UN-AUDITED CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
OF
SOCIAL ISLAMI BANK PLC (SIBL) AND ITS SUBSIDIARIES
FOR THE PERIOD ENDED 30 SEPTEMBER 2025

SOCIAL ISLAMI BANK PLC AND ITS SUBSIDIARIES
CONDENSED CONSOLIDATED BALANCE SHEET (UN- AUDITED)
AS AT 30 SEPTEMBER 2025

	Note(s)	30.09.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash in hand			
Cash in hand (Including Foreign Currencies)	3(a)	888,368,538	2,170,407,883
Balance with Bangladesh Bank & its Agent Banks (Including Foreign Currencies)	3.1	2,035,930,285	18,070,740,862
		2,924,298,823	**20,241,148,745**
Balance with other Banks and Financial Institutions	4(a)		
In Bangladesh		5,018,549,737	7,676,332,185
Outside Bangladesh		(1,227,411,504)	1,217,853,319
		3,791,138,233	**8,894,185,504**
Placement with Banks & other Financial Institutions	5	**8,818,293,194**	**9,063,293,194**
Investments in Shares & Securities	6(a)		
Government		15,487,911,000	15,487,911,000
Others		10,363,361,641	10,617,024,185
		25,851,272,641	**26,104,935,185**
Investments	7(a)		
General Investment etc.		336,954,679,267	351,660,647,764
Bills Purchased and Discounted		53,505,486,832	30,964,421,306
		390,460,166,099	**382,625,069,070**
Fixed Assets including Premises, Furnitures and Fixtures	8(a)	**4,058,136,891**	**4,275,236,651**
Other Assets	9(a)	**25,392,919,381**	**25,964,590,964**
Non Banking Assets		-	-
Total Assets		**461,296,225,262**	**477,168,459,313**
LIABILITIES AND CAPITAL			
Liabilities			
Placement from Banks & other Financial Institutions		**106,382,626,247**	**90,847,458,920**
Deposits and Other Accounts	10(a)		
Mudaraba Savings Deposits		23,105,483,873	33,261,235,865
Mudaraba Term Deposits		122,566,092,797	134,411,256,283
Other Mudaraba Deposits		72,298,070,892	76,323,347,169
Al-Wadeeah Current & Other Deposit Accounts		53,956,506,804	56,377,433,942
Bills Payable		4,412,544,913	8,339,156,079
Cash Waqf Fund		514,004,174	499,010,742
		276,852,703,453	**309,211,440,080**
Bond			
SIBL Mudaraba Subordinated Bond	11	7,000,000,000	7,000,000,000
SIBL Mudaraba Perpetual Bond	12	5,000,000,000	5,000,000,000
		12,000,000,000	**12,000,000,000**
Other Liabilities	13(a)	**62,319,127,989**	**43,950,945,575**
Deffered Tax Liabilities/ (Assets)	14(a)	**464,891,203**	**463,368,931**
Total Liabilities		**458,019,348,893**	**456,473,213,506**
Shareholders' Equity			
Paid-up Capital	15	11,401,551,000	11,401,551,000
Statutory Reserve		9,420,732,990	9,420,732,990
General reserve		13,938,397	13,938,397
Others reserve		21,926,635	21,926,635
Revaluation reserve on Fixed Assets		516,752,966	516,752,966
Retained Earnings		(18,098,027,415)	(679,658,008)
Total Shareholders' Equity		**3,276,874,573**	**20,695,243,980**
Non controlling Interest		**1,796**	**1,827**
Total Shareholders' Equity with non controlling interest		**3,276,876,369**	**20,695,245,807**
Total Liabilities & Shareholders' Equity		**461,296,225,262**	**477,168,459,313**

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	30.09.2025 Taka	31.12.2024 Taka
Off-balance Sheet Items (Un-Audited)		
CONTINGENT LIABILITIES		
Acceptances and Endorsements	9,159,932,068	28,299,295,900
Irrevocable Letters of Credit (including Back to Back Bills)	10,955,396,319	14,910,649,200
Letters of Guarantee	7,892,537,618	9,168,823,639
Bills for Collection	5,815,133,669	6,937,108,669
Other Contingent Liabilities	-	-
Total	**33,822,999,674**	**59,315,877,408**
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	-	-
Total Off Balance Sheet Items including Contingent Liabilities	**33,822,999,674**	**59,315,877,408**

Company Secretary

Chief Financial Officer

Managing Director

Director

Director

Dhaka, Bangladesh
Date: 29.10.2025

SOCIAL ISLAMI BANK PLC AND ITS SUBSIDIARIES
CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2025

	Note(s)	Jan-Sept. 25 Taka	Jan-Sept. 24 Taka	July-Sept. 25 Taka	July-Sept. 24 Taka
Investment Income	16(a)	14,493,213,911	23,404,614,487	3,784,571,262	7,361,967,462
Less: Profit paid on Deposits	17(a)	24,442,031,538	18,554,577,651	11,655,625,628	6,400,307,504
Net Investment Income		**(9,948,817,627)**	**4,850,036,835**	**(7,871,054,367)**	**961,659,957**
Income from Investment in Shares/securities	18(a)	1,090,082,829	1,114,569,828	324,254,987	347,779,756
Commission, Exchange and Brokerage	19(a)	1,995,666,174	1,089,669,283	1,354,007,525	229,616,535
Other Operating Income	20(a)	375,133,903	528,753,712	74,739,135	91,853,812
		3,460,882,906	**2,732,992,823**	**1,753,001,647**	**669,250,103**
Total Operating Income		**(6,487,934,722)**	**7,583,029,658**	**(6,118,052,720)**	**1,630,910,060**
Salaries and Allowances	21(a)	4,262,257,085	3,867,924,126	1,617,855,365	1,416,922,824
Rent, Taxes, Insurances, Electricity etc.	22(a)	612,691,471	575,444,849	264,744,275	201,017,616
Legal Expenses	23(a)	18,909,847	10,990,803	6,443,720	2,328,490
Postage, Stamps, Telecommunication etc.	24(a)	6,513,334	7,504,057	1,630,797	1,723,447
Stationery, Printings, Advertisements etc.	25(a)	49,515,672	150,990,386	9,111,967	15,789,105
Managing Director's Salary and Allowances	21.1	6,811,292	13,546,664	3,000,000	2,356,666
Directors' Fees & Expenses		5,604,833	3,098,943	1,992,673	1,590,864
Shariah Supervisory Committee's Fees & Expenses		475,056	-	124,410	-
Auditors` Fees		1,785,375	733,125	1,262,125	244,375
Depreciation & Repair of Bank's Assets	26(a)	401,602,165	396,817,601	90,345,275	85,459,630
Zakat Expenses		-	121,527,456	-	-
Other Expenses	27(a)	993,129,318	1,181,713,077	210,958,269	384,746,100
Total Operating Expenses		**6,359,295,448**	**6,330,291,087**	**2,207,468,875**	**2,112,179,117**
Profit/(Loss) before Provision		**(12,847,230,170)**	**1,252,738,572**	**(8,325,521,597)**	**(481,269,058)**
Provisions for Investments & off B/S items		3,929,939,951	338,538,405	3,929,939,951	38,461,241
Other Provisions		80,607,296	146,893,126	(16,317,297)	19,088,269
Total Provision	28(a)	**4,010,547,247**	**485,431,531**	**3,913,622,654**	**57,549,510**
Total Profit/(Loss) before Tax		**(16,857,777,417)**	**767,307,041**	**(12,239,144,252)**	**(538,818,568)**
Provision for Income Tax	29(a)	**187,000,802**	**255,671,384**	**111,512,469**	**(248,961,864)**
Current tax		185,478,530	248,650,342	102,961,527	(249,024,919)
Deferred tax		1,522,272	7,021,042	8,550,942	63,055
Net Profit/(Loss) after Tax		**(17,044,778,219)**	**511,635,657**	**(12,350,656,721)**	**(289,856,704)**
Appropriations					
Statutory Reserve		-	148,067,969	-	(105,571,044)
Start up Fund		-	5,043,754	-	(2,708,354)
Coupon/dividend on perpetual bond		373,591,219	348,317,814	126,027,396	116,953,427
		373,591,219	**501,429,537**	**126,027,396**	**8,674,029**
Retained surplus		**(17,418,369,438)**	**10,206,121**	**(12,476,684,115)**	**(298,530,733)**
Attributable to:					
Equity holders' of the Bank		**(17,418,369,407)**	**10,206,135**	**(12,476,684,092)**	**(298,530,692)**
Non controlling Interest		**(31)**	**(14)**	**(23)**	**(41)**
		(17,418,369,438)	**10,206,121**	**(12,476,684,115)**	**(298,530,733)**
		(17,044,778,219)	**511,635,657**	**(12,350,656,719)**	**(289,856,704)**
Consolidated Earnings Per Share	32	**(15.28)**	**0.14**	**(10.94)**	**(0.36)**

Company Secretary

Chief Financial Officer

Managing Director

Director

Director

Dhaka, Bangladesh
Date: 29.10.2025

SOCIAL ISLAMI BANK PLC AND ITS SUBSIDIARIES
CONDENSED CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2025

		Notes	30.09.2025 Taka	30.09.2024 Taka
	Cash Flow from operating activities			
	Investment Income receipt	30 (a)	14,281,524,270	23,146,329,692
	Profit paid on deposits		(13,554,088,079)	(16,051,488,224)
	Income /dividend receipt from Investments in Shares and Securities		1,090,082,829	1,114,569,828
	Fees & commission receipt		339,270,843	456,920,973
	Recovery from written off investment		57,125,299	123,333,680
	Cash payments to employees		(4,269,068,377)	(3,881,470,790)
	Cash payments to suppliers		(56,029,006)	(158,494,443)
	Income tax paid		(133,786,563)	(1,310,089,524)
	Receipts from other operating activities		2,020,572,043	1,191,026,914
	Payments for other operating activities		(1,740,647,024)	(1,962,815,936)
	Operating profit before changes in operating assets and liabilities	35	**(1,965,043,765)**	**2,667,822,169**
	Changes in operating assets and liabilities			
	Statutory deposits		-	-
	Net trading securities		253,662,544	(468,732,332)
	Investments to other banks		-	-
	Investment to customers		(7,835,097,029)	(17,720,648,563)
	Other assets		860,022,489	5,692,015,634
	Deposits from other banks		1,073,456,159	(599,070,600)
	Deposits received from customers		(44,320,136,244)	(31,403,837,685)
	Other liabilities on account of customers		-	-
	Trading liabilities		-	-
	Other liabilities		14,172,156,633	1,043,044,885
	Sub Total		**(35,795,935,448)**	**(43,457,228,660)**
A.	**Net Cash flow from operating activities**		**(37,760,979,213)**	**(40,789,406,492)**
	Cash flows from investing activities			
	Proceeds from sale of securities			
	Payment for purchases of securities		-	-
	Proceeds from sale of fixed assets		-	-
	Purchases of property, plant & equipments		(76,451,281)	(399,480,916)
	Purchase/Sale of subsidiaries		-	-
B.	**Net Cash flows from investing activities**		**(76,451,281)**	**(399,480,916)**
	Cash flows from financing activities			
	Receipts from issue of debt instruments		15,535,167,327	(26,411,419,000)
	SIBL Mudaraba Subordinated & Perpetual Bond		-	-
	Receipts from issue of right shares/ordinary share		-	-
	Coupon/ dividend on perpetual bond		(373,591,219)	(348,317,814)
	Dividend paid in cash		-	(542,931,000)
C.	**Net Cash flow from financing activities**		**15,161,576,108**	**(27,302,667,814)**
D.	**Net increase/(decrease) in cash & cash equivalents (A+B+C)**		**(22,675,854,384)**	**(68,491,555,219)**
E.	**Effects of exchange rate changes on cash & cash equivalents**		10,957,191	(29,524,892)
F.	**Cash and cash equivalents at the beginning of the year**		38,198,627,443	50,465,592,455
G.	**Cash and cash equivalents at the end of the year (D+E+F)**		**15,533,730,250**	**(18,055,487,656)**
	Net Operating Cash Flow per Share (CNOCFPS)	34	(33.12)	(35.78)

Company Secretary **Chief Financial Officer**

Managing Director **Director** **Director**

Dhaka, Bangladesh
Date: 29.10.2025

SOCIAL ISLAMI BANK PLC AND ITS SUBSIDIARIES
STATEMENT OF CONDENSED CONSOLIDATED CHANGES IN EQUITY (UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2025

(amount in Taka)

Particulars	Paid-up Capital	Share Premium Account	Statutory Reserve	General Reserves	Other Reserves	Asset Revaluation Reserve	Retained Earnings	Non-Controlling Interest	Total
1	2	3	4	5	6	7	8	9	10=(2 to 9)
Balance as at 01 January 2025	**11,401,551,000**	-	**9,420,732,990**	**13,938,397**	**21,926,635**	**516,752,966**	**(679,658,008)**	**1,827**	**20,695,245,807**
Changes in Accounting Policy	-	-	-	-	-	-	-	-	-
Resatated Balance	-	-	-	-	-	-	-	-	-
Surplus / (Deficit) on account of Revaluation of Properties	-	-	-	-	-	-	-	-	-
Surplus / (Deficit) on account of Revaluation of Investment	-	-	-	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-	-	-	-
Net gain and losses not recognized in the Income Statement	-	-	-	-	-	-	-	-	-
Net profit for the year	-	-	-	-	-	-	(17,044,778,189)	(31)	**(17,044,778,219)**
Start-up Fund for the period	-	-	-		-	-	-		-
Coupon/ dividend on perpetual bond	-	-	-		-	-	(373,591,219)		**(373,591,219)**
Appropriation made during the year	-	-	-	-	-	-	-	-	-
Issue of Cash Dividend		-	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-	-	-
Transferred to retained earnings	-	-	-	-	-	-	-	-	-
Total group shareholders' equity as on 30 Sept. 2025	**11,401,551,000**	-	**9,420,732,990**	**13,938,397**	**21,926,635**	**516,752,966**	**(18,098,027,415)**	**1,796**	**3,276,876,369**
CET 1 Capital under Basel III:	**11,401,551,000**		**9,420,732,990**	**13,938,397**	-	-	**(18,098,027,415)**	**1,796**	**2,738,196,768**
Less: Adjustment in CET-1 Capital									192,166,542
Add: SIBL Mudaraba Perpetual bond (AT-1 Capital)									5,000,000,000
Total Eligible Tier I Capital									**7,546,030,227**
General provision for unclassified investment									1,660,417,499
SIBL Mudaraba Subordinated Bond									6,000,000,000
Add: Others (approved by BB)									-
Total Tier II Capital									**7,660,417,499**
Total Elegible Tier II Capital (as per RBCA guideline)									**7,660,417,499**
Total eligible capital as on 30 September 2025									**15,206,447,726**

FOR THE YEAR ENDED 31 DECEMBER 2024

Total Shareholders' Equity as on 31 December 2024	**11,401,551,000**	-	**9,420,732,990**	**13,938,397**	**21,926,635**	**516,752,966**	**(679,658,008)**	**1,827**	**20,695,245,807**
CET-1 Capital under Basel III:	11,401,551,000		9,420,732,990	13,938,397	-	-	(679,658,008)	1,827	**20,156,566,207**
Less: Adjustment in CET-1 Capital									198,716,697
Add: SIBL Mudaraba Perpetual bond (AT-1 Capital)									5,000,000,000
Total Eligible Tier I Capital									**24,957,849,510**
Add: General provision for unclassified investment									2,531,236,133
Add: SIBL Mudaraba Subordinated Bond									6,000,000,000
Add: Others (As per RBCA Guideline of BB)									-
Total Tier II Capital									**8,531,236,133**
Total Eligible Tier II Capital (as per RBCA guideline)									**8,531,236,133**
Total eligible capital as on 31 December 2024									**33,489,085,643**

Company Secretary | **Chief Financial Officer** | **Managing Director** | **Director** | **Director**

Date: 29.10.2025

SOCIAL ISLAMI BANK PLC
CONDENSED BALANCE SHEET (UN-AUDITED)
AS AT 30 SEPTEMBER 2025

	Note(s)	30.09.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash in hand			
Cash in hand (Including Foreign Currencies)	3	888,002,391	2,170,040,376
Balance with Bangladesh Bank & its Agent Banks (Including Foreign Currencies)	3.1	2,035,930,285	18,070,740,862
		2,923,932,676	**20,240,781,238**
Balance with other Banks and Financial Institutions	4		
In Bangladesh		4,493,482,500	7,530,114,939
Outside Bangladesh		(1,227,411,504)	1,217,853,319
		3,266,070,996	**8,747,968,258**
Placement with Banks & other Financial Institutions	5	**8,818,293,194**	**9,063,293,194**
Investments in Shares & Securities	6		
Government		15,487,911,000	15,487,911,000
Others		9,979,271,123	10,167,835,338
		25,467,182,123	**25,655,746,338**
Investments	7		
General Investment etc.		337,303,279,267	352,200,647,764
Bills Purchased and Discounted		53,505,486,832	30,964,421,306
		390,808,766,099	**383,165,069,070**
Fixed Assets including Premises, Furnitures and Fixtures	8	**4,048,698,708**	**4,265,762,411**
Other Assets	9	**24,932,209,556**	**25,235,807,401**
Non Banking Assets		-	-
Total Assets		**460,265,153,353**	**476,374,427,910**
LIABILITIES AND CAPITAL			
Liabilities			
Placement from Banks & other Financial Institutions		**106,382,626,247**	**90,847,458,920**
Deposits and Other Accounts	10		
Mudaraba Savings Deposits		23,105,483,873	33,261,235,865
Mudaraba Term Deposits		122,566,092,797	134,411,256,283
Other Mudaraba Deposits		72,298,070,892	76,323,347,169
Al-Wadeeah Current & Other Deposit Accounts		54,579,253,921	56,936,540,004
Bills Payable		4,412,544,913	8,339,156,079
Cash Waqf Fund		514,004,174	499,010,742
		277,475,450,570	**309,770,546,142**
Bond			
SIBL Mudaraba Subordinated Bond	11	7,000,000,000	7,000,000,000
SIBL Mudaraba Perpetual Bond	12	5,000,000,000	5,000,000,000
		12,000,000,000	**12,000,000,000**
Other Liabilities	13	**60,739,228,260**	**42,679,668,607**
Deffered Tax Liabilities/ (Assets)	14	**464,823,816**	**463,301,544**
Total Liabilities		**457,062,128,893**	**455,760,975,213**
Capital/Shareholders' Equity			
Paid-up Capital	15	11,401,551,000	11,401,551,000
Statutory Reserve		9,420,732,990	9,420,732,990
Revaluation reserve on Fixed Assets		516,752,966	516,752,966
Retained Earnings		(18,136,012,495)	(725,584,259)
Total Shareholders' Equity		**3,203,024,461**	**20,613,452,697**
Total Liabilities & Shareholders' Equity		**460,265,153,353**	**476,374,427,910**

	30.09.2025 Taka	31.12.2024 Taka
Off-balance Sheet Items (Un-Audited)		
CONTINGENT LIABILITIES		
Acceptances and Endorsements	9,159,932,068	28,299,295,900
Irrevocable Letters of Credit (including Back to Back Bills)	10,955,396,319	14,910,649,200
Letters of Guarantee	7,892,537,618	9,168,823,639
Bills for Collection	5,815,133,669	6,937,108,669
Other Contingent Liabilities	-	-
Total	**33,822,999,674**	**59,315,877,408**
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	-	-
Total Off Balance Sheet Items including Contingent Liabilities	**33,822,999,674**	**59,315,877,408**

Company Secretary

Chief Financial Officer

Managing Director

Director

Director

Dhaka, Bangladesh
Date: 29.10.2025

SOCIAL ISLAMI BANK PLC
CONDENSED PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2025

	Note(s)	Jan-Sept. 25 Taka	Jan-Sept. 24 Taka	July-Sept. 25 Taka	July-Sept. 24 Taka
Investment Income	16	14,424,434,380	23,303,506,481	3,770,788,778	7,330,153,601
Less: Profit paid on Deposits	17	24,429,640,133	18,513,930,850	11,652,980,952	6,393,256,292
Net Investment Income		**(10,005,205,753)**	**4,789,575,631**	**(7,882,192,173)**	**936,897,309**
Income from Investment in Shares and Securities	18	1,108,838,137	1,109,792,138	342,382,168	353,236,987
Commission Exchange and Brokerage	19	1,951,443,340	1,032,012,283	1,329,727,088	212,518,912
Other Operating Income	20	374,589,715	526,340,666	74,455,269	89,923,682
		3,434,871,192	**2,668,145,087**	**1,746,564,526**	**655,679,581**
Total Operating Income		**(6,570,334,561)**	**7,457,720,718**	**(6,135,627,648)**	**1,592,576,890**
Salaries and Allowances	21	4,225,392,140	3,831,187,061	1,605,595,048	1,405,003,649
Rent Taxes Insurances Electricity etc.	22	606,944,595	568,437,155	262,809,280	198,150,547
Legal Expenses	23	18,909,847	10,990,803	6,455,220	2,328,490
Postage Stamps Telecommunication etc.	24	5,142,771	6,228,979	1,446,211	1,433,221
Stationery Printings Advertisements etc.	25	49,174,722	150,659,442	9,013,636	15,709,025
Managing Director's Salary and Allowances	21.1	6,811,292	13,546,664	3,000,000	2,356,666
Directors' Fees & Expenses		5,144,833	2,970,943	1,785,673	1,546,864
Shariah Supervisory Committee's Fees & Expenses		475,056	-	124,410	-
Auditors' Fees		1,725,000	690,000	1,230,500	230,000
Depreciation & Repair of Bank's Assets	26	400,056,800	395,140,361	90,013,677	84,962,448
Zakat Expenses		-	121,527,456	-	-
Other Expenses	27	983,549,144	1,170,570,480	205,830,032	381,161,693
Total Operating Expenses		**6,303,326,200**	**6,271,949,344**	**2,187,303,685**	**2,092,882,603**
Profit/(Loss) before Provision		**(12,873,660,761)**	**1,185,771,374**	**(8,322,931,333)**	**(500,305,713)**
Provisions for Investments & off B/S items		3,929,939,951	338,538,405	3,929,939,951	38,461,241
Other Provisions		53,107,296	106,893,126	(21,317,297)	(10,911,731)
Total Provision	28	**3,983,047,247**	**445,431,531**	**3,908,622,654**	**27,549,510**
Total Profit/(Loss) before Tax		**(16,856,708,008)**	**740,339,843**	**(12,231,553,987)**	**(527,855,223)**
Provision for Income Tax	29	**180,129,010**	**235,964,447**	**113,119,632**	**(257,019,814)**
Current tax		178,606,737	228,943,405	104,568,690	(257,082,869)
Deferred tax		1,522,272	7,021,042	8,550,942	63,055
Net Profit/(Loss) after Tax		**(17,036,837,018)**	**504,375,397**	**(12,344,673,619)**	**(270,835,408)**
Appropriation					
Statutory Reserve		-	148,067,969	-	(105,571,044)
Start up Fund		-	5,043,754	-	(2,708,354)
Coupon/dividend on perpetual bond		373,591,219	348,317,814	126,027,396	116,953,427
		373,591,219	**501,429,537**	**126,027,396**	**8,674,029**
Retained earnings for the period		**(17,410,428,237)**	**2,945,860**	**(12,470,701,015)**	**(279,509,437)**
		(17,036,837,018)	**504,375,397**	**(12,344,673,619)**	**(270,835,408)**
Earnings Per Share	32	**(15.27)**	**0.14**	**(10.94)**	**(0.34)**

Company Secretary

Chief Financial Officer

Managing Director

Director

Director

Dhaka, Bangladesh
Date: 29.10.2025

SOCIAL ISLAMI BANK PLC
CONDENSED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2025

	Note(s)	30.09.2025 Taka	30.09.2024 Taka
Cash Flow from operating activities			
Investment Income receipt	30	14,212,744,738	23,045,221,686
Profit paid on deposits		(13,541,696,674)	(16,010,841,423)
Income /dividend receipt from Investments in Shares and Securities		1,108,838,137	1,109,792,138
Fees & commission receipt		295,048,008	399,263,972
Recovery from written off investment		57,125,299	123,333,680
Cash payments to employees		(4,232,203,432)	(3,844,733,725)
Cash payments to suppliers		(54,317,493)	(156,888,421)
Income tax paid		(118,246,686)	(1,282,638,024)
Receipts from other operating activities		2,020,027,856	1,188,613,868
Payments for other operating activities		(1,724,459,193)	(1,944,061,344)
Operating profit before changes in operating assets and liabilities	35	**(1,977,139,440)**	**2,627,062,407**
Changes in operating assets and liabilities			
Statutory deposits		-	-
Net trading securities		188,564,215	(421,863,873)
Investments to other banks		-	-
Investment to customers		(7,643,697,029)	(17,600,648,563)
Other assets		576,408,874	5,516,362,640
Deposits from other banks		1,073,456,159	(599,070,600)
Deposits received from customers		(44,256,495,190)	(31,183,106,245)
Other liabilities on account of customers		-	-
Trading liabilities		-	-
Other liabilities		13,897,905,669	806,237,170
Sub Total		**(36,163,857,303)**	**(43,482,089,471)**
A. Net Cash flow from operating activities		**(38,140,996,743)**	**(40,855,027,064)**
Cash flows from investing activities			
Proceeds from sale of securities			
Payment for purchases of securities		-	-
Proceeds from sale of fixed assets		-	-
Purchases of property plant & equipments		(75,282,379)	(398,719,404)
Purchase/Sale of subsidiaries		-	-
B. Net Cash flows from investing activities		**(75,282,379)**	**(398,719,404)**
Cash flows from financing activities			
Receipts from issue of debt instruments		15,535,167,327	(26,411,419,000)
SIBL Mudaraba Subordinated & Perpetual Bond		-	-
Receipts from issue of right shares/ordinary share		-	-
Coupon/ dividend on perpetual bond		(373,591,219)	(348,317,814)
Dividend paid in cash		-	(542,931,000)
C. Net Cash flow from financing activities		**15,161,576,108**	**(27,302,667,814)**
D. Net increase/(decrease) in cash & cash equivalents (A+B+C)		**(23,054,703,014)**	**(68,556,414,283)**
E. Effects of exchange rate changes on cash & cash equivalents		10,957,191	(29,524,892)
F. Cash and cash equivalents at the beginning of the year		38,052,042,690	50,465,186,406
G. Cash and cash equivalents at the end of the year (D+E+F)		**15,008,296,867**	**(18,120,752,768)**
Net Operating Cash Flow per Share (NOCFPS)	34	**(33.45)**	**(35.83)**

Company Secretary

Chief Financial Officer

Managing Director

Director

Director

Dhaka, Bangladesh
Date: 29.10.2025

SOCIAL ISLAMI BANK PLC

STATEMENT OF CONDENSED CHANGES IN EQUITY (UN-AUDITED)

FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2025

(amount in Taka)

Particulars	Paid-up Capital	Share Premium Account	Statutory Reserve	General / Other Reserves	Asset Revaluation Reserve	Retained Earnings	Total
1	2	3	4	5	6	7	8=(2 to 7)
Balance as at 01 January 2025	**11,401,551,000**	-	**9,420,732,990**	-	**516,752,966**	**(725,584,259)**	**20,613,452,697**
Changes in Accounting Policy	-	-	-	-	-	-	-
Resatated Balance	-	-	-	-	-	-	-
Surplus / (Deficit) on account of Revaluation of Properties	-	-	-	-	-	-	-
Surplus / (Deficit) on account of Revaluation of Investment	-	-	-	-	-	-	-
Currency translation Difference	-	-	-	-	-	-	-
Net gain and losses not recognized in the Income Statement	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	(17,036,837,018)	**(17,036,837,018)**
Start-up Fund for the period	-	-	-	-	-	-	-
Coupon/ dividend on perpetual bond	-	-	-	-	-	(373,591,219)	**(373,591,219)**
Appropriation made during the period	-	-	-	-	-	-	-
Issue of cash dividend	-	-	-	-	-	-	-
Issue of Share Capital		-	-	-	-	-	-
Transferred to retained earnings	-	-	-	-	-	-	-
Total shareholders' equity as on 30 September 2025	**11,401,551,000**	-	**9,420,732,990**	-	**516,752,966**	**(18,136,012,496)**	**3,203,024,460**
CET 1 Capital under Basel III:	**11,401,551,000**		**9,420,732,990**	-		**(18,136,012,496)**	**2,686,271,494**
Less: Adjustment in CET-1 Capital							191,304,268
Add: SIBL Mudaraba Perpetual bond (AT-1 Capital)							5,000,000,000
Total Eligible Tier I Capital							**7,494,967,226**
General provision for unclassified investment							1,660,417,499
SIBL Mudaraba Subordinated Bond							6,000,000,000
Add: Others (approved by BB)							-
Total Tier II Capital							**7,660,417,499**
Total Eligible Tier II Capital (as per RBCA guideline)							**7,660,417,499**
Total eligible capital as on 30 September 2025							**15,155,384,725**

FOR THE YEAR ENDED 31 DECEMBER 2024

Total Shareholders' Equity as on 31 December 2024	**11,401,551,000**		**9,420,732,990**		**516,752,966**	**(725,584,259)**	**20,613,452,697**
CET 1 Capital Under Basel III:	**11,401,551,000**		**9,420,732,990**			**(725,584,259)**	**20,096,699,731**
Less: Adjustment in CET-1 Capital							197,784,509
Add: SIBL Mudaraba Perpetual bond (AT-1 Capital)							5,000,000,000
Total Eligible Tier I Capital							**24,898,915,222**
Add: General provision for unclassified investment							2,531,236,133
Add: SIBL Mudaraba Subordinated Bond							6,000,000,000
Add: Others (As per RBCA Guideline of BB)							-
Total Tier II Capital							**8,531,236,133**
Total Elegible Tier II Capital (as per RBCA guideline)							**8,531,236,133**
Total eligible capital as on 31 December 2024							**33,430,151,356**

Company Secretary **Chief Financial Officer** **Managing Director** **Director** **Director**

Date: 29.10.2025

SOCIAL ISLAMI BANK PLC
SELECTED NOTES TO THE FINANCIAL STATEMENTS
AS AT AND FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2025

1 The Bank and its activities

1.1 Status of the Bank

The Bank was incorporated as a Public Limited Company in Bangladesh in the year 1995 under Companies Act, 1994. The Bank is one of the interest-free Shariah Based banks in the country and its modus- operandi are substantially different from other conventional Banks. The Bank within the stipulations laid down by Bank Companies Act, 1991(as amended upto 2018) and directives as received from time to time from Bangladesh Bank, provides all types of commercial Banking services. Besides as a matter of policy the Bank conducts its business on the principles of Mudaraba, Musharaka, Murabaha, Bai-Muazzal & Hire Purchase transaction approved by Bangladesh Bank. The Bank is listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a publicly traded company. The Bank carries its Banking activities through One hundred eighty one (181) branches operating as per Islamic Shariah prevailing in the country.

The Registered Office of the bank is located at 'City Center', 90/1 Motijheel Commercial Area.

1.2 Enlistment with the Stock Exchanges

The bank subscribed for IPO (Initial Public Offer) in the year 2000 and initially listed with Dhaka Stock Exchange (DSE) Ltd. and later on in the year 2005 with Chittagong Stock Exchange (CSE) Ltd.

Subsidiaries of SIBPLC:

1.3 SIBL Securities Limited

SIBL Securities Limited, a wholly owned subsidiary of SIBPLC, was incorporated as a Public Limited Company under the Companies Act,1994 vide certification of incorporation no. C - 85876/10 dated 20 July 2010 and obtained its certificate of commencement of business on the same day. The company has already got it license for trading with Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE). The company started its commercial operation in the month of January 2012.

The principal place of business is the Registered Office at 3rd floor, 15 Dilkusha C/A, Dhaka-1000.

The principal objectives of the company for which it was established are to carry on the business of stock brokers, dealers in relation to shares and securities dealings and other services as mentioned in the Memorandum and Articles of Association of the company.

1.4 SIBL Investment Limited

SIBL Investment Limited, a wholly owned subsidiary of SIBL, was incorporated as a Public Limited Company under the Companies Act,1994 vide certification of incorporation no. C - 86726/10 dated 30 August 2010 and obtained its certificate of commencement of business on the same day.

The principal objectives of the company for which it was established are to carry on the business of stock brokers, dealers in relation to shares and securities dealings, to underwrite, manage and distribute the issue of stocks etc. and other services as mentioned in the Memorandum and Articles of Association of the company.

	Name of the Company	Paid up Capital (Taka)	Percentage of Share Holding	
			SIBL	Others
1	SIBL Securities Limited	1,921,875,000	99.999938%	0.000062%
2	SIBL Investment Limited	250,000,000	99.999680%	0.000320%
	Total Capital	**2,171,875,000**		

1.5 Off-Shore Banking Unit (OBU)

Bangladesh bank approved operation of Off-Shore Banking Unit (OBU) of Social Islami Bank PLC located at Head Office, through their letter no. BRPD(P-3)744(119)/2010-4652, Dated: 11.11.2010. The bank has commenced the operation of its Off-Shore Banking Unit (OBU) from 02.05.2012.

Social Islami Bank Ltd. ★ City Center, 90/1 Motijheel
FAD
Head
Office

2 Basis of the presentation of the financial statements:

2.1 Significant accounting policies

The accounting policies set out have been applied consistently to all periods presented in these financial statements, and have been applied consistently by group entities, except otherwise instructed by the Bangladesh Bank as prime regulator. The financial statements of subsidiaries which are included in Consolidated Financial Statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events in similar nature. Certain comparative amounts in these financial statements have been reclassified and rearranged to conform to the current period's presentation.

2.2 Recognition of profit suspense

Profit / Rent / Compensation Suspense account and Doubtful Income

Profit / Rent / compensation accrued on classified investments are suspended and accounted for as per BRPD Circular no: 15 (09 November 2009) issued by the Bangladesh Bank. Moreover, incomes that are irregular (doubtful) as per Shariah are also not included in the distributable income of the Bank.

Income on unclassified overdue investment of Murabaha and Bai-Muazzal is charged under compensation account instead of showing as income of the Bank.

Interest received from NOSTRO accounts are not credited to the income as per Islamic Shariah.

2.3 Cash Flow Statement

Internatinal Accounting Standard (IAS)-7 " Cash Flow Statement" requires SIBL to prepare cash flow statement under direct method. However, Cash Flow Statement has been prepared under a adopted method of direct and indirect in accordance with the BRPD Circular No. 15, (09 November 2009) issued by the Banking Regulation and Policy Department of Bangladesh Bank.

2.4 Statement of Changes in Equity

The statement of changes in equity reflects information about the increase or decrease in net assets or wealth.

2.5 Earning Per Share (IAS-33)

Earnings Per Share has been calculated in accordance with International Accounting Standard (IAS)-33: Earnings Per Share (EPS), which has been shown on the face of profit and loss account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the period. Prior year EPS has been restated as and when required.

2.7 General

1. These financial statements cover nine months from 01 January to 30 September 2025.
2. These financial statements were reviewed by the Audit Committee of the Board of Social Islami Bank PLC in its 178th Meeting held on 29 October 2025 and was subsequently approved by the Board of Directors in its 560th meeting held on the same date.
3. Figures relating to the previous period included in this report have been rearranged, wherever considered necessary, to make them comparable as per respective accounting standard.

Social Islami Bank Ltd. FAD Head Office City Center, 90/1 Motijheel

		30.09.2025 Taka	31.12.2024 Taka
3	**Cash in hand:**		
	In Local Currency	849,277,214	2,089,248,425
	In Foreign Currencies	28,355,962	37,775,592
	ATM balance	10,369,215	43,016,359
		888,002,391	**2,170,040,376**
3(a)	**Consolidated balance of cash in hand**		
	Social Islami Bank PLC	**888,002,391**	**2,170,040,376**
	Cash in hand of Subsidiary companies	**366,147**	**367,507**
	SIBL Securities Limited	19,168	20,528
	SIBL Investment Limited	346,979	346,979
		888,368,538	**2,170,407,883**
3.1	**Balance with Bangladesh Bank and its agent bank (Sonali Bank)**		
	Balance with Bangladesh Bank (Note-3.1.1)	1,782,446,853	17,818,783,898
	Balance with Sonali Bank (as agent of BB)	253,483,432	251,956,964
		2,035,930,285	**18,070,740,862**
3.1.1	**Balance with Bangladesh Bank (Including foreign currencies)**		
	In local currency	1,634,990,427	16,574,424,218
	In foreign currencies	147,456,425	1,244,359,680
		1,782,446,853	**17,818,783,898**
4	**Balance with Other Banks and Financial Institutions**		
	In Bangladesh	4,493,482,500	7,530,114,939
	Outside Bangladesh	(1,227,411,504)	1,217,853,319
		3,266,070,996	**8,747,968,258**
4(a)	**Consolidated balance of other Banks and Financial Institutions In Bangladesh**		
	Social Islami Bank PLC	**4,493,482,500**	**7,530,114,939**
	Add: Account Balance of subsidiaries of SIBL with SIBL Principal Branch	**622,747,116**	**559,106,064**
	SIBL Securities Limited (Current account and MTDR)	556,833,423	495,796,821
	SIBL Investment Limited	65,913,693	63,309,243
		5,116,229,617	**8,089,221,003**
	Less: Inter company balance eliminated	**622,747,116**	**559,106,064**
	SIBL Securities Limited (Current account and MTDR)	556,833,423	495,796,821
	SIBL Investment Limited	65,913,693	63,309,243
	Add: Account Balance of subsidiaries of SIBPLC with other banks and financial institutions	**525,067,237**	**146,217,246**
	SIBL Securities Limited	525,067,237	146,217,246
	SIBL Investment Limited	-	-
	Consolidated balance with Banks and Financial Institutions	**5,018,549,737**	**7,676,332,185**
5	**Placement with Banks & other Financial Institutions**		
	Placement with Banks	4,691,293,194	4,636,293,194
	Placement with other Financial Institutions	3,137,000,000	3,437,000,000
	FC Placement with other Financial Institutions (note: 5.1)	990,000,000	990,000,000
		8,818,293,194	**9,063,293,194**
5.1	**FC Placement with Banks & other Financial Institutions**		
	Union Bank PLC	990,000,000	990,000,000
		990,000,000	**990,000,000**
6	**Investments in shares & securities**		
	Government:		
	Government Bond (Islamic Investment Bond)	1,000,000,000	1,000,000,000
	BD. Govt. Islamic Refinance Fund	250,000,000	250,000,000
	7 Years Treasury BOND (5%)	319,300,000	319,300,000
	7 Years Treasury BOND (0%)	123,000,000	123,000,000
	Investment in BD Govt. Investment Sukuk bond	13,097,030,000	13,097,030,000
	10 Years BD Govt. Shariah Based Bond	698,581,000	698,581,000
		15,487,911,000	**15,487,911,000**

	30.09.2025 Taka	31.12.2024 Taka
Others:		
Investment in Share, Quoted	1,498,079,529	1,687,107,587
Investment in Share, Unquoted/bond	8,481,191,594	8,480,727,751
	9,979,271,123	**10,167,835,338**
Fair value adjustment through profit or loss (FVTPL)	-	-
Value of Investment in Shares and securities, others	**9,979,271,123**	**10,167,835,338**
Grand Total	**25,467,182,123**	**25,655,746,338**
Consolidated investments in shares & securities		
Social Islami Bank PLC Other sectors	**9,979,271,123**	**10,167,835,338**
Add: Investment in shares & securities by subsidiary companies	**384,090,518**	**449,188,847**
SIBL Securities Limited	289,093,863	307,046,055
SIBL Investment Limited	94,996,655	142,142,792
Total consolidated balance of investments in shares & securities others	**10,363,361,641**	**10,617,024,185**

7 Mode-Wise Investment (General)

	30.09.2025 Taka	31.12.2024 Taka
a) In Bangladesh		
Musharaka	27,568,342	41,125,582
Murabaha	27,650,568,164	23,746,569,559
Mudaraba	135,443,312	18,310,666,888
Bai-Muazzal	225,453,003,171	223,279,995,951
Hire-Purchase Sirkatul Meelk	66,893,669,954	66,652,586,210
Quard	13,248,466,176	16,001,507,610
Bai-Salam	760,317,862	818,878,974
Staff Loan	1,493,484,652	1,690,927,838
Ijarah	278,858,655	320,539,412
Visa Card	1,361,898,980	1,337,849,740
	337,303,279,267	**352,200,647,764**
Mode-Wise Investment (General)		
b) Outside Bangladesh		
Musharaka	-	-
Murabaha	-	-
Bai-Muazzal	-	-
Hire-Purchase Sirkatul Meelk	-	-
Installment Investment Scheme	-	-
Quard	-	-
Bai-Salam	-	-
Others	-	-
	-	-
Bills Purchased and discounted		
Inside Bangladesh		
In land Bill Purchase	**1,674,469,822**	**3,068,845,958**
Bills Purchased and discounted		
Outside Bangladesh		
Foreign Bill Purchased	3,391,598	13,108,106
Murabaha Bill of Exchange	2,735,086,038	3,184,342,262
Baim-Wes bills	49,092,539,375	24,698,124,980
	51,831,017,010	**27,895,575,348**
Grand total of net Bills Purchased and Discounted	**53,505,486,832**	**30,964,421,306**
Total Investment	**390,808,766,099**	**383,165,069,070**

		30.09.2025 Taka	31.12.2024 Taka
7(a)	**Consolidated Investment Social Islami Bank PLC.**	**390,808,766,099**	**383,165,069,070**
	Less: Intercompany balance eliminated		
	SIBL Securities Ltd.		
	Quard Investment with SIBL-Principal Branch	**348,600,000**	**540,000,000**
	SIBL Investment Ltd.	-	-
		390,460,166,099	**382,625,069,070**

Social Islami Bank Ltd. FAD Head Office City Center, 90/1 Motijheel

		30.09.2025 Taka	31.12.2024 Taka
8	**Fixed Assets:**		
	Land	12,330,000	12,330,000
	Building	1,668,696,668	1,689,526,638
	Furniture & Fixture	1,152,354,256	1,208,957,022
	Mechanical Appliance	840,443,853	893,570,174
	Computer Software	191,304,268	197,784,509
	Motor Vehicle	201,092	1,101,400
	Right of use Assets(ROU)	182,887,544	261,988,533
	Books	481,028	504,134
	Carrying Value	**4,048,698,708**	**4,265,762,411**
8(a)	**Consolidated written down value of fixed assets including intangible assets**		
	Social Islami Bank PLC	**4,048,698,708**	**4,265,762,411**
	Add: Fixed assets of subsidiary companies	**9,438,183**	**9,474,240**
	SIBL Securities Limited	9,438,183	9,474,240
	SIBL Investment Limited	-	-
	Carrying value of Fixed assets of the Group	**4,058,136,891**	**4,275,236,651**
9	**Others Assets:**		
	Stock of stationery Stamps and printing materials etc.	49,717,518	54,654,949
	Advance Rent	45,003,549	73,901,785
	Advance Deposit	3,553,967	3,461,487
	Branch Adjustments (SIBG)	322,853,785	1,256,443,211
	Suspense Account:	369,944,645	283,069,168
	Other Prepayments	163,694,343	135,135,977
	Share Trading Receivable A/c	582,285,137	389,075,374
	Advance Income Tax	18,253,712,723	18,135,466,037
	Investment in subsidiary SIBL Securities Limited	1,921,874,000	1,921,874,000
	Investment in subsidiary SIBL Investment Limited	249,999,400	249,999,400
	Receivable from SIBL Investment	1,903,690	1,903,690
	Protested bills against Investment	326,749,370	329,590,370
	Profit receivable from Banks NBFI and BD Govt.	792,207,617	712,701,023
	Investment with off-shore Banking Unit	34,070,113	17,248,006,930
	Due from off-shore Banking Unit	-	824,877,621
	Dividend Receivable Account	863,272,289	868,312,619
	Profit Receivable from Mudaraba Subordinated Bond	274,397,303	85,079,494
	Profit Receivable from FC Investment	106,398,152	106,398,152
	Profit Receivable from Mudaraba Perpetual Bond	331,315,061	424,359,450
	Profit Receivable from Beximco Green Sukuk	-	16,175,341
	Others (note: 9.1)	273,327,006	188,205,872
	Total	**24,966,279,669**	**43,308,691,952**
	Less: Balance with OBU for elimination		
	Investment with off-shore Banking Unit	34,070,113	17,248,006,930
	Due from off-shore Banking Unit	-	824,877,621
	Grand total after elimination of balance with OBU	**24,932,209,556**	**25,235,807,401**
9(a)	**Consolidated other Assets**		
	Social Islami Bank PLC	**24,932,209,556**	**25,235,807,401**
	Add: Other assets of subsidiary companies	**2,634,486,916**	**2,902,560,653**
	SIBL Securities Limited	2,543,824,246	2,846,507,631
	SIBL Investment Limited	90,662,670	56,053,022
	Less; Inter Company transactions eliminated:	**1,903,690**	**1,903,690**
	Receivable from SIBL Securities	-	-
	Receivable from SIBL Investment	1,903,690	1,903,690
	Less: Inter company balance eliminated investment in subsidiaries	**2,171,873,400**	**2,171,873,400**
	Investment in SIBL Securities Ltd	1,921,874,000	1,921,874,000
	Investment in SIBL Investment Ltd	249,999,400	249,999,400
	Grand total Other assets of subsidiary companies	**25,392,919,381**	**25,964,590,964**
9.1	**Others**		
	D.D. Paid without advice	650	650
	Adjusting A/C debit balance	20,915,825	27,202,503
	Advance Vat	3,864,253	3,857,217
	BFETN Adjustment Accounts	191,914,769	(90,359,334)
	Parking Assets	53,045,092	85,445,875
	Card Accrued Income	869,420	973,978
	Profit Receivable from IBDA	-	157,339,993
	Other Receivable	2,716,997	3,744,990
		273,327,006	**188,205,872**

Social Islami Bank Ltd. FAD Head Office City Center, 90/1 Motijheel

		30.09.2025 Taka	31.12.2024 Taka
10	**Deposits and Other Accounts**		
	Mudaraba Savings Deposits (MSD)	23,105,483,873	33,261,235,865
	Mudaraba Term Deposits (MTDR)	122,566,092,797	134,411,256,283
	Other Mudaraba Deposit	**72,298,070,892**	**76,323,347,169**
	Mudaraba Short Notice Deposits (MSND)	17,916,542,257	18,718,693,333
	Mudaraba Scheme Deposits (Note-10.1)	54,381,528,635	57,604,653,836
	Al- Wadeeah Current Deposit and other acounts (Note-10.2)	54,579,253,921	56,936,540,004
	Bills payable	4,412,544,913	8,339,156,079
	Cash Waqf Fund	514,004,174	499,010,742
		277,475,450,570	**309,770,546,142**
10.1	**Mudaraba Scheme Deposits**		
	Mudaraba Hajj Savings Deposit	180,086,779	214,957,245
	Mudaraba Pension Savings Deposit	447,428,165	590,932,762
	Mudaraba Education Deposit Scheme	14,480,987	24,136,245
	Mudaraba Monthly Savings Deposit	13,526,254	75,383,323
	Mudaraba Monthly Profit Deposit	654,737,143	797,399,319
	Mudaraba Bashasthan Savings Scheme	71,913,346	123,408,014
	Mudaraba Millionaire Savings Scheme	322,411,835	394,498,746
	Mudaraba Lakhopoti Deposit Scheme	8,811,378	9,720,984
	Mudaraba Double Benefit Deposit Scheme	76,707,387	118,771,714
	Mudaraba Marriage Savings Scheme	49,798,937	63,653,583
	Mudaraba MMohorana Savings Scheme	41,638,875	41,068,286
	Subarnalata Special Scheme (Woman)	5,350,628	8,607,062
	Subarna Rekha Special Deposit (Woman)	426,018,131	580,626,483
	Shabuj Shayanna Special Deposit	4,590,073	129,006,535
	Shabuj Chaya Pension Scheme	102,251,475	10,757,650
	Sanchita Special Deposit scheme	90,406,315	99,783,260
	Sanali Din Pension Deposit Scheme	5,059,112,538	6,729,679,289
	Sukher Thikana Saving Scheme	18,544,017	21,940,364
	Sacchandey Protidin Monthly Profit Deposit	317,667,187	382,471,327
	Samriddir Sopan Scheme Deposit	17,177,292	27,146,453
	Sopner Siri Deposit Scheme	9,671,737	14,187,741
	Sharner Shikhar (mudaraba Billinior Deposit)	1,208,006,472	1,290,746,193
	Proshanti (Mudaraba Zakat Saving Deposits)	25,758,582	28,846,813
	SIBL Astha (Mudaraba Monthly Profit Deposit)	21,874,728,861	18,168,782,424
	SIBL Super DPS (Mudaraba Pension Deposit)	5,576,805,158	7,215,547,846
	SIBL Digun Prottasha(Double Benefit Deposit)	2,004,399,658	2,013,540,435
	Al-Wasiah bill Waqf	31,607,092	30,938,088
	SIBL Education Savings Scheme	718,520,096	738,443,988
	SIBL Medical Savings Scheme	1,968,494,755	2,039,983,652
	SIBL Marriage Savings Scheme	260,043,744	264,973,233
	Internet Banking Deposit Scheme (IB DPS)	40,398,074	40,091,047
	SIBL Probashi Deposit Scheme	615,706,953	537,195,480
	Retired Citizen Monthly Benefits	8,027,652,758	10,577,222,244
	Hawkers Deposit & Bisiness Development	313,245,517	293,607,447
	Driver Deposit Scheme	98,303,232	92,488,229
	Mudaraba Sorbochcho Munafa	3,551,379,996	3,672,153,914
	Mudaraba Oichik Sanchoy	134,147,208	141,956,418
		54,381,528,635	**57,604,653,836**
10.2	**Al-Wadeeah Current Deposit & other A/c**		
	Al Wadeeah current deposit	4,477,358,676	6,916,876,251
	Un-claimed dividend	131,710,414	132,091,921
	Sundry deposit	11,289,664,582	11,916,919,738
	Social fund deposit	17,075	17,075
	Supervision charge	839,256	839,256
	Risk fund deposit	12,380,970	12,401,677
	FC deposit	3,925,318,816	7,564,578,117
	Convertible Taka A/c	27,784,653	54,215,052
	F. C. held against B.B. L/C	3,857,729,865	4,361,981,145
	Bangladesh Bank Fund for COVID	1,359,974,635	1,705,163,553
	Bangladesh Bank Pre-finance fund	18,266,044,812	19,437,913,475
	Profit payable A/c	10,904,230,661	4,726,866,177
	Compensation Realized	326,199,507	106,676,566
		54,579,253,921	**56,936,540,004**
10(a)	**Consolidated balance of Al-Wadeeah Current Deposit & Other A/c**		
	Social Islami Bank PLC	**54,579,253,921**	**56,936,540,004**
	Less: Intercompany balance eliminated	**622,747,116**	**559,106,064**
	SIBL Securities Limited	556,833,423	495,796,821
	SIBL Investment Limited	65,913,693	63,309,243
	Consolidated balance of Current deposit and other accounts	**53,956,506,804**	**56,377,433,942**

Social Islami Bank Ltd. FAD Head Office City Center, 90/1 Motijheel

11 SIBL Mudaraba Subordinated Bond

SIBL issued three mudaraba subordinated bonds namely SIBL 1st Mudaraba Subordinated Bond of Tk. 300 crore, SIBL 2nd Mudaraba Subordinated Bond of Tk. 400 crore and SIBL 3rd Mudaraba Subordinated Bond of Taka-500.00 crore to support and strengthen Tier-II capital base of the bank under Basel-III capital regulation of Bangladesh Bank. The details of SIBL Mudaraba Subordinated Bonds are presented Below:

Name of the Bond	Issue Date	Issued Amount	Outstanding as on 30.09.2025	Outstanding as on 31.12.2024
SIBL 1st Mudaraba Subordinated Bond	31-03-15	3,000,000,000	-	-
SIBL 2nd Mudaraba Subordinated Bond	20-06-17	4,000,000,000	-	-
SIBL 3rd Mudaraba Subordinated Bond	27-12-18	5,000,000,000	1,000,000,000	1,000,000,000
SIBL 4th Mudaraba Subordinated Bond	29-12-22	6,000,000,000	6,000,000,000	6,000,000,000
Total		**12,000,000,000**	**7,000,000,000**	**7,000,000,000**

	30.09.2025 Taka	31.12.2024 Taka
12 SIBL Mudaraba Perpetual Bond of Tk.500 Crore		

Social Islami Bank Limited issued 'SIBL Mudaraba Perpetual Bond of Tk. 500 Crore in accordance with the regulatory approval from Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank (BB) vide their letter ref no. BSEC/CI/DS-07/2014/272 & BRPD(BFIS)661/14B(P)/2020-8946, Dated: 25 November 2020 & 22 October 2020 respectively. The bond is fully subscribed on 13/10/2021 by the following investors:

	30.09.2025	31.12.2024
Islami Bank Bangladesh Limited	1,500,000,000	1,500,000,000
Exim Bank Limited	1,500,000,000	1,500,000,000
AIBL Employees' Provident Fund	500,000,000	500,000,000
AIBL Employees' Gratuity Fund	500,000,000	500,000,000
Al-Arafah Islami Bank Limited	1,000,000,000	1,000,000,000
	5,000,000,000	**5,000,000,000**

13 Other Liabilities

	30.09.2025	31.12.2024
FC Charge	38,076,428	1,676,012
Adjusting A/C (Cr.) Balance	1,982,932,009	19,571,211
Other Payable and payable for LC payment	1,597,211,077	4,412,105
BEFTN Adjustment Account	213,814,364	11,934,137
Parking Account	112,188,983	159,631,427
ATM & Others Settlement for Q-Cash	(35,615,174)	(57,637,362)
Provision for Investments (note-13.1)	17,560,449,478	13,660,000,000
Provision for other Assets (note-13.2)	591,003,212	537,895,916
Compensation and Rent Suspense	16,961,064,515	6,668,433,106
Provision for Taxation (note-13.3)	21,017,389,694	20,838,782,956
Lease liabilities as per IFRS-16	115,973,479	211,728,502
Mudaraba profit distribution	-	15,000,000
Provision for good borrower	10,000,000	10,000,000
Provision for Climate Risk Fund	25,000,000	25,000,000
Provision for Start-Up Fund (note-13.4)	82,045,540	82,045,540
Provision for diminution in value of shares and securities (note-13.5)	106,623,149	130,123,550
Provision for other receivables (Note-13.6) *	361,071,507	361,071,507
	60,739,228,260	**42,679,668,607**

It is mentionable here that Bangladesh Bank vide their letter ref. no. DOS (CAMS)1157/41(DIVIDEND)/2025-3109, dated:21.05.2025, directed the bank to finalize the Financial Statements -2024 keeping a provision shortfall of Tk. 21,577.26 crore.The Bank has maintained a total provision Tk. 1,887.98 crore against total provision requirement of Tk. 23,465.24 crore as on 30.09.2025 resulted shortfall of Tk. 21,577.26 crore.

13(a) Consolodated Other Liabilities

	30.09.2025	31.12.2024
Social Islami Bank PLC.	**60,739,228,260**	**42,679,668,607**
Add: Other Liabilities of subsidiaries	**1,928,499,729**	**1,811,276,969**
SIBL Securities Limited	1,923,063,082	1,805,849,572
SIBL Investment Limited	5,436,647	5,427,397
	62,667,727,989	**44,490,945,575**
Less: Intercompany balance eliminated		
SIBL Securities Limited (Payable to SIBL Principal Br.- Term loan)	348,600,000	540,000,000
Grand Total	**62,319,127,989**	**43,950,945,575**

13.1 Provision for Investment

	30.09.2025	31.12.2024
(a) Specific Provision on Investment		
Provision held at the beginning of the year	11,128,763,866	7,926,217,063
Fully provided Investment written off /Waiver	(29,490,472)	(764,812,033)
Transferred from doubtful income/compensation realized/recovery	-	-
Provision made during this year	4,800,758,585	3,967,358,837
Provision held at the end of the year	**15,900,031,979**	**11,128,763,866**

Social Islami Bank Ltd. FAD Head Office City Center, 90/1 Motijheel

	30.09.2025 Taka	31.12.2024 Taka
(b1) General Provision on Investment		
Provision held at the beginning of the year	2,048,438,803	4,190,116,429
Addition /Adjustment during the year	(647,665,132)	(2,141,677,626)
	1,400,773,671	**2,048,438,803**
(b2) General Provision on COVID-19		
Provision held at the beginning of the year	-	697,381,338
Addition /Adjustment during the year	-	(697,381,338)
	-	-
Special General Provision-COVID-19 (As per BRPD Circular letter No.56 dt. 10.12.2020)	-	-
Special General Provision-COVID-19 (As per BRPD Circular letter No.52 dt. 29.12.2021)	-	-
Special General Provision-COVID-19 (As per BRPD Circular letter No.53 dt. 22.12.2022)	-	-
Balance at the end of the year	**1,400,773,671**	**2,048,438,803**
Total Provision on Investments	**17,300,805,650**	**13,177,202,670**
(c) General Provision on Off-Balance Sheet items		
Provision held at the beginning of the year	482,797,330	635,075,584
Addition during the year	(223,153,502)	(152,278,254)
Balance at the end of the year	**259,643,828**	**482,797,330**
Total Provision maintained for Investments & Off-Balance Sheet items (a+b+c)	**17,560,449,478**	**13,660,000,000**
Total Provision required for Investments & Off-Balance Sheet items	**227,501,288,250**	**223,597,209,364**
Provision Surplus/(Shortfall)	**(209,940,838,772)**	**(209,937,209,365)**

13.2 Provision for other Assets

Required	1,464,203,212	2,192,895,916
Maintained	591,003,212	537,895,916
Paid during the year	-	781,800,000
Provision Surplus/(Shortfall)	**(873,200,000)**	**(873,200,000)**

13.3 Provision for Taxation

Provision for Current tax

Balance at the beginning of the year	20,838,782,956	20,628,473,744
Add: Provision made during the year (Zakat Fund)	-	-
Add: Provision made during the year (Note:13.3.1)	178,606,737	210,309,212
	21,017,389,694	**20,838,782,956**

13.3.1 Provision made during the year

Operating Profit before provision & tax	(12,873,660,761)	1,204,608,483
Add: Inadmissible expense	303,245,092	492,131,249
Less: Inadmissible expense and for separate consideration	233,960,439	151,116,670
Total Taxable Income	**(12,804,376,109)**	**1,545,623,062**
Total Tax liability for current year		
Business Tax @ 37.50% for year 30.09.2025 and @37.50% for year 2024	-	69,589,853
Dividend Tax @ 20%	-	91,402,644
Tax on gain on shares & securities @ 15%	-	265,637
Provision required	-	**161,258,134**
Provision made	-	**161,258,134**

13.3.2 Reconciliation of effective tax rate of the Bank

Particulars	**Effective Rate 2024**		
Profit before income tax as per profit and loss account		-	1,204,608,483
Income tax as per applicable tax rate	37.50%	-	451,728,181
Factors affecting the tax charge for current year:			
Inadmissible	15.32%	-	184,549,218
Abmissible Expenses in the current year (i.e.write-off etc.)	-32.73%	-	(394,311,451)
Tax savings from reduced tax rates for dividend	-6.64%	-	(79,977,314)
Tax loss/(savings) from reduced tax rates for capital gain	-0.06%	-	(730,501)
Total income Tax Expenses	**13.39%**	-	**161,258,134**

13.3.3 Minimum tax calculation u/s 163:

Investment Income @ 0.60%	1.00%	144,244,344	190,180,288
Dividend on Share @ (0.60%/37.50%*20%)	(1.00%/37.50%*20%)	57,896	1,462,442
Capital Gain on sale of share @ (0.60%/37.50%*10%)	(1.00%/37.50%*15%)	-	4,250
Commission, exchange and brokerage @ 0.60%	1.00%	19,514,433	7,785,309
Other Operating Income @ 0.60%	1.00%	3,745,897	4,859,789
Income from investment in shares and securities other than Dividend and capital gain @ 0.60% except Div./Capital Income mentioned above	1.00%	11,044,167	6,017,133
		178,606,737	**210,309,212**
Provision for Tax during the year: Higher of Regular Tax (Note:13.3.2 or Minmum Tax (Note:13.3.3)		**178,606,737**	**210,309,212**

Social Islami Bank Ltd. FAD Head Office City Center, 90/1 Motijheel

		30.09.2025 Taka	31.12.2024 Taka
13.4	**Provision for Start-Up Fund**		
	Opening balance	82,045,540	82,045,540
	Addition during the year	-	-
	Paid during the year	-	-
	Closing Balance at the end of the period	**82,045,540**	**82,045,540**
13.5	**Provision for diniminution of shares & securities**		
	Opening balance	130,123,550	26,134,222
	Addition/Adjustment during the year	23,500,400	103,989,328
	Closing Balance at the end of the period	**106,623,150**	**130,123,550**
13.6	**Provision for Other Receivables**		
	Raquired	5,319,632,735	5,323,231,065
	Maintained	361,071,507	361,071,507
	Provision Surplus/(Shortfall)	**(4,958,561,228)**	**(4,962,159,558)**
14	**Deferred Tax Liability/(Asset)**		
	Balance at the beginning of the year	158,205,246	155,285,514
	Add: Provision made during the year	1,522,272	2,919,731
	Closing balance at the end of the year	**159,727,518**	**158,205,246**
	Deferred Tax Liability/(Asset)		
	Revaluation reserve beginning of the year	305,096,298	312,822,014
	Less: Transferred to Retained earnings	-	7,725,716
		305,096,298	**305,096,298**
	Closing balance at the end of the period	**464,823,816**	**463,301,544**
14 (a)	**Consolidated Deferred Tax Liability/(Asset)**		
	Social Islami Bank PLC	**464,823,816**	**463,301,544**
	SIBL Securities Limited		
	Balance at the beginning of the year	67,387	111,731
	Add: Provision made during the year	-	(44,344)
	Closing balance at the end of the year	**67,387**	**67,387**
	Grand total	**464,891,202**	**463,368,931**
15	**Capital**		
	Authorized Capital		
	3,000,000,000 ordinary shares of Tk. 10 each	**30,000,000,000**	**30,000,000,000**
	Issued, Subscribed and Paid up Capital		
	The Paid-up Capital of the Bank is currently Tk. 11,401,551,000 divided into 1,140,155,100 Ordinary Shares of Tk 10 each	**11,401,551,000**	**11,401,551,000**
	Break up of paid up capital is as follows		
	26,000,000 no. Ordinary shares of Tk.10 issued for cash	260,000,000	260,000,000
	477,322,945 no. Ordinary shares of Tk. 10 each for cash as right share	4,773,229,450	4,773,229,450
	234,975,697 no.ordinary shares of Tk 10 each issued as bonus shares	2,349,756,970	2,349,756,970
	73,829,864 no.ordinary shares of Tk 10 each issued as bonus shares	738,298,640	738,298,640
	81,212,850 no.ordinary shares of Tk 10 each issued as bonus shares	812,128,500	812,128,500
	44,667,067 no.ordinary shares of Tk 10 each issued as bonus shares	446,670,670	446,670,670
	46,900,421 no.ordinary shares of Tk 10 each issued as bonus shares	469,004,210	469,004,210
	49,245,442 no.ordinary shares of Tk 10 each issued as bonus shares	492,454,420	492,454,420
	51,707,714 no.ordinary shares of Tk 10 each issued as bonus shares	517,077,140	517,077,140
	54,293,100 no.ordinary shares of Tk 10 each issued as bonus shares	542,931,000	542,931,000
		11,401,551,000	**11,401,551,000**

Social Islami Bank Ltd. FAD Head Office City Center, 90/1 Motijheel

		30.09.2025 Taka	30.09.2024 Taka
16	**Income from Investment**		
	Profit on Murabaha	1,646,811,306	1,004,095,786
	Profit on Bai-Muazzal	6,689,493,700	14,373,629,225
	Profit on Hire-Purchase	3,369,969,630	4,788,634,218
	Profit on Musharka	114,065	4,721,245
	Profit on Bai-Salam	65,961,009	108,908,694
	Profit on Quard against MTDR Scheme and others	537,576,654	763,721,857
	Profit on Inland Document Bill Purchased	319,935,153	362,251,282
	Profit on Foreign Document Bill Purchased	3,421,388	3,559,656
	Profit on Ijarah	23,227,683	25,279,283
	Profit on Investment against Mudaraba Deposit with other banks and NBFIs	383,643,194	682,112,578
	Profit on other investments (Card Wakalat fee etc.)	1,115,318,772	1,177,018,847
	Profit on Mudaraba	268,961,827	9,573,811
		14,424,434,380	**23,303,506,481**
16(a)	**Consolidated income from investment**		
	Social Islami Bank PLC.	**14,424,434,380**	**23,303,506,481**
	Add: Income from investment of subsidiaries of SIBL	**68,779,532**	**101,108,006**
	SIBL Securities Ltd.	67,927,399	100,487,424
	SIBL Investment Ltd.	852,133	620,582
	Grand total of consolidated investment income	**14,493,213,911**	**23,404,614,487**
17	**Profit paid on Deposits**		
	Mudaraba Savings Deposits (MSD)	522,517,238	792,773,025
	Mudaraba short notice deposit (MSND)	819,309,732	1,372,965,607
	Mudaraba term deposit (MTDR)	10,304,036,667	11,282,674,942
	Cash waqf fund deposit	37,884,842	28,357,778
	Profit paid on Scheme Deposits & others	3,836,962,726	3,369,239,629
		15,520,711,205	**16,846,010,982**
	Profit paid on borrowings	8,422,534,406	1,069,507,132
	Profit paid on SIBL Mudaraba Subordinate Bond	486,394,522	598,412,737
	Total profit paid on deposits and borrowings	**24,429,640,133**	**18,513,930,850**
17(a)	**Consolidated Profit paid on deposits and borrowings**		
	Social Islami Bank PLC.	**24,429,640,133**	**18,513,930,850**
	Add: Income from investment of subsidiaries of SIBL	**12,391,405**	**40,646,801**
	SIBL Securities Ltd.	12,391,405	40,646,801
	SIBL Investment Ltd.	-	-
	Grand total of consolidated Profit paid on deposits and borrowings	**24,442,031,538**	**18,554,577,651**

		30.09.2025 Taka	30.09.2024 Taka
18	**Income from Investment in shares & securities**		
	Income from Investment in islamic bond	540,929,344	487,857,095
	Income from Investment in shares	(6,434,052)	7,163,271
	Income from Mudaraba Subordinate Bond	196,687,373	209,318,687
	Income from Mudaraba Perpetual Bond	346,575,337	322,825,483
	Income from Beximco Green Sukuk	20,224,659	60,679,453
	Dividend income	10,855,477	21,948,148
		1,108,838,137	**1,109,792,138**
18(a)	**Consolidated Income from Investment in shares & securities**		
	Social Islami Bank PLC.	**1,108,838,137**	**1,109,792,138**
	Add: Income from investment of subsidiaries of SIBL	**(18,755,308)**	**4,777,690**
	SIBL Securities Ltd.	(8,195,680)	11,487,037
	SIBL Investment Ltd.	(10,559,628)	(6,709,347)
	Grand total of consolidated Income from investment in shares & securities	**1,090,082,829**	**1,114,569,828**
19	**Commission Exchange & Brokerage**		
	Commission	295,048,008	399,263,972
	Exchange Income	1,656,395,332	632,748,311
		1,951,443,340	**1,032,012,283**
19(a)	**Consolidated income from commission exchange & brokerage**		
	Social Islami Bank PLC.	**1,951,443,340**	**1,032,012,283**
	Add: Income from commission exchange & brokerage of subsidiaries of SIBL		
	SIBL Securities Ltd.	44,222,835	57,657,001
	SIBL Investment Ltd.	-	-
	Grand total of consolidated Income from commission exchange & brokerage	**1,995,666,174**	**1,089,669,283**

Social Islami Bank Ltd. FAD Head Office City Center, 90/1 Motijheel

		30.09.2025 Taka	30.09.2024 Taka
20	**Other Operating Income**		
	P & T charge recovered	209,211	-
	Courier Charges Recovery & Others	1,971,853	4,209,386
	Services & charges	190,902,294	279,644,744
	SWIFT/ Return charge recovered	18,367,440	30,756,943
	Rent receipts	3,229,900	2,937,800
	Income from sale of forms	49,950	111,250
	Service charge on SIBL Cards	106,346,254	148,518,425
	Notice pay earnings	8,127,376	5,011,563
	Miscellaneous income	45,385,436	55,150,554
		374,589,715	**526,340,666**
20(a)	**Consolidated Other operating income**		
	Social Islami Bank PLC.	**374,589,715**	**526,340,666**
	Add: Other operating income of subsidiaries of SIBL		
	SIBL Securities Ltd.	544,188	2,413,046
	SIBL Investment Ltd.	-	-
	Grand total of consolidated Other operating income	**375,133,903**	**528,753,712**
21	**Salary & Allowances**		
	Basic Salary	1,590,371,698	1,596,315,080
	Allowance	2,160,899,475	1,623,372,822
	Bonus	248,359,211	411,641,023
	L/E Salary & Allowances	52,870,968	37,264,989
	Bank`s Contribution to Provident fund	157,173,590	147,811,808
	Bank`s Contribution to Superannuation fund	15,717,198	14,781,339
		4,225,392,140	**3,831,187,061**
21.1	**Managing Director`s Salary and Allowances**		
	Basic Salary	4,004,839	5,600,000
	Allowance	2,156,453	4,906,664
	Festival & other bonus	650,000	3,040,000
		6,811,292	**13,546,664**
21(a)	**Consolidated expenses for Salary and Allowance**		
	Social Islami Bank PLC.	**4,225,392,140**	**3,831,187,061**
	Add: Salary and Allowance of subsidiaries of SIBL		
	SIBL Securities Ltd.	36,864,945	36,737,065
	SIBL Investment Ltd.	-	-
	Grand total of consolidated expenses Salary & Allowance	**4,262,257,085**	**3,867,924,126**
22	**Rent Taxes Insurance & Electricity etc.**		
	Rent Rates & Taxes	315,646,190	301,802,574
	Insurance	191,741,248	161,903,647
	Electricity Lighting & Water	99,557,157	104,730,934
		606,944,595	**568,437,155**
22.1	**Rent, Rates & Taxes**		
	Rent, Rates & Taxes	428,133,161	406,440,068
	Less: rent expenses under IFRS-16	112,486,971	104,637,494
		315,646,190	**301,802,574**
22(a)	**Consolidated expenses for Rent Taxes Insurance & Electricity etc.**		
	Social Islami Bank PLC.	**606,944,595**	**568,437,155**
	Add; Rent Taxes Insurance & Electricity of subsidiaries of SIBL.		
	SIBL Securities Ltd.	5,746,876	7,007,694
	SIBL Investment Ltd.	-	-
	Grand total of consolidated expenses for Rent Taxes Insurance & Electricity etc.	**612,691,471**	**575,444,849**
23	**Legal Expenses**		
	Legal Fees & Charge	9,716,576	5,194,918
	Stamp Duties other Legal Expenses	-	63,476
	Other Legal Expenses	9,193,271	5,732,409
		18,909,847	**10,990,803**
23(a)	**Consolidated Legal expenses**		
	Social Islami Bank PLC.	**18,909,847**	**10,990,803**
	Add: Legal expenses of subsidiaries of SIBL.		
	SIBL Securities Ltd.	-	-
	SIBL Investment Ltd.	-	-
	Grand total of consolidated Legal expenses	**18,909,847**	**10,990,803**

Social Islami Bank Ltd. FAD Head Office City Center, 90/1 Motijheel

		30.09.2025 Taka	30.09.2024 Taka
24	**Postage Stamps Telecommunication etc.**		
	Cable Network rent	269,854	245,337
	Postage	-	1,200,840
	Telephone charges	1,246,180	1,129,215
	Mobile phone charges	3,626,737	3,653,587
		5,142,771	**6,228,979**
24(a)	**Consolidated Postage Stamps & Telecommunication etc.**		
	Social Islami Bank PLC.	**5,142,771**	**6,228,979**
	Add: Poatage Stamps & Telecom. of subsidiaries of SIBL		
	SIBL Securities Ltd.	1,370,563	1,275,078
	SIBL Investment Ltd.	-	-
	Grand total of Consolidated Postage Stamps & Telecommunication etc.	**6,513,334**	**7,504,057**
25	**Stationery, Printing, Advertisements etc.**		
	Table Stationery	9,488,990	12,751,464
	Printing & Stationery	30,523,470	71,445,911
	News Paper & Magazine	3,815,299	17,954,240
	Television & Radio	3,406,597	19,521,250
	Neon Sign, Banner etc.	678,008	1,288,770
	Other Publicity	1,262,358	27,697,808
		49,174,722	**150,659,442**
25(a)	**Consolidated expense of Stationery, Printing, Advertisement etc.**		
	Social Islami Bank PLC.	**49,174,722**	**150,659,442**
	Stationery, Printing, Advertisement expense of Subsidiaries of SIBL	**340,950**	**330,944**
	SIBL Securities Limited.	340,950	330,944
	SIBL Investment Limited.	-	-
		49,515,672	**150,990,386**
26	**Depreciation and Repair of Bank's Assets**		
	a) Depreciation of Bank's Assets		
	Land	-	-
	Building	20,829,972	21,482,290
	Furniture & Fixtures	74,257,201	76,148,441
	Office Appliance & Equipment	107,426,876	114,674,321
	Computer Software	9,802,759	10,764,566
	Vehicles	900,308	871,311
	Right of use Assets (RoU)	79,100,990	102,274,250
	Books	27,975	50,676
		292,346,082	**326,265,854**
	b) Repair on Bank's Assets		
	Building	51,169	9,400
	Motor Car/ Vehicle	17,256,877	16,308,966
	Furniture Fixture	2,188,726	2,244,273
	Mechanical Appliances	18,832,232	14,806,217
	Software Maintenance fee	1,627	4,829
	Hardware Maintenance fee	1,960	5,136
	IT Enable Service Charges	69,378,128	35,495,686
		107,710,719	**68,874,508**
	Total of Depreciation and repair of Bank's Assets	**400,056,800**	**395,140,361**
26(a)	**Consolidated balance of Depreciation**		
	Social Islami Bank PLC.	**400,056,800**	**395,140,361**
	Add: Depreciation on assets of subsidiaries	**1,204,960**	**1,244,063**
	SIBL Securities Ltd.	1,204,960	1,244,063
	SIBL Investment Ltd.		-
	Add: Repairs & Maintenance on assets of subsidiaries	**340,405**	**433,176**
	SIBL Securities Ltd.	340,405	433,176
	SIBL Investment Ltd.		-
	Total Consolidated Depreciation and repair of Bank's Assets	**401,602,165**	**396,817,601**

		30.09.2025 Taka	30.09.2024 Taka
27	**Other Expenses**		
	Local conveyance	14,594,974	16,433,486
	Petroleum, oil & lubricants	15,046,008	21,783,595
	Entertainment expenses	24,367,484	41,949,644
	Traveling allowances	11,318,307	12,403,073
	Travelling Foreign	-	6,021,707
	Bank charges	13,073,313	14,552,992
	Uniform charges	161,755	1,823,222
	Subscriptions to Institutions & Others	2,588,766	8,892,458
	Banks' clearing house charges	1,240	176,149
	CIB Charges	682,289	1,512,136
	Transportation charges	2,895,599	3,984,506
	News paper, Journal & periodicals	146,330	217,320
	Washing charges	973,947	1,115,744
	Training expenses Academy/ Internal	30,100	1,500
	Training expenses at outside Banks	(26,300)	641,100
	Direct expenses on investment	611,261	239,616
	Up keep of branches/office premises	5,800,021	5,916,927
	Excise duty	1,012,000	1,540,500
	Computer charges	4,713,546	11,174,084
	Security Services	229,730,080	263,797,508
	Cleaner Services	2,333,455	6,156,093
	Others wages	192,061,847	238,773,425
	Photocopy expenses	254,470	392,599
	Photography expenses	105,683	135,388
	Cash & Bank remittance charges	7,194,299	8,090,436
	Honorarium	597,070	5,587,120
	On-Line Expenses	35,197,487	33,353,566
	ATM Rent Hardware	8,247,767	8,675,980
	Professional & Rating Fees	7,797,459	18,247,296
	Other Utility	44,060,968	37,561,524
	Bond issue related Expense	1,135,000	9,051,052
	Donation to Government	5,000	24,000
	Donation to Others	228,545	350,510
	CSR Ralated Expenditure	-	1,218,922
	Finance cost on lease liabilities as per IFRS-16	16,731,948	22,079,742
	Gratuity expense	162,217,913	162,824,138
	Miscellaneous expenses	177,659,513	203,871,422
		983,549,144	**1,170,570,480**
	Social Islami Bank PLC.	**983,549,144**	**1,170,570,480**
27(a)	**Consolidated Other Expenses**	**9,580,175**	**11,142,597**
	SIBL Securities Ltd.	9,363,630	11,052,284
	SIBL Investment Ltd.	216,545	90,313
		993,129,318	**1,181,713,077**
28	**Provision against Investment, Off-Balance Sheet items & Others**		
	Provision on classified investment	4,800,758,585	301,445,874
	Provision on unclassified investment	(647,665,132)	136,635,924
	Provision on Off-Balance Sheet items	(223,153,502)	(99,543,394)
	Other Provisions	53,107,296	35,000,000
	Provision for diminution in value of shares and securities	-	71,893,126
		3,983,047,247	**445,431,531**
28(a)	**Consolidated Provision against Investment, Off-Balance Sheet items & Others**		
	Social Islami Bank PLC.	**3,983,047,247**	**445,431,531**
	Add:Provision for subsidiaries	**27,500,000**	**40,000,000**
	SIBL Securities Ltd.	27,500,000	40,000,000
	SIBL Investment Ltd.	-	-
		4,010,547,247	**485,431,531**
29	**Provision for Income Tax**		
	Current year provision	178,606,737	228,943,405
	Deferred Tax expense/(income)	1,522,272	7,021,042
		180,129,010	**235,964,447**
29(a)	**Consolidated Provision for Income Tax**		
	Social Islami Bank PLC.	**180,129,010**	**235,964,447**
	SIBL Securities Limited	**6,871,793**	**18,801,292**
	Current year provision	6,871,793	18,801,292
	Deferred Tax expense/(income)	-	-
	SIBL Investment Limited	**-**	**905,645**
		187,000,802	**255,671,384**

Social Islami Bank Ltd. FAD Head Office City Center

	30.09.2025 Taka	30.09.2024 Taka

29.1 Current Year Tax Provision

Provision on tax has been calculated based on Income Tax Ordinance,1984 as amended upto 2025 by the Finance Act, considering the allowances and disallowances.

29.2 Deferred Tax Expenses/(Income)

Defferred tax expense/(income) for liability/(asset) has been calculated as per Bangladesh Accounting Standard 12.

		30.09.2025 Taka	30.09.2024 Taka
30	**Income from Investment**		
	Investment profit receipt	14,424,434,380	23,303,506,481
	Recoveries of written off investment	(57,125,299)	(123,333,680)
	Add: Opening profit receivable	2,213,026,079	718,278,812
	Less: Closing profit receivable	(2,367,590,422)	(853,229,927)
		14,212,744,738	23,045,221,686
30(a)	**Consolidated income from investment**		
	Social Islami Bank PLC.	**14,212,744,738**	**23,045,221,686**
	Add: Income from investment of subsidiaries of SIBL	**68,779,532**	**101,108,006**
	SIBL Securities Ltd.	67,927,399	100,487,424
	SIBL Investment Ltd.	852,133	620,582
	Grand total of consolidated investment income	14,281,524,270	23,146,329,692
31	**Shareholders' Equity**		
	Paid up Capital (114,01,55,100 and 108,58,62,000 ordinary shares respectively with a face value of Taka-10 each issued on various dates)	11,401,551,000	10,858,620,000
	Statutory Reserve	9,420,732,990	9,568,800,959
	Revaluation reserve on Fixed Assets	516,752,966	529,838,298
	Retained Earnings	(18,136,012,495)	1,034,265,866
		3,203,024,461	21,991,525,123

The following notes are particularly in compliance with BSEC notification No. BSEC/CMRRCD/2006-158/208/Admin/81, Dated: 20 June 2018.

32 Earnings per share (EPS) (IAS-33, note-2.12)

	Jan-Sept. 25 Taka	Jan-Sept. 24 Taka	July-Sept. 25 Taka	July-Sept. 24 Taka
Profit after tax for the period (Consolidated)	(17,044,778,219)	511,635,657	(12,350,656,721)	(289,856,704)
Less: Coupon/dividend on perpetual bond	373,591,219	348,317,814	126,027,396	116,953,427
Net profit distributable to ordinary shareholders	**(17,418,369,438)**	**163,317,843**	**(12,476,684,117)**	**(406,810,131)**
Profit after tax for the period (Bank)	(17,036,837,018)	504,375,397	(12,344,673,619)	(270,835,408)
Less: Coupon/dividend on perpetual bond	373,591,219	348,317,814	126,027,396	116,953,427
Net profit distributable to ordinary shareholders	**(17,410,428,237)**	**156,057,583**	**(12,470,701,015)**	**(387,788,835)**
Weighted Average number of shares outstanding	**1,140,155,100**	**1,140,155,100**	**1,140,155,100**	**1,140,155,100**

$$\text{EPS Calculation} = \frac{\text{Net profit distributable to ordinary shareholders}}{\text{Weighted Average number of shares outstanding}}$$

	Jan-Sept. 25 Taka	Jan-Sept. 24 Taka	July-Sept. 25 Taka	July-Sept. 24 Taka
Basic Earning per Share (EPS)-Consolidated	**(15.2771929)**	**0.14**	**(10.942971)**	**(0.36)**
Basic Earning per Share (EPS)-Bank	**(15.2702279)**	**0.14**	**(10.937723)**	**(0.34)**

Diluted Earning per share (DEPS)

There is no scope for dilution of shares for the reporting period and thus no DEPS is required to be calculated.

33 Net Asset Value per share (NAVPS)

	Jan-Sept. 25 Taka	Jan-Sept. 24 Taka
Net Asset Value-Consolidated	3,276,874,573	22,096,933,629
Net Asset Value-Bank	3,203,024,461	21,991,525,123
Weighted Average number of shares outstanding	**1,140,155,100**	**1,140,155,100**

$$\text{Net Asset Value per share calculation} = \frac{\text{Net Asset Value}}{\text{Weighted Average number of shares outstanding}}$$

Net Asset Value per share (NAVPS)-Consolidated	2.87	19.38
Net Asset Value per share (NAVPS)-Bank	2.81	19.29

Social Islami Bank Ltd. FAD Head Office City Center, 90/1 Motijheel

	Jan-Sept. 25 Taka	Jan-Sept. 24 Taka
34 Net Operating Cash Flow per Share (NOCFPS)		
Net Operating Cash Flow-Consolidated	(37,760,979,213)	(40,789,406,492)
Net Operating Cash Flow-Bank	(38,140,996,743)	(40,855,027,064)
Weighted Average number of shares outstanding	**1,140,155,100**	**1,140,155,100**

$$\text{NOCFPS calculation} = \frac{\text{Net Operating Cash Flow}}{\text{Weighted Average number of shares outstanding}}$$

Net Operating Cash Flow per Share-Consolidated	(33.12)	(35.78)
Net Operating Cash Flow per Share-Bank	(33.45)	(35.83)

The Net Operating Cash Flow per share is negative mainly due to substantial cash outflow from deposit withdrawal during the period which exceeded the operating inflows.

35 Reconciliation of Net Profit after Taxation & Operating Profit before changes in operating assets & liabilities

Cash flows from operating activities

Net Profit after Taxation	(17,036,837,018)	504,375,397
(Increase)/Decrease Profit Receivable	(154,564,343)	(134,951,115)
(Increase)/Decrease Profit Payable on Deposit	10,887,943,459	2,503,089,427
Effects of exchange rate changes on cash & cash equivalents	(10,957,191)	29,524,892
Provision for Tax	180,129,010	235,964,447
Provision for Invstment, Share & Contingent Liability	3,983,047,247	445,431,531
Depreciation & Amortization of Fixed Assets	292,346,082	326,265,854
Income tax paid	(118,246,686)	(1,282,638,024)
Operating Profit before changes in operating assets & liabilities	**(1,977,139,440)**	**2,627,062,407**

36 Related Party Transaction

Name of the Party	Name of the Director	Relationship	Nature of Investment	Outstanding Amount (Taka)	Status
SIBL Securities Ltd	N/A	Subsidiary	Quard	3566.76 lac	UC
SIBL Foundation Hospital & Diagnostic Center	N/A	A Concern of SIBL Foundation	Quard-E-Hasana	10981.07 lac	UC

Social Islami Bank Ltd. FAD Head Office City Center, 90/1 Motijheel