans and Advances	80,991,424,239	80,066,912,647	278,049,679,632	196,101,782,786	356,755,930,054
Fixed assets including premises, furniture and fixtures	69,552,147	139,104,294	625,969,322	3,338,503,052	30,805,197,204
Other assets	15,925,966,667	31,851,933,333	12,243,500,000	10,527,200,000	87,902,433,861
Non-banking assets	-	-	-	-	41,015,847
Total Assets	155,480,366,438	236,989,950,275	512,009,448,954	552,367,785,838	805,453,638,926
Liabilities					
Borrowings from Bangladesh Bank, other banks financial institutions and agents	-	-	-	-	329,600,000
Deposits	780,739,739,759	269,198,654,286	170,112,514,121	121,663,539,655	308,486,079,215
Other accounts	-	-	-	-	-
Provision and other liabilities	110,593,963	2,967,788,902	11,238,936,595	28,022,452,808	371,123,074,233
Total Liabilities	780,850,333,722	272,166,443,188	181,351,450,716	239,094,526,647	679,938,753,448
Net Liquidity Gap	(625,369,967,284)	(35,176,492,913)	330,657,998,239	313,273,259,192	125,514,885,478
					108,899,682,711
					2,262,301,190,431
					89,738,134,183
					1,650,200,527,036
					413,462,846,501
					2,153,401,507,720
					108,899,682,711


Current and savings deposits do not have any contractual maturity and hence have been classified among all five maturities. Further, it has been assumed that on a going concern basis, these deposits are not expected to fall below the current year's level.


The annexed notes from 1 to 48 form an integral part of these financial statements.


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Chief Financial Officer


Muhammad Masrurul Islam, FCA
Director


Mohammad Muslim Chowdhury
Chairman


Md. Shawkat Ali Khan
Managing Director & Chief Executive Officer


Md. Mofazzal Husain
Director

Sonali Bank PLC and its Subsidiaries
Notes to the consolidated and separate financial statements
As at and for the year ended 31 December 2024

1.00 Corporate profile of the Bank and its activities

1.01 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 1,234 branches (1,233 as on 31 December 2024) including two overseas branches at Kolkata and Siliguri in India. The Bank has four subsidiaries and one associate company. A brief description of the subsidiaries and associates of the Bank has been provided in Note 1.2.

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

1.01.01 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).

1.01.02 Islamic Banking Window

Sonali Bank PLC started banking business based on Islamic Shariah since 29 June 2010. The Islamic Banking Windows are performing the banking activities through on-line banking through collection of deposit and investment assistance. The bank operates 58 (Fifty Eight) Islamic Banking window in designated areas complying the rules of Islamic Shariah. The interest, loans, etc. in these financial statements also include the shariah based profits, investments, etc. when appropriate.

Separate financial statement of Islamic Banking Window has been drawn up in the report.

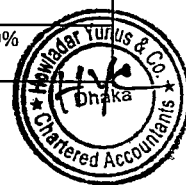
1.01.03 Offshore Banking of Sonali Bank PLC

Sonali Bank PLC has got the license to operate Offshore Banking from Foreign Exchange Policy Department of Bangladesh Bank on 10th June 2024. Offshore Banking Operational Guideline and organizational chart has already been made and approved by Board. Other related works to run Offshore Banking is about to be completed. It is expected that very soon Sonali Bank will operate Offshore Banking in full swing. Previously, foreign subsidiary could provide these services to the customers.

1.02 Subsidiaries of the Bank

Sonali Bank PLC has 03 (Three) 100% owned subsidiaries named Sonali Exchange Co. Inc. (SECI), USA, Sonali Investments PLC (SIL), Bangladesh, Sonali Pay (UK) Limited (SPUK), and one 49% owned subsidiary in control perspective named Sonali Bangladesh (UK) Limited.

Name of Subsidiaries & Associates	Nature of business	Date of Establishment	Percentage of shareholding of SBPLC	
			2024	2023
Sonali Investments PLC	Merchant Banking	22-Apr-10	100.00%	100.00%
Sonali Exchange Company Incorporated (SECI), USA	Remittance business	12-Dec-94	100.00%	100.00%
Sonali Bangladesh (UK) Limited	Trade Finance related services	7-Dec-01	49.00%	49.00%
Sonali Pay UK Limited	Remittance business	28-Apr-22	100.00%	100.00%
Sonali Intellect Limited	IT services	1-Feb-12	35.00%	35.00%



1.02.01 Sonali Exchange Co. Inc. (SECI), USA

Sonali Exchange Co. Inc. (SECI) was incorporated on 4 April 1994 under the laws of the State of New York, Department of State, licensed on 17 October 1994 by the State of New York Banking Department and commenced operation as an International Money Remitter from 12 December 1994. The Company is a wholly-owned subsidiary of Sonali Bank PLC which is also the Company's ultimate holding company. The principal activities of the Company are to carry on the remittance business and to undertake and participate in any or all transactions, activities and operations commonly carried on or undertaken by remittance and exchange house.

1.02.02 Sonali Investments PLC (SIL), Dhaka

Sonali Investments PLC was registered under the Company Act, 1994 as a Public Limited Company limited by shares on 20 April 2010 and commenced its operation from 22 April 2010. The Company obtained registration from the Bangladesh Securities and Exchange Commission as a merchant bank on 28 October 2010. The Company is a wholly-owned subsidiary of Sonali Bank PLC which is also the Company's ultimate holding company. The principal activities of the company comprised of merchant banking, portfolio management, issue management and underwriting and play active role in the Capital Market of Bangladesh.

1.02.03 Sonali Bangladesh (UK) Ltd.

A money remitting company under the name and style of Sonali Trade and Finance (UK) Limited was incorporated as an associate under the UK Companies Act 1985 on 30 June 1999. Subsequently the company was allowed to commence its function as a bank from 7 December 2001 (the operational activities started on 10 December 2001) by the Financial Services Authority of UK and changed its name as Sonali Bank (UK) Ltd. and restructured the ownership of the Company having 51% share capital in favor of the Government of the People's Republic of Bangladesh and remaining 49% by the Sonali Bank PLC. It was considered as subsidiary in control perspective as per instruction of Bangladesh Bank from 2021.

Sonali bank (UK) Limited restructured as Sonali Bangladesh(UK) Limited and allowed to continue its Business as a Trade Entity/FI, approved by Bangladesh Bank vide, BRPD(OBS) Letter no.204/01(2)/2023/3228 Dated-27 April 2023.

1.02.04 Sonali Pay (UK) limited

Sonali Pay UK Limited is an Authorized Payment Institution (API) under the trading name SonaliPay in the UK. SonaliPay is a 100% owned subsidiary of Sonali Bank PLC, Bangladesh. The company was initially formed on 28th April 2022, with a view to becoming a standalone authorized remittance entity to provide service for the UK based Bangladeshi diasporas. SonaliPay received its authorization from Financial Conduct Authority (FCA) on 15th June 2023 following a successful application with its own unique reference number (FRN) 977519 which is listed on the FCA Financial Services Register.

Sonali Pay UK provides Remittance Services, including bank transfers to accounts in Bangladesh from the UK. Beneficiaries also have the option to utilize cash pickup services at the 1230 branches of Sonali Bank PLC across Bangladesh. Furthermore, customers can seamlessly send money to Bangladesh, directly to bKash, Nagad and other MFS accounts from UK through the mobile app or web platform.

1.02.05 Accounting Policies of Subsidiaries

The Financial Statements of the subsidiaries have been prepared with consideration and measurement of all assets, liabilities, income and expenses as well as regularized under Group accounting policies as Parent Company follows.

IFRSs set out the conditions under which an entity qualifies as a parent undertaking which should prepare consolidated financial statements for its group-the parent and its subsidiaries. In general an investor that controls an investee entity is its parent and should account for that entity as a subsidiary. The bank has complied the applicable IFRSs in preparing its separate and consolidated financial statements.

1.03 Associate

1.03.01 Sonali Intellect Limited

Sonali Intellect Limited was incorporated in Bangladesh as a private Limited company on 25 January 2012 under the Companies Act, 1994. The Company commenced its business operation on 01 February 2012. The principal activities of the Company are to customize, enhance, modify, and implement Intellect CBS 10.0 Software in the Banks. The Company also provides other services like initiation, development and implementation of computer application systems, etc. relevant to the customer and any other business undertakings. The ownership of the Company having 51% share capital in favor of Intellect Design Arena Limited, India, 35% by Sonali Bank PLC, 10% by Bangladesh Commerce Bank Ltd and remaining 4% by Panthosoft Limited.



2.00 Basis of preparation and significant accounting policies

2.01 Basis of preparation

The separate financial statements of the Bank as at and for the year ended 31 December 2024 comprise those of its domestic office/branches and two overseas branches, and the consolidated financial statements of the group comprise those of 'the Bank' (parent company) and its subsidiaries. Sonali Pay UK Limited received its authorization from the Financial Conduct Authority (FCA) on 15th June 2023. There were no significant changes in the nature of principal business activities of the Bank and the subsidiaries during the financial year.

2.02 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. Mentionable here that, IAS 1, paragraphs 19-22, states about departing from specific IFRS requirements, where compliance would conflict with the broader objective of financial reporting. As such, the Group and the Bank depart from some requirements of IFRSs in order to comply with the rules and regulations of Bangladesh Bank. These deviations from IFRS are disclosed below:

2.02.01 Presentation and Name of Financial Statements

IFRS: As per IAS 1 *Presentation of Financial Statements*, a complete set of financial statements comprises a statement of financial position, a statement of profit or loss and other comprehensive income, a statement of changes in equity, a statement of cash flows, notes comprising a summary of significant accounting policies and other explanatory information and comparative information. IAS 1 also states an entity to disclose assets and liabilities under current and non-current classification separately in its statement of financial position except when a presentation based on liquidity provides information that is reliable and more relevant.

Bangladesh Bank: A format of financial statements (i.e., balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement and notes) is prescribed in the "First Schedule" of Section 38 of the Bank-Company Act, 1991 (as amended up to date), BRPD Circular no. 14 dated 25 June 2003 and BRPD circular no. 15 dated 09 November 2009 of Bangladesh Bank. In the format, Assets and liabilities are presented mostly in decreasing order of liquidity.

2.02.02 Investment in shares, securities and mutual fund

IFRS: As per IFRS 9: *Financial instruments*, classification and measurement of investments in shares and securities will depend on how these are managed (the entity's business model) and on their contractual cash flow characteristics. Based on these factors it would generally fall either under at "fair value through profit or loss" or under "fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the reporting date is taken to profit and loss account or other comprehensive income/revaluation reserve respectively.



Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, investments in quoted and unquoted shares are revalued on the basis of year-end market price and last audited Net Assets Value (NAV) respectively. As per DOS circular no. 1 dated 24 May 2023,

- For listed/ quoted securities, difference between purchase price and last trade price has to be provisioned after netting off gain/loss of same type securities.
- For non-listed/unquoted equity share, provision depends on the difference between the investment and proportionate net worth.
- For non-convertible cumulative preference share or bond/debenture, provision is 25%, 50% & 100% after year 1, 2 & 3 for non-payment of preset interest/profit/dividend/coupon.
- For open-end mutual fund, provision depends on the difference between average purchase price and surrender price.

2.02.03 Revaluation gain/loss on Government securities

IFRS: As per IFRS 9 *Financial Instruments*, bonds can be categorized as "Amortized Cost (AC)" or "Fair Value Through Profit or Loss (FVTPL)" or "Fair Value through Other Comprehensive Income (FVOCI)" depending on how these are managed (the entity's business model) and on their contractual cash flow characteristics. Bonds designated as Amortized Cost are measured at amortized cost method and interest income is recognized through profit and loss account. Any changes in fair value of bonds designated as FVTPL is recognized in profit and loss account. Any changes in fair value of bonds designated as FVOCI is recognized in Revaluation Reserve as a part of equity.

As per requirements of IFRS 9, bills can be categorized either as FVTPL or FVOCI. Any change in fair value of bills is recognized in profit and loss or Revaluation Reserve as a part of equity respectively.

Bangladesh Bank: According to Bangladesh Bank guidelines (DOS Circular no. 5, dated 26 May 2008, Circular no. 5, dated 28 January 2009, Circular Letter no. 27, dated 4 December 2023 and subsequent clarifications,

- Government securities/bills are classified into Held for Trading (HFT) and Held to Maturity (HTM).
- HFT securities are revalued on the basis of mark to market on weekly basis and any gains on revaluation are recognized in Revaluation Reserves as a part of equity and any losses on revaluation are charged in the Profit and Loss Account. Revaluation loss can be net-off with the balance of Revaluation Reserve. For insufficient balance, the loss is charged to the Profit and Loss Account. Interest on HFT securities including amortization of discount is recognized in the profit and loss account.
- Held to Maturity (HTM) securities are amortized at the year end and any losses are recognized through profit and loss account and gains on amortization are recognized in Revaluation Reserve as a part of equity.

2.02.04 Provision on loans and advances/investments

IFRS: As per IFRS 9 *Financial Instruments*, an entity shall recognize impairment allowance on loans based on expected credit losses (ECL) model. The ECL model is a function of the Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD), discounted to the reporting date using the effective interest rate. The amount of ECLs are being updated at each reporting date to reflect changes in credit risk since initial recognition.

Judgment is required when determining whether there is objective evidence that impairment exists and, if so, the appropriate amount of ECLs to recognize. The measurement of ECLs reflects an unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes, the time value of money, and reasonable and supportable information that is available without undue cost or effort at the reporting date regarding past events, current conditions and forecasts of future economic conditions. Financial assets are categorized into the following three stages depending on their assessed credit risk:

Stage 1 Financial assets are categorized as Stage 1 when first recognized. The Bank records an allowance for 12-month ECLs in profit or loss, and interest revenue is calculated on the gross carrying amount of the asset.

Stage 2 Financial assets are categorized as Stage 2 when they have experienced a significant increase in credit risk since initial recognition. The Bank records an allowance for lifetime ECLs, and interest revenue is calculated on the gross carrying amount of the asset.

Stage 3 Financial assets are categorized as Stage 3 when they are considered credit-impaired. The Bank records an allowance for lifetime ECLs, and interest revenue is calculated based on the net carrying amount of the asset (gross carrying amount less the loss allowance), rather than on its gross carrying amount.



Bangladesh Bank: As per Bangladesh Bank circulars and guidelines, loans and other assets have to be classified among Standard, Special Mention Account, Sub-standard, Doubtful and Bad/Loss category based on time duration of overdue and adequate provisions have to be maintained as per the instructions. Instructions applicable in 2023 related to provision are as follows:

- a general provision at 0.25% to 5% under different categories of unclassified loans (good/standard loans) has to be maintained regardless of objective evidence of impairment.
- specific provision (other than Short-Term Agricultural and Micro-Credits) for sub-standard loans, doubtful loans and bad losses has to be provided at 20%, 50% and 100% respectively. Specific provision for Short-Term Agricultural and Micro-Credits on 'sub-standard', 'doubtful' and 'bad/Loss' loans are 5%, 20% and 100% respectively.
- general provision at 0.50% to 1% is required for all off-balance sheet exposures except LC issued against Fast Track Electricity Project & Bills for Collection.
- no additional provision was required in 2023 for deposits kept in the finance companies.

• As per Bangladesh Bank BRPD Circular-15, Date 27 Nov, 2024 and guidelines, loans and other assets have to be classified and adequate provisions have to be maintained as under:

CL Categories		Period of past due or overdue	Rate of provision
Unclassified	STD-0	No past due or overdue	1% of loan outstanding
	STD-1	≥ 1 day but < 1 month	
	STD-2	≥ 1 month but < 2 months	
	SMA	≥ 2 months but < 3 months	5% of loan outstanding
Classified	SS	≥ 3 months but < 6 months	20% of base for provision
	DF	≥ 6 months but < 12 months	50% of base for provision
	B/L	≥ 12 months	100% of base for provision

• Such provision policies are not specifically in line with those prescribed by IFRS 9. Mentionable here that, BB is revising the classification and provisioning system w.e.f. 1st April 2025. Also, there is now a complete Roadmap of the IFRS 9 implementation from December 2027. Sonali Bank has a board approved Roadmap for IFRS 9 implementation and two committees have been formed in this regard.

List of active Bangladesh Bank circulars and circular letters is presented below:

1. BRPD Circular Letter (BRPDCL) no. 3 dated 23 January 2025,
2. BRPD circular (BRPDC) no. 15 dated 27 Nov, 2024,
3. BRPDCL 20 dated 21 June 2023,
4. BRPDC 11 dated 20 June 2023,
5. BRPDC 6 dated 25 April 2023,
6. BRPDCL 3, 2 February 2023,
7. BRPDCL 53 dated 22 December 2022,
8. BRPDCL 51 dated 18 December 2022,
9. BRPDC 14 dated 22 June 2022,
10. BRPDC 4 dated 12 April 2022,
11. BRPDCL 53 dated 30 December 2021,
12. BRPDCL 52 dated 29 December 2021,
13. BRPDCL 51 dated 29 December 2021,
14. BRPDCL 50 dated 14 December 2021,
15. BRPDCL 45 dated 04 October 2021,
16. BRPDC 19 dated 26 August 2021,
17. BRPDC 05 dated 24 March 2021,
18. BRPDC 13 dated 27 June 2021,
19. BRPDC 03 dated 31 January 2021,
20. BRPDCL 56 dated 10 December 2020,
21. BRPDCL 52 dated 20 October 2020,
22. BRPDCL 16 dated 21 July 2020,



- 23.BRPDC 3 dated 23 April 2019,
 24.BRPDC 1 dated 20 February 2018,
 25.BRPDC 15 dated 27 September 2017,
 26.BRPDC 12 dated 20 August 2017,
 27.BRPDC 16 dated 18 November 2014,
 28.BRPDC 05 dated 29 May 2013, and
 29.Letter no BRPD(P)/661/13,2024-97 dated 3 January 2024.

2.02.05 Recognition of interest in interest suspense account

IFRS: Loans and advances to customers are generally classified at amortized cost as 'loans and receivables' as per IFRS 9 and interest income is recognized through effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently becomes credit-impaired, the entity shall apply the effective interest rate to the amortized cost of these loans.

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, once a loan is classified, interest on such loans are not allowed to be recognized as income, rather the corresponding amount needs to be credited to interest suspense account, which is presented as liability in the balance sheet.

2.02.06 Other comprehensive income

IFRS: As per IAS 1 Presentation of financial statements, total comprehensive income comprises all components of 'profit or loss' and of 'other comprehensive income'. An entity may present a single statement of profit or loss and other comprehensive income, with profit or loss and other comprehensive income presented in two sections. The sections shall be presented together, with the profit or loss section presented first followed directly by the other comprehensive income section. An entity may present the profit or loss section in a separate statement of profit or loss. If so, the separate statement of profit or loss shall immediately precede the statement presenting comprehensive income, which shall begin with profit or loss.

An entity shall present the allocation of profit or loss and comprehensive income to non-controlling interests and owners of the parent separately.

Bangladesh Bank: The templates of financial statements issued vide Section 38 of the Bank-Company Act, 1991, BRPDC 14 dated 25 June 2003 and BRPDC 15 dated 09 November 2009 do not include the elements other comprehensive income, nor the elements of other comprehensive income are allowed to be included in a single comprehensive income statement. As such the Bank prepares the financial statements accordingly and does not prepare the comprehensive income statement. However, elements of OCI are shown in the statement of changes in equity. The Bank presents the allocation of profit or loss to non-controlling interests and owners of the parent.

2.02.07 Financial instruments

IFRS: A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity.

As per IFRS 9 *Financial Instruments*, an entity shall recognize a financial asset or a financial liability in its statement of financial position when, and only when, the entity becomes party to the contractual provisions of the instrument. An entity shall classify and measure financial instruments at amortized cost, fair value through other comprehensive income or fair value through profit or loss depending on how these are managed (the entity's business model) and on their contractual cash flow characteristics.

Bangladesh Bank: As per BB guidelines, in certain cases financial instruments are categorized, recognized, measured and presented differently from those prescribed in IAS 32 Financial Instruments: Presentation, IFRS 7 Financial Instruments - Disclosures and IFRS 9 Financial Instruments. As such, some disclosures and presentation lack the requirements of IAS 32, IFRS 7 and IFRS 9 in the financial statements.

2.02.08 REPO and REVERSE REPO Transactions

IFRS: As per IFRS 9, when an entity sells a financial assets and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a deposit, and the underlying asset continues to be recognized in the entity's financial statements. This transaction will be treated as loan and the difference between selling price and repurchase price will be treated as interest expenses. The same rule applies to the opposite side of the transaction (reverse repo).



Bangladesh Bank: As per Department of Off-Site Supervision (DOS) Circular letter no. 06 dated 15 July 2010 and subsequent clarification in DOS circular no. 02 dated 23 January 2013, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo or stock lending), the arrangement is accounted for as a normal sales transaction and the financial asset is derecognized in the seller's book and recognized in the buyer's book.

However, as per DMD circular letter no. 7 dated 29 July 2012 and no. 7 dated 23 December 2021 banks are eligible to participate in the Assured Liquidity Support (ALS) program, whereby banks may enter collateralized loan arrangements with Bangladesh Bank. Here the borrowing bank continue to recognize the asset.

2.02.09 Financial guarantees

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

Bangladesh Bank: As per BRPD circular 6 dated 25 April 2023, general provision at 0.50% to 1% is required based on type and conditions of guarantee and other off-balance sheet exposures.

2.02.10 Cash and cash equivalents

IFRS: Cash and cash equivalents items should be reported as cash item as per IAS 7: *Statement of Cash Flows*

Bangladesh Bank: As per BRPD circular 14 dated 25 June 2003, some cash and cash equivalent items such as 'money at call and on short notice', Prize bond are shown as cash and cash equivalent. Money at call and on short notice is shown as face item in balance sheet, and Treasury bills, Prize bonds are shown in Investment.

2.02.11 Non-banking assets

IFRS: No indication of non banking assets is found in any IFRS.

Bangladesh Bank: As per BRPD circular no. 22, dated 20 September 2021 and BRPD Circular No. 14, dated 25 June 2003, there must exist a face item named Non-banking asset.

2.02.12 Cash flow statement

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

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003, cash flow is a mixture of direct and indirect methods.

2.02.13 Balance with Bangladesh Bank (Cash Reserve Requirement- CRR)

IFRS: The required CRR portion of the balance with Bangladesh Bank should be presented in the investing activity class of the Cash Flow Statement as it is not available for use in day-to-day operations as per IAS 7.

Bangladesh Bank: The full Balance with Bangladesh Bank is treated as cash and cash equivalents.

2.02.14 Presentation of intangible asset

IFRS: An intangible asset must be identified and recognized, and the disclosure must be given as per IAS 38.

Bangladesh Bank: There is no regulation for intangible assets in BRPD Circular No. 14 dated June 25, 2003.

2.02.15 Off balance sheet items

IFRS: There is no concept of off-balance sheet items in any IFRS. But mostly the entity shall follow IAS 37 to recognize off balance sheet items.

Bangladesh Bank: As per BRPD Circular No. 14 dated June 25, 2003, off balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately on the face of the balance sheet and as per BRPD circular 6 dated 25 April 2023, general provision at 0.50% to 1% is required based on type and conditions of off-balance sheet exposures.

2.02.16 Loans and advance net of provision

IFRS: As per IFRS 9: Loans and advances should be presented net of provisions.

Bangladesh Bank: As per BRPD circular 14, dated 23 September 2012, provision on loans and advances are presented separately as liability and cannot be netted off against loans and advances.

2.02.17 Disclosure of appropriation of profit

IFRS: IAS 1 *Presentation of financial statements* do not require appropriation of profit to be shown on the face statement of comprehensive income.



Bangladesh Bank: As per Section 38 of the Bank-Company Act, 1991, BRPDC 14 dated 25 June 2003 and BRPDC 15 dated 09 November 2009, the Profit and Loss Account template requires disclosure of appropriation of profit.

2.02.18 Income tax on income from treasury bills/bonds

IFRS: Current tax and deferred tax is computed considering the relevant tax law enacted in the country where the entity operates and should be recognized as per the requirements of IAS 12.

Bangladesh Bank: Income tax on interest from treasury bills/bonds is considered on accrual basis while making provision for income tax which was previously considered on cash basis. Accordingly, current tax expenses is recognized for income from treasury bills/bonds which was previously recognized as deferred tax.

2.02.19 Recovery of Written off Investments/Loans

IFRS: As per IAS 1, an entity shall not offset assets and liabilities or income and expenses, unless required or permitted by any IFRSs. Again, recovery of written off investments/loans should be charged to profit and loss account as per IFRS 15: Revenue from Contracts with Customers.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, recoveries of amount previously written off should be adjusted with the specific provision for investments/loans and advances.

2.03 Basis of measurement

The financial statements of the Bank have been prepared on the historical cost basis except for the following material items:

- Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' at present value using mark to market concept with gain/loss netting-off to the revaluation reserve.
- Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' using amortization concept. Treasury securities of 'Premeasured' category has been discontinued and transferred to HTM category vide DOS Circular Letter no 27 dated 4 December 2023.
- Investment in shares of listed companies using last trading price.
- Land and Buildings is recognized at the time of acquisition and subsequently measures at fair value as per IAS 16 (Property, Plant and Equipment).
- Right-of-use assets are recognized under the IFRS 16 (Lease) at the amount of the lease liability (present value of lease obligations) plus any initial direct costs incurred by the lessee.

The accounting policies unless otherwise stated, have been consistently applied by the bank and are consistent with those of the previous year.

2.04 Basis of consolidation

A separate set of records for consolidation of the statement of affairs and income and expenditure of the branches are maintained at the Head Office of the Bank based on which these financial statements have been prepared.

The consolidated financial statements comprise of the financial statements of Sonali Bank PLC, including overseas branches in Kolkata and Siliguri, Subsidiaries-Sonali Investments PLC (SIL) and Sonali Exchange Co. Inc. (SECI), USA and Sonali Bangladesh (UK) Ltd. and Sonali Pay (UK) Limited as at 31 December 2024.

2.04.01 Subsidiaries

Subsidiaries are entities controlled by the group. In compliance with IFRS 10 *Consolidated Financial Statements*, the financial statements of subsidiaries are included in the Consolidated Financial Statements from the date that control commences until the date the control ceases.

2.04.02 Associates

In compliance with the requirement of IAS 28 *Investment in Associates and Joint Ventures*, the accounting treatment regarding investment in associates have been addressed.

Conversion policy of Subsidiaries & Associate

The conversion policy of Sonali Exchange Co. Inc., Sonali Bangladesh (UK) Ltd. and Sonali Pay (UK) Limited as at 31 December 2024 is as follows:

Particulars	Currency conversion rate	SECI	Sonali Bangladesh (UK) Ltd and Sonali pay (UK) Limited.
For Assets & Liabilities	Closing rate	USD to BDT	GBP to BDT
For income & Expenses	Average rate	USD to BDT	GBP to BDT



2.04.03 Transactions eliminated on consolidation

Intra-group balances and transactions and any unrealized income and expenses arising from intra-group transactions are eliminated in preparing the Consolidated Financial Statements. Unrealized gains arising from transactions with equity accounted investees are eliminated against the investment to the extent of the group's interest in the investee. Unrealized losses are eliminated in the same way as unrealized gains, but only to the extent there is no evidence of impairment.

2.05 Use of estimates and judgments

The preparation of the consolidated financial statements of the Group and the financial statements of the Bank in conformity with Bangladesh Bank Circulars and IFRSs requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, income and expenses. Actual result may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future period affected.

Information about significant areas of estimation uncertainty and critical judgments in applying accounting policies that have the most significant effect on the amounts recognized in the consolidated financial statements.

Significant areas where management requiring the use of estimate and judgment:

- Provision for loans and advances, investments and leases for future impairment
- Useful life of fixed assets and Right of use of assets (RoU) as per IFRS 16
- Remeasurement gain/(loss) of defined benefit obligation and plan assets
- Deferred Tax assets/liabilities
- Provision for gratuity fund
- Lease liabilities
- Impairment testing of goodwill
- Provision for taxation
- Fair value determination of unquoted investments/shares

2.06 Changes in accounting estimate and errors

The effect of a change in an accounting estimate shall be recognized prospectively by including it in profit or loss in:

- the period of the change, if the change affects that period only; or
- the period of the change and future periods, if the change affects both. To the extent that a change in an accounting estimate gives rise to changes in assets and liabilities, or relates to an item of equity, it shall be recognized by adjusting the carrying amount of the related asset, liability or equity item in the period of the change. Material prior period errors shall be retrospectively corrected in the first financial statements authorized for issue after their discovery by:
 - restating the comparative amounts for the prior period(s) presented in which it is required to make proper comparison; or
 - if the error occurred before the earliest prior period presented, restating the opening balances of assets, liabilities and equity for the earliest prior period presented.

2.07 Books of account

The Company maintains its books of account for main business in electronic form through soft automation.

The accounts of Sonali Bank are generally kept on the double entry system the day book, the general ledger, the cash book, the current account ledger, the deposit account ledger, the bill books etc.

2.08 Foreign currency transactions

2.08.01 Functional and presentational currency

Financial statements of the Bank are presented in Taka, which is the Bank's functional and presentational currency.

2.08.02 Foreign currency transactions

Foreign currency transactions are converted into equivalent Taka currency at the ruling exchange rates on the respective dates of such transactions as per IAS 21 "The effects of Changes in Foreign Exchange Rates".

Assets and liabilities in foreign currencies at 31 December 2024 have been converted into Taka currency at the average of the prevailing buying and selling rates of the relevant foreign currencies at that date except Balances with other Banks and Financial Institutions which have been converted as per directives of Bangladesh Bank vide its circular no. BRPD(R) 717/2004-959 dated 21 November 2004.

Currency	Mar-24		Jun-24		Sep-24		Dec-24		PL Conversion Rate	BL Conversion Rate
	Selling	Buying	Selling	Buying	Selling	Buying	Selling	Buying		
1 US Dollar=BDT	110.000	109.500	117.950	117.000	120.000	119.000	120.000	119.000	116.556	120.000
1 GB Pound=BDT	145.842	138.222	156.618	147.911	168.601	159.222	158.521	149.654	153.074	150.970



2.08.03 Commitment

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

2.08.04 Foreign operation

The results of financial statements of any foreign operation whose functional currency is not Bangladeshi Taka are translated into Bangladeshi Taka as follows :

a).assets and liabilities for each statement of balance sheet have been translated at the closing rate on the date of the balance sheet.

b). income and expenses for the profit and loss account have been translated at average rate.

Foreign currency differences are recognized in OCI and accumulated in the foreign currency translation reserve, except to the extent that the translation difference is allocated to NCI.

When a foreign operation is disposed of such that control, the cumulative amount in the translation reserve related to that foreign operation is reclassified to profit or loss as part of the gain or loss on disposal. When the Group disposes as the only part of its interest in a subsidiary that includes a foreign operation while retaining control, the relevant proportion of the cumulative amount is reactivated to non-controlling interest.

2.08.05 Translation gain and losses

Gains or losses arising out of translation of foreign exchange have been included in the Profit and Loss Accounts, except those arising on the translation of net investment in foreign subsidiaries.

2.09 Materiality, aggregation and offsetting

The Bank presents separately each material class of similar items and presents separately items of a dissimilar nature or function unless those are immaterial. The Bank did not offset assets and liabilities or income and expense, unless required or permitted by IFRS.

2.10 Cash Flow Statement

Cash Flow Statement is prepared principally in accordance as per the guidelines of BRPD Circular no.14 dated 25 June 2003 and International Accounting Standard-7 "**Statement of Cash Flows**". The Cash Flow Statement shows the structure of and changes in cash and cash equivalents during the year. Cash Flows during the year have been classified as operating activities, investing activities and financing activities.

2.11 Statement of Changes in Equity

The statement of changes in equity reflects information about increase or decrease in net assets or wealth. Statement of changes in equity has been prepared in accordance with International Accounting Standards IAS 1 "Presentation of Financial Statements" and relevant guidelines of Bangladesh Bank.

2.12 Branch Accounting

The Bank has 1,233 branches including two overseas branches as on 31 December 2024. Accounts of the branches are maintained at the branch level and for consolidation a separate set of records of the statement of affairs and income and expenditure of the branches are compiled at the Head Office of the Bank based on which these financial statements have been prepared.

2.13 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 institutions	Repayment / Maturity schedule
Deposits and other accounts	Maturity term and Behavioral past trend
Other long term liability	Maturity term
Provisions and other liabilities	Settlement



2.14 Events after the Reporting Period

Events after the reporting period that provide additional information about the Bank's position at the balance Sheet date are reflected in the financial statements in Note no. 48 as per International Accounting Standards IAS 10 *Events after the Reporting Period*.

2.15 Going Concern

The accompanying financial statements have been prepared on a going concern basis, which contemplates the realization of assets and the satisfaction of liabilities in the normal course of business. The accompanying financial statements do not include any adjustments should the bank be unable to continue as a going concern.

2.16 Assets and the basis of their valuation

The accounting policy have been applied consistently to all periods presented in this consolidated financial statements and those of the bank and have been applied consistently by the group entities except as explain in Note 2.02.

2.16.01 Cash

Cash and cash equivalents include cash in hand and balance with Bangladesh Bank and its agent bank and balances with other banks and financial institutions.

2.16.02 Investments

All investments are initially recognized at cost, including acquisition charges associated with the investment. Premiums are amortized and discount accredited, using the effective or historical yield method. Accounting treatment of government treasury bills and bonds (categorized as HFT or/and HTM) is made following Bangladesh Bank DOS circular letter no. 05 dated 26 May 2008 and as amended on 28 January 2009 and DOS Circular letter no. 02 dated 19 January 2012.

2.16.02.01 Held to Maturity (HTM)

Investments (financial instruments) which have fixed or determinable maturity date and the bank has no intention to sell before their maturity date irrespective of changes in market prices or the bank's financial position or performance are grouped as held to maturity. Government Treasury Bills, Government Treasury Bonds and other securities approved for statutory liquidity reserves have been classified as held to maturity financial asset. These are measured at amortized cost at each year end by taking into account any discount or premium in acquisition. Any increase or decrease in value of such investments is booked to equity. Any gain or loss on such investments is recognized in the statement of income when the investment is de-recognized or impaired.

2.16.02.02 Held for Trading (HFT)

The securities under this category are the securities acquired by the bank with the intention to trade by taking advantages of short term price/interest movement and the securities those are classified as HFT by the Bank held in excess of SLR (net of CRR) at a minimum level. Investments classified in this category are principally for the purpose of selling or repurchasing on short trading or if designated as such by the management. In this category, investments are measured in fair value and any change in the fair value i.e. profit or loss on sale of securities in HFT category is recognized in the Profit and Loss Account.

Value of investments is stated as per the following bases:

Particulars	Valuation Method
Government Securities:	
Government Treasury Bills	Present Value
Prize Bonds	Cost Price
Bangladesh Bank Bills	Cost price
Special Treasury Bonds	Present Value
Reverse Repo	Cost Price
Debentures of Govt. Corporations	Cost price
Other Investments (Quoted Shares)	Market Price
Other Investments (Other than Quoted Shares)	Cost Price

2.16.02.03 REPO and Reverse REPO

Since 01 September 2010 transactions of REPO and Reverse REPO are recorded based on DOS Circular No. 6, dated 15 July 2010 of Bangladesh Bank. In case of REPO of both coupon and non-coupon bearing (Treasury bill) security, Sonali Bank PLC adjusted the Revaluation Reserve Account for HFT securities and stopped the weekly revaluation (if the revaluation date falls within the REPO period) of the same security. For interest bearing security, SBL stopped the accrual of interest during REPO period.



2.16.02.04 Investment in Quoted and unquoted securities

Investments in equity instruments/shares that are not quoted in active market are not measured at fair value due to absence of information required to measure in fair value reliably; so these are presented at cost. The equity instruments that are quoted in active market are measured at fair value. Details of quoted and unquoted shares are shown in Annexure - H

2.16.02.05 Derivative Investments

Derivatives are financial instruments that derive their value in response to changes in interest rates, financial instrument prices, commodity prices, foreign exchange rates, credit risk and indices.

Derivatives are categorized as trading unless they are designated as hedging instruments.

All derivatives are initially recognized and subsequently measured at fair Value, with all revaluation gains recognized in the Income Statement (except where cash flow or net investment hedging has been achieved, in which case the effective portion of changes in fair value is recognized within other comprehensive income).

2.16.02.06 Revaluation of investment

As per the DOS (BB) Circular letter no. 05 dated 26 May 2008 & subsequent amended circular no. 05 dated 28 January 2009 and circular letter no. 27 dated 4 December 2023, HFT (Held for Trading) securities are revalued on weekly basis and HTM (Held to Maturity) securities are amortized on yearly basis. The HTM securities are also revalued if they are reclassified to HFT category with the Board's approval. Any gain or loss on revaluation of HTM securities is recognized in the statement of changes in equity. Gain on revaluation of HFT securities is transferred to the revaluation reserve and loss is adjusted net-off the revaluation reserve provided the excess loss is to be charged in the profit and loss account on weekly basis.

Investment class	Initial Recognition	Measurement after initial recognition	Recording of changes
Govt. T-bills/ bond (HFT)	Cost	Fair value	Gain to Revaluation Reserve (RR), Loss net-off from RR and excess to P & L,
Govt. T-bills/ bond (HTM)	Cost	Amortized cost	Increase or decrease in value to equity
Debenture/Bond	Cost	Cost	None
Investment in listed securities	Cost	Fair value	Loss to P & L, gain to Revaluation Reserve
Investment in unquoted share	Cost	Face value	Gain and loss to P&L
Prize bond	Cost	Cost	None

2.16.02.07 Investments in subsidiary

Investment in subsidiary is accounted for under the cost method of accounting in the Bank's financial statements in accordance with the IAS 27 "Separate Financial Statements", IFRS 3 "Business Combination", IFRS 36 "Impairment of Assets" and IFRS 10 "Consolidated Financial Statements"

Non-controlling Interest

Non-controlling interest in business is an accounting concept that refers to the portion of a subsidiary company's stock that is not owned by the parent company. The Bank 49% of the Sonali Bangladesh (UK) Limited and treats it as subsidiary in control perspective and Bangladesh Bank instruction. Non-controlling interest is reported on the consolidated profit and loss account as a share of profit belonging to the non-controlling shareholders.

2.16.02.08 Statutory and Non-statutory Investment

Statutory Investments

Amount which is invested for maintaining statutory liquidity ratio according to MPD circular no. 02 dated 10 December 2013 and DOS circular no. 01, dated 19 January 2014 of Bangladesh Bank is treated as statutory investment, these includes treasury bill, treasury bond, other govt. securities etc. Details of statutory investment have been given in note -6.03.01

Non- Statutory Investments

All investment except statutory investment is treated as non-statutory investment such as debentures corporate bond , ordinary share (quoted and unquoted), preference share etc. Details of non-statutory investment have been given in note-6.03.02

2.16.02.09 Investments in associate

Investment in associate is accounted for in the books of financial statements of the Bank, in accordance with the International Accounting Standard (IAS) 28 'Investments in Associates and Joint Ventures'.

2.16.02.10 Investment and related income

- Income on investments other than shares is accounted for on accrual basis concept; and
- Dividend income on investment in shares is accounted for in the year when right has been established.



2.16.03 Loans and advances and its provisions

Loans and advances are stated at gross amount. General Provisions on unclassified loans and Off-Balance Sheet Items, specific provisions for classified loans and interest suspense account thereon are shown under other liabilities. Provision is made on the basis of quarter end against classified loans and advances review by the management and instruction contained in BRPD Circular Letter (BRPDCL) no. 3 dated 23 January 2025, BRPD circular (BRPDC) no. 15 dated 27 Nov 2024, BRPDCL 20 dated 21 June 2023, BRPDC 11 dated 20 June 2023, BRPDC 6 dated 25 April 2023, BRPDCL 3, 2 February 2023, BRPDCL 53 dated 22 December 2022, BRPDCL 51 dated 18 December 2022, BRPDC 14 dated 22 June 2022, BRPDC 4 dated 12 April 2022, BRPDCL 53 dated 30 December 2021, BRPDCL 52 dated 29 December 2021, BRPDCL 51 dated 29 December 2021, BRPDCL 50 dated 14 December 2021, BRPDCL 45 dated 04 October 2021, BRPDC 19 dated 26 August 2021, BRPDC 05 dated 24 March 2021, BRPDC 13 dated 27 June 2021, BRPDC 03 dated 31 January 2021, BRPDCL 56 dated 10 December 2020, BRPDCL 52 dated 20 October 2020, BRPDCL 16 dated 21 July 2020, BRPDC 3 dated 23 April 2019, BRPDC 1 dated 20 February 2018, BRPDC 15 dated 27 September 2017, BRPDC 12 dated 20 August 2017, BRPDC 16 dated 18 November 2014, BRPDC 05 dated 29 May 2013.

2.16.03.01 Interest on loans and advances

- Interest is calculated on unclassified loans and advances and recognized as income during the year;
- Interest calculated on classified loans and advances as per Bangladesh Bank Circulars is kept in interest suspense account and credited to income on realization;
- Interest is calculated on daily product basis but debited to the party's loan account quarterly. No interest is charged on loans and advances which are classified as bad and loss;
- Interest suspense and penal interest, if any, calculated on classified loans and advances are taken into income in the year of its receipt from the defaulting borrowers.

2.16.03.02 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	HF	LP			
Unclassified	Standard	1%	5%	1%	2%	0.25%	2%	1%
	SMA	0%	5%	1%	2%	0.25%	2%	*1%
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.

2.16.03.03 Presentation of loans and advances

Loans and advances are shown at gross amount as assets while interest suspense and loan loss provision against classified advances are shown as liabilities in the statement of financial position.

2.16.03.04 Write off loans and advances

Loans and advances/investments are written off as per guidelines of Bangladesh Bank. These written off however will not undermine/affect the claim amount against the borrower. Detailed memorandum records for all such written off accounts are meticulously maintained and followed up.

2.16.03.05 Securities against Loan

Project loan: Land and building are taken as security in the form of mortgage and plant & machinery are taken in the form of hypothecation.

Working capital and trading loan: Goods are taken as security in the form of pledge and also goods are taken as security in the form of hypothecation along with land and building as mortgage (value not less than 1.50 times covering the loan amount) in the form of collateral security.

House building loan: Land and building are taken as security in the form of mortgage.

Overdraft: FDRs are taken in pledge. The balance in DPS/JBSPS/SDPS A/C's is taken in "lien".

Public sector loan: In most cases Govt. Guarantee is taken and no security is taken for government loan and Crops loans in agriculture sector.

2.16.04 Bills Purchased and Discounted

- Bills purchased and discounted do not include Government Treasury bills and have been classified into two sub-heads viz
 - Payable outside Bangladesh,
 - Payable in Bangladesh and

The bills purchased and discounted have been analyzed in the form/terms as per the maturity grouping.



2.16.05 Fixed Assets: Property, Plant and Equipment

2.16.05.01 Recognition and Measurement:

- A) Fixed assets are stated at cost/fair value less accumulated depreciation as per International Accounting Standards IAS-16.
- B) Acquisition cost of an asset comprises of the purchase price and any directly attributable cost of bringing the asset to working condition for its intended use inclusive of inward freight, duties and non-refundable taxes. It also-
- a) Includes cost to bringing the assets to the location and cost necessary for it to be capable of operating.
 - b) Excludes trade discount and Rebates
- Cost less than 1000 which has expensed as Stationery.

The cost of an item of property, plant and equipment is recognized as an asset if it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably.

Measurement after Recognition:

International Accounting Standards IAS-16 permits two accounting models for measurement of an assets in periods subsequent to its recognition, namely The cost model and Revaluation model.

COST MODEL: The asset is carried at its cost less accumulated Depreciation and Impairment Loss.

REVALUATION MODEL: The asset is carried at a revalued amount calculated as fair value at the date of revaluation less subsequent accumulated Depreciation and Impairment Loss.

All Property, plant and equipment are classified and grouped on the basis of their nature as required in IAS 1 "Presentation of Financial Statements". The major categories of Property, plant and equipment held by the bank are property (Premises & Buildings), Library Book, Furniture and fixtures, Electrical Installations, Typewriters and Calculating machines, Computer/Software, Motor Car and other vehicles.

The bank recognizes in the carrying amount of an item of property plant and equipment's the cost of replacing part of such an item when that cost is incurred if it is probable that the future economic benefits embodied with the item will flow to the bank and the cost of the item can be measured reliably. Expenditure incurred after the assets have been put into operation, such as repairs and maintenance is normally charged off as revenue expenditure in the period in which it is incurred.

2.16.05.02 Depreciation of Fixed Assets:

Depreciation is charged at the following rates on all fixed assets on the basis of estimated useful lives as determined by fixed asset policy of the bank and As required of IAS 16 "Property Plant and Equipment"

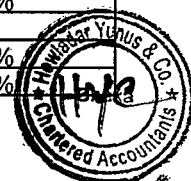
Depreciation Policy:

i) In all cases depreciation is calculated on the straight-line method. If assets is purchased in the first half of the month, depreciation is proportionately charged at the applicable rates on purchased assets from the beginning of that month. Otherwise, depreciation will be proportionately charged from the beginning of the following month of acquisition. While assets are sold or disposed in the first half of the month, no depreciation will be charged for that month. But depreciation will be charged for the month when the assets are disposed in the second half of the month. No depreciation would be changed on assets purchased-after 20 (twenty), December.

ii) No Depreciation charged on land and land developments,

iii) Useful life and Rates of Depreciation of fixed assets are given below:

Name of Assets	Useful Life (Years)		Rate of depreciation
Land	-		-
Building	40		2.50%
Library	10		10%
Furniture and fixtures	10		10%
Vault & Strong Room	10		20%
Motor Car and Other Vehicles	5		20%
Fire Arms & Fire Extinguisher	10		20%
Electric Equipment			
Generator/Sub Station	5		20%
Solar Panel and Energy System	5		20%
Sound System	5		20%
Micro Oven and Electric Ketly	5		20%
Fan	5		20%
Lift	5		20%
AC & Fridge	5		20%
IPS	4		25%
Others Items related to Electric Equipment	5		20%
Office Equipment			
Photocopy and Typewriters	5		20%
Note	5		20%



Vacuum Cleaner	5		20%
Telephone and Mobile	2		50%
Others Items related to Office Equipment	5		20%
Computer Accessories			
Server	5		20%
PC (Laptop, Desktop, and PDA)	5		20%
Printer	5		20%
UPS	4		25%
Camera and CCTV System	5		20%
Multimedia and Projector	5		20%
ATM, POS & CRM	5		20%
Scanner	5		20%
Others Items related to Computed Accessories	5		20%

2.16.05.03 Disposal of fixed assets

When the assets are sold, closed down or scrapped, the difference between the net proceeds and the net carrying amount of the assets is recognized as a gain or loss in other operating income or loss in other operating expenses. The cost and accumulated depreciation are eliminated when the disposal of assets from the fixed assets schedule and gain or loss on such disposal assets is reflected in the Profit and Loss Account as per provision of IAS 16 "Property, Plant and Equipment"

An intangible asset should be derecognized (i.e. eliminated from the balance sheet): (i) on disposal; or (ii) when no future economic benefits are expected from its use or disposal. Gains or losses arising are determined as the difference between: (i) the net disposal proceeds; and (ii) the carrying amount of the asset. Gains or losses are recognized as income or expense in the period in which the retirement or disposal occurs.

2.16.05.04 Determination of Useful Life & Revaluation of Fixed Assets:

After recognition as an asset, an item of property, plant and equipment whose fair value can be measured reliably shall be carried at a revalued amount, being its fair value at the date of the revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. Revaluation shall be made with sufficient regularity to ensure that the carrying amount does not differ materially from that which would be determined using fair value at the end of the reporting period as per IAS-16.

Useful lives and method of depreciation on fixed assets are reviewed periodically. If useful lives of assets do not differ significantly as these were previously estimated, revaluation of assets does not consider. In case of long time, Useful assets may be revalued as per Bangladesh Bank guideline BRPD-10 with the satisfaction of the external auditor of the bank.

At the time of revaluation of assets, the revalued amount of assets has been transferred to Asset Revaluation Reserve. The revaluation reserve included in equity in respect of an item of property, plant and equipment would be transferred directly to retained earnings when the asset is derecognized. This would involve transferring the whole of the reserve when the asset is retired or disposed of. However, some of the reserve would be transferred as the asset is used by an entity. In such a case, the amount of the reserve transferred would be the difference between depreciation based on the revalued carrying amount of the asset and depreciation based on the asset's original cost. Transfers from revaluation reserve to retained earnings are not made through profit or loss as per Para 41 under IAS-16.

The fixed assets of the Bank have been revalued three times. In the year of 2007, following the instruction of vendor's agreement signed between Sonali Bank and Ministry of Finance, revaluation of all assets had been done and total value enhanced by Taka 8,833.82 million. Subsequently, in 2011 revalued by Taka 12,026.80 million and lastly in the year 2013 by Taka 9,469.13 million. No revaluation has been made during the year 2024.

2.16.05.05 Impairment of fixed assets

The policy for all assets or cash-generating units for the purpose of assessing such assets for impairment is as follows:

The bank assesses at the end of each reporting period or more frequently if events or changes in circumstances indicate that the carrying value of an asset may be impaired, whether there is any indication that an asset may be impaired. If any such indication exists, or when an annual impairment testing for an asset is required, the bank makes an estimate of the asset's recoverable amount. When the carrying amount of an asset or cash-generating unit exceeds its recoverable amount, the asset or cash-generating unit is considered as impaired and is written down to its recoverable amount by debiting to profit & loss account according to IAS-36.

Fixed assets are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount of an asset may be impaired.



2.16.05.06 Amortization and of Intangible Assets

As per IAS-38, an intangible asset is an identifiable non-monetary asset without physical substance. Amortization of intangible assets refers to the expensing of the cost of the intangible assets of the bank over the total lifetime of those assets.

Amortization of intangible assets is Calculated considering the durability and useful lives of items As per Fixed Assets: Property, Plant and Equipment Policy-2022, These intangible assets are booked under the head "Fixed Assets-Intangible Assets" and amortized over their estimated useful lives by charging under the head "Charges Account-Amortization of Intangible Assets". Yearly amortized amount is charged in Profit & Loss Account. Amortization Rate of intangible asset is 20%

2.16.06 Other Assets

Other assets comprise investment in subsidiaries (Sonali Exchange Co. Inc. (SECI), USA and Sonali Investments PLC, Prepaid Expenses, Interest receivables, Branch adjustment, fees and unrealized income receivable, advance for operating and capital expenditure and stocks of stationery and stamp. Details are shown in Note-9. and others as per Bangladesh Bank Circulars. Receivables are recognized when there is a contractual right to receive cash or another financial asset from another entity.

2.16.06.01 Classification of other assets

According to Bangladesh Bank BRPD circular no. 4, dated 12 April 2022, other assets are required to be classified as unclassified, doubtful and bad/loss based on the basis of outstanding period and uncertainty of recovery. Based on classification status provision is required to be maintained @50.0% for doubtful and 100.0% for bad/loss.

2.16.06.02 Written off of other assets

Other assets having no realistic prospect of recovery have been written off against full provision without reducing the claimed amount of the Bank. Notional balances against other assets written off have been kept to maintain the detailed memorandum records for such accounts/assets.

2.16.07 Intangibles assets

An intangible asset is recognized only when its cost can be measured reliably and it is probable that the expected future economic benefits that are attributable to it will flow to the Bank. Intangible assets acquired separately are measured on initial recognition at cost. The cost of intangible assets acquired in a business combination is their fair value as at the date of acquisition. Following initial recognition, intangible assets are carried at cost less any accumulated amortization and any accumulated impairment losses. The useful lives of intangible assets are assessed to be either finite or indefinite.

Intangible assets with finite lives are amortized over the useful economic life. The amortization period and the amortization method for an intangible asset with a finite useful life are reviewed at least at each financial year end. Changes in the expected useful life or the expected pattern of consumption of future economic benefits embodied in the asset are accounted for by changing the amortization period or method, as appropriate, and they are treated as changes in accounting estimates. The amortization expense on intangible assets with finite lives is presented as a separate line item in the statement of comprehensive income (profit and loss account). Amortization is calculated using the straight-line method to write down the cost of intangible assets to their residual values over their estimated useful lives. Intangible assets-valuation adjustment has been addressed inline with regulatory decision.

2.16.08 Non-banking assets

Non-banking assets include the assets acquired against the bad debt loans to adjust the loan. Assets are acquired in exchange for loans during the period of financial statements. The assets are recognized as per section 10 of the Bank Company Act 1991 and BRPD Circular No. 22, dated 20 September 2021.

2.16.09 Impairment of non-financial assets

The carrying amounts of the Group's and the Bank's non-financial assets, other than deferred tax assets, are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount is estimated. An impairment loss is recognized if the carrying amount of an asset or its Cash Generating Unit (CGU) exceeds its estimated recoverable amount.

Impairment losses are recognized in profit or loss. Impairment losses recognized in respect of CGUs are allocated first to reduce the carrying amount of any goodwill allocated to the CGU (group of CGUs) and then to reduce the carrying amount of the other assets in the CGU (group of CGUs) on a pro rata basis.

Impairment losses recognized in prior periods are assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortization, if no impairment loss had been recognized.



2.17 Liabilities and Provision

2.17.01 Borrowing from other banks, financial institutions and agents

Borrowings from other banks, financial institutions and agents include borrowing from Bangladesh Bank, inside and outside of Bangladesh. These items are brought to financial statements at the gross value of the outstanding balance. Details are shown in Note 11.

2.17.02 Deposits and Other Accounts

Deposits and other accounts include non-interest-bearing current deposit redeemable at call, interest bearing on demand and short-term deposits, savings deposit and fixed deposit. These items are brought to account at the gross value of the outstanding balances. Deposits and other accounts include bills payable have been analyzed in terms of the maturity grouping showing separately other deposits and inter-bank deposits. Details are shown in Note 12.

2.17.03 IFRS 16:Lease

IFRS 16 Lease is effective for the annual reporting periods beginning on or after 1 January 2019. IFRS 16 defines that a contract is (or contains) a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for considerations. IFRS 16 significantly changes how a lease accounts for operating lease.

Under previous IAS 17, an entity would rent an office building or a branch premises for several years with such a rental agreement being classified as operating lease would have been considered as a balance sheet item. However, IFRS 16 does not require a lease classification test and hence all lease should be accounted for as on balance sheet item (except some limited exception i.e. short-term lease, lease for low value items).

Under IFRS 16, an entity shall be recognizing a right-of-use (ROU) asset (i.e. the right to use the office building, branches, service centre, call centre, warehouse, etc) and a corresponding lease liability. The asset and the liability are initially measured at the present value of unavoidable lease payments. The depreciation of the lease asset (ROU) and the interest of the lease liability is recognized in the profit and loss account over the lease term replacing the previous heading lease rent expense.

The Management is continuously assessing the recognition criteria of the components of IFRS 16 in its financial statements covering the area of operations including the fixed assets and if found appropriate other than the recognized area, will immediately be recognized as per the scope of IFRS 16- Leases accordingly.

Right-of-use assets (ROU):

The Bank recognizes right-of-use assets at the date of 01 January 2020. Right-of-use assets are measured at cost, less any accumulated depreciation, and adjusted for any re-measurement of lease liabilities. Right-of-use assets are depreciated on a straight-line basis over the lease term. The right-of-use assets are presented under fixed assets.

Lease Liability:

At the commencement date of lease, the bank recognizes lease liabilities measured at the present value of the lease payments to be made over the lease term using incremental borrowing rate at the date of initial application. Lease liability is measured by increasing the carrying amount to reflect interest on the lease liability, reducing the carrying amount to reflect the lease payments.

Short-term lease and leases of low value assets:

The Bank has elected not to recognize ROU assets and lease liabilities for leases of low value assets and short-term lease, i.e. for which the lease term ends within 12 months of the date of initial application. The Bank recognizes lease payments associated with these leases as an expense. The contracts for premises with branches, head office Principal offices, regional offices are considered for lease calculation.

The impacts of the new standard on lessees' financial statements are :-

- An increase in recognized assets and liabilities.
- More lease expenses recognized in early periods of lease, and less in the later periods of a lease.
- A shift in lease expense classification from rental expenses to interest expense and depreciation.

2.17.03.01 Other liabilities

Other liabilities comprise items such as provision for loans and advances/investments/other assets, taxation, superannuation fund, gratuity fund and off balance sheet exposure and also includes interest payable, interest suspense, accrued expenses etc. Other liabilities are recognized in the balance sheet according to the guidelines of Bangladesh Bank, Income Tax Act, 2023, IAS 37 and internal policy of the Bank. Details are shown in Note 13.

2.17.04 Taxation

Income tax represents the sum of the current tax and deferred tax payable. Income tax assessment has been finalized up to 1995 as well as the year 1999. Case pending for the year 1996 to 1998 and 2000 to 2023.



2.17.04.01 Current tax

The current tax payable is based on taxable profit for the year. Taxable profit differs from profit as reported in the Profit and Loss Account because it excludes items of income or expense that are taxable or deductible. The Bank's liability for current tax is calculated using tax rates that have been enacted or substantively enacted by the date of Balance Sheet.

Provision for current income tax has been made as per Income Tax Act, 2023.

2.17.04.02 Deferred tax

Deferred tax is calculated on the taxable/deductible temporary differences between tax base and carrying value of assets and liabilities as required by International Accounting Standards IAS 12: 'Income Taxes'. Deferred tax is not recognized for the following temporary differences:

- on the initial recognition of assets or liabilities in a transaction that is not a business combination and at the time of transactions, affects neither accounting nor taxable profit or loss; and
- on the initial recognition of goodwill.

Deferred tax assets and liabilities are offset if there is a legally enforceable right to offset current tax liabilities against current tax assets, and they relate to income taxes levied by the same tax authority on the same taxable entity, or on different tax entities, but they intend to settle current tax liabilities and assets on a net basis or their tax assets and liabilities will be realized simultaneously. Deferred tax is computed at the prevailing tax rate as per Finance Act 2023.

A deferred tax asset is recognized for deductible temporary differences to the extent that it is probable that future taxable profits will be available against which they can be utilized. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realized.

2.17.05 Employee benefit schemes

The retirement benefits and other employee benefits accrued for the employees of the bank as on reporting date have been accounted for in accordance with the provisions of International Accounting Standards-19-"Employee Benefit".

The bank operates two alternative retirement benefit schemes for its permanent employees, elements of which are as follows:

1. Employees Contributory Provident Fund (CPF) Scheme

- Employees' contribution 10%
- Bank's contribution 10%
- This fund is operated by a Trustee Board comprising eleven (07) trustees.
- The CPF holders enjoy 13% rate of interest on the deposit of own & bank contribution in CPF account.
- Gratuity (Pension Fund):

The Bank introduced the Gratuity scheme for the member of the Employees of Contributory Provident Fund into which the Bank contributes 10% of the basic salary of its eligible employees. Employees bearing contributory provident fund facilities are entitled gratuity for 2 months last basic pay drawn for each completed year of service subject to completion of minimum 5 years of service.

2. Employees General Pension Fund Scheme

i. General Provident Fund (GPF)

Employees General Provident fund is operated from 13 September 1981. Employees opted for pension is contributing 05%-25% as per their desire to GPF which is also operated by the same Trustee Board as CPF. The bank does not contribute any amount against the employees to GPF. The employees also enjoy 13% rate of interest on the deposit of GPF amount,

ii. Superannuation Fund (Pension and Death-Cum-Retirement Benefit (PDCRB) Scheme)

The bank operated a Pension Fund named as Pension and Death-Cum-Retirement Benefit (PDCRB) Scheme for the employees of General Provident Fund into which the bank contributes 50% of the basic salary of its eligible employees. Payments out of this fund are made to the employees on their separation from bank's service.

2.17.05.01 Investment of the Pension/Gratuity Funds

The balance of Pension/Gratuity funds are partly invested in approved securities with a view to increasing the Fund and remaining balance being utilized by the bank towards payment of retirement benefits to the employees.

2.17.05.02 Administration of the Funds

The Provident Fund, Pension Fund and Gratuity are being administered by Trustee Board which consists of 07(Seven) members representing Managing Director & Chief Executive Officer (Chairman of the Board), 2(Two), Deputy Managing Director (members of the Board), 3(Three) General Managers (members of the Board), and 1(one) Deputy General Manager(CAD, Payment).



2.17.05.03 Benevolent Fund

This fund is mainly created for sanctioning scholarship to the meritorious students among the children of the Bank employees. The distressed employees and family member of deceased employees are also helped from this Fund.

2.17.05.04 Leave encashment

The Officer/Staff who has opted for Pension and General Provident Fund, will be entitled to leave encashment facilities up to eighteen(18) months at the time of retirement as per letter No. MF/FD/Reg-2/leave16/84/9, dated 21 January 1985 of Finance Division, Ministry of Finance, Government of Bangladesh. But if a staff (not officer) has enjoyed leave encashment facilities before retirement, he will be provided with the rest amount after deduction of the amount enjoyed earlier, as per letter No. MF/B & 1/Banking/2/1/80/101 dated 31 May 1980 of previous Banking & Investment Division, Ministry of Finance, and Government of Bangladesh. The leave encashment benefit is paid to the incumbent debiting 'Charges A/C Leave Encashment.

2.17.05.05 Death relief grant scheme

The Bank operates a death relief scheme since 1 January 1991, which replaced the previous group insurance scheme. The scheme is applicable to all employees of the bank and payments out of this fund are made to the successors of the employees on their death as per rate prescribed in the scheme.

2.17.06 Provision for liabilities

As per IAS 37, provisions are recognized when it is probable that an outflow of economic benefits will be required to settle a current legal or constructive obligation as a result of past events, and a reliable estimate can be made of the amount of the obligation.

2.17.06.01 Provision for Loans and Advances

Loans and advances are stated at gross amount. General provisions on unclassified loans and contingent assets, specific provisions for classified loans and interest suspense account thereon are shown under other liabilities. Provision against classified loans and advances is made on the basis of quarter and review by the management and instructions contained in BRPD Circular Letter (BRPDCL) no. 3 dated 23 January 2025, BRPD circular (BRPDC) no. 15 dated 27 Nov 2024, BRPDCL 20 dated 21 June 2023, BRPDC 11 dated 20 June 2023, BRPDC 6 dated 25 April 2023, BRPDCL 3, 2 February 2023, BRPDCL 53 dated 22 December 2022, BRPDCL 51 dated 18 December 2022, BRPDC 14 dated 22 June 2022, BRPDC 4 dated 12 April 2022, BRPDCL 53 dated 30 December 2021, BRPDCL 52 dated 29 December 2021, BRPDCL 51 dated 29 December 2021, BRPDCL 50 dated 14 December 2021, BRPDCL 45 dated 04 October 2021, BRPDC 19 dated 26 August 2021, BRPDC 05 dated 24 March 2021, BRPDC 13 dated 27 June 2021, BRPDC 03 dated 31 January 2021, BRPDCL 56 dated 10 December 2020, BRPDCL 52 dated 20 October 2020, BRPDCL 16 dated 21 July 2020, BRPDC 3 dated 23 April 2019, BRPDC 1 dated 20 February 2018, BRPDC 15 dated 27 September 2017, BRPDC 12 dated 20 August 2017, BRPDC 16 dated 18 November 2014, BRPDC 05 dated 29 May 2013.

2.17.07 Provision for other assets

As per BRPD Bangladesh Bank BRPD circular no. 4, dated 12 April 2022, provisions has been maintained @50.0% for doubtful and 100.0% for bad/loss.

2.17.08 Other Provisions and accrued expenses

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

2.17.09 Provision for Off-Balance Sheet Exposures

As per BRPD circular 6 dated 25 April 2023, general provision at 0.50% to 1% is required based on type and conditions of off-balance sheet exposures.

2.17.10 Provision for Nostro Accounts

As per FEPD Circular no. FEOD(FEMO)/01/2005-677 dated 13 September 2005 and Bangladesh Bank BRPD circular no. 4, dated 12 April 2022, the Bank classifies the un-reconciled debit entries older than 6 months as "Doubtful" and maintains 50% provision against them and classifies un-reconciled debit entries older than 1 year as "Bad/Loss" and maintains 100% provision against them as at Balance Sheet date.



2.18 Capital and Shareholders' Equity

2.18.01 Capital Management

The Bank has strategic capital management process for measuring, deploying and monitoring its available capital and assessing its adequacy. The aim of this capital management process is to achieve four major objectives; exceed regulatory thresholds and meet long-term internal capital targets, maintain strong credit rating, manage capital levels commensurate with the risk profile of the bank and provide the banks shareholder with acceptable returns.

Capital is managed in accordance with the board approved capital management planning from time to time. Senior management develops the capital strategy and oversees the capital management planning of the Bank. The Bank's finance and risk management department are key to implementing the Bank's capital strategy and managing capital. Capital is managed using both regulatory control measure and internal matrix.

2.18.02 Authorized capital

Authorized capital is the maximum amount of share capital that the Bank is authorized by its Memorandum and Articles of Association to issue (allocate) among shareholders. This amount can be changed by shareholders' approval upon fulfillment of relevant provisions of the Companies Act, 1994. Part of the authorized capital usually remains unissued. The part of the authorized capital already issued to shareholders is referred to as the issued share capital of the Bank.

2.18.02.01 Paid up capital

The paid up capital share capital represents total amount of shareholder capital that has been paid in full by the Government of Bangladesh i.e. ordinary shareholder. In the event of winding-up of the Bank ordinary shareholder(s) rank after all other shareholders and creditors are fully entitled to any residual proceeds of liquidation.

2.18.03 Statutory reserve

As per the Bank Company Act 1991 (Amended to date) (Section 24) it is required for the Bank to transfer 20% of its current year's profit before tax to reserve until such reserve equals to its paid up capital.

2.18.04 Dividends on ordinary shares

Dividends on ordinary shares are recognized as a liability and deducted from equity when they are approved by the Banks shareholders. Dividends for the year that are approved after the reporting date are disclosed as an event after the reporting date. Non-controlling interest have been given in Note 18.(a)

2.18.05 Revaluation Reserve

2.18.05.01 Assets Revaluation Reserve

When an asset's carrying amount is increased as a result of a revaluation, the increase amount should be credited directly to equity under the heading of revaluation surplus/ reserve as per International Accounting Standards IAS-16: 'Property, Plant and Equipment'. The tax effects on revaluation gain are measured and recognized in the financial statements as per International Accounting Standards IAS-12: 'Income Taxes'.

2.18.05.02 Revaluation Reserve for HTM & HFT

All HTM securities are amortized at the year end and any increase or decrease of such investment is booked to equity. In case of HFT revaluation, decrease in the present value is recognized in the profit and loss account and any increase is booked to Revaluation Reserve Account through Profit and Loss Account as per Bangladesh Bank DOS circular letter no. 5 dated 26 May 2008, DOS circular no. 5 dated 28 January 2009, DOS(SR) 1153/120/2010 dated 8 December 2010 and DOS circular no. 27 dated 4 December 2023.

2.18.06 Contingent liabilities and Contingent assets

A contingent liability is any possible obligation that arises from the past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or any present obligation that arises from past events but is not recognized because:

- it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
- the amount of the obligation cannot be measured with sufficient reliability.

Contingent liabilities are not recognized but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated. Contingent assets are not recognized in the financial statements as this may result in the recognition of income which may never be realized.

2.19 Revenue recognition

The revenue during the year has been recognized following all conditions of BB guidelines, IAS 32 Financial Instruments: Presentation, IFRS 7 Financial Instruments - Disclosures and IFRS 9 Financial Instruments and IFRS 15 Revenue from Contracts with Customers.



2.19.01 Interest income

Interest on loans and advances is calculated on daily product basis and accrued at the end of each month, but charged to customers' accounts on quarterly basis.

In accordance with BRPD Circular no. 14 dated 23 September 2012 as amended by BRPD Circular No. 19 dated 27 December 2012 and BRPD Circular no. 56 dated 10 December 2020, interest accrued on sub-standard loans and doubtful loans are credited to an "Interest Suspense Account" which is included within "Other liabilities". Interest from loans and advances ceases to be accrued when they are classified as bad/loss. It is then kept in interest suspense in a memorandum account.

2.19.02 Investment income

Income on investments is recognized on accrual basis. Investment income includes discount on treasury bills, interest on treasury bonds and fixed deposit with other banks. Capital gain on investments in shares is also included in investment income. Capital gain is recognized when it is realized.

2.19.03 Fees and commission income

- Commission charged to customers on letters of credit and letters of guarantee are credited to income at the time of effecting the transactions.
- Fees and Commission on bills discounted, purchased & others are recognized at the time of realization.
- Exchange gains or losses arising out of such transactions are recognized as income or expense for the year foreign currency transactions are converted into BDT at prevailing on the dates of such transactions and dealt with exchange account.

2.19.04 Dividend income on shares

Dividend income from shares is recognized during the period in which they are declared and actually received.

2.19.05 Other operating Income

Other operating income is recognized at accrual basis.

2.19.06 Profit/Loss of Overseas Branches

Profit/loss of the Bank's overseas branches has been reflected in this profit and loss account.

2.19.07 Interest paid on Deposit and Borrowing

Interest paid on Deposit and Borrowing and others expenses are recognized as accrual basis.

2.19.08 Management and other expenses

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

2.19.09 Regulatory & Legal Compliance

The bank has complied with the requirement of the following regulatory & legal authorities:

- 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 to date) and Labor Rules, 2015
- x) Financial Reporting Act, 2015; and
- xi) Other applicable laws and regulations.

2.19.10 Reconciliation of inter-bank and inter-branch account

Accounts with regard to inter bank (in Bangladesh and outside Bangladesh) are reconciled regularly and there are no material differences that may affect the financial statements significantly.

2.19.11 Segment reporting

As per IFRS 8 "Operating Segments", an operating segment is a component of an entity:

- i) That engages in business activities from which it may earn revenues and incur expenses (include revenues and expenses relating to transactions with other components of the same entity.
- ii) Whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performances, and
- iii) For which discrete financial information is available.



For the purpose of Segment Reporting as per International Financial Reporting Standard 8, the following segments relating to revenue, expenses, assets and liabilities have been identified and shown in the related notes accordingly as primary/secondary segments.

- i) Domestic operations in line with geographical segments;
- ii) Banking operations comprising of branches of the banking entity; and
- iii) Treasury operations comprising of the banking entity.

Performance is measured based on segment profit before provision, as included in the internal management reports that are reviewed by the Bank's Management. Segment report is used to measure performance as Management believes that such information is the most relevant in evaluating the results of certain segments relative to other entities that operate within these industries.

2.19.11.01 Operating segments

The Bank has seven reportable segments, as described below, which are the Bank's strategic business units. The strategic business units offer different products and services, and are managed separately based on the Bank's management and internal reporting structure. For each of the strategic business units, the Bank Management Committee reviews internal management reports on at least a quarterly basis. The following summary describes the operations in each of the Bank's reportable segments:

i. Loans & Advances	Includes loans, deposits and other transactions and balances with corporate customers & retail customers.
ii. Treasury	Undertakes the Bank's funding and maintenance of CRR and SLR, Asset-liability management through borrowings and placement, currency swap and investing in liquid assets such as short-term placements and corporate and government debt securities.
iii. Overseas Branches (Kolkata, Siliguri)	Two (02) overseas branches of Sonali Bank PLC are situated at Kolkata & Siliguri in India and operating banking business, money remittance etc. as per the head office instructions and other activities as permitted under the banking law of India.
iv. Sonali Exchange Company Incorporated (SECI), USA	Sonali Exchange Company Incorporated (SECI), USA, subsidiary company of Sonali Bank PLC operates its business in USA. It performs the activities of money remittance, issue cheques, payment instruments and traveler's cheque and other activities as permitted under the banking law of USA.
v. Sonali Investments PLC	Established to do all kinds of merchant banking activities including issue management, underwriting, portfolio management and other transactions.
vi. Sonali Bangladesh(UK) Limited	Sonali bank(UK) Limited restructured as Sonali Bangladesh(UK) Limited and allowed to continue its Business as a Trade Entity/FI, approved by Bangladesh Bank vide, BRPD(OBS) Letter no.204/01(2)/2023/ 3228 Dated-27/04/2023
vii. Sonali Pay UK Limited	Sonali Pay UK Limited is an Authorized Payment Institution (API) under the trading name SonaliPay in the UK. SonaliPay is a 100% owned subsidiary of Sonali Bank PLC, Bangladesh.

2.19.12 Directors' responsibility on financial statements

The directors are responsible for the preparation and fair presentation of the consolidated and separate financial statements in accordance with International Financial Reporting Standards (IFRS), The Bank-Company Act, 1991, The Companies Act, 1994, Financial reporting Act, 2015 and other related laws and regulations pertaining to these financial statements.

The Board of Directors accept their responsibility for the preparation and fair presentation of these financial statements.

2.20 Consolidation of the Financial Statements

Consolidation of the Financial Statements is started from 2011.

2.21 Risk Management

The Bank Company Act, 1991 (Amended to date) and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

Bangladesh Bank Department of Off-site Supervision (DOS) has issued Circular no. 02 dated 15 February 2012 on Risk Management Guidelines for Banks and instructed all scheduled banks operating in Bangladesh to follow this Guidelines for managing various risks which have been compiled by the Bank.

In addition, the Bank is also following relevant Bangladesh Bank guidelines on risk based capital adequacy, stress testing and managing the banking risks in other core risk areas.

The Bank has established a Risk Management Division (RMD). The RMD conducts stress testing for examining the Bank's capacity of handling future shocks, as well as deals with all potential risks that might occur in future.



Being a financial institution, in the ordinary course of business, the bank is sensitive to verities of risks. The generic severity of such risk(s) is much intense in our locality due to presence of large number of banks and complex financial transactions. In such highly competitive environment to ensure a bank's consistent system and performance, the presence of strong Risk Management culture is obligatory. Being compliant, the bank is now looking forward to take risk management practice to a different level, i.e. preventing risk before occurrence rather than a reactive manner; on a proactive basis. As a part of regulatory and global benchmarking the bank has based upon 07(seven) core risks guidelines of Bangladesh Bank and Basel framework. Listed below are the identified risks the bank is currently managing or intends to manage:

- Internal Control and Compliance Risk
- Foreign Exchange Risk
- Credit Risk
- Asset Liability Management Risk
- Money Laundering Risk
- Information & Communication Technology Security Risk
- Environmental Risk

Accordingly the bank has various high powered committees to monitor and ensure smooth risk management activities. For example, Board Risk Management Committee, high powered central Risk Management Committee, Departmental Risk Management Committee, Asset Liability Management Committee (ALCO), Investment Committee, Credit Committee (CC) etc. To manage the overall risks of the bank in line of Basel the bank has formed a dedicated Core Risk Management & Basel-II Implementation Division. The detail of SBL's risk management is stated below:

a) Internal Control and Compliance Risk

Establishment of sound control environment and effective compliance culture is the key stone of managing operational risk. Internal control is a process to control overall activities of the Bank through establishing policies, procedures, observance of instructions of regulatory authorities with a view to avoid any possible loss from the lack of corporate governance.

To mitigate the operational risk, the Bank ensured effective internal control systems for all of its operational activities by intensifying the internal audit function, comprehensive and risk based inspection in all branches and Head Office. The Compliance Division ensures the settlement of objections or irregularities mentioned in the audit reports under a strong monitoring process of the Management Committee (MANCOM). Besides there is a division named Vigilance and Control Division under the direct supervision of CEO and MD to act at any sudden occurrence of loss or irregularities.

The Bank with the support of an Expert Team, has undertaken a program for upgrading its Internal Control and Compliance policy as well as other policies in the area of credit, audit, information technology and accounts as per international best practices.

b) Foreign Exchange Risk Management

Foreign Exchange Risk is defined as the possibility of losses due to change in exchange rates interest rate etc. according to market forces. The Foreign Exchange Risk of the Bank is minimal as all the transactions are carried out on behalf of the customers against underlying Foreign Exchange transactions.

Treasury Division independently conducts the transactions and the Back Office of Treasury is responsible for verification of the deals and passing of their entries in the books of account. Mid office coordinates the work in between front office and back office functioning. All foreign exchange transactions are revalued at Mark-to-Market rate as determined by Bangladesh Bank at the month -end. All NOSTRO accounts are reconciled on regular basis and outstanding entries beyond 30 days are reviewed by the Management for their settlement.

c) Credit Risk

Credit risk is one of the crucial risk faced by the Bank. This can be described as potential loss arising from the failure of a counter party (borrower) to perform as per contractual agreement with the Bank. The failure may result from unwillingness of the counter party or decline in his/her financial condition. Therefore, Bank's credit risk management activities have been designed to address all these issues. The Bank has segregated duties of the Officers/Executives involved in credit related activities. Credit approval, administration, monitoring and recovery functions have been segregated. For this purpose, three separate divisions have been formed. These are credit division, credit monitoring & recovery division and law division. Credit division is entrusted with the duties of maintaining asset quality, assessing risk in lending to a particular customer, sanctioning credit, formulating policy/strategy for lending operation, etc.



There is a high power credit committee who manages the credit risk of the bank. A thorough assessment is done before sanction of any credit facility at credit division. The risk assessment includes borrower risk analysis, financial analysis, industry analysis, historical performance of the customer, security of the proposed credit facility, etc. All credit proposals have been placed in credit committee for sanction or make decline. Managing Director is the Chairman of credit committee. Loans having big exposures are placed before the Board of Directors of the Bank for sanction.

In determining single borrower/large loan limit, the instructions of Bangladesh Bank are strictly followed. Internal audit is conducted on periodical interval to ensure compliance of Bank's and Regulatory policies. Loans are classified as per Bangladesh Bank's guidelines.

d) Asset Liability Management Risk

Bank has high powered Asset Liability Management Committee (ALCO) to monitor Balance Sheet Risk and liquidity Risks of the Bank. The Balance Sheet Risk is determined as potential change in earnings due to change in rate of interest foreign exchange rates and regulatory instructions, which are not of trading nature. Asset Liability Committee (ALCO) reviews Liquidity requirement of the Bank, the maturity of assets and liabilities, deposits and lending, pricing strategy and the Liquidity contingency plan. The primary objective of the Asset Liability Committee (ALCO) is to monitor and avert significant volatility in Net Interest Income (NII), investment value and exchange earnings for the purpose of taking future action plan for better interest of the organization.

e) Money Laundering Risk

Risk Associates with probable Money laundering activities is one of the major risk in the area of banking sector. Money Laundering risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in prevention of money laundering. For mitigating the risk the Bank has designated Chief Compliance Officer at Head Office and Compliance Officer at Branches, who independently review the transactions of the accounts to verify suspicious transactions.

Manuals for Prevention of Money Laundering, KYC and Transaction profile have been introduced. Training has been imparted to Executives, Officers and staff for developing awareness and skill for identifying suspicious transactions and other Money Laundering related activities.

f) Information & Communication Technology Security Risk

IT Guideline is a systematic approach to policies required to be formulated for IT and also to ensure security of information and information systems. This guideline covers all information that is electronically generated, received, stored, printed, scanned and typed. The provisions of this guideline apply to:

1. Sonali Bank PLC for all of its IT system.
2. All activities and operations required ensuring data security including facility design, physical security, network security, disaster recovery and business continuity planning, use of hardware and software, data disposal and protection of copy rights and other intellectual properly rights.

The implementation of Core Banking Solution (CBS) will be linked from the branches to the central database. Near future the information will be easily accessible by senior management and is expected to be important source of information of strategic decision-making process based on a comprehensive database. It is to be declared that the Bank is fully compliant according to the guideline of Central Bank's IT policy.

g) Environmental Risk

Environmental Risk is the new concern in the banking arena. Bank authority is very much aware about this. In compliance with Bangladesh Bank's instructions and guidelines regarding environmental risk, all the activities of the bank are being carried on. Specially, to approve the credit proposal, Bank Credit Committee meticulously review the compliance status of the borrower regarding environmental requirement.

2.22 Risk Management Committee Disclosure

A Risk Management Committee, comprising Directors of the Board has been formed in consistence with the Bank Company Act 1991 (Amended to date) and directives of the BRPD Circular no. 2 dated 11 February 2024 and the previous BRPD Circular No. 11 dated 27 October 2013 of Bangladesh Bank. Bank's risk management approach includes minimizing undue concentrations of exposure, limiting potential losses from stress events and ensuring the continued adequacy of all our financial resources. The committee is playing a vital role in risk management of the bank. It has a long term plan to develop risk management culture in the bank.

The risk management committee comprising of four members including chairman who are competent and professionally skilled and also the director of the board. The name and status of the member of the Board Risk Management Committee are stated as follows:



Name	Designation	Status in the committee
Mr. Md. Mofazzal Husain	Director	Chairman
Dr. Daulatunnaheer Khanam	Director	Member
Mr. Molla Abdul Wadud	Director	Member
Mr. Mohammed Jahangir Alam	Director	Member

The risk management committee of the Board of Directors has been formed soon after the Central Bank's instruction. The committee conducted 09(Nine) meetings in 2024 where the following issues have been discussed:

- Formulated risk management strategies, methodologies, guidelines and processes for risk identification, risk assessment, risk controlling and monitoring.
- Designed a suitable organization structure for risk controlling. The committee will form separate risk management committee in management level and supervise their activities for compliance of instruction regarding credit risk, foreign exchange risk, internal control and compliance risk, money laundering risk, ICT risk and environmental risk.
- Reviewed and updated all risk management policies and guidelines at least once in a year, if necessary they will propose and place before the Board of Director for final approval.
- Evaluated, assessed and approved the record keeping and reporting system formulated by the bank management.
- Supervised the implementation of overall risk management policies and steps taken for mitigation of credit risk, market risk and operational risk along with other risks.
- Submitted the report of decision and recommendation made by the committee to the Board on a quarterly basis.
- Followed the instruction circulated by the controlling authority, etc.

2.23 Audit committee Disclosure

In compliance with the policy directives as well as compliance with the BRPD Circular no. 2 dated 11 February 2024 and the previous BRPD Circular No. 11 dated 27 October 2013 of Bangladesh Bank, an audit committee of the board of Sonali Bank Limited was constituted by the Board of Directors in its 615th meeting held on 15 March 1999 and thereafter lastly reconstituted in the 746th board meeting of Sonali Bank PLC held on 09 November 2021. The audit committee comprises four members including the chairman who are competent and professionally skilled and also the director of the board. The company secretary acts as a secretary of the audit committee. The name and status of the member of the audit committee are stated as follows:

Sl. No.	Name	Designation	Status in the committee
1	Mr. Mohammed Masrurul Islam	Director	Chairman
2	Dr. Daulatunnaheer Khanam	Director	Member
3	Dr. Abul Kalam Azad	Director	Member
4	Mr. Mohammed Jahangir Alam	Director	Member

During the year 2024, the Audit Committee of the Board conducted 9 (Nine) meetings which the following important issues were reviewed/discussed along with others:

- Oversee the financial reporting process & liquidity position of the bank at regular basis.
- Reviewed internal & external auditors findings on the irregularities both major & significance at different branches of the bank and reference those to the Board with appropriate recommendation for decision, reviewed draft & audited financial statements for the year 2023.
- Reviewed performance of internal audit 2024.
- Reviewed the reconciliation performance of inter branch transaction accounts and advised the management to keep it regular.



- Reviewed the comprehensive inspection report on SBL by Bangladesh bank as on 31.12.2024.
- Reviewed the cash holding position of different branches & advise the management to ensure maintenance of optimum level of cash to reduce idle cash in hand as per as practicable.
- Reviewed existing policy of ICC, Risk Grading, Credit Policy, Quarterly Risk Management Paper etc. and made recommendation to Board for approval.
- Reviewed unaudited quarterly & half yearly financial statements of the bank for the year 2024.
- Monitor internal control risk management process.
- Discussed and reviewed annual budget 2024 & revised budget 2023 and recommended to the board with some amendments.
- Reviewed the compliance status of audit objections and advised the management to ensure full compliance of regulatory, legal and significant issues meticulously.
- Reviewed the audit rating by internal audit on Anti Money Laundering of all branches for the year 2023.
- Discuss and reviewed the effectiveness of annual audit plan 2024 and made recommendation to the board for approval with suggested amendments.
- Reviewed existing risk management procedures along with implementation of core risk management guidelines and advised the managements to implement the same more effectively.
- Reviewed the audit report of the subsidiaries and directing the authority to take necessary action as appropriate.

2.24 Credit Rating of the Bank

As per the BRPD circular no. 6, dated 5 July 2006, the Bank's credit ratings have been assigned by the Credit Rating Information and Services Limited (CRISL) following a comprehensive analysis of the operational and financial performance of the bank up to 31 December 2023, incorporating all relevant quantitative and qualitative information available up to the date of the rating. Notably, 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.

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

2.25 Implementation of BASEL-III

Banks operating in Bangladesh are maintaining capital since 1996 on the basis of risk weighted assets in line with the Basel Committee on Banking Supervision (BCBS) capital framework published in 1988. Considering present complexity and diversity in the banking industry and to make the Bank's capital more risk-sensitive as well as to improve the banking sector's ability to absorb shocks arising from financial and economic stress, Bangladesh Bank provides revised regulatory capital framework "Risk Based Capital Adequacy for Banks" which is effective from 1 January 2009. Both the existing capital requirement rules on the basis of Risk Weighted Assets and revised Risk Based Capital Adequacy Framework for Banks as per Basel-II were followed simultaneously initially for one year. For the purpose of statutory compliance during the period of parallel run i.e. 2009, the computation of capital adequacy requirement under existing rules prevailed. On the other hand, revised Risk Based Capital Adequacy Framework as per Basel-II had been practiced by the Banks during 2009 so that Basel-II recommendation could effectively be adopted from 2010. From January 2010, Risk Based Capital Adequacy Framework as per Basel-II have been fully practiced by the Banks replacing the previous rules under Basel-I. Bangladesh Bank adopted "Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in line with Basel-III)" as per BRPD circular no. 18 dated 21 December 2014 replaced of "Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in line with Basel-II)". This circular shall come into force with effect from 01 January 2015. These new global regulatory and supervisory standards mainly addressed the following areas:

1. Pillar-1 :

- a) Minimum Capital Requirement (MCR);
- b) Assessment of total Regulatory Capital;
- c) Calculation of total Risk Weighted Assets;
- d) Calculation of Capital to Risk Weighted Assets Ratio (CRAR);



- e) Raise the quality and level of capital to ensure banks are better able to absorb losses on both a going concern and a gone concern basis;
- f) Increase the risk coverage of the capital framework;
- g) Introduce Leverage Ratio (LR) to serve as a backstop to the risk-based capital measure;
- h) Calculation of Liquidity Coverage Ratio (LCR) and
- i) Calculation of Net Stable Funding Ratio (NSFR).

2. Pillar-2 :

a) Raise the standards for the supervisory review process ; and the main aspects of a rigorous SRP are as follows :

- Board and senior management oversight,
- Sound capital assessment,
- Comprehensive assessment of risks,
- Monitoring and reporting,
- Internal control review.

b) Preparation of ICAAP (Internal Capital Adequacy Assessment Process) documents for assessing its overall risk profile and a strategy for maintaining adequate capital.

c) SRP – SREP dialogue.

3. Pillar-3 :

a) Market Discipline/Public disclosures etc.

i) Capital to Risk Weighted Assets Ratio (CRAR)

The Capital Adequacy Ratio (CAR) has been newly defined as Capital to Risk Weighted Asset Ratio (CRAR) which is calculated by taking eligible regulatory capital as numerator and total RWA as denominator.

$$\text{CRAR} = \frac{\text{Total Eligible Capital}}{\text{Credit RWA} + \text{Market RWA} + \text{Operational RWA}}$$

ii) Leverage Ratio

In order to avoid building-up excessive on and off-balance sheet leverage in the banking system, a simple, transparent, non-risk based leverage ratio has been introduced. The leverage ratio is intended to achieve the following objectives:

a) Constrain the build-up of leverage in the banking sector which can damage the broader financial system and the economy.

b) Reinforce the risk based requirements with an easy to understand and a non-risk based measure.

A minimum Tier 1 leverage ratio of 3.25% is being prescribed both at solo and consolidated level.

The banks will maintain leverage ratio on quarterly basis. The calculation at the end of each calendar quarter will be submitted to BB showing the average of the month end leverage ratios based on the following definition of capital and total exposure.

$$\text{LR} = \frac{\text{Tier 1 Capital (after related deductions)}}{\text{Total Exposure (after related deductions)}}$$

iii) Liquidity Coverage Ratio (LCR)

LCR or Liquidity Coverage Ratio is a new liquidity standard introduced by the Basel Committee. This standard is built on the methodologies of traditional liquidity coverage ratio used by banks to assess exposure to contingent liquidity events. LCR aims to ensure that a bank maintains an adequate level of unencumbered, high-quality liquid assets that can be converted into cash to meet its liquidity needs for 30 calendar days. LCR goes beyond measuring the need for liquid assets over the next 30 days in a normal environment. It measures the need for liquid assets in a stressed environment, in which deposits and other sources of funds (both unsecured and secured) run off, to various extents, and unused credit facilities are also drawn down in various magnitudes. These runoffs are in addition to contractual outflows.

$$\text{LCR} = \frac{\text{Stock of quality liquid assets}}{\text{Total net cash outflows over the next 30 calendar days}} \geq 100\%$$

iv) Net Stable Funding Ratio (NSFR)

NSFR or Net Stable Funding Ratio is another new standard introduced by the Basel Committee. The NSFR aims to

$$\text{NSFR} = \frac{\text{Available amount of stable funding (ASF)}}{\text{Required amount of stable funding (RSF)}} \geq 100\%$$



The calculation of the NSFR requires two quantities to be defined :

A. available stable funding (ASF) and

B. required stable funding (RSF).

NSFR is met if ASF exceeds RSF, that is if $ASF/RSF > 1$ or 100%.

2.26 Related party disclosures

As per International Accounting Standards IAS-24 'Related Party Disclosures', parties are considered to be related if one of the parties has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. The company carried out transactions in the ordinary course of business on an arm's length basis at commercial rates with its related parties. Related party disclosures have been given in Note 46 and 47.

2.27 Litigation

The bank is not a party to any lawsuits except those arising in the normal course of business, which were filled against the default clients for non-performance in loans repayment and against various level of tax authority regarding some disputed tax issue. The bank, however, provides adequate provisions as per guidelines of IAS 37 in compliance with Bangladesh Bank guidelines.

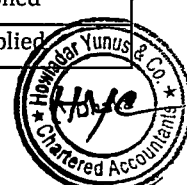
2.28 Loan Write off

Write off describes a reduction in recognized value. It refers to recognition of the reduced or zero value of an asset. Generally, it refers to loan for which a return on the loan is now impossible or unlikely. The item's potential return is thus cancelled and removed from (Written off) the banks statement of financial position. Recovery against debts written off / provided for is credited to provision or revenue considering the previous position of the loans.

2.29 Compliance with Financial Reporting Standards as applicable in Bangladesh

The financial statements of the Bank have been prepared in accordance with the following International Financial Reporting Standards (IFRSs) as adopted by the Financial Reporting Council (FRC) and the requirements of the Bank-Company Act, 1991 (as amended up to date), the rules and regulations issued by Bangladesh Bank, the Companies Act, 1994. 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, the requirements of the Bank-Company Act, 1991 (as amended up to date), and provisions and circulars issued by Bangladesh Bank shall prevail. Material deviations from the requirements of IFRSs, are mentioned above under note no. 2.02 Statement of Compliance.

Name of the IASs	IASs No.	Status
Presentation of Financial Statements	1	Applied*
Inventories	2	N/A
Statement of Cash Flows	7	Applied*
Accounting policies, Changes in accounting Estimates and Errors	8	Applied
Events after the Reporting Period	10	Applied
Income Taxes	12	Applied
Property, Plant and Equipment	16	Applied
Employees Benefits	19	Applied
Accounting for Government Grants and Disclosure of Government	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	Applied
Borrowing Costs	23	N/A
Related Party Disclosures	24	Applied
Separate Financial Statements	27	Applied
Investment in Associates & joint venture	28	Applied
Earning Per Share	33	Applied
Interim Financial Reporting	34	Applied*
Impairment of Assets	36	Applied



Provision, Contingent Liabilities and Contingent Assets	37	Applied
Intangible Assets	38	Applied
Investment Property	40	N/A
Agriculture	41	N/A
Name of the IFRSs	IFRSs No.	Status
First-time Adoption of Bangladesh Financial Reporting Standards	1	N/A
Share-Based Payment	2	N/A
Business Combinations	3	Applied
Insurance Contracts	4	N/A
Non-Current Assets Held for Sale and Discontinued Operations	5	N/A
Exploration for and Evaluation of Mineral Resources	6	N/A
Financial Instrument: Disclosures	7	Applied*
Operating Segments	8	Applied
Financial Instruments	9	Applied*
Consolidated Financial Statements	10	Applied
Joint Arrangements	11	N/A
Disclosure of Interests in Other Entities	12	Applied
Fair Value Measurements	13	Applied
Regulatory Deferral Accounts	14	N/A
Revenue from Contracts with Customers	15	Applied
Leases	16	Applied
Insurance Contracts	17	N/A

* Subject to departure described in Note 2.02 Statement of Compliance

2.29.01 Standards, interpretations of and amendments to the IFRSs that effective from subsequent period

The following new standards and amendments to standards are effective for the annual reporting periods beginning on or after 1 January 2024 and earlier application is permitted, but the Bank has not early adopted:

- IFRS 18 Presentation and Disclosure in Financial Statements.
- IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information
- IFRS S2 Climate-related Disclosures
- Disclosure of Accounting Policies (Amendments to IAS 1 and IFRS Practice Statement 2).
- Definition of Accounting Estimates (Amendments to IAS 8).
- Deferred Tax related to Assets and Liabilities arising from a Single Transaction (Amendments to IAS 12).
- Lease liability in a Sale and Leaseback (Amendments to IFRS 16).
- Classification of Liabilities as Current or Non-current (Amendments to IAS 1).

Based on initial assessment management has concluded that none of these new and amended standards are expected to have a significant impact on the Bank's financial statements.

2.30 Corporate Social Responsibility (CSR)

Bank authority is very much concern about responsibility to the society people. With industrialization, the impacts of business on society and the environment assumed an entirely new dimension. For this Corporate Social Responsibility has become a criterion of socially lawful business Endeavour and the acceptance of it, is growing day by day. Countries of developed economy have taken the idea of "Social Responsibility". Being the largest state owned commercial bank in Bangladesh, Sonali Bank Ltd. has also realized its responsibilities to the society and contributed to the amelioration of the social life of the destitute people, infra-structure, environment etc. within the framework of Bangladesh Bank guidelines.

2.31 Off Balance Sheet items

Under general banking transactions, liabilities against acceptance, endorsements, and other obligations and bills against which acceptance has been given and claims exists there against, have been shown as off balance sheet items.



Off Balance Sheet items have been disclosed under contingent liabilities and other commitments as per Bangladesh Bank guidelines.

As per BRPD circular 6 dated 25 April 2023, general provision at 0.50% to 1% is required based on type and conditions of off-balance sheet exposures. Bank has maintained sufficient provision in the books of accounts against off balance sheet exposure.

2.32 Fraud and Forgeries

2.32.01 Based on DOS circular letter no. 17, dated 7 November 2012 issued by Bangladesh Bank, the following areas for self assessment of Anti-Fraud Internal Controls are addressed by the Bank:

- General Banking and Operation (GBO);
- Loans and Advances (LA); and
- Information and Communications Technology (ICT)

In addition to the above self assessment, the following process followed by the management:

- i) Additional security devices are incorporated, not only within the bank premises but also in the instruments given to their numerous clients.
- ii) In recruiting key personnel who are to handle certain sensitive operations, it is essential that bank makes comprehensive efforts at conducting a proper background check on the status and nature of the employee in his or her neighborhood, as this would help them establish the probability of the employee engaging in fraudulent activities.
- iii) Regular need assessment to increase the ability of bank's staff in detecting fraud especially those related to cheques and money transfers. This can be achieved through a combination of internal and external modules of on the job training and off the job training exercises.
- iv) Continuously review the code of ethics and code of conduct to reduce the probable tendency for fraudulent behavior of the employees. It is believed that if employees are well motivated to the bank, the incidence of frauds will be reduced.
- v) Favorable financial awards and recognition should be given to employees who show dexterity in identifying and preventing fraud.
- vi) Top management must also strive to maintain a high degree of ethical standards in the performance of their duties, in view of the fiduciary nature of their functions. This is imperative as they are by law required to safeguard the assets of their banks.
- vii) The internal audit divisions of bank should not be seen as a dumping ground for non-performing staff. Staff deployed into this department should be sufficiently qualified, properly trained and adequately experienced in all facets of banking operation.

2.33 Internal Audit Process

Internal Audit Division as independent from the part of Management, is committed to standards of best professional practice on internal audit. The basic steps in the internal audit processes followed by the bank are stated below:

1) Audit Planning Process

The basic audit planning process consists of two phases: the assessment of business risk and the development of the annual plan. Assessing of business risk focuses on viz. (i) defining auditable units, (ii) defining the risk criteria, (iii) constructing the risk model and (iv) ranking the auditable units.

i) Defining Auditable units

Auditable units are defined as individual applications, business units, departments or offices each of these approaches either limits the scope of an audit project or broadens it beyond what can reasonably be managed.

ii) Defining the risk criteria

The model is based on operational risk, exposure and controls. Each area is broken down into sub-categories as follows:

- Operational risk (people, systems, process, contractual, reputational and political)
- Exposure (financial, regulatory and customer);
- Controls (people, process, information systems and reporting).

The controls categories are further broken down into the following sub-categories viz. people, process and information systems.

iii) Constructing the Risk Model

The risk assessment and audit planning methodology is a structured approach to a subjective process. The risk assessment and planning model is the product of value judgments.



iv) Ranking the Auditable units

The risk profile spreadsheet computes a score for each auditable unit based on operational risk, exposure and control. This score is then converted into a ranking for each criterion as follows:

Operational Risk - high, medium, low.

Exposure - high, medium, low.

Control - high, medium, low.

2) Developing Audit Programme

Once the annual plan is developed and approved, Audit Programme are developed for each audit to be undertaken. Audit Programme is to be reviewed prior to the start of each audit to determine if there have been any changes. The steps in developing an Audit Programme are: understand the operations, develop flowchart or narrative, review the process with the concerned staff and develop the Audit Programme.

3) Implementing the Annual Audit Plan

The department undertakes structured approach to accomplish the annual plan and the actual audit can be broken up into a number of stages stated below.

(i) Preparation stage

At this stage, the team leader ensures that all the necessary requirements for the audit are prepared and available and preliminary reviews and information gathering is undertaken.

(ii) Fieldwork

During the fieldwork the auditor gathers evidence in order to determine the status of operations and controls within a particular area. This evidence is the basis for the auditor's conclusions about a particular assignment.

(iii) Documentation or working paper

The working papers are evidence in support of the audit findings and opinion.

(iv) Audit Findings

Findings are pertinent statements of fact uncovered during the course of an audit and these are to be reported. The findings are reviewed by the Team leader and the Head of Audit prior to the final report being issued.

4) Reporting

The audit reports are submitted to the auditable units, senior management and to the Audit Committee of the Board. The audit reports contain findings which are of a critical nature and have a major impact on the organization. Other operational issues identified during the audit which are considered not to be of a material nature but are worth are reported through 'Management Report' to the Head of the Department/Office and Head of the area being audited.

5) Follow-up

Along with compliance functioning the internal audit people employ close follow up to ensure that appropriate and timely action has been taken on audit findings and recommendations. Internal Audit Department reports to the Audit Committee on the current status of outstanding findings and what action is being taken to resolve the issues.

6) External Audit

Internal audit uses the external audit reports and ensures that any issues raised by the external auditor have been followed up by management and whether corrective action has been taken in a timely manner.

2.34 Reporting period

The accounting period of the bank has been determined to be from 1 January to 31 December each year and is followed consistently.

2.35 Comparative Information

Presentation of Financial Statements, comparative information in respect of the previous year have been presented in all numerical information in the financial statements and the narrative and descriptive information where, it is relevant for understanding of the current year's financial statements.

The comparative figure for amortization of intangible assets has been taken off from the profit and loss account and shown in the statement of changes in Equity against the corresponding amount in the current year's financial statement as explained in note 18 to the financial statement.

2.36 Earnings per share (EPS)

2.36.01 Basic earnings per share

The Bank calculates Basic Earnings per Share (EPS) in accordance with IAS 33 "Earnings per Share", which has been shown on the face of profit and loss account, and the computation of EPS is stated in Note 44.



2.36.02 Diluted earnings per share

No diluted earnings per share is required to be calculated for the year as there was no scope for dilution during the year under review.

2.37 Approval of financial statements

The financial statements were approved by the Board of Directors on 27 May 2025.

2.38 Verification of financial statements through Document Verification System (DVS)

As per BRPD circular letter no. 4 dated 04 January 2021 Banks are required to preserve the updated statutory audit report of the clients in loan file during approval/renewal of the facilities and as per BRPD circular letter no. 35 dated 06 July 2021, the statutory audit report and Financial Statements needs to be verified through the Document Verification System (DVS) developed by the Institute of Chartered Accountants of Bangladesh (ICAB). Financial Reporting Council (FRC) vide its letter no 178/FRC/APR/2021/27(23) dated 7 December 2021 has instructed to disclose the percentage (%) of the loan file covered under the compliance of these BRPD Circular in the financial statements of the Bank. The Bank entered in a MOU with ICAB for verification through DVS at the end of the year 2021. The bank got the master access on the DVS during the year 2022. After getting the master access the bank has started to implement the compliance accordingly.

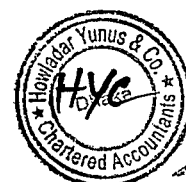
2.39 a) Figures have been rounded off to the nearest taka.

b) Prior Year's figures have been shown for comparison purposes and rearranged wherever necessary to conform to current year's presentation.

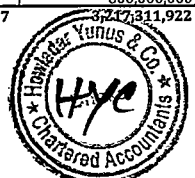
c) Conversion rate is calculated based on the simple average of buying and selling rate.

2.40 Operating Environment

The Bank's operating environment during the year ended 2024 were impacted by a number of major global geo-political events and conflict, volatile fuel and commodity prices, unpredictable foreign exchange and interest rate etc. Most of these events also had significant impact on the local economic environment affecting the Bank's operations. From time to time, the Government of Bangladesh and the local Central Bank (Bangladesh Bank) has issued various directives to manage impacts from these events which the Bank has followed. Management on regular basis review and monitor the global and country specific macro-economic situation and factor these issues into the decision making process.



Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
3.00 Cash					
Cash in hand (Including foreign currencies)	3.01	13,094,986,846	10,010,552,936	12,849,788,320	9,939,498,217
Balance with Bangladesh Bank and its Agent Bank (Including foreign)	3.02	92,335,235,065	102,942,238,504	92,335,235,065	102,942,238,504
		105,430,221,911	112,952,791,440	105,185,023,385	112,881,736,721
3.01 Cash In Hand(Including foreign currencies)					
Local Currency	3.01.01	12,351,392,749	9,460,034,866	12,351,392,749	9,460,034,866
Foreign Currency	3.01.02	743,594,097	550,518,069	498,395,571	479,463,351
		13,094,986,846	10,010,552,936	12,849,788,320	9,939,498,217
3.01.01 Local Currency					
Cash in Hand		8,588,388,179	7,027,395,970	8,588,388,179	7,027,395,970
Cash with ATM A/C		734,210,997	736,075,285	734,210,997	736,075,285
Sonali VISA Transaction A/C		329,538,564	354,886,507	329,538,564	354,886,507
Islamic Banking Window		2,699,255,008	1,341,677,104	2,699,255,008	1,341,677,104
		12,351,392,749	9,460,034,866	12,351,392,749	9,460,034,866
3.01.02 Foreign Currency					
Foreign Currency in Hand		445,701,045	424,279,749	445,701,045	424,279,749
Overseas Branches		52,694,526	55,183,602	52,694,526	55,183,602
Sonali Bangladesh (UK) Ltd.		1,575,846	1,469,269	-	-
Sonali Exchange Co. Inc		243,622,680	69,585,450	-	-
		743,594,097	550,518,069	498,395,571	479,463,351
3.02 Balance with Bangladesh Bank and its Agent Bank (Including foreign currencies)					
Local Currency		78,233,399,210	85,636,422,998	78,233,399,210	85,636,422,998
Foreign Currency		13,862,938,842	17,081,512,431	13,862,938,842	17,081,512,431
Islamic Banking Window		238,897,013	224,303,075	238,897,013	224,303,075
		92,335,235,065	102,942,238,504	92,335,235,065	102,942,238,504
Mode of Deposit with Bangladesh Bank					
Statutory Deposit		92,335,235,065	102,942,238,504	92,335,235,065	102,942,238,504
Non Statutory Deposit		-	-	-	-
		92,335,235,065	102,942,238,504	92,335,235,065	102,942,238,504
Details shown in Annexure-A.					
3.02 (a) In response to Bank's request regarding maintenance of provisions for Balance with Bangladesh Bank for 2024, Bangladesh Bank vide letter no-DOS(CAMS)1157/41(Dividend)/2025-3110 dated 21 May 2025 has given certain directives for maintenance of provision against unclassified and classified loans & advances and Balance with Bangladesh Bank as on 31 December 2024. As per the directives, the Bank has calculated the required provision against Balance with Bangladesh Bank and maintained provision amounting taka 67.44 crore by relishing deferral of taka 1346.83 crore accordingly.					
3.03 Disclosures regarding maintenance of CRR & SLR					
Cash Reserve Requirements (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with the sections 36/37 of Bangladesh Bank order 1972 & Section 33 of the Bank Company Act 1991 (amended to date) and subsequent MPD Circular No. 03, 09 April 2020.					
The Cash Reserve Requirement (CRR) on the bank's time and demand liabilities at the rate of 4% has been calculated and maintained with Bangladesh Bank in current account and 13% Statutory Liquidity Ratio (SLR), including CRR on the liabilities has also been maintained in the form of treasury bills, bonds and debentures including F.C. balance with Bangladesh Bank. Both the reserve maintained by the Bank are in excess of the statutory requirements, as shown below:					
3.03.01 Cash Reserve Requirement (CRR)					
As per MPD circular No. 3 dated 09 April 2020 of Bangladesh Bank (effective from 15 April 2020) refer to MPD circular No. 04 dated 1 December 2010, all scheduled Banks are required to maintain a CRR minimum 3.5% on daily basis (3% from 5 March 2025 as per MPD Circular no. 1 dated 4 March 2025) based on weekly average demand and time liabilities of two months prior to current month (i.e. CRR of December 2024 will be based on weekly average balance of October 2024 as per BRPD circular no. 12 dated 6 September 1998) and minimum 4% on bi-weekly basis. SBL has been maintaining its CRR on bi-weekly basis.					
Average demand and time liabilities					
Required Reserve					
Reserve held with Bangladesh Bank* (Average)					
Surplus/(Deficit)					
*As per statement of Bangladesh Bank					
*As Sonali Bank PLC is maintaining its CRR on bi-weekly basis, the bi-weekly basis balance of reserve held with Bangladesh bank was Taka 70,939,442,000.00 which indicates that the reserve held with Bangladesh Bank is not below the required reserve.					
3.03.02 Statutory Liquidity Ratio (SLR)					
Bangladesh Bank circular (MPD circular No. 02 dated 10 December 2013 and DOS circular No. 01 dated 19 January 2014) to maintain SLR separately at 13% effective from 01 February 2014. Sonali Bank PLC maintain SLR separately from the above date.					
The Bank has to maintain Tk. 203,432,611,850.00 on bi-weekly basis on December 2023 as SLR against which the bank maintained Tk. 756,425,345,111.59. As a result the surplus of SLR stood Tk. 552,992,733,261.59.					
Average demand and time liabilities					
Required Reserve					
Actual Reserve held with Bangladesh Bank					
Surplus/(Deficit)					
Grand Total of CRR & SLR					
Required Reserve					
Actual Reserve held with Bangladesh Bank					
Surplus/(Deficit)					
3.03.02.1 Actual Reserve held as Statutory Liquidity Ratio (SLR)					
Cash in hand					
Excess of CRR					
Unencumbered approved securities (HFT)					
Unencumbered approved securities (HTM)					
Bangladesh Government Investment Sukuk (Ijarah Sukuk)					
Other Eligible Securities					
4.00 Balance with Other Banks and Financial Institutions:					
In Bangladesh					
Local Currency	4.02	56,614,651,740	29,944,151,740	56,614,651,395	29,944,151,395
Foreign Currency		-	610,775,000	-	610,775,000
Islamic Banking Window	4.01	2,240,326,037	3,217,311,922	2,240,326,037	3,217,311,922
		58,854,977,776	33,772,238,662	58,854,977,431	33,772,238,317
Outside Bangladesh	4.03	12,102,223,929	8,134,251,730	18,356,633,882	14,164,637,071
		70,957,201,706	41,906,490,392	77,211,611,314	47,936,875,388
Amount mentioned in Local Currency in the form of Fixed Deposit to different bank and NBFI and Foreign Currency in the form of Term Deposit to Sonali Bangladesh (UK) limited.					
In response to Bank's request regarding maintenance of provisions for Balance with other Bank & NBFI for 2024, Bangladesh Bank vide letter no-DOS(CAMS)1157/41(Dividend)/2025-3110 dated 21 May 2025 has given certain directives for maintenance of provision against Balance with other Bank & NBFI as on 31 December 2024. As per the directives, the Bank has calculated the required provision against Balance with other Bank & NBFI and maintained provision amounting taka 167.12 crore by relishing deferral of taka 1,843.31 crore.					
4.01 Islamic Banking Window					
Social Islami Bank PLC		326,700,000	646,502,081	326,700,000	646,502,081
Exim Bank PLC		1,233,626,037	1,368,056,032	1,233,626,037	1,368,056,032
Union Bank PLC		-	8,753,809	-	8,753,809
Al Arafah Islami Bank PLC		680,000,000	570,000,000	680,000,000	570,000,000
Global Islami Bank PLC		-	24,000,000	-	24,000,000
Islami Bank PLC		-	600,000,000	-	600,000,000
		2,240,326,037	3,217,311,922	2,240,326,037	3,217,311,922



Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
4.02 Balance with other Banks and Financial Institutions					
In Bangladesh :					
Bank	Transaction Currency				
EXIM Bank PLC	BDT	4,190,000,000	200,000,000	4,190,000,000	200,000,000
Global Islamic Bank	BDT	2,350,000,000	400,000,000	2,350,000,000	400,000,000
IFIC Bank	BDT	-	4,000,000,000	-	4,000,000,000
Islami Bank Bangladesh PLC	BDT	10,000,000,000	3,000,000,000	10,000,000,000	3,000,000,000
Mercentile Bank Ltd	BDT	1,000,000,000	-	1,000,000,000	-
Padma Bank PLC	BDT	2,640,410,212	2,640,410,212	2,640,410,212	2,640,410,212
ICB Islamic Bank Ltd	BDT	145,142,558	145,142,558	145,142,558	145,142,558
National Bank Ltd.	BDT	5,780,000,000	1,350,000,000	5,780,000,000	1,350,000,000
First Security Islami Bank PLC	BDT	4,500,000,000	-	4,500,000,000	-
Social Islami Bank PLC	BDT	4,500,000,000	-	4,500,000,000	-
SBL Foreign Ex. Corp. Br.	BDT	47,630,926	104,376,776	-	-
Dhaka Bank Islamic Banking Br.	BDT	345	345	-	-
SBPLC Uttara Br.	BDT	3,733,386	5,959,969	-	-
SBPLC Mirpur Shilpa Elaka Br.	BDT	7,470,433	3,336,952	-	-
SBPLC Wage Earners Corp. Br.	BDT	1,471,414	1,091,653	-	-
Union Bank PLC	BDT	4,225,000,000	800,000,000	4,225,000,000	800,000,000
Sub Total		39,390,859,274	12,650,318,465	39,330,552,770	12,535,552,770
Non-Bank Financial Institutions					
BD Finance & Investment Co. Ltd.	BDT	177,500,000	178,000,000	177,500,000	178,000,000
CVC Finance Limited	BDT	50,000,000	50,000,000	50,000,000	50,000,000
Bay Leasing & Investment	BDT	87,500,000	89,000,000	87,500,000	89,000,000
FAS Finance & Investment Ltd.	BDT	129,761,500	129,761,500	129,761,500	129,761,500
Investment Corporation of Bangladesh	BDT	13,000,000,000	13,000,000,000	13,000,000,000	13,000,000,000
GSP Finance Co. Ltd	BDT	300,000,000	300,000,000	300,000,000	300,000,000
International Leasing & Finance Service Ltd.	BDT	189,600,000	189,600,000	189,600,000	189,600,000
Meridian Finance & Investment Ltd.	BDT	27,500,000	28,000,000	27,500,000	28,000,000
IIDFC	BDT	200,000,000	200,000,000	200,000,000	200,000,000
People's Leasing & Financial Services Ltd.	BDT	400,000,000	400,000,000	400,000,000	400,000,000
Bangladesh Industrial Finance Company Ltd. (BIFC)	BDT	200,000,000	200,000,000	200,000,000	200,000,000
Premier Leasing & Finance Ltd	BDT	421,237,125	421,237,125	421,237,125	421,237,125
Lanka Bangla Finance Ltd	BDT	170,000,000	190,000,000	170,000,000	190,000,000
Far-east Finance & Investment Company Ltd.	BDT	150,000,000	150,000,000	150,000,000	150,000,000
First Finance Ltd.	BDT	150,000,000	150,000,000	150,000,000	150,000,000
Aviva Finance Limited	BDT	175,000,000	175,000,000	175,000,000	175,000,000
Strategic Finance & Inv Ltd.	BDT	900,000,000	980,000,000	900,000,000	980,000,000
National Finance Ltd.	BDT	46,000,000	48,000,000	46,000,000	48,000,000
Phoenix Finance Ltd.	BDT	350,000,000	350,000,000	350,000,000	350,000,000
Uttara Finance & Investment Ltd.	BDT	160,000,000	180,000,000	160,000,000	180,000,000
Sub Total		17,284,098,625	17,408,598,625	17,284,098,625	17,408,598,625
Total		56,674,957,899	30,058,917,090	56,614,651,395	29,944,151,395
Less: Inter Company Balance Eliminated		60,306,159	114,765,350	-	-
Grand Total		56,614,651,740	29,944,151,740	56,614,651,395	29,944,151,395

4.03 Balance Held with Foreign Banks (Outside Bangladesh)					
Foreign Banks					
Asian Clearing Union	4.03.01	7,597,700,237	5,319,647,650	7,597,700,237	5,319,647,650
Overseas Branches	4.03.02	302,547,494	323,564,809	302,547,494	323,564,809
Investment in foreign currency*	4.03.03	3,405,186,152	2,053,119,012	3,405,186,152	2,053,119,012
Sonali Bangladesh (UK) Ltd.		-	-	7,051,200,000	6,468,305,600
Sonali Pay (UK) Ltd.		325,854,945	148,227,490	-	-
Sonali Exchange Co. Inc		224,900,422	131,356,239	-	-
		246,034,680	158,336,530	-	-
Total		12,102,223,929	8,134,251,730	18,356,633,882	14,164,637,071

4.03.01 Balance held with Foreign Bank Debt Balance

SL. No.	Particulars	As at 31 December 2024			
		Foreign Currency	FC amount	Exchange rate	Amount in Taka
1	Sonali Bank (UK) Ltd. London	EURO	46,654.04	125.136	5,838,100
2	Sonali Bank (UK) Ltd. London	USD	1,467,157.23	120.000	176,058,868
3	Sonali Bank (UK) Ltd. London	USD	651,078.15	120.000	78,129,378
4	Sonali Bank (UK) Ltd. London	USD	51,062.09	120.000	6,127,451
5	Sonali Bank (UK) Ltd. London	USD	6,312.83	120.000	757,540
6	Sonali Bank (UK) Ltd. London	USD	10,918,873.26	120.000	1,310,264,791
7	Sonali Bank (UK) Ltd. London	USD	2,538,403.11	120.000	304,608,373
8	Sonali Bank (UK) Ltd. London	GBP	104,019.98	150.972	15,704,104
9	Sonali Bank (UK) Ltd. London	GBP	447,617.00	150.972	67,577,634
10	Sonali Bank (UK) Ltd. London	GBP	48,649.82	150.972	7,344,761
11	Sonali Bank (UK) Ltd. London	USD	751,004.51	120.000	90,120,541
12	Sonali Bank (UK) Ltd. London	GBP	1,331,964.86	150.972	201,089,399
13	Sonali Bank (UK) Ltd. London	GBP	21.44	150.972	3,237
14	Bank Of America, NY	USD	11,610.35	120.000	1,393,242
15	Zaire Bank, London	GBP	276,433.40	150.972	41,733,703
16	Net West Plc, London	USD	50,478.14	120.000	6,057,377
17	Chase Chemical Bank	USD	693,634.15	120.000	83,236,098
18	Bangladesh Foreign Post office	USD	2,257,506.50	120.000	270,900,780
19	Standard Chartered Bank, London	GBP	8,207,115.44	150.972	1,239,044,632
20	Union Bank of Switzerland	CHF	1,016,774.66	133.052	135,284,309
21	Habib American BANK, N.Y.	USD	475,500.00	120.000	57,060,000
22	Standard Chartered Bank NY	USD	1,539,951.91	120.000	184,794,229
23	Bank of China Limited	RMB	12,076,613.79	16.440	198,544,361
24	Habib American BANK, N.Y.	USD	65,333.80	120.000	7,840,056
25	Sonali Bank (UK) Ltd. London	EURO	8,870.72	125.136	1,110,046
26	Standard Chartered Bank, Singapore	SGD	1,222,206.38	88.320	107,944,901
27	MUFG Bank (Bank of Tokyo Ltd)	Yen	504,877,878.00	0.760	383,858,651
28	Standard Chartered Bank, Japan	Yen	35,743,823.00	0.760	27,176,029
29	BHF Bank, Germany	EURO	114,179.31	125.136	14,287,942
30	Al-Raji Bank, Inv	SAR	38,717,318.45	31.966	1,237,633,930
31	Mashreq Bank New York	USD	52,629.00	120.000	6,315,480
32	J.P Morgan Chase Bank, N.Y.	USD	11,082,169.13	120.000	1,329,860,295
Total Debt Balance (A)			636,852,844.45		7,597,700,237



4.03.02 Balance Held with Asian Clearing Union (ACU)

SL. No.	Particulars	As at 31 December 2024			
		Foreign Currency	FC amount	Exchange rate	Amount in Taka
1	Sonali Bank PLC Kolkata	EURO	76,930.26	125.136	9,626,745
2	Myanmar Economic Bank	EURO	150,000.00	125.136	18,770,400
3	Myanmar Economic Bank	USD	200,000.00	120.000	24,000,000
4	Nepal Bank Ltd. Kathmandu, Nepal	USD	12,875.37	120.000	1,545,044
5	Myanmar Foreign Trade Bank	USD	17,646.31	120.000	2,117,557
6	Bank of Bhutan	USD	104,968.76	120.000	12,596,251
7	Myanmar Investment & Com. Bank	USD	200,000.00	120.000	24,000,000
8	Standard Chartered Bank, Karachi	USD	5.48	120.000	658
9	Sonali Bank PLC Kolkata (Nostro)	USD	528,532.27	120.000	63,423,872
10	Meezan Bank Limited	USD	849,516.70	120.000	101,942,004
11	AB Bank Limited, Mumbai	USD	334,296.68	120.000	40,115,602
12	Sonali Bank PLC Kolkata	USD	9,474.50	120.000	1,136,940
13	Bank of Ceylon, Srilanka	USD	27,270.17	120.000	3,272,420
Total			2,511,516.50		302,547,493.82

4.03.03 Balance Held with Overseas Branches of Sonali Bank PLC

SL. No.	Particulars	As at 31 December 2024			
		Foreign Currency	FC amount	Exchange rate	Amount in Taka
1	Overseas Branches (Kolkata & Siliguri)	IRS	2,425,346.262	1.4040	3,405,186,152
Total			2,425,346.262		3,405,186,152

Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023

4.04 Maturity Grouping of Balance with Other Banks & Financial Institutions

On Demand	-	-	-	-
Less than three months	36,980,000,000	10,759,000,000	36,980,000,000	10,759,000,000
More than three months but less than one year	2,130,034,680	4,667,086,551	1,884,000,000	4,508,750,021
More than one year but less than five years	17,605,600,000	5,270,430,934	17,605,600,000	5,270,430,934
More than five years	14,224,461,427	27,546,922,268	20,742,011,315	27,398,694,433
	70,940,096,107	48,243,439,753	77,211,611,315	47,936,875,388

5.00 Money at Call on Short Notice

In Bangladesh	5.01	16,882,600,000	15,217,100,000	16,882,600,000	15,217,100,000
Outside Bangladesh	5.02	2,094,874,035	3,077,093,123	-	-
		18,977,474,035	18,294,193,123	16,882,600,000	15,217,100,000

5.01 In Bangladesh

Bank					
ICB Islamic Bank Ltd.		173,200,000	173,200,000	173,200,000	173,200,000
AB Bank Limited		230,000,000	-	230,000,000	-
Padma Bank Ltd		500,000,000	490,000,000	500,000,000	490,000,000
First Security Islami Bank Limited		1,017,500,000	1,260,000,000	1,017,500,000	1,260,000,000
Exim Bank Limited		1,980,000,000	-	1,980,000,000	-
Janata Bank Limited		3,000,000,000	-	3,000,000,000	-
Islami Bank Bangladesh LTD.		8,350,000,000	11,600,000,000	8,350,000,000	11,600,000,000
Sub Total		15,250,700,000	13,523,200,000	15,250,700,000	13,523,200,000

Non-Bank Financial Institutions

Aviva Finance Limited		94,500,000	100,300,000	94,500,000	100,300,000
Bangladesh Ind. Finance Comp. Ltd. (BIFC)		100,000,000	100,000,000	100,000,000	100,000,000
Fareast Finance and Investment Ltd.		146,800,000	146,800,000	146,800,000	146,800,000
First Finance Limited		63,000,000	67,900,000	63,000,000	67,900,000
FAS Finance and Investment Ltd.		68,600,000	68,600,000	68,600,000	68,600,000
International Leasing Company Limited		246,600,000	246,600,000	246,600,000	246,600,000
Phoenix Finance		109,600,000	109,600,000	109,600,000	109,600,000
People Leasing		160,000,000	160,000,000	160,000,000	160,000,000
Prime Finance and Investment Ltd.		68,400,000	74,500,000	68,400,000	74,500,000
Premier Leasing Ltd.		156,600,000	156,600,000	156,600,000	156,600,000
BD Finance & Investment Ltd.		36,600,000	62,700,000	36,600,000	62,700,000
GSP Finance and Investment Ltd.		60,500,000	60,500,000	60,500,000	60,500,000
Meridian Finance and Investment Ltd.		54,100,000	64,700,000	54,100,000	64,700,000
IIDFC		74,300,000	77,500,000	74,300,000	77,500,000
CVC Finance Limited		64,300,000	69,600,000	64,300,000	69,600,000
Union Capital		128,000,000	128,000,000	128,000,000	128,000,000
Sub Total		1,631,900,000	1,693,900,000	1,631,900,000	1,693,900,000
Grand Total		16,882,600,000	15,217,100,000	16,882,600,000	15,217,100,000

5.02 Outside Bangladesh

Sonali Bangladesh (UK) Ltd.		2,094,874,035	3,077,093,123	-	-
Overseas Branches		-	-	-	-
		2,094,874,035	3,077,093,123	-	-

6.00 Investments

Government Securities	6.01	835,957,317,769	571,733,542,209	835,957,317,769	571,733,542,069
Other Investments	6.02	44,654,355,297	54,610,633,498	41,628,532,876	51,807,590,613
Total		880,611,673,066	626,344,175,707	877,585,850,645	623,541,132,682

6.01 Government Securities (Considered as SLR)

Treasury Bills-Primary	6.01.01	164,736,780,290	91,032,802,732	164,736,780,290	91,032,802,732
Government Notes/Bonds/Other securities	6.01.02	659,073,125,303	468,627,947,436	659,073,125,303	468,627,947,436
Bangladesh Government Investment Sukuk (Ijarah Sukuk)		11,228,870,000	11,228,870,000	11,228,870,000	11,228,870,000
Prize Bond		125,323,700	84,134,700	125,323,700	84,134,700
ICB Share		-	-	-	-
Debentures Public		-	-	-	-
Reverse-Repo		-	-	-	-
		835,164,099,293	570,973,754,868	835,164,099,293	570,973,754,868
Overseas Branches		468,658,477	435,227,200	468,658,477	435,227,200
Sonali Bangladesh (UK) Ltd.		-	141	-	-
Islamic Banking Window		324,560,000	324,560,000	324,560,000	324,560,000
Total Government Securities		835,957,317,769	571,733,542,209	835,957,317,769	571,733,542,069



Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
6.01.01 Treasury Bills-Primary					
30 days Treasury Bills		-	-	-	-
91 days Treasury Bills		30,408,123,000	9,898,135,000	30,408,123,000	9,898,135,000
182 days Treasury Bills		63,338,306,557	30,427,432,205	63,338,306,557	30,427,432,205
364 days Treasury Bills		70,990,350,733	50,707,235,527	70,990,350,733	50,707,235,527
		164,736,780,290	91,032,802,732	164,736,780,290	91,032,802,732

6.01.02 Government Notes/Bonds/Other securities					
2 years Bangladesh Govt. Treasury Bond (BGTB)		128,015,994,776	65,754,030,475	128,015,994,776	65,754,030,475
5 years Bangladesh Govt. Treasury Bond (BGTB)		174,298,344,715	135,804,352,264	174,298,344,715	135,804,352,264
10 years Bangladesh Govt. Treasury Bond (BGTB)		113,823,191,779	110,312,134,186	113,823,191,779	110,312,134,186
15 years Bangladesh Govt. Treasury Bond (BGTB)		73,362,326,735	74,796,339,622	73,362,326,735	74,796,339,622
20 years Bangladesh Govt. Treasury Bond (BGTB)		75,176,117,732	75,391,990,889	75,176,117,732	75,391,990,889
11-13 years Treasury Bond (BJMC)		-	-	-	-
9 Years BCIC & BADC Bond		25,570,674,000	2,141,700,000	25,570,674,000	2,141,700,000
7 years Treasury Bond (SPTB)		4,427,400,000	-	4,427,400,000	-
3 Years Treasury Bond (FRTB)		502,965,565	-	502,965,565	-
8-10 Years Treasury Bond (BGSBP)		63,896,110,000	-	63,896,110,000	-
3-7 Years Treasury Bond (SBL)		-	4,427,400,000	-	4,427,400,000
		659,073,125,303	468,627,947,436	659,073,125,303	468,627,947,436

6.01.03 Investment in Government securities classified as per Bangladesh Bank's DOS circular No. 05 date 26 May 2008 and DOS circular No. 05 date 28 January 2009.

Held to Maturity (HTM)		460,058,129,410	411,461,449,579	460,058,129,410	411,461,449,579
Held for Trading (HFT)		363,751,776,183	148,199,300,589	363,751,776,183	148,199,300,589
Bangladesh Government Investment Sukuk (Ijarah Sukuk)	6.01.03a	11,228,870,000	11,228,870,000	11,228,870,000	11,228,870,000
Prize Bond		125,323,700	84,134,700	125,323,700	84,134,700
		835,164,099,293	570,973,754,868	835,164,099,293	570,973,754,868

6.01.03a As per Bangladesh Bank Instruction, ICB share has been kept out of portfolio Investment and categorized as HFT component. Details in Annexure-A.

6.02 Other Investments:

Ordinary Share	6.02.01	23,503,346,426	23,756,091,486	20,477,524,005	20,953,048,601
Debentures of private sectors		696,000	696,000	696,000	696,000
Debentures Public		5,147,900	5,147,900	5,147,900	5,147,900
Private Bond	6.02.02	20,471,007,357	29,918,709,767	20,471,007,357	29,918,709,767
Sub-total		43,980,197,683	53,680,645,153	40,954,375,262	50,877,602,268
Overseas Branches		674,157,614	929,988,345	674,157,614	929,988,345
Islamic Banking Window		-	-	-	-
Total Other Investments		44,654,355,297	54,610,633,498	41,628,532,876	51,807,590,613

6.02.01 Ordinary Shares

Quoted-Fully paid-up-ordinary share*		14,621,189,725	10,096,712,821	14,621,189,725	10,096,712,821
Unquoted-Fully paid-up-ordinary share		5,856,334,280	10,856,335,780	5,856,334,280	10,856,335,780
Sonali Investments PLC		3,025,822,421	2,803,042,885	-	-
		23,503,346,426	23,756,091,486	20,477,524,005	20,953,048,601

Investment in Shares & Bond

Particulars	Number of Company	Market Price 2024	Cost Price	
			2024	2023
Listed Securities	133	10,647,622,175	14,621,189,725	10,096,712,821
Non-Listed Securities	12	5,856,334,280	5,856,334,280	10,856,335,780
Total	145	16,503,956,455	20,477,524,005	20,953,048,601

Sector wise Investment

Sector	Number of Company	Market Price 2024	Cost Price	
			2024	2023
Bank and NBFI	24	1,544,344,571	2,203,440,433	4,421,687,041
Mutual Fund	18	648,206,223	1,179,811,324	1,180,954,484
Pharma	8	616,641,021	767,500,719	535,657,000
Textile	6	55,278,430	100,121,816	-
Fuel and Power Co.	13	606,709,442	966,980,514	1,572,054,160
Manufacturing & Other	64	7,176,442,488	9,403,334,919	2,386,360,136
Total	133	10,647,622,175	14,621,189,725	10,096,712,821

Non-Listed Securities

Sector	Number of Company	Market Price 2024	Cost Price	
			2024	2023
Bank and NBFI	6	2,085,010,480	2,085,010,480	1,972,510,480
Manufacturing	2	837,900	837,900	10,337,900
Others	4	3,770,485,900	3,770,485,900	8,873,487,400
Total	12	5,856,334,280	5,856,334,280.00	10,856,335,780

The unlisted investments are shown at cost because the fair value cannot be measured reliably. Detail shown in Annexure-H.

6.02.02 Private bond

Prime Bank Ltd. Bond	200,000,000	400,000,000	200,000,000	400,000,000
Eastern Bank Bond	200,000,000	300,000,000	200,000,000	300,000,000
Bank Asia Bond	-	200,000,000	-	200,000,000
Mutual Trust Bank Bond	300,000,000	550,000,000	300,000,000	550,000,000
Jamuna Bank Bond	100,000,000	300,000,000	100,000,000	300,000,000
UCBL Bank Bond	100,000,000	200,000,000	100,000,000	200,000,000
Standard Bank Bond	800,000,000	1,200,000,000	800,000,000	1,200,000,000
One Bank Bond	280,000,000	560,000,000	280,000,000	560,000,000
Dhaka Bank Bond	200,000,000	400,000,000	200,000,000	400,000,000
Trust Bank Bond	50,000,000	100,000,000	50,000,000	100,000,000
Southeast Bank Bond	950,000,000	1,300,000,000	950,000,000	1,300,000,000
AB Bank Bond	1,500,000,000	1,500,000,000	1,500,000,000	1,500,000,000
Premier Bank Bond	700,000,000	1,025,000,000	700,000,000	1,025,000,000
Pubali Bank Bond	400,000,000	800,000,000	400,000,000	800,000,000
The City Bank Bond	1,200,000,000	1,487,500,000	1,200,000,000	1,487,500,000
Dutch Bangla Bank Bond	600,000,000	1,000,000,000	600,000,000	1,000,000,000
EXIM Bank Bond	800,000,000	1,300,000,000	800,000,000	1,300,000,000
National Bank Bond	-	100,000,000	-	100,000,000
Farmers (Padma) Bank Bond	900,000,000	900,000,000	900,000,000	900,000,000
Shahjalal Islami Bank Bond	150,000,000	300,000,000	150,000,000	300,000,000



Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
Al Arafah Islami Bank Bond		100,000,000	200,000,000	100,000,000	200,000,000
Mercantile Bank Bond		200,000,000	200,000,000	200,000,000	400,000,000
Islami Bank Bond		760,000,000	1,440,000,000	760,000,000	1,440,000,000
Janata Bank Bond		2,400,000,000	4,800,000,000	2,400,000,000	4,800,000,000
Rupali Bank Bond		400,000,000	800,000,000	400,000,000	800,000,000
NCC Bank Bond		100,000,000	200,000,000	100,000,000	200,000,000
First Security Islami Bank Bond		200,000,000	300,000,000	200,000,000	300,000,000
Union Bank Bond		400,000,000	600,000,000	400,000,000	600,000,000
Ashugonj Power Bond (Corporate)		250,000,000	375,000,000	250,000,000	375,000,000
IPDC Finance Bond		50,000,000	100,000,000	50,000,000	100,000,000
RML Zero Coupon Bond (Corporate)		-	39,995,303	-	39,995,303
Beximco Communication Bond (Corporate)		3,000,000,000	3,000,000,000	3,000,000,000	3,000,000,000
ICB Bond		1,600,000,000	1,600,000,000	1,600,000,000	1,600,000,000
Lanka Bangla Finance Bond		266,661,969	399,999,999	266,661,969	399,999,999
North West Power Gen. Bond (Corporate)		400,000,000	600,000,000	400,000,000	600,000,000
Pran Agro (Pubali Bank) (Corporate)		80,000,000	120,000,000	80,000,000	120,000,000
Meghna Bank Bond		375,000,000	450,000,000	375,000,000	450,000,000
Amra Networks Zero Coupon (Corporate)		59,345,388	71,214,465	59,345,388	71,214,465
NRBC Bank Bond		400,000,000	500,000,000	400,000,000	500,000,000
		20,471,007,357	29,918,709,767	20,471,007,357	29,918,709,767

6.03 Classification of Statutory and Non-statutory investment

Statutory Investment Portfolio	6.03.01	835,957,317,769	571,733,542,069	835,957,317,769	571,733,542,069
Non-Statutory Investment Portfolio	6.03.02	44,654,355,297	54,610,633,498	41,628,532,876	51,807,590,613
		880,611,673,066	626,344,175,567	877,585,850,645	623,541,132,682

6.03.01 Statutory Investment Portfolio

Held to Maturity (HTM)		460,058,129,410	411,461,449,579	460,058,129,410	411,461,449,579
Held for Trading (HFT)		363,751,776,183	148,199,300,589	363,751,776,183	148,199,300,589
Bangladesh Government Investment Sukuk (Ijarah Sukuk)		11,228,870,000	11,228,870,000	11,228,870,000	11,228,870,000
Prize Bond		125,323,700	84,134,700	125,323,700	84,134,700
Overseas Branches		468,658,477	435,227,200	468,658,477	435,227,200
Islamic Banking Window		324,560,000	324,560,000	324,560,000	324,560,000
		835,957,317,769	571,733,542,069	835,957,317,769	571,733,542,069

6.03.02 Non-Statutory Investment Portfolio

Ordinary Share	6.02.01	23,503,346,426	23,756,091,486	20,477,524,005	20,953,048,601
Debentures of private sectors		696,000	696,000	696,000	696,000
Debentures Public		5,147,900	5,147,900	5,147,900	5,147,900
Private Bond	6.02.02	20,471,007,357	29,918,709,767	20,471,007,357	29,918,709,767
Overseas Branches		674,157,614	929,988,345	674,157,614	929,988,345
Islamic Banking Window		-	-	-	-
		44,654,355,297	54,610,633,498	41,628,532,876	51,807,590,613

6.04 Maturity grouping of Investments as follows :

On demand		-	7,497,742,500	-	7,497,742,500
Less than three months		87,952,000,000	45,087,761,461	87,952,000,000	45,087,761,461
More than three months but less than one year		219,206,300,000	97,766,000,544	219,206,300,000	97,766,000,544
More than one year but less than five years		324,114,900,000	259,617,410,204	324,114,900,000	259,617,410,204
Above five years		249,338,473,066	209,906,955,398	246,312,650,645	213,572,217,973
		880,611,673,066	619,875,870,107	877,585,850,645	623,541,132,682

7.00 Loans and advances

Loans, cash credits and overdrafts	7.03	994,117,223,983	998,831,882,668	984,065,995,767	999,493,962,338
Bills purchased and discounted	7.04	20,024,317,859	25,162,590,594	7,899,733,591	8,558,715,394
		1,014,141,541,842	1,023,994,473,262	991,965,729,358	1,008,052,677,732

7.01 Maturity Grouping of Loans and Advances (Excluding Bills purchased and discounted)

Loans and advances are repayable:					
Repayable on demand		80,283,872,114	93,331,007,177	80,283,872,114	93,331,007,177
Not more than 3 months		80,050,139,954	90,815,263,788	80,050,139,954	90,815,263,788
More than 3 months but not more than 1 year		270,874,270,859	287,194,360,180	270,874,270,859	287,194,360,180
More than 1 year but not more than 5 years		196,101,782,786	184,725,422,733	196,101,782,786	184,725,422,733
More than 5 years		366,807,158,270	342,765,828,789	356,755,930,054	343,427,908,459
		994,117,223,983	998,831,882,668	984,065,995,767	999,493,962,338

7.02 Loans and Advances (In and outside Bangladesh) including bills purchased and discounted

In Bangladesh	7.02.01	992,251,476,029	1,004,372,791,314	991,809,912,424	1,007,639,577,943
Outside Bangladesh	7.02.02	21,890,065,813	19,621,681,948	155,816,934	413,099,788
		1,014,141,541,842	1,023,994,473,262	991,965,729,358	1,008,052,677,732

7.02.01 In Bangladesh

Loan		905,926,367,735	912,507,279,290	905,923,442,735	916,405,231,617
Cash Credit		51,991,998,427	52,923,831,906	51,991,998,427	52,923,831,906
Overdraft		23,672,408,454	27,907,035,866	26,003,152,886	29,944,035,866
Portfolio Loan to Investors		2,769,383,037	2,668,165,698	-	-
Bills purchased and discounted		7,891,318,377	8,366,478,555	7,891,318,377	8,366,478,555
		992,251,476,029	1,004,372,791,314	991,809,912,424	1,007,639,577,943

7.02.02 Outside Bangladesh

Loan		45,134,655	42,490,213	45,134,655	42,490,213
Cash Credit		1,667,302	1,568,855	1,667,302	1,568,855
Overdraft		100,599,763	176,803,881	100,599,763	176,803,881
Sonali Bangladesh (UK) Ltd.		9,609,664,611	2,604,706,960	-	-
Bills purchased and discounted		12,132,999,482	16,796,112,039	8,415,214	192,236,840
		21,890,065,813	19,621,681,948	155,816,934	413,099,788

7.03 Loans, cash credits and overdrafts

Loan	7.03.01	915,581,167,001	915,154,476,463	905,968,577,390	916,447,721,830
Cash Credit	7.03.02	51,993,665,728	52,925,400,761	51,993,665,728	52,925,400,761
Overdraft	7.03.03	23,773,008,217	28,083,839,747	26,103,752,649	30,120,839,747
Portfolio Loan to Investors	7.03.04	2,769,383,037	2,668,165,698	-	-
		994,117,223,983	998,831,882,668	984,065,995,767	999,493,962,338



Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
7.03.01 Head-wise Loans, Cash Credits and Overdrafts:					
Inside Bangladesh:					
Loans					
Demand Loan		1,093,616	1,413,373	1,093,616	1,413,373
Small Loan		42,717,650	44,465,584	42,717,650	44,465,584
House Building Loan (General)		8,210,003,774	8,202,625,598	8,210,003,774	8,202,625,598
Staff Loan	7.03.01.1	83,394,673,553	76,681,507,184	83,391,748,553	76,678,982,184
Special Small Loan Program		4,114,093	4,899,223	4,114,093	4,899,223
Loan Under S.B Industrial Credit Scheme (Project)		29,848,623,128	28,800,881,936	29,848,623,128	28,800,881,936
Loan under External Credit Program		46,608	46,608	46,608	46,608
House Building Loan (Govt. Employees)		5,267,156,103	4,365,681,535	5,267,156,103	4,365,681,535
House Building Loan (Public University & UGC)		992,983,322	723,090,556	992,983,322	723,090,556
Sonali Credit Finance		781,905,458	544,668,891	781,905,458	544,668,891
Loan under SB Agro Based Industrial Cr. Scheme		5,451,204,341	5,490,906,278	5,451,204,341	5,490,906,278
Agricultural Loan		72,232,539,176	65,719,598,358	72,232,539,176	65,719,598,358
Micro Credit (SFL Scheme plus RSTL Scheme)		10,766,828,674	10,851,808,003	10,766,828,674	10,851,808,003
Loan under Imported Merchandise (LIM)		1,431,870,582	1,433,244,542	1,431,870,582	1,433,244,542
Loan against Trust Receipt		182,191,140,348	208,304,044,236	182,191,140,348	208,304,044,236
Forced Loan Against Back to Back L/C		21,081,800,423	21,383,527,975	21,081,800,423	21,383,527,975
Loan for L/C under WES.		136,339	136,339	136,339	136,339
Current Account Barter (Debit Balance)		932,606,463	932,606,463	932,606,463	932,606,463
Bridge Finance		1,266,634,305	1,294,512,599	1,266,634,305	1,294,512,599
Special Loan - Advance rent (Interest Bearing)		105,121,177	103,129,950	105,121,177	103,129,950
Small Business Loan Scheme		261,714,661	323,283,137	261,714,661	323,283,137
Probashi karmo Sangsthan Rin Prokalpo		102,103	195,339	102,103	195,339
Lease Finance		26,239,228	26,239,228	26,239,228	26,239,228
Term Loan to Freedom Fighter		35,749,245,659	44,096,008,964	35,749,245,659	44,096,008,964
Personal Loan		160,601,159,316	163,347,485,825	160,601,159,316	163,347,485,825
Foreign Education Loan Program		544,399	544,399	544,399	544,399
Special F.C Term Loan to Bangladesh Bilman		42,446,614,518	46,465,213,236	42,446,614,518	46,465,213,236
Special F.C Term Loan to Sonali Bank (UK) Limited		-	-	-	3,850,000,000
Special F.C Term Loan to Payra Port Authority		58,912,635,383	49,996,198,891	58,912,635,383	49,996,198,891
Forced Loan A/C-EDF		4,593,134,713	3,509,636,295	4,593,134,713	3,509,636,295
Rural Housing Finance - Sonali Neer A/C		354,102,271	264,102,271	354,102,271	264,102,271
Loan Against Food Procurement Bill A/C		4,392,971,911	6,386,329,984	4,392,971,911	6,386,329,984
Working Capital under Stimulus Pack. for Indus. & Serv. for COVID-19		4,010,143,583	4,521,064,608	4,010,143,583	4,521,064,608
Special Term Loan against Fund Received from B.B for Worker's Salary of Export Oriented		75,665,077	75,665,077	75,665,077	76,034,946
Agri. Loan disbursed at Conce. Intt. Rate against COVID-19		909,318,556	1,109,897,219	909,318,556	1,109,897,219
Agri. Loan against Special Stimulus Refinance Sch. for COVID-19		333,635,859	685,390,430	333,635,859	685,390,430
Micro Credit Loan Under B.B Revolving Refi. Sch. for COVID-19		1,143,141	2,716,822	1,143,141	2,716,822
Loan Disburse to Salt Sector under Concessional Interest Rate		235,391	316,901	235,391	316,901
Long term loan at prevailing rate of Interest (SECI)		43,743,449	-	43,743,449	50,477,327
SME Finance (Term Loan to Service)		95,865,982,562	87,154,820,189	95,865,982,562	87,154,820,189
SME Finance (Working Capital to Industries Services Trading)		56,152,518,028	51,685,129,195	56,152,518,028	51,685,129,195
SME Finance (Term Loan Industries)		2,406,152,618	2,338,680,622	2,406,152,618	2,338,680,622
SME Loan Under B.B Revolving Re-Finance for COVID-19 (Continuous)		5,247,257,702	7,685,546,121	5,247,257,702	7,685,546,121
SME Loan Under B.B Revolving Re-Finance for COVID-19 (Term)		306,262,985	514,425,699	306,262,985	514,425,699
CMSME Term Loan Under BB Re-finance Scheme		836,807,928	567,730,314	836,807,928	567,730,314
CMSME Finance from Start-up Fund		24,089,102	15,767,799	24,089,102	15,767,799
CMSME Continuous Loan Under BB Pre-finance		938,821,500	561,734,401	938,821,500	561,734,401
Small Enterprise Loan for Women Entrepreneurs under BB Re-Finance (Term)		144,696,309	13,680,888	144,696,309	13,680,888
Small Enterprise Loan for Women Entrepreneurs under BB Re-Finance (Cont.)		87,707,766	20,233,341	87,707,766	20,233,341
Agricultural Loan for Wheat & Maize disbursed against BB Refinance Scheme		482,333,935	254,115,827	482,333,935	254,115,827
Agricultural Loan for Food disbursed against BB Refinance Scheme (RCD)		1,362,617,742	888,000,449	1,362,617,742	888,000,449
Agro Base Working Capital Stimulus Package		57,699,070	55,293,329	57,699,070	55,293,329
House Building Loan (Chief Justice and Justice of Supreme Court)		190,777,312	142,350,463	190,777,312	142,350,463
TOD against Cash Incentive		5,299,754	46,356,350	5,299,754	46,356,350
House Building Loan (Bangladesh Power Development Board)		31,065,604	15,853,141	31,065,604	15,853,141
House Building Loan to Civil Aviation Authority oh Bangladesh		4,058,000	-	4,058,000	-
House Building Loan (Flat Remodelling)		42,829,719	3,043,583	42,829,719	3,043,583
Loan Against B.B Refinance Scheme of Ghore Fera		206,500,279	191,595,902	206,500,279	191,595,902
Forced Loan A/C-PAD		3,694,684,217	3,508,697,044	3,694,684,217	3,508,697,044
Loan for Floriculture		19,942,824	11,605,466	19,942,824	11,605,466
		904,823,671,796	911,368,113,850	904,820,746,796	915,266,066,177
Islamic Banking Window					
Bal Muazzal - House Hold Durable Scheme		1,102,695,938	1,139,165,440	1,102,695,938	1,139,165,440
		905,926,367,735	912,507,279,290	905,923,442,735	916,405,231,617
Outside Bangladesh (Overseas Branches)					
Loan					
Demand Loan		-	-	-	-
Small Loan		-	-	-	-
House Building Loan (Staff)		45,134,655	42,490,213	45,134,655	42,490,213
		45,134,655	42,490,213	45,134,655	42,490,213
Sonali Bangladesh (UK) Ltd.		9,609,664,611	2,604,706,960	-	-
		915,581,167,001	915,154,476,463	905,968,577,390	916,447,721,830
7.03.01.1 Staff Loan					
Staff House Building Loan		79,316,234,938	73,203,770,387	79,316,234,938	73,203,770,387
Staff Loan (SIL)*		2,925,000	2,525,000	-	-
Staff Loan (Others)		4,075,513,615	3,475,211,796	4,075,513,615	3,475,211,796
		83,394,673,553	76,681,507,184	83,391,748,553	76,678,982,184
*Others Staff Loan: LAPP+BI-Cycle+MCL+Other Loan to Staff+Car Loan+Computer+Rehabilitation Loan=(22,47,898+5,800+260,23,94,962+3,16,078+101,93,37,889+45,08,56,798+3,54,190)					
7.03.02 Cash Credits:					
In Bangladesh					
Cash Credit General (Hypo)		4,058,436,872	4,086,709,670	4,058,436,872	4,086,709,670
Cash Credit General (Pledge)		1,017,746,272	938,716,842	1,017,746,272	938,716,842
Working Capital to Industries. (Hypo)		33,951,182,908	34,738,284,584	33,951,182,908	34,738,284,584
Working Capital to Industries. (Pledge)		1,353,788,084	1,334,127,984	1,353,788,084	1,334,127,984
Working Capital to Agro Based Ind. (Hypo)		5,625,415,726	5,589,230,852	5,625,415,726	5,589,230,852
Working Capital to Agro Based Ind. (Pledge)		2,397,017,624	2,399,984,919	2,397,017,624	2,399,984,919
Packing Cash Credit		3,588,410,942	3,836,777,056	3,588,410,942	3,836,777,056
		51,991,998,427	52,923,831,906	51,991,998,427	52,923,831,906
Outside Bangladesh:					
Cash Credit		1,667,302	1,568,855	1,667,302	1,568,855
Total		51,993,665,728	52,925,400,761	51,993,665,728	52,925,400,761



Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
7.03.03 Overdrafts etc.:					
Overdraft Loan (In Bangladesh)		26,003,152,886	27,907,035,866	26,003,152,886	29,944,035,866
Less: Inter Company balance Eliminated		2,330,744,432	-	-	-
		23,672,408,454	27,907,035,866	26,003,152,886	29,944,035,866
Overdraft Loan (Outside Bangladesh)		100,599,763	176,803,881	100,599,763	176,803,881
Total		23,773,008,217	28,083,839,747	26,103,752,649	30,120,839,747
7.03.04 Portfolio Loan to Investors					
Opening balance		2,668,165,697	2,506,547,513	-	-
Add: Charged applied during the year		121,933,343	142,011,610	-	-
Add: Loan disbursed during the year		1,468,828,131	1,417,773,903	-	-
Less: Loan recovered during the year		(1,489,544,134)	(1,398,167,328)	-	-
Total		2,769,383,037	2,668,165,698	-	-
7.04 Bills Purchased and Discounted (Excluding treasury bills)					
Payable Inside Bangladesh	7.04.01a	7,891,318,377	8,366,478,555	7,891,318,377	8,366,478,555
Payable Outside Bangladesh	7.04.01b	12,132,999,482	16,796,112,039	8,415,214	192,236,840
Total		20,024,317,859	25,162,590,594	7,899,733,591	8,558,715,394
7.04.01 Bill Discounted and Purchased					
7.04.01a In Bangladesh					
Payment against Documents (PAD)		4,246,586,172	4,155,286,673	4,246,586,172	4,155,286,673
Loan against Inland Bills		25,152,528	184,960,826	25,152,528	184,960,826
Inland Bills Purchased		2,338,150,481	2,338,150,481	2,338,150,481	2,338,150,481
Payment against Documents (PAD) A/C-EDF		252,944,780	529,976,646	252,944,780	529,976,646
Usance Bill Discounting A/C in Foreign Currency		-	127,639,289	-	127,639,289
Foreign Bills Purchased/Negotiated (Documents)		1,028,484,416	1,030,464,640	1,028,484,416	1,030,464,640
Total		7,891,318,377	8,366,478,555	7,891,318,377	8,366,478,555
7.04.01b Outside Bangladesh					
Foreign Bills Purchased/Negotiated (Documents) of Overseas		8,415,214	192,236,840	8,415,214	192,236,840
Foreign Bills Purchased/Negotiated of Sonali Bank (UK) Ltd.		12,124,584,268	16,603,875,199	-	-
Total		12,132,999,482	16,796,112,039	8,415,214	192,236,840
7.04.02 Maturity grouping bills purchased and discounted					
Bills purchased and discounted					
Not more than 1 Month		707,552,124	1,557,394,813	707,552,124	1,557,394,813
More than 1 month but not more than 3 Months		12,141,356,961	60,785,111	16,772,693	60,785,111
More than 3 months but not more than 6 Months		5,943,311,594	6,745,360,423	5,943,311,594	6,745,360,423
More than 6 Months		1,232,097,180	16,799,050,247	1,232,097,180	195,175,047
Total		20,024,317,859	25,162,590,594	7,899,733,591	8,558,715,394
7.05 Net Performing loans and advances/Investments					
Gross loans and advances/Investments		1,014,141,541,842	1,023,994,473,262	991,965,729,358	1,008,052,677,732
Non-performing loans and advances/Investments	7.09.01	(180,582,558,898)	(133,409,773,383)	(180,582,558,898)	(133,409,773,383)
Total		833,558,982,944	890,584,699,879	811,383,170,460	874,642,904,349

Particulars	Amount in Taka	
	Bank	
	2024	2023
7.06 Loans and advances / Investments on the basis of significant concentration excluding bills purchased and discounted		
Advances to allied concerns of directors	-	-
Advances to Chief Executive and Other Senior Executives	156,224,455	151,430,568
Advances to the Customers Group (Amounting more than 10 % of Bank's Paid up Capital)	376,253,148,751	408,279,802,032
Other Customers	532,320,832,055	514,535,178,122
Advance to Staff	83,235,524,098	76,527,551,616
	991,965,729,358	999,493,962,338

7.07 Number of clients, with amount of outstanding and classified loans to whom loans and advances sanctioned more than 10% of Paid up capital

Disclosures on Large loan i.e. Loan sanctioned to any individual or enterprise or any organization of a group amounting to 10% or more of the Bank's Paid up Capital and classified amount therein and measures taken for recovery of such loan have been furnished as under.

No of Client	22	19
Paid up Capital	45,300,000,000	45,300,000,000
10% of Paid up capital	4,530,000,000	4,530,000,000

Measures taken for recovery of Classified Loan

Bank as a whole takes following steps to recover its classified loans and advances

- Sending letters and remind to customers.
- Recovery cell including top management level holds discussion with the clients to recover the loans.
- Maintain special recovery arrangement through loan fair, client gathering, recovery campaign, etc.
- Legal proceedings and quick settlement.
- Providing incentives to employee for cash recovery from classified and written-off loans.

7.07(a) During the year 2024, there are large amount of outstanding and classified loans, to whom loans and advances sanctioned more than 10% of Paid up Capital of the Bank.

Summary of Borrower are shown below :

Name of the Borrower	Outstanding amount	Classified amount	Classification status	Outstanding as % of Total Loan
Beximco Group	17,448,535,649	16,758,285,591	UC, BL	1.76%
Thermex Group	14,847,433,114	-	UC	1.50%
Hall Mark Group	4,825,556,531	4,825,556,531	BL	0.49%
T & Brothers Group	4,902,643,928	4,902,643,928	BL	0.49%
Directorate General of Food (DGF)	4,392,971,911	1,020,000	UC, BL	0.44%
Biman Bangladesh Airlines Limited	42,446,614,518	-	UC	4.28%
Payra Port Authority	58,912,635,383	-	UC	5.94%
Tamijuddin textile mills Limited	4,685,106,014	1,875,794,225	UC, BL	0.47%
Bangladesh Chemical Industries Corporation (BCIC)	38,453,909,049	20,484	UC, SS	3.88%
Bangladesh Agricultural Development Corporation (BADC)	123,648,670,111	-	UC	12.47%
Bangladesh Water Development Board (BWDB)	9,692,571	-	UC	0.00%
Bangladesh Sugar & Food Ind. Cor. (BSFIC)	55,213,087,552	-	UC	5.57%
Trading Corporation of Bangladesh (TCB)	6,466,292,419	-	UC	0.65%
Total	376,253,148,751	28,363,320,759		7.53%



7.07(b) Details about the Group / Single Borrower

Details about the Group / Single Borrower	Amount in Taka			
	2024			
Name of the Borrower	Funded Loan	Non Funded Loan	Total Loan	Status of Loan
A. Group Borrower				
Beximco Group				
Beximco Limited	14,246,209,131	31,900,000	14,278,109,131	BL=14,246,209,131 UC=31,900,000
Beximco Synthetic Ltd.	601,071,906	-	601,071,906	BL=601,071,906
GMG Airlines Ltd.	1,911,004,553	6,000,000	1,917,004,553	BL=1,911,004,553 UC=6,000,000
Shinepukur Ceramic Ltd.	690,250,058	8,678,400	698,928,458	UC=698,928,458
Sub Total	17,448,535,649	46,578,400	17,495,114,049	
Hall Mark Group				
M/S Hall Mark Fashion Limited	3,427,159,274	4,080,212,071	7,507,371,345	BL=3427159274 UC=4,080,212,071
M/s Farhan Fashion Ltd	2,630,920	842,526,976	845,157,896	BL=2,630,920 UC=842,526,976
M/s Hall Mark Design Wear Limited	387,414,869	192,106,217	579,521,086	BL=387414869 UC=192,106,217
M/s Jishan Knit Composite Ltd	41,952,985	-	41,952,985	BL=41,952,985
M/s Perfect Embroidery Ltd	46,252,176	-	46,252,176	BL=46,252,176
M/s Bobby Flatbed Printing Ltd	114,165,705	-	114,165,705	BL=114,165,705
M/s Hall Mark Accessories Ltd	81,780,125	-	81,780,125	BL=81,780,125
M/s Islam Fashion Ltd	-	1,182,063,735	1,182,063,735	UC=1,182,063,735
M/s Don Apparels Ltd	-	894,786,922	894,786,922	UC=894,786,922
M/s Mahmud Apparels Ltd	-	791,175,604	791,175,604	UC=791,175,604
M/s Hall Mark Spinning Mills Ltd	724,200,477	-	724,200,477	BL=724,200,477
M/s Bobby Fashion Ltd	-	17,054,537	17,054,537	UC=17,054,537
Sub Total	4,825,556,531	7,999,926,062	12,825,482,592	
T & Brothers Group				
M/s T & Brother Knit Composite Ltd	2,231,482,090	2,126,214,374	4,357,696,464	BL=2,231,482,090 UC=2,126,214,374
M/s Exper Take Ltd	1,756,916,409	-	1,756,916,409	BL=1,756,916,409
M/s Dressme Fashions Ltd	780,895,429	-	780,895,429	BL=780,895,429
LNS Accessories	133,350,000	-	133,350,000	BL=133,350,000
Sub Total	4,902,643,928	2,126,214,374	7,028,858,302	
Thermex Group				
Thermax Check Fabrics Ltd.	3,903,515,091	-	3,903,515,091	UC=3,903,515,091
Indigo Spinning Ltd.	2,901,442,346	21,139,649	2,922,581,995	UC=2,922,581,995
Thermax Melange Spinning Mills Ltd.	3,003,475,696	-	3,003,475,696	UC=3,003,475,696
Thermax Knit Yarn Ltd	2,480,972,596	-	2,480,972,596	UC=2,480,972,596
Thermax Spinning Limited	2,558,027,386	-	2,558,027,386	UC=2,558,027,386
Thermax Textile Mills Ltd.	-	12,300,000	12,300,000	UC=12,300,000
Sub Total	14,847,433,114	33,439,649	14,880,872,763	
Total=A	42,024,169,221	10,206,158,485	52,230,327,706	
Name of the Borrower	Funded Loan	Non Funded Loan	Total Loan	Status of Loan
B. Single Borrower				
Bangladesh Atomic Energy Commission (Roopur NNP Project)	-	320,296,166,348	320,296,166,348	UC=32,296,166,348
Directorate General of Defense Purchase (DGDP)	-	25,828,251,252	25,828,251,252	UC=25,828,251,252
Bangladesh Railway	-	8,131,417,390	8,131,417,390	UC=8,131,417,390
Tamijuddin textile mills Limited	4,685,106,014	-	4,685,106,014	SS=1,875,794,225 UC=2,809,311,789
Rural Power Company Limited (RPCL)	-	6,329,920,396	6,329,920,396	UC=6,329,920,396
Bangladesh Power Development Board (BPDB)	-	20,562,699,792	20,562,699,792	UC=20,562,699,792
Bangladesh Petroleum Corporation (BPC)	-	7,122,447,838	7,122,447,838	UC=7,122,447,838
Bangladesh Chemical Industries Corporation (BCIC)	38,453,909,049	17,928,664,337	56,382,573,386	SS=20,484 UC=56,382,552,902
Bangladesh Agricultural Development Corporation (BADCO)	123,648,670,111	24,753,373,633	148,402,043,744	UC=148,402,043,744
Bangladesh Water Development Board (BWDB)	9,692,571	5,605,629,165	5,615,321,736	UC=5,615,321,736
Bangladesh Sugar & Food Ind.Cor. (BSFIC)	55,213,087,552	58,921,991	55,272,009,543	UC=55,272,009,543
Trading Corporation of Bangladesh (TCB)	6,466,292,419	18,623,334,615	25,089,627,034	UC=25,089,627,034
Directorate General of Food (DGF)	4,392,971,911	21,569,838,639	25,962,810,550	BL=1,020,000 UC=25,961,790,550
Biman Bangladesh Airlines Limited	42,446,614,518	-	42,446,614,518	UC=42,446,614,518
Payra Port Authority	58,912,635,383	255,436,248	59,168,071,631	UC=59,168,071,631
Total=B	334,228,979,530	477,066,101,644	811,295,081,174	
Grand Total (A+B)	376,253,148,751	487,272,260,129	863,525,408,879	

7.07.01 Restructured Loan

Name of the Borrower		Restructured Amount	Payment Tenure
1. Beximco Limited	(i) Demand Loan	-	12 years (within 30-06-2027)
	(ii) Term Loan	14,431,300,000	
2. Modern Still Mills Ltd.	(i) Term Loan	437,800,000	11 years (within 30-06-2027) (within 30-06-2021)
	(ii) Continuous	2,314,900,000	
Total		14,869,100,000	



7.08 Geographical Area-wise Loans and Advances

In Bangladesh	No. of Branches
Urban	537
Rural	694
Sub Total	1231

Outside Bangladesh	
Kolkata & Siliguri	2
Islamic Banking Window	
Total	1233

Head office is included in Urban area.

7.08.01 In Bangladesh (GM's office & District wise)

Dhaka Central	No. of Branches
Bangabandhu Dhaka Central	32
Dhaka East	19
Dhaka West	23
Sub Total	74

Dhaka North	
Gazipur	22
Mirpur	22
Tangail	17
Manikgonj	11
Sub Total	72

Dhaka South	
Dhaka South	30
Narsingdi	21
Munshigonj	18
Narayanganj	18
Sub Total	87

Chattogram North GM's Office	
Chattogram North	17
Chattogram Central	18
Patiya	14
Bandarban	7
Sub Total	56

Chattogram South GM's Office	
Chattogram South	20
Cox's Bazar	10
Rangamati	24
Sub Total	54

Cumilla GM's Office	
Cumilla North	22
Cumilla South	17
Brahmanbaria	23
Chandpur	20
Sub Total	82

Noakhali GM's Office	
Noakhali	28
Feni	17
Laxmipur	12
Sub Total	57

Barishal GM's Office	
Barishal East	20
Barishal West	17
Patuakhali	21
Pirojpur	10
Bhola	10
Sub Total	78

Faridpur GM's Office	
Faridpur	23
Madaripur	17
Kushtia	22
Gopalganj	12
Rajbari	12
Sub Total	86

Khulna GM's Office	
Khulna	23
Satkhira	17
Bagerhat	14
Narail	11
Sub Total	65

Jashore GM's Office	
Jashore North	18
Jashore South	17
Chuadanga	20
Jhenaidah	23
Sub Total	78

Mymensingh GM's Office	
Mymensingh	25
Kishoregonj	18
Netrokona	14
Sub Total	57

Amount in Taka		% of Total Loan	
2024	2023	2024	2023
763,504,209,447	786,095,907,951	76.97	77.98
227,203,007,039	220,404,504,553	22.90	21.86
990,707,216,487	1,006,500,412,504	99.871	99.844

155,816,934	413,099,788	0.02	0.05
1,102,695,938	1,139,165,440	0.11	0.13
991,965,729,359	1,008,052,677,732	100	100

430,858,271,558	441,119,648,125	43.435	43.760
4,118,316,205	3,591,891,659	0.415	0.356
8,844,525,347	9,439,277,367	0.892	0.936
443,821,113,110	454,150,817,151	44.742	45.052

7,592,558,776	7,039,761,455	0.765	0.698
6,074,919,813	5,612,514,412	0.612	0.557
5,610,179,337	5,331,698,169	0.566	0.529
2,773,552,602	2,759,951,061	0.280	0.274
22,051,210,528	20,743,925,096	2.223	2.058

59,157,287,342	75,698,149,544	5.964	7.509
6,139,513,655	6,039,451,385	0.619	0.599
2,697,132,745	2,602,960,964	0.272	0.258
4,599,522,023	4,342,852,700	0.464	0.431
72,593,455,765	88,683,414,592	7.318	8.797

3,393,423,019	3,290,505,675	0.342	0.326
6,228,356,863	5,281,786,765	-	-
2,130,966,418	2,028,439,823	0.215	0.201
1,955,101,556	1,956,903,319	0.197	0.194
13,707,847,856	12,557,635,582	0.754	0.722

17,685,580,609	18,906,280,141	1.783	1.876
3,476,517,636	3,503,939,610	0.350	0.348
7,753,186,327	7,669,956,881	0.782	0.761
28,915,284,573	30,080,176,632	2.915	2.984

7,996,493,677	7,648,215,823	0.806	0.759
4,744,848,280	4,682,992,192	-	-
6,127,934,092	5,602,471,434	0.618	0.556
5,085,297,062	4,870,468,555	0.513	0.483
23,954,573,111	22,804,148,005	1.937	1.798

6,099,877,444	6,024,584,544	0.615	0.598
3,133,479,015	2,824,453,752	0.316	0.280
3,262,880,017	3,184,541,944	0.329	0.316
12,496,236,475	12,033,580,240	1.260	1.194

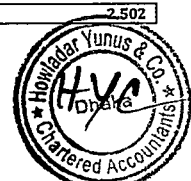
7,710,949,335	7,461,976,148	0.777	0.740
5,757,893,669	5,433,725,998	0.580	0.539
8,325,075,152	8,038,677,272	0.839	0.797
4,568,782,055	4,359,485,095	0.461	0.432
3,555,972,995	3,375,337,934	0.358	0.335
29,918,673,206	28,669,202,446	3.016	2.844

11,126,540,228	10,438,616,319	1.122	1.036
6,275,535,269	6,029,135,553	0.633	0.598
9,044,833,024	8,283,412,633	0.912	0.822
5,001,362,655	4,796,377,791	0.504	0.476
3,112,186,485	2,963,384,051	0.314	0.294
34,560,457,661	32,510,926,347	3.484	3.225

32,367,679,356	33,431,561,963	3.263	3.316
5,569,837,584	5,290,965,319	0.561	0.525
4,756,567,421	4,799,801,610	0.480	0.476
4,039,792,988	3,892,494,290	0.407	0.386
46,733,877,349	47,414,823,182	4.711	4.704

7,932,863,568	7,618,359,315	0.800	0.756
5,152,206,242	5,006,332,189	0.519	0.497
7,161,670,133	7,003,252,991	0.722	0.695
15,445,176,993	14,266,023,960	1.557	1.415
35,691,916,935	33,893,968,455	3.598	3.362

11,774,325,268	11,622,593,623	1.187	1.153
5,799,795,190	5,650,525,072	0.585	0.561
7,806,278,862	7,945,488,467	0.787	0.788
25,380,399,320	25,218,607,162	2.559	2.502



Jamalpur GM's Office

Ghatail -Tangail	15
Jamalpur	19
Sherpur	10
Sub Total	44

Rajshahi GM's Office

Rajshahi	24
Pabna	18
Naogaon	19
Natore	13
Chapai Nawabganj	8
Sub Total	82

Rangpur GM's Office

Rangpur	19
Kurigram	17
Galbandha	16
Nilphamari	10
Sub Total	62

Bogura GM's Office

Bogura North	15
Bogura South	17
Joypurhat	8
Sirajganj	21
Sub Total	61

Dinajpur GM's Office

Dinajpur North	18
Dinajpur South	15
Thakurgaon	22
Sub Total	55

Sylhet GM's Office

Sylhet	33
Moulvibazar	22
Habiganj	13
Sunamganj	13
Sub Total	81

Total

	1231
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Kolkata & Siliguri

	2
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Islamic Banking Window

	1233
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Head office & Islamic Banking Window is included in Total Loans & Advances

Amount in Taka		% of Total Loan	
2024	2023	2024	2023
4,084,840,997	4,096,682,284	0.412	0.406
10,377,025,097	10,184,459,496	1.046	1.010
5,687,412,600	5,641,199,243	0.573	0.560
20,149,278,694	19,922,341,024	2.031	1.976
14,747,833,603	14,179,546,141	1.487	1.407
7,999,609,618	7,787,967,233	0.806	0.773
9,319,724,813	9,166,206,952	0.940	0.909
10,730,724,531	10,221,956,700	1.082	1.014
4,925,180,708	4,783,752,011	0.497	0.475
47,723,073,273	46,139,429,038	4.811	4.577
16,485,932,093	16,097,405,106	1.662	1.597
13,811,372,449	13,883,613,982	1.392	1.377
12,562,097,550	12,719,744,733	1.266	1.262
9,617,696,371	9,763,136,734	0.970	0.969
52,477,098,502	52,463,900,555	5.290	5.204
5,523,290,625	5,469,327,907	0.557	0.543
5,946,635,371	5,921,970,056	0.599	0.587
6,557,242,960	6,291,012,655	0.661	0.624
6,421,026,418	6,422,407,957	0.647	0.637
24,448,195,374	24,104,718,575	2.465	2.391
12,365,952,995	12,274,765,634	1.247	1.218
4,921,816,640	4,995,484,796.31	0.496	0.496
18,391,942,938	17,959,347,802	1.854	1.782
35,679,712,573	35,229,598,232	3.597	3.495
6,872,152,139	6,727,006,059	0.693	0.667
3,545,485,282	3,587,700,859	0.357	0.356
3,734,212,296	3,553,729,272	0.376	0.353
6,252,962,461	6,010,764,000	0.630	0.596
20,404,812,179	19,879,200,189	2.057	1.972
990,707,216,486	1,006,500,412,504	99.873	99.846
155,816,934	413,099,788	0.02	0.05
1,102,695,938	1,139,165,440	0.11	0.13
991,965,729,358	1,008,052,677,732	100	100

7.08.02 Divisional Office wise

In Bangladesh	No. of Branches
Dhaka Central	74
Dhaka North	72
Dhaka South	87
Barishal	78
Chattagram North	56
Chattagram South	54
Cumilla	82
Faridpur	86
Khulna	65
Jashore	78
Mymensingh	57
Jamalpur	44
Rajshahi	82
Rangpur	62
Sylhet	81
Bogura	61
Noakhali	57
Dinajpur	55
1231	
Kolkata & Siliguri	2
Islamic Banking Window	
Total	1233

Amount in Taka		% of Total Loan	
2024	2023	2024	2023
443,821,113,110	454,150,817,151	44.74	45.05
22,051,210,528	20,743,925,097	2.22	2.06
72,593,455,765	88,683,414,592	7.32	8.80
29,918,673,206	28,669,202,446	3.02	2.84
13,707,847,856	12,557,635,582	1.38	1.25
28,915,284,573	30,080,176,632	2.91	2.98
23,954,573,111	22,804,148,005	2.41	2.26
34,560,457,661	32,510,926,347	3.48	3.23
46,733,877,349	47,414,823,182	4.71	4.70
35,691,916,935	33,893,968,455	3.60	3.36
25,380,399,320	25,218,607,162	2.56	2.50
20,149,278,694	19,922,341,024	2.03	1.98
47,723,073,273	46,139,429,038	4.81	4.58
52,477,098,502	52,463,900,555	5.29	5.20
20,404,812,179	19,879,200,187	2.06	1.97
24,448,195,374	24,104,718,575	2.46	2.39
12,496,236,475	12,033,580,240	1.26	1.19
35,679,712,573	35,229,598,235	3.60	3.49
990,707,216,486	1,006,500,412,504	99.84	99.82
155,816,934	413,099,788	0.02	0.04
1,102,695,938	1,139,165,440	0.11	0.11
991,965,729,358	1,008,052,677,732	100	100

7.09 Details of Provision required and held for loans and advances:

A. Required Provision for loans and advances:

For Classified Loan
For Loan against which writ has been filed
For Overseas Branches Classified Loan
For Unclassified Loan
For Overseas Branches Unclassified Loan

Amount in Taka	
2024	2023
123,140,513,042	80,454,564,494
12,335,980,812	9,829,215,509
60,318,396	55,910,583
7,061,500,000	13,199,699,975
4,390,197	4,614,057
142,602,702,447	103,544,004,618

B. Provision Made for loans and advances:

For Classified Loan
For Loan against which writ has been filed
For Overseas Branches Classified Loan
For Unclassified Loan
For Overseas Branches Unclassified Loan

123,140,513,042	80,454,564,494
12,335,980,812	9,829,215,509
60,318,396	55,910,583
7,061,500,000	13,199,699,975
4,390,197	4,614,057
142,602,702,447	103,544,004,618

C. Provision Surplus/(Deficit)

For Classified Loan including writ
For Overseas Branches Classified Loan
For Unclassified Loan
Provision Surplus/(Deficit)

-	-
-	-
-	-
-	-



7.09.01 Classification of advances as per Bangladesh Bank circular
Unclassified

Standard (Including Staff Loan)
Special Mention Account (SMA)
Islamic Windows
Overseas Branches
Sub Total
Classified
Substandard
Doubtful
Bad/Loss
Islamic Windows
Overseas Branches
Sub Total
TOTAL

% of Total Loans		Amount in Taka	
2024	2023	2024	2023
80.61%	83.69%	799,574,367,526	843,600,035,109
1.08%	2.94%	10,667,800,782	29,612,491,129
0.11%	0.11%	1,044,503,082	1,073,147,894
0.01%	0.04%	96,499,070	357,230,217
81.80%	86.77%	811,383,170,460	874,642,904,349
1.76%	0.33%	17,473,736,538	3,339,619,396
0.27%	0.20%	2,646,325,081	1,973,710,934
16.16%	12.70%	160,344,986,559	127,974,555,936
0.01%	0.01%	58,192,856	66,017,546
0.01%	0.01%	59,317,864	55,869,571
18.20%	13.23%	180,582,558,898	133,409,773,383
100.00%	100.00%	991,965,729,358	1,008,052,677,732

* Classified Portion of Loans and Advances of Overseas Branch was Correctly incorporated in to the Classified Amount.

7.10 Particulars of required provision for loans and advances status

A General provision

Standard & SMA
i) Housing Finance
ii) Loan for Professional
iii) Consumer Financing
iv) Short Term Agri & Micro
v) Small Medium Enterprise Financing
vi) Provision for BRPD 5/2019
vii) Provision for BRPD 56/2020
viii) Provision for BRPD 53/2021
ix) Provision for BRPD 14/2022
x) Others
xi) Islamic Windows
xii) Overseas Branches
Sub Total

Base for provision 2024	Rate (%)	Required Provision	
		2024	2023
14,572,033,469	1.00%	145,720,335	134,348,427
239,950,665	2.00%	4,799,013	65,674,516
159,896,099,755	2.00%	3,197,921,995	3,267,795,718
2,942,175,912	1.00%	29,421,759	695,257,196
105,502,108,144	0.25%	263,755,271	236,246,066
-	49.00%	785,833,847	2,301,927,006
-	1.00%	-	440,212,119
-	2.00%	-	293,804,267
-	2.00%	-	283,165,927
538,257,323,923	1.00%	2,634,047,780	5,459,805,776
-	1.00%	-	21,462,958
-	1.00%	4,390,197	4,614,056
821,409,691,868		7,065,890,197	13,204,314,032

B Specific provision Status

Sub-standard
i) Short term Micro Credit
ii) Others
Doubtful
i) Short term Micro Credit
ii) Others
Bad / Loss
i) Domestic Branches
ii) Provision for BRPD 5/2019
Islamic Windows
Overseas Branches

Base for provision 2024	Rate (%)	Required Provision 2024	Required Provision 2023
5,232,238,202	5.00%	261,611,910	424,942,534
17,731,402,978	20.00%	3,517,765,812	316,175,030
588,084,487	5.00%	29,404,224	14,761,826
1,034,669,333	50.00%	495,544,940	244,970,090
93,982,323,383	100.00%	118,035,273,638	79,413,252,506
-	50.00%	801,913,052	-
-	100.00%	-	40,462,509
-	100.00%	59,317,862	55,910,582
118,568,718,383		123,200,831,438	80,510,475,077

C For Loan against which writ has been filed

12,335,980,812	9,829,215,509
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Total Required Provision for Loans & Advances (A+B+C)

142,602,702,447	103,544,004,618
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7.10.01 In response to Bank's request regarding maintenance of provisions for loans & advances for 2024, Bangladesh Bank wide letter no-DOS(CAMS)1157/41(Dividend)/2025-3110 dated 21 May 2025 has given certain directives for maintenance of provision against unclassified and classified loans & advances, investments and balance with Bangladesh Bank as on 31 December 2024. As per the directives, the Bank has calculated the required provision against unclassified and classified loans & advances and maintained provision amounting taka 14,260.27 crore by relishing deferral of taka 1,441.94 crore accordingly. In addition Bangladesh Bank has also allowed deferral of Tk 1,346.83 & 1,843.31 crore of provision against balance with Bangladesh Bank & provision against balance with other Bank & NBF.

7.11 Industry-Wise Segment of Loan and advances

Rice Industries
Jute Industries
Barter Accounts
Food Processing Industries
Trading Company
Garments Industry
Textile Industry
Fish Processing
Cold Storage
Housing Companies (Developers)
Tannery & Leather Products
Bricks & Sand Elevators
Power and Gas
Hotel & Cottage
Ship Building Industry
Rural Credit & Agri. Loan
Pharmaceutical/Chemical & Fertilizer
Iron/Steel/ Engineering Industry
Paper Products/Printing Packaging
Glass/Ceramic/Plastic
Other Industry
Foreign Exchange (LTR/LIM/PAD/FBPN, etc)
Biman Bangladesh Airlines Ltd.
Others (OD/STAFF/IT/BADC/BSEC/ BJMC/BCIC/BTMC/BSFIC/TCB/BWDB/SB-UK/Payra/PU/Ov. Branches)
Total

Amount in Taka	
Bank	
2024	2023
8,407,089,522	4,137,919,892
8,563,496,058	7,043,499,604
932,606,463	932,606,463
62,937,642,245	10,728,355,790
115,447,370,429	92,623,701,352
49,292,955,328	49,227,577,874
32,220,132,716	56,487,316,537
3,602,023,048	3,696,288,861
2,438,565,299	3,104,263,306
1,321,263,476	1,251,558,701
2,541,481,040	2,611,163,688
1,036,339,359	1,044,472,086
4,239,608,854	2,942,565,344
213,704,842	311,761,637
13,865,856,628	1,141,494,886
62,481,378,898	55,398,685,067
39,885,277,758	1,579,649,976
12,743,771,584	14,239,634,622
14,215,891,319	4,399,009,097
3,169,694,165	3,283,049,090
12,236,543,334	10,345,728,708
240,473,956,634	221,428,442,802
42,446,614,518	46,465,213,236
257,252,465,040	413,628,719,114
991,965,729,358	1,008,052,677,732



7.12 Sector wise Loans and Advances

Government	7.12.01
Other Public (Semi Govt. Autonomous)	7.12.02
Private	7.12.03

Islamic Windows	7.12.04
Overseas Branches	7.12.05
Total	

7.12.01 Government

Unclassified

Standard

SMA

Sub total

Classified

Sub standard

Doubtful

Bad/Loss

Sub total

Total

7.12.02 Other Public

Unclassified

Standard

SMA

Sub total

Classified

Sub standard

Doubtful

Bad/Loss

Sub total

Total

7.12.03 Private

Unclassified

Standard

SMA

Sub total

Classified

Sub standard

Doubtful

Bad/Loss

Sub total

Total

7.12.04 Islamic Windows (Standard)

Islamic Windows (Classified)

Sub total

7.12.05 Overseas Branches (Standard)

Overseas Branches (Classified)

Sub total

Total Loan and Advances

7.13 Movement of Classified Loans and Advances as a Whole

Opening Classified Loans and Advances

Less :

Cash Recovery

Written-off

Interest waiver

Re-schedule, Renew

Re-structuring

Add: Classified Loans and Advances during the year

7.14 Particulars of Loan and Advances/Investments

i) Loans considered good in respect of which the banking company is fully secured.

ii) Loans considered good against which the banking company holds no security other than the debtors' personal guarantee.

iii) Loans considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtor

iv) Loans adversely classified; provision not maintained there against

v) Loans due by Directors or Officers of the banking company or any of these either separately or jointly with any other persons

vi) Loans due from Companies or Firms in which the directors of the Banking Company have interests as Director(s), Partner(s) or Managing agent(s) or Incase of private companies as member(s).

vii) Maximum total amount of advances, including temporary advances made at any time during the year to directors or managers or officers of

viii) Maximum total amount of advances, including temporary advances granted during the year to the companies or firms in which any of the directors of

ix) Due from other banking companies

x) Amount of Classified Loans on which Interest has not been Charged

a) Increase/(Decrease) in Provision

Less: Provision debited against interest waiver

Amount of provision released against interest waiver

b) Amount of provision kept against loan classified

c) Interest Credited to the Interest Suspense A/C

xi) Written-off Loans as per Bangladesh Bank BRPD Circular no -02 dated 13, January 2003.

Opening amount of written off loan

Less: Amount realized (includes cash & interest waiver) during the year

Add: Amount of written off Loan during the current year

Closing amount of written off loans

Written off NRT Account

xii) Written-off Loans as per Bangladesh Bank BRPD Circular no -02 dated 13, January 2003.

Cumulative amount of written off loans

Note: Various steps have been taken to realize the written off loan and proper records are being maintained.

Amount in Taka	
Bank	
2024	2023
5,325,500,000	9,955,000,000
203,339,800,000	343,647,977,944
782,041,916,486	652,897,434,560
990,707,216,486	1,006,500,412,504
1,102,695,938	1,139,165,440
155,816,934	413,099,788
991,965,729,358	1,008,052,677,732

4,392,000,000	7,587,200,000
-	-
4,392,000,000	7,587,200,000

-	-
-	-
933,500,000	2,367,800,000
933,500,000	2,367,800,000
5,325,500,000	9,955,000,000

201,753,900,000	342,056,077,944
-	1,019,400,000
201,753,900,000	343,075,477,944

-	-
1,019,400,000	-
566,500,000	572,500,000
1,585,900,000	572,500,000
203,339,800,000	343,647,977,944

593,418,967,526	494,515,747,617
10,677,300,782	29,312,604,489
604,096,268,308	523,828,352,106

14,016,836,538	3,179,370,822
2,058,925,081	1,928,097,854
161,869,886,559	123,961,613,778
177,945,648,178	129,069,082,454
782,041,916,486	652,897,434,560

1,044,503,082	1,073,147,894
58,192,856	66,017,546
1,102,695,938	1,139,165,440

96,499,070	357,230,217
59,317,864	55,869,571
155,816,934	413,099,788
991,965,729,358	1,008,052,677,732

133,409,773,383	125,536,736,470
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5,801,800,000	5,674,900,000
3,284,638,147	-
843,600,000	391,400,000
2,798,900,000	5,578,100,000
-	-
12,728,938,147	11,644,400,000

59,901,723,662	19,517,436,913
180,582,558,898	133,409,773,383

547,052,054,530	623,307,469,730
126,618,816,686	119,672,530,483
147,401,245,299	131,444,985,663
-	-
821,072,116,515	874,424,985,876

83,391,748,553	76,678,982,184
-	-
83,391,748,553	76,678,982,184
-	-
-	-

(60,592)	(236,675)
676,485,561	458,187,422
676,424,969	457,950,747
135,536,812,250	90,339,690,586
68,233,919,632	62,445,357,137

66,113,018,546	66,779,729,459
626,081,188	666,710,912
3,284,638,147	-
68,771,575,505	66,113,018,546

435,775,867	435,775,867
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68,771,575,505	
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Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
8.00 Fixed Asset Including Premises, Furniture & Fixture					
(A) Cost/Revaluation					
In Bangladesh					
Premises		32,360,332,703	32,289,540,305	31,980,327,211	31,980,327,211
Building Constructions		529,810,919	464,148,224	529,810,919	464,148,225
Furniture		1,906,123,294	1,753,410,996	1,820,250,979	1,655,083,952
Electric Installation		1,759,438,427	1,549,380,645	1,754,508,309	1,517,016,829
Computer Hardware		4,006,035,751	3,333,722,156	3,924,502,011	3,232,649,899
Type Writer Machine		5,491,393	5,540,073	5,491,393	5,540,074
Motor Car & Other Vehicle		694,221,457	692,284,100	650,873,897	650,873,897
Library		14,565,294	14,016,134	14,155,251	14,016,134
Sub-Total		41,276,019,237	40,102,042,634	40,679,919,971	39,519,656,220
Overseas Branches					
India Operation		55,613,249	34,244,731	55,613,249	34,244,731
Sub-Total		55,613,249	34,244,731	55,613,249	34,244,731
Intangible Assets					
Computer Software		984,381,586	888,804,041	979,023,986	852,248,013
Sub-Total		984,381,586	888,804,041	979,023,986	852,248,013
Right of Use Assets		1,267,547,493	1,080,023,515	1,267,547,493	1,076,329,164
Total Cost Value		43,583,561,566	42,105,114,921	42,982,104,699	41,482,478,128
(B) Accumulated Depreciation					
In Bangladesh					
Premises		852,251,702	754,375,411	671,741,955	614,406,865
Furniture		1,255,526,400	1,128,775,627	1,169,963,741	1,054,501,941
Electric Installation		1,338,219,152	1,235,303,940	1,334,329,167	1,206,732,805
Computer Hardware		2,975,048,272	2,656,981,794	2,909,233,377	2,574,146,992
Type Writer Machine		5,489,334	5,536,749	5,489,334	5,536,749
Motor Car & Other Vehicle		605,839,847	543,567,702	565,009,888	511,396,701
Library		2,623,619	8,914,068	2,223,042	8,914,067
Sub-Total		7,034,998,328	6,333,455,292	6,657,990,505	5,975,636,120
Overseas Branches					
India Operation		34,118,232	25,022,155	34,118,232	25,022,155
Sub-Total		34,118,232	25,022,155	34,118,232	25,022,155
Depreciation of Right of Use Assets		366,125,844	254,766,030	366,125,844	251,071,552
Total Accumulated Depreciation		7,435,242,404	6,613,243,476	7,058,234,581	6,251,729,826
(C) Amortization of Intangible Assets					
Computer Software		948,677,698	845,491,967	945,544,099	828,759,636
Total		8,383,920,102	7,458,735,443	8,003,778,680	7,080,489,462
Written Down Value on Cost & Valuation (A-B-C)		35,199,641,463	34,646,379,478	34,978,326,019	34,401,988,666
Details Shown in Annexure-B & C.					

8.01 Movement of Fixed assets

Cost (Original)/Revaluation	42,090,188,069	40,707,811,318	41,488,056,998	40,176,216,318
Addition during the year	1,868,548,184	1,399,396,923	1,834,265,247	1,347,196,698
	43,958,736,253	42,107,208,241	43,322,322,246	41,523,413,016
Less: Disposal/Adjustment during the year	418,485,667	52,859,891	340,217,547	40,934,887
	43,540,250,586	42,054,348,350	42,982,104,699	41,482,478,128
Add/(less): Foreign currency gain loss	43,310,980	50,766,571	-	-
Less: Accumulated Depreciation & Amortization	8,383,920,102	7,458,735,443	8,003,778,680	7,080,489,462
Details shown in Annexure-B & C.	35,199,641,463	34,646,379,478	34,978,326,019	34,401,988,666

8A.00 Fixed Asset Including Premises, Furniture & Fixture

(A) Cost Basis				
In Bangladesh:				
Premises	2,258,697,976	2,225,956,088	1,921,286,125	1,921,286,125
Building Constructions	529,810,919	464,148,224	529,810,919	464,148,225
Furniture	1,906,123,294	1,753,410,996	1,820,250,979	1,655,083,952
Electric Installation	1,759,438,427	1,549,380,645	1,754,508,309	1,517,016,829
Computer Hardware	4,006,035,751	3,333,722,156	3,924,502,011	3,232,649,900
Type Writer Machine	5,491,393	5,540,073	5,491,393	5,540,074
Motor Car & Other Vehicle	694,221,457	692,284,101	650,873,897	650,873,898
Library	14,565,294	14,016,134	14,155,251	14,016,134
Sub-Total	11,174,384,511	10,038,196,823	10,620,878,885	9,460,615,135
Overseas Branches:				
India Operation	55,613,249	34,244,731	55,613,249	34,244,731
Sub-Total	55,613,249	34,244,731	55,613,249	34,244,731
Intangible Assets				
Computer Software	984,381,586	888,804,041	979,023,986	852,248,013
Total Cost Value	12,214,379,347	10,961,245,596	11,655,516,120	10,347,107,880
(B) Accumulated Depreciation				
In Bangladesh:				
Premises	737,484,495	650,658,518	567,762,515	510,427,424
Furniture	1,255,526,400	1,128,699,494	1,169,963,741	1,054,501,941
Electric Installation	1,338,219,152	1,235,303,941	1,334,329,167	1,206,732,805
Computer Hardware	2,975,048,272	2,656,981,850	2,909,233,377	2,574,146,991
Type Writer Machine	5,489,334	5,536,749	5,489,334	5,536,749
Motor Car & Other Vehicle	605,839,847	543,305,154	565,009,888	511,396,701
Library	2,623,619	8,914,068	2,223,042	8,914,067
Sub-Total	6,920,231,121	6,229,399,774	6,554,011,064	5,824,656,629



Particulars	Notes	Amount In Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
Overseas Branches:					
India Operation		34,118,232	25,022,155	34,118,232	25,022,155
Sub-Total		34,118,232	25,022,155	34,118,232	25,022,155
Total Accumulated Depreciation		6,954,349,353	6,254,421,929	6,588,129,297	5,896,678,834
(C) Amortization of Intangible Assets					
Computer Software		948,677,698	845,491,966	945,544,099	828,759,636
Written Down Value on Cost Basis (A-B-C)		4,311,352,295	3,861,331,701	4,121,842,725	3,621,669,410
Details shown in Annexure-D & E					
8A.01 Movement of Fixed assets					
Cost (Original)/Revaluation		10,912,224,179	10,112,949,769	10,352,686,749	9,586,159,495
Addition during the year		1,379,290,454	854,083,497	1,345,007,518	801,883,272
		12,291,514,633	10,967,033,267	11,697,694,267	10,388,042,767
Less: Disposal/Adjustment during the year		120,446,266	52,859,891	42,178,146	40,934,887
		12,171,068,367	10,914,173,376	11,655,516,120	10,347,107,880
Add/(less): Foreign currency gain loss		43,310,980	47,072,220	-	-
Less: Accumulated Depreciation & Amortization		7,903,027,051	7,099,913,894	7,533,673,396	6,725,438,470
Details shown in Annexure-D & E		4,311,352,295	3,861,331,701	4,121,842,725	3,621,669,410
9.00 Other Asset					
Income generating other assets					
Investment in Shares of Subsidiary & Associate Company	9.01	26,250,000	1,688,357,401	6,764,108,999	8,024,849,275
Interest, Commission and Exchange Receivable	9.04	23,282,093,220	18,443,521,856	23,277,916,574	18,219,939,934
		23,308,343,220	20,131,879,257	30,042,025,573	26,244,789,209
Non Income generating other assets					
Stationery, Stamps and Printing Materials in hand	9.02	288,655,273	237,059,341	288,655,273	237,059,341
Advance Rent, Advertisement etc.	9.03	27,903,673	22,647,968	27,903,673	22,647,968
Prepaid Expenses SB(UK) Ltd.		49,321,345	89,256,586	-	-
Prepaid Expenses	9.05	1,121,573	1,121,869	1,121,573	1,121,869
Branch Adjustment	9.06	8,304,678,662	11,951,791,048	8,304,678,662	11,951,791,048
Prepaid Expense of SECI		5,537,760	10,168,543	-	-
Advance deposit of SIL		-	700,000	-	-
Suspense A/C	9.07	195,279,718	164,178,388	195,279,718	164,178,388
Others	9.08	119,887,573,253	100,676,879,603	119,591,369,389	100,433,796,998
Details shown in Annexure-G		128,760,071,257	113,153,803,346	128,409,008,288	112,810,595,611
		152,068,414,477	133,285,682,602	158,451,033,861	139,055,384,821
9.01 Investment in Shares of Subsidiary, Associate Companies & India Operation					
In Bangladesh					
Sonali Investments PLC (SIL)		-	-	2,000,000,000	2,000,000,000
Sonali Intellect Limited		26,250,000	26,250,000	26,250,000	26,250,000
Outside Bangladesh					
Sonali Bank India Operation		-	1,662,107,401	-	1,662,107,401
Sonali Exchange Co. Inc. (USA)		-	-	114,000,000	104,500,000
Sonali Pay (UK) Limited		-	-	298,924,560	131,694,400
Sonali Bangladesh (UK) Limited		-	-	4,324,934,439	4,100,297,474
		26,250,000	1,688,357,401	6,764,108,999	8,024,849,275
9.02 Stationery, Stamps and Printing Materials in hand					
Stamps in hand		12,443,337	11,821,067	12,443,337	11,821,067
Stationery in hand		276,211,936	225,238,274	276,211,936	225,238,274
		288,655,273	237,059,341	288,655,273	237,059,341
9.03 Advance Rent and Advertisement etc.					
Advance Rent (Non Interest Bearing)		27,903,673	22,647,968	27,903,673	22,647,968
		27,903,673	22,647,968	27,903,673	22,647,968
9.04 Interest, Commission & Exchange receivable					
i) Interest receivable		20,477,931,596	15,370,173,000	20,477,931,596	15,370,173,000
ii) Commission receivable		2,467,835,845	2,444,498,542	2,467,835,845	2,444,498,542
iii) Exchange receivable		332,149,133	405,268,392	332,149,133	405,268,392
iv) Others receivable of SECI		3,699,720	176,145,200	-	-
v) Others receivable of SPUK		-	1,890,145	-	-
vi) Others receivable of SIL		476,926	45,546,576	-	-
		23,282,093,220	18,443,521,856	23,277,916,574	18,219,939,934
9.05 Preliminary, Formation and Organization Expenses, Renovation/development Expenses, and prepaid Expenses					
Prepaid Expenses (Transferred from adjusting A/C)					
Rent		-	-	-	-
Law charges		-	-	-	-
Postage		35,573	35,869	35,573	35,869
Salary		1,086,000	1,086,000	1,086,000	1,086,000
		1,121,573	1,121,869	1,121,573	1,121,869
9.06 Branch Adjustment					
Debit Balance					
Sonali Bank General Account Balance		6,259,556,879,731	6,246,995,759,845	6,259,556,879,731	6,246,995,759,845
Main Office Account Balance (New)		260,848,036,186	260,848,036,186	260,848,036,186	260,848,036,186
Sonali Bank General Account (RMS+)		18,060,693,226,576	15,062,959,403,438	18,060,693,226,576	15,062,959,403,438
Sonali Bank General Account (CBS)		17,451,730,007,425	14,459,996,354,962	17,451,730,007,425	14,459,996,354,962
		42,032,828,149,918	36,030,799,554,431	42,032,828,149,918	36,030,799,554,431
Less: Credit Balance					
Sonali Bank General Account Balance		6,257,525,345,575	6,244,669,317,820	6,257,525,345,575	6,244,669,317,820
Main Office Account Balance (New)		260,698,542,040	260,698,542,040	260,698,542,040	260,698,542,040
Sonali Bank General Account (RMS+)		18,054,569,684,491	15,053,483,656,837	18,054,569,684,491	15,053,483,656,837
Sonali Bank General Account (CBS)		17,451,729,899,149	14,459,996,246,687	17,451,729,899,149	14,459,996,246,687
		42,024,523,471,256	36,018,847,763,384	42,024,523,471,256	36,018,847,763,384
		8,304,678,662	11,951,791,048	8,304,678,662	11,951,791,048

9.06.01 Provision against Branch Adjustment (Unreconciled Entries)

Bank has calculated the required provision against branch adjustment (unreconciled entries) as required for the year ended 31 December 2024. Accordingly Bank has maintained the provision amounting taka 314.12 crore which is 100% of requirement.



Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
9.07 Suspense Account					
Pre-Paid Expenses		260,794	323,433	260,794	323,433
Dead Stock		3,878,600	268,500	3,878,600	268,500
Building Construction		1,087,000	742,500	1,087,000	742,500
Advance Recoverable		3,209,500	1,614,877	3,209,500	1,614,877
Traveling Expenses		3,679,887	4,971,895	3,679,887	4,971,895
Advance Rent		1,000	-	1,000	-
Miscellaneous		183,162,937	156,257,184	183,162,937	156,257,184
		195,279,718	164,178,388	195,279,718	164,178,388
9.08 Others :					
Demand Draft Paid in Ex-Advice		45,903,031	46,418,634	45,903,031	46,418,634
Govt. Demand Draft Paid in Ex-Advice		1,331,286	1,331,466	1,331,286	1,331,466
Protested Bills		328,475,551	288,450,911	328,475,551	288,450,911
Adjusting A/C Debit Balance		901,487,927	1,126,939,547	901,487,927	1,126,939,547
Income Tax Deducted at Source		35,258,561,384	31,515,354,031	35,258,561,384	31,515,354,031
SBL Employees Benevolent fund Investment		190,933,399	178,417,953	190,933,399	178,417,953
BRDB UCCA Crop Loans Int & Penal Int. Exemption-2007		-	511,283,719	-	511,283,719
Loan Exemption Under Jute Sectors Reform Proj. 94-95.		5,094,543,083	5,094,543,083	5,094,543,083	5,094,543,083
Demand Drafts Purchased (DDP)		124,299,517	207,266,304	124,299,517	207,266,304
Pension Bills (Army)		2,327,001,341	2,841,089,835	2,327,001,341	2,841,089,835
Pension Bills (Civil)		74,735,540	78,100,785	74,735,540	78,100,785
Sanchayapatra Encashment Account		2,341,403,227	5,989,537,903	2,341,403,227	5,989,537,903
Agri Exemption A/C affected by River Erosion		99,557,837	99,557,837	99,557,837	99,557,837
Wage Earners' Bond Encashment A/C.		2,521,646,095	3,812,461,729	2,521,646,095	3,812,461,729
Deferred Tax assets	9.08.01	30,728,646,989	19,859,069,354	30,719,891,750	19,851,485,179
Army Pension bill Purchased A/C New		2,283,301,593	2,283,377,803	2,283,301,593	2,283,377,803
Advance Payment of Income Tax		9,176,323,815	8,976,323,815	9,176,323,815	8,976,323,815
Preliminary Expenses -HR Recruitment A/C		-	10,796,452	-	10,796,452
ATM Settlement Account Debit Balance		733,784,414	125,466,519	733,784,414	125,466,519
SECI Settlement Account Debit Balance		45,333,848	67,038,487	45,333,848	67,038,487
Clearing Settlement Account Debit Balance		12,250,248	12,306,115	12,250,248	12,306,115
Govt. Transaction Settlement Account Debit Balance		17,702,993,368	14,584,418,284	17,702,993,368	14,584,418,284
Mobile Financial Services Link Settlement Account Debit Balance		15,508,305	30,199,414	15,508,305	30,199,414
Army Pension Settlement Account		44,295,827	-	44,295,827	-
Supervision Charge Receivable for cmsme, Personal & Car Loan		427,967,848	-	427,967,848	-
Placement With Solicitation Account		216,899,183	216,899,183	216,899,183	216,899,183
Advance Payment of Income Tax for SIL		60,750,066	35,839,080	-	-
Kallyan Bhata (DDP) Reimbursement New		-	23,417,749	-	23,417,749
Receivable from Govt. Under Savings Certificate Issued to Workers of BJMC against		928,482,894	1,498,067,711	928,482,894	1,498,067,711
E-Money Settlement for Foreign Remittance A/C Debit Balance		5,000,000	-	5,000,000	-
FET Settlement Account Debit Balance		5,587,364,718	-	5,587,364,718	-
Bank POS Settlement Account Debit Balance		-	485,200	-	485,200
SPG Settlement Account Debit Balance		1,528,884	-	1,528,884	-
Tap Link Settlement Account Debit Balance		19,995	-	19,995	-
Imprest Receivable A/C from B.B against W.E.R		1,388,358,743	-	1,388,358,743	-
Interoperable Digital Transaction Platform (IDTP)		3,373,396	-	3,373,396	-
Others assets of SECI		182,722,680	199,659,350	-	-
Others assets of Sonali Pay (UK)		43,975,879	-	-	-
Islamic Banking Window		506,300,623	148,998,865	506,300,623	148,998,865
Overseas Branches		482,510,716	348,762,487	482,510,716	348,762,487
Total		119,887,573,253	100,676,879,603	119,591,369,389	100,433,796,998
9.08.01 Deferred Tax assets					
Opening Balance		19,859,069,355	22,984,234,762	19,851,485,180	22,977,646,836
Less: Adjustment during the year	9.08.01.01	(10,869,577,634)	3,125,165,408	(10,868,406,570)	3,126,161,657
Closing Balance		30,728,646,989	19,859,069,354	30,719,891,750	19,851,485,179
9.08.01.01 Deferred Tax (Assets)/ Liabilities					
i) Carrying amount of Fixed Assets					
Carrying amount at balance sheet date		34,022,262,884	33,544,020,100	34,022,262,884	33,544,020,100
Less: Land Value and building construction Amount		32,510,138,130	30,122,011,525	32,510,138,130	30,122,011,525
Carrying value without considering land value		1,512,124,755	3,422,008,575	1,512,124,755	3,422,008,575
b) Tax base		3,984,203,867	3,536,601,125	3,984,203,867	3,536,601,125
c) Taxable/(Deductible) Temporary Difference (a-b)		(2,472,079,112)	(114,592,550)	(2,472,079,112)	(114,592,550)
ii) Employees Liabilities					
a) Carrying amount at balance sheet date					
Provision for pension fund		-	(101,020,892)	-	(101,020,892)
Provision for PDCRB fund		(37,002)	(3,028,095,856)	(37,002)	(3,028,095,856)
Provision for Employees benefit		(35,634)	(35,634)	(35,634)	(35,634)
Provision for Benevolent Fund		-	(191,574,699)	-	(191,574,699)
Total		(72,636)	(3,320,727,081)	(72,636)	(3,320,727,081)
b) Tax base		(72,636)	(3,320,727,081)	(72,636)	(3,320,727,081)
c) Taxable/(Deductible) Temporary Difference (a-b)		(72,636)	(3,320,727,081)	(72,636)	(3,320,727,081)
iii) Provision for loans and advances					
a) Carrying amount at balance sheet date					
Provision for Classified loan and advances		(66,694,385,133)	(38,767,069,760)	(66,691,457,473)	(38,764,579,137)
b) Tax base		(66,694,385,133)	(38,767,069,760)	(66,691,457,473)	(38,764,579,137)
c) Taxable/(Deductible) Temporary Difference (a-b)		(66,694,385,133)	(38,767,069,760)	(66,691,457,473)	(38,764,579,137)
iv) Provision for other assets					
a) Carrying amount at balance sheet date					
Provision for diminishing value of Investment		(4,193,200,000)	(5,409,100,000)	(4,193,200,000)	(5,409,100,000)
b) Tax base		(4,193,200,000)	(5,409,100,000)	(4,193,200,000)	(5,409,100,000)
c) Taxable/(Deductible) Temporary Difference (a-b)		(4,193,200,000)	(5,409,100,000)	(4,193,200,000)	(5,409,100,000)
v) Provision for diminishing value of Investment					
a) Carrying amount at balance sheet date					
Provision for diminishing value of Investment		(6,973,448,490)	(1,342,671,004)	(6,973,448,490)	(1,342,671,004)
b) Tax base		(6,973,448,490)	(1,342,671,004)	(6,973,448,490)	(1,342,671,004)
c) Taxable/(Deductible) Temporary Difference (a-b)		(6,973,448,490)	(1,342,671,004)	(6,973,448,490)	(1,342,671,004)
vi) Provision for Other Bank's and NBF					
a) Carrying amount at balance sheet date					
Provision for Other Bank's and NBF		(1,671,204,057)	(1,671,204,057)	(1,671,204,057)	(1,671,204,057)
b) Tax base		(1,671,204,057)	(1,671,204,057)	(1,671,204,057)	(1,671,204,057)
c) Taxable/(Deductible) Temporary Difference (a-b)		(1,671,204,057)	(1,671,204,057)	(1,671,204,057)	(1,671,204,057)
vii) Total Temporary Difference		(82,004,389,428)	(50,625,364,451)	(82,001,461,768)	(50,622,873,829)
viii) Tax Rate		(10% to 40%)	(10% to 40%)	(10% to 40%)	(10% to 40%)
ix) Deferred Tax Assets		(30,709,721,224)	(19,847,344,479)	(30,708,550,160)	(19,846,348,230)
x) Closing Deferred Tax Assets		(30,709,721,224)	(19,847,344,479)	(30,708,550,160)	(19,846,348,230)
xi) Opening Deferred Tax		19,851,485,179	22,977,646,836	19,851,485,179	22,977,646,836
Decrease/(Increase) of Deferred Tax Assets/Liabilities		(10,858,236,046)	3,130,302,356	(10,857,064,982)	3,131,298,605
Less: Deferred Tax Income against IFRS-16		11,341,589	5,136,949	11,341,589	5,136,949
Deferred Tax (Assets)/ Liabilities		(12,512,652)	3,125,165,408	(11,341,588)	3,126,161,657

* Deferred Tax assets (DTA) has been recognized as per IAS-12 and Bangladesh Bank has been approved vide no-DOS(CAMS)1157/41 (Dividend)/2025-3110 dated 21 May 2025 the prescribed DTA of tk. 1085.71 crore has been reversed and credited to retained earnings.

Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
9.09 Provision Maintained against Other Assets					
Cash in Hand (Obsolete Indian Rupee)		614,675	614,675	614,675	614,675
Stamp on Hand (Obsolete)		2,000,000	600,000	2,000,000	600,000
Suspense Account		141,500,000	143,500,000	141,500,000	143,500,000
Protested Bills		328,500,000	288,450,911	328,500,000	288,450,911
Agri Loan Exemption affected by River Erosion		99,600,000	99,500,000	99,600,000	99,500,000
BRDB UCCA Crops Loans Int. Penal Int. Exemption A/C		-	511,254,639	-	511,254,639
Demand Draft Paid In Ex-Advice		45,900,000	46,418,634	45,900,000	46,418,634
Demand Drafts Purchased (DDP)		19,000,000	29,400,000	19,000,000	29,400,000
Wage Earners' Bond Encashment A/C.		146,700,000	197,800,000	146,700,000	197,800,000
Pension Bills (Civil)		74,700,000	78,100,785	74,700,000	78,100,785
Interest Receivable (Including Orion Infrac. Ltd.)		2,454,010,756	1,682,500,000	2,454,010,756	1,682,500,000
Adjusting A/C Debit Balance		651,000,000	972,400,000	651,000,000	972,400,000
SECI Settlement Account Debit Balance		45,300,000	67,038,487	45,300,000	67,038,487
Govt. Demand Draft Paid In Ex-Advice		1,300,000	1,300,000	1,300,000	1,300,000
Pre-Paid Expenses		1,100,000	1,121,869	1,100,000	1,121,869
ATM Settlement Account Debit Balance		18,500,000	3,700,000	18,500,000	3,700,000
Clearing Settlement Account Debit Balance		10,700,000	10,700,000	10,700,000	10,700,000
Commission Receivable Account		501,600,000	610,500,000	501,600,000	610,500,000
Receivable from Govt. Under Savings Certificate to BJMC		312,200,000	573,300,000	312,200,000	573,300,000
Placement with Solicitation Account		216,900,000	206,000,000	216,900,000	206,000,000
Sub Total		5,071,125,431	5,524,200,000	5,071,125,431	5,524,200,000
Jute Sector Reform Project	9.09a	3,300,000,000	3,000,000,000	3,300,000,000	3,000,000,000
Pension for Army Bills (Old & New)		4,610,300,000	5,589,500,000	4,610,300,000	5,589,500,000
Preliminary Expenses HR Recruitment		-	10,800,000	-	10,800,000
Branch Adjustment of Unreconciled Entries	9.06.01	3,141,200,000	4,477,300,000	3,141,200,000	4,477,300,000
Sanchaypatra Encashment Account		402,200,000	1,608,600,000	402,200,000	1,608,600,000
Provision for SBL Employees Benevolent fund Investment		-	159,525,776	-	159,525,776
Others Provision		270,900,325	-	270,900,325	-
Sub Total		11,724,600,325	14,845,725,776	11,724,600,325	14,845,725,776
Grand Total		16,795,725,756	20,369,925,776	16,795,725,756.00	20,369,925,776
9.09a Other Assets					
i) Through letter no- DOS(BSS-1)1163/96/2015/821, dated 17 February 2015, Bangladesh Bank Approved the Bank request to provide Tk. 30 Crore provision per year against Jute Sector Reform Project. Accordingly Bank has kept that provision in 2024 and total provision kept Tk. 330 Crore up to 31 December 2024.					
9.10 Movement of the Provision against Other Assets					
Opening balance		20,369,925,776	14,978,780,241	20,369,925,776	14,978,780,241
Less: Written- off during the year		-	-	-	-
		20,369,925,776	14,978,780,241	20,369,925,776	14,978,780,241
Less: Transferred to P&L A/C		-	-	-	-
		20,369,925,776	14,978,780,241	20,369,925,776	14,978,780,241
Add: Addition during the year		(3,574,200,020)	5,391,145,535	(3,574,200,020)	5,391,145,535
		16,795,725,756	20,369,925,776	16,795,725,756	20,369,925,776
9.11 Provision made against other assets					
Other Assets		16,795,725,756	19,858,671,137	16,795,725,756	19,858,671,137
Interest reserve against BRDB UCCA Crops Loan		-	511,254,639	-	511,254,639
		16,795,725,756	20,369,925,776	16,795,725,756	20,369,925,776
10.00 Non Banking Assets (Non Income generating)		41,015,847	42,765,706	41,015,847	42,765,706
11.00 Borrowings from other banks, financial institutions & agents					
In Bangladesh	11.01	89,738,134,183	17,009,475,183	89,738,134,183	17,009,475,183
Outside Bangladesh	11.02	6,195,210,549	2,482,751,214	-	-
		95,933,344,733	19,492,226,397	89,738,134,183	17,009,475,183
11.01 In Bangladesh					
Bangladesh Bank Demand Loan:		-	-	-	-
Refinance Against RHFG from Bangladesh Bank		329,550,183	384,475,183	329,550,183	384,475,183
Refinance Against Jute Sector from (Bangladesh Bank Demand Loan)		89,408,584,000	16,625,000,000	89,408,584,000	16,625,000,000
Assured Liquidity Support (ALS)		89,738,134,183	17,009,475,183	89,738,134,183	17,009,475,183
11.01.01 Security against borrowings from other banks, financial institutions and agents					
Secured (against bills)		89,408,584,000	16,625,000,000	89,408,584,000	16,625,000,000
Unsecured		329,550,183	384,475,183	329,550,183	384,475,183
		89,738,134,183	17,009,475,183	89,738,134,183	17,009,475,183
11.02 Outside Bangladesh					
Sonali Exchange Co. Inc		-	51,186,300	-	-
Sonali Bangladesh (UK) Ltd.		6,195,210,549	2,431,564,914	-	-
		6,195,210,549	2,482,751,214	-	-
11.03 Maturity Grouping of Borrowing From Other Banks, Financial Institutions & Agents					
Payable on demand		-	-	-	-
Repayable on within 1 month		-	-	-	-
Over 1 month but within 3 Months		-	-	-	-
Over 3 months but within 1 year		-	-	-	-
Over 1 year but within 5 years		89,408,534,183	-	89,408,534,183	-
Over 5 year but within 10 years		6,507,704,950	19,517,920,087	329,600,000	17,009,475,183
		95,916,239,133	19,517,920,087	89,738,134,183	17,009,475,183
12.00 Deposits and other accounts					
Current Deposit & Other Accounts	12.02.01(a+b+c)	297,910,032,497	249,444,001,634	297,970,338,656	249,564,577,197
Bills Payable	12.02.02(a+b+c)	17,030,943,008	13,549,022,870	17,030,943,008	13,549,022,870
Savings Deposits	12.02.03(a+b+c)	670,663,737,984	636,606,889,386	670,663,737,984	636,606,889,386
Fixed Deposits	12.02.04(a+b+c)	664,382,913,624	606,332,995,685	664,382,913,624	606,332,995,685
Other Deposits	12.02.05(a+b+c)	152,593,764	130,446,594	152,593,764	130,446,594
Total Deposits and other accounts		1,650,140,220,877	1,506,063,356,169	1,650,200,527,036	1,506,183,931,731
Deposits and other accounts					
Inter Bank Deposits	12.01(A)	41,895,343,709	39,443,682,911	41,895,343,709	39,443,682,911
Other than Bank Deposits	12.01(B)	1,601,934,019,796	1,461,671,911,326	1,601,934,019,796	1,461,671,911,326
		1,643,829,363,505	1,501,115,594,238	1,643,829,363,505	1,501,115,594,238
Islamic Banking Window	12.01(C)	5,765,506,345	4,284,681,957	5,765,506,345	4,284,681,957
Overseas Branches	12.01(D)	602,380,164	783,655,532	602,380,164	783,655,532
		6,367,886,508	5,068,337,489	6,367,886,508	5,068,337,489
Less: Inter Company balance eliminated		60,306,159	114,765,350	-	-
Total		1,650,136,943,855	1,506,069,166,377	1,650,197,250,014	1,506,183,931,731



Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
12.01 Deposits and other accounts					
A. Inter bank deposits					
Payable on Demand		40,719,640,856	27,456,661,329	40,719,640,856	27,456,661,329
Other than Demand		1,175,702,852	11,987,021,583	1,175,702,852	11,987,021,583
		41,895,343,709	39,443,682,911	41,895,343,709	39,443,682,911
B. Other deposits					
Payable on Demand		273,734,493,653	761,282,112,089	273,734,493,653	761,282,112,089
Other than Demand		1,328,199,526,144	700,389,799,237	1,328,199,526,144	700,389,799,237
		1,601,934,019,796	1,461,671,911,326	1,601,934,019,796	1,461,671,911,326
C. Islamic Banking Window					
		5,765,506,345	4,284,681,957	5,765,506,345	4,284,681,957
D. Overseas Branches					
		602,380,164	783,655,532	602,380,164	783,655,532
		6,367,886,508	5,068,337,489	6,367,886,508	5,068,337,489
		60,306,159	114,765,350	-	-
Less: Inter Company balance Eliminated		-	-	-	-
Total		1,650,136,943,855	1,506,069,166,377	1,650,197,250,014	1,506,183,931,727
12.02 Deposits and Other Accounts (Category wise)					
Domestic Branches					
Current and Contingency	12.02.1.a	297,575,622,886	249,084,636,744	297,635,929,045	249,205,212,306
Bills Payable	12.02.2.a	17,030,287,144	13,548,801,976	17,030,287,144	13,548,801,976
Savings Bank Account	12.02.3.a	670,297,031,892	636,295,736,451	670,297,031,892	636,295,736,451
Fixed Deposits	12.02.4.a	658,869,392,446	602,065,843,509	658,869,392,446	602,065,843,509
Other Deposits	12.02.5.a	-	-	-	-
		1,643,772,334,368	1,500,995,018,680	1,643,832,640,527	1,501,115,594,242
Overseas Branches					
Current and Contingency	12.02.1.b	326,330,598	340,458,938	326,330,598	340,458,938
Bills Payable	12.02.2.b	655,864	220,894	655,864	220,894
Savings Bank Account	12.02.3.b	52,604,068	48,359,327	52,604,068	48,359,327
Fixed Deposit	12.02.4.b	220,059,004	391,511,064	220,059,004	391,511,064
Other Deposits	12.02.5.b	2,730,630	3,105,308	2,730,630	3,105,308
		602,380,164	783,655,532	602,380,164	783,655,532
Islamic Banking Window					
Al-Wadeeah Current Deposits	12.02.1.c	8,079,012	18,905,952	8,079,012	18,905,952
Mudarabah Savings Deposits	12.02.3.c	314,102,024	262,793,607	314,102,024	262,793,607
Mudarabah Fixed Deposit	12.02.4.c	5,293,462,174	3,875,641,112	5,293,462,174	3,875,641,112
Other Mudarabah Deposits	12.02.5.c	149,863,134	127,341,286	149,863,134	127,341,286
		5,765,506,345	4,284,681,957	5,765,506,345	4,284,681,957
Total		1,650,140,220,877	1,506,063,356,169	1,650,200,527,036	1,506,183,931,731
12.02.1.a Current and Contingency (Domestic Branches)					
Current Account (Credit Balance)		261,554,269,325	217,962,586,528	261,554,269,325	217,962,586,528
Hajj Deposits		179,794,824	1,436,858,252	179,794,824	1,436,858,252
Margin on Letter of Credit		9,880,149,548	5,433,789,454	9,880,149,548	5,433,789,454
Margin on Bank Guarantee		153,693,017	112,682,446	153,693,017	112,682,446
Foreign Currency Marginal Account		2,613,910	2,271,242	2,613,910	2,271,242
Foreign Bank's Deposit		445,690,246	537,123,630	445,690,246	537,123,630
Current Account Barter Credit Balance		10,094,855,389	12,522,355,389	10,094,855,389	12,522,355,389
Current Deposit Account for SAB		18,799,401	21,349,574	18,799,401	21,349,574
Branch Sundry Deposit A/C		2,733,980,400	2,666,008,520	2,733,980,400	2,666,008,520
Call Deposit		24,157,308	24,892,215	24,157,308	24,892,215
Exporters' Foreign Currency Retention Quota		344,252,317	292,885,488	344,252,317	292,885,488
Foreign Currency Deposit		7,408,219,450	7,425,940,497	7,408,219,450	7,425,940,497
Non Resident F.C.D (NFC) & R.F.C.D Account		213,197,356	160,615,734	213,197,356	160,615,734
Sonali e-Wallet Account		4,336,063,716	328,955,837	4,336,063,716	328,955,837
Credit Balance of Loan & Advances		246,192,838	276,897,500	246,192,838	276,897,500
		297,635,929,045	249,205,212,306	297,635,929,045	249,205,212,306
Less: Inter Company balance Eliminated		60,306,159	120,575,562	-	-
Total		297,575,622,886	249,084,636,744	297,635,929,045	249,205,212,306
12.02.1.b Current and Contingency (Overseas Branches)					
		326,330,598	340,458,938	326,330,598	340,458,938
12.02.1.c Current and Contingency (Islamic Banking Window)					
		8,079,012	18,905,952	8,079,012	18,905,952
Total		297,910,032,497	249,444,001,634	297,970,338,656	249,564,577,197
12.02.2.a Bills Payable (Domestic Branches)					
Draft Payable		1,447,861,643	1,562,776,046	1,447,861,643	1,562,776,046
Govt. Draft Payable		26,472,655	22,294,865	26,472,655	22,294,865
Payment Order		15,472,975,364	11,882,562,959	15,472,975,364	11,882,562,959
Foreign Draft/Travelers Cheque Issued A/c.		303,688	303,688	303,688	303,688
Foreign Draft Payable A/c.		82,673,795	80,864,418	82,673,795	80,864,418
		17,030,287,144	13,548,801,976	17,030,287,144	13,548,801,976
12.02.2.b Bills Payable (Overseas Branches)					
		655,864	220,894	655,864	220,894
Total		17,030,943,008	13,549,022,870	17,030,943,008	13,549,022,870
12.02.3.a Savings Bank Deposits (Domestic Branches)					
Savings Bank Account		667,128,014,826	633,392,174,427	667,128,014,826	633,392,174,427
Daily Profit Scheme		1,559,619,123	1,479,874,433	1,559,619,123	1,479,874,433
Savings Bank Account for SAB		446,247,841	363,007,710	446,247,841	363,007,710
School Banking Scheme for SAB		1,647,371	830,371	1,647,371	830,371
School Banking Scheme		1,161,502,732	1,059,849,510	1,161,502,732	1,059,849,510
		670,297,031,892	636,295,736,451	670,297,031,892	636,295,736,451
12.02.3.b Savings Bank Deposits (Overseas Branches)					
		52,604,068	48,359,327	52,604,068	48,359,327
12.02.3.c Savings Bank Deposits (Islamic Banking Window)					
		314,102,024	262,793,607	314,102,024	262,793,607
Total		670,663,737,984	636,606,889,386	670,663,737,984	636,606,889,386



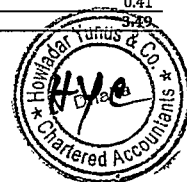
Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
12.02.4.a Fixed Deposit (Domestic Branches)					
Fixed Deposits		333,629,240,138	298,598,036,492	333,629,240,138	298,598,036,492
Fixed Deposits for SAB		117,017,775	80,132,168	117,017,775	80,132,168
Special Notice deposits		212,240,138,127	198,389,005,595	212,240,138,127	198,389,005,595
Special Notice deposits for SAB		23,078	61,848	23,078	61,848
Deposit Pension Scheme		8,357,774	9,203,850	8,357,774	9,203,850
Special Deposit Pension Scheme		10,986,782	11,595,687	10,986,782	11,595,687
Sonali Deposit Scheme		31,846,107,904	25,781,761,608	31,846,107,904	25,781,761,608
Sonali Deposit Scheme for SAB		62,452,708	27,186,327	62,452,708	27,186,327
Education Deposit Scheme		2,279,343,486	2,440,157,770	2,279,343,486	2,440,157,770
Medicare Deposit Scheme		16,081,189,549	15,720,544,228	16,081,189,549	15,720,544,228
Rural Deposit Schemes		135,313,128	146,366,255	135,313,128	146,366,255
Monthly Earning Schemes		80,909,767	99,227,733	80,909,767	99,227,733
Marriage Savings Schemes		1,489,228,912	1,875,790,432	1,489,228,912	1,875,790,432
Double Benefit Scheme		1,388,415,039	1,906,225,416	1,388,415,039	1,906,225,416
Triple Benefit Scheme		471,017,847	577,655,983	471,017,847	577,655,983
Millionaire Deposit Scheme		54,802,324,192	49,914,460,550	54,802,324,192	49,914,460,550
Non Resident Deposit Scheme		40,643,788	33,307,940	40,643,788	33,307,940
Retirement Savings Scheme		9,667,047	15,217,547	9,667,047	15,217,547
Sonali Bank Retirement Savings Scheme		739,556,076	901,615,497	739,556,076	901,615,497
Deposit Pension Payment Account		2,264,664	2,637,046	2,264,664	2,637,046
Shadheen Sanchay Scheme		586,971,201	708,985,443	586,971,201	708,985,443
Anannya Sonali Deposit Scheme		1,102,226,533	71,032,391	1,102,226,533	71,032,391
Sonali Lakhapoti Deposit Scheme		25,061,837	5,673,336	25,061,837	5,673,336
Medical Deposit Scheme for SAB		3,562	-	3,562	-
Education Deposits Scheme for SAB		12,080	-	12,080	-
Sonali Monthly profit deposit Scheme (SMPDS)		1,699,645,254	-	1,699,645,254	-
Sonali Probashi Monthly Benefit Scheme		21,274,200	-	21,274,200	-
S.B. Employees General Provident Fund		-	4,696,331,309	-	4,696,331,309
S.B. Employees Contributory Provident Fund		-	53,631,061	-	53,631,061
		658,869,392,446	602,065,843,509	658,869,392,446	602,065,843,509
		220,059,004	391,511,064	220,059,004	391,511,064
12.02.4.b Fixed Deposit (Overseas Branches)					
		5,293,462,174	3,875,641,112	5,293,462,174	3,875,641,112
12.02.4.c Fixed Deposit (Islamic Banking Window)					
		664,382,913,624	606,332,995,685	664,382,913,624	606,332,995,685
Total					
		-	-	-	-
12.02.5.a Other Deposits (Domestic Branches)					
		2,730,630	3,105,308	2,730,630	3,105,308
12.02.5.b Other Deposits (Overseas Branches)					
		149,863,134	127,341,286	149,863,134	127,341,286
12.02.5.c Other Deposits (Islamic Banking Window)					
		152,593,764	130,446,594	152,593,764	130,446,594
Total					
		1,643,832,640,527	1,501,115,594,242	1,643,832,640,527	1,501,115,594,242
		5,765,506,345	4,284,681,957	5,765,506,345	4,284,681,957
		602,380,164	783,655,532	602,380,164	783,655,532
		1,650,200,527,036	1,506,183,931,731	1,650,200,527,036	1,506,183,931,731
12.03 In Bangladesh (GM's Office wise)	No. of Branches				
Dhaka Central	74	459,081,646,467	420,409,516,026		
Dhaka North	72	153,470,544,967	137,690,037,749		
Dhaka South	87	124,654,151,276	121,106,662,268		
Barishal	78	57,712,902,530	52,539,133,010		
Chattagram North	56	96,126,922,907	93,291,828,823		
Chattagram South	54	97,131,681,353	84,173,332,744		
Cumilla	82	93,179,275,606	84,587,070,283		
Faridpur	86	76,383,964,309	68,862,810,243		
Khulna	65	59,620,161,608	52,623,656,263		
Jashore	78	59,905,252,213	53,921,891,435		
Mymensingh	57	50,542,163,993	46,992,425,196		
Jamalpur	44	29,924,163,192	26,951,489,319		
Rajshahi	82	65,424,156,602	58,877,263,421		
Rangpur	62	38,552,385,614	36,631,774,213		
Sylhet	81	65,865,871,773	59,694,085,864		
Bogura	61	39,625,728,986	35,712,756,447		
Noakhali	57	48,822,095,667	42,071,338,425		
Dinajpur	55	27,809,571,464	24,978,522,510		
	1231	1,643,832,640,527	1,501,115,594,238		
Islamic Banking Window					
Overseas Branches	2	5,765,506,345	4,284,681,957		
Total	1233	1,650,200,527,036	1,506,183,931,727		
12.03.01 Deposits and Other Accounts (Geographical Location-wise Deposits)					
In Bangladesh	No. of Branches				
Urban	537	1,196,410,887,450	1,094,851,538,705	72.50	72.69
Rural	694	447,421,753,077	406,264,055,537	27.11	26.97
Sub Total	1231	1,643,832,640,527.1	1,501,115,594,242	99.61	99.66
Islamic Banking Window					
		5,765,506,345	4,284,681,957		
Overseas Branches	2	602,380,164	783,655,532	0.04	0.05
Total	1233	1,650,200,527,036	1,506,183,931,731	100	100

Head office is included in Urban



12.03.1.a In Bangladesh (GM's Office and District wise)

	No. of Branches	Amount in Taka		% of Total Deposit	
		2024	2023	2024	2023
Dhaka Central GM's Office					
Bangabondhu Dhaka Central	32	329,779,346,626	296,686,405,211	19.98	19.70
Dhaka East	19	38,968,497,119	37,909,220,987	2.36	2.52
Dhaka West	23	90,333,802,722	85,813,889,827	5.47	5.70
Sub Total	74	459,081,646,467	420,409,516,026	27.82	27.91
Dhaka North GM's Office					
Gazipur	22	35,439,470,016	34,500,552,688	2.15	2.29
Mirpur	22	76,038,966,420	65,360,710,546	4.61	4.34
Tangail	17	25,489,108,189	22,972,174,772	1.54	1.53
Manikganj	11	16,503,000,342	14,856,599,743	1.00	0.99
Sub Total	72	153,470,544,967	137,690,037,749	9.30	9.14
Dhaka South GM's Office					
Dhaka South	30	73,160,751,486	74,197,703,622	4.43	4.93
Narsingdi	21	20,977,739,981	18,522,877,289	1.27	1.23
Munshiganj	18	16,071,957,474	14,890,828,172	0.97	0.99
Narayanganj	18	14,443,702,336	13,495,253,185	0.88	0.90
Sub Total	87	124,654,151,276	121,106,662,268	7.55	8.04
Chattogram North GM's Office					
Chattogram North	18	23,169,786,553	20,861,705,398	1.40	1.39
Chattogram Central	17	23,454,191,216	58,470,075,411	1.42	3.88
Patiya	14	12,608,076,085	11,012,828,422	0.76	0.73
Bandarban	7	36,894,869,054	2,947,219,592	2.24	0.20
Sub Total	56	96,126,922,907	93,291,828,823	5.83	6.19
Chattogram South GM's Office					
Chattogram South	20	76,134,604,427	65,141,204,078	4.61	4.32
Cox's Bazar	10	9,372,522,571	8,145,166,830	0.57	0.54
Rangamati	24	11,624,554,355	10,886,961,836	0.70	0.72
Sub Total	54	97,131,681,353	84,173,332,744	5.89	5.59
Khulna GM's Office					
Khulna	23	26,553,643,460	23,366,261,355	1.61	1.55
Satkhira	17	13,528,348,577	11,616,936,326	0.82	0.77
Bagerhat	14	11,872,824,099	10,915,831,596	0.72	0.72
Narail	11	7,665,345,472	6,724,626,986	0.46	0.45
Sub Total	65	59,620,161,608	52,623,656,263	3.61	3.49
Jashore GM's Office					
Jashore North	18	16,901,673,613	14,599,963,863	1.02	0.97
Jashore South	17	11,089,473,124	10,309,144,091	0.67	0.68
Chuadanga	20	13,156,319,976	12,174,641,276	0.80	0.81
Jhenaidah	23	18,757,785,500	16,838,142,205	1.14	1.12
Sub Total	78	59,905,252,213	53,921,891,435	3.63	3.58
Rangpur GM's Office					
Rangpur	19	13,570,377,379	13,283,008,439	0.82	0.88
Kurigram	17	10,075,443,816	9,716,032,375	0.61	0.65
Galbandha	16	8,649,419,446	7,967,473,351	0.52	0.53
Nilphamari	10	6,257,144,973	5,665,260,048	0.38	0.38
Sub Total	62	38,552,385,614	36,631,774,213	2.34	2.43
Faridpur GM's Office					
Faridpur	23	22,520,603,869	20,478,522,033	1.36	1.36
Madaripur	17	18,980,168,444	16,675,814,731	1.15	1.11
Kushdia	22	14,685,826,392	13,252,344,140	0.89	0.88
Gopalganj	12	10,595,979,430	9,945,930,892	0.64	0.66
Rajbari	12	9,601,386,174	8,510,198,447	0.58	0.57
Sub Total	86	76,383,964,309	68,862,810,243	4.63	4.57
Mymensingh GM's Office					
Mymensingh	25	26,578,372,979	23,565,819,483	1.61	1.56
Kishoregonj	18	16,201,068,247	14,574,924,552	0.98	0.97
Netrokona	14	7,762,722,767	8,851,681,161	0.47	0.59
Sub Total	57	50,542,163,993	46,992,425,196	3.06	3.12
Jamalpur GM's Office					
Ghatail-Tangail	15	11,277,282,110	10,526,624,006	0.68	0.70
Jamalpur	19	12,558,088,114	10,850,581,292	0.76	0.72
Sherpur	10	6,088,792,968	5,574,284,020	0.37	0.37
Sub Total	44	29,924,163,192	26,951,489,319	1.81	1.79
Sylhet GM's Office					
Sylhet	33	32,915,630,631	29,754,723,337	1.99	1.98
Moulvibazar	22	13,876,605,200	12,826,553,341	0.84	0.85
Habiganj	13	9,583,490,267	8,662,577,071	0.58	0.58
Sunamganj	13	9,488,145,675	8,450,232,114	0.57	0.56
Sub Total	81	65,865,871,773	59,694,085,864	3.99	3.96
Barishal GM's Office					
Barishal East	20	17,494,049,969	15,791,836,057	1.06	1.05
Barishal West	17	11,876,157,528	11,023,648,736	0.72	0.73
Patuakhali	21	13,062,988,340	11,775,720,110	0.79	0.78
Pirojpur	10	8,568,609,425	7,813,777,031	0.52	0.52
Bhola	10	6,711,097,268	6,134,151,076	0.41	0.41
Sub Total	78	57,712,902,530	52,539,133,010	3.50	3.29



		Amount in Taka		% of Total Deposit	
		2024	2023	2024	2023
Rajshahi GM's Office					
Rajshahi	24	22,243,115,416	20,792,991,736	1.35	1.38
Pabna	18	16,844,262,951	15,001,590,096	1.02	1.00
Naogaon	19	11,146,345,943	9,515,705,287	0.68	0.63
Natore	13	8,829,730,898	8,049,010,725	0.54	0.53
Chapai Nawabganj	8	6,360,701,393	5,517,965,578	0.39	0.37
Sub Total	82	65,424,156,602	58,877,263,421	3.96	3.91
Bogura GM's Office					
Bogura North	15	10,896,947,424	9,559,152,040	0.66	0.63
Bogura South	17	9,560,001,102	8,820,090,940	0.58	0.59
Joypurhat	8	4,668,098,802	4,072,563,588	0.28	0.27
Sirajganj	21	14,500,681,658	13,260,949,879	0.88	0.88
Sub Total	61	39,625,728,986	35,712,756,447	2.40	2.37
Cumilla GM's Office					
Cumilla North	22	35,891,181,617	32,850,526,781	2.17	2.18
Cumilla South	17	20,393,747,342	18,378,285,599	1.24	1.22
Brahmanbaria	23	20,056,556,469	17,989,084,923	1.22	1.19
Chadpur	20	16,837,790,179	15,369,172,979	1.02	1.02
Sub Total	82	93,179,275,606	84,587,070,283	5.65	5.62
Noakhali GM's Office					
Noakhali	28	22,466,500,902	19,920,623,879	1.36	1.32
Feni	17	17,370,157,529	14,410,622,622	1.05	0.96
Laxmipur	12	8,985,437,236	7,740,091,924	0.54	0.51
Sub Total	57	48,822,095,667	42,071,338,425	2.96	2.79
Dinajpur GM's Office					
Dinajpur North	18	11,249,361,884	9,938,833,199	0.68	0.66
Dinajpur South	15	6,702,955,626	6,348,870,523	0.41	0.42
Thakurgaon	22	9,857,253,955	8,690,818,789	0.60	0.58
Sub Total	55	27,809,571,464	24,978,522,510	1.69	1.66
Total	1231	1,643,832,640,527	1,501,115,594,238	100	100
Islamic Banking Window		5,765,506,345	4,284,681,957	0.38	0.28
12.03.2.b Outside Bangladesh					
Overseas Branches	2	602,380,164	783,655,532	0.04	0.05
Total Deposits and Other Accounts	1233	1,650,200,527,036	1,506,183,931,727	100	100

Head office is included in Number of Branches and Deposits and Other Accounts

12.04 Sector Wise Deposit Including Bills Payable

Presidency, Prime Minister Office and Judiciary
Autonomous and Semi-autonomous bodies
Other Public Sector
Banking Sector
Private Sector

Islamic Banking Window
Overseas Branches

Amount in Taka	
2024	2023
121,106,693,075	104,916,071,232
167,606,235,736	150,045,534,400
205,975,772,536	195,003,620,273
41,895,343,709	39,443,682,911
1,107,248,595,471	1,011,706,685,422
1,643,832,640,527	1,501,115,594,238
5,765,506,345	4,284,681,957
602,380,164	783,655,532
1,650,200,527,036	1,506,183,931,727

Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
Maturity Grouping of deposits and other accounts (Including Bills Payable)					
Repayable on Demand		788,738,773,418	788,738,773,418	761,907,809,910	788,738,773,418
Repayable within 1 Month		92,161,222,856	92,161,222,856	18,831,929,849	92,161,222,856
Over 1 month but within 6 Months		238,889,617,601	238,889,617,601	269,198,654,286	238,889,617,601
Over 6 months but within 1 year		170,071,418,554	170,071,418,554	170,112,514,121	170,071,418,554
Over 1 year but within 5 years		117,497,074,448	117,497,074,448	121,663,539,655	117,497,074,448
Over 5 years but within 10 years		81,944,662,124	81,944,662,124	286,783,499,217	81,944,662,124
Over 10 years		16,881,162,731	16,881,162,731	21,702,579,998	16,881,162,731
		1,506,183,931,731	1,506,183,931,731	1,650,200,527,036	1,506,183,931,731
Less: Inter Company balance Eliminated		60,306,159	114,765,350	-	-
Total		1,506,123,625,572	1,506,069,166,381	1,650,200,527,036	1,506,183,931,731

12.05.b Maturity Grouping of Inter-Bank Deposits

Repayable on Demand
Repayable within 1 Month
Over 1 month but within 6 Months
Over 6 months but within 1 year
Over 1 year but within 5 years
Over 5 years but within 10 years
Over 10 years

Sub Total

26,919,537,699	26,919,537,699	40,013,950,610	26,919,537,699
537,123,630	537,123,630	705,690,246	537,123,630
11,987,021,583	11,987,021,583	1,175,702,852	11,987,021,583
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
39,443,682,911	39,443,682,911	41,895,343,709	39,443,682,911

Other Deposits

Repayable on Demand
Repayable within 1 Month
Over 1 month but within 6 Months
Over 6 months but within 1 year
Over 1 year but within 5 years
Over 5 years but within 10 years
Over 10 years

Sub Total

Less: Inter Company balance Eliminated
Total

761,819,235,719	761,819,235,719	721,893,859,300	761,819,235,719
91,624,099,226	91,624,099,226	18,126,239,603	91,624,099,226
226,902,596,018	226,902,596,018	268,022,951,433	226,902,596,018
170,071,418,554	170,071,418,554	170,112,514,121	170,071,418,554
117,497,074,448	117,497,074,448	121,663,539,655	117,497,074,448
81,944,662,124	81,944,662,124	286,783,499,217	81,944,662,124
16,881,162,731	16,881,162,731	21,702,579,998	16,881,162,731
1,466,740,248,820	1,466,740,248,820	1,608,305,183,327	1,466,740,248,820
60,306,159	114,765,350	-	-
1,506,123,625,572	1,506,069,166,381	1,650,200,527,036	1,506,183,931,731



Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
12.05.c Maturity Grouping of Bills Payables					
Repayable on Demand		17,030,943,008	13,549,022,870	17,030,943,008	13,549,022,870
Repayable within 1 Month		-	-	-	-
Over 1 month but within 6 Months		-	-	-	-
Over 6 months but within 1 year		-	-	-	-
Over 1 year but within 5 years		-	-	-	-
Over 5 years but within 10 years		-	-	-	-
Over 10 years		-	-	-	-
		17,030,943,008	13,549,022,870	17,030,943,008	13,549,022,870
Un-claimed deposits for 10 years or more held by the bank as on 31 December 2024		11,083,943	21,385,407	11,083,943	21,385,407
13.00 Other liabilities					
Domestic Branches					
Provision for Classified loans including writ	13.01.a	135,536,812,249	90,339,690,586	135,536,812,249	90,339,690,586
Provision for Un-Classified loans	13.01.b	7,065,890,197	13,204,314,032	7,065,890,197	13,204,314,032
Provision against diminishing value of Investment in Share	13.03	9,881,350,232	3,051,023,438	9,798,053,898	2,967,727,104
Provision for Income Tax	13.06	13,471,712,608	7,857,271,201	13,425,398,060	7,832,350,754
Provision for debenture (Public and Private)		5,843,900	5,843,900	5,843,900	5,843,900
Provision for Balance with Bangladesh Bank		674,400,000	717,600,000	674,400,000	717,600,000
Provision for Off Balance Sheet Exposure		6,314,832,306	3,522,554,352	6,314,832,306	3,522,554,352
Provision for Bonus/Ex-gratia*		3,739,407,691	3,138,645,391	3,732,960,446	3,133,016,245
Provision for Other Bank's and Financial Institutions	13.07	1,671,204,058	1,671,204,058	1,671,204,058	1,671,204,058
Provision for Other assets		5,070,510,756	5,524,200,000	5,070,510,756	5,524,200,000
Provision for Branch Adjustment of Unreconciled Entries		3,141,200,000	4,477,300,000	3,141,200,000	4,477,300,000
Provision for Jute Sector Reform Project		3,300,000,000	3,000,000,000	3,300,000,000	3,000,000,000
Provision for Army Pension Bills (Old & New)		4,610,300,000	5,589,500,000	4,610,300,000	5,589,500,000
Provision for Preliminary Expenses HR Recruitment		-	10,800,000	-	10,800,000
Provision for Sanchaypatra Encashment Account		402,200,000	1,608,600,000	402,200,000	1,608,600,000
Provision for Others		271,515,000	-	271,515,000	-
Provision for Staff Loan Exemption A/C		50,000,000	30,353,055	50,000,000	30,353,055
Provision for NOSTRO A/C		486,371	451,274	486,371	451,274
Provision for SBL Employees Benevolent fund Investment		-	159,525,776	-	159,525,776
Provision for employee benefits		35,634	35,634	35,634	35,634
Provision against Non-Banking Assets (NBA)		1,809,474	4,421,974	1,809,474	4,421,974
Interest Suspense	13.02	68,612,814,846	62,846,602,231	68,270,844,886	62,481,629,810
Liability for employees benefit (Pension fund)	13.04	(0)	101,020,891	(0)	101,020,892
Liability for employees benefit (PDCRB fund)	13.05	37,002	3,028,095,856	37,002	3,028,095,856
Asian Clearing Union (VOSTRO)	13.08	165,278,594	149,903,598	165,278,594	149,903,598
Balance Held with Foreign Bank abroad (Cr Balance)	13.09	5,223,155,116	7,855,460,992	5,223,155,116	7,855,460,992
Liability for employees benefit (Benevolent Fund)		231,680,296	32,048,923	231,680,296	32,048,923
Foreign Correspondent Charges		1,445,411	1,216,475	1,445,411	1,216,475
Adjusting Account Credit Balance		3,655,137	3,655,137	3,655,137	3,655,137
Interest Bearing FC (Bangladesh Bilman) Repayable to Bangladesh Bank		40,775,270,693	48,892,122,211	40,775,270,693	48,892,122,211
I.D.A. Credit -3917 B.D		33,950,672	45,267,572	33,950,672	45,267,572
Vocational Women's Cr.Scheme Guarantee Fund		256,353	256,353	256,353	256,353
Agricultural Guarantee Against I.D.A. Credit -724 B.D.		19,562,612	19,562,612	19,562,612	19,562,612
Industrial Cr. Guarantee Claims received Fund		1,834,493	1,834,493	1,834,493	1,834,493
Bangladesh Bank Cr.Guarantee Fee I.D.A Cr. - 825 B.D.		178,997	178,997	178,997	178,997
BSCIC Service Charges I.D.A Credit -825 B.D.		4,881,123	4,881,123	4,881,123	4,881,123
Revolving fund against I.D.A. Credit -725 B.D.		37,240,733	37,240,733	37,240,733	37,240,733
Sundry Deposits (H.O)**		188,502,979	7,426,330,521	188,502,979	7,426,330,521
Interest Subsidy Account		3,585,618	3,585,618	3,585,618	3,585,618
SPL A/C's Proceeds of Import Documents Dr.of F.C (NBP)		787,657	787,657	787,657	787,657
Special accounts surplus Proceeds of Import Goods		8,479	8,479	8,479	8,479
Unclaimed Dividend (NBP)		149,578	149,578	149,578	149,578
AST-CIDA Guarantee Fund for MCDSF.		45,312	45,312	45,312	45,312
Mother Club Women's Cr.Guarantee Fund		2,554,409	2,554,409	2,554,409	2,554,409
Employees Tax Deducted at source from Salary		8,801,462	8,158,724	8,801,462	8,158,724
BB Refinance Scheme for SME (Ren. Energy/Solar Energy)		79,139	79,139	79,139	79,139
Interest Payable (For Fixed Deposit)		6,562,020,995	5,070,371,266	6,562,020,995	5,070,371,266
Interest Payable (For other Deposit)		3,680,431,654	748,120,410	3,680,431,654	748,120,410
Commission payable Account for SAB		1,869,634	2,313,667	1,869,634	2,313,667
Income Received in advance		21,547	430,209	21,547	430,209
Expenses payable A/C		1,092,354,824	607,461,599	1,092,354,824	607,461,599
Loan from IDA Credit No. 765 BD.		56,824,870	56,824,870	56,824,870	56,824,870
Sirajganj Integrated Rural Development Fund		42,952,826	42,336,703	42,952,826	42,336,703
E-Challan statement account credit balance		28,172	13,216,791	28,172	13,216,791
Settlement account credit balance		47,298,819	31,227,218	47,298,819	31,227,218
ATM settlement account credit balance		7,890,348	10,833,927	7,890,348	10,833,927
Clearing settlement account credit balance		135,556,206	34,860,820	135,556,206	34,860,820
MCD Loan settlement account credit Balance		21,928	21,928	21,928	21,928
Govt. Transaction settlement account credit Balance		21,507,948,069	20,445,785,169	21,507,948,069	20,445,785,169
Sanchaypatra sales account credit Balance		2,792,557,930	3,041,922,711	2,792,557,930	3,041,922,711
Bank POS settlement account credit Balance		300	-	300	-
Travel Tax Online Transaction (LO) Account		19,686,750	40,925,250	19,686,750	40,925,250
Travel Tax Central Recovery Account		4,490,500	8,068,500	4,490,500	8,068,500
Mobile Financial Services Link Settlement A/C Credit Balance		34,332,651	25,730,614	34,332,651	25,730,614
Interest Suspense Account for COVID-19		162,011	164,933	162,011	164,933
Repayable to B.B for Fund Received Under Revolving Refinance Scheme for COVID-19		130,500,000	273,000,000	130,500,000	273,000,000
Repayable to Borrower the Interest Subsidy Fund Received from BB against COVID-19		18,401,577	31,426,446	18,401,577	31,426,446
Repayable to B.B against Refinance Scheme under MCD Loan of Tk. 10/50/100 A/C		590,788,646	286,696,683	590,788,646	286,696,683
Repayable to B.B against Refinance Scheme of Ghore Fera		359,484,000	184,629,000	359,484,000	184,629,000
Tap Link Settlement Account Credit Balance		260,650	181,250	260,650	181,250
Repayable to B.B against Refinance Scheme under Agri Loan for wheat & Maize		279,625,700	114,878,800	279,625,700	114,878,800
Repayable to B.B against Fund Received under Agri Loan for Food		1,629,576,758	569,474,353	1,629,576,758	569,474,353
Repayable to B.B against Fund Received under Pre-Finance Scheme for CMSME		2,386,666,667	1,200,000,000	2,386,666,667	1,200,000,000
Allowance for Bank's Incentives to Wage Earners Remitters		4,061	636	4,061	636
Repayable to BB for Fund Received against Small Enterprise Loan for Women		129,092,333	-	129,092,333	-
NPSB Settlement Accounts with PayLogic		6,126,237	-	6,126,237	-
Lease Liability against IFRS-16		971,189,118	864,284,700	971,189,118	864,284,700
Coupon Interest Income account		1,061,064	1,061,064	1,061,064	1,061,064
Repayable to B.B for Fund Received Under Agri. Loan against Special Stimulus		-	1,170,012,300	-	1,170,012,300
FET settlement account credit Balance		-	7,609,130,445	-	7,609,130,445
Interoperable Digital Transaction Platform (IDTP) for credit Balance		-	140,983	-	-
Imprest A/C-Received from B.B against W.E.R Account		-	153,350,927	-	-

Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
Interest Bearing F.C (Payra Port Authority) Repayable to B.B		58,912,635,383	49,996,198,891	58,912,635,383	49,996,198,891
SPG Settlement Account Credit Balance		219,147	52,264,760	219,147	52,264,760
BB Refinance Scheme (200 Crore) for Jute Sector		-	30,000,000	-	30,000,000
Provision against Portfolio Loan for SIL		389,011,538	389,011,538	-	-
Expenses Payable for SIL Client Sale & Others		8,458,595	58,831,025	-	-
Others liabilities of subsidiary Company SIL		41,375,799	40,894,111	-	-
Others liabilities of subsidiary Company SECI		360,212,880	288,515,613	-	-
Others liabilities of subsidiary Company SB(UK) Ltd.		298,236,581	184,973,983	-	-
Others liabilities of Sonali Pay (UK) Ltd.		23,208,473	81,604,509	-	-
Portfolio Margin Deposit Control for SIL		38,952,376	32,768,483	-	-
Remittance Payable to Beneficiary of SECI		66,141,840	-	-	-
Accrued Expense of SECI		8,285,880	-	-	-
Other Liabilities of SIL		2,722,255	-	-	-
Security Deposit of SECI		156,000	-	-	-
		413,164,110,779	368,168,329,388	411,449,320,476	366,612,911,780
Overseas Branches					
Other Liabilities		1,354,251,986	1,436,984,485	1,354,251,986	1,436,984,485
Reserve Fund		-	1,963,438,353	-	1,963,438,353
		1,354,251,986	3,400,422,838	1,354,251,986	3,400,422,838
Islamic Banking Window					
Other Liabilities		659,274,039	1,363,884,851	659,274,039	1,363,884,851
Total		415,177,636,805	372,932,637,078	413,462,846,501	371,377,219,469

In response to Bank's request regarding maintenance of provisions for loans & advances for 2024, Bangladesh Bank vide letter no-DOS(CAMS)1157/41(Dividend)/2025-3110 dated 21 May 2025 has given certain directives for maintenance of provision against unclassified and classified loans & advances, Investments and balance with Bangladesh Bank as on 31 December 2024. As per the directives, the Bank has calculated the required provision against unclassified and classified loans & advances and maintained provision amounting taka 14,260.27 crore by relishing deferral of taka 1,441.94 crore accordingly. In addition Bangladesh Bank has also allowed deferral of Tk 1,346.83 & 1,843.31 crore of provision against balance with Bangladesh Bank & provision against balance with other Bank & NBFI.

* The above provision has been kept for incentive bonus which was generally calculated based on basic salary. The Bangladesh Bank initially advised the Bank to adjust for certain bonus amount both current and prior year, however subsequently the Bank has appealed against the quick summary report. While approving the financial statements vide DOS letter DOS (CAMS) 1157/41 (Dividend)/2025-3110, dated 21 May 2025 the Bangladesh Bank has not commented on this matter.

** TK. 138.63 Crore and TK. 727.47 Crore of sundry deposit Account has been transferred to Income for the year 2024 and Retained earnings in compliance with IFRS and Bangladesh Bank has been approved vide no-DOS(CAMS)1157/41(Dividend)/2025-3110 dated 21 May 2025. In addition, the tk. 727.47 crore has also been transferred to provision for Loans and advances.

13.01 a) Provision for Classified loans Including writ

Loan and Advances (Classified)	80,454,564,494	72,390,418,757	80,454,564,494	72,386,491,553
Loan and Advances (Writ)	9,829,215,509	-	9,829,215,509	-
India Operation (Classified)	55,910,583	-	55,910,583	-
Balance at the beginning of the year	90,339,690,586	72,390,418,757	90,339,690,586	72,386,491,553
Less: Provision debited against Interest waiver	676,485,561	458,187,422	676,485,561	458,187,422
	89,663,205,025	71,932,231,335	89,663,205,025	71,928,304,131
Add: Provision credited against Debit TRA from Branches	60,592	236,675	60,592	236,675
	89,663,265,617	71,932,468,010	89,663,265,617	71,928,540,806
Add: Specific Provision (Including Islami Win.) made during the year	36,087,649,543	18,408,781,730	36,087,649,543	18,408,781,730
Add: Loan and Advances (Writ) made during the year	2,506,765,303	-	2,506,765,303	-
Add: Overseas Branches	4,407,813	2,368,051	4,407,813	2,368,051
Closing Balance at the end of the year	-	-	-	-
Loan and Advances (Classified)	123,140,513,041	80,454,564,494	123,140,513,041	80,454,564,494
Loan and Advances (Writ)	12,335,980,812	9,829,215,509	12,335,980,812	9,829,215,509
India Operation (Classified)	60,318,396	55,910,583	60,318,396	55,910,583
Total	135,536,812,249	90,339,690,586	135,536,812,249	90,339,690,586

b) Provision for Un-Classified loans

Loan and Advances (Un-Classified)	11,120,943,722	11,991,611,023	11,120,943,722	11,991,611,023
Orion Infrastructure Ltd. (Bridge Finance)	1,061,573,940	-	1,061,573,940	-
Special General Provision against COVID-19	1,017,182,313	-	1,017,182,313	-
India Operation (Un-Classified)	4,614,057	-	4,614,057	-
Balance at the beginning of the year	13,204,314,032	11,991,611,023	13,204,314,032	11,991,611,023
Add: Un-Classified Provision made during the year	(4,069,786,162)	2,126,710,418	(4,069,786,162)	2,126,710,418
Add: Orion Infrastructure Ltd. (Bridge Finance) Provision made during the year	(1,051,231,500)	-	(1,051,231,500)	-
Add: Special General Provision against COVID-19 made during the year	(1,017,182,313)	-	(1,017,182,313)	-
Add: Overseas Branches (Un-Classified)	(223,860)	-	(223,860)	-
Sub Total	(6,138,423,835)	14,118,321,441	(6,138,423,835)	14,118,321,441
Closing Balance at the end of the year	-	-	-	-
Loan and Advances (Un-Classified)	7,051,157,560	11,120,943,722	7,051,157,560	11,120,943,722
Orion Infrastructure Ltd. (Bridge Finance)	10,342,440	1,061,573,940	10,342,440	1,061,573,940
Special General Provision against COVID-19	-	1,017,182,313	-	1,017,182,313
India Operation (Un-Classified)	4,390,197	4,614,057	4,390,197	4,614,057
Total	7,065,890,197	13,204,314,032	7,065,890,197	13,204,314,032

Special General Provision maintained as per Bangladesh Bank, BRPD circular letter no.56 dated 10 December 2020 and BRPD circular letter no.53 dated 14 December 2021 and BRPD circular letter no.53 dated 28 December 2022. This amount is included with the total Provision on Un-classified loans and advances under note-13.01(b).

13.02 Interest Suspense

Balance at the beginning of the year

Interest Suspense	62,810,329,560	56,384,477,768	62,445,357,137	56,019,736,510
Interest Suspense against NBA	34,789,598	33,916,939	34,789,598	33,916,939
Interest Suspense Penal Interest	1,483,075	1,442,554	1,483,075	1,442,554
	62,846,602,233	56,419,837,261	62,481,629,810	56,055,096,003

Add: Amount transferred to "Interest Suspense" Account during the year

Interest Suspense	9,222,506,780	11,073,071,246	9,133,185,844	11,049,598,026
Interest Suspense against NBA	668,471	872,659	668,471	872,659
Interest Suspense Penal Interest	-	46,721	-	46,721
	9,223,175,251	11,073,990,626	9,133,854,315	11,050,517,406

Less: Amount Recovered in "Interest Suspense" account during the year

Interest Suspense	2,653,738,305	4,647,219,456	2,653,738,305	4,623,977,399
Interest Suspense against NBA	-	-	-	-
Interest Suspense Penal Interest	15,890	6,200	15,890	6,200
	2,653,754,195	4,647,225,656	2,653,754,195	4,623,983,599

Less: Amount written off during the year

Interest Suspense	803,208,443	-	690,885,044	-
Interest Suspense against NBA	-	-	-	-
Interest Suspense Penal Interest	-	-	-	-
	803,208,443	-	690,885,044	-

Closing Balance at the end of the year

Interest Suspense	68,575,889,592	62,810,329,558	68,233,919,632	62,445,357,137
Interest Suspense against NBA	35,458,069	34,789,598	35,458,069	34,789,598
Interest Suspense Penal Interest	1,467,185	1,483,075	1,467,185	1,483,075
Total	68,612,814,846	62,846,602,231	68,270,844,886	62,481,629,810



Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
13.03 Provision against diminishing value of Investment in Share					
Balance at the beginning of the year		3,051,023,437	2,508,900,422	2,967,727,103	2,425,604,088
Add: Additional during the year		6,830,326,795	542,123,016	6,830,326,795	542,123,015
Add: Additional during the year for SIL		-	-	-	-
Closing Balance at the end of the year		9,881,350,232	3,051,023,438	9,798,053,898	2,967,727,103
13.04 Liability for Employees Pension fund					
Balance at the beginning of the year		101,020,892	427,893,627	101,020,892	427,893,627
Less: Payment made during the year		-	65,348,790	-	65,348,790
Less: Investment during the Year		101,020,892	275,470,779	101,020,892	275,470,779
Add: Addition during the year		-	13,946,834	-	13,946,834
Closing Balance at the end of the year		(0)	101,020,891	(0)	101,020,892
Provision Required		(0)	101,020,892	(0)	101,020,892
Provision Maintained		(0)	101,020,892	(0)	101,020,892
Provision Surplus/(Deficit)		-	-	-	-
N.B. Employees Pension Fund Transfer to Trustee Fund A/C, This Fund is shown in Details in Annexure-J. Employees Pension Fund is Taka 408,095,478 on 31 December 2024					
13.05 Liability for Employees PDCR Benefit fund					
Balance at the beginning of the year		3,028,095,856	3,214,308,986	3,028,095,856	3,214,308,986
Less: Payment made during the year		-	6,670,690,666	-	6,670,690,666
Less: Investment during the Year		3,028,095,856	2,785,974,000	3,028,095,856	2,785,974,000
Add: Addition during the year		37,002	9,270,451,536	37,002	9,270,451,536
Closing Balance at the end of the year		37,002	3,028,095,856	37,002	3,028,095,856
Provision Required		-	3,028,095,856	-	3,028,095,856
Provision Maintained		-	3,028,095,856	-	3,028,095,856
Provision Surplus/(Deficit)		-	-	-	-
N.B. PDCRB Fund Transfer to Trustee Fund A/C, This Fund is shown in Details in Annexure-J. PDCRB Fund is Taka 12,274,481,475 on 31 December 2024					
13.06 Provision for Income Tax					
Balance at the beginning of the year		7,857,271,201	7,230,383,280	7,832,350,754	7,119,475,336
Less: Adjustment for excess provision		824,892	41,568,267	-	-
Less: Payment during the year for SIL		-	70,452,716	-	-
Add : Amount transferred for SIL		21,809,793	25,208,595	-	-
Add : Amount transferred for SB-UK Ltd.		-	-	-	-
Add : Amount transferred for SP-UK Ltd.		-	-	-	-
Add : Amount transferred for SECI		409,200	824,890	-	-
Add : Amount transferred for SBL		5,593,047,306	712,875,418	5,593,047,306	712,875,418
Closing Balance at the end of the year		13,471,712,608	7,857,271,201	13,425,398,060	7,832,350,754
13.07 Provision for Bonus/Ex-gratia					
Balance at the beginning of the year		3,138,645,390	2,707,626,391	3,133,016,245	2,700,962,086
Less: Payment during the year		2,900,055,799	2,567,945,841	2,900,055,799	2,567,945,841
Less: Payment during the year for SIL		4,181,900	4,035,160	-	-
Less: Return from Bonus during the year		-	-	-	-
Add: Adjustment during the year		-	-	-	-
Add: Provision Made during the year for SIL		5,000,000	3,000,000	-	-
Add: Provision Made during the year		3,500,000,000	3,000,000,000	3,500,000,000	3,000,000,000
Closing Balance at the end of the year		3,739,407,691	3,138,645,391	3,732,960,446	3,133,016,245
13.08 Asian Clearing Union (VOSTRO)					
SL No.	Particulars	As at 31 December 2024			
		Foreign Currency	FC amount	Exchange rate	Amount in Taka
1	Myanmar Foreign Trade Bank, Myanmar	EURO	116,456.37	125.136	14,572,884
2	Office Account	EURO	10,782.00	125.136	1,349,216
3	Sonali Bank Ltd Kolkata	USD	51,974.70	120.000	6,236,964.00
4	Myanmar Investment & Com. Bank	USD	1,051,155.01	120.000	126,138,601
5	Office Account	USD	137,019.87	120.000	16,442,384
6	Export Development Bank Ltd.	USD	.115.85	120.000	13,902
7	Bank of Ceylon, Sri Lanka	USD	3,557.49	120.000	426,899
8	Sonali Bangladesh (UK) Ltd.	USD	500.00	120.000	60,000
9	Sonali Bangladesh (UK) Ltd.	GBP	250.00	150.972	37,743
Total			1,371,811.29		165,278,594
13.09 Balance held with Foreign Bank Credit Balance					
SL No.	Particulars	As at 31 December 2024			
		Foreign Currency	FC amount	Exchange rate	Amount in Taka
1	Doha Bank, Qatar	USD	3,231.00	120.000	387,720
2	Citi Bank NY	USD	23,209,793.78	120.000	2,785,175,254
3	Deutsche Bank Trust Co. NY	USD	145,559.76	120.000	17,467,171
4	Standard Chartered Bank, NY	USD	899,309.16	120.000	107,917,099
5	Euno credito Italiana Spa, Italy	EURO	7,729.65	125.136	967,257
6	Sonali Bangladesh (UK) Ltd. London	USD	3,659,115.72	120.000	439,093,886
7	Standard Chartered Bank, Germany	EURO	11,836,096.88	125.136	1,481,121,819
8	Commerz Bank Frankfurt, Germany	EURO	3,101,514.75	125.136	388,111,150
9	Net West Plc, London	GBP	19,300.00	150.972	2,913,760
Total Credit Balance (B)			42,881,650.70		5,223,155,116
14.00 Share Capital					
		45,300,000,000	45,300,000,000	45,300,000,000	45,300,000,000
14.01 Authorized Capital					
600,000,000 ordinary shares of Taka 100 each		60,000,000,000	60,000,000,000	60,000,000,000	60,000,000,000
14.02 Issued, subscribed and fully paid up Capital					
453,000,000 ordinary shares of Taka 100 each		45,300,000,000	45,300,000,000	45,300,000,000	45,300,000,000
The entire amount of the paid up capital has been subscribed by the Government of the People's Republic of Bangladesh but each Director of the Bank is the holder of one symbolic Share of Taka one hundred.					



Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023

14.03 Capital To Risk Weighted Assets Ratios (CRAR)

In terms of section 13(2) of Bank Company Act, 1991 and Bangladesh Bank BRPD circular no. 09 dated 31 December 2008 and BRPD circular no. 18 dated 21 December 2014, required capital of the Bank at the close of business on 31 December 2024 was Taka 79,570,320,000.00 as against core capital of Taka 66,847,455,804.72 and supplementary capital of Taka 13,380,722,502.62 i.e. a total capital of Taka 80,228,178,307.34 has been maintained, thereby showing a surplus of capital/equity of Taka 657,858,307.34 at the year end."

Total risk weighted assets including off-balance sheet items		795,418,700,000	780,904,300,000	795,703,200,000	781,565,000,000
Required capital @ 10% of risk weighted assets		79,541,870,000	78,090,430,000	79,570,320,000	78,156,500,000
Capital held:					
Tier 1 Capital	14.03.02	74,121,531,028	68,393,541,063	66,847,455,805	62,010,400,357
Tier 2 Capital	14.03.03	13,380,722,503	16,726,868,383	13,380,722,503	16,726,868,383
Total Eligible Regulatory Capital (Tier 1 and 2)		87,502,253,531	85,120,409,446	80,228,178,307	78,737,268,740
Total capital surplus		7,960,383,531	7,029,979,446	657,858,307	580,768,740
CRAR/ CAR Based on Basel-III/ (II) Framework		11.00%	10.90%	10.08%	10.07%

14.03.01 Capital requirement

Required

Tier - I (Minimum CET-1 @ 4.5%)	5.5%	Held	Held	Held	Held
Tier - II (Maximum up to 4% of the total RWA or 88.89% of CET-Total)	4.5%	9.32%	8.76%	8.40%	7.93%
		1.68%	2.14%	1.68%	2.14%
	10.0%	11.00%	10.90%	10.08%	10.07%

14.03.02 Tier 1 Capital

A. Common Equity Tier 1 (CET1) Capital (Going-Concern Capital)

Paid up capital	15.00	45,300,000,000	45,300,000,000	45,300,000,000	45,300,000,000
Statutory reserve		20,940,678,429	18,093,248,941	20,940,678,429	18,093,248,941
General reserve		1,367,396,652	1,054,964,212	585,037,544	437,403,009
Retained earnings		16,362,892,431	(168,724,906)	15,415,219,718	(968,003,580)
Non-Controlling Interest		5,546,267,403	5,002,856,856	-	-
Sub-total		89,517,234,916	69,282,345,103	82,240,935,692	62,862,648,370
Less: Intangible Assets (Software)		35,703,888	888,804,041	33,479,887	852,248,013
Less: Deferred Tax Assets (DTA)		15,360,000,000	-	15,360,000,000	-
Total		74,121,531,028	68,393,541,062	66,847,455,805	62,010,400,357

B. Additional Tier-1 Capital

Non-cumulative irredeemable preference shares		-	-	-	-
Instruments issued by the banks that meet the qualifying criteria for Others (if any item approved by Bangladesh Bank)		-	-	-	-
Less: Regulatory Adjustments from AT-1 Capital (Shortfall Provision against NPLs)		-	-	-	-
Total Tier 1 Capital (A+B)		74,121,531,028	68,393,541,062	66,847,455,805	62,010,400,357

14.03.03 Tier 2 Capital

Tier 2 Capital (Going-concern Capital)

General provision maintained against unclassified loans and off-balance sheet		13,380,722,503	16,726,868,383	13,380,722,503	16,726,868,383
Assets revaluation reserve		-	-	-	-
General provision for off balance sheet exposures		-	-	-	-
Revaluation Reserve for HTM securities		-	-	-	-
Revaluation Reserve for Equity		-	-	-	-
		13,380,722,503	16,726,868,383	13,380,722,503	16,726,868,383
Less: 100% Revaluation Reserves for Fixed Assets, Securities		-	-	-	-
Total Tier 2 Capital		13,380,722,503	16,726,868,383	13,380,722,503	16,726,868,383

As per Bank request dated 29 April 2024, Bangladesh Bank approve deferral through vide no-DOS(CAMS)1157/41(Dividend)/2025-3110 dated 21 May 2025 not to deducted deferred tax assets against Common Equity Tier-1 (CET-1) Capital amounting taka 1,536.00 crore regarding total provision and maintained CRAR 10.08%<10.10% as on 31 December 2024. Bank has complied that instruction accordingly.

14.04 Risk Weighted Assets (RWA)

(Taka in Crore)

Particulars	Consolidated		Bank	
	2024	2023	2024	2023
Credit Risk				
i) On-Balance Sheet Exposure	57,358.11	60,770.42	57,672.01	61,065.34
ii) Off Balance Sheet Exposure	1,480.35	2,111.48	1,480.35	2,111.48
Market Risk	9,109.39	6,176.17	9,109.39	6,176.17
Operational Risk	11,594.02	9,032.37	11,308.58	8,803.52
Total Risk Weighted Assets (A+B+C)	79,541.87	78,090.44	79,570.33	78,156.51

14.05 Minimum Capital Requirement Under Basel III

(Amount in Taka)

Particulars	Consolidated		Bank	
	2024	2023	2024	2023
A. Eligible Capital :				
1. Common Equity Tier 1 (CET1) Capital (Going-concern capital)	74,121,531,028	68,393,541,063	66,847,455,805	62,010,400,357
2. Tier 2 Capital (Going-concern Capital)	13,380,722,503	16,726,868,383	13,380,722,503	16,726,868,383
3. Tier-3 (eligible for market risk only)	-	-	-	-
4. Total Eligible Capital (1+2+3) :	87,502,253,531	85,120,409,446	80,228,178,307	78,737,268,740
B. Total Risk Weighted Assets (RWA):	795,418,700,000	780,904,300,000	795,703,200,000	781,565,000,000
C. Capital Adequacy Ratio (CAR) (A4 / B)*100	11.00%	10.90%	10.08%	10.07%
D. Core Capital to RWA (A1 / B)*100	9.32%	8.76%	8.40%	7.93%
E. Supplementary Capital to RWA (A2 / B)*100	1.68%	2.14%	1.68%	2.14%
F. Minimum Capital Requirement (MCR)	79,541,870,000	78,090,430,000	79,570,320,000	78,156,500,000

14.06 Ratio (As per Basel III requirement)

Capital Related Ratio

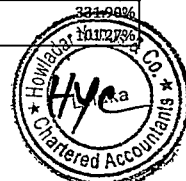
CRAR	11.00%	10.90%	10.08%	10.07%
Leverage Ratio	3.30%	3.31%	3.00%	3.02%

Liquidity Related Ratio:

Liquidity Coverage Ratio

Net Stable Funding Ratio

668.32%	324.98%
101.89%	100.00%



14.06.1 Details about Ratio

a) Capital to Risk-weighted Asset Ratio

CRAR (Bank) = $\frac{\text{Total Eligible Capital}}{\text{Credit RWA} + \text{Market RWA} + \text{Operational RWA}}$	
	$\frac{80,228,178,307}{795,703,200,000}$
	= 10.08%
CRAR (Consolidated) = $\frac{87,502,253,531}{795,418,700,000}$	
	= 11.00%

b) Leverage Ratio

LR = $\frac{\text{Tier 1 Capital (after relate deductions)}}{\text{Total Exposure (after relate deductions)}}$	
LR (Bank)	$\frac{66,847,455,805}{2,228,132,600,000}$
	= 3.00%
LR (Consolidated)	$\frac{74,121,531,028}{2,243,256,400,000}$
	= 3.30%

c) Liquidity Coverage Ratio

LCR = $\frac{\text{Stock of quality liquid assets}}{\text{Total net cash outflows over the next 30 calendar days}}$	
	$\frac{820,183,213,000}{122,722,406,850}$
	= 668.32%

d) Net Stable Funding Ratio

NSFR = $\frac{\text{Available amount of stable funding (ASF)}}{\text{Required amount of stable funding (RSF)}}$	
	$\frac{1,512,410,356,000}{1,484,357,824,000}$
	= 101.89%

14.07 Details about Shareholding as at 31 December 2024

Name of Shareholders	As at 31 Dec. 2024	Amount in Taka
Government of the People's Republic of Bangladesh represented by Finance Secretary, Ministry of Finance	452,999,991	45,299,999,100
Mr. Mohammad Muslim Chowdhury	1	100
Dr. Mohammad Abu Yusuf	1	100
Dr. Doulatunnaheer Khanam	1	100
Mr. Molla Abdul Wadud	1	100
Dr. Abul Kalam Azad	1	100
Dr. Asif Naimur Rashid	1	100
Mr. Mohammed Jahangir Alam, FCMA	1	100
Mr. Md. Mofazzal Husain	1	100
Mr. Muhammad Masrurul Islam, FCA	1	100
Total	453,000,000	45,300,000,000

14.08 Name of Directors and their Shareholding

Name of the directors	Status	Amount in Taka
Mr. Mohammad Muslim Chowdhury	Chairman & Director	100
Dr. Mohammad Abu Yusuf	Director	100
Dr. Doulatunnaheer Khanam	Director	100
Mr. Molla Abdul Wadud	Director	100
Dr. Abul Kalam Azad	Director	100
Dr. Asif Naimur Rashid	Director	100
Mr. Mohammed Jahangir Alam, FCMA	Director	100
Mr. Md. Mofazzal Husain	Director	100
Mr. Muhammad Masrurul Islam, FCA	Director	100
Total		900

Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023

15.00 Statutory Reserve

Opening Balance	18,093,248,941	16,022,482,465	18,093,248,941	16,022,482,465
Add: Transferred during the year (20% of pre-tax profit)	2,847,429,488	2,070,766,476	2,847,429,488	2,070,766,476
Total	20,940,678,429	18,093,248,941	20,940,678,429	18,093,248,941

16.00 General/Others Reserves

Reserve for Unforeseen Loss	16.01	47,000,000	47,000,000	47,000,000	47,000,000
Reserve for CSR	16.02	266,964,249	205,884,131	266,964,249	205,884,131
Start-Up Fund	16.03	256,073,295	169,518,878	256,073,295	169,518,878
Reserve of SB (UK) Ltd.		416,713,119	297,494,103	-	-
Reserve of SECI		24,000,000	22,000,000	-	-
Reserve of SP (UK) Ltd.		(61,804,012)	9,067,100	-	-
Reserve of SIL		403,450,000	289,000,000	-	-
Reserve for Unwanted Risk arising from Vault		15,000,000	15,000,000	15,000,000	15,000,000
Total		1,367,396,652	1,054,964,212	585,037,544	437,403,009

16.01 Reserve for Unforeseen Loss

Balance at the beginning of the year	47,000,000	47,000,000	47,000,000	47,000,000
Transfer to Reserve for Unforeseen losses	-	-	-	-
Total	47,000,000	47,000,000	47,000,000	47,000,000

16.02 Reserve for CSR

Balance at the beginning of the year	205,884,131	117,384,978	205,884,131	117,384,978
Distribution during the year	(138,919,882)	(61,500,847)	(138,919,882)	(61,500,847)
Reserve for CSR during the Year	200,000,000	150,000,000	200,000,000	150,000,000
Total	266,964,249	205,884,131	266,964,249	205,884,131

16.03 Start-Up Fund

Balance at the beginning of the year	169,518,878	104,370,925	169,518,878	104,370,925
Addition during the year	86,554,417	65,147,953	86,554,417	65,147,954
Total	256,073,295	169,518,878	256,073,295	169,518,878

Start-up Fund has been maintained as per Bangladesh Bank SMESPD circular no. 04 and 05 dated 29 March 2021 and 26 April 2021 respectively. In prior year the fund was created based on operating profit but as per latest circular, base for the fund was changed to net profit. Bank has created the fund accordingly.



Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
17.00 Revaluation Reserve					
Revaluation of Investment	17.01	5,162,813,743	2,200,453,686	5,162,813,743	2,200,453,686
Assets Revaluation Reserve	17.02	21,495,933,277	21,495,933,277	21,495,933,277	21,495,933,277
Total		26,658,747,020	23,696,386,963	26,658,747,020	23,696,386,963
17.01 Revaluation of Investment					
Revaluation Reserve for Held to Maturity (HTM)	17.01.01	3,552,093,988	1,583,390,074	3,552,093,988	1,583,390,074
Revaluation Reserve for Held for Trading (HFT)	17.01.02	1,610,719,754	617,063,612	1,610,719,754	617,063,612
Balance at the end of the year		5,162,813,743	2,200,453,686	5,162,813,743	2,200,453,686
17.01.01 Revaluation Reserve for Held to Maturity (HTM)					
Balance at the beginning of the year		1,583,390,074	363,050,164	1,583,390,074	363,050,164
Add : Gain on Revaluation of HTM		1,968,703,914	1,220,339,910	1,968,703,914	1,220,339,910
Balance at the end of the year		3,552,093,988	1,583,390,074	3,552,093,988	1,583,390,074
17.01.02 Revaluation Reserve for Held for Trading (HFT)					
Balance at the beginning of the year		617,063,612	2,539,724,446	617,063,612	2,539,724,446
Add : Gain on Revaluation of HFT		993,656,142	(1,922,660,834)	993,656,142	(1,922,660,834)
Balance at the end of the year		1,610,719,754	617,063,612	1,610,719,754	617,063,612
17.02 Assets Revaluation Reserve					
Balance at the beginning of the year		21,495,933,277	21,495,933,277	21,495,933,277	21,495,933,277
Addition during the year		-	-	-	-
Balance at the end of the year		21,495,933,277	21,495,933,277	21,495,933,277	21,495,933,277
18.00 Surplus in Profit and Loss Account/Retained Earnings					
Balance at the beginning of the year		(168,724,906)	(4,264,333,102)	(968,003,580)	(5,205,634,456)
Reversal of Specific Provision of Non-Banking Assets		4,700,500	8,750,000	4,700,500	8,750,000
Prior Period Adjustment of Sundry Deposit**		7,274,723,973	-	7,274,723,973	-
Transfer to Provision for Classified Loans & Advances**		(7,274,723,973)	-	(7,274,723,973)	-
Prior Period Adjustment of Deferred Tax**		10,857,064,982	-	10,857,064,982	-
Net Profit After Tax		9,884,391,696	7,474,505,680	8,655,441,721	6,514,795,305
Transfer to Statutory Reserve		(2,847,429,488)	(2,070,766,476)	(2,847,429,488)	(2,070,766,476)
Transfer to Reserve for CSR		(200,000,000)	(150,000,000)	(200,000,000)	(150,000,000)
Transfer to Start-Up Fund		(86,554,417)	(65,147,953)	(86,554,417)	(65,147,953)
Prior Period Adjustment of SBUK		(403,715,878)	3,495,030	-	-
Transfer to Reserve of SBUK		(24,850,896)	(191,270,741)	-	-
Transfer from Reserve of SPUK		68,423,530	-	-	-
Non-Controlling Interest of SB (UK) Ltd. during the year		(600,709,443)	(413,494,405)	-	-
Total Retained Surplus		16,651,320,586	4,587,321,135	16,383,223,298	4,228,880,876
Inter Company Balance Eliminated for Cash Dividend & Bonus Share Issue (SIL)		16,482,595,680	331,738,033	15,415,219,718	(968,003,580)
Inter Company Balance Eliminated for Cash Dividend (SECI)		(137,340,000)	(130,800,000)	-	-
Currency Conversion Differences		-	-	-	-
Balance at the end of the year		17,636,752	(369,662,939)	-	-
** Deferred Tax assets (DTA) has been recognized as per IAS-12 and Bangladesh Bank has been approved vide no-DOS(CAMS)1157/41(Dividend)/2025-3110 dated 21 May 2025 the previously adjusted DTA of tk. 1085.71 crore has been reversed and credited to retained earnings. TK. 727.47 Crore has been reversed from sundry deposit Account and transferred to Retained Earnings and to provision for Loans and Advances.		16,362,892,431	(168,724,906)	15,415,219,718	(968,003,580)
18.(a) Non-Controlling Interest					
Paid-up Capital of SBUK		4,935,184,193	4,412,385,709	-	-
Other Reserve of SBUK		-	164,907,566	-	-
Surplus in Profit and Loss Account/Retained Earnings of SBUK		611,083,210	425,563,581	-	-
Total		5,546,267,403	5,002,856,856	-	-
19.00 Contingent Liabilities & Commitments					
Acceptances and Endorsements:					
Letters of guarantee	19.01	4,415,597,367	4,323,834,120	4,415,597,367	4,323,834,120
Irrevocable Letters of Credit	19.02	523,798,899,799	745,583,558,204	523,798,899,799	745,583,558,204
Bills for collection	19.03	2,946,826,819	5,271,249,377	2,946,826,819	5,271,249,377
Other Contingent Liabilities		1,971,058,410	1,718,250,378	1,971,058,410	1,718,250,378
Total		533,132,382,395	756,896,892,079	533,132,382,395	756,896,892,079
19.01 Letters of Guarantee					
Claims lodged with the bank company, which is not recognized as loan;		-	-	-	-
Money for which the bank is contingently liable in respect of guarantee Issued favoring:		-	-	-	-
Directors or officers		-	-	-	-
Government		2,744,548,560	2,617,814,680	2,744,548,560	2,617,814,680
Banks and other financial institutions		6,840,098	13,525,830	6,840,098	13,525,830
Others:					
Domestic		1,655,195,029	1,692,493,610	1,655,195,029	1,692,493,610
Overseas		9,013,680	-	9,013,680	-
Total		4,415,597,367	4,323,834,120	4,415,597,367	4,323,834,120
19.02 Irrevocable Letters of Credit					
(i) Government					
Domestic		506,632,183,255	714,950,593,958	506,632,183,255	714,950,593,958
Overseas		-	-	-	-
Total		506,632,183,255	714,950,593,958	506,632,183,255	714,950,593,958
(ii) Non-Government					
Domestic		506,632,183,255	714,950,593,958	506,632,183,255	714,950,593,958
Overseas		-	-	-	-
Total		506,632,183,255	714,950,593,958	506,632,183,255	714,950,593,958

Significant amount of Irrevocable L/C has been incurred in 2017 because of opening a special L/C amounting to Tk. 96.246 crores in favor of Ministry of Power, Energy and Mineral Resources, Government of the Republic of Bangladesh for Ruppur Nuclear power plant.

Less: Margin
Sub Total



Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
(II) Bank and Other Financial Institutions					
Domestic		-	-	-	-
Overseas		-	-	-	-
Less: Margin		-	-	-	-
Sub-total		-	-	-	-
(III) Others					
Domestic		17,166,716,544	30,632,964,246	17,166,716,544	30,632,964,246
Overseas		-	-	-	-
		17,166,716,544	30,632,964,246	17,166,716,544	30,632,964,246
Less: Margin		-	-	-	-
Sub Total		17,166,716,544	30,632,964,246	17,166,716,544	30,632,964,246
Total of (I+II+III)		523,798,899,799	745,583,558,204	523,798,899,799	745,583,558,204
19.03 Bills					
Payable in Bangladesh (Inland Bills)	19.03.01	2,986,809,488	2,685,117,169	2,986,809,488	2,685,117,169
Payable Outside Bangladesh (Foreign Bills)	19.03.02	1,931,075,741	4,304,382,586	1,931,075,741	4,304,382,586
		4,917,885,229	6,989,499,755	4,917,885,229	6,989,499,755
Bills for collection		2,946,826,819	5,271,249,377	2,946,826,819	5,271,249,377
Other Contingent Liabilities		1,971,058,410	1,718,250,378	1,971,058,410	1,718,250,378
		4,917,885,229	6,989,499,755	4,917,885,229	6,989,499,755
19.03.01 Payable of Inland Bills (Divisional office-wise)					
Dhaka Central		1,914,853,056	1,983,790,792	1,914,853,056	1,983,790,792
Dhaka North		-	-	-	-
Dhaka South		895,353,011	616,243,750	895,353,011	616,243,750
Barishal		-	-	-	-
Chattagram North		87,714,590	59,217,618	87,714,590	59,217,618
Chattagram South		-	-	-	-
Cumilla		-	-	-	-
Faridpur		-	-	-	-
Khulna		80,824,554	20,542,503	80,824,554	20,542,503
Jashore		4,086,556	1,344,785	4,086,556	1,344,785
Mymensingh		-	-	-	-
Rajshahi		3,977,721	3,977,721	3,977,721	3,977,721
Rangpur		-	-	-	-
Sylhet		-	-	-	-
Bogura		-	-	-	-
Noakhali		-	-	-	-
Dinajpur		-	-	-	-
		2,986,809,488	2,685,117,169	2,986,809,488	2,685,117,169
19.03.02 Payable of Foreign Bills (Divisional office-wise)					
Dhaka Central		1,679,520,894	2,315,666,709	1,679,520,894	2,315,666,709
Dhaka North		-	-	-	-
Dhaka South		43,029,348	-	43,029,348	-
Barishal		-	-	-	-
Chattagram North		32,086,880	16,324,270	32,086,880	16,324,270
Chattagram South		3,373,943	-	3,373,943	-
Cumilla		-	-	-	-
Faridpur		-	-	-	-
Khulna		-	1,451,007,211	-	1,451,007,211
Mymensingh		-	-	-	-
Rajshahi		-	-	-	-
Rangpur		-	-	-	-
Sylhet		-	-	-	-
Bogura		-	-	-	-
Noakhali		-	-	-	-
Dinajpur		-	-	-	-
Overseas Branches		173,064,676	521,384,396	173,064,676	521,384,396
		1,931,075,741	4,304,382,586	1,931,075,741	4,304,382,586



Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
20.00 Income Statement					
Income					
Interest, discount and similar income	20.01	141,094,032,369	104,723,827,474	138,848,322,994	102,636,797,124
Commission, exchange and brokerage	20.02	13,893,350,969	17,098,665,595	13,489,135,576	16,782,868,632
Other operating income	25.00	358,411,141	356,916,177	190,894,412	301,883,682
		155,275,794,479	122,179,409,247	152,528,352,981	119,721,549,438
Expenses					
Interest, fee and commission	20.03	62,041,579,002	52,764,542,441	61,418,108,635	52,083,249,260
Administrative expenses		29,276,566,533	24,497,532,406	28,451,970,038	23,640,178,952
Other operating expenses		5,401,981,184	4,775,091,795	4,557,970,945	4,523,209,408
Depreciation on banking assets		1,175,794,674	1,033,779,349	1,154,850,055	1,013,032,502
		97,895,921,393	83,070,945,991	95,582,899,674	81,259,670,122
20.01 Interest and similar income					
Interest income		76,947,796,683	58,735,535,906	74,867,934,185	56,841,916,662
Interest income on treasury bills, reverse repo, bonds		64,146,235,686	45,988,291,568	63,980,388,809	45,794,880,461
		141,094,032,369	104,723,827,474	138,848,322,994	102,636,797,124
20.02 Commission, Exchange and brokerage					
Exchange		1,541,240,205	4,867,269,471	1,492,010,447	4,568,821,274
Commission		12,352,110,764	12,231,396,124	11,997,125,129	12,214,047,358
Brokerage		-	-	-	-
		13,893,350,969	17,098,665,595	13,489,135,576	16,782,868,632
20.03 Administrative Expenses					
Salaries and allowances		26,373,191,766	22,247,412,008	25,818,462,001	21,841,957,038
Rent, Taxes, Insurance, Electricity etc.		2,351,281,768	1,781,118,799	2,281,328,621	1,449,140,696
Legal expenses		153,158,415	84,377,116	59,008,249	56,249,528
Postage, Stamps, Telecommunication etc.		62,038,509	57,169,243	48,862,232	46,549,853
Stationery, Printing, Advertisement etc.		238,411,910	244,793,575	223,088,288	226,726,896
Managing Directors' salary and fees		21,312,729	24,740,155	9,457,205	9,181,346
Directors' fees		20,068,538	20,641,680	4,226,840	4,879,600
Auditors' fees		57,102,898	37,279,831	7,536,603	5,493,994
		29,276,566,533	24,497,532,406	28,451,970,038	23,640,178,952
21.00 Interest Income					
On Loan and Advances and profit on Investment	21.01	67,612,857,086	50,176,646,332	67,497,655,903	50,057,287,719
On Balance with other banks and financial institutions	21.02	1,897,080,038	1,283,272,261	1,890,733,601	1,281,188,829
On Interest received from foreign banks	21.03	161,411,466	131,632,821	161,411,466	131,632,821
On Others Interest Income	21.04	4,925,326,029	5,007,494,940	4,923,263,915	5,006,544,172
On Islamic Banking Window		381,687,985	327,360,475	381,687,985	327,360,475
On Overseas Branches		13,181,316	37,902,646	13,181,316	37,902,646
On Sonali Bangladesh (UK) Ltd.		2,170,653,224	1,874,271,036	-	-
		77,162,197,143	58,838,580,511	74,867,934,185	56,841,916,662
Less: Interest Income From SIL		214,400,460	103,044,605	-	-
Less: Interest Income transferred to Interest Suspense A/C		-	-	-	-
Total		76,947,796,683	58,735,535,906	74,867,934,185	56,841,916,662
21.01 Loan and Advances:					
Loans					
On Demand		967	3,227	967	3,227
On Small Loan		780,815	1,286,577	780,815	1,286,577
On House Building Loan (General)		659,128,915	682,507,738	659,128,915	682,507,738
On House Building Loan (Staff)		2,396,590,955	2,133,694,949	2,396,590,955	2,133,694,949
On Other Staff Loan		90,436,784	85,720,564	90,436,784	85,720,564
On Loan Under SB Industrial Credit Scheme		1,340,776,131	1,214,168,369	1,340,776,131	1,214,168,369
On External Credit program		163,568	163,568	163,568	163,568
On House Building Loan (Govt. Employees)		382,406,512	306,734,004	382,406,512	306,734,004
On Loan Under SB Agro based Ind. Credit Scheme		116,082,033	64,372,322	116,082,033	64,372,322
On Agricultural Loan		1,443,077,298	900,978,238	1,443,077,298	900,978,238
On Micro Credit		1,216,584,585	674,488,627	1,216,584,585	674,488,627
On Loan against Imported Merchandise (LIM)		9,145,467	11,760,047	9,145,467	11,760,047
On Loan Against Trust Receipts (LTR)		22,110,617,361	13,279,745,682	22,110,617,361	13,279,745,682
On Force Loan against Back to Back L/C		59,904,968	182,438,189	59,904,968	182,438,189
On Personal loan		19,882,645,857	14,612,466,822	19,882,645,857	14,612,466,822
On Small Business Loan Scheme		45,744,201	60,635,586	45,744,201	60,635,586
On Special Small Loan Program		106,872	140,421	106,872	140,421
On Sonali Credit		93,079,206	65,785,365	93,079,206	65,785,365
On Probashi Karmo Sangsthan prokulpo		17,814	8,909	17,814	8,909
On SME Finance		255,108,540	175,529,914	255,108,540	175,529,914
On SME Finance(WC to Ind.Serv.Trad.)		3,394,254,725	1,960,770,193	3,394,254,725	1,960,770,193
On Term Loan to Freedom Fighter		4,707,250,728	4,332,079,734	4,707,250,728	4,332,079,734
On Rural Housing Finance - Sonali Neer A/C		18,206,930	13,679,516	18,206,930	13,679,516
On EDF Loan Account		98,287,902	136,553,941	98,287,902	136,553,941
On Loan against Bank Guarantee A/C		-	2,409	-	2,409
On Foreign Currency Placement Account		8,300,830	7,908,984	8,300,830	7,908,984
On Long term loan at prevailing rate of Interest (SECI)		501,893	1,078,896	501,893	1,078,896
On House Building Loan (Public University & UGC) A/C		70,768,965	47,813,361	70,768,965	47,813,361
On House Building Loan (Chief Justice and Justice of Supreme Court)		14,441,944	8,719,180	14,441,944	8,719,180
On House Building Loan (Power Development Board)		2,101,805	901,689	2,101,805	901,689
On House Building Loan to Civil Aviation Authority		55,000	55,000	55,000	55,000
On TOD against Cash Incentive		5,333,873	1,963,167	5,333,873	1,963,167
On NGO & MFI Linkage Revolving Loan		2,230,508	534,184	2,230,508	534,184
On MCD Loans against Re-Finance Scheme of Tk.10/ 50/ 100 A/C Holder		29,403,092	17,252,948	29,403,092	17,252,948
On Loan for Floriculture		1,732,794	1,732,794	1,732,794	1,732,794
On B.B Re-Finance Scheme of Ghore Fera		14,769,212	10,406,032	14,769,212	10,406,032
On Special F.C Term Loan to Sonali Bank (UK) Ltd.		141,272,418	250,547,079	141,272,418	250,547,079
On Special F.C Term Loan to Bangladesh Biman		3,213,754,590	3,263,536,728	3,213,754,590	3,263,536,728
On Special F.C Term Loan to (Payra Port Authority)		1,163,012,352	633,673,609	1,163,012,352	633,673,609
On W.C under Stimulus Package for Industries & Services against COVID-19		92,330,331	301,573,004	92,330,331	301,573,004
On Agricultural Loan against Concessional Interest Rate against COVID-19		26,959,258	38,753,113	26,959,258	38,753,113
On Agricultural Loan against Special Stimulus Refinance Scheme for COVID-19		15,265,606	15,265,606	15,265,606	15,265,606
On MCD Loan Under B.B Revolving Refinance Scheme for COVID-19		3,031,853	13,526,571	3,031,853	13,526,571
On SME Loan Under B.B Revolving Re-Finance Scheme for COVID-19		566,917,118	721,141,398	566,917,118	721,141,398
On Special Term Loan against Worker's Salary of EOI for COVID-19		1,832,300	37,543	1,832,300	37,543
On CMSME Term Loan against BB Re-Finance Scheme		49,929,071	718,971	49,929,071	718,971
On CMSME Finance against Start-up Fund		724,359	169,128	724,359	169,128
On Agri. Loan for Wheat & Maize disbursed against BB On Refinance Scheme (RCD)		13,727,908	5,621,008	13,727,908	5,621,008
On Agro Loan for Food Security Against BB Re-Finance		48,880,006	14,945,096	48,880,006	14,945,096
On Agro Base Working Capital Stimulus Package		2,481,018	2,481,018	2,481,018	2,481,018
On House Building Loan General (Flat Remodelling)		3,388,229	25,577	3,388,229	25,577
On CMSME Continuous Loan under BB Pre-Finance Scheme		52,817,315	4,444,236	52,817,315	4,444,236
On Small Enterprise Loan for Women Entrepreneur Under BB Re-Finance (Term Loan)		2,954,220	25,549	2,954,220	25,549
On Small Enterprise Loan for Women Entrepreneur Under BB Re-Finance (Continuous Loan)		1,887,918	35,604	1,887,918	35,604
On Loan From Salt Sector under concessional Intt. Rate		2,088	-	2,088	-
On Special Loan - Interest Bearing Advance Rent		12,721,312	9,079,906	12,721,312	9,079,906
On Portfolio loan to Investors		115,201,183	119,358,613	-	-
Sub-total		63,999,129,505	46,406,384,773	63,883,928,322	46,287,026,160
Cash Credit					
On Cash Credit General-Hypo		271,308,374	241,015,757	271,308,374	241,015,757
On Cash Credit General-Pledge		13,393,864	22,645,500	13,393,864	22,645,500
On Working Capital to Industries -Hypo		843,138,721	1,220,346,722	843,138,721	1,220,346,722
On Working Capital to Industries -Pledge		63,317,667	46,591,029	63,317,667	46,591,029
On Working Capital to Agro based Ind. -Hypo		431,554,674	421,959,250	431,554,674	421,959,250
On Working Capital to Agro based Ind. -Pledge		14,461,886	13,011,500	14,461,886	13,011,500
On Packing Cash Credit		5,826,852	21,580,668	5,826,852	21,580,668
Sub-total		1,643,002,038	1,987,150,427	1,643,002,038	1,987,150,427
Overdraft					
On Overdraft Loan		1,926,978,090	1,646,738,767	1,926,978,090	1,646,738,767
Sub-total		1,926,978,090	1,646,738,767	1,926,978,090	1,646,738,767

Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
Bills Discounted & Purchased					
On Payment against Document (PAD)		28,167,834	102,137,540	28,167,834	102,137,540
On Loan against Inland Bills		3,350,318	26,263,256	3,350,318	26,263,256
On Foreign Bills Purchased/Documentary		12,229,301	7,971,569	12,229,301	7,971,569
Sub-total		43,747,453	136,372,365	43,747,453	136,372,365
Total		67,612,857,086	50,176,646,332	67,497,655,903	50,057,287,719
On Islamic Banking Window		71,969,366	55,647,184	71,969,366	55,647,184
On Overseas Branches		13,181,316	37,902,646	13,181,316	37,902,646
Sub-total		85,150,682	93,549,830	85,150,682	93,549,830
21.02 Interest and profit on balance held with other banks and financial institutions					
On fund placement/FDR with Other Bank		1,890,733,601	1,281,188,829	1,890,733,601	1,281,188,829
On Balance with other Bank of Sonali Pay (UK)		4,113,705	-	-	-
On STD with Other Bank of SIL		2,232,732	2,083,432	-	-
Sub-total		1,897,080,038	1,283,272,261	1,890,733,601	1,281,188,829
Profit on Islamic Banking Window		309,718,619	271,713,291	309,718,619	271,713,291
Sub-total		309,718,619	271,713,291	309,718,619	271,713,291
21.03 Interest received from foreign banks					
On Balance Held with Foreign Bank Abroad		-	-	-	-
On Foreign Currency Account		161,411,466	131,632,821	161,411,466	131,632,821
Sub-total		161,411,466	131,632,821	161,411,466	131,632,821
21.04 Others Interest income					
On Interest Recovered from Interest Suspense A/c		2,653,754,195	3,728,671,844	2,653,754,195	3,728,671,844
On Recoveries from Written Off Loans		410,288,002	608,011,676	410,288,002	608,011,676
On Interest Income from SECI		2,062,114	950,768	-	-
On Money at Call and Short Notice		1,859,221,717	669,860,652	1,859,221,717	669,860,652
Sub-total		4,925,326,029	5,007,494,940	4,923,263,915	5,006,544,172
On Islamic Banking Window		-	-	-	-
On Overseas Branches		-	-	-	-
Sub-total		-	-	-	-
Total		74,991,543,919	56,964,309,475	74,867,934,185	56,841,916,662
22.00 Interest and profit paid on deposits and borrowings etc.					
On Deposits	22.01	50,806,244,036	45,215,695,926	50,806,244,036	45,215,695,926
On Borrowings	22.02	10,183,401,024	6,479,225,513	10,183,401,024	6,479,225,513
On Foreign Banks Account	22.03	-	-	-	-
On others	22.04	176,251,796	158,734,784	174,868,076	157,588,223
On SECI		15,249,294	543,102	-	-
On Sonali Bangladesh (UK) Ltd.		606,837,354	679,603,518	-	-
Profit on Deposit and borrowings of Islamic Banking Window		230,466,480	195,357,647	230,466,480	195,357,647
On Deposit and borrowings of Overseas Branches		23,129,019	35,381,950	23,129,019	35,381,950
Sub-total		62,041,579,002	52,764,542,441	61,418,108,635	52,083,249,260
22.01 Interest and profit paid on Deposits					
Fixed deposits		22,235,445,128	17,850,811,228	22,235,445,128	17,850,811,228
Fixed deposits for SAB		5,427,602	2,188,602	5,427,602	2,188,602
Savings deposits		12,564,411,732	12,128,115,826	12,564,411,732	12,128,115,826
Savings Deposit through SAB		6,854,082	3,434,086	6,854,082	3,434,086
Special Notice Deposits		7,814,562,500	5,970,386,961	7,814,562,500	5,970,386,961
Special Notice Deposit through SAB		1,758	707	1,758	707
Deposit pension scheme		647,314	831,488	647,314	831,488
Special deposit & pension scheme		83,439	11,870	83,439	11,870
S.B Employees Provident fund		218,987,492	1,800,630,793	218,987,492	1,800,630,793
Sonali Deposit Scheme		1,942,749,390	1,524,932,405	1,942,749,390	1,524,932,405
Sonali Deposit Scheme for SAB		2,553,229	646,127	2,553,229	646,127
Education Deposit scheme		160,198,529	168,889,953	160,198,529	168,889,953
Education Deposit scheme for SAB		95	-	95	-
Medicare Deposit Scheme		1,085,013,982	1,062,283,932	1,085,013,982	1,062,283,932
Rural Deposit Scheme		7,760,762	10,418,090	7,760,762	10,418,090
Monthly Earning Scheme		67,621	2,313,842	67,621	2,313,842
School Banking Scheme		38,504,758	38,256,129	38,504,758	38,256,129
School Banking Scheme for SAB		93,628	34,256	93,628	34,256
Ananya Sonali Deposit Scheme		30,185,474	675,936	30,185,474	675,936
Sonali Lakhopoti Deposit Scheme		699,685	82,111	699,685	82,111
Double Benefit Scheme		55,162,250	58,083,670	55,162,250	58,083,670
Daily Profit Scheme		74,050,449	69,590,449	74,050,449	69,590,449
Triple Benefit Scheme		40,725,361	107,639,301	40,725,361	107,639,301
Shadheen Sanchay Scheme		37,554,908	38,095,160	37,554,908	38,095,160
Millionaire Deposit Scheme		4,232,339,849	4,121,858,069	4,232,339,849	4,121,858,069
Retirement Saving Scheme		985,246	1,438,701	985,246	1,438,701
SB Retirement Saving Scheme		85,739,119	103,556,702	85,739,119	103,556,702
Non Resident Deposit Scheme		2,490,954	2,122,385	2,490,954	2,122,385
On Sonali monthly Profit Deposit scheme		42,052,564	-	42,052,564	-
Millionaire Deposit Scheme for SAB		74	-	74	-
Sonali Probashi monthly Benefit Scheme		413,417	-	413,417	-
Marriage Saving Scheme		120,481,647	148,367,336	120,481,647	148,367,336
Sub-total		50,806,244,036	45,215,695,926	50,806,244,036	45,215,695,926
22.02 Interest paid on Borrowings					
On Bangladesh Bank Demand Loan		15,162,351	17,206,782	15,162,351	17,206,782
On Special F.C Repayable to Bangladesh Bank		3,015,462,379	3,105,987,702	3,015,462,379	3,105,987,702
On MCD Loans against B.B of Tk.10/ 50/ 100 A/C Holder		4,618,830	693,140	4,618,830	693,140
On B.B. against Fund Received Under Agri. Loan for Wheat & Maize Disbursed		469,682	214,732	469,682	214,732
On Special F.C (Payra Port Authority) Repayable to B.B		580,176,446	316,816,526	580,176,446	316,816,526
Int. Paid to B.B. against Fund Received Under Agri. Loan for Food Security		1,569,578	-	1,569,578	-
Int. Exp. On CMSME Term Loan Under BB Pre-Finance Scheme		2,385,185	-	2,385,185	-
On Long Term & Short Term Loan of SIL		-	-	-	-
On Repo		6,563,556,574	3,038,306,630	6,563,556,574	3,038,306,630
Sub-total		10,183,401,024	6,479,225,513	10,183,401,024	6,479,225,513
22.03 Interest paid on Foreign Banks Account					
Foreign Banks Account		-	-	-	-
22.04 Interest paid on others					
On Money at Call and Short Notice		7,100,000	4,241,597	7,100,000	4,241,597
On Subsidiary Company Provident Fund		1,383,720	1,146,561	-	-
Interest Expenses on Lease Liability against IFRS-16		96,353,552	56,493,712	96,353,552	56,493,712
Other Interest		71,414,524	96,852,914	71,414,524	96,852,914
Sub-total		176,251,796	158,734,784	174,868,076	157,588,223
23.00 Investments Income					
On Treasury Bill		13,471,953,867	8,551,929,007	13,471,953,867	8,551,929,007
On Bangladesh Bank Bills		45,026,000	-	45,026,000	-
On Special Treasury Bond		45,663,776,445	29,825,090,871	45,663,776,445	29,825,090,871
On Reverse Repo		213,965,663	454,177,432	213,965,663	454,177,432
On Gain/(Loss) of disposal of securities		3,542,382,151	6,426,349,551	3,542,382,151	6,426,349,551
On Dividend & Others		526,304,748	469,131,764	526,304,748	420,413,486
On Bangladesh Government Investment Sukuk (Ijarah Sukuk)		59,619,974	20,473,515	59,619,974	20,473,515
On Gain on Trading of Share/Stock		265,545,953	10,328,868	265,545,953	10,328,868
On Gain on Trading of Share for SIL		114,751,275	144,692,829	-	-
On Dividend Income of SIL		51,095,602	-	-	-
On Islamic Banking Window		13,388,844	14,728,532	13,388,844	14,728,532
On Overseas Branches		178,425,165	71,389,200	178,425,165	71,389,200
Sub-total		64,146,235,686	45,988,291,568	63,980,388,809	45,794,816,544

Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
24.00 Commission, Exchange and Brokerage					
Commission	24.01	12,324,353,231	12,045,070,512	11,969,367,597	12,027,721,747
Exchange	24.02	1,541,240,205	4,867,269,471	1,492,010,447	4,568,821,274
Commission & Exchange from Islamic Banking Window		875,394	317,819	875,394	317,819
Commission & Exchange from Overseas Branches		26,882,139	186,007,793	26,882,139	186,007,793
Commission & Exchange from Sonali Bangladesh (UK) Ltd.		235,842,794	359,158,875		
		14,129,193,763	17,457,824,470	13,489,135,576	16,782,868,632
24.01 Commission					
Commission A/C Cr. Balance		23,420,460	24,392,905	23,420,460	24,392,905
On Foreign Bills Purchased/Negotiated		12,114,958	13,954,810	12,114,958	13,954,810
On Inland DD, MT, TT Issued/Cancelled		177,793	90,825	177,793	90,825
On Inland DD Purchased		5,466,761,829	4,832,302,892	5,466,761,829	4,832,302,892
On Govt. Receives & Disbursement**		67,504,341	72,612,383	67,504,341	72,612,383
On Inland L/C Opened		57,915	45,016	57,915	45,016
On Purchased & Sale of Shares/Securities		5,424,772	7,714,467	5,424,772	7,714,467
On Inland Bills & Cheque Collection		17,662,256	12,068,397	17,662,256	12,068,397
On Inland Bank Guarantee Issued		410,064,561	417,188,880	410,064,561	417,188,880
On Payment Order		96,660,511	168,224,480	96,660,511	168,224,480
On Sanchayapatra Sales		36,017,284	28,889,102	36,017,284	28,889,102
On Lockers Fees, Profitable Management fees & Other fees		313,677,539	325,526,525	313,677,539	325,526,525
On Payment of Food Procurement Bills		5,181,600	49,577,698	5,181,600	49,577,698
On Army Pension		359,975	354,584	359,975	354,584
On NID Verification Fees		14,764,148	5,656,576	14,764,148	5,656,576
On Foreign DD, MT, TT Issued Cancelled		136,427,697	184,227,344	136,427,697	184,227,344
On Foreign DD, MT, TT Purchased/TT Collection		73	1,550	73	1,550
On E-Commerce Account		56,966,163	54,921,211	56,966,163	54,921,211
On Foreign L/C Opened		2,109,309,213	1,710,462,367	2,109,309,213	1,710,462,367
On Foreign Bills and Cheques Collection		3,778,941	3,232,189	3,778,941	3,232,189
On Foreign Bank Guarantee Issued		12,833,958	27,610,555	12,833,958	27,610,555
On Cards		336,383,910	301,867,689	336,383,910	301,867,689
On Commission on Export Oriented VAT Exempted		9,734,381	10,390,698	9,734,381	10,390,698
Income from Supervision of CMSME, Personal and CAR Loan		33,986,610	770,059,030	33,986,610	770,059,030
On Commission on CIB Inquiry		64,492,357	72,803,500	64,492,357	72,803,500
On Wage Earners Development Bond		16,278,401	16,272,153	16,278,401	16,272,153
On Maintenance fees for Different Deposit		1,283,864,127	1,212,214,706	1,283,864,127	1,212,214,706
On Travel Tax		13,806	1,437	13,806	1,437
On Online Transactions		45,976,047	373,753,367	45,976,047	373,753,367
On SMS Service		950,862,390	834,823,790	950,862,390	834,823,790
On e-Wallet Account		7,377,982	2,796,305	7,377,982	2,796,305
On Mobile Financial Services Link Account		19,604,713	11,012,732	19,604,713	11,012,732
On Commission on SAB A/C		1,083,618	1,071,455	1,083,618	1,071,455
On Subsidiary Company SLL		39,802,937	17,182,885		
On Subsidiary Company SECI		313,583,536	2,168		
On Sonali Pay (UK) Ltd.		1,599,162	163,713		
On Others		410,543,268	481,100,130	410,543,268	481,100,130
Sub-total		12,324,353,231	12,045,070,512	11,969,367,597	12,027,721,747
Less: Commission A/C Dr. Balance		12,324,353,231	12,045,070,512	11,969,367,597	12,027,721,747
		0	0	0	0
** TK. 138.63 Crore of sundry deposit Account has been transferred to Income for the year 2024, in compliance with IFRS and Bangladesh Bank has been approved vide no-					
DOS(CAMS)1157/41(Dividend)/2025-3110 dated 21 May 2025.					
24.02 Exchange					
Exchange gain		332,376,050	210,190,056	332,376,050	210,190,056
Gain on F. Currency Transaction		27,663,608,077	21,397,407,663	27,663,608,077	21,397,407,663
Gain on F. Currency Revaluation		14,276,816	16,924,493	14,276,816	16,924,493
Gain On Foreign Bill Purchase/Negotiated		100,880,549	226,623,734	100,880,549	226,623,734
Gain on Others		49,229,759	515,347		
Gain on Sonali Pay (UK) Ltd.			297,932,850		
Gain on SECI					
Sub-total		28,160,371,250	22,149,594,143	28,111,141,491	21,851,145,946
Less: Exchange Loss					
Foreign Currency Transaction		203,957,658	59,132,525	203,957,658	59,132,525
Foreign Currency Revaluation		26,415,173,386	17,223,192,148	26,415,173,386	17,223,192,148
Loss on Others					
Sub-total		26,619,131,044	17,282,324,672	26,619,131,044	17,282,324,672
		1,541,240,205	4,867,269,471	1,492,010,447	4,568,821,274
24.02.01 Effects of exchange rate changes on cash & cash equivalent has been calculated in 2024 = Tk.1492010447+405268392-332149133 (Exchange Income+Exchange Receivable previous year-					
25.00 Other Operating Income					
On Rent Received		18,701,897	19,283,106	18,701,897	19,283,106
On Gain on Disposal of Fixed Assets		2,172,848	2,608,348	2,172,848	2,608,348
On Profit of Sonali Intellect Ltd.		17,186,973	14,780,182	17,186,973	14,780,182
On Islamic windows		109,947	108,586	109,947	108,586
On Sonali Investments PLC		114,000	115,812		
On Sonali Exchange Co., Inc.		1,838,909	2,026,846		
On Sonali Bangladesh (UK) Ltd.		48,493,780	52,820,084		
On Sonali Pay (UK) Ltd.		47,070,040	69,752		
On Return from Provision for Bonus					
On Sundries **		152,722,748	265,103,460	152,722,748	265,103,460
		288,411,141	356,916,177	190,894,412	301,883,682
26.00 Salary & Allowances					
Salaries (Basic Pay, House Rent & Other Allowance)		10,572,918,153	10,166,218,689	10,572,918,153	10,166,218,689
Contribution to Pension & Gratuity Fund		12,429,185,390	9,255,698,766	12,429,185,390	9,255,698,766
Bank's contribution to provident fund		3,346,361	2,766,138		
Medical Allowance		799,074,005	808,101,685	799,074,005	808,101,685
Festival Bonus		1,176,204,492	1,116,759,994	1,176,204,492	1,116,759,994
Recreation Expense		169,955,140	167,268,744	169,955,140	167,268,744
Bangla Nabobarsho Allowance		116,356,050	110,681,176	116,356,050	110,681,176
Special Benefit on Basic Pay		352,936,046	169,750,946	352,936,046	169,750,946
Children Education Allowance		77,365,369	-	77,365,369	-
Honorarium to staff		52,152,899	-	52,152,899	-
Sonali Investments PLC		28,867,188	28,887,312		
Sonali Exchange Co. Inc		107,927,171	103,079,656		
Sonali Bangladesh (UK) Ltd.		368,104,833	253,400,674		
Sonali Pay (UK) Ltd.		49,830,573	20,087,328		
On Islamic Banking Window		18,848,915	-	18,848,915	-
Overseas Branches		50,119,181	44,710,901	50,119,181	44,710,901
		26,373,191,766	22,247,412,008	25,818,462,001	21,841,957,038
27.00 Rent, Tax, Insurance, Electricity, etc.					
Rent		466,357,386	565,084,658	466,357,386	565,084,658
Taxes**		875,262,159	33,078,682	875,262,159	33,078,682
Insurance		679,183,995	622,733,085	679,183,995	622,733,085
Power and Electricity		239,513,613	191,900,016	239,513,613	191,900,016
Sonali Investments PLC		10,342,083	10,148,738		
Sonali Exchange Co. Inc		38,718,021	37,902,025		
Sonali Bangladesh (UK) Ltd.		20,109,458	281,176,086		
Sonali Pay (UK) Ltd.		783,585	2,751,254		
On Islamic Banking Window		8,660,505	-	8,660,505	-
Overseas Branches		12,350,964	36,344,255	12,350,964	36,344,255
		2,351,281,768	1,781,118,799	2,281,328,621	1,449,140,696
28.00 Legal expenses					
Law Charges		48,150,500	52,067,820	48,150,500	52,067,820
Other Legal Expenses		9,688,857	3,703,884	9,688,857	3,703,884
Sonali Investments PLC		-	79,850		
Sonali Exchange Co. Inc		1,886,464	675,796		
Sonali Bangladesh (UK) Ltd.		92,263,702	27,371,942		
Overseas Branches		1,168,892	477,823	1,168,892	477,823
		153,158,415	84,377,116	59,008,249	24,958,818

Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
29.00 Postage, Stamps, Telecommunication					
Postage		8,496,313	7,871,067	8,496,313	7,871,067
Court Fees and Stamps		2,897,150	3,133,310	2,897,150	3,133,310
Telephone		27,202,635	26,669,707	27,202,635	26,669,707
Sonali Investments PLC		132,555	119,514	-	-
Sonali Exchange Co. Inc		6,635,900	6,603,725	-	-
Sonali Bangladesh (UK) Ltd.		6,407,822	3,896,151	-	-
Overseas Branches		10,266,134	8,875,770	10,266,134	8,875,770
		62,038,509	57,169,243	48,862,232	46,549,853
30.00 Printing, Stationery, Advertisement, etc.					
Stationery		146,609,699	154,543,499	146,609,699	154,543,499
Printing		40,090,410	36,873,362	40,090,410	36,873,362
Advertisement		35,546,724	34,042,930	35,546,724	34,042,930
Sonali Investments PLC		298,806	349,146	-	-
Sonali Exchange Co. Inc		5,151,555	9,343,413	-	-
Sonali Bangladesh (UK) Ltd.		7,072,775	6,944,332	-	-
Sonali Pay (UK) Ltd.		2,800,485	1,429,788	-	-
Overseas Branches		841,456	1,267,106	841,456	1,267,106
		238,411,910	244,793,575	223,088,288	226,726,896
31.00 Chief executive's salary and fees					
Chief executive's salary and fees		5,058,333	4,800,000	5,058,333	4,800,000
Chief executive's salary and fees of SECI		11,855,524	15,558,809	-	-
Chief executive's salary and fees of Overseas Branches		4,398,872	4,381,346	4,398,872	4,381,346
		21,312,729	24,740,155	9,457,205	9,181,346
*Basic Salary of Sonali Bank CEO is Tk. 4,00,000 and Allowance is Tk. 2,20,000 per month.					
32.00 Directors' Fees & Honorarium*					
Directors' fees & Honorarium		4,226,840	4,879,600	4,226,840	4,879,600
Sonali Investments PLC		310,000	405,000	-	-
Sonali Exchange Co. Inc		1,573,510	1,219,359	-	-
Sonali Pay (UK) Ltd.		2,860,337	-	-	-
Sonali Bangladesh (UK) Ltd.		11,097,851	14,137,720	-	-
		20,068,538	20,641,680	4,226,840	4,879,600
*Each Director is paid Tk. 8,000 per meeting per attendance as per Bangladesh Bank's BRPD Circular no.11 dated 04 October 2015.					
33.00 Auditors' fees					
Statutory Audit fee		5,255,300	3,501,750	5,255,300	3,501,750
Sonali Investments PLC		-	80,000	-	-
Sonali Exchange Co. Inc		2,797,351	2,601,300	-	-
Sonali Pay (UK) Ltd.		2,755,328	-	-	-
Sonali Bangladesh (UK) Ltd.		44,013,616	29,104,537	-	-
Overseas Branches		2,281,303	1,992,244	2,281,303	1,992,244
		57,102,898	37,279,831	7,536,603	5,493,994
34.00 Depreciation and Repairs at Bank's Assets					
Depreciation:					
A) Premises (Including Land & Building)					
Premises		76,129,492	67,266,944	57,335,091	57,335,091
Building Construction		-	-	-	-
Sub-total		76,129,492	67,266,944	57,335,091	57,335,091
B) Dead stock					
Furniture		121,410,525	124,352,035	121,300,277	119,990,463
Electric Installation		129,311,167	140,789,898	128,923,257	140,453,443
Computer Hardware		355,050,252	270,620,212	354,877,356	266,154,559
Type Writer Machine		1,201	13,774	1,201	13,774
Motor Car & Other Vehicle		54,091,838	45,431,332	53,616,288	44,981,919
Library		1,453,763	1,385,423	1,451,063	1,385,423
Sub-total		661,318,747	582,592,675	660,169,443	572,979,581
C) Overseas Branches					
India Operation		4,095,931	2,373,046	4,095,931	2,373,046
Sub-total		4,095,931	2,373,046	4,095,931	2,373,046
D) Amortization of Intangible Assets					
Computer Software		117,331,031	166,253,929	117,121,229	164,156,022
Preliminary Expenses		10,796,452	15,643,565	10,796,452	15,643,565
Sub-total		128,127,482	181,897,494	127,917,681	179,799,587
E) Depreciation on Right of Use					
Depreciation on Right of Use against IFRS-16		233,522,867	171,041,445	233,522,867	132,037,953
Sub-total		233,522,867	171,041,445	233,522,867	132,037,953
Less: Depreciation Adjustment of IFRS-16		-	46,790,045	-	6,890,547
Total (A+B+C+D+E)		1,103,194,519	958,381,559	1,083,041,013	937,634,711
Repairs:					
Repairs to Bank's Assets		71,627,342	75,140,617	71,627,342	75,140,617
Sonali Investments PLC		186,418	-	-	-
Sonali Exchange Co. Inc		604,694	-	-	-
Overseas Branches		181,700	257,173	181,700	257,173
Sub-total		72,600,154	75,397,790	71,809,042	75,397,790
Grand Total		1,175,794,674	1,033,779,349	1,154,850,055	1,013,032,502
34A.00 Depreciation and Repairs at Bank's Assets					
Depreciation:					
A) Premises (Including Land & Building)					
Premises		76,129,492	67,266,944	57,335,091	57,335,091
Building Construction		-	-	-	-
Sub-total		76,129,492	67,266,944	57,335,091	57,335,091
B) Dead stock					
Furniture		121,410,525	124,352,035	121,300,277	119,990,463
Electric Installation		129,311,167	140,789,898	128,923,257	140,453,443
Computer Hardware		355,050,252	270,620,212	354,877,356	266,154,559
Type Writer Machine		1,201	13,774	1,201	13,774
Motor Car & Other Vehicle		54,091,838	45,431,332	53,616,288	44,981,919
Library		1,453,763	1,385,423	1,451,063	1,385,423
Sub-total		661,318,747	582,592,675	660,169,443	572,979,581
C) Overseas Branches					
India Operation		4,095,931	2,373,046	4,095,931	2,373,046
Sub-total		4,095,931	2,373,046	4,095,931	2,373,046
D) Amortization of Intangible Assets					
Computer Software		117,331,031	166,253,929	117,121,229	164,156,022
Preliminary Expenses		10,796,452	15,643,565	10,796,452	15,643,565
Sub-total		128,127,482	181,897,494	127,917,681	179,799,587
Total (A+B+C+D)		869,671,652	834,130,159	849,518,146	812,487,305
Repairs:					
Repairs to Bank's Assets		71,627,342	75,140,617	71,627,342	75,140,617
Sonali Investments PLC		186,418	-	-	-
Repairs to Bank's Assets of Overseas Branches		181,700	257,173	181,700	257,173
Sub-total		71,995,460	75,397,790	71,809,042	75,397,790
Depreciation on Right of Use against IFRS		233,522,867	132,037,953	233,522,867	132,037,953
Grand Total		1,175,189,979	1,041,565,902	687,804,320	1,019,923,049



Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
35.00 Other expenses					
Pay of Police guards.		1,284,418,103	1,204,832,661	1,284,418,103	1,204,272,038
Repairs to Rented Property		25,130,980	39,256,352	25,130,980	39,256,352
Books and News Paper		40,408,214	37,889,535	40,408,214	37,707,653
Motor Car Running		35,659,205	37,952,563	35,659,205	37,952,563
Motor Car Maintenance		25,242,767	23,870,421	25,242,767	23,703,941
Hired Transport		41,998,684	42,873,287	41,998,684	42,873,287
Entertainment		66,426,246	71,691,309	66,426,246	67,300,465
Conveyance		4,837,076	5,120,835	4,837,076	5,120,835
Sundries		687,411,830	648,081,382	687,411,830	645,904,705
Traveling Expenses		110,902,463	114,512,549	110,902,463	112,867,592
Lunch Subsidy		643,118,687	602,939,539	643,118,687	602,337,911
Donation		20,000,000	23,945,000	20,000,000	23,945,000
Subscription		4,163,000	1,169,110	4,163,000	-
Liveries to Staff		5,221,527	5,536,094	5,221,527	5,536,094
Sports		538	50,000	538	50,000
VISA-IRF		671,745	266,885	671,745	266,885
Computer Hardware Repairs & Maintenance		61,592,235	52,752,654	61,592,235	52,752,654
Computer Software Repairs & Maintenance		265,526,876	322,335,291	265,526,876	251,954,016
Rent of Connectivity/CCTV/Internet Etc.		140,927,063	209,288,922	140,927,063	209,288,922
Training Expenses		65,725,104	68,544,300	65,725,104	63,715,381
Washing Allowance		1,021,073	5,380,409	1,021,073	1,189,794
Cash Remittance Transportation		67,507,983	81,575,413	67,507,983	77,718,378
Business Development		2,773,333	6,342,923	2,773,333	6,342,923
Death Relief Grant Scheme		37,350,000	44,650,000	37,350,000	44,650,000
Honorarium to staff		-	57,612,940	-	57,612,940
Generator Maintenance		93,057,362	94,943,046	93,057,362	94,919,160
NID Verification Charge		13,907,056	34,000,000	13,907,056	34,000,000
Loss on Disposal of Fixed Assets		19,448	3,872	19,448	3,872
Children Education Allowance		-	76,478,643	-	76,478,643
Operation & Maintenance Cost of Executive Car Loan		347,976,261	314,732,614	347,976,261	314,732,614
Fees against Swift, Bankers Almac etc.		25,945,684	16,115,593	25,945,684	16,115,593
Overtime		42,011,620	41,227,816	42,011,620	41,227,816
Exemption of SHBL of Deceased Employees		50,000,000	150,000,000	50,000,000	150,000,000
Other expenses Relating to SAB		4,277,249	3,825,456	4,277,249	3,825,456
Unreconciled Entries of NOSTRO Account		35,110	37,175	35,110	37,175
Call Center Service Charge		17,645,700	14,100,000	17,645,700	14,100,000
Bank's Incentives to Wage Earners Remitters		267,427,456	143,972,037	267,427,456	143,972,037
NPSB Subsidy		50	-	50	-
Professional Exam fee Re-imbursment		447,755	-	447,755	-
Other expenses of SECI		119,247,468	80,079,286	-	-
Other Operating Expense of SIL		24,175,907	544,972	-	-
CDBL Charge of Sonali Investments PLC.		507,054	1,532,989	-	-
VAT expense SIL		-	1,597,102	-	-
Other expenses of SB (UK) Ltd.		665,763,725	49,804,728	-	-
Sonali Pay (UK) Ltd.		34,316,084	24,149,380	-	-
Other expenses of Overseas Branches		57,185,462	19,476,713	57,185,462	19,476,713
		5,401,981,184	4,775,091,795	4,557,970,945	4,523,209,408

35a Pursuant to BRPD Circular Letter No. 28 dated 26 July 2022 and BRPD Circular Letter No. 30 dated 27 July 2022, all schedule banks of Bangladesh are instructed to reduce certain expenses at specific percentage from the allocated amount. Categories of expenses fall under these requirements are expenses for fuel, electricity, entertainment, travelling, computer & accessories, electrical equipment, furniture and other stationeries. Purchase of all new or replacement vehicle has also been prohibited. The Bank has taken several initiatives such as reducing electricity cost, various expenses and travelling, deferring purchases of computer and accessories which are not urgently required etc. To comply with the above instructions, actual expense on the said categories are monitored on monthly basis to track the savings achieved against the allocated amount. Savings achieved are reflected in the respective expense category in the profit and loss statement or fixed assets schedule of the Bank."

36.00 Provision for Loans and Advances

Provision for Classified Loans & Advances
Provision for Unclassified Loans and Advances
Provision for Loans & Advances of SB (UK) Ltd.

38,594,414,846	18,408,781,730	38,594,414,846	18,408,781,730
(6,138,199,975)	148,543,160	(6,138,199,975)	148,543,160
(664,101,803)	20,995,203	-	-
31,792,113,068	18,578,320,093	32,456,214,871	18,557,324,890

36a In response to Bank's request regarding maintenance of provisions for loans & advances for 2024, Bangladesh Bank vide letter no-DOS(CAMS)1157/41(Dividend)/2025-3110 dated 21 May 2025 has given certain directives for maintenance of provision against unclassified and classified loans & advances and Balance with Bangladesh Bank as on 31 December 2024. As per the directives, the Bank has calculated the required provision against unclassified and classified loans & advances and maintained provision amounting taka 14,260.27 crore by relishing deferral of taka 1,441.94 crore accordingly.

37.00 Provision for diminution in value of investment

Dealing securities

Quoted

Unquoted

Investment securities

Quoted

Unquoted

-	-	-	-
6,830,326,795	542,123,016	6,830,326,795	542,123,016
-	-	-	-
6,830,326,795	542,123,016	6,830,326,795	542,123,016

38.00 Other provisions

Provision for Other Assets
Provision for Off Balance Sheet Exposure
Provision for Others
Provision for Other Banks and NBFIs
Provision for Branch Adjustment of Unreconciled Entries
Provision for Jute Sector Reform Project
Provision for Sanchayapatra Encashment Account
Provision for Bonus/Ex-gratia **
Provision for Investment of Orion Infrastructure Ltd.
Provision for Unreconciled Entries of NOSTRO A/C
Pension for Army Bills (Old & New)
Provision for Staff Loan Exemption
Provision for Debenture (Public & Private)
Provision for Preliminary Expenses HR Recruitment
Provision for Balance with Bangladesh Bank
Provision for Sonali Bangladesh (UK) Limited

57,594,475	2,056,461,451	57,594,475	2,056,461,451
2,792,277,954	528,405,556	2,792,277,954	528,405,556
272,180,946	(7,021,691)	272,180,946	(7,021,691)
-	-	-	-
(1,336,100,000)	(755,800,000)	(1,336,100,000)	(755,800,000)
300,000,000	300,000,000	300,000,000	300,000,000
(1,206,400,000)	(952,820,000)	(1,206,400,000)	(952,820,000)
3,500,000,000	3,000,000,000	3,500,000,000	3,000,000,000
-	(126,060)	-	(126,060)
(13)	-	(13)	-
(979,200,000)	4,589,500,000	(979,200,000)	4,589,500,000
75,410,839	-	75,410,839	-
-	(100,225)	-	(100,225)
(10,800,000)	1,300,000	(10,800,000)	1,300,000
(43,200,000)	248,800,000	(43,200,000)	248,800,000
84,366,472	-	-	-
3,506,130,673	9,008,599,030	3,421,764,201	9,008,599,030

38a In response to Bank's request regarding maintenance of provisions for Balance with Bangladesh Bank for 2024, Bangladesh Bank vide letter no-DOS(CAMS)1157/41(Dividend)/2025-3110 dated 21 May 2025 has given certain directives for maintenance of provision against unclassified and classified loans & advances, Balance with Bangladesh Bank and Balance with other Bank and NBFIs as on 31 December 2024. As per the directives, the Bank has calculated the required provision against Balance with Bangladesh Bank and Balance with other Bank and NBFIs and maintained provision amounting taka 67.44 and 167.12 crore by relishing deferral of taka 1346.83 and 1,843.31 crore accordingly.

38b As per BRPD circular no. 06, date 25 April 2023 (Policy of off-balance Sheet exposure), provision has been calculated and maintained against off- balance sheet items.

** The above provision has been kept for incentive bonus which was generally calculated based on basic salary. The Bangladesh Bank initially advised the Bank to adjust for certain bonus amount both current and prior year, however subsequently the Bank has appealed against the quick summary report. While approving the financial statements vide DOS letter DOS/1157/41 (Dividend)/2025-3110, dated 21 May 2025 the Bangladesh Bank has not commented on this matter.



Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
39.00 Cash receipts from other operating activities					
Other Operating Income		288,411,141	356,916,177	190,894,412	301,883,682
		288,411,141	356,916,177	190,894,412	301,883,682
40.00 Cash payments for other operating activities					
Rent		(466,357,386)	(565,084,658)	(466,357,386)	(565,084,658)
Taxes		(875,262,159)	(33,078,682)	(875,262,159)	(33,078,682)
Insurance		(679,183,995)	(622,733,085)	(679,183,995)	(622,733,085)
Power & electricity		(239,513,613)	(191,900,016)	(239,513,613)	(191,900,016)
Rent, Taxes, Insurance of Islami Window		(8,660,505)		(8,660,505)	
Rent, Taxes, Insurance of Overseas Branches		(12,350,964)	(36,344,255)	(12,350,964)	(36,344,255)
Law Charges		(153,158,415)	(84,377,116)	(59,008,249)	(56,249,528)
Postage		(8,496,313)	(7,871,067)	(8,496,313)	(7,871,067)
Court Fees and Stamps		(2,897,150)	(3,133,310)	(2,897,150)	(3,133,310)
Telephone		(27,202,635)	(26,669,707)	(27,202,635)	(26,669,707)
Postage, Stamp, Telephone of Overseas Branches		(10,266,134)	(8,875,770)	(10,266,134)	(8,875,770)
Statutory Auditors' Fees		(57,102,898)	(37,279,831)	(7,536,603)	(5,493,994)
Fees Paid for Attending Board Meeting		(20,068,538)	(20,641,680)	(4,226,840)	(4,879,600)
Repairs to Bank's Property		(82,423,794)	(75,140,617)	(82,423,794)	(75,140,617)
Repairs to Bank's Property of Overseas Branches		(181,700)	(257,173)	(181,700)	(257,173)
Repairs to Rented property		(25,130,980)	(39,256,352)	(25,130,980)	(39,256,352)
Pay of Police Guards		(1,284,418,103)	(1,204,832,661)	(1,284,418,103)	(1,204,272,038)
Motor Car Running and Maintenance		(60,901,972)	(61,822,984)	(60,901,972)	(61,656,504)
Operation & Maintenance Cost of Executive Car Loan		(347,976,261)	(314,732,614)	(347,976,261)	(314,732,614)
Entertainment		(66,426,246)	(71,691,309)	(66,426,246)	(67,300,465)
Sundries		(687,411,830)	(648,081,382)	(687,411,830)	(637,665,812)
Traveling Expenses		(110,902,463)	(114,512,549)	(110,902,463)	(112,867,592)
Overtime		(42,011,620)	(41,227,816)	(42,011,620)	(41,227,816)
Donation		(20,000,000)	(23,945,000)	(20,000,000)	(23,945,000)
Subscription		(4,163,000)	(1,169,110)	(4,163,000)	-
Lunch Subsidy		(643,118,687)	(602,939,539)	(643,118,687)	(602,337,911)
Liveries to Staff		(5,221,527)	(5,536,094)	(5,221,527)	(5,536,094)
Sports		(538)	(50,000)	(538)	(50,000)
VISA-IRF		(671,745)	(266,885)	(671,745)	(266,885)
Computer Hardware Repairs & Maintenance		(61,592,235)	(52,752,654)	(61,592,235)	(52,752,654)
Computer Software Repairs & Maintenance		(265,526,876)	(322,335,291)	(265,526,876)	(251,954,016)
Rent of Connectivity/CCTV		(140,927,063)	(209,288,922)	(140,927,063)	(209,288,922)
Training Expenses		(65,725,104)	(68,544,300)	(65,725,104)	(63,715,381)
NID Verification Charge		(13,907,056)	(34,000,000)	(13,907,056)	(34,000,000)
Loss on Disposal of Fixed Assets		(19,448)	(3,872)	(19,448)	(3,872)
Washing Allowance		(1,021,073)	(5,380,409)	(1,021,073)	(1,189,794)
Cash Transportation		(67,507,983)	(81,575,413)	(67,507,983)	(77,718,378)
Business Development		(2,773,333)	(6,342,923)	(2,773,333)	(6,342,923)
Conveyance		(4,837,076)	(5,120,835)	(4,837,076)	(5,120,835)
Death Relief Grant Scheme		(37,350,000)	(44,650,000)	(37,350,000)	(44,650,000)
Reserve for CSR Expenditure		-	(211,500,847)	-	(211,500,847)
Fees against Swift, Bankers Almanac etc.		(25,945,684)	(16,115,593)	(25,945,684)	(16,115,593)
Generator Maintenance		(93,057,362)	(94,943,046)	(93,057,362)	(94,919,160)
Other Expenses of Overseas Branches		(57,185,462)	(19,476,713)	(57,185,462)	(19,476,713)
Exemption of SHBL of Deceased Employees		(50,000,000)	(150,000,000)	(50,000,000)	(150,000,000)
Start-Up Fund		-	(65,147,953)	-	(65,147,953)
Hired Transport		(41,998,684)	(42,873,287)	(41,998,684)	(42,873,287)
Other expenses Relating to SAB		(4,277,249)	(3,825,456)	(4,277,249)	(3,825,456)
Bank's Incentives to Wage Earners Remitters		(267,427,456)	(143,972,037)	(267,427,456)	(143,972,037)
Call Center Service Charge		(17,645,700)	(14,100,000)	(17,645,700)	(14,100,000)
Unreconciled Entries of NOSTRO Account		(35,110)	(37,175)	(35,110)	(37,175)
NPSB Subsidy		(50)		(50)	-
Professional Exam fee Re-Imbursement		(447,755)		(447,755)	-
Expense Paid From Expense Payable		484,449,191		484,449,191	-
Rent, Taxes, Insurance of SIL		(10,342,083)	(10,148,738)	-	-
Rent, Taxes, Insurance of SECI		(38,718,021)	(37,902,025)	-	-
Rent, Taxes, Insurance of SB-UK		(20,109,458)	(281,176,086)	-	-
Postage, Stamp, Telephone of SIL		(132,555)	(119,514)	-	-
Postage, Stamp, Telephone of SECI		(6,635,900)	(6,603,725)	-	-
Postage, Stamp, Telephone of SB-UK		(6,407,822)	(3,896,151)	-	-
Repairs to Bank's Property of SIL		186,418	-	-	-
VAT expense SIL		-	(1,597,102)	-	-
Currency Conversion differences		(1,761,115)	369,662,939	-	-
Consultant Fees & Bank Charge of SIL		(24,175,907)	(544,972)	-	-
Other expenses of SECI		(119,247,468)	(80,079,286)	-	-
Other expenses of SB (UK) Ltd.		(665,763,725)	(49,804,728)	-	-
Sonali Pay (UK) Ltd.		(34,316,084)	-	-	-
CDBL Charge of Sonali Investments PLC.		(507,054)	(1,532,989)	-	-
		(7,604,170,513)	(6,477,679,515)	(6,516,681,578)	(6,257,313,440)



41.00 Increase / (Decrease) of Other Assets

Investment In SECI	-	-	(9,500,000)	(6,367,850)
Investment In SB-UK Limited	-	-	(224,636,965)	(477,140,202)
Sonali Bank India Operation	1,662,107,401	(1,134,239,322)	1,662,107,401	(1,004,239,322)
Sonali Pay (UK) Limited	-	-	(167,230,160)	-
Stamps In Hand	(622,270)	(397,740)	(622,270)	(397,740)
Stationery In Hand	(50,973,662)	(63,811,692)	(50,973,662)	(63,811,692)
Advance Rent	(5,255,705)	21,591,294	(5,255,705)	21,591,294
Branch Adjustment	3,647,112,386	6,953,380,828	3,647,112,386	6,953,380,828
Suspense Account	(31,101,330)	10,901,276	(31,101,330)	10,901,276
Prepaid Expenses	296	(2,287)	296	(2,287)
Employee pension fund investment	-	393,591,776	-	393,591,776
Employee PDCRB fund investment	-	520,704,230	-	520,704,230
Demand Draft Paid in Ex-Advice	515,603	1,150,963	515,603	1,150,963
Govt. Demand Draft Paid In Ex-Advice	180	5,838	180	5,838
Protested Bills	(40,024,640)	728,800	(40,024,640)	728,800
Adjusting Account Debit Balance	225,451,619	(108,576,732)	225,451,619	(108,576,732)
Wage Earners' Bond Encashment A/C	1,290,815,634	(829,754,968)	1,290,815,634	(829,754,968)
Settlement Account (Islamic Widows)	-	610,478,202	-	610,478,202
Demand Drafts purchased	82,966,787	54,928,739	82,966,787	54,928,739
Pension Bill Purchased(Army)	514,088,494	236,426,349	514,088,494	236,426,349
Pension Bill Purchased(Civil)	3,365,246	13,540,303	3,365,246	13,540,303
Sanchayaptra Encashment Account	3,648,134,676	850,474,628	3,648,134,676	850,474,628
Preliminary Expenses - HR Recruitment A/C	10,796,452	15,643,565	10,796,452	15,643,565
ATM Settlement Account Debit Balance	(608,317,896)	202,180,891	(608,317,896)	202,180,891
SECI Settlement Account Debit Balance	21,704,639	-	21,704,639	-
Clearing Settlement Account Debit Balance	55,866	13,555,811	55,866	13,555,811
Govt. Transaction Settlement Account Debit Balance	(3,118,575,084)	2,119,485,012	(3,118,575,084)	2,119,485,012
Army Pension Bill Purchased A/C New	465,076,210	5,076,032,735	465,076,210	5,076,032,735
Mobile Financial Services Link Settlement Account Debit Balance	14,691,108	(22,077,194)	14,691,108	(22,077,194)
Army Pension Settlement Account	(44,295,827)	-	(44,295,827)	-
Supervision Charge Receivable for cmsme, Personal & Car Loan	(427,967,848)	-	(427,967,848)	-
Receivable from Govt. Under Savings Cert. Issued to Workers of BJMC	569,584,817	1,553,813,379	569,584,817	1,553,813,379
E-Money Settlement for Foreign Remittance A/C Debit Balance	(5,000,000)	-	(5,000,000)	-
Current Assets of Overseas Branches	(133,748,229)	550,639,739	(133,748,229)	550,639,739
Current Assets of Islamic Banking Window	(357,301,758)	(26,402,301)	(357,301,758)	(26,402,301)
SBL Employees Benevolent fund Investment	(12,515,446)	(18,892,177)	(12,515,446)	(18,892,177)
BRDB UCCA Crop Loans Int & Penal Int. Exemption-2007	511,283,719	-	511,283,719	-
Placement With Solicitation Account	-	(23,221,470)	-	(23,221,470)
Kallyan Bhata (DDP) Reimbursement New	23,417,749	(23,417,749)	23,417,749	(23,417,749)
Imprest Receivable A/C from B.B against W.E.R	(1,388,358,743)	250,374,410	(1,388,358,743)	250,374,410
Interoperable Digital Transaction Platform (IDTP)	(3,373,396)	-	(3,373,396)	-
FET Settlement Account Debit Balance	(5,587,364,718)	1,053,455,853	(5,587,364,718)	1,053,455,853
Bank POS Settlement Account Debit Balance	485,200	(445,500)	485,200	(445,500)
SPG Settlement Account Debit Balance	(1,528,884)	578,304,123	(1,528,884)	578,304,123
Tap Link Settlement Account Debit Balance	(19,995)	1,336	(19,995)	1,336
Non Banking Assets	1,749,859	-	1,749,859	-
Current Assets of SECI	16,936,670	(45,201,756)	-	-
Prepaid Expenses of SB (UK) Ltd.	39,935,241	456,585,034	-	-
Other Receivable	-	(25,611,684)	-	-
Advance Payment of Income Tax for SIL	(24,910,986)	-	-	-
Advance deposit of SIL	700,000	-	-	-
Others assets of Sonali Pay (UK)	(43,975,879)	-	-	-
Deferred Tax Assets	(10,857,064,982)	-	(10,857,064,982)	-
Security Deposits SECI	4,630,783	(1,356,004)	-	-
	(9,986,690,646)	19,214,566,541	(10,381,373,602)	18,214,948,499



Particulars	Notes	Amount in Taka			
		Consolidated		Bank	
		2024	2023	2024	2023
42.00 Increase / (Decrease) of Other Liabilities					
Provision for Classified Loans		7,266,584,760	(452,996,788)	6,602,482,957	(452,996,788)
Others Provision		(332,077,630)	-	(246,886,267)	-
Interest Suspense		5,766,212,615	6,426,764,970	5,789,215,076	6,426,533,807
Sonali Bank Employees' Pension fund		(101,020,891)	(326,872,736)	(101,020,892)	(326,872,736)
Sonali Bank Employees' PDCRB fund		(3,028,058,854)	(186,213,130)	(3,028,058,854)	(186,213,130)
Liability for employees benefit (Benevolent Fund)		199,631,373	(129,582,757)	199,631,373	(129,582,757)
Sundry Deposits		(7,237,827,541)	(130,628,108)	(7,237,827,541)	(130,628,108)
Provision for Bonus		(3,399,237,700)	(2,568,981,001)	(3,400,055,799)	(2,567,945,841)
Sirajganj Integrated Rural Development Fund		616,123	616,123	616,123	616,123
Foreign Correspondent Charges		228,936	221,347	228,936	221,347
Provision for NOSTRO		35,097	37,175	35,097	37,175
Interest Bearing FC Repayable to Bangladesh Bank (Bangladesh Biman)		(8,116,851,518)	(3,979,521,405)	(8,116,851,518)	(3,979,521,405)
Income Receivable in Advance		(408,662)	(100)	(408,662)	(100)
Employees' Tax Deducted at Source from Salary		642,739	65,478	642,739	65,478
E-Challan Settlement Account Credit Balance		(13,188,619)	8,399,574	(13,188,619)	8,399,574
ATM Settlement Account Credit Balance		(2,943,579)	(1,272,392)	(2,943,579)	(1,272,392)
Clearing Settlement Account Credit Balance		100,695,387	6,669,773	100,695,387	6,669,773
Govt. Transaction Settlement Account Credit Balance		1,062,162,899	(2,096,728,735)	1,062,162,899	(2,096,728,735)
Sanchayapatra Sales Account Credit Balance		(249,364,781)	(613,190,828)	(249,364,781)	(613,190,828)
MCD Loan Settlement Account Credit Balance		(0)	9,866	(0)	9,866
Imprest A/C-Received from B.B against W.E.R Account		(153,350,927)	153,350,927	(153,350,927)	153,350,927
FET Settlement Account Credit Balance		(7,609,130,445)	7,609,130,445	(7,609,130,445)	7,609,130,445
Asian Clearing Union (VOSTRO)		15,374,996	54,354,507	15,374,996	54,354,507
Travel Tax Online Transaction (LO) Account		(21,238,500)	19,993,250	(21,238,500)	19,993,250
Travel Tax Central Recovery Account		(3,578,000)	3,811,000	(3,578,000)	3,811,000
Mobile Financial Services Link Settlement A/C Credit Balance		8,602,037	16,851,534	8,602,037	16,851,534
Special Term Loan against Fund Received from B.B for Worker's Salary of Export		-	(31,082,281)	-	(31,082,281)
Interest Suspense Account for COVID-19		(2,922)	(8,113)	(2,922)	(8,113)
Repayable to B.B for Fund Received Under Agri. Loan against Special Stimulus		(1,170,012,300)	(1,302,838,600)	(1,170,012,300)	(1,302,838,600)
Other Liabilities of Overseas Branches		(2,046,170,852)	880,716,992	(2,046,170,852)	880,716,992
Other Liabilities of Islamic Banking Window		(704,610,812)	-	(704,610,812)	-
Lease Liability against IFRS-16		106,904,418	451,326,603	106,904,418	451,326,603
Repayable to B.B for Fund Received Under Revolving Refinance Scheme for COVID-19		(142,500,000)	(295,333,335)	(142,500,000)	(295,333,335)
Repayable to Borrower the Interest Subsidy Fund Received from BB against COVID-19		(13,024,870)	(73,104)	(13,024,870)	(73,104)
Interest Bearing F.C (Payra Port Authority) Repayable to B.B		8,916,436,492	41,538,808,667	8,916,436,492	41,538,808,667
BB Refinance Scheme (200 Crore) for Jute Sector		(30,000,000)	70,000	(30,000,000)	70,000
Bank POS settlement account credit balance		300	(23)	300	(23)
SPG Settlement Account Credit Balance		(52,045,613)	(611,537,377)	(52,045,613)	60,171,691
Start-Up Fund		-	(104,370,924)	-	(104,370,924)
Provision against Non-Banking Assets (NBA)		(2,612,500)	-	(2,612,500)	-
Tap Link Settlement Account Credit Balance		79,400	66,328	79,400	66,328
Commission payable Account for SAB		-	1,423,736	-	1,423,736
Repayable to B.B against Refinance Scheme under MCD Loan of Tk. 10/50/100 A/C		304,091,963	242,557,683	304,091,963	242,557,683
Repayable to B.B against Refinance Scheme of Ghore Fera		174,855,000	184,629,000	174,855,000	184,629,000
Repayable to B.B against Refinance Scheme under Agri Loan for wheat &		164,746,900	114,878,800	164,746,900	114,878,800
Repayable to B.B against Fund Received under Agri Loan for Food		1,060,102,405	569,474,353	1,060,102,405	569,474,353
Balance Held with Foreign Bank abroad (Cr Balance)	13.09	(2,632,305,876)	7,855,460,992	(2,632,305,876)	7,855,460,992
Coupon interest income account		-	1,061,064	-	1,061,064
Repayable to B.B against Fund Received under Pre-Finance Scheme for I.D.A. Credit -3917 B.D		1,186,666,667	1,200,000,000	1,186,666,667	1,200,000,000
Settlement account credit balance		(11,316,900)	(178,851,969)	(11,316,900)	(178,851,969)
Allowance for Bank's Incentives to Wage Earners Remitters		16,071,601	31,227,218	16,071,601	31,227,218
Interoperable Digital Transaction Platform (IDTP) for credit Balance		3,425	636	3,425	636
BB Refinance Scheme for S.M.L of Tk.10 A/C Holders		(140,983)	140,983	(140,983)	140,983
Provision for Staff Loan Exemption A/C		-	(18,987,000)	-	(18,987,000)
Adjusting Account Credit Balance		19,646,945	30,294,966	19,646,945	30,294,966
Repayable to BB for Fund Received against Small Enterprise Loan for Women		-	-	-	-
NPSB Settlement Accounts with PayLogic		129,092,333	-	129,092,333	-
Expenses Payable for SIL Client Sale & Others		6,126,237	-	6,126,237	-
Others liabilities of subsidiary Company SIL		(50,372,430)	25,238,622	-	-
Others liabilities of subsidiary Company SECI		481,688	25,709,566	-	-
Others liabilities of subsidiary Company SECI		71,697,267	128,176,389	-	-
Others liabilities of subsidiary Company SB(UK) Ltd.		113,262,597	147,437,435	-	-
Others liabilities of Sonali Pay (UK) Ltd.		(58,396,036)	81,604,509	-	-
Cover Funds of SECI		8,285,880	(49,795,497)	-	-
Security Deposit of SECI		156,000	(136,318)	-	-
Security Deposit of SIL		2,722,255	(229,814)	-	-
Portfolio Margin Deposit Control		6,183,893	1,334,176	-	-
Remittance Payable to Beneficiary		66,141,840	(88,038,464)	-	-
		(10,407,247,273)	54,644,643,888	(11,124,136,306)	55,045,856,351
43.00 Cash and cash equivalents					
Cash in hand (Including foreign currency)		13,094,986,846	10,010,552,936	12,849,788,320	9,939,498,217
Balance with Bangladesh Bank		92,335,235,065	102,942,238,504	92,335,235,065	102,942,238,504
Money at call on short notice		18,977,474,035	18,294,193,123	16,882,600,000	15,217,100,000
Balance held with other bank		70,957,201,706	41,906,490,392	77,211,611,315	47,936,875,388
Prize bonds in hand		125,323,700	84,134,700	125,323,700	84,134,700
		195,490,221,353	173,237,609,654	199,404,558,401	176,119,846,810
44.00 Earnings per Share (EPS)					
Net profit after tax		9,884,391,696	7,474,505,680	8,655,441,721	6,514,795,305
Number of ordinary shares outstanding	44.01	453,000,000	453,000,000	453,000,000	453,000,000
Earnings per share (EPS)		21.82	16.50	19.11	14.38
44.01 Weighted average number of ordinary shares outstanding					
453,000,000 ordinary shares outstanding for 365 days (2024)		453,000,000	453,000,000	453,000,000	453,000,000
		453,000,000	453,000,000	453,000,000	453,000,000



45.00 Audit Committee

Audit Committee of Sonali Bank PLC has been constituted by the Board of Directors as per BRPD Circular No. 02 dated 11 February 2024 comprising the following members:

Sl. No.	Name	Status in the Bank	Status with the committee	Educational qualification
1	Mr. Muhammad Masrurul Islam	Director	Chairman	M.Com (DU), FCA
2	Dr. Doulatunnaheer Khanam	Director	Member	PhD (Economics), M.S.C(Economics)
3	Dr. Abul Kalam Azad	Director	Member	PhD (Finance), DU
4	Mr. Mohammed Jahangir Alam	Director	Member	Masters of Demography (DU) , FCMA

Duties and Responsibilities of the Audit Committee:

- To Evaluate internal control and compliance, risk management, computerization and system of MIS of the bank.
- To review annual financial statements of the bank and exchange views with external auditors and Bank management in the regard.
- To consider if the recommendations made by internal & External Auditors are in order to develop internal control strategy by the Bank Management.
- To review as to whether the rules and regulation made by controlling authorities like Bangladesh Bank and other regulatory bodies are duly followed.
- To appraise the Bank's Board of Directors regarding Lapses and errors/ Frauds & Forgeries/ other irregularities detected by internal auditors, external auditors & Bangladesh Bank inspection team and corrective measures taken for the purpose of effective control.

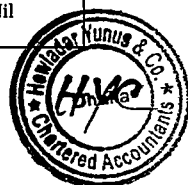
During the year 2024 the Audit Committee has conducted 09 (Nine) meetings in which, among others, the following issues were discussed:

- Comprehensive inspection reports of Bangladesh Bank including status of Compliance thereof.
- Inspection reports of branches/Head Office conducted by Bank's internal inspection team.
- Financial Statements of the Bank.
- Half yearly accounts of 2024 of the Bank.
- Status of compliance of different rules and regulations.

Annual Financial Statements have been Discussed with the External Auditors in the Audit Committee Meeting held on 27 May 2025.

46.00 Related Party Disclosures

SL. No	Name	Status with the Bank	Name of the firms/Companies in which interested as proprietor, partner, director, managing agent, guarantor, employee etc.	Position	No. of Shares
1	Mr. Mohammad Muslim Chowdhury	Chairman	Nil	Nil	Nil
2	Dr. Mohammad Abu Yusuf	Director	Nil	Nil	Nil
3	Dr. Doulatunnaheer Khanam	Director	Dhaka Imperial Hospital Limited	Director	1.95%
4	Mr. Molla Abdul Wadud	Director	Nil	Nil	Nil
5	Dr. Abul Kalam Azad	Director	Nil	Nil	Nil
6	Dr. Asif Naimur Rashid	Director	Nil	Nil	Nil
7	Mr. Mohammed Jahangir Alam, FCMA	Director	CLAREx Limited	Managing Director	80.00%
			Union Pharmaceuticals Ltd.	Director	26.00%
			CLAREx Technologies Ltd.	Managing Director	88.00%
			Rivazure Ltd.	Director	3.75%
			LEVERnGEAR Ltd.	Founder & CEO	40.00%
			CLAREx BPO Ltd.	Chairman	27.00%
			The Yours Truly Ltd.	Director	48.00%
			Rivazure Ltd.(Spous)	Director	2.50%
			CLAREx Limited(Spous)	Chairman	10.00%
8	Mr. Md. Mofazzal Husain	Director	Nil	Nil	Nil
9	Mr. Muhammad Masrurul Islam, FCA	Director	Masrur Intiaz & Co. Chartered Accountants	Partner	-
10	Mr. Md. Shawkat Ali Khan	Managing Director & Chief Executive Officer	Nil	Nil	Nil



47.00 Related party/(ies) transaction

The Bank generally carried out transactions in the ordinary course of its business at arm's length at commercial rate as per agreements with different related parties. The Bank also renders services to the Government in various forms, which are not quantified. However, as of the date of the financial statements the Bank had no transactions with the Director of the Bank as a related party. During the year, the Bank had some quantified transactions with the Government (Sponsor/Share holder) as defined on BRPD Circular no14 issued by the Bangladesh Bank on 25 March 2003 are listed below:

Name of the Related Party	Related by	Status with the Related Party	Transaction Outstanding Balance (Crore)	Remarks
Government (Note-9.8.)	Sponsor/Share holder	Concerned Department of the Government	232.70	Pension bills(Army)
Government (Note: 9.8)	Sponsor/Share holder	Concerned Department of the Government	228.33	Pension bills Army (New)
Government (Note: 9.8)	Sponsor/Share holder	Concerned Department of the Government	7.47	Pension bills(Civil)
Jatio Shanchaya Bureau (Note-9.8)	Sponsor/Share holder	Concerned Department of the Government	234.14	PSB/BSP Encashment
Bangladesh Power Development Board (BPDB) (note 7.7)	Sponsor/Share holder	Concerned Department of the Government	2,056.27	Non Funded Loan
Bangladesh Petroleum Corporation (BPC) (note 7.7)	Sponsor/Share holder	Concerned Department of the Government	712.24	Non Funded Loan
Bangladesh Agricultural Development Corp.(BADC)(note 7.7)	Sponsor/Share holder	Concerned Department of the Government	14,840.20	Funded & Non Funded Loan
Bangladesh Sugar & Food Ind. Corp(BSFIC) (note 7.7)	Sponsor/Share holder	Concerned Department of the Government	5,527.20	Funded & Non Funded Loan
Bangladesh Steel & Engg.Corp. (BSEC)	Sponsor/Share holder	Concerned Department of the Government	50.24	Funded & Non Funded Loan
Directorate General of Food (DGF)(note 7.7)	Sponsor/Share holder	Concerned Department of the Government	2,596.28	Funded & Non Funded Loan
Bangladesh Air Force	Sponsor/Share holder	Concerned Department of the Government	90.96	Non Funded Loan
Bangladesh Navy	Sponsor/Share holder	Concerned Department of the Government	6.21	Non Funded Loan
Rapid Action Battalion (RAB)	Sponsor/Share holder	Concerned Department of the Government	12.53	Non Funded Loan
Bangladesh Chemical Industries Corporation (BCIC)(note 7.7)	Sponsor/Share holder	Concerned Department of the Government	5,638.26	Funded & Non Funded Loan
Bangladesh Railway (note 7.7)	Sponsor/Share holder	Concerned Department of the Government	813.14	Non Funded Loan
Bangladesh Water Development Board (BWDB) (note 7.7)	Sponsor/Share holder	Concerned Department of the Government	561.53	Funded & Non Funded Loan
Rural Electrification Board (REB)	Sponsor/Share holder	Concerned Department of the Government	68.88	Non Funded Loan
B-R Powergen Limited	Sponsor/Share holder	Concerned Department of the Government	122.32	Non Funded Loan
Department of Gas Transmission Company Limited (GTCL)	Sponsor/Share holder	Concerned Department of the Government	15.00	Non Funded Loan



Name of the Related Party	Related by	Status with the Related Party	Transaction Outstanding Balance (Crore)	Remarks
Department of Fire Service & Civil Defense	Sponsor/Share holder	Concerned Department of the Government	50.85	Non Funded Loan
Bangladesh Textile Mills Corporation (BTMC)	Sponsor/Share holder	Concerned Department of the Government	14.51	Funded Loan
Bangladesh Betar	Sponsor/Share holder	Concerned Department of the Government	0.40	Non Funded Loan
Dept. of Printing and Publication	Sponsor/Share holder	Concerned Department of the Government	0.53	Non Funded Loan
Bangladesh Petroleum Exploration & Production Co. Ltd.(BAPEX)	Sponsor/Share holder	Concerned Department of the Government	113.25	Non Funded Loan
Eastern Refinery Limited	Sponsor/Share holder	Concerned Department of the Government	145.84	Non Funded Loan
Trading Corporation of Bangladesh(TCB) (note 7.7)	Sponsor/Share holder	Concerned Department of the Government	2,508.96	Funded & Non Funded loan
Dhaka WASA	Sponsor/Share holder	Concerned Department of the Government	15.33	Non Funded Loan
Civil Aviation Authority (note 7.7)	Sponsor/Share holder	Concerned Department of the Government	183.28	Non Funded Loan
Chittagong Port Authority	Sponsor/Share holder	Concerned Department of the Government	67.27	Non Funded Loan
Bangladesh Standard Control & Testing Institute (BSTI)	Sponsor/Share holder	Concerned Department of the Government	34.27	Non Funded Loan
Ministry of Information and Communication	Sponsor/Share holder	Concerned Department of the Government	6.92	Non-Funded Loan
Essential Drug Co. Ltd.	Sponsor/Share holder	Concerned Department of the Government	25.70	Non Funded Loan
Milk Vita	Sponsor/Share holder	Concerned Department of the Government	6.07	Non Funded Loan
Bangladesh Bank	Sponsor/Share holder	Concerned Department of the Government	30.19	Non Funded Loan
Bangladesh Telecommunication Co.Ltd.(BTCL)	Sponsor/Share holder	Concerned Department of the Government	111.49	Non Funded Loan
Cole Power Generation Company of Bangladesh Ltd. (CPGCBCL)	Sponsor/Share holder	Concerned Department of the Government	454.18	Non Funded Loan
Ministry of Health	Sponsor/Share holder	Concerned Department of the Government	69.72	Non Funded Loan
Dhaka Medical College	Sponsor/Share holder	Concerned Department of the Government	0.29	Non Funded Loan
Family Planning	Sponsor/Share holder	Concerned Department of the Government	4.42	Non Funded Loan



Name of the Related Party	Related by	Status with the Related Party	Transaction Outstanding Balance (Crore)	Remarks
Livestock and Daily Development Project (LDDP)	Sponsor/Share holder	Concerned Department of the Government	244.82	Non Funded Loan
Ministry of Post & Telecommunication	Sponsor/Share holder	Concerned Department of the Government	0.28	Non Funded Loan
Bangladesh Inland Water Transport Corporation (BIWTC)	Sponsor/Share holder	Concerned Department of the Government	181.72	Non Funded Loan
Department of Immigration and Passport	Sponsor/Share holder	Concerned Department of the Government	273.41	Non Funded Loan
Bangladesh Cable Shilpa Ltd.	Sponsor/Share holder	Concerned Department of the Government	0.58	Non Funded Loan
Shahid Monsur Ali Medical College	Sponsor/Share holder	Concerned Department of the Government	1.69	Non Funded Loan
Bangladesh Police	Sponsor/Share holder	Concerned Department of the Government	14.74	Non Funded Loan
Central Medical storage DEPO (CMSD)	Sponsor/Share holder	Concerned Department of the Government	36.16	Non Funded Loan
DGFI	Sponsor/Share holder	Concerned Department of the Government	153.68	Non Funded Loan
Bangladesh Ordinance Factory (BOF)	Sponsor/Share holder	Concerned Department of the Government	328.16	Non Funded Loan
Bangladesh Atomic Energy Commission (Roopur NNP Project) (note 7.7)	Sponsor/Share holder	Concerned Department of the Government	32,029.62	Non Funded Loan
Directorate General of Defense Purchase (DGDP)	Sponsor/Share holder	Concerned Department of the Government	2,596.28	Non Funded Loan
Bangladesh Election Commission (BEC)	Sponsor/Share holder	Concerned Department of the Government	291.34	Non Funded Loan
Bangladesh Jute Mills Corporation (BJMC)	Sponsor/Share holder	Concerned Department of the Government	144.10	Funded Loan
Department of Environment	Sponsor/Share holder	Concerned Department of the Government	8.92	Non Funded Loan
Dhaka South City Corporation	Sponsor/Share holder	Concerned Department of the Government	0.08	Non Funded Loan
Islamic Foundation	Sponsor/Share holder	Concerned Department of the Government	16.78	Non Funded Loan
National Telecommunication Monitoring Center	Sponsor/Share holder	Concerned Department of the Government	72.63	Non Funded Loan
KUET	Sponsor/Share holder	Concerned Department of the Government	28.93	Non Funded Loan
Latif Buwany Jute Mills Ltd.	Sponsor/Share holder	Concerned Department of the Government	0.42	Non Funded Loan



Name of the Related Party	Related by	Status with the Related Party	Transaction Outstanding Balance (Crore)	Remarks
Sher-e-Bangla Agricultural University	Sponsor/Share holder	Concerned Department of the Government	59.73	Funded Loan
Mawlana Bhasani Science & Technology University	Sponsor/Share holder	Concerned Department of the Government	78.38	Non Funded Loan
Shahjalal University of Science & Technology	Sponsor/Share holder	Concerned Department of the Government	18.29	Funded Loan
Sundarban Gas Shilpa Ltd.	Sponsor/Share holder	Concerned Department of the Government	13.24	Non Funded Loan
Bangladesh Industrial & Technical Assistance Centre (BITAC)	Sponsor/Share holder	Concerned Department of the Government	1.43	Non Funded Loan
Rural Power Company Limited (RPCL)	Sponsor/Share holder	Concerned Department of the Government	632.99	Non Funded Loan
Dhaka North City Corporation (DNCC)	Sponsor/Share holder	Concerned Department of the Government	74.25	Non Funded Loan
BUET	Sponsor/Share holder	Concerned Department of the Government	17.25	Non Funded Loan
Ministry of Roads and Highways	Sponsor/Share holder	Concerned Department of the Government	11.32	Non Funded Loan
Modern Food Ltd.	Sponsor/Share holder	Concerned Department of the Government	61.18	Non Funded Loan
Power Grid Company of Bangladesh (PGCB)	Sponsor/Share holder	Concerned Department of the Government	87.83	Non Funded Loan
Bangladesh Television	Sponsor/Share holder	Concerned Department of the Government	3.25	Non Funded Loan
Bangladesh Biman Airlines Ltd.(note 7.7)	Sponsor/Share holder	Concerned Department of the Government	4,244.66	Funded Loan
Sonali Exchange Co. N.Y. (note 7.3.1)	The Bank	Subsidiary Company	4.37	Funded Loan
Payra Port Authority (note 7.3.1)	The Bank	Concerned Department of the Government	5,891.26	Funded Loan
Sonali Exchange Co. N.Y. (note 9.1)	The Bank	Subsidiary Company	11.40	Investment
Sonali Investments PLC. (note 9.1)	The Bank	Subsidiary Company	200.00	Investment
Sonali Bangladesh (U.K.) Ltd (note 9.1)	The Bank	Subsidiary Company	432.49	Investment
Sonali Pay (U.K.) Ltd (note 9.1)	The Bank	Subsidiary Company	13.17	Investment
Sonali Bank India Operation (note 9.1)	The Bank	Branches	-	Investment
Sonali Intellect Ltd (note 9.1)	The Bank	Associate	2.63	Investment
N.B.Total Number of Employee of SBPLC as on 31 December 2024 =		18,335		

48.00 Event after the Balance Sheet date

No circumstances have arisen since the Balance Sheet date, which would require any adjustments or disclosure to be made in the Financial Statements.



Sonali Bank PLC
Balance with Bangladesh Bank and its agent bank(s)
and Investment in Government securities
As at 31 December 2024

1.00 Balance with Bangladesh Bank and its agent bank(s)**a) Local Currency**

No.	Particulars	Amount in Taka	
		As per Sonali Bank	As per Bangladesh Bank
1	Head Office	73,032,514,831	64,095,340,402
2	Local Office	3,864,769,421	5,554,737,000
3	Barishal Corporate Branch	261,557,493	261,557,493
4	Bogra Corporate Branch	438,537,684	476,009,054
5	Laldighi Corporate Branch	399,874,431	196,689,281
6	Khulna Corporate Branch	65,618,140	65,606,740
7	Rangpur Corporate Branch	186,824,573	180,911,242
8	Rajshahi Corporate Branch	(87,295,306)	32,603,694
9	Sylhet Corporate Branch	70,997,943	75,986,768
Total		78,233,399,210	70,939,441,674

b) Foreign Currency

No.	Particulars	Amount	
		As per Sonali Bank	As per Bangladesh Bank
1	USD	13,795,079,857	757,498,844
2	GBP	49,777,448	51,446,795
3	EURO	16,982,009	18,409,995
4	J. YEN	1,099,528	1,099,528
Total		13,862,938,842	828,455,162

Difference appeared in between the balance as per Bangladesh Bank and Sonali Bank PLC due to reconciliation gap.

2.00 Investment in Government securities classified as per Bangladesh Bank's DOS Circular Letter No. 05 date 26 May 2008, DOS Circular Letter No. 05 date 28 January 2009 and DOS Circular Letter No. 27 date 4 December 2023.

No.	Particulars	Amount in Taka	Amount in Taka
		2024	2023

a) Held to Maturity (HTM)**Bond / Other securities**

2 years BGTB	30,190,141,996	47,194,812,369
5 years BGTB	97,793,410,012	105,953,919,063
10 years BGTB	97,743,063,129	109,988,806,236
15 years BGTB	68,956,823,275	70,484,426,022
20 years BGTB	70,977,541,432	71,270,385,889
9 Years BCIC & BADC	25,570,674,000	-
11 to 13 years BJMC	-	2,141,700,000
8 to 10 years BGSPB	63,896,110,000	-
7 years SPTB	4,427,400,000	4,427,400,000
Public Debenture	-	5,147,900
3 years FRTB	502,965,565	-
Sub Total	460,058,129,410	411,466,597,479



No.	Particulars	Amount in Taka	Amount in Taka
		2024	2023

b) Held For Trading (HFT)

Treasury Bill

91 days Treasury Bill	30,408,123,000	9,898,135,000
182 days Treasury Bill	63,338,306,557	30,427,432,205
364 days Treasury Bill	70,990,350,733	50,707,235,527
Sub Total	164,736,780,290	91,032,802,732

Bond / Other securities

2 years BGTB	97,825,852,782	18,559,218,106
5 years BGTB	76,504,934,703	29,850,433,201
10 years BGTB	16,080,128,650	323,327,950
15years BGTB	4,405,503,460	4,311,913,600
20 years BGTB	4,198,576,300	4,121,605,000
Public Share-ICB	-	913,424,500
Sub Total	199,014,995,895	58,079,922,357
Total	363,751,776,185	149,112,725,089

(c) Remeasured Security Account

2 years BGTB	-	-
5 years BGTB	-	-
10 years BGTB	-	-
15years BGTB	-	-
20 years BGTB	-	-
Sub Total	-	-

(d) Bangladesh Government Investment Sukuk (Ijarah Sukuk)

BG Investment Sukuk (Ijarah Sukuk)	11,228,870,000	11,228,870,000
Sub Total	11,228,870,000	11,228,870,000
Grand Total	835,038,775,595	571,808,192,568



Sonali Bank PLC and its Subsidiaries
Consolidated Schedule of Fixed Assets
As at 31 December 2024

Particulars	Cost/Revaluation				Depreciation/Amortization					Written down value as at 31.12.2024		
	Opening balance as at 01.01.2024	Addition during the year	Disposals/ adjustments during the year	Foreign currency translation gain/(loss)	Total balance as at 31.12.2024	Rate of Dep. (In %)	Opening balance as at 01.01.2024	Disposals/ adjustments during the year	Charged during the year		Foreign currency translation gain/(loss)	Total balance as at 31.12.2024
A) Premises (Including Land & Building)												
Premises	32,327,590,814	7,552,223	-	25,189,665	32,360,332,703	2.50	765,425,725	-	76,129,492	10,696,485	852,251,702	31,508,081,000
Building Construction	464,148,225	65,798,002	135,308	-	529,810,919	-	-	-	-	-	-	529,810,919
Sub total	32,791,739,039	73,350,225	135,308	25,189,665	32,890,143,621		765,425,725	-	76,129,492	10,696,485	852,251,702	32,037,891,919
B) Dead Stock												
Furniture	1,765,743,963	176,712,841	44,799,170	8,465,660	1,906,123,294	10.00	1,154,074,492	27,656,637	121,410,525	7,698,020	1,255,526,400	650,596,894
Electric Installation	1,521,946,947	247,945,382	10,453,902	-	1,759,438,427	20.00	1,210,234,880	1,326,894	129,311,167	-	1,338,219,152	421,219,275
Computer Hardware	3,309,099,310	712,046,548	20,194,436	5,084,329	4,006,035,751	20.00	2,635,735,595	19,790,972	355,050,252	4,053,397	2,975,048,272	1,030,987,479
Type Writer Machine	5,540,074	-	48,680	-	5,491,393	20.00	5,536,749	48,616	1,201	-	5,489,334	2,059
Motor Car & Others	688,853,327	24,810,720	22,440,720	2,998,130	694,221,457	20.00	551,737,060	3,101	54,091,838	14,050	605,839,847	88,381,610
Library	14,426,177	139,117	-	-	14,565,294	7.00	9,311,944	8,142,088	1,453,763	-	2,623,619	11,941,675
Sub total	7,305,609,798	1,161,654,608	97,936,908	16,548,118	8,385,875,616		5,566,630,721	56,968,309	661,318,747	11,765,466	6,182,746,625	2,203,128,991
Total (A+B)	40,097,348,837	1,235,004,833	98,072,216	41,737,783	41,276,019,237		6,332,056,446	56,968,309	737,448,239	22,461,952	7,034,998,328	34,241,020,910
C) Dead Stock of overseas Branches												
India Operation	39,823,601	15,789,648	-	-	55,613,249	-	30,022,302	-	4,095,931	-	34,118,232	21,495,017
Sub total	39,823,601	15,789,648	-	-	55,613,249		30,022,302	-	4,095,931	-	34,118,232	21,495,017
D) Intangible Assets												
Computer Software	876,686,467	128,495,973	22,374,050	1,573,196	984,381,586	20.00	833,024,604	1,781,870	117,331,031	103,934	948,677,698	35,703,888
Sub total	876,686,467	128,495,973	22,374,050	1,573,196	984,381,586		833,024,604	1,781,870	117,331,031	103,934	948,677,698	35,703,888
E) Right of Use Assets												
Right of Use Assets	1,076,329,164	489,257,730	298,039,401	-	1,267,547,493	-	251,071,552	118,468,575	233,522,867	-	366,125,844	901,421,648
Sub total	1,076,329,164	489,257,730	298,039,401	-	1,267,547,493		251,071,552	118,468,575	233,522,867	-	366,125,844	901,421,648
Balance as at 31 December 2024	42,090,188,069	1,868,548,184	418,485,667	43,310,980	43,583,561,566		7,446,174,903	177,218,753	1,092,398,068	22,565,885	8,383,920,102	35,199,641,463
Balance as at 31 December 2023	40,707,811,318	1,399,396,923	52,859,891	50,766,571	42,105,114,921		6,580,846,377	97,754,941	943,634,137	31,943,842	7,458,735,443	34,646,379,478



Sonali Bank PLC
Schedule of Fixed Assets
As at 31 December 2024

Particulars	Cost/Revaluation			Total balance as at 31.12.2024	Rate of Dep. (in %)	Depreciation/Amortization			Written down value as at 31.12.2024	
	Opening balance as at 01.01.2024	Addition during the year	Disposals/ adjustments during the year			Opening balance as at 01.01.2024	Disposals/ adjustments during the year	Charged during the year		Total balance as at 31.12.2024
A) Premises (Including Land & Building)										
Premises	31,980,327,211	-	-	31,980,327,211	2.50	614,406,864	-	57,335,091	671,741,955	31,308,585,256
Building Construction	464,148,225	65,798,002	135,308	529,810,919	-	-	-	-	-	529,810,919
Sub total	32,444,475,436	65,798,002	135,308	32,510,138,130		614,406,864	-	57,335,091	671,741,955	31,838,396,175
B) Dead Stock										
Furniture	1,655,083,952	176,512,848	11,345,820	1,820,250,979	10.00	1,054,501,941	5,838,477	121,300,277	1,169,963,741	650,287,239
Electric Installation	1,517,016,829	247,945,382	10,453,902	1,754,508,309	20.00	1,206,732,805	1,326,894	128,923,257	1,334,329,167	420,179,142
Computer Hardware	3,232,649,899	712,046,548	20,194,436	3,924,502,011	20.00	2,574,146,992	19,790,972	354,877,356	2,909,233,377	1,015,268,635
Type Writer Machine	5,540,074	-	48,680	5,491,393	20.00	5,536,749	48,616	1,201	5,489,334	2,059
Motor Car & Other Vehicle	650,873,897	-	-	650,873,897	20.00	511,396,701	3,101	53,616,288	565,009,888	85,864,009
Library	14,016,134	139,117	-	14,155,251	10.00	8,914,067	8,142,088	1,451,063	2,223,042	11,932,209
Sub total	7,075,180,785	1,136,643,895	42,042,838	8,169,781,841		5,361,229,255	35,150,149	660,169,443	5,986,248,550	2,183,533,292
Total (A+B)	39,519,656,220	1,202,441,897	42,178,146	40,679,919,971		5,975,636,119	35,150,149	717,504,534	6,657,990,505	34,021,929,466
C) Dead Stock of overseas Branches										
India Operation	39,823,601	15,789,648	-	55,613,249	-	30,022,302	-	4,095,931	34,118,232	21,495,017
Sub total	39,823,601	15,789,648	-	55,613,249		30,022,302	-	4,095,931	34,118,232	21,495,017
D) Intangible Assets										
Computer Software	852,248,013	126,775,973	-	979,023,986	20.00	828,759,636	336,766	117,121,229	945,544,099	33,479,887
Sub total	852,248,013	126,775,973	-	979,023,986		828,759,636	336,766	117,121,229	945,544,099	33,479,887
E) Right of Use Assets										
Right of Use Assets	1,076,329,164	489,257,730	298,039,401	1,267,547,493	-	251,071,552	118,468,575	233,522,867	366,125,844	901,421,648
Sub total	1,076,329,164	489,257,730	298,039,401	1,267,547,493		251,071,552	118,468,575	233,522,867	366,125,844	901,421,648
Balance as at 31 December 2024	41,488,056,998	1,834,265,247	340,217,547	42,982,104,699	-	7,085,489,608	153,955,489	1,072,244,561	8,003,778,680	34,978,326,019
Balance as at 31 December 2023	40,176,216,318	1,347,196,698	40,934,887	41,482,478,128	-	6,244,328,252	85,829,937	921,991,146	7,080,489,462	34,401,988,666



Sonali Bank PLC and its Subsidiaries
Consolidated Schedule of Fixed Assets on Cost Basis
As at 31 December 2024

Particulars	Cost Value				Depreciation/Amortization				Written down value as at 31.12.2024			
	Opening balance as on 01.01.2024	Addition during the year	Disposals/ adjustments during the year	Foreign currency translation gain/(loss)	Total balance as at 31.12.2024	Rate of Dep. (In %)	Opening balance as at 01.01.2024	Disposals/ adjustments during the year		Charged during the year	Foreign currency translation gain/(loss)	Total balance as at 31.12.2024
A) Premises (Including Land & Building)												
Premises	2,225,956,088	7,552,223	-	25,189,665	2,258,697,976	2.50	650,658,518	-	76,129,492	10,696,485	737,484,495	1,521,213,481
Building Construction	464,148,225	65,798,002	135,308	-	529,810,919	-	-	-	-	-	-	529,810,919
Sub total	2,690,104,313	73,350,225	135,308	25,189,665	2,788,508,895		650,658,518	-	76,129,492	10,696,485	737,484,495	2,051,024,400
B) Dead Stock												
Furniture	1,765,743,963	176,712,841	44,799,170	8,465,660	1,906,123,294	10.00	1,154,074,492	27,656,637	121,410,525	7,698,020	1,255,526,400	650,596,894
Electric Installation	1,521,946,947	247,945,382	10,453,902	-	1,759,438,427	20.00	1,210,234,880	1,326,894	129,311,167	-	1,338,219,152	421,219,275
Computer Hardware	3,309,099,310	712,046,548	20,194,436	5,084,329	4,006,035,751	20.00	2,635,735,595	19,790,972	355,050,252	4,053,397	2,975,048,272	1,030,987,479
Type Writer Machine	5,540,074	-	48,680	-	5,491,393	20.00	5,536,749	48,616	1,201	-	5,489,334	2,059
Motor Car & Others	688,853,327	24,810,720	22,440,720	2,998,130	694,221,457	20.00	551,737,060	3,101	54,091,838	14,050	605,839,847	88,381,610
Library	14,426,177	139,117	-	-	14,565,294	7.00	9,311,944	8,142,088	1,453,763	-	2,623,619	11,941,675
Sub total	7,305,609,798	1,161,654,608	97,936,908	16,548,118	8,385,875,616		5,566,630,721	56,968,309	661,318,747	11,765,466	6,182,746,625	2,203,128,991
Total (A+B)	9,995,714,110	1,235,004,833	98,072,216	41,737,783	11,174,384,511		6,217,289,239	56,968,309	737,448,239	22,461,952	6,920,231,121	4,254,153,390
C) Dead Stock of overseas Branches												
India Operation	39,823,601	15,789,648	-	-	55,613,249	-	30,022,302	-	4,095,931	-	34,118,232	21,495,017
Sub total	39,823,601	15,789,648	-	-	55,613,249		30,022,302	-	4,095,931	-	34,118,232	21,495,017
D) Intangible Assets												
Computer Software	876,686,467	128,495,973	22,374,050	1,573,196	984,381,586	20.00	833,024,604	1,781,870	117,331,031	103,934	948,677,698	35,703,888
Sub total	876,686,467	128,495,973	22,374,050	1,573,196	984,381,586	20	833,024,604	1,781,870	117,331,031	103,934	948,677,698	35,703,888
Balance as at 31 December 2024	10,912,224,179	1,379,290,454	120,446,266	43,310,980	12,214,379,347	20	7,080,336,144	58,750,179	858,875,200	22,565,885	7,903,027,051	4,311,352,295
Balance as at 31 December 2023	10,112,949,769	854,083,497	52,859,891	47,072,220	10,961,245,596	20.00	6,327,031,873	73,854,073	818,486,594	28,249,500	7,099,913,894	3,861,331,701



Sonali Bank PLC
Schedule of Fixed Assets on Cost Basis
As at 31 December 2024

Particulars	Cost value			Depreciation/Amortization				Written down value as at 31.12.2024		
	Opening balance as at 01.01.2024	Addition during the year	Disposals/ adjustments during the year	Total balance as at 31.12.2024	Rate of Dep. (In %)	Opening balance as at 01.01.2024	Disposals/ adjustments during the year		Charged during the year	Total balance as at 31.12.2024
A) Premises (Including Land & Building)										
Premises	1,921,286,125	-	-	1,921,286,125.00	2.50	510,427,424	-	57,335,091	567,762,515	1,353,523,611
Building Construction	464,148,225	65,798,002	135,308	529,810,918.74	-	-	-	-	-	529,810,919
Sub total	2,385,434,350	65,798,002	135,308	2,451,097,044		510,427,424	-	57,335,091	567,762,515	1,883,334,529
B) Dead Stock										
Furniture	1,655,083,952	176,512,848	11,345,820	1,820,250,979	10.00	1,054,501,941	5,838,477	121,300,277	1,169,963,741	650,287,239
Electric Installation	1,517,016,829	247,945,382	10,453,902	1,754,508,309	20.00	1,206,732,805	1,326,894	128,923,257	1,334,329,167	420,179,142
Computer Hardware	3,232,649,899	712,046,548	20,194,436	3,924,502,011	20.00	2,574,146,992	19,790,972	354,877,356	2,909,233,377	1,015,268,635
Type Writer Machine	5,540,074	-	48,680	5,491,393	20.00	5,536,749	48,616	1,201	5,489,334	2,059
Motor Car & Other Vehicle	650,873,897	-	-	650,873,897	20.00	511,396,701	3,101	53,616,288	565,009,888	85,864,009
Library	14,016,134	139,117	-	14,155,251	7.00	8,914,067	8,142,088	1,451,063	2,223,042	11,932,209
Sub total	7,075,180,785	1,136,643,895	42,042,838	8,169,781,841		5,361,229,255	35,150,149	660,169,443	5,986,248,550	2,183,533,292
Total (A+B)	9,460,615,134	1,202,441,897	42,178,146	10,620,878,885		5,871,656,679	35,150,149	717,504,534	6,554,011,064	4,066,867,821
C) Dead Stock of overseas Branches										
India Operation	39,823,601	15,789,648	-	55,613,249	-	30,022,302	-	4,095,931	34,118,232	21,495,017
Sub total	39,823,601	15,789,648	-	55,613,249		30,022,302	-	4,095,931	34,118,232	21,495,017
D) Intangible Assets										
Computer Software	852,248,013	126,775,973	-	979,023,986	20.00	828,759,636	336,766	117,121,229	945,544,099	33,479,887
Sub total	852,248,013	126,775,973	-	979,023,986		828,759,636	336,766	117,121,229	945,544,099	33,479,887
Balance as at 31 December 2024	10,352,686,749	1,345,007,518	42,178,146	11,655,516,120		6,730,438,616	35,486,915	838,721,694	7,533,673,396	4,121,842,725
Balance as at 31 December 2023	9,586,159,495	801,883,272	40,934,887	10,347,107,880		5,990,523,798	61,929,069	796,843,740	6,725,438,470	3,621,669,410



Sonali Bank PLC
Schedule of Tax Position
As at 31 December 2024

Tax assessment of Sonali Bank PLC has been completed and settled up to the assessment year 2002-2003 (Income year up to 2001) resulting tax refund of Tk. 426,30,48,032 in favour of the Bank. As regards the latest status of the tax assessments for the income years 2022 and 2023 are not yet finalised by the tax department. The Bank has submitted I.T. Returns showing a loss of Tk. (8,42,80,54,114) & showing a loss of Tk. (19,997,488,982) for the income year 2022 and 2023 i.e. assessment years 2023 - 2024 & 2024-2025 respectively. The loss shown by the Bank is inclusive of claims of Bad Debts written off and others. In the income years 1996,1997 1998, 2000, 2001, 2002, 2003, 2004, 2005, 2006,2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016 and 2017 the tax department did not accept the claim of Bad Debt written off, Provision for Ex-gratia, Provision for NOSTRO A/C., Provision for other Assets, Interest on securities etc. against which the Bank has filed Reference Application to the Honorable High Court.

Detail of Tax assessment

Income Year	Assessment Year	Tax Provision as per Accounts	Assessment made by	Present Status	Assessed Tax Liabilities	Payment of Total Tax	Refundable/ (Payable)	Remarks
1992	1993-94	Nil	DCT	Settled	Nil	97,895,171	-	-
1993	1994-95	Nil	DCT	Settled	Nil	118,229,244	-	-
1994	1995-96	Nil	DCT	Settled	Nil	107,843,437	-	-
1995	1996-97	Nil	DCT	Settled	Nil	327,047,412	-	-
1996	1997-98	Nil	DCT	Reference Application to the High Court	Nil	359,391,548	-	-
1997	1998-99	Nil	DCT	Reference Application to the High Court	Nil	368,350,061	-	-
1998	1999-2000	Nil	DCT	Reference Application to the High Court	Nil	442,119,323	442,119,323	-
1999	2000-01	Nil	DCT	Settled	Nil	600,818,273	600,818,273	-
2000	2001-02	Nil	DCT	Reference Application to the High Court	Nil	870,418,795	-	-
2001	2002-03	Nil	DCT	Reference Application to the High Court	Nil	1,135,489,757	1,135,489,757	-
2002	2003-04	Nil	DCT	Reference Application to the High Court	898,521,314	712,587,221	185,934,093	-
2003	2004-05	Nil	DCT	Reference Application to the High Court	2,414,610,301	588,000,560	1,826,609,741	-
2004	2005-06	Nil	DCT	Reference Application to the High Court	Nil	518,028,392	229,799,947	-
2005	2006-07	Nil	DCT	Reference Application to the High Court	378,072,785	438,169,963	(60,097,178)	-
2006	2007-08	Nil	DCT	Reference Application to the High Court	1,703,473,454	538,154,625	1,165,318,829	-
2007	2008-09	Nil	DCT	Reference Application to the High Court	2,010,803,744	1,218,137,968	792,665,776	-
2008	2009-10	Nil	DCT	Reference Application to the High Court	1,197,242,382	147,214,400	1,344,456,782	-
2009	2010-11	Nil	DCT	Reference Application to the High Court	3,175,203,057	635,159,113	2,540,043,944	-
2010	2011-12	Nil	DCT	Reference Application to the High Court	4,510,670,452	1,118,523,981	3,392,146,471	-
2011	2012-13	Nil	DCT	Reference Application to the High Court	14,394,767,975	1,357,594,252	5,083,262,792	-
2012	2013-14	Nil	DCT	Reference Application to the High Court	3,144,500,157	1,442,998,875	1,701,501,282	-
2013	2014-15	Nil	DCT	Reference Application to the High Court	4,341,059,557	1,471,951,734	2,869,107,823	-
2014	2015-16	199,401,664	DCT	Reference Application to the High Court	927,786,216	2,688,870,549	(1,761,084,333)	-
2015	2016-17	197,184,155	DCT	Reference Application to the High Court	4,298,101,965	3,152,828,934	1,145,273,031	-
2016	2017-18	416,118,748	DCT	Reference Application to the High Court	2,993,313,144	2,993,172,196	140,948	-
2017	2018-19	438,638,021	DCT	Reference Application to the High Court	5,901,785,847	2,732,682,064	3,169,103,783	-
2018	2019-20	451,869,948	DCT	Reference Application to the High Court	8,034,647,856	2,464,275,972	5,570,371,884	-
2019	2020-21	455,443,809	DCT	Reference Application to the High Court	7,238,096,946	2,490,906,130	4,747,190,816	-
2020	2021-22	505,975,162	DCT	Reference Application to the High Court	7,978,564,010	2,979,169,309	4,999,394,701	-
2021	2022-23	511,509,649	DCT	Tribunal	3,408,344,689	3,259,503,729	148,840,960	-
2022	2023-24	566,066,371	-	Not yet assessed	-	3,262,628,857	-	-
2023	2024-25	712,875,418	-	Not yet assessed	-	2,871,232,827	-	-
2024	2025-26	5,593,047,306	-	-	-	-	-	-



Sonali Bank PLC
Statement of Non-Income Generating Other Assets
As at 31 December 2024

Particulars	2024 Taka	2023 Taka
DOMESTIC BRANCHES		
Stamps in hand	12,443,337	11,821,067
Stationery in hand	276,211,936	225,238,274
Branch Adjustment	8,304,678,662	11,951,791,048
Army Pension Settlement Account	44,295,827	-
Supervision Charge Receivable for cmsme, Personal & Car	427,967,848	-
E-Money Settlement for Foreign Remittance A/C Debit B	5,000,000	-
SBL Employees Benevolent fund Investment	190,933,399	178,417,953
Suspense A/C	195,279,718	164,178,388
Income Tax Deducted at source	35,258,561,384	31,515,354,031
Demand Draft Paid in Ex-Advice	45,903,031	46,418,634
Govt. Demand Draft Paid in Ex-Advice	1,331,286	1,331,466
Deferred Tax assets	30,719,891,750	19,851,485,179
Demand Drafts purchased	124,299,517	207,266,304
Protested Bills	328,475,551	288,450,911
BRDB UCCA Crop Loans Int. & Panel int. Exmpt.-2007	-	511,283,719
Pension Bill Purchased (Army)	2,327,001,341	2,841,089,835
Pension Bill Purchased (Civil)	74,735,540	78,100,785
Army Pension Bill Purchases A/C New	2,283,301,593	2,748,377,803
Sanchaypatra Encashment Account	2,341,403,227	5,989,537,903
Loan Exemption Under J.S Reform Proj.94-95	5,094,543,083	5,094,543,083
Advance Payment of Income Tax	9,176,323,815	8,976,323,815
Advance Rent, Advertisement etc.	27,903,673	22,647,968
Adjusted Account Debit balance	901,487,927	1,126,939,547
Agri- Exemption A/C Affected By River Erosion	99,557,837	99,557,837
Preliminary Expenses - HR Recruitment A/C	-	10,796,452
ATM Settlement Account Debit Balance	733,784,414	125,466,519
SECI Settlement Account Debit Balance	45,333,848	67,038,487
Clearing Settlement Account Debit Balance	12,250,248	12,306,115
Govt. Transaction Settlement Account Debit Balance	17,702,993,368	14,584,418,284
Placement With Solicitation Account	216,899,183	216,899,183
Kallyan Bhata (DDP) Reimbursement New	-	23,417,749
Wage Earners' Bond Encashment A/C.	2,521,646,095	3,812,461,729
Mobile Financial Services Link Settlement Account Debit Balance	15,508,305	30,199,414
Receivable from Govt. Under Savings Certificate Issued to	928,482,894	1,498,067,711
Islamic Banking Window	506,300,623	148,998,865
Others Assets of India operation	482,510,716	348,762,487
FET Settlement Account Debit Balance	5,587,364,718	-
Bank POS Settlement Account Debit Balance	-	485,200
SPG Settlement Account Debit Balance	1,528,884	-
Tap Link Settlement Account Debit Balance	19,995	-
Imprest Receivable A/C from B.B against W.E.R	1,388,358,743	-
Interoperable Digital Transaction Platform (IDTP)	3,373,396	-
Pre Paid Expenses	1,121,573	1,121,869
Total	128,409,008,288	112,810,595,612



Sonali Bank PLC
Investment in Shares (Quoted and Unquoted)
As at 31 December 2024

Particulars	No. of Shares	Cost Value Per Share	Total Cost Value	Market Price per Share	Total Market Value
1	2	3	4=(2*3)	5	6=(2*5)
Investment in Shares (Quoted)					
Bank & NBFI					
ABBANK	3,164,767	48.80	154,454,475	7.80	24,685,183
ALARABANK	2,260,373	24.02	54,299,962	19.30	43,625,199
BANKASIA	2,652,443	19.86	52,664,521	17.00	45,091,531
CITYBANK	5,703,538	27.39	156,221,646	22.10	126,048,190
DHAKABANK	3,355,933	20.80	69,813,196	11.00	36,915,263
DUTCHBANGL	991,553	61.44	60,922,680	47.90	47,495,389
EBL	17,471,057	6.28	109,643,873	24.80	433,282,214
EXIMBANK	5,125,000	19.40	99,411,400	7.30	37,412,500
FIRSTSBANK	6,876,292	10.84	74,513,252	5.20	35,756,718
IFIC	4,520,250	16.13	72,916,720	7.10	32,093,775
JAMUNABANK	395,180	18.53	7,322,567	19.80	7,824,564
MERCANBANK	7,057,985	19.00	134,074,043	10.10	71,285,649
MTB	1,573,000	18.04	28,370,481	12.40	19,505,200
NBL	6,796,413	22.22	151,031,427	5.00	33,982,065
NCCBANK	5,682,755	21.86	124,202,816	10.80	61,373,754
ONEBANKPLC	8,759,793	18.07	158,255,995	8.50	74,458,241
PREMIERBAN	2,951,727	12.49	36,874,450	8.90	26,270,370
PRIMEBANK	4,059,342	23.36	94,836,377	23.40	94,988,603
SHAHJABANK	5,759,086	24.02	138,314,134	18.30	105,391,274
SOUTHEASTB	5,633,072	27.34	153,986,522	9.20	51,824,262
STANDBANKL	3,616,565	15.33	55,459,995	6.10	22,061,047
UCB	7,353,812	16.23	119,349,996	9.00	66,184,308
ICBIBANK	5,418,100	10.00	54,181,000	2.90	15,712,490
Sub-Total	117,178,036		2,161,121,529		1,513,267,787
Mutual Fund					
1JANATAMF	1,200,000	8.08	9,696,000.00	3.30	3,960,000
1STPRIMFMF	50,000	38.83	1,941,375.00	30.70	1,535,000
DBH1STMF	1,042,000	13.31	13,866,920.37	4.00	4,168,000
EBL1STMF	1,670,461	16.22	27,098,487.29	3.70	6,180,706
GREENDELMF	524,500	12.34	6,472,330.00	3.40	1,783,300
ICB3RDNRB	3,000,000	8.60	25,796,670.00	4.60	13,800,000
ICBEPMF1S1	1,000,000	14.64	14,640,791.00	5.10	5,100,000
IFIC1STMF	1,508,186	8.82	13,298,813.13	3.30	4,977,014
IFILISLMF1	3,650,869	8.08	29,504,786.24	4.80	17,524,171
PF1STMF	3,079,967	11.17	34,401,392.65	5.40	16,631,822
PRIME1ICBA	1,717,489	8.09	13,902,983.31	4.80	8,243,947
SEBL1STUF	1,432,000	10.00	14,320,000.00	10.58	15,150,560
TRUSTB1MF	960,089	10.59	10,162,715.84	3.50	3,360,312
FBFIF	77,614,699	6.44	500,000,000.00	3.30	256,128,507
ICBSONALI1	25,000,000	10.00	250,000,000.00	6.30	157,500,000
LRGLOBMF1	5,184,672	9.64	50,000,000.00	3.40	17,627,885
POPULAR1MF	2,350,000	6.26	14,708,059.12	3.10	7,285,000
Sub-Total	130,984,932		1,029,811,324		540,956,223



Particulars	No. of Shares	Cost Value Per Share	Total Cost Value	Market Price per Share	Total Market Value
1	2	3	4=(2*3)	5	6=(2*5)
Fuel and Power					
AOL	943,141	32.16	30,335,245	16.90	15,939,083
BARKAPOWER	1,000,000	29.97	29,974,573	10.10	10,100,000
DESCO	1,668,720	104.59	174,531,425	22.80	38,046,816
DOREENPWR	208,544	60.30	12,576,147	24.80	5,171,891
EASTRN LUB	2,792	1,381.46	3,857,032	1,299.50	3,628,204
INTRACO	219,698	44.92	9,868,853	20.30	4,459,869
JAMUNAOIL	848,139	171.98	145,863,624	170.50	144,607,700
LRBDL	765,209	30.59	23,409,164	13.90	10,636,405
MPETROLEUM	522,481	196.98	102,916,322	198.50	103,712,479
PADMAOIL	926,000	216.44	200,421,119	187.90	173,995,400
SUMITPOWER	1,300,000	54.13	70,362,531	14.90	19,370,000
TITASGAS	1,284,361	39.80	51,116,412	20.90	26,843,145
UPGDCL	404,500	276.26	111,748,067	124.10	50,198,450
Sub Total	10,093,585		966,980,514		606,709,442
Pharma					
ACI	411,307	206.70	85,017,513	139.70	57,459,588
ACIFORMULA	391,420	159.01	62,238,716	119.30	46,696,406
ACMELAB	9,350	79.62	744,475	75.70	707,795
NAVANACNG	536,429	132.87	71,275,881	23.40	12,552,439
RENATA	48,063	1,169.32	56,201,099	629.10	30,236,433
SILCOPHL	659,290	23.07	15,207,422	16.30	10,746,427
SILVAPHL	769,387	18.49	14,223,321	10.20	7,847,747
SQURPHARMA	2,081,304	222.26	462,592,292	216.40	450,394,186
Sub Total	4,906,550		767,500,719		616,641,021
Textile					
ARGONDENIM	1,634,894	23.91	39,094,861	16.70	27,302,730
GENNEXT	1,132,000	7.31	8,274,920	3.90	4,414,800
KTL	99,000	40.17	3,976,652	9.10	900,900
MLDYEING	100,000	36.28	3,628,458	9.30	930,000
SHASHADNIM	1,050,000	38.40	40,321,728	17.60	18,480,000
SQUARETEXT	65,000	74.23	4,825,197	50.00	3,250,000
Sub Total	4,080,894		100,121,816		55,278,430
Manufacture & Others					
ATLASBANG	484,045	135.85	65,755,339	53.10	25,702,790
BATBC	666,521	601.86	401,151,971	361.30	240,814,037
BAYLEASING	714,816	96.80	69,196,702	7.00	5,003,712
BBS	100,000	25.95	2,595,080	10.60	1,060,000
BBSCABLES	1,135,575	71.10	80,739,706	17.70	20,099,678
BDCOM	423,696	34.49	14,614,685	23.40	9,914,486
BENGALWTL	576,063	34.00	19,588,446	18.20	10,484,347
BERGERPBL	25,950	1,749.51	45,399,683	1,820.50	47,241,975
BEXIMCO	105,000	71.09	7,464,000	110.10	11,560,500
BGIC	513,476	69.70	35,789,277	33.50	17,201,446
BPML	329,373	71.94	23,694,840	29.80	9,815,315
BSC	343,087	126.38	43,357,997	95.10	32,627,574
BSCPLC	345,500	221.48	76,520,246	121.10	41,840,050
BXPHARMA	478,348	216.13	103,387,417	82.10	39,272,371
CONFIDCEM	336,262	141.22	47,488,190	56.60	19,032,429
EHL	296,069	97.78	28,949,757	67.30	19,925,444
GHAIL	1,900,000	28.04	53,271,003	12.00	22,800,000
GP	541,000	352.05	190,459,484	322.50	174,472,500
HEIDELBCEM	330,000	382.00	126,061,279	223.20	73,656,000
IDLC	1,755,472	67.13	117,843,227	32.20	56,526,198



Particulars	No. of Shares	Cost Value Per Share	Total Cost Value	Market Price per Share	Total Market Value
1	2	3	4=(2*3)	5	6=(2*5)
IFADAUTOS	854,283	98.66	84,280,588	20.80	17,769,086
ITC	966,364	53.99	52,177,278	35.90	34,692,468
KARNAPHULI	618,360	79.76	49,321,631	30.60	18,921,816
LANKABAFIN	3,820,000	40.97	156,490,739	18.70	71,434,000
LHBL	1,931,500	81.33	157,096,171	53.20	102,755,800
MIRAKHTER	496,663	51.92	25,786,342	31.60	15,694,551
MJLBD	1,348,567	93.81	126,505,969	95.00	128,113,865
NPOLYMER	130,824	52.66	6,889,551	32.10	4,199,450
OIMEX	1,502,482	38.28	57,510,331	28.50	42,820,737
OLYMPIC	288,380	193.01	55,660,368	156.00	44,987,280
PEOPLESINS	99,655	93.41	9,308,774	30.80	3,069,374
RAKCERAMIC	1,815,000	62.49	113,419,350	22.60	41,019,000
RDFOOD	280,176	41.86	11,727,319	22.10	6,191,890
ROBI	500,000	42.60	21,298,085	28.50	14,250,000
SAIFPOWER	1,050,000	32.95	34,597,500	13.40	14,070,000
SALAMCRST	340,000	37.93	12,896,574	9.60	3,264,000
SAPORTL	434,169	100.68	43,711,638	22.00	9,551,718
SINGERBD	400,000	193.47	77,388,840	113.60	45,440,000
SKTRIMS	328,935	33.24	10,932,164	15.90	5,230,067
UNIQUEHRL	527,051	61.18	32,247,004	44.10	23,242,949
UNITEDFIN	701,325	39.02	27,362,446	13.70	9,608,153
UTTARAFIN	594,227	136.41	81,058,297	16.20	9,626,477
WMSHIPYARD	626,623	19.33	12,109,848	7.00	4,386,361
AFTABAUTO	2,279,347	72.08	164,286,138	36.70	83,652,035
ASHRAFTEX	364,582	10.00	3,645,820	9.00	3,281,238
AZADIPRINT	756	100.00	75,600	60.00	45,360
BCIL	2,960	100.00	296,000	17.30	51,208
BESTHLONG	76,923,100	65.00	5,000,001,500	18.20	1,400,000,420
ICB	60,717,643	15.04	913,424,500	62.10	3,770,565,630
NATOXG	1,305	100.00	130,500	100.00	130,500
NILOYCEM	98	100.00	9,800	55.40	5,429
ROSEHEAV	4,327	15.00	64,905	18.00	77,886
Sub Total	171,348,955		8,895,039,899		6,807,199,599
Grand total	438,592,952		13,920,575,801		10,140,052,501

Special Purpose Fund (SBLSF) Holding Position as on 31-12-2024

Bank and NBFI					
DUTCHBANGLA	646,087	65.50	42,318,904	48.10	31,076,785
Sub Total	646,087		42,318,904		31,076,785
Mutual Fund					
CSRGF(SF)	15,000,000	10.00	150,000,000	7.15	107,250,000
Sub Total	15,000,000		150,000,000		107,250,000



Particulars	No. of Shares	Cost Value Per Share	Total Cost Value	Market Price per Share	Total Market Value
1	2	3	4=(2*3)	5	6=(2*5)
Manufacture & Others					
ACMELAB(SF)	355,000	105.14	37,323,511	74.90	26,589,500
BATBC(SF)	50,000	719.63	35,981,371	368.60	18,430,000
BBSCABLES(SF)	318,150	72.42	23,039,602	17.50	5,567,625
BERGERPBL(SF)	44,976	1,775.38	79,849,359	1,822.00	81,946,272
BXPHARMA(SF)	300,000	247.89	74,366,345	81.20	24,360,000
JAMUNAOIL(SF)	27,000	177.63	4,795,925	171.10	4,619,700
LINDEBD(SF)	12,000	1,439.10	17,269,143	1,007.20	12,086,400
MJLBD(SF)	420,000	102.64	43,109,524	95.00	39,900,000
MPETROLEUM(SF)	261,000	199.44	52,054,459	198.00	51,678,000
PADMAOIL(SF)	150,000	213.20	31,980,013	188.60	28,290,000
SPCL(SF)	324,480	114.42	37,126,097	32.90	10,675,392
SQURPHARMA(SF)	300,000	238.00	71,399,672	217.00	65,100,000
SUB TOTAL	2,562,606		508,295,020		369,242,889
Grand total	18,208,693		700,613,924		507,569,674
Total Quoted	456,801,645		14,621,189,725		10,647,622,175

Investment in Shares (Unquoted)					
Bank and NBFI					
BDFUND	21,300,000	100.00	2,130,000,000	100.00	2,130,000,000
Padma Bank (Farmers Bank)	165,000,000	10.00	1,650,000,000	10.00	1,650,000,000
Karmasangsthan Bank	2,600,000	100.00	260,000,000	100.00	260,000,000
BCBL	1,125,000	100.00	112,500,000	100.00	112,500,000
Grameen Bank	30,000	100.00	3,000,000	100.00	3,000,000
Pubali bank	51,022	10.00	510,220	10.00	510,220
Sub Total	190,106,022		4,156,010,220		4,156,010,220
Manufacturing					
Allied Pharma Ltd.	1,000,000	10.00	10,000,000	10.00	10,000,000
S. Jute Yarn & Twine	33,790	10.00	337,900	10.00	337,900
Sub Total	1,033,790		10,337,900		10,337,900
Others					
Orion Infra Ltd.	150,000,000	10.00	1,500,000,000	10.00	1,500,000,000
CDBL	8,968,456	14.55	130,485,900	14.55	130,485,900
IIDFC	13,380,903	4.41	59,000,260	4.41	59,000,260
Paper Converting	5,000	100.00	500,000	100.00	500,000
Sub Total	172,354,359		1,689,986,160		1,689,986,160
Total Unquoted	363,494,171		5,856,334,280		5,856,334,280
Grand total	820,295,816		20,477,524,005		16,503,956,455

Required Provision

Provision Required on Quoted Share	3,441,962,449
Provision Required on Unquoted Share	2,599,034,720
Provision Required on Mutual Fund	948,637,661
Total Required Provision	6,989,634,830



Employees' Contributory Provident Fund
As at 31 December 2024

Particulars	Amount in BDT	
	31 December 2024	31 December 2023
Assets		
Non-Current Asset		
Long-Term Investment	282,246,984	252,368,145
Total Non-Current Asset	282,246,984	252,368,145
Current Asset		
Short-Term Investment	20,545,302	46,432,900
Cash and Cash Equivalents	63,767,439	53,631,061
Advance to Members of the Fund	21,731,020	21,885,219
Interest Receivable	559,442	-
Total Current Asset	106,603,203	121,949,181
Total Assets	388,850,188	374,317,326
Fund and Liabilities		
Fund		
Fund Account	388,850,188	374,317,326
Total Fund and Liabilities	388,850,188	374,317,326

Employees' General Provident Fund
As at 31 December 2024

Particulars	Amount in BDT	
	31 December 2024	31 December 2023
Assets		
Non-Current Asset		
Long-Term Investment	16,108,471,294	11,764,960,720
Total Non-Current Asset	16,108,471,294	11,764,960,720
Current Asset		
Short-Term Investment	-	939,004,000
Cash and Cash Equivalents	3,032,264,825	4,696,331,309
Advance to Members of the Fund	337,130,178	319,973,107
Interest Receivable	77,178,373	-
Total Current Asset	3,446,573,376	5,955,308,415
Total Assets	19,555,044,670	17,720,269,135
Fund and Liabilities		
Fund		
Fund Account	19,555,044,670	17,720,269,135
Total Fund and Liabilities	19,555,044,670	17,720,269,135



Employees' Pension / Gratuity Fund
As at 31 December 2024

Particulars	Amount in BDT	
	31 December 2024	31 December 2023
Assets		
Non-Current Asset		
Long-Term Investment	186,766,500	89,739,178
Total Non-Current Asset	186,766,500	89,739,178
Current Asset		
Short-Term Investment	189,205,628	185,731,600
Cash and Cash Equivalents	31,893,259	101,020,893
Advance to Members of the Fund	-	-
Interest Receivable	230,090	-
Total Current Asset	221,328,978	286,752,493
Total Assets	408,095,478	376,491,671
Fund and Liabilities		
Fund		
Fund Account	408,095,478	376,491,671
Total Fund and Liabilities	408,095,478	376,491,671

Employees' Pension and Death Cum Retirement Benefit Fund
As at 31 December 2024

Particulars	Amount in BDT	
	31 December 2024	31 December 2023
Assets		
Non-Current Asset		
Long-Term Investment	5,352,371,881	-
Total Non-Current Asset	5,352,371,881	-
Current Asset		
Short-Term Investment	5,019,258,784	2,785,974,000
Cash and Cash Equivalents	1,890,482,806	3,028,095,856
Advance to Members of the Fund	-	-
Interest Receivable	12,368,003	-
Total Current Asset	6,922,109,593	5,814,069,856
Total Assets	12,274,481,475	5,814,069,856
Fund and Liabilities		
Fund		
Fund Account	12,274,481,475	5,814,069,856
Total Fund and Liabilities	12,274,481,475	5,814,069,856



Sonali Bank PLC
Highlights on the Overall Activities
For the year ended 31 December 2024

SL No.	Particulars	2024 Taka	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)	80,228,178,307	78,737,268,740
4	Capital surplus/(deficit)	657,858,307	580,768,740
5	Capital Adequacy Ratio	10.08%	10.07%
6	Statutory Reserve	20,940,678,429	18,093,248,941
7	Total Assets	2,262,301,190,431	1,981,129,661,716
8	Total Deposits	1,650,200,527,036	1,506,183,931,731
9	Total Investment	877,585,850,645	623,541,132,682
10	Total Contingent Liabilities and Commitments	533,132,382,395	756,896,892,079
11	Advance Deposit Ratio	60.11%	66.93%
12	Credit Deposit Ratio	113.29%	108.33%
13	Total Import	274,312,500,000	467,313,100,000
14	Total Export	26,103,000,000	
15	Operating Profit	56,945,453,307	38,461,879,316
16	Profit after tax and provision	8,655,441,721	6,514,795,305
17	Total Loans and Advances	991,965,729,358	1,008,052,677,732
18	Amount of Classified Loans	180,582,558,898	133,409,773,383
19	Percentage of Classified Loans and Advances	18.20%	13.23%
20	Provisions kept against Classified Loans	135,536,812,250	90,339,690,586
21	Provision surplus/(deficit)	-	-
22	Cost of Fund	5.86%	5.52%
23	Income from Investment	63,980,388,809	45,794,880,461
24	Interest Earning Assets	1,813,146,273,841	1,587,625,567,334
25	Non-Interest Earning Assets	449,154,916,590	393,504,094,382
26	Return on Investment (ROI)	8.52%	7.36%
27	Return on Asset (ROA)	0.41%	0.35%
28	Return on Equity (ROE)	8.86%	7.77%
29	Earnings per Share (EPS)	19.11	14.38
30	Net assets value per share (NAVPS)	240.40	191.08
31	Price Earning Ratio	N/A	N/A
32	Net Operating Income per Share	125.71	84.90

