

## Chairman's Proposed Message

### Sammilito Islami Bank PLC

Assalamu Alaikum.

On behalf of the Board of Directors, I am pleased to welcome all stakeholders to Sammilito Islami Bank PLC, a landmark institution established with a clear and purposeful mandate. The Bank has been created for the sole purpose of taking over and consolidating the assets and liabilities of five distressed Shariah-based banks—Export Import Bank of Bangladesh PLC (EXIM Bank), First Security Islami Bank PLC, Global Islami Bank PLC, Social Islami Bank PLC, and Union Bank PLC—under a structured and forward-looking resolution framework. This strategic consolidation reflects a decisive step towards restoring stability, confidence and discipline in the Islamic banking sector of Bangladesh.

Sammilito Islami Bank PLC is now a state-owned bank, fully backed by sovereign guarantee, underscoring the strong commitment of the Government to safeguarding depositors' interests and ensuring long-term financial stability. The Government has already injected BDT 20,000 crore as capital against an authorized capital of BDT 40,000 crore, making the Bank the largest Shariah-based bank in South-East Asia from the very outset, with the capacity to grow even further. With a network of more than 800 branches and a workforce exceeding 17,000 dedicated professionals, the Bank begins its journey with significant institutional scale and operational reach.

From the outset, we have undertaken comprehensive initiatives to establish a strong operational, governance and risk management foundation. Priority has been given to ensuring full Shariah compliance, strengthening institutional capacity, enhancing technological infrastructure and developing customer-centric products and services. Special emphasis is being placed on expanding outreach to rural and underserved areas, supporting SMEs and productive sectors, and promoting financial inclusion through responsible and innovative banking solutions. At the same time, we remain committed to fostering a culture of professionalism, accountability and employee wellbeing, recognizing that a motivated workforce is central to delivering service excellence.

The Bank is also focused on rebuilding trust and confidence among depositors, investors and the wider community through transparency, prudent financial management and strict adherence to regulatory standards. Alongside our commercial objectives, we remain deeply committed to social welfare, ethical investment and sustainable growth, ensuring that our

operations generate long-term value for customers, employees, stakeholders and the broader economy.

Looking ahead, we are confident that Sammilito Islami Bank PLC will emerge as a strong, stable and most preferred Shariah-based financial institution and a catalyst for a vibrant Islamic banking ecosystem in Bangladesh. By the grace of Almighty Allah, and with the continued support of our stakeholders, regulators, employees and valued customers, we firmly believe that the Bank will achieve lasting success and shared prosperity for all.

Ma-assalam.