Sonali Bank PLC and its Subsidiaries
Consolidated Balance Sheet
As at 30 June 2026

Particulars	Notes	30 June 2026	31 December 2025
PROPERTY AND ASSETS	3.00		
Cash			
Cash in Hand (Including Foreign Currencies)		21,614,536,241	14,836,705,425
Balance with Bangladesh Bank and its agent Bank(s) (Including Foreign Currencies)		189,100,449,172	156,780,411,450
		210,714,985,412	**171,617,116,875**
Balance with other Banks & Financial Institutions	4.00		
In Bangladesh		28,840,907,357	36,000,297,063
Outside Bangladesh		11,984,058,573	22,977,804,486
		40,824,965,930	**58,978,101,549**
Money at Call on Short Notice	5.00	**6,153,900,000**	**6,402,845,092**
Investments	6.00		
Government		1,107,846,658,943	858,159,361,721
Others		40,052,551,144	38,898,392,367
		1,147,899,210,087	**897,057,754,088**
Loans and Advances	7.00		
Loans, Cash Credit, Overdrafts etc.		964,472,925,199	1,052,848,239,147
Bills Purchased and Discounted		17,122,118,522	17,180,377,021
		981,595,043,721	**1,070,028,616,168**
Fixed Asset including Premises, Furniture and Fixture	8.00	**36,639,512,386**	**36,238,350,274**
Other Assets	9.00	**228,999,110,866**	**167,246,367,942**
Non-Banking Assets	10.00	**2,589,551**	**41,015,847**
Total Assets		**2,652,829,317,954**	**2,407,610,167,835**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other Banks, Financial Institutions & Agents	11.00	**7,157,810,732**	**8,326,615,091**
Deposits and Other Accounts	12.00		
Current Accounts and Other Accounts		364,170,727,026	303,967,609,595
Bills Payable		19,904,153,777	13,458,617,230
Savings Bank Deposits		815,739,408,856	726,272,909,677
Fixed Deposits		801,331,874,658	752,246,176,659
Other Deposits		287,015,600	196,144,451
		2,001,433,179,916	**1,796,141,457,612**
Other Liabilities	13.00	**493,826,565,841**	**471,868,020,822**
Total Liabilities		**2,502,417,556,490**	**2,276,336,093,524**
Shareholders' Equity			
Paid-up Capital	14.00	45,300,000,000	45,300,000,000
Statutory Reserve	15.00	30,008,283,616	25,201,896,272
Other Reserve	16.00	2,611,779,741	2,013,342,072
Revaluation Reserve	17.00	26,733,173,895	26,072,330,624
Surplus in Profit and Loss Account/Retained Earnings	18.00	39,731,947,235	26,553,598,661
Non-Controlling Interest	18(a)	6,026,576,978	6,132,906,682
		150,411,761,464	**131,274,074,311**
Total Liabilities and Shareholders' Equity		**2,652,829,317,954**	**2,407,610,167,835**

Sonali Bank PLC. CAD OP Head Office, Dhaka

Sonali Bank PLC and its Subsidiaries

Consolidated Balance Sheet

As at 30 June 2026

Particulars	Notes	30 June 2026	31 December 2025
Off Balance Sheet Items			
Contingent Liabilities	19.00		
Acceptances and Endorsements			
Letters of Guarantee		6,954,826,431	4,093,979,945
Irrevocable Letters of Credit		325,832,977,100	350,818,267,247
Bills for Collection		5,891,383,925	10,848,903,402
Other Contingent Liabilities		13,069,064	77,549,432
		338,692,256,520	**365,838,700,026**
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		**338,692,256,520**	**365,838,700,026**
Consolidated Net Asset Value (NAV) per share		**332.03**	**289.79**

Sonali Bank PLC and its Subsidiaries
Consolidated Profit and Loss Account
For the period ended 30 June 2026

Particulars	Notes	30 June 2026 Taka	30 June 2025 Taka
Operating Income			
Interest income	21.00	40,303,609,684	40,300,710,982
Interest paid on deposit and borrowing etc.	22.00	(36,054,780,738)	(34,539,720,311)
Net Interest Income		**4,248,828,946**	**5,760,990,671**
Investment income	23.00	48,242,712,044	44,295,165,134
Commission, exchange and brokerage	24.00	5,014,458,354	7,660,500,403
Other operating income	25.00	344,901,349	176,520,659
		53,602,071,747	**52,132,186,197**
Total Operating Income (A)		**57,850,900,693**	**57,893,176,868**
Operating Expenses			
Salary and allowances	26.00	17,730,821,874	16,189,639,200
Rent, tax, insurance, electricity etc.	27.00	611,258,044	578,204,327
Legal expenses	28.00	34,943,725	48,221,430
Postage, stamps and telecommunication etc.	29.00	28,275,877	31,272,674
Stationery, printings, advertisements etc.	30.00	56,659,869	51,461,273
Chief Executive's salary and fees	31.00	5,951,461	5,473,946
Directors' fees	32.00	3,638,356	9,651,030
Auditors' fees	33.00	70,761,461	38,235,019
Depreciation and repair of bank's assets	34.00	559,604,049	736,759,384
Other expenses	35.00	3,288,680,707	2,623,768,386
Total Operating Expenses (B)		**22,390,595,424**	**20,312,686,669**
Profit/Loss before Provision (C=A-B)		**35,460,305,268**	**37,580,490,199**
Provision for loans & advances	36.00	(69,041,950)	17,463,152,746
Provision for diminution in value of investment	37.00	(803,939,949)	(467,888,361)
Other Provisions	38.00	12,006,793,353	10,168,491,178
Total Provision (D)		**11,133,811,454**	**27,163,755,563**
Total Profit/(Loss) before Taxes (E =C-D)		**24,326,493,814**	**10,416,734,636**
Provision for Taxation (F)		**5,540,355,524**	**4,012,537,020**
Current tax		5,540,355,524	4,012,537,020
Deferred tax		-	-
Net Profit after Taxation (G=E-F)		**18,786,138,290**	**6,404,197,616**
Net Profit Attributable to:			
Equity holders of Sonali Bank PLC		18,688,631,682	6,157,409,555
Non-Controlling Interest		97,506,608	246,788,061

Sonali Bank PLC. Head Office, Dhaka CAD OP

Sonali Bank PLC and its Subsidiaries
Consolidated Profit and Loss Account
For the period ended 30 June 2026

Particulars	Notes	30 June 2026 Taka	30 June 2025 Taka
Appropriation:			
Statutory Reserve	15.00	4,806,387,344	1,984,707,404
General Reserve :			
Reserve for CSR	16.02	200,000,000	50,000,000
Start-Up Fund	16.03	185,605,367	59,110,000
Reserve for Unwanted Risk arising from Vault		-	-
Others		-	-
		5,191,992,711	**2,093,817,404**
Retained Surplus Carried Forward		**13,594,145,579**	**4,310,380,212**
		18,786,138,290	**6,404,197,616**
Consolidated Earnings Per Share (EPS)		**41.47**	**14.14**

Sonali Bank PLC. CAD OP Head Office, Dhaka

Sonali Bank PLC and its Subsidiaries

Consolidated Cash Flow Statement

For the Period ended 30 June 2026

Particulars	Notes	30 June 2026	30 June 2025
A. Cash flows from operating activities			
Interest receipts in cash		81,458,701,994	79,011,113,586
Interest payments		(31,164,622,413)	(32,227,678,327)
Dividends receipts		180,196,081	287,800,569
Fee and commission and exchange receipts in cash		2,881,526,174	5,661,137,811
Recoveries of Loans previously written off		689,698,440	193,077,517
Cash payments to employees		(17,736,773,336)	(16,195,113,147)
Cash payments to Suppliers		(117,443,006)	(112,413,669)
Income taxes paid		(8,051,399,455)	(2,454,703,088)
Cash receipts from other operating activities		344,901,349	176,520,659
Cash payments for other operating activities		(4,988,621,703)	(4,064,317,992)
Cash generated from operating activities before changes		**23,496,164,126**	**30,275,423,920**
Increase/(decrease) in operating assets and liabilities			
Loans & advances to customers		88,433,572,447	7,861,518,315
Other assets		(46,695,259,976)	25,852,578,215
Deposits from other banks		(11,054,363,715)	(8,001,143,709)
Deposits from customers		216,346,086,019	85,633,483,523
Other liabilities		1,346,749,476	21,091,360,483
		248,376,784,251	**132,437,796,826**
Net cash flow from operating activities		**271,872,948,377**	**162,713,220,746**
B. Cash flows from investing activities			
Purchase/Sale of securities & bond		(250,855,791,199)	(126,577,315,153)
(Purchase)/sale of fixed assets		(901,449,252)	(2,131,035,086)
Net cash generated from/(used in) investing activities		**(251,757,240,451)**	**(128,708,350,238)**
C. Cash flows from financing activities			
Proceed from share issue		-	-
Receipts from issue of/Payments for redemption of loan capital & debt security		(169,568,850)	38,912,216,241
Dividends paid		-	-
Net cash flow from/(used in) financing activities		**(169,568,850)**	**38,912,216,241**
D. Net increase/(decrease) in cash and cash equivalents (A+B+C)		**19,946,139,076**	**72,917,086,749**
E. Effects of exchange rate changes on cash & cash equivalent		**735,313,551**	**2,101,504,851**
F. Cash and cash equivalents at beginning of the year		**237,172,875,116**	**195,490,221,353**
G. Cash and cash equivalents at end of the Period		**257,854,327,742**	**270,508,812,953**
Net operating cash flows per share		**600.16**	**359.19**

Sonali Bank PLC and its Subsidiaries
Consolidated Statement of Changes in Equity
For the Period ended 30 June 2026

(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 2026	**45,300,000,000**	**25,201,896,270**	**2,013,342,072**	**21,495,933,277**	**4,576,397,348**	**6,132,906,682**	**26,553,598,661**	**131,274,074,310**
Prior Period Adjustment of Deferred Tax (Note: 18)	-	-	-	-	-	-	-	-
Revaluation of Fixed assets	-	-	-	18,803,704	-	-	-	18,803,704
Adjustment of Non-Banking assets	-	-	-	-	-		35,726,413	35,726,413
Surplus/(deficit) on account of revaluation of HTM and HFT Securities	-	-	-	-	642,039,567	-	-	642,039,567
Net Profit for the Year	-	-	-	-	-	-	18,786,138,290	18,786,138,290
Non-Controling Interest of SB (UK) Ltd. during the year	-	-	-	-	-	97,506,608	(97,506,608)	-
Adjustment made for CSR during the year	-	-	(20,205,000)	-	-	-	-	(20,205,001)
Transferred to Reserve for CSR	-	-	200,000,000	-	-	-	(200,000,000)	-
Transferred to Reserve of SB (UK) Ltd.	-	-	270,076,044	-	-	-	-	270,076,044
Transferred from Reserve of SP (UK) Ltd.	-	-	(37,148,742)	-	-	-	-	(37,148,742)
Transferred to Reserve of SECI	-	-	110,000	-	-	-	-	110,000
Prior Period Adjustment of SBUK	-	-	-	-	-	-	-	-
Transferred to Reserve of SIL	-	-	-	-	-	-	-	-
Transferred to Statutory Reserve	-	4,806,387,345	-	-	-	-	(4,806,387,345)	-
Transfer to Start-Up Fund	-	-	185,605,367	-	-	-	(185,605,367)	-
Currency Conversion differences	-	-	-	-	-	-	(354,016,809)	(354,016,809)
Reversal of Specific Provision of Non-Banking assets	-	-	-	-	-	-	-	-
Adjustment for Investment in SB (UK) Ltd.	-	-	-	-	-	(203,836,312)	-	(203,836,312)
Balance as at 30 June 2026	**45,300,000,000**	**30,008,283,615**	**2,611,779,741**	**21,514,736,981**	**5,218,436,915**	**6,026,576,978**	**39,731,947,235**	**150,411,761,464**
Balance as at 31 December 2025	**45,300,000,000**	**25,201,896,270**	**2,013,342,072**	**21,495,933,277**	**4,576,397,348**	**6,132,906,682**	**26,553,598,661**	**131,274,074,311**

Sonali Bank PLC. Head Office, Dhaka CAD OP

Sonali Bank PLC
Balance Sheet
As at 30 June 2026

Particulars	Notes	30 June 2026 Taka	31 December 2025 Taka
PROPERTY AND ASSETS	3.00		
Cash			
Cash in Hand (Including Foreign Currencies)		21,405,555,107	14,221,107,050
Balance with Bangladesh Bank and its agent Bank(s) (Including Foreign Currencies)		189,100,449,172	156,780,411,450
		210,506,004,279	**171,001,518,501**
Balance with other Banks & Financial Institutions	4.00		
In Bangladesh		28,692,591,708	36,000,296,708
Outside Bangladesh		18,185,298,932	29,539,296,673
		46,877,890,640	**65,539,593,381**
Money at Call on Short Notice	5.00	**6,153,900,000**	**5,170,300,000**
Investments	6.00		
Government		1,107,846,658,943	856,163,263,746
Others		33,083,984,924	35,989,070,350
		1,140,930,643,867	**892,152,334,096**
Loans and Advances	7.00		
Loans, Cash Credit, Overdrafts, etc.		953,259,249,932	1,043,535,670,401
Bills Purchased and Discounted		8,072,412,585	3,706,961,172
		961,331,662,517	**1,047,242,631,573**
Fixed Asset including Premises, Furniture and Fixture	8.00	**36,391,331,887**	**35,988,501,103**
Other Assets	9.00	**235,317,838,534**	**173,845,659,180**
Non-Banking Assets	10.00	**2,589,551**	**41,015,847**
Total Assets		**2,637,511,861,275**	**2,390,981,553,681**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other Banks, Financial Institutions & Agents	11.00	**1,247,625,183**	**1,293,387,683**
Deposit and Other Accounts	12.00		
Current Accounts and Other Accounts		364,170,727,026	304,041,047,670
Bills Payable		19,904,153,777	13,458,617,230
Savings Bank Deposits		815,739,408,856	726,272,909,678
Fixed Deposits		801,331,874,658	752,246,176,659
Other Deposits		287,015,600	196,144,451
		2,001,433,179,916	**1,796,214,895,687**
Other Liabilities	13.00	**492,257,905,014**	**470,137,020,551**
Total Liabilities		**2,494,938,710,113**	**2,267,645,303,921**
Shareholders' Equity			
Paid-up Capital	14.00	45,300,000,000	45,300,000,000
Statutory Reserve	15.00	30,008,283,616	25,201,896,272
Others Reserve	16.00	1,166,066,294	800,665,927
Revaluation Reserve	17.00	26,733,173,895	26,072,330,624
Surplus in Profit and Loss Account/Retained Earnings	18.00	39,365,627,357	25,961,356,936
		142,573,151,161	**123,336,249,759**
Total Liabilities and Shareholders' Equity		**2,637,511,861,275**	**2,390,981,553,681**

Sonali Bank PLC CAD OP Head Office, Dhaka

Sonali Bank PLC
Balance Sheet
As at 30 June 2026

Particulars	Notes	30 June 2026 Taka	31 December 2025 Taka
Off Balance Sheet Items			
Contingent Liabilities	19.00		
Acceptances and Endorsements			
Letters of Guarantee		6,954,826,431	4,093,979,945
Irrevocable Letters of Credit		325,832,977,100	350,818,267,247
Bills for Collection		5,891,383,925	10,848,903,402
Other Contingent Liabilities		13,069,064	77,549,432
		338,692,256,520	**365,838,700,026**
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		**338,692,256,520**	**365,838,700,026**
Net Asset Value (NAV) per share		**314.73**	**272.27**

Sonali Bank PLC. Head Office, Dhaka CAD OP

Sonali Bank PLC

Profit and Loss Account

For the period ended 30 June 2026

Particulars	Notes	30 June 2026 Taka	30 June 2025 Taka
Operating Income			
Interest income	21.00	39,261,128,921	39,268,051,042
Interest paid on deposit and borrowing etc.	22.00	(35,714,517,126)	(34,134,288,694)
Net Interest Income		**3,546,611,796**	**5,133,762,348**
Investment income	23.00	48,213,706,090	44,263,389,932
Commission, exchange and brokerage	24.00	4,366,771,709	7,132,662,210
Other operating income	25.00	343,826,582	152,057,431
		52,924,304,381	**51,548,109,573**
Total Operating Income (A)		**56,470,916,177**	**56,681,871,922**
Operating Expenses			
Salary and allowances	26.00	17,211,210,063	15,828,997,678
Rent, tax, insurance, electricity etc.	27.00	533,447,912	522,169,115
Legal expenses	28.00	21,737,293	28,943,383
Postage, stamps and telecommunication etc.	29.00	24,975,975	24,614,968
Stationery, printings, advertisements etc.	30.00	43,238,225	34,308,798
Chief Executive's salary and fees	31.00	5,951,461	5,473,946
Directors' fees	32.00	3,212,000	2,968,500
Auditors' fees	33.00	1,218,115	837,052
Depreciation and repair of bank's assets	34.00	550,144,033	694,385,542
Other expenses	35.00	2,910,032,926	2,451,880,356
Total Operating Expenses (B)		**21,305,168,004**	**19,594,579,338**
Profit/Loss before Provision (C=A-B)		**35,165,748,173**	**37,087,292,583**
Provision for loans & advances	36.00	(69,041,950)	17,463,152,746
Provision for diminution in value of investment	37.00	(803,939,949)	(467,888,361)
Other provisions	38.00	12,006,793,353	10,168,491,178
Total Provision (D)		**11,133,811,454**	**27,163,755,563**
Total Profit/(Loss) before Taxes (E=C-D)		**24,031,936,719**	**9,923,537,020**
Provision for Taxation (F)		**5,471,400,000**	**4,012,537,020**
Current tax		5,471,400,000	4,012,537,020
Deferred tax		-	-
Net Profit after Taxation (G=E-F)		**18,560,536,719**	**5,911,000,000**
Appropriations			
Statutory Reserve	15.00	4,806,387,344	1,984,707,404
General Reserve :			
Reserve for CSR	16.02	200,000,000	50,000,000
Start-Up Fund	16.03	185,605,367	59,110,000
Reserve for Unwanted Risk arising from Vault		-	-
		5,191,992,711	**2,093,817,404**
Retained Surplus Carried Forward		**13,368,544,008**	**3,817,182,596**
Earnings Per Share (EPS)		**40.97**	**13.05**

Sonali Bank PLC, Head Office, Dhaka, CAD OP

Sonali Bank PLC

Cash Flow Statement

For the Period ended 30 June 2026

	Particulars	Notes	30 June 2026	30 June 2025
A.	**Cash flows from operating activities**			
	Interest receipts in cash		80,387,215,277	77,946,678,444
	Interest payments		(30,824,358,800)	(31,822,246,710)
	Dividends receipts		180,196,081	287,800,569
	Fee and commission and exchange receipts in cash		2,881,526,174	5,133,299,617
	Recoveries of Loans previously written off		689,698,440	193,077,517
	Cash payments to employees		(17,217,161,524)	(15,834,471,625)
	Cash payments to Suppliers		(100,721,461)	(88,603,489)
	Income taxes paid		(8,051,399,455)	(2,454,703,088)
	Cash receipts from other operating activities		343,826,582	152,057,431
	Cash payments for other operating activities		(4,439,527,640)	(3,730,662,364)
	Cash generated from operating activities before changes		**23,849,293,675**	**29,782,226,304**
	Increase/(decrease) in operating assets and liabilities			
	Loans & advances to customers		85,910,969,056	7,244,833,880
	Other assets		(46,414,696,406)	25,578,477,003
	Deposits from other banks		(11,054,363,715)	(8,001,143,709)
	Deposits from customers		216,272,647,944	85,573,177,364
	Other liabilities		1,578,044,443	21,243,219,802
			246,292,601,323	**131,638,564,340**
	Net cash flow from operating activities		**270,141,894,998**	**161,420,790,644**
B.	**Cash flows from investing activities**			
	Purchase/Sale of securities & bond		(248,792,644,971)	(121,063,860,628)
	(Purchase)/sale of fixed assets		(903,117,924)	(2,091,339,253)
	Net cash generated from/(used in) investing activities		**(249,695,762,895)**	**(123,155,199,881)**
C.	**Cash flows from financing activities**			
	Proceed from share issue		-	-
	Receipts from issue of/Payments for redemption of loan capital & debt security		630,602,183	36,447,905,911
	Dividends paid		-	-
	Net cash flow from/(used in) financing activities		**630,602,183**	**36,447,905,911**
D.	**Net increase/(decrease) in cash and cash equivalents (A+B+C)**		**21,076,734,286**	**74,713,496,674**
E.	**Effects of exchange rate changes on cash & cash equivalent**		**735,313,551**	**2,101,504,851**
F.	**Cash and cash equivalents at beginning of the year**		**241,886,223,481**	**199,404,558,401**
G.	**Cash and cash equivalents at end of the Period**		**263,698,271,318**	**276,219,559,925**
	Net operating cash flows per share		**596.34**	**356.34**

Sonali Bank PLC

Statement of Changes in Equity

For the period ended 30 June 2026

(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 2026	**45,300,000,000**	**25,201,896,272**	**800,665,927**	**21,495,933,277**	**4,576,397,347**	**25,961,356,936**	**123,336,249,759**
Surplus/(deficit) on account of revaluation of HTM and HFT Securities	-	-	-	-	642,039,567	-	642,039,567
Revaluation of Fixed assets	-	-	-	18,803,704	-	-	18,803,704
Adjustment of Non-Banking assets	-	-	-	-	-	35,726,413	35,726,413
Net Profit for the Year	-	-	-	-	-	18,560,536,719	18,560,536,719
Adjustments made for CSR during the year	-	-	(20,205,000)	-	-	-	(20,205,000)
Transferred to Reserve for CSR	-	-	200,000,000	-	-	(200,000,000)	-
Transferred to Statutory Reserve	-	4,806,387,344	-	-	-	(4,806,387,344)	(0)
Transfer to Start-Up Fund	-	-	185,605,367	-	-	(185,605,367)	(0)
Balance as at 30 June 2026	**45,300,000,000**	**30,008,283,616**	**1,166,066,294**	**21,514,736,981**	**5,218,436,914**	**39,365,627,357**	**142,573,151,161**
Balance as at 31 December 2025	**45,300,000,000**	**25,201,896,272**	**800,665,927**	**21,495,933,277**	**4,576,397,347**	**25,961,356,936**	**123,336,249,759**

Sonali Bank PLC

Liquidity Statement (Asset and Liability Maturity Analysis)

As at 30 June 2026

(Amount in Taka)

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	135,141,904,279	-	-	-	75,364,100,000	210,506,004,279
Balance with other banks and financial institutions	12,867,000,000	5,007,000,000	69,000,000	7,762,200,000	21,172,690,640	46,877,890,640
Money at call on short notice	2,100,000,000	-	-	3,403,500,000	650,400,000	6,153,900,000
Investments	67,822,300,000	215,818,200,000	258,242,700,000	326,780,600,000	272,266,843,867	1,140,930,643,867
Loans and Advances	101,281,800,000	189,049,400,000	178,937,000,000	144,924,200,000	347,139,262,517	961,331,662,517
Fixed assets including premises, furniture and fixtures	-	-	-	-	36,391,331,887	36,391,331,887
Other assets	131,200,000	1,189,200,000	2,652,200,000	1,346,100,000	229,999,138,534	235,317,838,534
Non-banking assets	-	-	-	-	2,589,551	2,589,551
Total Assets	**319,344,204,279**	**411,063,800,000**	**439,900,900,000**	**484,216,600,000**	**982,986,356,996**	**2,637,511,861,275**
Liabilities						
Borrowings from Bangladesh Bank, other banks financial institutions and agents	973,025,183	-	-		274,600,000	1,247,625,183
Deposits	205,397,700,000	278,387,700,000	471,011,200,000	955,950,200,000	90,686,379,916	2,001,433,179,916
Other accounts	-	-	-	-	-	-
Provision and other liabilities	-	-	-	-	492,257,905,014	492,257,905,014
Total Liabilities	**206,370,725,183**	**278,387,700,000**	**471,011,200,000**	**955,950,200,000**	**583,218,884,930**	**2,494,938,710,113**
Net Liquidity Gap	**112,973,479,095**	**132,676,100,000**	**(31,110,300,000)**	**(471,733,600,000)**	**399,767,472,066**	**142,573,151,161**

Sonali Bank PLC. Head Office, Dhaka CAD OP

Sonali Bank PLC
Selected explanatory Notes to the financial statements
As at and for the period ended 30 June 2026

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 2025 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		Rate for Provision
General Provision	STD-0, STD-1, STD-2	1% of Loan Outstanding
	SMA	5% of Loan Outstanding
Specific Provision	SS	20% of base for Provision
	DF	50% of base for Provision
	BL	100% of base for Provision

Loan Classification and provisioning in line with BRPD Circular no. 15 dated 27 November 2024 and off balancesheet exposures lassification and provisionin in line with BRPD Circular no. 06 dated 25 April 2023.

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 2025. The following ratings had been awarded:

Date of Declaration	Valid till	Rating Mode	Long Term	Short Term	Outlook
30-Jun-26	29-Jun-27	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, "Moving Forward To Prosperity."

8.00 Earnings per share (EPS)

Particulars	30 June 2026	30 June 2025
	Taka	Taka
Net Profit after Taxation	18,560,536,719	5,911,000,000
Nunber of Shares outstanding	453,000,000	453,000,000
Earnings per share (EPS)	40.97	13.05

9.00 Net Asset Value Per Share (NAVPS)

Particulars	30 June 2026	31 December 2025
	Taka	Taka
Total Assets	2,637,511,861,275	2,390,981,553,681
Total Liabilities	2,494,938,710,113	2,267,645,303,921
Net Asset	142,573,151,161	123,336,249,759
Nunber of Shares outstanding	453,000,000	453,000,000
Net Asset Value Per Share (NAVPS)	314.73	272.27

10.00 Net operating cash flows per share(NOCFPS)

Particulars	30 June 2026	30 June 2025
	Taka	Taka
Net Cash flow from operating activities	270,141,894,998	161,420,790,644
Nunber of Shares outstanding	453,000,000	453,000,000
Net operating cash flows per share(NOCFPS)	596.34	356.34

SONALI BANK PLC
Highlights on the Overall Activities
for the Period ended 30 June 2026

Annexure - A

SL No.	Particulars	30 June 2026 Taka	31 December 2025 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)	92,545,500,000	76,667,726,570
4	Capital surplus/(deficit)	11,268,500,000	801,056,570
5	Capital Adequacy Ratio	11.39%	10.11%
6	Statutory Reserve	30,008,283,616	25,201,896,272
7	Total Assets	2,637,511,861,275	2,390,981,553,681
8	Total Deposits	2,001,433,179,916	1,796,214,895,687
9	Total Investment	1,140,930,643,867	892,152,334,096
10	Total Contingent Liabilities and Commitments	338,692,256,520	365,838,700,026
11	Advance Deposit Ratio	48.03%	58.30%
12	Credit Deposit Ratio	105.04%	107.97%
13	Total Import	115,885,600,000	389,215,600,000
14	Total Export	14,764,100,000	32,300,400,000
15	Operating Profit	35,165,748,173	79,495,611,080
16	Profit after tax and provision	18,560,536,719	12,410,781,495
17	Total Loans and Advances	961,331,662,517	1,047,242,631,573
18	Amount of Classified Loans	157,663,000,000	166,149,292,599
19	Percentage of Classified Loans and Advances	16.40%	15.87%
20	Provisions kept against Classified Loans	130,228,300,000	141,944,611,777
21	Provision surplus/(deficit)	-	-
22	Cost of Fund (June 2026 Annualized)	6.00%	6.07%
23	Income from Investment	48,213,706,090	97,935,017,582
24	Interest Earning Assets	2,029,856,210,868	1,871,545,823,426
25	Non-Interest Earning Assets	607,655,650,407	519,435,730,255
26	Return on Investment (ROI)(June 2026 Annualized)	9.49%	11.07%
27	Return on Asset (ROA)(June 2026 Annualized)	1.48%	0.53%
28	Return on Equity (ROE)(June 2026 Annualized)	27.92%	10.69%
29	Earnings per Share (EPS)	40.97	27.40
30	Net assets value per share (NAVPS)	314.73	272.27
31	Price Earning Ratio	N/A	N/A
32	Net Operating Income per Share	77.63	175.49

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