

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

	<u>Note(s)</u>	<u>30.06.2025</u> <u>Taka</u>	<u>31.12.2024</u> <u>Taka</u>
PROPERTY AND ASSETS			
Cash in hand			
Cash in hand (Including foreign currencies)	3(a)	3,061,018,893	2,170,407,883
Balance with Bangladesh Bank & its Agent Banks (Including foreign currencies)	3.1	2,454,396,320	18,070,740,862
		<u>5,515,415,213</u>	<u>20,241,148,745</u>
Balance with other Banks and Financial Institutions			
In Bangladesh	4(a)	6,206,459,891	7,676,332,185
Outside Bangladesh		910,595,810	1,217,853,319
		<u>7,117,055,701</u>	<u>8,894,185,504</u>
Placement with Banks & other Financial Institutions			
	5	8,818,293,194	9,063,293,194
Investments in shares & securities			
Government	6(a)	15,487,911,000	15,487,911,000
Others		10,578,206,333	10,617,024,185
		<u>26,066,117,333</u>	<u>26,104,935,185</u>
Investments			
General investment etc.	7(a)	355,130,934,493	351,660,647,764
Bills purchased and discounted		31,698,609,238	30,964,421,306
		<u>386,829,543,732</u>	<u>382,625,069,070</u>
Fixed assets including premises, furnitures and fixtures			
Other assets	8(a)	4,078,117,653	4,275,236,651
Non Banking assets	9(a)	26,183,888,525	25,964,590,964
		-	-
Total assets		<u><u>464,608,431,352</u></u>	<u><u>477,168,459,313</u></u>
LIABILITIES AND CAPITAL			
Liabilities			
Placement from Banks & other Financial Institutions			
		105,847,458,920	90,847,458,920
Deposits and other accounts			
Mudaraba savings deposits	10(a)	24,555,386,215	33,261,235,865
Mudaraba term deposits		124,617,812,542	134,411,256,283
Other mudaraba deposits		73,371,005,575	76,323,347,169
Al-wadeeah current & other deposit accounts		53,188,609,249	56,377,433,942
Bills payable		5,274,119,390	8,339,156,079
Cash waqf fund		513,241,662	499,010,742
		<u>281,520,174,634</u>	<u>309,211,440,080</u>
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
		<u>12,000,000,000</u>	<u>12,000,000,000</u>
Other liabilities			
Deferred tax liabilities/ (assets)	13(a)	49,030,897,053	43,950,945,575
	14(a)	456,340,261	463,368,931
Total liabilities		<u><u>448,854,870,868</u></u>	<u><u>456,473,213,506</u></u>
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		(5,621,343,323)	(679,658,008)
Total shareholders' equity		<u>15,753,558,665</u>	<u>20,695,243,980</u>
Non controlling interest			
		1,819	1,827
Total shareholders' equity with non controlling interest		<u>15,753,560,484</u>	<u>20,695,245,807</u>
Total liabilities & shareholders' equity		<u><u>464,608,431,352</u></u>	<u><u>477,168,459,313</u></u>

27

Off-balance Sheet Items

CONTINGENT LIABILITIES

	30.06.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
Acceptances and Endorsements	13,280,107,400	28,299,295,900
Irrevocable Letters of Credit (including Back to Back Bills)	16,744,257,000	14,910,649,200
Letters of Guarantee	8,479,253,457	9,168,823,639
Bills for Collection	5,544,192,669	6,937,108,669
Other Contingent Liabilities	-	-
Total	<u>44,047,810,526</u>	<u>59,315,877,408</u>

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	<u>44,047,810,526</u>	<u>59,315,877,408</u>


Company Secretary


Chief Financial Officer


Managing Director


Director


Director

SOCIAL ISLAMI BANK PLC AND ITS SUBSIDIARIES
CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE HALF YEAR ENDED 30 JUNE 2025

	<u>Note(s)</u>	<u>Jan-June 25</u> <u>Taka</u>	<u>Jan-June 24</u> <u>Taka</u>	<u>April-June 25</u> <u>Taka</u>	<u>April-June 24</u> <u>Taka</u>
Investment income	16(a)	10,708,642,650	16,042,647,025	4,811,746,375	8,921,535,062
Less: Profit paid on deposits	17(a)	12,786,405,910	12,154,270,147	6,540,030,887	6,606,621,212
Net investment income		(2,077,763,260)	3,888,376,878	(1,728,284,512)	2,314,913,850
Income from investment in shares/securities	18(a)	765,827,842	766,790,072	399,631,648	351,820,463
Commission, Exchange and Brokerage	19(a)	641,658,649	860,052,748	305,954,446	390,787,438
Other operating income	20(a)	300,394,767	436,899,900	233,036,673	332,841,555
		1,707,881,260	2,063,742,721	938,622,768	1,075,449,456
Total operating income		(369,882,001)	5,952,119,599	(789,661,744)	3,390,363,306
Salaries and allowances	21(a)	2,644,401,719	2,451,001,302	1,475,033,417	1,345,533,874
Rent, taxes, insurances, electricity etc.	22(a)	347,947,196	374,427,233	199,214,089	200,041,712
Legal expenses	23(a)	12,466,127	8,662,313	4,703,854	5,158,210
Postage, stamps, telecommunication etc.	24(a)	4,882,537	5,780,610	(10,491,172)	2,437,293
Stationery, printings, advertisements etc.	25(a)	40,403,706	135,201,281	12,469,202	39,270,844
Managing Director's salary and allowances	21.1	3,811,292	11,189,998	3,650,000	5,414,999
Directors' fees & expenses		3,612,160	1,508,079	1,664,912	1,090,032
Shariah supervisory committee's fees & expenses		350,646	-	252,543	-
Auditors' fees		523,250	488,750	244,375	244,375
Depreciation & repair of Bank's assets	26(a)	311,256,890	311,357,971	202,094,328	211,710,197
Zakat expenses		-	121,527,456	-	60,763,728
Other expenses	27(a)	782,171,049	796,966,977	429,242,446	440,137,967
Total operating expenses		4,151,826,572	4,218,111,969	2,318,077,995	2,311,803,230
Profit/(Loss) before provision		(4,521,708,573)	1,734,007,630	(3,107,739,739)	1,078,560,076
Provisions for investments		-	300,077,164	(17,343,867)	225,077,164
Other provisions		96,924,593	127,804,857	89,988,145	45,283,770
Total provision	28(a)	96,924,593	427,882,021	72,644,278	270,360,934
Total profit/(loss) before tax		(4,618,633,166)	1,306,125,609	(3,180,384,017)	808,199,142
Provision for income tax	29(a)	75,488,333	504,633,248	31,197,440	318,115,812
Current tax		82,517,003	497,675,261	40,404,726	317,858,944
Deferred tax		(7,028,670)	6,957,987	(9,207,286)	256,868
Net Profit/(loss) after tax		(4,694,121,500)	801,492,361	(3,211,581,458)	490,083,330
Appropriations					
Statutory reserve		-	253,639,013	-	158,823,722
Start up Fund		-	7,752,108	-	4,812,787
Coupon/ dividend on perpetual bond		247,563,823	231,364,387	124,657,533	115,682,194
		247,563,823	492,755,508	124,657,533	279,318,703
Retained surplus		(4,941,685,323)	308,736,853	(3,336,238,991)	210,764,627
Attributable to:					
Equity holders' of the Bank		(4,941,685,315)	308,736,826	(3,336,238,984)	210,764,618
Non controlling interest		(8)	27	(7)	9
		(4,941,685,323)	308,736,853	(3,336,238,990)	210,764,628
		(4,694,121,500)	801,492,361	(3,211,581,458)	490,083,330
Earnings Per Share (EPS) (Prior period restated)	32	(4.33)	0.50	(2.93)	0.33


Company Secretary


Chief Financial Officer


Managing Director


Director


Director

SOCIAL ISLAMI BANK PLC AND ITS SUBSIDIARIES
CONDENSED CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF YEAR ENDED 30 JUNE 2025

	30.06.2025	30.06.2024
	<u>Taka</u>	<u>Taka</u>
Cash Flow from operating activities		
Investment income receipt	10,616,150,800	15,885,954,006
Profit paid on deposits	(10,155,279,322)	(10,941,287,915)
Dividend receipts	765,827,842	766,790,072
Fees & commission receipt	255,272,485	331,111,503
Recovery from written off investment	59,985,350	121,835,043
Cash payments to employees	(2,648,213,011)	(2,462,191,300)
Cash payments to suppliers	(400,817,029)	(518,290,827)
Income tax paid	(109,902,535)	(1,178,032,112)
Receipts from other operating activities	677,901,633	911,063,523
Payments for other operating activities	(867,380,269)	(979,962,455)
Operating profit before changes in operating assets and liabilities	(1,806,454,056)	1,936,989,538
Changes in operating assets and liabilities		
Statutory deposits	-	-
Net trading securities	38,817,852	(650,341,859)
Investments to other banks	-	-
Investment to customers	(4,204,474,662)	(14,050,257,296)
Other assets	(76,888,525)	21,827,921,358
Deposits from other banks	748,864,099	43,510,761
Deposits received from customers	(31,071,256,134)	(1,404,752,634)
Other liabilities on account of customers	-	-
Trading liabilities	-	-
Other liabilities	4,900,509,878	32,286,829
Sub Total	(29,664,427,492)	5,798,367,159
A. Net Cash flow from operating activities	(31,470,881,548)	7,735,356,697
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	(38,297,264)	(267,413,091)
Purchase/Sale of subsidiaries	-	-
B. Net Cash flows from investing activities	(38,297,264)	(267,413,091)
Cash flows from financing activities		
Receipts from issue of debt instruments	15,000,000,000	36,458,581,000
SIBL Mudaraba Subordinated Bond	-	-
Receipts from issue of right shares/ordinary share	-	-
Coupon/ dividend on perpetual bond	(247,563,823)	(231,364,387)
Dividend paid in cash	-	-
C. Net Cash flow from financing activities	14,752,436,177	36,227,216,613
D. Net increase/(decrease) in cash & cash equivalents (A+B+C)	(16,756,742,635)	43,695,160,220
E. Effects of exchange rate changes on cash & cash equivalents	8,879,299	54,777,622
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)	21,450,764,108	94,215,530,298

Net operating cash flow per share (CNOCFPS) prior period restated

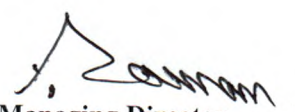
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Company Secretary


Chief Financial Officer


Managing Director


Director


Director

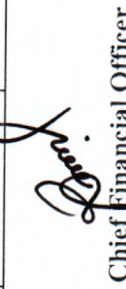
SOCIAL ISLAMI BANK PLC AND ITS SUBSIDIARIES
STATEMENT OF CONDENSED CONSOLIDATED CHANGES IN EQUITY (UN-AUDITED)
FOR THE HALF YEAR ENDED 30 JUNE 2025

Particulars	(amount in Taka)									
	1	2	3	4	5	6	7	8	9	10=(2 to 9)
	Paid-up Capital	Share Premium Account	Statutory Reserve	General Reserves	Other Reserves	Asset Revaluation Reserve	Retained Earnings	Non-Controlling Interest	Total	
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	-	-	-	-	-	-	(4,694,121,492)	(8)	(4,694,121,500)	
Start-up Fund for half year	-	-	-	-	-	-	-	-	-	
Coupon/ dividend on perpetual bond	-	-	-	-	-	-	-	-	-	
Appropriation made during the period	-	-	-	-	-	-	(247,563,823)	-	(247,563,823)	
Issue of Cash Dividend	-	-	-	-	-	-	-	-	-	
Issue of Share Capital	-	-	-	-	-	-	-	-	-	
Transferred to retained earnings	-	-	-	-	-	-	-	-	-	
Total group shareholders' equity as on 30 June 2025	11,401,551,000	-	9,420,732,990	13,938,397	21,926,635	516,752,966	(5,621,343,323)	1,819	15,753,560,484	
CET-1 Capital under Basel III:	11,401,551,000	-	9,420,732,990	13,938,397	-	-	(5,621,343,323)	1,819	15,214,880,883	
Less: Adjustment in CET-1 Capital	-	-	-	-	-	-	-	-	192,192,849	
Add: SIBL Mudaraba Perpetual bond (AT-1 Capital)	-	-	-	-	-	-	-	-	5,000,000,000	
Total Eligible Tier I Capital	-	-	-	-	-	-	-	-	20,022,688,035	
Add: General provision for unclassified investment	-	-	-	-	-	-	-	-	8,825,252,805	
Add: SIBL Mudaraba Subordinated Bond	-	-	-	-	-	-	-	-	6,000,000,000	
Add: Others (As per RBCA Guideline of BB)	-	-	-	-	-	-	-	-	-	
Total Available Tier II Capital	-	-	-	-	-	-	-	-	14,825,252,805	
Total Eligible Tier II Capital (as per RBCA guideline)	-	-	-	-	-	-	-	-	14,825,252,805	
Total eligible capital as on 30 June 2025	-	-	-	-	-	-	-	-	34,847,940,839	

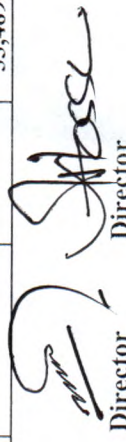
FOR THE YEAR ENDED 31 DECEMBER 2024

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 Available 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

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

	<u>Note(s)</u>	30.06.2025 <u>Taka</u>	31.12.2024 <u>Taka</u>
PROPERTY AND ASSETS			
Cash in hand			
Cash in hand (Including Foreign Currencies)	3	3,060,630,385	2,170,040,376
Balance with Bangladesh Bank & its Agent Banks (Including Foreign Currencies)	3.1	<u>2,454,396,320</u>	<u>18,070,740,862</u>
		5,515,026,705	20,240,781,238
Balance with other Banks and Financial Institutions			
In Bangladesh		5,926,641,948	7,530,114,939
Outside Bangladesh		<u>910,595,810</u>	<u>1,217,853,319</u>
		6,837,237,758	8,747,968,258
Placement with Banks & other Financial Institutions	5	8,818,293,194	9,063,293,194
Investments in shares & securities			
Government	6	15,487,911,000	15,487,911,000
Others		<u>10,144,334,938</u>	<u>10,167,835,338</u>
		25,632,245,938	25,655,746,338
Investments			
General investment etc.	7	355,479,534,493	352,200,647,764
Bills purchased and discounted		<u>31,698,609,238</u>	<u>30,964,421,306</u>
		387,178,143,731	383,165,069,070
Fixed assets including premises, furnitures and fixtures	8	4,069,322,725	4,265,762,411
Other assets	9	25,736,113,759	25,235,807,401
Non Banking assets		-	-
Total assets		463,786,383,810	476,374,427,910
LIABILITIES AND CAPITAL			
Liabilities			
Placement from Banks & other Financial Institutions			
		105,847,458,920	90,847,458,920
Deposits and other accounts			
Mudaraba savings deposits	10	24,555,386,215	33,261,235,865
Mudaraba term deposits		124,617,812,542	134,411,256,283
Other mudaraba deposits		73,371,005,575	76,323,347,169
Al-wadeeah current & other deposit accounts		53,781,193,263	56,936,540,004
Bills payable		5,274,119,390	8,339,156,079
Cash waqf fund		513,241,662	499,010,742
		282,112,758,647	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			
Deffered tax liabilities/ (assets)	13	47,696,167,894	42,679,668,607
	14	<u>456,272,874</u>	<u>463,301,544</u>
Total liabilities		448,112,658,335	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		<u>(5,665,311,481)</u>	<u>(725,584,259)</u>
Total shareholders' equity		15,673,725,475	20,613,452,697
Total liabilities & shareholders' equity		463,786,383,810	476,374,427,910

	30.06.2025	31.12.2024
	<u>Taka</u>	<u>Taka</u>
Off-balance Sheet Items		
CONTINGENT LIABILITIES		
Acceptances and Endorsements	13,280,107,400	28,299,295,900
Irrevocable Letters of Credit (including Back to Back Bills)	16,744,257,000	14,910,649,200
Letters of Guarantee	8,479,253,457	9,168,823,639
Bills for Collection	5,544,192,669	6,937,108,669
Other Contingent Liabilities	-	-
Total	44,047,810,526	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	44,047,810,526	59,315,877,408


Company Secretary


Chief Financial Officer


Managing Director


Director

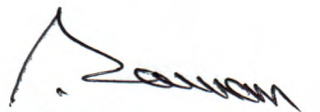

Director

SOCIAL ISLAMI BANK PLC
CONDENSED PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE HALF YEAR ENDED 30 JUNE 2025

	Note(s)	Jan-June 25 Taka	Jan-June 24 Taka	April-June 25 Taka	April-June 24 Taka
Investment income	16	10,653,645,601	15,973,352,880	4,774,933,768	8,885,867,294
Less: Profit paid on deposits	17	12,776,659,181	12,120,674,558	6,536,176,604	6,590,985,623
Net investment income		(2,123,013,580)	3,852,678,321	(1,761,242,836)	2,294,881,670
Income from investment in shares and securities	18	766,455,969	756,555,151	401,819,033	348,140,040
Commission Exchange and Brokerage	19	621,716,251	819,493,371	298,167,050	374,161,455
Other operating income	20	300,134,445	436,416,984	232,870,024	332,543,247
		1,688,306,666	2,012,465,506	932,856,108	1,054,844,742
Total operating income		(434,706,914)	5,865,143,827	(828,386,728)	3,349,726,413
Salaries and allowances	21	2,619,797,092	2,426,183,412	1,463,091,157	1,332,260,525
Rent taxes insurances electricity etc.	22	344,135,315	370,286,608	197,280,910	197,814,895
Legal expenses	23	12,454,627	8,662,313	4,692,354	5,158,210
Postage stamps telecommunication etc.	24	3,696,560	4,795,758	(11,029,252)	1,932,136
Stationery printings advertisements etc.	25	40,161,087	134,950,417	12,332,772	39,104,213
Managing Director's salary and allowances	21.1	3,811,292	11,189,998	3,650,000	5,414,999
Directors' fees & expenses		3,359,160	1,424,079	1,526,912	1,006,032
Shariah supervisory committee's fees & expenses		350,646	-	252,543	-
Auditors' fees		494,500	460,000	230,000	230,000
Depreciation & repair of bank's assets	26	310,043,123	310,177,913	201,418,799	211,022,796
Zakat expenses		-	121,527,456	-	60,763,728
Other expenses	27	777,719,112	789,408,787	428,329,596	435,539,336
Total operating expenses		4,116,022,515	4,179,066,740	2,301,775,792	2,290,246,869
Profit/(Loss) before provision		(4,550,729,429)	1,686,077,087	(3,130,162,520)	1,059,479,544
Provisions for investments & off B/S items		-	300,077,164	(17,343,867)	225,077,164
Provisions for others		74,424,593	117,804,857	71,488,145	40,283,770
Total provision	28	74,424,593	417,882,021	54,144,278	265,360,934
Total Profit/(Loss) before tax		(4,625,154,022)	1,268,195,067	(3,184,306,798)	794,118,610
Provision for income tax	29	67,009,377	492,984,261	25,039,423	312,839,869
Current tax		74,038,047	486,026,274	34,246,709	312,583,001
Deferred tax		(7,028,670)	6,957,987	(9,207,286)	256,868
Net Profit/(loss) after tax		(4,692,163,399)	775,210,806	(3,209,346,221)	481,278,741
Appropriation					
Statutory reserve		-	253,639,013	-	158,823,722
Start up Fund		-	7,752,108	-	4,812,787
Coupon/ dividend on perpetual bond		247,563,823	231,364,387	124,657,533	115,682,194
		247,563,823	492,755,508	124,657,533	279,318,703
Retained earnings for the year		(4,939,727,222)	282,455,298	(3,334,003,754)	201,960,038
		(4,692,163,399)	775,210,806	(3,209,346,221)	481,278,741
Earnings Per Share (EPS) (Prior period restated)	32	(4.33)	0.48	(2.92)	0.32


Company Secretary


Chief Financial Officer


Managing Director


Director


Director

SOCIAL ISLAMI BANK PLC
CONDENSED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE HALF YEAR ENDED 30 JUNE 2025

	<u>Note(s)</u>	30.06.2025	30.06.2024
		<u>Taka</u>	<u>Taka</u>
Cash Flow from operating activities			
Investment Income receipt	30	10,561,153,751	15,816,659,861
Profit paid on deposits		(10,145,532,593)	(10,907,692,327)
Dividend receipts		766,455,969	756,555,151
Fees & commission receipt		235,330,087	290,552,126
Recovery from written off investment		59,985,350	121,835,043
Cash payments to employees		(2,623,608,384)	(2,437,373,410)
Cash payments to suppliers		(396,751,029)	(513,899,338)
Income tax paid		(101,110,383)	(1,154,742,865)
Receipts from other operating activities		677,641,311	910,580,607
Payments for other operating activities		(860,972,934)	(970,963,411)
Operating profit before changes in operating assets and liabilities	35	(1,827,408,855)	1,911,511,438
Changes in operating assets and liabilities			
Statutory deposits		-	-
Net trading securities		23,500,400	(516,851,806)
Investments to other banks		-	-
Investment to customers		(4,013,074,662)	(13,980,257,297)
Other assets		(366,689,474)	21,982,188,663
Deposits from other banks		748,864,099	43,510,761
Deposits received from customers		(31,037,778,183)	(1,510,267,448)
Other liabilities on account of customers		-	-
Trading liabilities		-	-
Other liabilities		4,868,036,646	(195,070,325)
Sub Total		(29,777,141,174)	5,823,252,548
A. Net Cash flow from operating activities		(31,604,550,029)	7,734,763,986
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		(38,250,481)	(266,577,271)
Purchase/Sale of subsidiaries		-	-
B. Net Cash flows from investing activities		(38,250,481)	(266,577,271)
Cash flows from financing activities			
Receipts from issue of debt instruments		15,000,000,000	36,458,581,000
SIBL Mudaraba Subordinated Bond		-	-
Receipts from issue of right shares/ordinary share		-	-
Coupon/ dividend on perpetual bond		(247,563,823)	(231,364,387)
Dividend paid in cash		-	-
C. Net Cash flow from financing activities		14,752,436,177	36,227,216,613
D. Net increase/(decrease) in cash & cash equivalents (A+B+C)		(16,890,364,332)	43,695,403,329
E. Effects of exchange rate changes on cash & cash equivalents		8,879,299	54,777,622
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)		21,170,557,657	94,215,367,356


Net Operating Cash Flow Per Share (NOCFPS) prior period restated

34

(27.72)

6.78


Company Secretary


Chief Financial Officer


Managing Director


Director


Director

SOCIAL ISLAMI BANK PLC
STATEMENT OF CONDENSED CHANGES IN EQUITY (UN-AUDITED)
FOR THE HALF YEAR ENDED 30 JUNE 2025

(amount in Iaka)

Particulars	1	2	3	4	5	6	7	8=(2 to 7)
	Paid-up Capital	Share Premium Account	Statutory Reserve	General / Other Reserves	Asset Revaluation Reserve	Retained Earnings	Total	
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 year	-	-	-	-	-	(4,692,163,399)	(4,692,163,399)	
Start-up Fund for half year	-	-	-	-	-	(247,563,823)	(247,563,823)	
Coupon/ dividend on perpetual bond	-	-	-	-	-	-	-	
Appropriation made during the period	-	-	-	-	-	-	-	
Issue of cash dividend	-	-	-	-	-	-	-	
Issue of Share Capital	-	-	-	-	-	-	-	
Transferred to retained earnings	-	-	-	-	-	-	-	
Total shareholders' equity as on 30 June 2025	11,401,551,000	-	9,420,732,990	-	516,752,966	(5,665,311,481)	15,673,725,475	
CET I Capital under Basel III:	11,401,551,000	-	9,420,732,990	-	-	(5,665,311,481)	15,156,972,509	
Less: Adjustment in CET-I Capital	-	-	-	-	-	-	191,307,271	
Add: SIBL Mudaraba Perpetual bond (AT-1 Capital)	-	-	-	-	-	-	5,000,000,000	
Total Eligible Tier I Capital	-	-	-	-	-	-	19,965,665,238	
Add: General provision for unclassified investment	-	-	-	-	-	-	8,825,252,805	
Add: SIBL Mudaraba Subordinated Bond	-	-	-	-	-	-	6,000,000,000	
Add: Others (As per RBCA Guideline of BB)	-	-	-	-	-	-	-	
Total Available Tier II Capital	-	-	-	-	-	-	14,825,252,805	
Total Eligible Tier II Capital (as per RBCA guideline)	-	-	-	-	-	-	14,825,252,805	
Total eligible capital as on 30 June 2025	-	-	-	-	-	-	34,790,918,043	

FOR THE YEAR ENDED 31 DECEMBER 2024

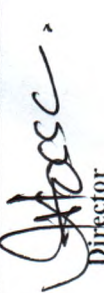
Total Shareholders' Equity as on 31 December 2024	11,401,551,000	-	9,420,732,990	-	516,752,966	(725,584,259)	20,613,452,697
CET I Capital Under Basel III:	11,401,551,000	-	9,420,732,990	-	-	(725,584,259)	20,096,699,731
Less: Adjustment in CET-I Capital	-	-	-	-	-	-	197,784,509
Add: SIBL Mudaraba Perpetual 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 Available 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	-	-	-	-	-	-	33,430,151,356


Company Secretary


Chief Financial Officer


Managing Director


Director


Director

SOCIAL ISLAMI BANK PLC
SELECTED NOTES TO THE FINANCIAL STATEMENTS
AS AT AND FOR THE SECOND QUARTER/HALF YEAR ENDED 30 JUNE 2025

1 The Bank and its activities

1.1 Status of the Bank

The Bank was incorporated as a Public Limited Company in Bangladesh on 22nd November 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 Company Act, 1991 (as amended in 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 and 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 SIBL:

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 its 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 SIBPLC, 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 Banani Branch, 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.

2.1 Basis of the presentation of the financial statements:

2.2 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

2.3 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 as per 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.

2.4 Cash Flow Statement

International 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.

2.5 Statement of Changes in Equity

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

2.6 Earnings 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 earnings distributable to the ordinary shareholders by the weighted average number of ordinary shares outstanding during the period. Prior year EPS has been restated as and when required.

2.8 General

- 1 These financial statements cover six months from 01 January to 30 June 2025.
- 2 These financial statements were reviewed by the Audit Committee of the Board of Social Islami Bank PLC in its 176th Meeting held on 29 July 2025 and was subsequently approved by the Board of Directors in its 548th 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.



	30.06.2025	31.12.2024
	Taka	Taka
3 Cash in hand:		
In Local Currency	2,958,427,841	2,089,248,425
In Foreign Currencies	33,002,359	37,775,592
ATM balance	69,200,185	43,016,359
	3,060,630,385	2,170,040,376
3(a) Consolidated balance of cash in hand		
Social Islami Bank PLC	3,060,630,385	2,170,040,376
Cash in hand of Subsidiary companies	388,508	367,507
SIBL Securities Limited	32,529	20,528
SIBL Investment Limited	355,979	346,979
	3,061,018,893	2,170,407,883
3.1 Balance with Bangladesh Bank and its agent bank (Sonali Bank)		
Balance with Bangladesh Bank (Note-3.1.1)	1,950,546,319	17,818,783,898
Balance with Sonali Bank (as agent of BB)	503,850,001	251,956,964
	2,454,396,320	18,070,740,862
3.1.1 Balance with Bangladesh Bank (Including foreign currencies)		
In local currency	1,186,046,715	16,574,424,218
In foreign currencies	764,499,604	1,244,359,680
	1,950,546,319	17,818,783,898
4 Balance with Other Banks and Financial Institutions		
In Bangladesh	5,926,641,948	7,530,114,939
Outside Bangladesh	910,595,810	1,217,853,319
	6,837,237,758	8,747,968,258
4(a) Consolidated balance of other Banks and Financial Institutions In Bangladesh		
Social Islami Bank PLC	5,926,641,948	7,530,114,939
Add: Account Balance of subsidiaries of SIBL with SIBL Principal Branch	592,584,014	559,106,064
SIBL Securities Limited (Current account, SND and MTDR)	526,870,986	495,796,821
SIBL Investment Limited	65,713,028	63,309,243
	6,519,225,962	8,089,221,004
Less: Inter company balance eliminated	592,584,014	559,106,064
SIBL Securities Limited (Current account, SND and MTDR)	526,870,986	495,796,821
SIBL Investment Limited	65,713,028	63,309,243
	279,817,943	146,217,246
Add: Account Balance of subsidiaries of SIBL with other banks and financial institutions	279,817,943	146,217,246
SIBL Securities Limited	-	-
SIBL Investment Limited	-	-
	6,206,459,891	7,676,332,185
Consolidated balance with Other Banks		
	6,206,459,891	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 Banks & other Financial Institutions	990,000,000	990,000,000
	8,818,293,194	9,063,293,194
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



	30.06.2025	31.12.2024
	Taka	Taka
Others:		
Investment in Share, Quoted	1,663,607,187	1,687,107,587
Investment in Share, Unquoted/bond	8,480,727,751	8,480,727,751
	10,144,334,938	10,167,835,338
Fair value adjustment through profit or loss (FVTPL)	-	-
Value of Investment in Shares and securities, others	10,144,334,938	10,167,835,338
Grand Total	25,632,245,938	25,655,746,338
Consolidated investments in shares & securities		
Social Islami Bank PLC Other sectors	10,144,334,938	10,167,835,338
Add: Investment in shares & securities by subsidiary companies	433,871,395	449,188,847
SIBL Securities Limited	309,362,789	307,046,055
SIBL Investment Limited	124,508,606	142,142,792
Total consolidated balance of investments in shares & securities others	10,578,206,333	10,617,024,185
7 Mode-Wise Investment (General)		
a) In Bangladesh		
Musharaka	46,101,613	41,125,582
Murabaha	27,965,003,386	23,746,569,559
Mudaraba	17,832,370,767	18,310,666,888
Bai-Muazzal	223,847,248,494	223,279,995,951
Hire-Purchase Sirkatul Meelk	67,174,710,200	66,652,586,210
Quard	14,419,313,132	16,001,507,610
Bai-Salam	880,580,770	818,878,974
Staff Loan	1,564,427,469	1,690,927,838
Ijarah	306,247,103	320,539,412
Visa Card	1,443,531,559	1,337,849,740
	355,479,534,493	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	3,126,593,238	3,068,845,958
Bills Purchased and discounted		
Outside Bangladesh		
Foreign Bill Purchased	49,114,578	13,108,106
Murabaha Bill of Exchange	2,982,615,779	3,184,342,262
Baim-Wes bills	25,540,285,644	24,698,124,980
	28,572,016,000	27,895,575,348
Grand total of net Bills Purchased and Discounted	31,698,609,238	30,964,421,306
Total Investment	387,178,143,731	383,165,069,070
7(a) Consolidated Investment		
Less: Intercompany balance eliminated		
SIBL Securities Ltd. (Quard Others Investment with SIBL-Principal Branch)	348,600,000	540,000,000
SIBL Investment Ltd.	-	-
	386,829,543,731	382,625,069,070



	<u>30.06.2025</u> Taka	<u>31.12.2024</u> Taka
8 Fixed Assets:		
Land	12,330,000	12,330,000
Building	1,668,696,668	1,689,526,638
Furniture & Fixture	1,151,699,619	1,208,957,022
Office Equipment	835,354,158	893,570,174
Computer Software	191,307,270	197,784,509
Motor Vehicle	201,092	1,101,400
Right of use Assets (ROU)	209,254,540	261,988,533
Books	479,378	504,134
	4,069,322,725	4,265,762,411
8(a) Consolidated written down value of fixed assets including intangible assets		
Social Islami Bank PLC	4,069,322,725	4,265,762,411
Add: Fixed assets of subsidiary companies	8,794,928	9,474,240
SIBL Securities Limited	8,794,928	9,474,240
SIBL Investment Limited	-	-
Carrying value of Fixed assets of the Group	4,078,117,653	4,275,236,651
9 Others Assets:		
Stock of stationery Stamps and printing materials etc.	50,840,629	54,654,949
Advance Rent	58,736,449	73,901,785
Advance Deposit	3,541,487	3,461,487
Branch Adjustments (SIBG)	756,366,729	1,256,443,211
Suspense Account:	584,516,186	283,069,168
Other Prepayments	126,615,234	135,135,977
Share Trading A/C Receivable from SIBL Securities Ltd.	423,655,374	389,075,374
Advance Income Tax	18,236,576,420	18,135,466,037
Investment in SIBL Securities Limited	1,921,874,000	1,921,874,000
Investment in 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
Profir receivable from Banks NBFi and BD Govt.	849,935,169	712,701,023
Investment with off-shore Banking Unit	16,943,708,413	17,248,006,930
Receivable from off-shore Banking Unit	844,895,572	824,877,621
Dividend Receivable Account	864,714,289	868,312,619
Profit Receivable from Mudaraba Subordinated Bond	209,115,111	85,079,494
Profit Receivable from Mudaraba Perpetual Bond	215,369,858	424,359,450
Profit Receivable for FC Investment	106,398,152	106,398,152
Profit Receivable from Beximco Green Sukuk	-	16,175,341
Others (note: 9.1)	749,206,211	188,205,872
Total	43,524,717,744	43,308,691,952
Less: Balance with OBU for elimination		
Investment with off-shore Banking Unit	16,943,708,413	17,248,006,930
Receivable from off-shore Banking Unit	844,895,572	824,877,621
Grand total after elimination of balance with OBU	25,736,113,759	25,235,807,401
9(a) Consolidated other Assets		
Social Islami Bank PLC	25,736,113,759	25,235,807,401
Add: Other assets of subsidiary companies	2,621,551,856	2,902,560,653
SIBL Securities Limited	2,552,764,098	2,846,507,631
SIBL Investment Limited	68,787,758	56,053,022
Less: Inter Company balance eliminated investment in subsidiaries	2,171,873,400	2,171,873,400
Investment in SIBL Securities Limited	1,921,874,000	1,921,874,000
Investment in SIBL Investment Limited	249,999,400	249,999,400
Less: Intercompany Transactions eliminated:	1,903,690	1,903,690
Receivable from SIBL Securities Limited	-	-
Receivable from SIBL Investment Limited	1,903,690	1,903,690
Grand total Other assets of subsidiary companies	26,183,888,525	25,964,590,964



	30.06.2025 Laka	31.12.2024 Laka
9.1 Others		
D.D. Paid without advice	650	650
Adjusting A/C debit balance	9,566,697	27,202,503
Advance Vat	3,864,253	3,857,217
BFETN Adjustment Accounts	(112,941,325)	(90,359,334)
Cards Accrued Income	744,333	973,978
Parking Assets	685,259,925	85,445,875
Incentive disbursement Fund	2,490,502	-
Profit Receivable from IBDA	157,339,993	157,339,993
Other Receivable	2,881,183	3,744,990
	749,206,211	188,205,872
10 Deposits and Other Accounts		
Mudaraba Savings Deposits (MSD)	24,555,386,215	33,261,235,865
Mudaraba Term Deposits (MTDR)	124,617,812,542	134,411,256,283
Other Mudaraba Deposit	73,371,005,575	76,323,347,169
Mudaraba Short Notice Deposits (MSND)	17,610,829,824	18,718,693,333
Mudaraba Scheme Deposits (Note-10.1)	55,760,175,751	57,604,653,836
AI- Wadeeah Current Deposit (AWCD) and other accounts (Note-10.2)	53,781,193,263	56,936,540,004
Bills payable	5,274,119,390	8,339,156,079
Cash Waqf Fund	513,241,662	499,010,742
	282,112,758,647	309,770,546,142
10.1 Mudaraba Scheme Deposits		
Mudaraba Hajj Savings Deposit	188,275,584	214,957,245
Mudaraba Pension Savings Deposit	475,938,619	590,932,762
Mudaraba Education Deposit Scheme	15,689,885	24,136,245
Mudaraba Monthly Savings Deposit	20,984,470	75,383,323
Mudaraba Monthly Profit Deposit	667,320,422	797,399,319
Mudaraba Bashasthan Savings Scheme	82,588,444	123,408,014
Mudaraba Millionaire Savings Scheme	343,143,334	394,498,746
Mudaraba Lakhpoti Deposit Scheme	9,080,012	9,720,984
Mudaraba Double Benefit Deposit Scheme	81,001,451	118,771,714
Mudaraba Marriage Savings Scheme	53,420,649	63,653,583
Mudaraba Mohorana Savings Scheme	41,507,827	41,068,286
Subarnalata Special Scheme (Wemen)	8,361,389	8,607,062
Subarna Rekha Special Deposit (Wemen)	473,977,542	580,626,483
Shabuj Shayanna Special Deposit	107,568,324	129,006,535
Shabuj Chaya P. Sch	5,090,073	10,757,650
Sanchita Special Deposit scheme	99,785,766	99,783,260
Sanali Din Pension Deposit Scheme	5,493,807,286	6,729,679,289
Sukher Thikana Saving Scheme	18,651,958	21,940,364
Sacchandey Protidin Monthly Profit Deposit	331,085,536	382,471,327
Samriddir Sopan Scheme Deposit	17,794,747	27,146,453
Sopner Siri Deposit Scheme	10,672,277	14,187,741
Sharner Shikhar (mudaraba Billinior Deposit)	1,230,016,369	1,290,746,193
Proshanti (Mudaraba Zakat Saving Deposits)	24,139,817	28,846,813
SIBL Astha (Mudaraba Monthly Deposit)	21,063,829,208	18,168,782,424
SIBL Super DPS (Mudaraba Pansion Scheme)	6,027,342,117	7,215,547,846
SIBL Digun Porttasha (Double Benefit Scheme)	2,010,221,319	2,013,540,435
Al-Wasiah bill Waqf	31,558,553	30,938,088
SIBL Education Savings Scheme	726,956,529	738,443,988
SIBL Medical Savings Scheme	1,991,222,440	2,039,983,652
SIBL Marriage Savings Scheme	261,137,987	264,973,233
Internet Banking Deposit Scheme (IB DPS)	41,750,990	40,091,047
SIBL Probashi Deposit Scheme	591,392,500	537,195,480
Retired Citizen Monthly Benefits	9,098,912,649	10,577,222,244
Hawkers Deposit & Business Development	306,099,588	293,607,447
Driver Deposit Scheme	98,773,062	92,488,229
Mudaraba Sorbochcho Munafa	3,573,677,555	3,672,153,914
Mudaraba Oichik Sanchoy	137,399,476	141,956,418
	55,760,175,751	57,604,653,836

