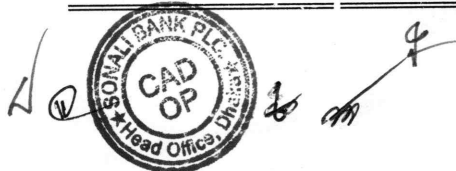


Sonali Bank PLC and its Subsidiaries
Consolidated Balance Sheet
As at 30 June 2025

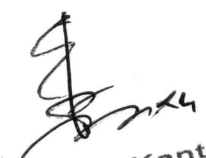
Particulars	Notes	30 June 2025	2024
PROPERTY AND ASSETS			
Cash			
Cash in Hand (Including Foreign Currencies)		16,256,611,650	13,094,986,846
Balance with Bangladesh Bank and its agent Bank(s) (Including Foreign Currencies)		166,377,701,811	92,335,235,065
		182,634,313,461	105,430,221,911
Balance with other Banks & Financial Institutions			
In Bangladesh		57,653,101,836	58,854,977,777
Outside Bangladesh		20,155,594,257	12,102,223,929
		77,808,696,092	70,957,201,706
Money at Call on Short Notice			
		9,921,100,000	18,977,474,035
Investments			
Government		957,769,090,085	835,957,317,769
Others		49,439,277,834	44,654,355,297
		1,007,208,367,919	880,611,673,066
Loans and Advances			
Loans, Cash Credit, Overdrafts etc.		985,524,371,018	994,117,223,983
Bills Purchased and Discounted		20,755,652,509	20,024,317,859
		1,006,280,023,527	1,014,141,541,842
Fixed Asset including Premises, Furniture and Fixture			
		36,679,675,112	35,199,641,463
Other Assets			
		133,672,281,536	152,068,414,477
Non-Banking Assets			
		41,015,847	41,015,847
Total Assets		2,454,245,473,493	2,277,427,184,349
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other Banks, Financial Institutions & Agents			
		132,714,532,594	95,933,344,733
Deposits and Other Accounts			
Current Accounts and Other Accounts		300,551,168,226	297,910,032,497
Bills Payable		18,473,315,450	17,030,943,008
Savings Bank Deposits		695,226,761,730	670,663,737,984
Fixed Deposits		713,347,990,265	664,382,913,624
Other Deposits		173,325,020	152,593,764
		1,727,772,560,690	1,650,140,220,877
Other Liabilities			
		469,018,235,258	415,177,636,805
Total Liabilities		2,329,505,328,543	2,161,251,202,414
Shareholders' Equity			
Paid-up Capital		45,300,000,000	45,300,000,000
Statutory Reserve		22,925,385,834	20,940,678,429
Other Reserve		2,239,618,104	1,367,396,652
Revaluation Reserve		28,011,033,909	26,658,747,020
Surplus in Profit and Loss Account/Retained Earnings		19,801,478,991	16,362,892,431
Non-Controlling Interest		6,462,628,112	5,546,267,403
		124,740,144,950	116,175,981,936
Total Liabilities and Shareholders' Equity		2,454,245,473,493	2,277,427,184,349





Sonali Bank PLC and its Subsidiaries
Consolidated Balance Sheet
As at 30 June 2025

Particulars	Notes	30 June 2025	2024
Off Balance Sheet Items			
Contingent Liabilities			
Acceptances and Endorsements			
Letters of Guarantee		4,231,711,272	4,415,597,367
Irrevocable Letters of Credit		421,712,071,056	523,798,899,799
Bills for Collection		5,164,721,406	2,946,826,819
Other Contingent Liabilities		1,457,995,952	1,971,058,410
		432,566,499,687	533,132,382,395
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		-	-
		-	-
Total Off Balance Sheet Items including Contingent Liabilities		432,566,499,687	533,132,382,395
Consolidated Net Asset Value (NAV) per share		275.36	256.46


Md. Hafizur Rahman
Principal Officer
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Head Office, Dhaka.


Nikson Kanti Das
Assistant General Manager
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Head Office, Dhaka.


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Deputy General Manager
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Head Office, Dhaka.


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

Sonali Bank PLC and its Subsidiaries
Consolidated Profit and Loss Account
For the year ended 30 June 2025

Particulars	Notes	June 2025 Taka	June 2024 Taka
Operating Income			
Interest income		40,297,148,958	38,473,898,342
Interest paid on deposit and borrowing etc.		(34,539,607,036)	(31,020,789,501)
Net Interest Income		5,757,541,923	7,453,108,841
Investment income		44,295,165,134	32,073,117,843
Commission, exchange and brokerage		7,543,886,404	7,064,596,881
Other operating income		175,995,660	144,205,571
		52,015,047,198	39,281,920,295
Total Operating Income (A)		57,772,589,120	46,735,029,135
Operating Expenses			
Salary and allowances		16,153,985,600	13,186,595,883
Rent, tax, insurance, electricity etc.		563,700,227	1,175,640,884
Legal expenses		48,221,430	76,579,208
Postage, stamps and telecommunication etc.		29,130,316	31,019,255
Stationery, printings, advertisements etc.		49,017,383	119,205,955
Chief Executive's salary and fees		5,473,946	10,656,365
Directors' fees		9,286,683	10,034,269
Auditors' fees		37,502,419	28,551,449
Depreciation and repair of bank's assets		723,635,020	587,897,337
Other expenses		2,605,544,016	2,700,990,592
Total Operating Expenses (B)		20,225,497,039	17,927,171,195
Profit/Loss before Provision (C=A-B)		37,547,092,081	28,807,857,940
Provision for loans & advances		17,463,152,746	15,896,056,534
Provision for diminution in value of investment		(467,888,361)	3,415,163,398
Other Provisions		10,168,491,178	1,753,065,337
Total Provision (D)		27,163,755,563	21,064,285,269
Total Profit/(Loss) before Taxes (E=C-D)		10,383,336,518	7,743,572,672
Provision for Taxation (F)		4,012,537,020	2,801,376,824
Current tax		4,012,537,020	2,807,633,150
Deferred tax		-	(6,256,326)
Net Profit after Taxation (G=E-F)		6,370,799,498	4,942,195,848
Net Profit Attributable to:			
Equity holders of Sonali Bank PLC		6,124,011,437	4,641,841,127
Non-Controlling Interest		246,788,061	300,354,722

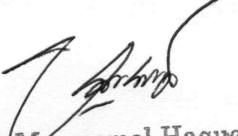


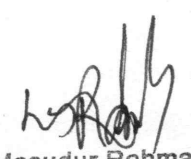
Sonali Bank PLC and its Subsidiaries
Consolidated Profit and Loss Account
For the year ended 30 June 2025

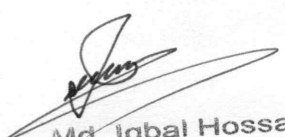
Particulars	Notes	June 2025 Taka	June 2024 Taka
Appropriation:			
Statutory Reserve		1,984,707,404	1,423,714,744
General Reserve :			
Reserve for CSR		50,000,000	100,000,000
Start-Up Fund		59,110,000	43,277,209
Reserve for Unwanted Risk arising from Vault		-	-
Others		-	312,780,170
		2,093,817,404	1,879,772,122
Retained Surplus Carried Forward		4,276,982,094	3,062,423,726
		6,370,799,498	4,942,195,848
Consolidated Earnings Per Share (EPS)		14.06	10.91


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Md. Iqbal Hossain
ACMA, CFA, FRM
Chief Financial Officer (CFO)
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Sonali Bank PLC and its Subsidiaries


Consolidated Cash Flow Statement For the year ended 30 June 2025

Particulars	Notes	30 June 2025	30 June 2024
A. Cash flows from operating activities			
Interest receipts in cash		79,007,551,563	56,708,045,013
Interest payments		(32,227,565,052)	(25,112,910,038)
Dividends receipts		287,800,569	260,183,891
Fee and commission and exchange receipts in cash		5,544,523,811	5,676,136,962
Recoveries of Loans previously written off		193,077,517	227,568,184
Cash payments to employees		(16,159,459,546)	(13,864,470,103)
Cash payments to Suppliers		(107,827,421)	(54,867,399)
Income taxes paid		(2,454,703,088)	(1,888,473,653)
Cash receipts from other operating activities		175,995,660	119,925,619
Cash payments for other operating activities		(4,017,368,211)	(3,787,142,060)
Cash generated from operating activities before changes		30,242,025,802	18,283,996,416
Increase/(decrease) in operating assets and liabilities			
Loans & advances to customers		7,861,518,315	18,599,904,725
Other assets		25,852,578,215	15,024,124,879
Deposits from other banks		(8,001,143,709)	409,008,089
Deposits from customers		85,633,483,523	81,506,141,690
Other liabilities		21,091,360,483	15,947,294,446
		132,437,796,826	131,486,473,829
Net cash flow from operating activities		162,679,822,628	149,770,470,245
B. Cash flows from investing activities			
Purchase/Sale of securities & bond		(126,577,315,153)	(152,083,554,816)
(Purchase)/sale of fixed assets		(2,131,035,086)	(1,654,179,921)
Net cash generated from/(used in) investing activities		(128,708,350,238)	(153,737,734,737)
C. Cash flows from financing activities			
Proceed from share issue		-	-
Receipts from issue of/Payments for redemption of loan capital & debt security		38,945,614,359	31,056,537,314
Dividends paid		-	-
Net cash flow from/(used in) financing activities		38,945,614,359	31,056,537,314
D. Net increase/(decrease) in cash and cash equivalents (A+B+C)		72,917,086,749	27,089,272,822
E. Effects of exchange rate changes on cash & cash equivalent		2,101,504,851	1,112,889,997
F. Cash and cash equivalents at beginning of the year		195,490,221,353	176,119,846,810
G. Cash and cash equivalents at end of the year		270,508,812,953	204,322,009,629
Net operating cash flows per share		359.12	330.62


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Sonali Bank PLC and its Subsidiaries
Consolidated Statement of Changes in Equity
For the year ended 30 June 2025

(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 2025	45,300,000,000	20,940,678,430	1,367,396,652	21,495,933,277	5,162,813,743	5,546,267,403	16,362,892,431	116,175,981,936	
Prior Period Adjustment of Deferred Tax (Note: 18)	-	-	-	-	-	-	-	-	
Prior Period Adjustment of Sundry Deposit (Note: 13)	-	-	-	-	-	-	-	-	
Transfer to Provision for Classified Loans & Advances (Note: 13)	-	-	-	-	-	-	-	-	
Surplus/(deficit) on account of revaluation of HTM and HFT Securities	-	-	-	-	1,352,286,889	-	-	1,352,286,889	
Net Profit for the Year	-	-	-	-	-	-	6,370,799,498	6,370,799,498	
Non-Controlling Interest of SB (UK) Ltd. during the year	-	-	-	-	-	829,645,535	(829,645,535)	-	
Adjustment made for CSR during the year	-	-	(4,893,959)	-	-	-	-	(4,893,959)	
Transferred to Reserve for CSR	-	-	50,000,000	-	-	-	(50,000,000)	-	
Transferred to Reserve of SB (UK) Ltd.	-	-	747,185,534	-	-	-	-	747,185,534	
Transferred from Reserve of SP (UK) Ltd.	-	-	20,254,877	-	-	-	-	20,254,877	
Transferred to Reserve of SECI	-	-	565,000	-	-	-	-	565,000	
Prior Period Adjustment of SBUK	-	-	-	-	-	-	-	-	
Transferred to Reserve of SIL	-	-	-	-	-	-	-	-	
Transferred to Statutory Reserve	-	1,984,707,404	-	-	-	-	(1,984,707,404)	-	
Transfer to Start-Up Fund	-	-	59,110,000	-	-	-	(59,110,000)	-	
Currency Conversion differences	-	-	-	-	-	-	-	-	
Reversal of Specific Provision of Non-Banking assets	-	-	-	-	-	-	(8,750,000)	(8,750,000)	
Adjustment for Investment in SB (UK) Ltd.	-	-	-	-	-	86,715,174	-	86,715,174	
Inter Company Balance Eliminated for Cash Dividend (SIL)	-	-	-	-	-	-	-	-	
Balance as at 30 June 2025	45,300,000,000	22,925,385,834	2,239,618,104	21,495,933,277	6,515,100,632	6,462,628,112	19,801,478,991	124,740,144,950	
Balance as at 31 December 2024	45,300,000,000	20,940,678,430	1,367,396,652	21,495,933,277	5,162,813,743	5,546,267,403	16,362,892,431	116,175,981,936	


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Chief Financial Officer (CFO)
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Sonali Bank PLC

Balance Sheet As at 30 June 2025

Particulars	Notes	30 June 2025 Taka	2024 Taka
PROPERTY AND ASSETS			
Cash			
Cash in Hand (Including Foreign Currencies)		15,978,120,117	12,849,788,320
Balance with Bangladesh Bank and its agent Bank(s) (Including Foreign Currencies)		166,377,701,811	92,335,235,065
		182,355,821,927	105,185,023,385
Balance with other Banks & Financial Institutions			
In Bangladesh		57,592,104,090	58,854,977,431
Outside Bangladesh		26,205,830,508	18,356,633,884
		83,797,934,598	77,211,611,315
Money at Call on Short Notice			
		9,921,100,000	16,882,600,000
Investments			
Government		957,769,090,085	835,957,317,769
Others		40,900,000,889	41,628,532,876
		998,669,090,974	877,585,850,645
Loans and Advances			
Loans, Cash Credit, Overdrafts, etc.		976,804,521,997	984,065,995,767
Bills Purchased and Discounted		7,916,373,481	7,899,733,591
		984,720,895,478	991,965,729,358
Fixed Asset including Premises, Furniture and Fixture			
		36,418,663,834	34,978,326,019
Other Assets			
		140,329,002,131	158,451,033,861
Non-Banking Assets			
		41,015,847	41,015,847
Total Assets			
		2,436,253,524,790	2,262,301,190,431
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other Banks, Financial Institutions & Agents			
		124,876,334,183	89,738,134,183
Deposit and Other Accounts			
Current Accounts and Other Accounts		300,551,168,226	297,970,338,656
Bills Payable		18,473,315,450	17,030,943,008
Savings Bank Deposits		695,226,761,730	670,663,737,984
Fixed Deposits		713,347,990,265	664,382,913,624
Other Deposits		173,325,020	152,593,764
		1,727,772,560,690	1,650,200,527,036
Other Liabilities			
		467,455,304,274	413,462,846,501
Total Liabilities			
		2,320,104,199,148	2,153,401,507,720
Shareholders' Equity			
Paid-up Capital		45,300,000,000	45,300,000,000
Statutory Reserve		22,925,385,834	20,940,678,429
Others Reserve		689,253,586	585,037,544
Revaluation Reserve		28,011,033,909	26,658,747,020
Surplus in Profit and Loss Account/Retained Earnings		19,223,652,314	15,415,219,718
		116,149,325,642	108,899,682,711
Total Liabilities and Shareholders' Equity			
		2,436,253,524,790	2,262,301,190,431



Sonali Bank PLC

Balance Sheet As at 30 June 2025

Particulars	Notes	30 June 2025 Taka	2024 Taka
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Off Balance Sheet Items

Contingent Liabilities

Acceptances and Endorsements

Letters of Guarantee

Irrevocable Letters of Credit

Bills for Collection

Other Contingent Liabilities

4,231,711,272	4,415,597,367
421,712,071,056	523,798,899,799
5,164,721,406	2,946,826,819
1,457,995,952	1,971,058,410
432,566,499,687	533,132,382,395

Other Commitments

Documentary credits and short term trade related transactions

Forward assets purchased and forward deposits placed

Undrawn note issuance and revolving underwriting facilities

Undrawn formal standby facilities, credit lines and other commitments

-	-
-	-
-	-
-	-
-	-

Total Off Balance Sheet items including contingent liabilities

432,566,499,687 533,132,382,395

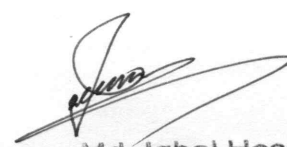
Net Asset Value (NAV) per share

256.40 240.40


Md. Hafizur Rahman
Principal Officer
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Chief Financial Officer (CFO)
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Sonali Bank PLC
Profit and Loss Account
For the year ended 30 June 2025

Particulars	Notes	30 June 2025 Taka	30 June 2024 Taka
Operating Income			
Interest income		39,268,051,042	36,686,370,490
Interest paid on deposit and borrowing etc.		(34,134,288,694)	(29,264,591,583)
Net Interest Income		5,133,762,348	7,421,778,907
Investment income		44,263,389,932	26,556,981,245
Commission, exchange and brokerage		7,132,662,210	6,741,049,906
Other operating income		152,057,431	119,925,619
		51,548,109,573	33,417,956,770
Total Operating Income (A)		56,681,871,922	40,839,735,677
Operating Expenses			
Salary and allowances		15,828,997,678	13,862,070,103
Rent, tax, insurance, electricity etc.		522,169,115	1,091,332,488
Legal expenses		28,943,383	28,837,670
Postage, stamps and telecommunication etc.		24,614,968	18,796,942
Stationery, printings, advertisements etc.		34,308,798	36,070,457
Chief Executive's salary and fees		5,473,946	2,400,000
Directors' fees		2,968,500	2,237,400
Auditors' fees		837,052	940,599
Depreciation and repair of bank's assets		694,385,542	979,830,859
Other expenses		2,451,880,356	2,287,089,484
Total Operating Expenses (B)		19,594,579,338	18,309,606,002
Profit/Loss before Provision (C=A-B)		37,087,292,583	22,530,129,675
Provision for loans & advances		17,463,152,746	16,214,920,022
Provision for diminution in value of investment		(467,888,361)	2,264,825,287
Other provisions		10,168,491,178	(2,095,659,830)
Total Provision (D)		27,163,755,563	16,384,085,479
Total Profit/(Loss) before Taxes (E=C-D)		9,923,537,020	6,146,044,196
Provision for Taxation (F)		4,012,537,020	2,610,000,000
Current tax		4,012,537,020	310,000,000
Deferred tax		-	2,300,000,000
Net Profit after Taxation (G=E-F)		5,911,000,000	3,536,044,196
Appropriations			
Statutory Reserve		1,984,707,404	1,229,208,839
General Reserve :			
Reserve for CSR		50,000,000	-
Start-Up Fund		59,110,000	35,360,442
Reserve for Unwanted Risk arising from Vault		-	-
		2,093,817,404	1,264,569,281
Retained Surplus Carried Forward		3,817,182,596	2,271,474,915
Earnings Per Share (EPS)		13.05	7.81

Md. Rafiqur Rahman
Principal Officer
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Nikson Kanti *Md. Mozammel Haque*
Assistant General Manager Assistant General Manager
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ACMA, CFA, FRM
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Sonali Bank PLC
Cash Flow Statement
For the year ended 30 June 2025


Particulars	Notes	30 June 2025	30 June 2024
A. Cash flows from operating activities			
Interest receipts in cash		77,946,678,444	56,708,045,013
Interest payments		(31,822,246,710)	(25,112,910,038)
Dividends receipts		287,800,569	260,183,891
Fee and commission and exchange receipts in cash		5,133,299,617	5,676,136,962
Recoveries of Loans previously written off		193,077,517	227,568,184
Cash payments to employees		(15,834,471,625)	(13,864,470,103)
Cash payments to Suppliers		(88,603,489)	(54,867,399)
Income taxes paid		(2,454,703,088)	(1,888,473,653)
Cash receipts from other operating activities		152,057,431	119,925,619
Cash payments for other operating activities		(3,730,662,364)	(3,787,142,060)
Cash generated from operating activities before changes		29,782,226,304	18,283,996,416
Increase/(decrease) in operating assets and liabilities			
Loans & advances to customers		7,244,833,880	18,599,904,725
Other assets		25,578,477,003	15,024,124,879
Deposits from other banks		(8,001,143,709)	409,008,089
Deposits from customers		85,573,177,364	81,506,141,690
Other liabilities		21,243,219,802	15,947,294,446
		131,638,564,340	131,486,473,829
Net cash flow from operating activities		161,420,790,644	149,770,470,245
B. Cash flows from investing activities			
Purchase/Sale of securities & bond		(121,063,860,628)	(152,083,554,816)
(Purchase)/sale of fixed assets		(2,091,339,253)	(1,654,179,921)
Net cash generated from/(used in) investing activities		(123,155,199,881)	(153,737,734,737)
C. Cash flows from financing activities			
Proceed from share issue		-	-
Receipts from issue of/Payments for redemption of loan capital & debt security		36,447,905,911	31,056,537,314
Dividends paid		-	-
Net cash flow from/(used in) financing activities		36,447,905,911	31,056,537,314
D. Net increase/(decrease) in cash and cash equivalents (A+B+C)		74,713,496,673	27,089,272,822
E. Effects of exchange rate changes on cash & cash equivalent		2,101,504,851	1,112,889,997
F. Cash and cash equivalents at beginning of the year		199,404,558,401	176,119,846,810
G. Cash and cash equivalents at end of the year		276,219,559,925	204,322,009,629
Net operating cash flows per share		356.34	330.62


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Chief Financial Officer (CFO)
Sonali Bank PLC
Head Office, Dhaka.


Sonali Bank PLC
Statement of Changes in Equity
For the year ended 30 June 2025

Particulars	(Amount in Taka)					
	Paid up-Capital	Statutory Reserve	Others Reserve	Asset Revaluation Reserve	Revaluation of Investment	Retained Earnings
Balance as at 01 January 2025	45,300,000,000	20,940,678,429	585,037,544	21,495,933,277	5,162,813,743	15,415,219,718
Surplus/(deficit) on account of revaluation of HTM and HFT Securities	-	-	-	-	1,352,286,890	-
Reversal of Specific Provision of Non-Banking assets	-	-	-	-	-	(8,750,000)
Net Profit for the Year	-	-	-	-	-	5,911,000,000
Adjustments made for CSR during the year	-	-	(4,893,959)	-	-	-
Transferred to Reserve for CSR	-	-	50,000,000	-	-	(50,000,000)
Transferred to Statutory Reserve	-	1,984,707,404	-	-	-	(1,984,707,404)
Transfer to Start-Up Fund	-	-	59,110,000	-	-	(59,110,000)
Balance as at 30 June 2025	45,300,000,000	22,925,385,834	689,253,586	21,495,933,277	6,515,100,632	19,223,652,314
Balance as at 31 December 2024	45,300,000,000	20,940,678,429	585,037,544	21,495,933,277	5,162,813,743	15,415,219,718
						108,899,682,711


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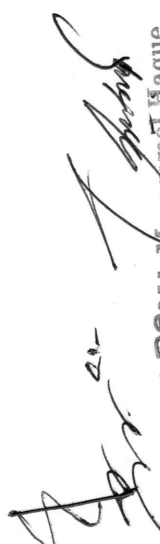

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Sonali Bank PLC
Liquidity Statement (Asset and Liability Maturity Analysis)
As at 30 June 2025

Particulars	Up to 01 month maturity	1-3 months maturity	3-12 months maturity	1-5 years maturity	More than 5 years maturity	Total
Assets						
Cash in hand	115,607,921,927	-	-	-	66,747,900,000	182,355,821,927
Balance with other banks and financial institutions	5,339,000,000	31,470,500,000	229,000,000	-	46,759,434,598	83,797,934,598
Money at call on short notice	9,241,300,000	-	-	679,800,000	-	9,921,100,000
Investments	62,432,900,000	83,915,700,000	263,533,200,000	341,927,900,000	246,859,390,974	998,669,090,974
Loans and Advances	100,718,700,000	186,995,700,000	175,716,400,000	172,391,200,000	348,898,895,478	984,720,895,478
Fixed assets including premises, furniture and fixtures	-	-	-	-	36,418,663,834	36,418,663,834
Other assets	151,600,000	1,374,200,000	3,064,800,000	1,555,500,000	134,182,902,131	140,329,002,131
Non-banking assets	-	-	-	-	41,015,847	41,015,847
Total Assets	293,491,421,927	303,756,100,000	442,543,400,000	516,554,400,000	879,908,202,863	2,436,253,524,790
Liabilities						
Borrowings from Bangladesh Bank, other banks financial institutions and agents	-	-	-	124,546,734,183	329,600,000	124,876,334,183
Deposits	181,854,600,000	241,837,200,000	404,632,700,000	815,095,400,000	84,352,660,690	1,727,772,560,690
Other accounts	-	-	-	-	-	-
Provision and other liabilities	-	-	-	-	467,455,304,274	467,455,304,274
Total Liabilities	181,854,600,000	241,837,200,000	404,632,700,000	939,642,134,183	552,137,564,964	2,320,104,199,148
Net Liquidity Gap	111,636,821,927	61,918,900,000	37,910,700,000	(423,087,734,183)	327,770,637,898	116,149,325,642


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Md. Kanti De
Assistant General Manager
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Head Office, Dhaka.

Sonali Bank PLC
Selected explanatory Notes to the financial statements
As at and for the period ended 30 June 2025

1.00 Legal status and nature of the reporting entity

Sonali Bank PLC ("the Bank" or "SBPLC"), a state owned largest commercial Bank, was incorporated in Bangladesh on 03 June 2007 in the name "Sonali Bank Limited" as a public limited company under the Companies Act, 1994 and is governed by the Bank-Company Act, 1991 (amended to date). The Bank's evolution and prominence in the financial sector have been shaped by its history of amalgamation of the National Bank of Pakistan, Bank of Bahawalpur, and Premier Bank Limited as the erstwhile nationalized "Sonali Bank" pursuant to Bangladesh Bank (Nationalization) order, 1972 (P.O. No. 26 of 1972) on a going concern basis. The Bank took over the businesses, assets, liabilities, right, power, privilege and obligation of the Sonali Bank through a vendor agreement signed between the Ministry of Finance, People's Republic of Bangladesh on behalf of Sonali Bank and the Board of Directors on behalf of Sonali Bank PLC on 15 November 2007 with a retrospective effect from 1 July 2007. The Bank has 1,234 branches including two overseas branches at Kolkata and Siliguri in India. The Bank has four subsidiaries and one associate company.

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

2.00 Principal Activities of the Bank

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

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

3.00 Accounting Policies

Accounting policies in the second quarter Financial statements are same as those that were applied on the last annual audited Financial statements of 31 December 2024 which is available in the bank's website.

4.00 Statement of Compliance

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

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

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

5.00 Liquidity statement (Asset and Liability Maturity Analysis)

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

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



6.00 Provision for loans and advances

Rate of provision:

Particulars		Short term agri-credit	Consumer Financing			SMEF	Loan to BHs/ MBs/ SDs	All other credit
			Other Than HF & LP	HF	LP			
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.

7.00 Credit Rating of the Bank

As per the BRPD circular no. 6, dated 5 July 2006, the Bank has done its credit rating by Credit Rating Information and Services Limited (CRISL) based on the financial statements of Sonali Bank PLC dated 31 December 2024. The following ratings had been awarded:

Date of Declaration	Valid till	Rating Mode	Long Term	Short Term	Outlook
30-Jun-25	29-Jun-26	Govt. Support	AAA	ST-1	Stable
		Without Govt. Support	AA-	ST-2	

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

8.00 Earnings per share (EPS)


Particulars	30 June 2025	30 June 2024
	Taka	Taka
Net Profit after Taxation	5,911,000,000	3,536,044,196
Number of Shares outstanding	453,000,000	453,000,000
Earnings per share (EPS)	13.05	7.81


9.00 Net Asset Value Per Share (NAVPS)


Particulars	30 June 2025	31 December 2024
	Taka	Taka
Total Assets	2,436,253,524,790	2,262,301,190,431
Total Liabilities	2,320,104,199,148	2,153,401,507,720
Net Asset	116,149,325,642	108,899,682,711
Number of Shares outstanding	453,000,000	453,000,000
Net Asset Value Per Share (NAVPS)	256.40	240.40

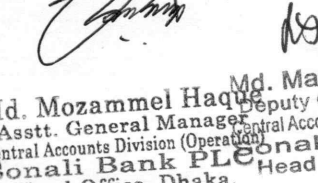
10.00 Net operating cash flows per share(NOCFPS)

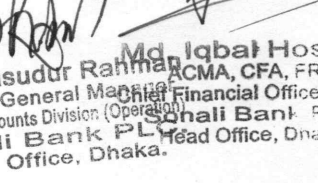
Particulars	30 June 2025	30 June 2024
	Taka	Taka
Net Cash flow from operating activities	161,420,790,644	149,770,470,245
Number of Shares outstanding	453,000,000	453,000,000
Net operating cash flows per share(NOCFPS)	356.34	330.62

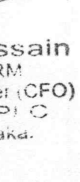

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SONALI BANK PLC
Highlights on the Overall Activities
for the Half Year ended 30 June 2025

Annexure - A

SL No.	Particulars	30 June 2025 Taka	31 December 2024 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)	77,957,200,000	80,228,178,307
4	Capital surplus/(deficit)	807,300,000	657,858,307
5	Capital Adequacy Ratio	10.10%	10.08%
6	Statutory Reserve	22,925,385,834	20,940,678,429
7	Total Assets	2,436,253,524,790	2,262,301,190,431
8	Total Deposits	1,727,772,560,690	1,650,200,527,036
9	Total Investment	998,669,090,974	877,585,850,645
10	Total Contingent Liabilities and Commitments	432,566,499,687	533,132,382,395
11	Advance Deposit Ratio	56.99%	60.11%
12	Credit Deposit Ratio	114.79%	113.29%
13	Total Import	161,400,500,000	274,312,500,000
14	Total Export	15,039,700,000	26,103,000,000
15	Operating Profit	37,087,292,583	56,945,453,307
16	Profit after tax and provision	5,911,000,000	8,655,441,721
17	Total Loans and Advances	984,720,895,478	991,965,729,358
18	Amount of Classified Loans	198,178,369,169	180,582,558,898
19	Percentage of Classified Loans and Advances	20.13%	18.20%
20	Provisions kept against Classified Loans	157,920,025,244	135,536,812,250
21	Provision surplus/(deficit)	-	-
22	Cost of Fund (June 2025 Annualized)	5.98%	5.86%
23	Income from Investment	44,263,389,932	63,980,388,809
24	Interest Earning Assets	1,912,056,253,397	1,813,146,273,841
25	Non-Interest Earning Assets	524,197,271,393	449,154,916,590
26	Return on Investment (ROI)(June 2025 Annualized)	9.44%	8.52%
27	Return on Asset (ROA)(June 2025 Annualized)	0.50%	0.41%
28	Return on Equity (ROE)(June 2025 Annualized)	10.51%	8.86%
29	Earnings per Share (EPS)	13.05	19.11
30	Net assets value per share (NAVPS)	256.40	240.40
31	Price Earning Ratio	N/A	N/A
32	Net Operating Income per Share	81.87	125.71

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