


# SAUDI - BANGLADESH INDUSTRIAL AND AGRICULTURAL INVESTMENT COMPANY LTD.

## Balance Sheet as at 31 December 2025

Particulars	Amount in Taka	
	31-12-2025	31-12-2024
<b>Property and Assets</b>		
<b>Cash:</b>	<b>31,047,797</b>	<b>36,550,629</b>
Cash in Hand	38,732	28,814
Balance with Bangladesh Bank (including foreign currencies)	31,009,065	36,521,815
<b>Balances with other Banks and Financial Institutions:</b>	<b>977,864,728</b>	<b>1,809,421,906</b>
In Bangladesh	977,864,728	1,809,421,906
Outside Bangladesh	-	-
<b>Money at call and short notice</b>	<b>-</b>	<b>-</b>
<b>Investments:</b>	<b>545,710,850</b>	<b>436,666,560</b>
Government	80,587,500	80,587,500
Others	465,123,350	356,079,060
Loans and Advances	5,933,794,347	4,630,743,914
Fixed Assets (including land, building, furniture & fixture and equipments)	2,054,332,076	2,060,875,122
Other Assets	599,536,358	571,641,576
<b>Total Property and Assets</b>	<b>10,142,286,156</b>	<b>9,545,899,707</b>
<b>Liabilities and Capital</b>		
<b>Liabilities:</b>		
Borrowings from other Banks	-	-
Other Liabilities	1,768,735,936	1,575,232,992
<b>Total Liabilities</b>	<b>1,768,735,936</b>	<b>1,575,232,992</b>
<b>Capital/Shareholders' Equity:</b>		
Paid up Capital	2,106,084,305	2,106,084,305
Statutory Reserve	1,614,514,600	1,503,514,600
General Reserve	1,629,423,744	1,629,423,744
Revaluation Reserve	1,968,594,197	1,968,594,197
Retained Surplus	1,054,933,374	763,049,869
<b>Total Shareholders' Equity</b>	<b>8,373,550,220</b>	<b>7,970,666,715</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>10,142,286,156</b>	<b>9,545,899,707</b>
<b>Net Asset Value Per Share (NAVPS)</b>	<b>418.678</b>	<b>398.533</b>

The accompanying notes from 1.00 to 26.00 form an integral part of the financial statements.

  
 (Md. Maroof ur Rahman Mazumder) (Md. Shahriar Kader Siddiky) (Dr. Md. Khairuzzaman Mozumder) (Sultan Abdurrauf)  
 Managing Director Director Deputy Chairman Chairman

Subject to our separate report of even date.


Dated: 11 May, 2026  
Dhaka

  
 Md. Iqbal Hossain FCA  
 Senior Partner, Enrolment No. 596  
 Zoha Zaman Kabir Rashid & Co.  
 Chartered Accountants  
 DVC:2605110596AS371565

## Profit and Loss Account for the year ended 31 December 2025

Particulars	Amount in Taka	
	2025	2024
<b>Operating Income</b>		
Interest Income	655,910,877	639,782,847
Interest paid on deposits & borrowings	-	-
<b>Net Interest Income</b>	<b>655,910,877</b>	<b>639,782,847</b>
Income from Investment	16,059,525	4,673,769
Fees, Commission & Brokerage	942,600	323,529
Other Operating Income	942,600	3,291,257
<b>Total Operating Income</b>	<b>672,913,002</b>	<b>648,071,502</b>
Salary and Allowances	47,676,538	40,788,270
Rent, Taxes, Insurance, Electricity, etc.	4,175,736	3,701,391
Legal expenses	792,410	444,471
Postage, Stamp, Telecommunication, etc.	297,023	232,436
Stationery, Printing, Advertisement	861,710	1,337,960
Managing Director's salary & benefits	3,202,194	5,404,570
Directors' Fees and Expenses	7,246,452	8,296,170
Audit Fee	300,000	300,000
Depreciation and repairs of assets	9,419,889	9,736,203
Other expenses	16,057,545	14,144,539
<b>Total Operating Expenses</b>	<b>90,029,497</b>	<b>84,376,010</b>
<b>Profit/(Loss) before provision</b>	<b>582,883,505</b>	<b>563,695,492</b>
Provision for Loans	-	18,459,782
Provision for diminution in the value of investments	-	44,140,218
Other provisions	30,000,000	-
<b>Total Provisions</b>	<b>30,000,000</b>	<b>62,600,000</b>
<b>Profit/(Loss) before tax</b>	<b>552,883,505</b>	<b>501,095,492</b>
<b>Provision for Tax:</b>		
Current Tax	-	-
Deferred Tax	-	-
<b>Net Profit after Taxation</b>	<b>552,883,505</b>	<b>501,095,492</b>
<b>Appropriations:</b>		
Statutory Reserve	111,000,000	100,220,000
General Reserve	111,000,000	100,220,000
<b>Retained surplus</b>	<b>441,883,505</b>	<b>400,875,492</b>
<b>Earnings Per Share (EPS)</b>	<b>27.644</b>	<b>25.055</b>

The accompanying notes from 1.00 to 26.00 form an integral part of the financial statements.

  
 (Md. Maroof ur Rahman Mazumder) (Md. Shahriar Kader Siddiky) (Dr. Md. Khairuzzaman Mozumder) (Sultan Abdurrauf)  
 Managing Director Director Deputy Chairman Chairman

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## Cash Flow Statement for the year ended 31 December 2025

Particulars	Amount in Taka	
	2025	2024
<b>A. Cash flows from operating activities</b>		
Interest receipts	650,853,009	603,274,915
Dividend receipts	1,864,477	849,754
Fees and commission receipts	-	323,529
Recovery of loan previously written off	-	-
Cash payments to employees	(50,878,732)	(46,192,840)
Cash payments to suppliers	(4,563,969)	(3,902,345)
Income taxes paid	(52,102,910)	(50,828,309)
Receipts from other operating activities	15,137,648	7,115,372
Payments for other operating activities	(29,362,629)	(30,931,712)
<b>Operating profit before changes of operating assets and liabilities (i)</b>	<b>530,946,894</b>	<b>479,708,364</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Loans and advances	(1,142,174,790)	(868,585,092)
Other assets	(119,170)	(2,095,188)
Other liabilities	35,450,000	-
<b>Cash utilized in operating assets and liabilities (ii)</b>	<b>(1,106,843,960)</b>	<b>(870,680,280)</b>
<b>Net cash flows from operating activities (i+ii)</b>	<b>(575,897,066)</b>	<b>(390,971,916)</b>
<b>B. Cash flows from investing activities</b>		
Receipts/(payment) from sale of shares/bonds	(109,044,290)	(50,585,000)
Fixed assets	(2,118,654)	(248,976)
<b>Net cash used for investing activities</b>	<b>(111,162,944)</b>	<b>(50,833,976)</b>
<b>C. Cash flows from financing activities:</b>		
Repayment of borrowing	-	-
Dividend paid	(150,000,000)	(150,000,000)
<b>Net cash used for financing activities</b>	<b>(150,000,000)</b>	<b>(150,000,000)</b>
<b>D. Net increase/(decrease) in cash &amp; cash equivalent (A+B+C)</b>	<b>(837,060,010)</b>	<b>(591,805,892)</b>
<b>E. Effects of exchange rate changes on Foreign Currency</b>	<b>-</b>	<b>-</b>
<b>F. Cash and Cash equivalents at the beginning of the year</b>	<b>1,845,972,535</b>	<b>2,437,778,427</b>
<b>Cash and cash equivalents at the end of the year (D+E+F)</b>	<b>1,008,912,525</b>	<b>1,845,972,535</b>
<b>Cash and cash equivalents at end of the year:</b>		
Cash in hand and balance with Bangladesh Bank	31,047,797	36,550,629
Balance with other banks	977,864,728	1,809,421,906
	<b>1,008,912,525</b>	<b>1,845,972,535</b>
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>(28.795)</b>	<b>(19.549)</b>

The accompanying notes from 1.00 to 26.00 form an integral part of the financial statements.

  
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## Statement of Changes in Equity for the year ended 31 December 2025

Particulars	Amount in Taka					
	Paid-up Capital	Statutory Reserve	General Reserve	Revaluation Reserve	Retained Surplus	Total
Balance at 01 January 2025	2,106,084,305	1,503,514,600	1,629,423,744	1,968,594,197	763,049,869	7,970,666,715
Dividend paid	-	-	-	-	(150,000,000)	(150,000,000)
Net profit after tax	-	-	-	-	552,883,505	552,883,505
Appropriation made during the year	-	111,000,000	-	-	(111,000,000)	-
<b>Balance at 31 December 2025</b>	<b>2,106,084,305</b>	<b>1,614,514,600</b>	<b>1,629,423,744</b>	<b>1,968,594,197</b>	<b>1,054,933,374</b>	<b>8,373,550,220</b>

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