

Dear Colleagues

I would like to take a moment and thank you for your continued commitment and all that you do to deliver on our purpose – to help customers, stakeholders and vendors seize opportunity at every stage of their financial lives that eventually made 2016 another successful year.

I am proud of our accomplishments and very appreciative of the industry for our success. SBL is truly privileged to be in a position to help our clients during certain ups and downs that our banking industry has experienced.

While there is much work to do and there may be further challenges ahead, we end 2016 stronger and better able to serve customers and clients. We continued throughout the year to simplify our company, to build capital, and to manage through the slow-growth, low interest rate and global economy. Today, our bank is exposed to less risk and is less complex. As a stronger, more straightforward bank better organized to serve our customers and stakeholders, we can build close relationships with them, earn the profits our shareholders expect, and gain confidence and strength to the economy.

In fact, we can do more for people, companies, and institutional investors than any other financial services company. And day after day, we are proving it in the marketplace by our service excellence. Certainly, our share price does not reflect the work we are heading to consolidate capital, decrease risk, and serve our clients better. There are many trivial issues remaining not only on us, but on the entire financial industries, including concerns about the global economy, the implementation of new regulations and capital requirements, how these new rules may affect our ability to deliver for our customers, and the time it will take to resolve legacies and get the housing market and the economy growing strongly again.

The New Year 2017 will usher a new era of mix of successes and challenges, but our direction is very focused and clear. And beyond a doubt we know what we have to do. Our relentless effort is to continue to focus intently on what we can control: providing our customers with the best service and most comprehensive financial solutions in the market, managing our costs, ensuring our customers' confidence, re-building our brand, and doing our part to keep the wheel of economy moving forward. This clearly shows that we are living up to our slogan, "Change that we need".

I appreciate all of your sincere work this year; it is just because of you, and because we know we can do so much more for our customers and than anyone else, that I have such great confidence in our upcoming days. Please enjoy some well deserved time with family and friends during this holiday season, and let's get right back to it in 2017.

My best wishes to you and your families for a safe, happy holiday season and a very happy new year.

May Allah SWT bless us all and once again I

thank you for making a good headway of SBL and I am pretty sure this effort will go on and on.

Thanks & regards

Mamun-Ur-Rashid