

**Independent Auditor's Report to the Shareholders of Shahjalal Islami Bank PLC.
Report on the Audit of the Consolidated and Separate Financial Statements**

Opinion

We have audited the consolidated financial statements of Shahjalal Islami Bank PLC and its subsidiaries (the Group) as well as the separate financial statements of Shahjalal Islami Bank PLC (the Bank), which comprise the consolidated and separate balance sheets as at 31 December 2025, and consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flows for the year then ended, and notes to the consolidated and separate financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated and separate financial statements give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2025, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB) as explained in note 2.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (including International Independence Standards) (IESBA Code), as applicable to audits of the financial statements of public interest entities, together with the ethical requirements that are relevant to audits of the financial statements of public interest entities in Bangladesh. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to note 2 to the financial statements where management has explained the basis of preparation of financial statements including compliance with Rules and Regulations issued by Bangladesh Bank on classification of investments, and required impairment provision. Our opinion is not modified in respect of this matter.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter is provided in that context.

We have fulfilled the responsibilities described in the auditor’s responsibilities for the audit of the consolidated and separate financial statements section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatements of the financial statements. These results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

Description of key audit matters	Our response to key audit matters
Measurement of provision for investment	
<p>The process for estimating the provision for investment portfolio associated with credit risk is significant and complex.</p> <p>For the individual analysis of large exposure, provision calculation considers the estimates of future business performance and the market value of collateral provided for credit transactions.</p> <p>For the collective analysis of exposure on portfolio basis, provision calculation and reporting are manually processed, which deals with voluminous databases, assumptions and estimates of complex design and implementation.</p> <p>At year end the Group reported total gross investments of BDT 294,937 million (2024: BDT 270,873 million) and provision for investments of BDT 12,595 million (2024: BDT 10,069 million).</p> <p>We have focused on the following significant judgements and estimates which could give rise to material misstatement or management bias:</p> <ul style="list-style-type: none"> • Completeness and timing of recognition of loss events in accordance with criteria set out in BRPD circular no 15, dated 27 November 2024 and its subsequent amendments.; and • For individually assessed provisions, the measurement of the provision may be dependent on the valuation of 	<p>We tested the design and operating effectiveness of key controls, focusing on the following:</p> <ul style="list-style-type: none"> • Credit appraisal, investment disbursement procedures, monitoring, and provisioning process; • Completeness of appropriate documentation before disbursement of investments, as well as recording of investment balance; • Alternate procedures applied by management to assess new investment/renewal of existing investments where the latest audited financial statements of the borrower are not available; • Identification of loss events, including early warning and default warning indicators; • Review of quarterly Classification of Investments; <p>Our substantive procedures in relation to the provision for investment portfolio comprised the following:</p> <ul style="list-style-type: none"> • Reviewed the adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines; • Assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information; • Evaluated the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines. • Finally, compared the amount of provision requirement as determined by Bangladesh Bank inspection team to the actual amount of provision maintained

<p>collateral, estimates of exit values, and the timing of cash flows;</p> <p>Provision measurement is primarily dependent upon key assumptions relating to the probability of default, the ability to repossess collateral, and recovery rates.</p>	<p>For the year ended 31 December 2025, the Bank has maintained required provision as per Bangladesh Bank letter BSD-11/44(8)/2026-371 dated 05 April 2026.</p>
<p>See notes # 8a and 15a to the financial statements</p>	
<p>Description of key audit matters</p>	<p>Our response to the risk</p>
<p>Investment income recognition</p>	
<p>Recognition and measurement of investment income involve complex IT environment as well as require critical estimates and judgment. Since investment income from investments is one of the key performance indicators of the Bank, there is an inherent risk of fraud and error in the recognition of investment income.</p> <p>Accordingly, this has been considered as a key audit matter.</p>	<p>We tested the design and operating effectiveness of key controls, including automated control over recognition and measurement of income on investment.</p> <p>For selected customers and investment files on a sample basis, we have also performed substantive tests of details, including recalculation and cut-off testing to check the accuracy of investment income.</p> <p>Finally, we also conducted substantive analytical procedures to assess the reasonableness of income recognised during the year with reference to the product-wise outstanding investment balances.</p>
<p>See note # 25 (a) to the financial statements</p>	

<p>Valuation of bonds, sukuk, and other investments</p>	
<p>The Bank has made significant investments in fixed-term financial instruments such as Bangladesh Government Investment Sukuk (BGIS), Bangladesh Government Shariah based Special Bond, Mudaraba Perpetual Bond and Sukuk Al Istisna'a, as well as Mudaraba Subordinated Bond, classification and measurement of these require judgment and complex estimates. In the absence of a quoted price in an active market, these Bonds and Sukuk are presented at cost.</p>	<p>We assessed the processes and controls put in place by the Bank to identify and confirm the existence of these Bonds and Sukuks.</p> <p>We obtained an understanding, evaluated the design, and tested the operating effectiveness of the key controls over the Bangladesh Government Investment Sukuk (BGIS), Bangladesh Government Shariah based Special Bond, Mudaraba Perpetual Bond and Sukuk Al Istisna'a, as well as Mudaraba Subordinated Bond.</p> <p>We assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</p>
<p>See note # 7 to the financial statements</p>	

IT systems and controls	
<p>Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily, and the reliance on automated and IT-dependent manual controls.</p> <p>Our areas of audit focus included user access management, developer access to the production environment, and changes to the IT environment. These are key to ensuring IT-dependent and application-based controls are operating effectively</p>	<p>We tested the design and operating effectiveness of the Bank's IT access controls over the information systems that are critical to financial reporting.</p> <p>We tested IT general controls (logical access, change management, and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized.</p> <p>We tested the Bank's periodic review of access rights and reviewed requests of changes to systems for appropriate approval and authorization.</p> <p>We considered the control environment relating to various interfaces, configuration, and other application layer controls identified as key to our audit.</p>

Legal and regulatory matters	
<p>We focused on this area because the Bank and its subsidiaries (the "Group") operate in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties, and the outcome may be difficult to predict.</p> <p>These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions that have been established and other contingent liabilities.</p>	<p>We obtained an understanding, evaluated the design, and tested the operational effectiveness of the Bank's key controls over the legal provision and contingencies process.</p> <p>We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters.</p> <p>We enquired of the Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports.</p> <p>Bangladesh Bank, through letter BSD-11/44(8)/2026-371 dated 05 April 2026, instructed the Bank to maintain certain amount of general and specific provision against general investment and reverse certain income recognized in 2025. It also directed the Bank to maintain full provision for placements with certain bank and non-bank financial institutions.</p>

Carrying value of investments in subsidiaries by the Bank	
<p>The Bank has invested in equity shares of its subsidiary, namely Shahjalal Islami Bank Securities Limited. As at 31 December 2025 the carrying value of these investments in Shahjalal</p>	<p>We have reviewed Management's analysis of impairment assessment and recoverable value calculation of subsidiaries in accordance with IAS 36.</p>

<p>Islami Bank Securities Limited is BDT 2,515 million (2024: BDT 2,515 million).</p> <p>At the time of conducting our audit of the separate financial statements of the Bank, we have considered the recoverable value of the Bank's investments in the above subsidiary stated at cost.</p> <p>Management has conducted impairment assessment and calculated the recoverable value of its subsidiary in accordance with IAS 36.</p>	<p>In particular, our discussions with the Management were focused on the continued appropriateness of the value in use model, the key assumptions used in the model, the reasonably possible alternative assumptions, particularly where they had the most impact on the value in use calculation.</p> <p>We also checked the mathematical accuracy of the model, recalculated the discount rate used within the model, inputs used in the determination of assumptions within the model were challenged, and corroborating information was obtained with reference to external market information, third-party sources.</p> <p>We further observed that pursuant to the BSEC notification, the subsidiary of the Bank has made partial provision against diminution in the value of investment and client margin investment as per BSEC notification.</p>
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Reporting on other information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation of consolidated and separate financial statements that give a true and fair view in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the IASB as explained in note 2 and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.



In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Bank Company Act 1991 and the rules and regulations issued by Bangladesh Bank, we also report that:

- (i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- (ii) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
- (iii) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- (iv) the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account and returns;
- (v) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
- (vi) adequate provisions have been made for investment and other assets which are in our opinion, doubtful of recovery;
- (vii) based on our checking of sample, no investment in excess of the amount determined by Bangladesh Bank from time to time has been sanctioned or allowed;

- (viii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:
- (a) internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;
- (b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities;
- (ix) financial statements for the year ended 31 December 2025 of subsidiary company of the Bank namely Shahjalal Islami Bank Securities Limited have been audited by M/s. Mahamud Sabuj & Co., Chartered Accountants. These accounts have been properly reflected in the consolidated financial statements;
- (x) the information and explanations required by us have been received and found satisfactory;
- (xi) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 9,000 person hours;
- (xii) Capital to Risk-weighted Asset Ratio (CRAR), Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 31 December 2025;
- (xiii) as part of our going concern assessment, we reviewed maturity mismatch between assets and liabilities which may adversely affect the Bank's subsequent liquidity position; and
- (xiv) non-banking assets have been accounted in conformity with Bangladesh Bank guidelines

Signed for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants
FRC Enlistment No.: CAF-001-027

Dhaka
Date: 08 April, 2026


Golam Fazlul Kabir FCA
Partner
ICAB Enrolment No. 1721
DVC: 2604081721AS582693

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Balance Sheet
As at 31 December 2025



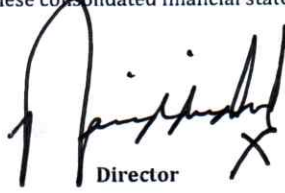

	Note	31.12.2025 Taka	31.12.2024 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3	2,741,913,947	2,995,303,942
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4	23,112,956,618	20,112,112,890
		<u>25,854,870,565</u>	<u>23,107,416,832</u>
Balance with Other Banks and Financial Institutions			
Inside Bangladesh		5,084,613,645	7,359,024,903
Outside Bangladesh		4,478,953,957	5,125,346,839
	5	<u>9,563,567,601</u>	<u>12,484,371,742</u>
Placement with Other Banks & Financial Institutions	6	<u>23,748,013,366</u>	<u>20,405,585,416</u>
Investments in Shares & Securities			
Government		38,648,372,000	27,462,412,000
Others		10,693,823,725	10,931,555,429
	7	<u>49,342,195,725</u>	<u>38,393,967,429</u>
Investments			
General Investments etc.		272,292,530,440	251,689,403,345
Bills Purchased and Discounted		22,644,654,738	19,183,548,819
	8	<u>294,937,185,178</u>	<u>270,872,952,164</u>
Fixed Assets including Premises, Furniture and Fixtures	9	<u>5,191,814,512</u>	<u>5,219,058,005</u>
Other Assets	10	<u>20,740,334,989</u>	<u>18,275,774,479</u>
Non-Banking Assets	11	<u>88,309,355</u>	<u>88,309,355</u>
Total Property and Assets		<u>429,466,291,292</u>	<u>388,847,435,421</u>
Liabilities and Capital			
Liabilities			
Placement from Other Banks & Financial Institutions	12	<u>26,616,693,260</u>	<u>24,197,634,890</u>
Deposits and Other Accounts			
Mudaraba Savings Deposits		47,027,614,441	42,801,987,314
Mudaraba Term Deposits		125,525,469,639	113,697,878,350
Other Mudaraba Deposits		52,095,200,149	50,910,711,798
Al-Wadeeah Current & Other Deposit Accounts		83,520,354,762	73,572,554,175
Bills Payable		4,747,203,022	4,520,558,362
	13	<u>312,915,842,014</u>	<u>285,503,689,999</u>
Mudaraba Bonds	14	<u>10,000,000,000</u>	<u>11,200,000,000</u>
Other Liabilities	15	<u>54,005,411,061</u>	<u>44,203,687,615</u>
Deferred Tax Liabilities	16	<u>26,769,020</u>	<u>42,964,715</u>
Total Liabilities		<u>403,564,715,355</u>	<u>365,147,977,219</u>
Capital/Shareholders' Equity			
Paid-up Capital	17.2	11,129,683,510	11,129,683,510
Statutory Reserve	18	11,129,683,510	11,129,683,510
Capital Reserve		36,052,522	35,518,577
Foreign Currency Translation Reserve	19	27,313,033	26,898,101
Start-up Equity Investment Fund	20	170,108,898	-
Retained Earnings	21	3,179,683,878	1,148,775,249
Total Shareholders' Equity		<u>25,672,525,351</u>	<u>23,470,558,947</u>
Non-controlling Interest	17.7	229,050,585	228,899,256
Total Liabilities & Shareholders' Equity		<u>429,466,291,292</u>	<u>388,847,435,421</u>



Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Off-balance Sheet Items
As at 31 December 2025

	Note	31.12.2025 Taka	31.12.2024 Taka
Contingent Liabilities			
Acceptances & endorsements		73,192,098,516	71,017,397,287
Letters of guarantee	22	33,956,684,583	31,352,564,663
Irrevocable letters of credit	23	79,729,601,717	76,207,690,971
Bills for collection		41,086,139,841	39,354,008,948
Other contingent liabilities		-	-
Total		227,964,524,658	217,931,661,870
Other Commitments			
Documentary credits, short-term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total off-balance sheet items including contingent liabilities		227,964,524,658	217,931,661,870
Consolidated Net Asset Value per Share	44(i)	23.07	21.09

The annexed notes from 1 to 55 form an integral part of these consolidated financial statements.

 Chairman
 Director
 Director
 Managing Director

This is the consolidated balance sheet referred to in our separate report of even date.

Signed for and on behalf of
Aziz Halim Khair Choudhury
 Chartered Accountants


 Signed by

Golam Fazlul Kabir FCA
 Partner

ICAB Enrolment No: 1721
 DVC No: 2604081721AS582693

Dhaka
 08 April 2026

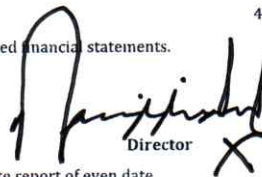
Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Profit and Loss Account
For 31 December 2025

Note	2025 Taka	2024 Taka
Operating Income		
Investment Income	27,301,659,277	22,233,226,924
Less: Profit paid on Deposits	14,233,389,785	11,873,672,288
Net Investment Income	13,068,269,492	10,359,554,636
Income from Investments in Shares & Securities	2,890,151,276	2,047,453,004
Commission, Exchange and Brokerage	3,721,527,990	3,994,788,384
Other Operating Income	1,784,408,426	1,497,017,958
	8,396,087,692	7,539,259,346
Total Operating Income	21,464,357,183	17,898,813,982
Operating Expenses		
Salaries and Allowances	4,579,879,945	4,645,649,064
Rent, Taxes, Insurances, Electricity etc.	467,425,946	469,728,117
Legal Expenses	2,554,481	3,484,180
Postage, Stamps, Telecommunication etc.	63,427,909	90,947,639
Stationery, Printings, Advertisements etc.	169,106,165	170,935,295
Chief Executive's Salary & Fees	19,699,858	16,612,000
Directors' Fees & Expenses	6,718,536	7,872,765
Sharia'h Supervisory Committee's Fees & Expenses	790,571	808,100
Auditors' Fees	4,117,000	782,000
Depreciation & Repairs of Assets	563,899,789	670,381,961
Zakat Expenses	288,555,510	285,666,628
Other Expenses	834,032,791	774,900,944
Total Operating Expenses	7,000,208,499	7,137,768,693
Profit before Provision	14,464,148,684	10,761,045,289
Specific Provision for Classified Investments	73,167,195	5,365,741,494
General Provision for Unclassified Investments	4,135,453,854	(727,522,000)
General Provision for Off-balance Sheet Items	57,500,000	337,700,000
Provision for diminution in value of Investments in Shares	203,000,000	293,440,000
Provision for Other Assets	1,319,500,000	(14,886,000)
Total Provision	5,788,621,049	5,254,473,494
Total Profit before Taxes	8,675,527,635	5,506,571,795
Provision for Taxation		
Deferred Tax	(16,195,694)	(25,758,654)
Current Tax	5,010,365,929	3,838,981,307
	4,994,170,235	3,813,222,653
Net Profit after Taxes	3,681,357,400	1,693,349,142
Net Profit after Taxes attributable to:		
Equity holders of SJIBPLC.	3,681,206,070	1,692,910,683
Non-controlling Interest	151,329	438,459
	3,681,357,400	1,693,349,142
Retained Earnings from previous year	1,148,775,249	1,822,170,932
Add: Net Profit after Taxes (attributable to equity holders of SJIBPLC.)	3,681,206,070	1,692,910,683
Profit available for Appropriation	4,829,981,320	3,515,081,614
Appropriation:		
Statutory Reserve	-	326,572,348
Start-up Fund	36,795,145	16,880,097
Dividend	1,112,968,351	1,558,155,691
Capital Reserve	533,945	698,228
Profit against Mudaraba Perpetual Bond	500,000,000	464,000,000
Retained Earnings	3,179,683,878	1,148,775,249
	4,829,981,320	3,515,081,614
Consolidated Earnings per Share	3.31	1.52

The annexed notes from 1 to 55 form an integral part of these consolidated financial statements.


Chairman


Director


Director


Managing Director

This is the consolidated profit and loss account referred to in our separate report of even date.

Signed for and on behalf of
Aziz Haim Khair Choudhury
Chartered Accountants

Signed by
Golam Fazlul Kabir FCA
Partner

Dhaka
08 April 2026

ICAB Enrolment No: 1721
DVC No: 2604081721AS582693

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Cash Flow Statement
For 31 December 2025

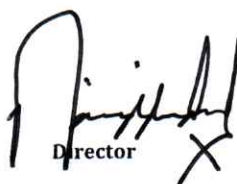
Note	2025 Taka	2024 Taka
Cash flows from operating activities		
Investment income receipt in cash	45 29,895,504,405	24,341,819,609
Profit paid on deposits and borrowings	46 (14,008,868,556)	(10,855,784,993)
Dividend receipts	200,465,417	245,302,574
Fees & commission receipt in cash	3,585,327,017	3,553,604,836
Recoveries on investment previously written-off	211,432,368	84,204,361
Cash payments to employees	(4,599,579,803)	(4,662,261,064)
Cash payments to suppliers	(169,106,165)	(170,935,295)
Income tax paid	(3,724,963,514)	(3,010,693,631)
Receipts from other operating activities	47 1,785,834,091	1,495,973,315
Payments for other operating activities	48 (2,004,872,068)	(1,984,764,583)
(i) Operating profit before changes in operating assets and liabilities	11,171,173,193	9,036,465,129
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(25,946,738,272)	(28,389,468,098)
(Increase)/decrease in other assets	49 (1,621,665,378)	(1,785,967,683)
(Increase)/decrease of placement with other banks & financial institutions	(3,342,427,950)	(6,289,783,850)
Increase/(decrease) in deposits from other banks	515,418,120	216,976,879
Increase/(decrease) of placement from other banks & financial institutions	2,433,692,742	(3,523,303,082)
Increase/(decrease) in deposits received from customers	26,576,398,966	34,953,398,131
Increase/(decrease) in other liabilities on account of customers	3,088,313,298	4,458,285,853
Increase/(decrease) in other liabilities	50 793,161,197	257,995,133
(ii) Cash flows from operating assets and liabilities	2,496,152,724	(101,866,716)
Net cash flows from operating activities (A)=(i+ii)	13,667,325,917	8,934,598,413
Cash flows from investing activities		
Proceeds from sale of securities	1,268,263,952	1,701,300,409
Payments for purchases of securities	(12,216,492,248)	(6,012,600,558)
Proceeds from sale of fixed assets	3,218,315	12,502,094
Payments for purchases of fixed assets	(254,898,963)	(191,515,432)
Net cash flows from/(used in) investing activities (B)	(11,199,908,945)	(4,490,313,486)
Cash flows from financing activities		
Receipts from issuance of debt instruments	-	5,000,000,000
Payments for redemption of debt instruments	(1,200,000,000)	(2,000,000,000)
Receipts from issue of ordinary shares	-	-
Profit against mudaraba perpetual bond	(464,000,000)	(411,000,092)
Dividend paid to ordinary shareholders	(1,112,968,351)	(1,558,155,691)
Net cash flows from/(used in) financing activities (C)	(2,776,968,351)	1,030,844,217
Net (decrease)/increase in cash and cash equivalents (A+B+C)	(309,551,379)	5,475,129,143
Add: Effect of exchange rate changes on cash and cash equivalents	136,200,973	441,183,547
Add: Cash and cash equivalents at the beginning of the year	35,591,788,574	29,675,475,883
Cash and cash equivalents at the end of the year	51 35,418,438,167	35,591,788,574
Consolidated Net Operating Cash Flows per Share (NOCFPS)	44(ii) 12.28	8.03

The annexed notes from 1 to 55 form an integral part of these consolidated financial statements.

Dhaka,
08 April 2026


Chairman


Director


Director


Managing Director

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Statement of Changes in Equity

For the year ended 31 December 2025

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Reserve	Non-controlling Interest	Total Capital/ Shareholders' Equity
Balance as at 01 January 2025	11,129,683,510	11,129,683,510	35,518,577	1,148,775,249	133,313,753	26,898,101	228,899,256	23,699,458,202
Transferred from Start-up Fund	-	-	-	-	-	-	-	133,313,753
Dividend for the year 2024	-	-	-	-	-	-	-	-
Stock Dividend	-	-	-	-	-	-	-	-
Cash Dividend	-	-	-	(1,112,968,351)	-	-	-	(1,112,968,351)
Net profit during the year	-	-	-	3,681,206,070	-	-	151,329	3,681,357,400
Profit against Mudaraba Perpetual Bond	-	-	-	(500,000,000)	-	-	-	(500,000,000)
Statutory Reserve	-	-	-	-	-	-	-	-
Statutory Reserve	-	-	-	-	-	-	-	-
Currency Translation Difference	-	-	-	-	-	414,932	-	414,932
Start-up Fund	-	-	-	(36,795,145)	36,795,145	-	-	-
Capital Reserve	-	-	533,945	(533,945)	-	-	-	-
Total Shareholders' Equity as at 31 December 2025	11,129,683,510	11,129,683,510	36,052,522	3,179,683,878	170,108,898	27,313,033	229,050,585	25,901,575,936
Add: Mudaraba Perpetual Bond	-	-	-	-	-	-	-	5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items	-	-	-	-	-	-	-	8,046,005,735
Add: Mudaraba Subordinated Bond	-	-	-	-	-	-	-	5,000,000,000
Less: Shortfall of provision required against investments	-	-	-	-	-	-	-	1,050,663,231
Less: Adjustment for Intangible Assets	-	-	-	-	-	-	-	23,801,363
Total Equity as at 31 December 2025								42,873,117,076

For the year ended 31 December 2024

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Reserve	Non-controlling Interest	Total Capital/ Shareholders' Equity
Balance as at 01 January 2024	11,129,683,510	10,803,111,162	34,820,349	1,822,170,931	-	9,087,189	228,460,797	24,027,333,937
Dividend for the year 2023	-	-	-	-	-	-	-	-
Stock Dividend	-	-	-	-	-	-	-	-
Cash Dividend Paid	-	-	-	(1,558,155,691)	-	-	-	(1,558,155,691)
Net profit during the year	-	-	-	1,692,910,683	-	-	438,459	1,693,349,142
Profit against Mudaraba Perpetual Bond	-	-	-	(464,000,000)	-	-	-	(464,000,000)
Statutory Reserve	-	326,572,348	-	(326,572,348)	-	-	-	-
Currency Translation Difference	-	-	-	-	-	17,810,912	-	17,810,912
Start-up Fund	-	-	-	(16,880,097)	-	-	-	(16,880,097)
Capital Reserve	-	-	698,228	(698,228)	-	-	-	-
Total Shareholders' Equity as at 31 December 2024	11,129,683,510	11,129,683,510	35,518,577	1,148,775,249	-	26,898,101	228,899,256	23,699,458,202
Add: Mudaraba Perpetual Bond	-	-	-	-	-	-	-	5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items	-	-	-	-	-	-	-	3,849,631,735
Add: Mudaraba Subordinated Bond	-	-	-	-	-	-	-	5,000,000,000
Less: Adjustment for Intangible Assets	-	-	-	-	-	-	-	29,728,481
Less: Shortfall of provision required against investments	-	-	-	-	-	-	-	837,612,109
Total Equity as at 31 December 2024								36,681,749,347

The annexed notes from 1 to 55 form an integral part of these consolidated financial statements.

Dhaka
08 April 2026

[Signature]
Chairman

[Signature]
Director

[Signature]
Managing Director



Shahjalal Islami Bank PLC.
Balance Sheet
As at 31 December 2025

	Note	31.12.2025 Taka	31.12.2024 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3a	2,741,913,947	2,995,303,942
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4a	23,112,956,618	20,112,112,890
		25,854,870,565	23,107,416,832
Balance with Other Banks and Financial Institutions			
Inside Bangladesh		5,025,667,336	7,248,803,296
Outside Bangladesh	5a	4,478,953,957	5,125,346,839
		9,504,621,293	12,374,150,135
Placement with Other Banks & Financial Institutions			
	6a	23,748,013,366	20,405,585,416
Investments in Shares & Securities			
Government		38,648,372,000	27,462,412,000
Others		8,411,768,204	8,838,299,753
	7a	47,060,140,204	36,300,711,753
Investments			
General Investment etc.		270,433,701,006	249,762,935,844
Bills Purchased and Discounted		22,644,654,738	19,183,548,819
	8a	293,078,355,744	268,946,484,663
Fixed Assets including Premises, Furniture and Fixtures			
	9a	5,090,831,591	5,114,844,136
Other Assets			
	10a	23,000,566,244	20,512,387,444
Non-Banking Assets			
	11	88,309,355	88,309,355
Total Property and Assets		427,425,708,361	386,849,889,733
Liabilities and Capital			
Liabilities			
Placement from Other Banks & Financial Institutions			
	12a	26,479,673,944	24,197,634,890
Deposits and Other Accounts			
Mudaraba Savings Deposits		47,027,619,924	42,801,991,614
Mudaraba Term Deposits		125,525,469,639	113,697,878,350
Other Mudaraba Deposits		52,301,793,405	51,060,838,775
Al-Wadeeah Current & Other Deposit Accounts		83,520,560,232	73,572,563,307
Bills Payable		4,747,203,022	4,520,558,362
	13a	313,122,646,223	285,653,830,408
Mudaraba Bonds			
	14	10,000,000,000	11,200,000,000
Other Liabilities			
	15a	52,167,939,552	42,327,075,021
Deferred Tax Liabilities			
	16a	28,199,829	44,375,479
Total Liabilities		401,798,459,548	363,422,915,798
Capital/Shareholders' Equity			
Paid-up Capital	17.2	11,129,683,510	11,129,683,510
Statutory Reserve	18	11,129,683,510	11,129,683,510
Foreign Currency Translation Reserve	19	27,313,033	26,898,101
Start-up Equity Investment Fund	20	170,108,898	-
Retained Earnings	21a	3,170,459,862	1,140,708,815
Total Shareholders' Equity		25,627,248,813	23,426,973,935
Total Liabilities & Shareholders' Equity		427,425,708,361	386,849,889,733



Shahjalal Islami Bank PLC.
Off-balance Sheet Items
As at 31 December 2025

	Note	31.12.2025 Taka	31.12.2024 Taka
Contingent Liabilities			
Acceptances & endorsements		73,192,098,516	71,017,397,287
Letters of guarantee	22	33,956,684,583	31,352,564,663
Irrevocable letters of credit	23	79,729,601,717	76,207,690,971
Bills for collection		41,086,139,841	39,354,008,948
Other contingent liabilities		-	-
Total		227,964,524,658	217,931,661,870
Other Commitments			
Documentary credits, short-term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total off-balance sheet items including contingent liabilities		227,964,524,658	217,931,661,870
Net Asset Value per Share	44(i)	23.03	21.05

The annexed notes from 1 to 55 form an integral part of these financial statements.


Chairman


Director


Director


Managing Director

This is the balance sheet referred to in our separate report of even date.

Dhaka
08 April 2026

Signed for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants


Signed by

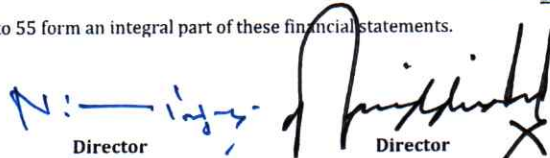
Golam Fazlul Kabir FCA
Partner
ICAB Enrolment No: 1721
DVC No: 2604081721AS582693

Shahjalal Islami Bank PLC.
Profit and Loss Account
For the year ended 31 December 2025

	Note	2025 Taka	2024 Taka
Operating Income			
Investment Income	25a	27,268,810,577	22,192,564,823
Less: Profit paid on Deposits	26a	14,225,209,389	11,864,837,981
Net Investment Income		13,043,601,188	10,327,726,842
Income from Investments in Shares & Securities	27a	2,841,530,428	1,995,093,886
Commission, Exchange and Brokerage	28a	3,631,891,245	3,895,585,856
Other Operating Income	29a	1,775,466,487	1,490,718,625
		8,248,888,160	7,381,398,367
Total Operating Income		21,292,489,347	17,709,125,209
Operating Expenses			
Salaries and Allowances	30a	4,510,880,248	4,575,478,869
Rent, Taxes, Insurances, Electricity etc.	31a	460,778,875	462,492,883
Legal Expenses	32a	2,355,731	2,205,580
Postage, Stamps, Telecommunication etc.	33a	60,652,692	88,154,122
Stationery, Printings, Advertisements etc.	34a	168,036,790	169,365,781
Chief Executive's Salary & Fees	35	19,699,858	16,612,000
Directors' Fees & Expenses	36	6,718,536	7,872,765
Sharia'h Supervisory Committee's Fees & Expenses	37	790,571	808,100
Auditor's Fees	38a	4,025,000	690,000
Depreciation & Repairs of Bank's Assets	39a	547,159,512	650,638,045
Zakat Expenses	40	288,555,510	285,666,628
Other Expenses	41a	808,899,662	718,696,297
Total Operating Expenses		6,878,552,983	6,978,681,070
Profit before Provision	24a	14,413,936,364	10,730,444,139
Specific Provision for Classified Investments		58,167,195	5,365,741,494
General Provision for Unclassified Investments		4,135,453,854	(727,522,000)
General Provision for Off-balance Sheet Items		57,500,000	337,700,000
Provision for diminution in value of Investments in Shares		203,000,000	293,440,000
Provision for Other Assets		1,319,500,000	(14,886,000)
Total Provision	42a	5,773,621,049	5,254,473,494
Total Profit before Taxes		8,640,315,315	5,475,970,645
Provision for Taxation			
Deferred Tax	43a	(16,175,650)	(25,849,973)
Current Tax	43c	4,976,976,421	3,813,810,929
		4,960,800,772	3,787,960,956
Net Profit after Taxes		3,679,514,543	1,688,009,689
Retained Earnings from previous year		1,140,708,815	1,818,307,263
Add: Net Profit after Taxes		3,679,514,543	1,688,009,689
Profit available for Appropriation		4,820,223,358	3,506,316,952
Appropriation:			
Statutory Reserve	18	-	326,572,348
Start-up Fund	15a.3	36,795,145	16,880,097
Dividend		1,112,968,351	1,558,155,691
Profit against Mudaraba Perpetual Bond		500,000,000	464,000,000
Retained Earnings	21a	3,170,459,862	1,140,708,815
		4,820,223,358	3,506,316,952
Earnings per Share (EPS)	44a	3.31	1.52

The annexed notes from 1 to 55 form an integral part of these financial statements.



Chairman


Director


Managing Director

This is the profit and loss account referred to in our separate report of even date.

Signed for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants



Signed by
Golam Fazlul Kabir FCA
Partner

ICAB Enrolment No: 1721
DVC No: 2604081721AS582693

Dhaka
08 April 2026

Shahjalal Islami Bank PLC.
Cash Flow Statement
For 31 December 2025

	Note	2025 Taka	2024 Taka
Cash flows from operating activities			
Investment income receipt in cash	45a	29,662,182,672	24,101,264,285
Profit paid on deposits and borrowings	46a	(13,831,742,643)	(10,677,324,304)
Dividend receipts		200,465,417	245,302,574
Fees & commission receipt in cash		3,495,690,272	3,454,402,308
Recoveries on investment previously written-off		211,432,368	84,204,361
Cash payments to employees		(4,530,580,106)	(4,592,090,869)
Cash payments to suppliers		(168,036,790)	(169,365,781)
Income tax paid		(3,705,157,106)	(2,985,455,323)
Receipts from other operating activities	47a	1,774,433,191	1,489,548,104
Payments for other operating activities	48a	(1,969,498,914)	(1,916,717,668)
(i) Operating profit before changes in operating assets and liabilities		11,139,188,362	9,033,767,687
Changes in operating assets and liabilities			
(Increase)/decrease in investment to customers		(26,014,376,339)	(28,749,459,116)
(Increase)/decrease in other assets	49a	(1,605,931,218)	(1,774,450,680)
(Increase)/decrease of placement with other banks & financial institutions		(3,342,427,950)	(6,289,783,850)
Increase/(decrease) in deposits from other banks		515,418,120	216,976,879
Increase/(decrease) of placement from other banks & financial institutions		2,282,039,055	(3,313,717,869)
Increase/(decrease) in deposits received from customers		26,633,062,766	34,739,715,886
Increase/(decrease) in other liabilities on account of customers		3,088,313,298	4,458,285,853
Increase/(decrease) in other liabilities	50a	821,532,932	568,890,275
(ii) Cash flows from operating assets and liabilities		2,377,630,665	(143,542,621)
Net cash flows from operating activities (A)=(i+ii)		13,516,819,027	8,890,225,066
Cash flows from investing activities			
Proceeds from sale of securities		677,199,956	1,310,157,722
Payments for purchases of securities		(11,436,628,407)	(5,660,007,073)
Proceeds from sale of fixed assets		2,399,627	3,997,751
Payments for purchases of fixed assets		(241,097,933)	(187,209,930)
Purchase/sale of subsidiaries		-	-
Net cash flows from/(used in) investing activities (B)		(10,998,126,757)	(4,533,061,529)
Cash flows from financing activities			
Receipts from issuance of debt instruments		-	5,000,000,000
Payments for redemption of debt instruments		(1,200,000,000)	(2,000,000,000)
Receipts from issue of ordinary shares		-	-
Profit against mudaraba perpetual bond		(464,000,000)	(411,000,092)
Dividend paid to ordinary shareholders		(1,112,968,351)	(1,558,155,691)
Net cash flows from/(used in) financing activities (C)		(2,776,968,351)	1,030,844,217
Net (decrease)/increase in cash and cash equivalents (A+B+C)		(258,276,082)	5,388,007,753
Add: Effect of exchange rate changes on cash and cash equivalents		136,200,973	441,183,547
Add: Cash and cash equivalents at the beginning of the year		35,481,566,967	29,652,375,666
Cash and cash equivalents at the end of the year	51a	35,359,491,858	35,481,566,967
Net Operating Cash Flows per Share (NOCFPS)	44(ii)	12.14	7.99

The annexed notes from 1 to 55 form an integral part of these financial statements.

Dhaka
08 April 2026


Chairman


Director


Director


Managing Director



Shahjalal Islami Bank PLC.
Statement of Changes in Equity

For the year ended 31 December 2025

Particulars	(Amount in Taka)					
	Paid-up Capital	Statutory Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Reserve	Total Capital/Shareholders' Equity
Balance as at 01 January 2025	11,129,683,510	11,129,683,510	1,140,708,815	133,313,753	26,898,101	23,426,973,935
Transferred from Start-up Fund Dividend for the year 2024:	-	-	-	-	-	133,313,753
Cash Dividend Paid	-	-	(1,112,968,351)	-	-	(1,112,968,351)
Net profit during the year	-	-	3,679,514,543	-	-	3,679,514,543
Profit against Mudaraba Perpetual Bond	-	-	(500,000,000)	-	-	(500,000,000)
Statutory Reserve	-	-	-	-	-	-
Currency Translation Difference	-	-	-	-	414,932	414,932
Start-up Fund	-	-	(36,795,145)	36,795,145	-	-
Total Shareholders' Equity as at 31 December 2025	11,129,683,510	11,129,683,510	3,170,459,862	170,108,898	27,313,033	25,627,248,813
Equity as per above						25,627,248,813
Add: Mudaraba Perpetual Bond						5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items						8,012,040,000
Add: Mudaraba Subordinated Bond						5,000,000,000
Less: Shortfall of provision required against investment						-
Less: Adjustment for Intangible Assets						23,660,412
Total Equity as at 31 December 2025						43,615,628,401

For the year ended 31 December 2024

Particulars	(Amount in Taka)					
	Paid-up Capital	Statutory Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Reserve	Total Capital/Shareholders' Equity
Balance as at 01 January 2024	11,129,683,510	10,803,111,162	1,818,307,263	-	9,087,189	23,760,189,123
Dividend for the year 2023	-	-	-	-	-	(1,558,155,691)
Cash Dividend Paid	-	-	(1,558,155,691)	-	-	(1,558,155,691)
Net profit during the year	-	-	1,688,009,689	-	-	1,688,009,689
Profit against Mudaraba Perpetual Bond	-	-	(464,000,000)	-	-	(464,000,000)
Statutory Reserve	-	326,572,348	(326,572,348)	-	-	-
Currency Translation Difference	-	-	-	-	17,810,912	17,810,912
Start-up Fund	-	-	(16,880,097)	-	-	(16,880,097)
Total Shareholders' Equity as at 31 December 2024	11,129,683,510	11,129,683,510	1,140,708,815	-	26,898,101	23,426,973,935
Equity as per above						23,426,973,935
Add: Mudaraba Perpetual Bond						5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items						3,815,666,000
Add: Mudaraba Subordinated Bond						5,000,000,000
Less: Adjustment for Intangible Assets						29,552,293
Total Equity as at 31 December 2024						37,213,087,643

The annexed notes from 1 to 55 form an integral part of these financial statements.

Dhaka
08 April 2026

[Signature]
Chairman

[Signature]
Director

[Signature]
Managing Director

Director

Director

Director



Shahjalal Islami Bank PLC.
Liquidity Statement (Assets & Liabilities Maturity Analysis)
As at 31 December 2025

Particulars	(Amount in Taka)					Total
	Up to 01 Month	01-03 Months	03-12 Months	01-05 Years	More than 05 years	
Assets						
Cash in Hand	2,741,913,947	-	-	-	-	2,741,913,947
Balance with Other Banks and Financial Institutions	15,504,381,053	4,441,690,858	-	-	12,671,506,000	32,617,577,911
Placement with Other Banks & Financial Institutions	10,632,644,100	12,805,000,000	-	310,369,266	-	23,748,013,366
Investments in Shares & Securities	-	-	3,984,483,712	41,548,372,000	1,527,284,492	47,060,140,204
Investments	67,408,021,821	58,615,671,149	64,477,238,264	38,100,186,247	64,477,238,264	293,078,355,744
Fixed Assets including Premises, Furniture and Fixtures	1,170,891,266	1,018,166,318	1,119,982,950	661,808,107	1,119,982,950	5,090,831,591
Other Assets	5,121,391,560	5,121,391,561	4,097,113,249	6,145,669,873	2,515,000,000	23,000,566,244
Non-Banking Assets	-	-	88,309,355	-	-	88,309,355
Total Assets (i)	102,579,243,748	82,001,919,886	73,767,127,529	86,766,405,493	82,311,011,706	427,425,708,361
Liabilities						
Placement from Other Banks & Financial Institutions	6,518,888,789	7,901,370,778	10,084,071,683	1,975,342,694	-	26,479,673,944
Deposits and Other Accounts	84,436,379,810	60,558,989,042	57,143,713,139	49,463,697,444	61,519,866,788	313,122,646,223
Mudaraba Bonds	-	-	-	4,000,000,000	6,000,000,000	10,000,000,000
Other Liabilities	9,911,908,515	4,173,435,164	2,608,396,978	30,257,404,940	5,216,793,955	52,167,939,552
Deferred Tax Liabilities	-	-	-	-	28,199,829	28,199,829
Total Liabilities (ii)	100,867,177,114	72,633,794,984	69,836,181,800	85,696,445,079	72,764,860,572	401,798,459,548
Net Liquidity Gap (i-ii)	1,712,066,634	9,368,124,902	3,930,945,729	1,069,960,414	9,546,151,133	25,627,248,813

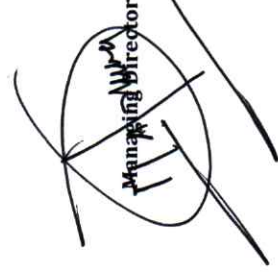
The annexed notes from 1 to 55 form an integral part of these financial statements.

Dhaka
08 April 2026


Chairman


Director


Director


Managing Director



Shahjalal Islami Bank PLC. and its Subsidiary
Notes to the Consolidated and Separate Financial Statements
As at and for the year ended 31 December 2025

1. Status of the Bank

1.1. Legal Form of the Bank

Shahjalal Islami Bank PLC. (hereinafter called the 'Bank' or 'SJBPLC') was established as a public limited company (Banking Company) on 01 April 2001 in the name of "Shahjalal Islami Bank Limited" which was subsequently renamed as "Shahjalal Islami Bank PLC." vide RJSC Certificate No. C-42778 dated 06 August 2023 under the Companies Act, 1994 as interest free Islamic Shariah based Commercial Bank. The Bank commenced its operation on 10 May 2001 with the permission of Bangladesh Bank. Currently, the Bank is operating its business through head office having 142 (one hundred forty-two) branches, 05 (five) sub-branches, 151 (one hundred fifty-one) ATM, 143 (one hundred forty-three) agent banking outlets and 2,812 employees all over Bangladesh. The Bank also has a subsidiary Company named 'Shahjalal Islami Bank Securities Limited' and an Offshore Banking Unit. The Bank is listed with both the Stock Exchanges of the country, i.e., Dhaka Stock Exchange PLC and Chittagong Stock Exchange PLC.

The registered office of the Bank is located at Shahjalal Islami Bank Tower, Plot-04, Block-CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212.

1.2. Nature of Business

The Bank offers all kinds of Islamic Shari'ah based commercial Banking services to its customers through its branches following the provisions of the Banking Companies Act, 1991 (as amended up to date), Bangladesh Bank's Directives and directives of other regulatory authorities and the principles of the Islamic Shari'ah.

1.3. Offshore Banking Unit

Offshore Banking Unit (OBU) is a separate business unit of Shahjalal Islami Bank PLC., governed under the rules and guidelines of Bangladesh Bank. The Bank commenced the operation of its Offshore Banking Unit on 21 December 2008 with the permission from Bangladesh Bank vide letter no. BRPD(P-3)744(99)/2008-2800 dated 24 July 2008. The unit is located at Shahjalal Islami Bank Tower, Plot-04, Block-CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212. Separate Financial Statements of Offshore Banking Unit are also presented.

1.4. Agent Banking

Shahjalal Islami Bank PLC. obtained permission from Bangladesh Bank on 16 October 2019 vide reference no. BRPD(P-3)745(54)/2019-8354 to commence Agent Banking services and subsequently started commercial operations on 02 January 2020. Till 31 December 2025 there were 143 Agent Banking Outlets in 43 districts and 105 upazillas across the country. Services that are currently being dispensed include account opening i.e., Al-Wadeeah Current A/C, Mudaraba Savings A/C, Mudaraba Scheme Deposit A/C, Mudaraba Term Deposit A/C, cash deposit and withdrawal from agent banking outlets and SJBPLC branches, fund transfer (P2P), inward/outward cheque payment, remittance disbursement, balance inquiry, SMS banking, EFTN & RTGS etc.

1.5. Shahjalal Islami Bank Securities Limited

Shahjalal Islami Bank Securities Limited is a subsidiary company of Shahjalal Islami Bank PLC. incorporated as a public limited company under the Companies Act, 1994 vide Certificate of Incorporation No. C-86917/10 dated 06 September 2010 and commenced its operation on 25 May 2011. The main objective of the company is to carry on 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. It has corporate membership of Dhaka Stock Exchange PLC and Chittagong Stock Exchange PLC. Shahjalal Islami Bank PLC. holds 91.79% shares of Shahjalal Islami Bank Securities Limited.



2. Significant Accounting Policies

The accounting policies set out below have been applied consistently to all the periods presented in these financial statements and have been applied consistently by the Bank:

2.1. Basis of Preparation of the Financial Statements

The Bank and its subsidiary (the "Group") are being operated in strict compliance with the rules of Islamic Shari'ah. The consolidated financial statements of the Group and separate financial statements of the Bank have been prepared under the historical cost convention in accordance with International Financial Reporting Standards (IFRSs).

Consolidated and separate financial statements of the Group and the Bank, respectively, have been prepared in accordance with the International Financial Reporting Standards (IFRSs) and International Accounting Standards (IASs) as adopted by the Financial Reporting Council (FRC) under the Financial Reporting Act (FRA), 2015 and, in addition to this, the Bank also complied with the requirements of the following laws and regulations from various Government bodies:

- i) The Banking Companies Act, 1991 (as amended up to date);
- ii) The Companies Act, 1994;
- iii) Circulars, Rules and Regulations issued by Bangladesh Bank (BB) time to time;
- iv) Bangladesh Securities and Exchange Ordinance, 1969; Bangladesh Securities and Exchange Rules, 1987; Bangladesh Securities and Exchange Act, 1993 and Bangladesh Securities and Exchange Commission (Public Issue) Rules, 2015 and amendments thereon;
- v) The Income Tax Act, 2023;
- vi) The Value Added Tax and Supplementary Duty Act, 2012, The Value Added Tax Rules, 2016 and amendments thereon;
- vii) Dhaka Stock Exchange PLC (DSE), Chittagong Stock Exchange PLC. (CSE) and Central Depository Bangladesh Limited (CDBL) rules and regulations;
- viii) Financial Reporting Act, 2015; and
- ix) Other applicable laws and regulations.

In case any requirement of the Banking Companies Act, 1991 (as amended up to date) and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs as adopted, the requirements of the Banking Companies Act, 1991 (as amended up to date) and provisions and circulars issued by Bangladesh Bank shall prevail.

As such the Group and the Bank have departed from those which are the requirements of IFRSs and IASs in order to comply with the rules and regulations of Bangladesh Bank are disclosed below:

i) Presentation of Financial Statements

IFRS/IAS: As per IAS 1: *Presentation of Financial Statements*, a complete set of financial statements comprises a statement of financial position, a statement of profit or loss and other comprehensive income, a statement of changes in equity, a statement of cash flows, notes comprising a summary of significant accounting policies and other explanatory information and comparative information. IAS 1 has also stated the entity to disclose assets and liabilities under current and non-current classification separately in its statement of financial position.

Bangladesh Bank: A format of financial statements (i.e., balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement) is prescribed in the "First Schedule" of Section 38 of the Banking Companies Act, 1991 (as amended up to date) and BRPD circular no. 15 dated 09 November 2009 of Bangladesh Bank. Assets and liabilities are not classified under current and non-current heading in the prescribed format of financial statements.

ii) Name of the Financial Statements

IFRS/IAS: As per IAS 1, complete set of financial statements consists statement of financial position, statement of profit or loss and other comprehensive income, statement of changes in



equity, statement of cash flows and notes comprising a summary of significant accounting policies and other explanatory information.

Bangladesh Bank: The forms of financial statements and directives for preparation thereof of the Islamic banking companies in Bangladesh are guided by BRPD circular no. 15 dated 09 November 2009 Bangladesh Bank. BRPD circular no. 15 states the statement of financial position as balance sheet and statement of profit or loss and other comprehensive income as profit and loss account.

iii) Investments in Shares and Securities

IFRS/IAS: As per requirements of IFRS 9: *Financial Instruments*, classification and measurement of investments in shares and securities will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics. Based on these factors it would generally fall either under "at fair value through profit or loss account" or under "at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or other comprehensive income respectively.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investments; otherwise, investments are recognised at cost.

iv) Revaluation Gains/Losses on Government Securities

IFRS/IAS: As per requirement of IFRS 9, where securities will fall under the category of fair value through profit or loss account and any change in fair value of the asset is recognised through profit or loss account. Held for Trading (HFT), any change in the fair value of held for trading assets is recognised through profit and loss account. Securities designated as amortised cost are measured at effective interest rate method and interest income is recognised through the profit and loss account.

Bangladesh Bank: HFT securities are revalued on the basis of mark to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognised in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortised at the year end and gains or losses on amortisation are recognised in other reserve as a part of equity.

v) Provision on Investments and Off-balance Sheet Items

IFRS/IAS: As per IFRS 9, an entity shall recognise an impairment allowance on investments (loans) based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for investments (loans) at an amount equal to the lifetime expected credit losses if the credit risk on these investments has increased significantly since initial recognition whether assessed on an individual or collective basis considering all reasonable information, including that which is forward-looking. For those investments (loans) for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 months' expected credit losses that may result from default events on investments that are possible within 12 months after reporting date.

Bangladesh Bank: As per BRPD circular no.15 dated 27 November 2024 (Master Circular of Loan Classification & Provisioning), BRPD circular no.05 dated 25 June 2025, BRPD Circular letter no. 29, dated 21December 2025, BRPD circular no.16 dated 18 July 2022 [Master Circular of Loan Rescheduling & Re-structure], BRPD circular letter no. 33 dated 03 August 2022, BRPD circular no. 06 dated 25 April 2023 [Policy on Off-Balance Sheet (OBS) Exposure], BRPD circular no.07, dated 16 September 2025 (Regarding Policy Support), BRPD Circular letter no. 26, dated 24 November 2025, BRPD circular no.06, dated 25 June 2025, BRPD circular no.13, dated 08 July 2024 (Exit



Policy) and BRPD Circular letter no. 05, dated 10 March 2025, a general provision at 0.5% to 1% under different categories of unclassified loans (good/standard loans) except CMS under CMSME & Short term Agri. Credit where 0.5% for SMA has to be maintained regardless of objective evidence of impairment. Also, provision for sub-standard loans, doubtful loans and bad losses has to be provided at 20%, 50% and 100% respectively. Again, as per BRPD circular no. 06 dated 25 April 2023, a general provision of 1% is required to be provided for all off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by IFRS 9.

vi) Recognition of Investment Income in Suspense

IFRS/IAS: Investments (loans) to customers are generally classified at amortised cost as per IFRS 9 and interest income is recognised by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently becomes credit-impaired, the entity shall apply the effective interest rate to the amortised cost of the investment (loan).

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, once an investment (loan) is classified, investment income on such investment is not allowed to be recognised as income, rather the corresponding amount needs to be credited to an investment income in suspense account, which is presented as liability in the balance sheet.

vii) Other Comprehensive Income

IFRS/IAS: As per IAS 1, Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single other comprehensive income statement.

Bangladesh Bank: Bangladesh Bank issued templates for financial statements which will strictly be followed by all Banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to be included in a single Other Comprehensive Income (OCI) Statement. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

viii) Financial Instruments - Presentation and Disclosure

In several cases, Bangladesh Bank guidelines categorise, recognise, measure and present financial instruments differently from those prescribed in IFRS 9. As such full disclosure and presentation requirements of IFRS 7 cannot be made in the financial statements.

ix) Financial Guarantees

IFRS/IAS: As per IFRS 9, financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value plus transaction costs that are directly attributable to the issue of the financial liabilities. The financial guarantee liability is subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognised less, income recognised in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, financial guarantees such as letter of credit, letter of guarantee will be treated as off-balance sheet item. No liability is recognised for the guarantee except the cash margin.

x) Cash and Cash Equivalent

IFRS/IAS: Cash and cash equivalent items should be reported as cash items as per IAS 7: *Statement of Cash Flows*.



Bangladesh Bank: Some cash and cash equivalent items such as 'money at call on short notice', treasury bills, Bangladesh Bank bills and prize bond are not shown as cash and cash equivalents. Money at call on short notice is presented on the balance sheet, and treasury bills, prize bonds are shown in investments.

xi) Non-Banking Assets

IFRS/IAS: No indication of non-banking assets is found in any IFRSs.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, there must exist a face item named Non-Banking Asset.

xii) Cash Flow Statement

IFRS/IAS: The cash flow statement can be prepared using either the direct method or the indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 and BRPD circular no. 15 dated 09 November 2009, cash flow is the mixture of direct and indirect methods.

xiii) Balance with Bangladesh Bank (Cash Reserve Requirement)

IFRS/IAS: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per IAS 7.

Bangladesh Bank: Balance with Bangladesh Bank is treated as cash and cash equivalents.

xiv) Presentation of Intangible Asset

IFRS/IAS: An intangible asset must be identified and recognised, and the disclosure must be given as per IAS 38: *Intangible Assets*.

Bangladesh Bank: There is no regulation for intangible assets in BRPD circular no. 15 dated 09 November 2009.

xv) Off-balance Sheet Items

IFRS/IAS: There is no concept of off-balance sheet items in any IFRS; hence, there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, off-balance sheet items (e.g., letter of credit, letter of guarantee, etc.) must be disclosed separately on the face of the balance sheet.

xvi) Disclosure of Appropriation of Profit

IFRS/IAS: There is no requirement to show appropriation of profit in the face of statement of comprehensive income.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, an appropriation of profit should be disclosed in the face of profit and loss account.

xvii) Investments Net off Provision

IFRS/IAS: Investments/loans and advances should be presented net off provision.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, provisions on investments/loans and advances are presented separately as liability and cannot be net off against investments/loans and advances.



xviii) Recovery of Written off Investments/Loans

IFRS/IAS: As per IAS 1, an entity shall not offset assets and liabilities or income and expenses, unless required or permitted by any IFRSs. Again, recovery of written off investments/loans should be charged to profit and loss account as per IFRS 15: *Revenue from Contracts with Customers*.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, recoveries of amount previously written off should be adjusted with the specific provision for investments/loans and advances.

xix) Revenue

As per IFRS 15, revenue should be recognised on accrual basis, but due to the unique nature of Islamic Banks, income from investment under Murabaha, Bi-Muazzal, HPSM, Ijarah, Bi-Salam, Quard, IDBP and FDBP modes is accounted for on realization basis as per AAOIFI and Bangladesh Bank guidelines.

xx) Sustainability and Climate related financial disclosure

IFRS/IAS: The International Sustainability Standards Board (ISSB) has issued IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information and IFRS S2 Climate-related Disclosures, which are applicable from the financial year starting from 1 January 2024.

Bangladesh Bank: As per SFD circular no. 06 dated 26 December 2023, Sustainability and Climate related financial disclosure will be implemented phase by phase and full disclosure required to be made within 2027.

Departure from BSEC Directive to comply with the rules and regulations of Bangladesh Bank:

As per BSEC Directive No. BSEC/CMRRCD/2021-386/03 dated 14 January 2021, unclaimed dividend is required to be presented as a separate line item in the statement of financial position but the financial statements of the Bank are prepared as per the "First Schedule" and Section 38 of the Banking Companies Act, 1991 (as amended up to date) and BRPD Circular No. 15 dated 09 November 2009. Therefore, the unclaimed dividend has been presented in the separate note no. 13a.5 under the head of Unclaimed Dividend Account of the financial statements.

2.2. Basis of Consolidation

The consolidated Financial Statements include the Financial Statements of Shahjalal Islami Bank PLC. including Offshore Banking Unit and the Financial Statements of its subsidiary named Shahjalal Islami Bank Securities Limited made up to the end of the financial year.

The consolidated Financial Statements have been prepared in accordance with IFRS 10: *Consolidated Financial Statements*. The consolidated Financial Statements are prepared to a common financial year ending 31 December 2025.

2.3. Subsidiary

Subsidiary is that enterprise which is controlled by the Bank. Control exists when the Bank has the power, directly or indirectly, to govern the financial and operating policies of an enterprise to obtain benefits from its activities from the date that control commences until the date that control ceases. The Financial Statements of subsidiary are included in the consolidated Financial Statements from the date that control effectively commences until the date the control effectively ceases.

2.4. Transactions Eliminated on Consolidation

All intra-group transactions, balances, income and expenses are eliminated on consolidation. Profit and Loss resulting from transaction between groups are also eliminated on consolidation.



2.5. Going Concern

The Financial Statements have been prepared on a going concern principle which is the assumption that an entity will remain in business for the foreseeable future. Conversely, the Bank has neither any intention nor any legal or regulatory compulsion to halt operations and liquidate its assets in the near term at what may be very low fire-sale prices. Key financial parameters (including liquidity, profitability, asset quality, provision sufficiency, capital adequacy and credit rating) of the Bank continued to demonstrate a healthy trend for a couple of years. The management is not aware of any material uncertainties that may cause to believe that significant doubt upon the Bank's ability to continue as a going concern.

2.6. Significant Accounting Estimates, Judgments and Assumptions

The preparation of Financial Statements requires the Bank to make certain estimates and to form judgments about the application of accounting policies which may affect the reported amounts of assets, liabilities, income and expenses; due to that actual results may differ to reasonable extent.

Estimates and underlying assumptions are reviewed on an ongoing basis and recognised its effects on present and future financial positions. The most significant areas where estimates and judgments have been made are on:

- provision for investments;
- provision for income taxes (current & deferred);
- gratuity fund;
- lease liabilities;
- liquidity statement;
- estimation of useful life of fixed assets and its depreciation; and
- going concern assumption.

2.7. Assets and Basis of their Valuation

2.7.1 Cash and Cash Equivalents

Cash and cash equivalents include cash in hand and balance with Bangladesh Bank and its agent bank and balances with other banks and financial institutions.

2.7.2 Investments in Shares and Securities

Bangladesh Government Investment Sukuk

Investment in Bangladesh Government Investment Sukuk is reported at cost price.

Bangladesh Government Shariah based Special Bond

Investment in Bangladesh Government Shariah based Special Bond is reported at cost price

Mudaraba Perpetual Bond

Investment in Mudaraba Perpetual Bond is reported at cost price. Provision for diminution in value of investment in Mudaraba Perpetual Bond was made as per Bangladesh Bank DOS circular no. 04 dated 24 November 2011.

Mudaraba Subordinated Bond

Investment in Mudaraba Subordinated Bond is reported at cost price.

Investment in Quoted Securities

These shares and securities are brought and held primarily for the purpose of selling them in future or held for dividend income. These are reported at cost. As per Bangladesh Bank DOS circular no. 04 dated



24 November 2011, provision for diminution in value of investments was made by netting off unrealised gain/loss of shares from market price less cost price.

Investment in Unquoted Securities

Investment in unlisted securities is reported at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unlisted securities.

Derivative Investments

Derivative is a financial security whose value is derived from the value and characteristics of an underlying security. Option contract, future and swaps are types of derivative.

The Bank has no investments in any derivative investments.

Investment in Subsidiary

Investment in subsidiary is accounted for under the cost method of accounting in the Bank's financial statements in accordance with the IAS 27: *Separate Financial Statements*, IFRS 3: *Business Combinations*, IAS 36: *Impairment of Assets* and IFRS 10: *Consolidated Financial Statements*.

2.7.2.1 Held to Maturity

Held to Maturity Securities are the securities that a firm has intention to hold until maturity. These investments include investment in sukuk, bonds and other approved Shariah-compliant securities. These are reported at amortised cost therefore; they are not affected by swings in the financial markets.

2.7.2.2 Held for Trading

Held for trading securities are those which are held with the intention of selling in order to generate profits. Investment in quoted Shares/Debtenture/Bond/Mutual Fund are categorized in these type. Held for trading securities are revalued at market price.

2.7.2.3 Sale/Transfer of securities to/from HTM (Held to Maturity Category)

Securities classified under the HTM category are intended to be held until maturity and are generally not sold or transferred before maturity except under specific circumstances permitted by the regulator.

During the year under review, the Bank did not sell or transfer any securities to or from the HTM category. Accordingly, no gain or loss arose from such transactions during the year.

2.7.2.4 Investment - Initial Recognition and Subsequent Measurement

Investment Class	Initial Recognition	Measurement after Initial Recognition	Recording of Changes
Govt. Treasury Securities - BGHIB/BGIS/BGSSB	Cost	Cost	None
Quoted Shares Debtenture/Bond/ Mutual Fund (Close-end)	Cost	Lower of cost or market value (each type in portfolio)	Provision made for unrealised Loss (each type net off gain) through profit and loss account but no unrealised gain booking.



Investment Class	Initial Recognition	Measurement after Initial Recognition	Recording of Changes
Shares (Un-quoted)	Cost	Lower of cost or Net Worth	In case of loss due to reduction in Net Worth or non-existence or discontinued operation, provision made for proportionate to the investment (in case of reduction in Net Worth) or equal to investment (in case of non-existence or discontinued operation) through profit and loss account but no unrealised gain booking.
Mutual Fund (Open-end)	Cost	If average cost price (CP) > Surrender Price (SP), then required provision (RP) will be (RP) = CP - SP	Provision made for Loss (net) through profit and loss account but no unrealised gain booking.

2.7.2.5 Statutory and Non-statutory Investment

Statutory Investment

To comply with the Statutory Liquidity Requirement (SLR) prescribed by Bangladesh Bank, the Bank maintains statutory investments mainly in Bangladesh Government Islamic Investment Bonds (BGIIB), Bangladesh Government Investment Sukuk (BGIS) and other approved government securities.

Non-statutory Investment

Non-statutory investments represent investments made by the Bank beyond the statutory requirement for income generation and portfolio diversification. These investments include shares, mutual funds, sukuk, bonds and other approved Shariah-compliant securities.

2.7.3 General Investments

Investments are recognized at gross amount on the date on which they are originated. After initial recognition, investments are stated in the Balance Sheet net off profit receivables and unearned income. However, provisions for investments are not net off with investments.

Investments are written off as per guidelines of Bangladesh Bank. These write off however will not undermine/affect the claim amount against the client. Detailed memorandum records for all such write off accounts are meticulously maintained and followed up.

Provisions

Investments are stated in the Balance Sheet after netting off unearned income. Provision on Investments (Loans & Advances) is made on the basis of period end review by the management and as per instructions contained in Bangladesh Bank BRPD circular no.15 dated 27 November 2024 (Master Circular of Loan Classification & Provisioning), BRPD circular no.05 dated 25 June 2025, BRPD Circular letter no. 29, dated 21 December 2025, BRPD circular no.16 dated 18 July 2022 [Master Circular of Loan Rescheduling & Re-structure], BRPD circular letter no. 33 dated 03 August 2022, BRPD circular no. 06 dated 25 April 2023 [Policy on Off-Balance Sheet (OBS) Exposure], BRPD circular no.07, dated 16 September 2025 (Regarding Policy Support), BRPD Circular letter no. 26, dated 24 November 2025, BRPD circular no.06, dated 25 June 2025, BRPD circular no.13, dated 08 July 2024 (Exit Policy) and BRPD Circular letter no. 05, dated 10 March 2025.



The rates of provision are given below:

SL	Sector	Rate of Provision as per BRPD new Circulars						
		Unclassified				Classified		
		STD-0	STD-1	STD-2	SMA	SS	DF	B/L
1	Agricultural Credit (Other than Short Term)	1%	1%	1%	5%	20%	50%	100%
2	CMS under CMSME	0.5%	0.5%	0.5%	0.5%	20%	50%	100%
3	Medium under CMSME	1%	1%	1%	5%	20%	50%	100%
4	Consumer Financing (Other than Credit Card)	1%	1%	1%	5%	20%	50%	100%
5	Consumer Financing (Other than Housing Finance)	1%	1%	1%	5%	20%	50%	100%
6	Housing Finance	1%	1%	1%	5%	20%	50%	100%
7	Credit Card	1%	1%	1%	5%	20%	50%	100%
8	Industrial Credit	1%	1%	1%	5%	20%	50%	100%
9	Service Sector Credit	1%	1%	1%	5%	20%	50%	100%
10	Trade & Commerce Sector Credit	1%	1%	1%	5%	20%	50%	100%
11	Other Credit	1%	1%	1%	5%	20%	50%	100%
12	Consumer Financing	1%	1%	1%	5%	20%	50%	100%
13	Short Term Agri. Credit	0.5%	0.5%	0.5%	0.5%	20%	50%	100%

2.7.4 Sale & Acquisition of Investments (Loans)

The Bank may transfer or take over investments (loans) in accordance with the relevant guidelines of Bangladesh Bank. Such transactions represent the transfer or receipt of rights and obligations relating to financing facilities from one bank to another.

2.7.5 Assets given on Operating & Finance Lease

Assets Given on Operating Lease

Assets given on operating lease represent assets owned by the Bank and leased to customers under Ijarah arrangements where substantially all risks and rewards of ownership remain with the Bank. These assets are presented as "Assets given on lease" in the balance sheet.

Assets Given on Finance Lease

Assets given under finance lease represent Ijarah, where substantially all risks and rewards incidental to ownership are transferred to the lessee. At the commencement of the lease, the asset is recognized as a finance lease receivable equal to the net investment in the lease. Income from finance lease is recognized on an accrual basis over the lease tenure.

2.7.6 Impairment of Financial Assets

An asset is impaired when its carrying value exceeds its recoverable amount as per IAS 36: *Impairment of Assets*. At each balance sheet date, Shahjalal Islami Bank PLC. assesses whether there is objective evidence that a financial asset or a group of financial assets, i.e., general investments, off-balance sheet items and investments in shares and securities are impaired. A financial asset or a group of financial assets is impaired and impairment losses are incurred if-

- there is objective evidence of impairment as a result of a loss event that occurred after the initial recognition of the asset up to the balance sheet date;



- the loss event had an impact on the estimated future cash flows of the financial asset or the group of financial assets; and
- a reliable estimate of the loss amount can be made.

In the event of impairment loss, the Bank reviews whether a further allowance for impairment should be provided in the profit and loss statement in addition to the provision made based on Bangladesh Bank guidelines or other regulatory requirements.

2.7.7 Fixed Assets including Premises, Furniture and Fixtures

Recognition and Measurement

All fixed assets including premises, furniture and fixtures are stated at cost less accumulated depreciation as per IAS 16: *Property, Plant and Equipment*. Land is measured at cost.

The cost is the amount of cash or cash equivalents paid or the fair value of the other consideration given to acquire an asset at the time of its acquisition or construction or, where applicable, the amount attributed to that asset when initially recognised in accordance with the specific requirements of the IAS.

The cost of an item of fixed assets including premises, furniture and fixtures is recognised as an asset if-

- it is probable that future economic benefits associated with the item will flow to the entity; and the cost of the item can be measured reliably.

The cost of an item of fixed assets including premises, furniture and fixtures comprises:

- (a) Its purchase price, including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates;
- (b) Any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management;
- (c) The initial estimate of the costs of dismantling and removing the item and restoring the site on which it is located, the obligation for which an entity incurs either when the item is acquired or as a consequence of having used the item during a particular period for purpose other than to produce inventories during that period.

Subsequent Costs

The cost of replacing part of an item of fixed assets is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the company and its cost can be measured reliably. The carrying amount of the replaced part is derecognised. The costs of the day to day servicing of fixed assets are recognised in profit or loss as incurred.

Depreciation

No depreciation is charged on land. Depreciation is charged on straight-line method. Charging depreciation against fixed assets commences from the date of acquisition and ceases at the date when the assets are disposed. Asset category-wise depreciation rates are as follows:

Name of the Assets	Rates of Dep. (%)	Method of Dep.
Building	2.50	Straight line
Furniture & Fixtures other than residence	10	Straight line
Furniture & Fixtures - residence	20	Straight line
Office Equipment	20	Straight line
Computer & Network Equipment	20	Straight line
Vehicles	20	Straight line
Books	20	Straight line

Gain or loss on sale of fixed assets is recognised in profit and loss statement as per provision of IAS 16.



Construction Work in Progress/Building under Construction

Building under construction is recognised and reported under Fixed Assets as per IAS 16 as Construction work in progress until the construction work is completed and the asset is ready for intended use. This asset is stated at cost and depreciation of the asset will be charged from the date of its intended use.

Intangible Assets

a. Goodwill

Goodwill that arises upon the acquisition of subsidiaries is included in intangible assets. Acquisitions of minority interest (non-controlling interest) are accounted as transactions with equity holders in their capacity as equity holders and therefore no goodwill is recognised as a result of such transactions. Subsequently goodwill is measured at cost less accumulated impairment losses.

b. Software

Software acquired by the Bank is stated at cost less accumulated amortisation and accumulated impairment losses.

c. License

Value of license is recognised at cost and since it has an indefinite useful life it is not amortised. The value of the license is not measured at fair value.

2.7.8 IFRS 16: Leases

Shahjalal Islami Bank PLC. applied IFRS 16: *Leases* where the Bank measure the lease liability at the present value of the remaining lease payments and recognised a right-of-use asset at the date of the initial application on a lease by lease basis.

According to IFRS 16, a contract is, or contains, a lease if it conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

Control is conveyed where the customer has both the right to direct the identified asset's use and to obtain substantially all the economic benefits from that use.

An asset is typically identified by being explicitly specified in a contract, but an asset can also be identified by being implicitly specified at the time it is made available for use by the customer.

Upon lease commencement, the Bank recognizes a right-of-use asset and a lease liability. The right-of-use asset is initially measured at the amount of the lease liability plus any initial direct costs incurred by the Bank. Adjustments may also be required for lease incentives, payments at or prior to commencement and restoration obligations or similar. After lease commencement, the Bank measures the right-of-use asset using a cost model. Under the cost model, a right-of-use asset is measured at cost less accumulated depreciation and accumulated impairment.

The lease liability is initially measured at present value of the future lease payments discounted using the discount rate implicit in the lease. Subsequently, the lease liability is adjusted for interest and lease payments as well as the impact of lease modifications, amongst others.

The Bank has elected to account for short-term leases and leases of low-value assets using the practical expedients. Instead of recognising a right-of-use asset and lease liability, the payments in relation to these are recognised as an expense in profit and loss account on a straight-line basis over the lease term.

On the balance sheet, right-of-use assets have been included in fixed assets including premises, furniture and fixtures and lease liabilities have been included in other liabilities.



2.7.9 Fair Value of Assets and Liabilities

IFRS 13 refers fair value measurement assumes that the asset or liability is exchanged in an orderly transaction between market participants to sell the asset or transfer the liability at the measurement date under current market conditions.

2.7.10 Impairment of Fixed Assets

At each balance sheet date, the Bank assesses whether there is any indication that the carrying amount of an asset exceeds its recoverable amount. An asset is carried at more than its recoverable amount if its carrying amount exceeds the amount to be recovered through use or sale of the asset. If this is the case, the asset is described as impaired and an impairment loss is recognised as an expense in the profit and loss account unless the asset is carried at revalued amount in accordance with IAS 16 in which case any impairment loss of a revalued asset should be treated as a revaluation decrease under that accounting standard. No impairment loss was recognised up to the reporting period as there were no such indications existed as at balance sheet date.

2.7.11 Investment Properties

a) Investment property is held to earn rentals or for capital appreciation or both and the future economic benefits that are associated with the investment property but not held for sale in the ordinary course of business.

b) Investment property is accounted for under cost model in the financial statements. Accordingly, after recognition as an asset, the property is carried at its cost less accumulated depreciation and accumulated impairment loss.

2.7.12 Other Assets

Other assets include all other financial assets and include fees and other unrealised income receivable, advance for operating and capital expenditure and stocks of stationery and stamps.

2.7.13 Inventories

Inventory is the accounting of items, component parts and raw materials that a company either uses in production or sells. Inventories are measured at the lower of cost and net realisable value.

2.7.14 Trade & Other Receivables

Trade receivables are amounts accrued by an organization when it delivers goods or renders services to its customers in the ordinary course of business.

2.7.15 Non-Financial / Working Fund

Non-financial or working funds represent temporary funds provided to branches or departments on account of Suspense to meet day-to-day operational and administrative expenses. These funds are utilized strictly for operational purposes and are adjusted against actual expenses upon submission of supporting documents. The balances are periodically reviewed and recorded under the appropriate asset head in the financial statements.

2.8. Liabilities and Provisions

2.8.1 Placement from other Banks and Financial Institutions

Placement from other Banks and Financial Institutions include profit bearing placements and Bangladesh Bank refinance. These items are brought to the financial statements at the gross value of the outstanding balance.



2.8.2 Deposits and Other Accounts

Deposits and other accounts include non-profit bearing Al-Wadeeah current deposits redeemable at call, bills payable, profit bearing on demand and special notice deposits, Mudaraba savings deposits, Mudaraba term deposits and Mudaraba scheme deposits. These items are brought to the financial statements at the gross value of the outstanding balance.

2.8.3 Mudaraba Perpetual Bond

With due approval from competent authority, Shahjalal Islami Bank PLC. raised Additional Tier-1 Capital through issuance of "SJIBL Mudaraba Perpetual Bond" for BDT 500 crore of which BDT 450 crore raised through private placement and BDT 50 crore raised through public offer in order to strengthen the capital base of the Bank. The average of latest available yearly deposit rate (1 year but < 2 year) of scheduled Islamic banks published in Bangladesh Bank website plus a predetermined additional margin @ 2.50%. The range of return/profit is fixed from 6% to 10% and the payment of profit is made annually after the end of calendar year.

2.8.4 Mudaraba Subordinated Bond

The Bank issued floating rate non-convertible Mudaraba Subordinated Bond of BDT 500 crore after obtaining approval from Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank. Mudaraba Subordinated Bonds were mainly issued to support and strengthen the capital base of the Bank under Tier-II, supplementary capital of Basel-III.

2.8.5 Trade Payables

Trade payables are any expenses incurred from vendors, suppliers or other third parties for goods or services provided in bringing the products to the customer.

2.8.6 Other Liabilities

Other liabilities comprise items such as provision for general investments, provision for investments in shares and securities, provision for taxation, profit payable, profit suspense, accrued expenses, obligation under finance lease, etc. Other liabilities are recognised in the balance sheet according to the guidelines of Bangladesh Bank, income tax laws and internal policy of the Bank.

As per IAS 37: *Provisions, Contingent Liabilities and Contingent Assets*, the Bank recognises provisions only when it has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the amount of the obligation can be made.

2.8.7 Taxation

Current Tax

Provision for current income tax has been made at 37.50% as prescribed in the Finance Act, 2025 on the accounting profit made by the Bank after considering some of the add backs to income and disallowances of expenditure and provisions as per Income Tax ACT, 2023 in compliance with IAS 12: *Income Taxes*.

Deferred Tax

Principle of Recognition

Deferred tax is recognised as income or an expense amount within the tax charge, and included in the net profit and loss account for the period. Deferred tax relating to items dealt with directly in equity is recognised directly in equity.



Recognition of Taxable Temporary Difference

A deferred tax liability is recognised for all taxable differences, except to the extent that the deferred tax liability arises from the initial recognition of goodwill; or the initial recognition of an asset or liability in a transaction which is not a business combination; and at the time of the transaction, affects neither accounting profit nor taxable profit (tax loss).

Recognition of Deductible Temporary Difference

A deferred tax asset is recognised for all deductible temporary differences to the extent that it is probable that taxable profit will be available against which the deductible temporary difference can be utilised, unless the deferred tax asset arises from the initial recognition of an asset or liability in a transaction that is not a business combination; and at the time of the transaction, affects neither accounting profit nor taxable profit (tax loss).

Measurement

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period.

2.9. Capital/Shareholders' Equity

Authorised Capital

Authorised capital is the maximum amount of share capital that the Bank is authorised by its Memorandum and Articles of Association.

Paid-up Capital

Paid-up capital represents total amount of share capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of winding-up of the Bank, ordinary shareholders rank after all other shareholders and creditors and are fully entitled to receive any residual proceeds of liquidation.

Statutory Reserve

Statutory reserve has been maintained @ 20% of profit before tax in accordance with provisions of Section 24 of the Bank Companies Act, 1991 (amended thereon) until such reserve equals to its paid-up capital together with the share premium. Statutory reserve is transferred in yearly basis.

Non-controlling (minority) Interest

Non-controlling (minority) interest in business is an accounting concept that refers to the portion of a subsidiary company's stock that is not owned by the parent company. The magnitude of the minority interest in Shahjalal Islami Bank Securities Limited, a majority owned subsidiary (91.79%) of Shahjalal Islami Bank PLC. is very insignificant. Also, minority interest is reported on the consolidated profit and loss account as a share of profit belonging to the minority shareholders.

2.10. Contingencies and commitments

Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or any present obligation that arises from past events but is not recognised because:

- It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
- The amount of the obligation cannot be measured with sufficient reliability.



Contingent liabilities are not recognised but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated.

Contingent assets are not recognised in the financial statements as this may result in the recognition of income which may never be realised.

2.11. Operating Segment

As per IFRS 8 "Operating Segments", is a component of an entity:

- (a) that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity)
- (b) whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performances, and
- (c) for which discrete financial information is available.

2.12. Revenue Recognition

In line with IFRS 15: *Revenue from Contract with Customers*, income of the Bank has been recognised in the financial statements as follows:

Investment Income

Income from general investments is accounted for on accrual basis except for investments under Musharaka, Mudaraba, Bai-Salam, Ujarah (Khidmah & Wakalah for Islamic Credit Card) modes where the investment income is accounted for on realisation basis. The Bank does not charge any rent during the gestation period of investment against Hire Purchase under Shirkatul Melk (HPSM) mode of investment but it fixes the sale price of the asset at a higher level in such a way to cover its expected rate of return. Such income is recognised on realisation basis.

Profit/rent/compensation accrued on classified investments are suspended and accounted for as per circulars issued by Bangladesh Bank in this regard from time to time. At the time of recovery or regularisation of those investments the related income which was suspended and shown as a liability is taken as investment income (except compensation) as per circulars issued by Bangladesh Bank. As a result, the entire transferred amount to investment income from suspense during the year has already been included in the investment income of the Bank.

Profit on placement with other Banks & Financial Institutions is accounted for on accrual basis.

Income on Investments in Securities

Income on investments in securities is recognised on accrual basis. This income includes profit on Bangladesh Government Investment Sukuk (BGIS), Bangladesh Government Shariah based Special Bond, Mudaraba Perpetual Bond, Mudaraba Subordinated Bond, capital gain on investments in shares and dividend on investments in shares are also included in investment income.

Dividend Income on Shares

Dividend income from investments in shares is recognised when the Bank's right to receive dividend is established. It is recognised when-

- a. It is probable that the economic benefits associated with the transaction will flow to the entity; and
- b. The amount of the revenue can be measured reliably.



Fees, Commission and Exchange Income

Fees, commission and exchange income on services provided by the Bank are recognised as and when the related services are rendered. Commission charged to customers on letter of credit and letter of guarantee are credited to Income at the time of effecting the transactions.

Other Operating Income

Other operating income includes revenue from all other operating activities which are not related to the principal activities of the company, such as service charges, processing charge, maintenance charge and disposals income, etc.

Finance Income and Costs

Finance income comprises profit earned on outstanding financial assets and finance costs comprises profit expense arises on outstanding financial liabilities.

Profit Paid on Deposits

As per agreement between the Mudaraba depositors and the Bank in line with Mudaraba Principle, the Mudaraba depositors are entitled to get minimum 65% of the investment income earned through deployment of Mudaraba Fund as per weightage assigned to each type of Mudaraba deposit. In the year 2025, the Bank paid 76.47% of Investment Income earned through deployment of Mudaraba Fund. Mudaraba Depositors do not share any income derived from various banking services where their fund is not involved and any income derived from investing Bank's equity and other cost free fund. Al-Wadeeah depositors do not share any income of the Bank. Profit is paid to Mudaraba Deposit accounts at provisional rate throughout the year. Final rates of profit of any accounting year are declared after finalization of Shari'ah Inspection report and certifying the Investment Income of the Bank by the statutory auditor.

Depositors' share of profit has been determined based on the net investment income after deduction of expenses directly attributable to the Mudaraba investment pool. Only those expensed which are directly related to the generation and management of investment assets have been considered prior to profit distribution, in accordance with the principles of Mudaraba. No general administrative or Mudarib-specific expenses have been charged to the Mudaraba investment pool.

Other Operating Expenses

All other operating expenses are provided for in the books of the accounts on accrual basis according to the IAS 1.

Zakat

Zakat is paid by the Bank at the rate of 2.58% (instead of 2.50% as the Bank maintains its Accounts following Gregorian Year) on the closing balances of Statutory Reserve, General Reserve (Retained Earnings).

Zakat is chargeable in the profit and loss account of the Bank as per "Guidelines for Conducting Islamic Banking" issued by Bangladesh Bank through BRPD circular no. 15 dated 09 November 2009.

2.13. Dividend Payments

Final dividend is recognised when it is approved by the shareholders in Annual General Meeting (AGM). The proposed dividend for the year 2025, therefore, has not been recognised as a liability however disclosed in the notes to the financial statements in accordance with IAS 10: *Events after the Reporting Period*. Dividend payable to the Bank's shareholders is recognised as a liability and deducted from the shareholders' equity in the period in which the shareholders' right to receive the dividend is established.



2.14. Profit Suspense/Compensation Account & Shari'ah Non-Compliance Income

Profit/compensation accrued on classified investments is suspended and accounted for as per circulars issued by the Bangladesh Bank.

Moreover, income which is irregular (doubtful) as per Shari'ah is also not included in the distributable income of the Bank. The Bank charges compensation on unclassified overdue investments. Such compensation is not permissible as regular income of the Bank as per Shari'ah.

Interest received from the balances held with Foreign Banks abroad and from Foreign Currency Clearing Account with the Bangladesh Bank and also other interest based Banks are also not credited to regular income since it is not permissible as per Shari'ah. Such doubtful income is being appropriated for charitable purpose through Shahjalal Islami Bank Foundation (a separate organisation).

2.15. Provision for Nostro Accounts

According to Banking Regulatory and Policy Department of Bangladesh Bank vide the circular letter no. 04 dated 12 April 2022, the Bank is not required to make provision regarding the unreconciled debit balance of Nostro accounts as on the reporting date in these financials as there are no unreconciled outstanding entries for 06 (six) months or more.

2.16. Functional and Presentation Currency including Foreign Currency Transactions

Functional and Presentation Currency

Functional currency represents the currency of the primary economic environment in which the entity operates. On the other hand presentation currency represents the currency in which the financial statements are presented.

The Financial Statements have been presented based on the Bank's functional currency, Bangladesh Taka (BDT/Taka/Tk.). Functional currency of Offshore Banking Unit (OBU) is United States Dollar (USD/US\$).

Foreign Currency Translation

Transactions in foreign currencies are converted into equivalent Taka currency using the ruling exchange rates on the dates of such transactions as per IAS 21: The Effects of Changes in Foreign Exchange Rates. At the Balance Sheet date, related assets and liabilities are converted to Taka using exchange rates prevailing on that date and incomes and expenses are translated using monthly average exchange rate.

Commitment

Contingent liabilities/commitments for letter of credit, letter of guarantee and acceptance denominated in foreign currencies have been expressed in Taka currency at revaluation rate.

2.17. Earnings per Share

This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the period as per IAS 33: *Earnings per Share*. Diluted Earnings per Share is not required to be calculated for the year, as there exists no dilution possibilities during the year.

2.18. Statement of Liquidity

The liquidity statement of assets and liabilities as on the reporting date has been prepared on residual maturity term as per following basis:

- a) Balance and Placement with other Banks and Financial Institutions are on the basis of their maturity term.
- b) Investments in shares and securities are on the basis of their residual maturity term.



- c) Investments are on the basis of their repayment/maturity schedule.
- d) Fixed assets are on the basis of their useful life.
- e) Other assets are on the basis of their adjustment.
- f) Placement from other Banks & Financial Institutions are as per their maturity/repayment term.
- g) Deposit and Other Accounts are on the basis of their maturity term, demand & time liability related guidelines of Bangladesh Bank and behavioral trend of encashment.
- h) Other long-term liabilities are on the basis of their maturity term. Provisions and other liabilities are on the basis of their expected settlement.

2.19. Cash Flow Statement

Cash flow statement is prepared principally in accordance with IAS 7: *Statement of Cash Flows*; and as prescribed by BRPD circular no. 14 dated 25 June 2003 & Guidelines for Conducting Islamic Banking issued by Bangladesh Bank vide BRPD circular no. 15 dated 09 November 2009. The Cash Flow Statement shows the structure of and changes in cash and cash equivalents during the year. Cash flows during the year have been classified as Operating Activities, Investing Activities and Financing Activities.

2.20. Statement of Changes in Equity

Statement of Changes in Equity has been prepared in accordance with IAS 1 and by following the guidelines of BRPD circular no. 14 dated 25 June 2003 and BRPD circular no. 15 dated 09 November 2009.

2.21. Off-balance Sheet Items

Under general banking transactions, liabilities against acceptance, endorsement and other obligations and bills against which acceptances have been given and claims exist there against, have been shown as Off-balance Sheet items.

2.22. Changes in Accounting Policies and Estimates

Accounting Policies, Changes in Accounting Estimates is applied in selecting and applying accounting policies, accounting for changes in estimates. Effect of changes of accounting estimates is included in Profit and Loss account. Shahjalal Islami Bank PLC. did not change the accounting policies and accounting estimates during the year 2025.

2.23. Offsetting

Financial assets and financial liabilities are offset and the net amount reported in the balance sheet when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis, or realise the asset and settle the liability simultaneously.

2.24. Employee Benefits

Provident Fund (Defined Contribution Plan)

A "Defined Contribution Plan" is a post-employment benefit plan under which an entity pays fixed contribution into a separate entity and will have no legal constructive obligation to pay further amounts. Provident fund benefit is given to the eligible staffs of the Bank in accordance with the rules of the provident fund duly recognised by the National Board of Revenue of Bangladesh. The Fund is administered by the Board of Trustees and is funded by fixed contributions equally from the employees and the Bank. The fund is managed separately from the Bank's assets, as per rules of the fund & Section 399 of the Companies Act, 1994.

Gratuity Fund (Defined Benefit Plan)

Gratuity benefits are given to the staff of the Bank in accordance with the approved Gratuity Fund Rules. The National Board of Revenue has approved the gratuity fund as a recognised gratuity fund and the fund is operated by a separate Board of Trustees. Employees are entitled to get the benefit after the completion of minimum 05 (five) years of service in the Bank. The gratuity is calculated on the basis of



last basic pay of every employee in service as per IAS 19: *Employee Benefits*. Gratuity fund is a "Defined Benefit Plan" and payable as per the modalities of the rules. Gratuity so calculated is transferred to the fund and charged to expenses of the Bank.

Other Employee Benefits

Superannuation Fund

"Shahjalal Islami Bank Limited Employees' Social Security - Superannuation Fund" commenced with effect from 01 January 2008. The purpose of the fund is to provide medical and death cum survival benefit in lieu of group insurance (death cum endowment). The fund shall be subscribed by the employees on monthly basis and with the contribution of the Bank.

Benevolent Fund

The Benevolent Fund for the regular and confirmed employees of Shahjalal Islami Bank Limited was established in the year 2007. This fund is mainly used for payment of scholarship to the meritorious students among the children of SJIBL's officers and sub-staff, to allow short-term quard/grant for the unexpected and certain needs of the staff of SJIBPLC and their family like accident, clinical treatment, marriage ceremony, etc.

Incentive Bonus

The Bank usually pay incentive bonus among its employees. This bonus amount is distributed among the employees on annual basis considering specific terms & policies of the Bank.

Hospitalization Insurance

The Bank operates a health insurance scheme to its confirmed employees and their respective spouses and children at rates provided in health insurance coverage policy.

Workers Profit Participation Fund

In consistent with widely accepted industry practice and in line with Section 11(1) of the Banking Companies Act, 1991 (as amended up to date) and subsequent clarification given by Bank & Financial Institutions Division (BFID), Ministry of Finance, no provision has been made by the Bank in the reporting period against Workers Profit Participation Fund (WPPF).

2.25. Reconciliation:

i) Reconciliation of Books of Accounts

Books of accounts in regard to inter-Bank are reconciled and un-reconciled entries in case of inter-Branch transactions on the reporting date are not mentionable, which are, due to the time-gap before finalizing the same. Inter-Branch outstanding entries are less than 03 (three) months, details of which are disclosed in note no. 10a.5.

ii) Reconciliation of inter-bank accounts

Accounts with regard to interbank are reconciled regularly and there are no material differences which may affect the financial statements significantly.

2.26. Related Party Disclosures

A party is related to the company, if:

- i) directly or indirectly through one or more intermediaries, the party controls, is controlled by, or is under common control with the company; has an interest in the company that gives it significant influence over the company; or has joint control over the company;
- ii) the party is an associate;
- iii) the party is a joint venture;
- iv) the party is a member of the key management personnel of the Company or its parent;
- v) the party is a close member of the family of any individual referred to in (i) or (iv);



- vi) the party is an entity that is controlled, jointly controlled or significantly influenced by or for which significant voting power in such entity resides with, directly or indirectly, any individual referred to in (iv) or (v); or
- vii) the party is a post-employment benefit plan for the benefit of employees of the company, or of any entity that is a related party of the company.

Related Party Transactions

The Bank in its ordinary course of business undertook financial transactions with some entities or persons that fall within the definition of 'Related Party' as contained in IAS 24: *Related Party Disclosures* and relevant provisions of the Banking Companies Act, 1991 (as amended up to date) and Bangladesh Bank BRPD circular no. 14 dated 25 June 2003. As on the reporting date, the Bank had funded and non-funded exposures with its subsidiary and exposures to some related concerns of its Directors. Please refer to note no. 55 of financial statements for details of related party transactions.

2.27. Corporate Governance

The Bank has given the priority to the compliance of the rules, regulations and guidelines of Bangladesh Bank, National Board of Revenue and Bangladesh Securities & Exchange Commission (BSEC). The Bank has also complied with all related International Financial Reporting Standards (IFRSs).

2.28. The Bank's Compliance with Related Pronouncement of Bangladesh Bank

i. Risk Management

Department of Off-site Supervision (DOS) of Bangladesh Bank issued circular no. 02 dated 15 February 2012 under Section 45 of the Bank Companies Act, 1991 on Risk Management Guidelines for Banks and instructed all scheduled Banks operating in Bangladesh to follow this Guidelines for managing various risks which have been compiled by the Bank. In addition, the Bank is also following relevant Bangladesh Bank guidelines on risk based capital adequacy, supervisory review process, stress testing and managing the Banking risks in other core risk areas.

The risk of a Bank is defined as the possibility of losses, financial or otherwise. The Risk Management of the Bank covers 6 (six) Core Risk Areas of Banking industry i.e., i) Internal Control and Compliance Risk; ii) Foreign Exchange Risk; iii) Investment (Credit) Risk; iv) Asset Liability Management Risk; v) Money Laundering Risk; and vi) Information & Communication Technology Security Risk. The risk management procedures in the core risk areas have been devised in line with the core risk management guidelines of Bangladesh Bank. Core Risk Management Guidelines are periodically reviewed by the Bank, and Bangladesh Bank periodically inspects the implementation status of these guidelines and as per the reports of Bangladesh Bank, and Shahjalal Islami Bank PLC. is well compliant in Core Risk Management activities.

In line with instruction of Bangladesh Bank, SJIBPLC formed a Risk Management Division (RMD) to formulate risk assessment and management policies, methodologies, guidelines and procedures for risk identification, risk measurement, risk monitoring, deciding acceptable level of risk and risk controlling by taking mitigating steps, Comprehensive Risk Management Report (CRMR), conducting monthly risk management meeting, stress testing and reporting the competent authority from time to time. It also reports to Bangladesh Bank on quarterly basis along with the CRMR, minutes of the monthly meeting and all other required supporting papers. Moreover, in compliance with the Banking Companies Act, 1991 (as amended up to date), Section 15 (Kha) and BRPD circular no. 11 dated 27 October 2013 of Bangladesh Bank, the Bank has constituted a Risk Management Committee comprising of 5 (five) directors from the Board to formulate risk management policies, procedures and oversee the risk management activities of the Bank.

The prime objective of the Risk Management Committee is that the Bank takes well calculative Business Risk Policy for safeguarding the Bank's capital, its financial resources and profitability from various risks. In this context, the Bank implemented all the guidelines of Bangladesh Bank as under:



a) Investment (Credit) Risk Management

The management of specific investment risk is developed according to associated risk with individual business units. The investment risk management function ensures that appropriate policies are established and ensures compliance with the related sanction, monitoring procedures and controls at the business unit level. Investment exposures are aggregated from individual business units and are monitored on a regular basis.

Investment risks may be summarized as under:

- Difficulty in choosing core business.
- Failure in business of the customer.
- Encompassing a blend of Banking and non-Banking service.
- Investment either too liquid or of questionable quality.
- Competition from other commercial Banks.
- Security Control Risk.
- Market volatility both local and global.

Portfolio monitoring is carried out by asset quality, background of the customer, soundness and viability of his/her business and cash flow, etc., sector of the economy, cost of long-term financing to match with the return on long-term investment.

The Bank pays adequate emphasis on business risk than analysis of security risk because the security reduces the risk but does not always improve the quality of investment. Besides, the Bank addresses the Investment (Credit) risk guideline cited by the Bangladesh Bank.

As regards to other parts of the Banking business, the control staffs follow a pragmatic program of regular monitoring and follow-up.

b) Foreign Exchange Risk Management

The Financial Institutions' performance is directly related to Foreign Exchange Market. To ensure effective Foreign Exchange Risk Management, the Bank has wide scope in establishing organizational structure and formulating Manual as per Guidelines of Bangladesh Bank. However, the Bank has already formulated a comprehensive manual. The Bank maintains various Nostro accounts in order to conduct operations in different currencies including BDT. The senior management of the Bank set limits for handling Nostro accounts' transactions that include time and amount limits. As per guidelines of Bangladesh Bank, the Foreign Exchange business should be audited internally to review the key control issues such as various limits, compliance requirements and statutory management.

c) Asset Liability Risk Management

The Asset Liability Management Committee (ALCO) that is formed with the senior executives headed by Managing Director conducted 12 (Twelve) meetings during the year 2025. The key agenda of the meetings were liquidity position, pricing, risk related to the Balance Sheet, maintaining CRR & SLR along with other BASEL liquidity ratio, Economic Outlook & Market Status and Rate of Profit (Interest). For managing Balance Sheet risk properly, the Bank has already prepared a policy Guidelines on the Asset Liability Management in light with the guidelines of Bangladesh Bank.

d) Money Laundering Risk Management

Shahjalal Islami Bank PLC. is taking preventive measures against money laundering and terrorist financing and proliferation financing in line with the Money Laundering Prevention Act, 2012 (amended 2015), Anti-Terrorism Act, 2009 (amended 2012 & 2013), related Rules and guidelines issued by the Bangladesh Financial Intelligence Unit (BFIU) from time to time. Shahjalal Islami Bank PLC. applies risk sensitive customer due diligence measures, monitors business relationship and keeps records in line with regulatory instructions. The Bank regularly collects the accurate



and complete information from the customers which enables the prudential prevention of money laundering and terrorist financing risk. The Bank has formed Central Compliance Committee (CCC) headed by the Deputy Managing Director as Chief Anti-Money Laundering Compliance Officer (CAMLCO) and the committee established a robust AML/CFT Compliance Program comprising Policy, Procedure, Control and ensures implementation of the same through the trained personnel of Head Office and Branches & Sub-Branched. The Bank has already subscribed 'Accuity Online Compliance' for screening PEPs, UBO & Sanction, 'Transaction Screening Service (TSS)' from SWIFT, 'Seasearcher' service from Lloyd's List Intelligence for vessel tracking & container tracking along with price verification solution named 'Global Trade Tracker (GTT)' from Zen Innovations AG, Switzerland, 'Hawkerbd' for Adverse Media News monitoring and 'Sanction Screening Software (S3) in order to appetite money laundering and terrorist financing risk.

e) Internal Control & Compliance Risk Management

Internal control is a process that ensures operational efficiency, reliability of financial reporting and compliance with applicable laws, regulations, policies for attainment of organizational objectives. The primary objective of Internal Control and Compliance of Shahjalal Islami Bank PLC. (SJIBPLC) is enabling the Bank to perform better, establish governance across the bank and add value by proper use of infrastructure and blending of available resources.

The Internal Control & Compliance Division (IC&CD) of SJIBPLC has been set up with the objective to provide independent advice & counselling and value added service to the management & authority of the bank for sustainable business growth by constant improvement of operational efficiency in all segment of performance. In order to carry out the mission, IC&CD of SJIBL is consisted of 03 (three) independent units namely Internal Audit & Inspection Unit, Compliance Unit and Monitoring Unit.

As a guideline in performing the responsibilities, SJIBPLC has drawn up its own 'Internal Control & Compliance Manual' in conformity to the "Guidelines on Internal Control & Compliance in Banks" provided by Bangladesh Bank. SJIBPLC has also introduced a separate "Compliance Policy" as per directives of Bangladesh Bank. Both the manual and policy are being reviewed & updated from time to time for betterment & best practices in the industry.

f) Information and Communication Technology Security Risk Management

According to BRPD circular no. 14 dated 23 October 2005 regarding "Guideline on ICT Security for Banks and Non-Bank Financial Institutions", BRPD circular no. 21 dated 20 May 2010, BRPD circular no. 09 dated 17 September 2015 and BRPD circular no. 10 dated 19 June 2023 of Bangladesh Bank for maintaining "Guideline on ICT Security - Version 4.0", the Bank has followed IT Security Policy which deals operational risk, physical security control, potential for wide area disaster, data center disaster, recovery plan and backup/restore plan etc. The customers of SJIBPLC are enjoying 24 hours Banking facilities through Internet Banking and Mobile Application with different services like other bank fund transfer, utility bill payment, transfer to Mobile Financial Services (MFSs), etc. In addition, SWIFT, SJIBL Visa Debit and Credit Card, SMS Notification Services, Instabalance Call Service etc. facilities are also available. For corporate customers, there is Corporate Payment Module. Using this module the corporate customers can perform most of their banking activities like vendor payment, salary disbursement etc. without coming to the branch premises. The Bank joined Q-Cash consortium under which ATM and POS services are being offered to its customers to meet the demand of time. Moreover, the Bank is running on technology-based total Banking solution module, i.e., core banking software. The Bank has introduced Agent Banking Services around all over the country targeting unbanked rural people to bring under formal banking services. For better and smooth management of its internal operations, the bank has developed different solutions using its in-house resources. The Bank formed a separate department named ICT Security Department to deal dedicatedly with ICT and Cyber Threats. In addition to this, up-to-date security solutions have been implemented to ensure confidentiality, integrity and availability of critical business data.



ii. Internal Audit & Inspection

The Internal Audit & Inspection independently and objectively evaluates and report on the effectiveness of the Bank's risk management, control and governance processes. The Head of Audit & Inspection Unit, although being a part of IC&CD administratively, is reporting directly to the Audit Committee of the Board and is responsible to the Audit Committee of the Board. Internal Audit & Inspection of SJIBPLC is being conducted based on Annual Audit Plan structured on a risk based approach and approved by the Audit Committee of the Board of Directors to provide vital information about risks and controls to assist the management in the following ways:

- a. Identification of gap in policy and procedures with the Business and its Operation.
- b. Identification of breach in policy and procedures against internal and regulatory policies & procedures.
- c. Assessment of qualitative and quantitative risk of the Business.
- d. Recommending remedial course of actions, where necessary.

Irregularities detected in the Bank's internal audit & inspection reports as well as external auditor's reports of the previous year have so far been rectified/regularized properly.

iii. Fraud and Forgeries

The Bank is operating its business by dealing with public funds. As the custodian of such funds, the Bank has to establish a robust internal control framework, introduce corporate governance, and practice ethical standards in the Bank for safeguarding the interests of the stakeholders. Public trust has been undermined due to the occurrence of various forms of malpractices, frauds, and forgeries within the banking sector. Accordingly, Shahjalal Islami Bank PLC. remains fully conscious of its responsibilities toward stakeholders, particularly depositors.

Shahjalal Islami Bank PLC. follows a strict screening procedure while recruiting officers and staff. In terms of integrity, attitude, and behavioral patterns, the prospective employees' associations, employment history, and family backgrounds are examined and cross-checked. In order to determine whether the candidate has ever participated in anti-social, anti-state, or detrimental/subversive acts, the Bank collects police clearance. Additionally, it conducts background checks of experienced bankers through Bangladesh Bank's Corporate Memory Management System (CMMS) and verifies National IDs online.

As a result, the Bank, since its inception, has had relatively few cases of fraud and forgeries. In order to maintain constant vigilance, the Internal Control and Compliance Division (IC&CD) has been reinforced. These measures have contributed to a substantial reduction in the number of fraudulent activities within Shahjalal Islami Bank PLC.

2.29. Audit Committee

According to BRPD circular no. 11 dated 27 October 2013, all banks are instructed to constitute an audit committee comprising of maximum 05 (five) members of the Board. The audit committee will assist the board in fulfilling its oversight responsibilities including implementation of the objectives, strategies and overall business plan set by board for the effective functioning of the Bank. The committee will review the financial reporting process, the system of internal control and management of the financial risk, the audit process and the Bank's process for monitoring compliance with laws and regulations and its own code of business conduct. The Board of Directors of the Bank formed an audit committee consisting of four members including two independent directors.

2.30. Compliance with Financial Reporting Standards as applicable in Bangladesh

The financial statements of the Bank have been prepared in accordance with the following International Financial Reporting Standards (IFRSs) & International Accounting Standards (IASs) as adopted by the Financial Reporting Council (FRC) and the requirements of the Banking Companies Act, 1991 (as amended up to date), the rules and regulations issued by Bangladesh Bank, the Companies Act, 1994. In case any requirement of the Banking Companies Act, 1991 (as amended up to date), and provisions and



circulars issued by Bangladesh Bank differ with those of IFRSs, the requirements of the Banking Companies Act, 1991 (as amended up to date), and provisions and circulars issued by Bangladesh Bank shall prevail. Material deviations from the requirements of IFRSs are mentioned above under note no. 2.1.

Sl. No.	IAS No.	IAS Title	Compliance Status
1	1	Presentation of Financial Statements	Complied *
2	2	Inventories	Not Applicable
3	7	Statement of Cash Flows	Complied *
4	8	Accounting Policies, Changes in Accounting Estimates and Errors	Complied
5	10	Events after the Reporting Period	Complied
6	12	Income Taxes	Complied
7	16	Property, Plant & Equipment	Complied
8	19	Employee Benefits	Complied
9	20	Accounting for Government Grants and Discloser of Government Assistance	Not Applicable
10	21	The Effects of Changes in Foreign Exchanges Rates	Complied
11	23	Borrowing Costs	Not Applicable
12	24	Related Party Disclosures	Complied
13	26	Accounting and Reporting by Retirement Benefit Plans	Not Applicable
14	27	Consolidated and Separate Financial Statements	Complied
15	28	Investment in Associates	Not Applicable
16	33	Earnings per Share	Complied
17	34	Interim Financial Reporting	Complied
18	36	Impairment of Assets	Complied
19	37	Provisions, Contingent Liabilities and Contingent Assets	Complied *
20	38	Intangible Assets	Complied
21	40	Investment Property	Not Applicable
22	41	Agriculture	Not Applicable

Sl. No.	IFRS No.	IFRS Title	Compliance Status
1	1	First-time Adoption of International Financial Reporting Standards	Not Applicable
2	2	Share-based Payment	Not Applicable
3	3	Business Combinations	Complied
4	5	Non-current Assets Held for Sale and Discontinued Operations	Complied
5	6	Exploration for and Evaluation of Mineral	Not Applicable
6	7	Financial Instruments: Disclosures	Complied *
7	8	Operating Segments	Complied
8	9	Financial Instruments	Complied *



Sl. No.	IFRS No.	IFRS Title	Compliance Status
9	10	Consolidated Financial Statements	Complied
10	11	Joint Arrangements	Not Applicable
11	12	Disclosure of Interests in Other Entities	Not Applicable
12	13	Fair Value Measurement	Complied
13	14	Regulatory Deferral Accounts	Not Applicable
14	15	Revenue from Contracts with Customers	Complied
15	16	Leases	Complied
16	17	Insurance Contracts	Not Applicable
17	S1	General Requirements for Disclosure of Sustainability-related Financial Information	Complied *
18	S2	Climate-related Disclosures	Complied *

*Subject to departure disclosed in note no. 2.1.

Standard issued but not yet effective

IFRS 18 – Presentation and Disclosure in Financial Statements

The International Accounting Standards Board (IASB) issued **IFRS 18: “Presentation and Disclosure in Financial Statements”** in April 2024, which will replace IAS 1 Presentation of Financial Statements. The standard introduces new requirements for the presentation and disclosure of information in financial statements, particularly in the statement of profit or loss, including defined subtotals and enhanced guidance on aggregation and disaggregation of financial information.

IFRS 18 is effective for annual reporting periods beginning on or after 1 January 2027, with earlier application permitted. The Bank is currently assessing the potential impact of this standard on its financial statements. At present, it is not expected to have any material impact on the Bank’s financial statements.

IFRS 19 – Subsidiaries without Public Accountability: Disclosures

The International Accounting Standards Board (IASB) issued **IFRS 19: “Subsidiaries without Public Accountability: Disclosures”** in May 2024. The standard permits eligible subsidiaries that do not have public accountability and that have a parent preparing consolidated financial statements in accordance with IFRS Accounting Standards to apply reduced disclosure requirements while continuing to measure and recognise transactions in accordance with IFRS Accounting Standards.

IFRS 19 is effective for annual reporting periods beginning on or after 1 January 2027, with earlier application permitted. The standard is not expected to have any significant impact on the Bank’s financial statements as the Bank has public accountability and therefore is not eligible to apply this standard.

2.31. Director’s Responsibilities on Financial Statement

The directors are responsible for the preparation and fair presentation of the consolidated and separate financial statements in accordance with International Financial Reporting Standards (IFRS), International Accounting Standards (IASs), The Banking Companies Act, 1991, The Companies Act, 1994, Financial reporting Act, 2015 and other related laws and regulations pertaining to the financial statement.

The Board of Directors accept their responsibility for the preparation and fair presentation of these financial statements.



2.32. Reporting Period

The Financial Statements cover one calendar year from 01 January to 31 December 2025.

2.33. Auditor of the Subsidiary

Name of the Subsidiary	Relationship	Name of the Auditor
Shahjalal Islami Bank Securities Limited	Subsidiary	M/s. Mahamud Sabuj & Co., Chartered Accountants

2.34. Events after the Reporting Period

Events after the Reporting Period are those events, favorable and unfavorable, that occur between the end of the reporting period and the date when the financial statements are authorized for issue. The adjusting events are those that provide evidence of conditions that existed at the end of the reporting period and non-adjusting events are those that are indicative of conditions that arose after the reporting period. The non-adjusting events require disclosure in the notes to the Financial Statements considering their materiality. The detail of Events after the Reporting Period is given in Note No. 56 of these financial Statements.

2.35. Operating Environment

The operating environment of Shahjalal Islami Bank PLC in 2025 was influenced by continued macroeconomic challenges, including tight liquidity in both local and foreign currencies, persistent inflationary pressure, foreign exchange volatility, and a relatively high level of non-performing investments (NPIs) across the banking sector. Deposit growth and private sector credit expansion remained moderate, reflecting cautious market sentiment and reduced public confidence in the financial system. These factors collectively affected the cost of funds, asset quality, and overall business momentum within the banking industry.

The political transition following the change in government structure in August 2024, and the continuation of an interim administration during 2025, contributed to a relatively subdued business environment, particularly in the earlier part of the year. Additionally, ongoing geopolitical tensions in the global arena exerted upward pressure on inflation and disrupted economic stability. In response, the Government of Bangladesh and Bangladesh Bank introduced various policy measures to stabilize the financial sector. The Management of Shahjalal Islami Bank PLC continued to closely monitor both domestic and global developments and adopted prudent strategies to ensure resilience, regulatory compliance, and sustainable growth.

2.36. Disclosure on IFRS S1 & IFRS S2

In line with global advancements in sustainability reporting, Shahjalal Islami Bank PLC recognizes the significance of providing transparent, reliable, and decision-useful information on sustainability-related and climate-related risks and opportunities. While implementation of these standards will follow a phase-wise approach as outlined in the relevant Bangladesh Bank circular, the Bank remains committed to progressively adopting the principles of IFRS S1 and S2 in its sustainability disclosures. With a strong focus on capacity building, system preparedness, and stakeholder engagement, the Bank aims to gradually integrate sustainability and climate-related information into its overall reporting framework. Simultaneously, it continues to align its strategies with national regulatory frameworks while working towards broader convergence with global best practices, including the ISSB standards.



2.37. Implementation of IFRS 9 – Expected Credit Loss (ECL) Framework

In line with BRPD Circular Letter No. 03 dated 23 January 2025 issued by Bangladesh Bank, Shahjalal Islami Bank PLC has initiated steps toward implementing the ECL-based investment classification and provisioning framework under IFRS 9. In this regard, the bank has presented the circular to the Board and formed the necessary committee to implement IFRS 9. The Bank is committed to full compliance by the stipulated deadline of 2027 and is currently working on system enhancements, capacity building, and model development to ensure a smooth transition.

Assets under IFRS-9 and their applicability of ECL:

Name of items	ECL applicability	Remarks
Cash in hand (incl. foreign currencies)	ECL will be applicable	Generally considered risk-free
Balance with other banks and financial institutions	ECL will be applicable	Counterparty bank may default
Investments in Shares & Securities	ECL will not be applicable	Fair Value through Profit or Loss
Investments (Loans and Advances)	ECL will be applicable	Measured at amortised cost
Profit Receivable	ECL will be applicable	Right to receive cash
Other receivables	ECL will be applicable	Right to receive cash
Off - Balance Sheet Items	ECL will be applicable	May lead to funded facility

2.38. Date of Authorization

The financial statements were authorized by the Board of Directors on 8 April 2026.

2.39. General Information

- i. Figures appearing in these financial statements have been rounded off to the nearest Taka.
- ii. Figures of previous year have been rearranged wherever necessary to conform to current year's presentation.



		31.12.2025 Taka	31.12.2024 Taka
3. Consolidated Cash in Hand (including Foreign Currencies)			
Shahjalal Islami Bank PLC.	(Note-3a)	2,741,913,947	2,995,303,942
Shahjalal Islami Bank Securities Ltd.		-	-
		2,741,913,947	2,995,303,942
3a Cash in Hand of the Bank (including Foreign Currencies)			
In Local Currencies		2,690,655,005	2,929,154,053
In Foreign Currencies	(Note-3a.1)	51,258,942	66,149,889
		2,741,913,947	2,995,303,942
3a.1 In Foreign Currencies			
		Foreign Currency	Amount in FC
		Exchange Rate	(Mid Rate)
USD		379,027.26	122.2954
Euro		1,560.49	143.9906
SAR		143,500.00	32.6199
		46,353,290	62,375,984
		224,696	200,688
		4,680,956	3,573,217
		51,258,942	66,149,889
4. Consolidated Balance with Bangladesh Bank and its agent bank(s)			
Shahjalal Islami Bank PLC.	(Note-4a)	23,112,956,618	20,112,112,890
Shahjalal Islami Bank Securities Ltd.		-	-
		23,112,956,618	20,112,112,890
4a Balance with Bangladesh Bank and its agent bank(s) (including Foreign Currencies)			
Balance with Bangladesh Bank			
In Local Currencies		14,423,154,565	14,522,706,789
In Foreign Currencies		8,493,444,340	5,275,766,270
		22,916,598,905	19,798,473,059
Balance with Sonali Bank PLC. as agent of Bangladesh Bank			
In Local Currencies		196,357,713	313,639,831
In Foreign Currencies		-	-
		196,357,713	313,639,831
		23,112,956,618	20,112,112,890
4a.1 Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) Requirements			
Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with Section 33 of the Banking Companies Act, 1991 (as amended up to date) and subsequent Circular No. 02 dated 10 December 2013 and MPD Circular No. 03 dated 09 April 2020.			
4a.2 Cash Reserve Ratio (CRR): 4.00% of Average Demand and Time Liabilities			
Required Reserve		12,671,506,000	11,103,102,000
Actual Reserve held with Bangladesh Bank (in Local Currencies)*		14,337,961,055	14,574,267,564
CRR Surplus		1,666,455,055	3,471,165,564
Maintained (%)		4.53%	5.25%
*Actual Reserve held with Bangladesh Bank (in Local Currencies) reported as per the statement of Bangladesh Bank. Minimum requirement of Daily Cash Reserve Ratio (CRR) has been maintained throughout the year.			
4a.3 Statutory Liquidity Ratio (SLR): 5.50% of Average Demand and Time Liabilities			
Required Reserve		17,620,412,000	15,347,716,000
Actual Reserve held	(Note-4a.4)	42,688,406,715	34,177,829,337
SLR Surplus		25,067,994,715	18,830,113,337
Maintained (%)		13.32%	12.25%
4a.4 Components of Statutory Liquidity Ratio			
Cash in Hand	(Note-3a)	2,741,913,947	2,995,303,942
Balance with Sonali Bank PLC. as agent of Bangladesh Bank	(Note-4a)	196,357,713	313,639,831
Excess CRR	(Note-4a.2)	1,666,455,055	3,471,165,564
Bangladesh Government Investment Sukuk (BGIS)	(Note-7a)	38,083,680,000	26,897,720,000
Refinance Fund (with Bangladesh Bank)	(Note-6a.1)	-	500,000,000
		42,688,406,715	34,177,829,337
5. Consolidated Balance with Other Banks and Financial Institutions			
Inside Bangladesh			
Shahjalal Islami Bank PLC.	(Note-5a.1)	5,025,667,336	7,248,803,296
Shahjalal Islami Bank Securities Ltd.		265,750,517	260,362,016
		5,291,417,854	7,509,165,312
Less: Inter Company Transaction		206,804,209	150,140,409
		5,084,613,645	7,359,024,903



		31.12.2025 Taka	31.12.2024 Taka	
Outside Bangladesh				
Shahjalal Islami Bank PLC.	(Note-5a.2)	4,478,953,957	5,125,346,839	
Shahjalal Islami Bank Securities Ltd.		-	-	
		4,478,953,957	5,125,346,839	
		9,563,567,601	12,484,371,742	
5a Balance with Other Banks and Financial Institutions of the Bank				
Inside Bangladesh	(Note-5a.1)	5,025,667,336	7,248,803,296	
Outside Bangladesh	(Note-5a.2)	4,478,953,957	5,125,346,839	
		9,504,621,293	12,374,150,135	
5a.1 Inside Bangladesh				
Current Account				
Sonali Bank PLC. (other than as agent of Bangladesh Bank)		86,396,377	91,297,443	
Agrani Bank PLC. (Islami Banking Wing)		4,058,895	12,451,735	
National Bank Limited (Narayangonj Branch)		-	2,489	
Standard Chartered Bank (Uttara Branch)		-	19,353,292	
Offshore Banking Unit		20,815,350	21,901,069	
		111,270,622	145,006,029	
Less: Offshore Banking Unit		20,815,350	21,901,069	
		90,455,272	123,104,960	
Mudaraba Special Notice Deposit				
Export Import Bank of Bangladesh Limited		62,747,819	4,422,468	
Trust Bank Limited (Dilkusha Corporate Branch)		1,011,465,023	37,883,377	
Prime Bank PLC. (Islami Banking Branch)		10,802,865	10,113,384	
Social Islami Bank PLC.		249,987	248,184	
Agrani Bank PLC. (Islami Banking Wing)		243,816,921	244,040,893	
AB Bank PLC. (Islami Banking Branch)		22,563	24,252	
Jamuna Bank PLC. (Naya Bazar Islami Banking Branch)		9,349,997	3,107,811	
Bank Alfalah (Islami Banking Branch)		2,771,941	2,766,501	
Al-Arafah Islami Bank PLC.		506,730,593	6,578,214	
Southeast Bank PLC. (Islami Banking Branch)		992,027,445	1,000,270,822	
City Bank PLC. (Islamic Banking Branch)		77,740	1,305,826,182	
Islami Bank Bangladesh PLC.		744,241	187,382	
Mercantile Bank PLC. (Islami Wing Main Branch)		59,427	700,092,705	
Premier Bank PLC. (Mohakhali Branch-Islami Banking Wing)		436,717	428,476	
Dhaka Bank PLC. (Islami Banking Branch)		8,509,876	8,423,458	
Midland Bank PLC. (Islamic Banking Branch-Gulshan)		1,532,828	301,469,421	
United Commercial Bank PLC. (Islami Banking Branch)		4,049	796,226	
Mutual Trust Bank PLC. (Islamic Banking Branch-Gulshan)		541,112	538,158	
National Credit and Commerce Bank PLC. (Islamic Banking Branch Gulshan)		3,547,726	3,498,440,995	
Eastern Bank PLC. (Gulshan Branch- Islamic Banking Window)		79,760,218	-	
Pubali Bank PLC - Principal (Islamic) Branch		2,000,000,000	-	
		4,935,199,088	7,125,658,908	
Mudaraba Savings Deposit				
Social Islami Bank PLC.		11,028	21,627	
Al-Arafah Islami Bank PLC.		1,948	1,921	
Islami Bank Bangladesh PLC.		-	15,881	
		12,977	39,429	
		5,025,667,336	7,248,803,296	
5a.2 Outside Bangladesh (Nostro Accounts) [as at 31 December 2025]				
Current Account	Currency	F.C. Amount	Rate	Amount in Taka
Standard Chartered Bank, NY	USD	9,598,968.46	122.2954	1,173,909,687
Mashreq Bank PSC, NY	USD	4,028,533.69	122.2954	492,671,139
Standard Chartered Bank, Mumbai	USD	222,198.53	122.2954	27,173,858
Habib American Bank, USA	USD	1,928,305.44	122.2954	235,822,885
ICICI Bank, Hong Kong	USD	403,591.96	122.2954	49,357,440
Commerzbank AG Frankfurt	USD	4,031,730.27	122.2954	493,062,066
Bank Aljazira	USD	770.80	122.2954	94,265
JPMorgan Chase Bank N.A., NY, USA	USD	2,597,603.68	122.2954	317,674,981
Citibank N.A., NY, USA	USD	6,335,308.63	122.2954	774,779,103
Sonali Bangladesh UK Ltd.	USD	491,216.25	122.2954	60,073,488
AB Bank Ltd. Mumbai	ACUD	294,245.58	122.2954	35,984,881
Standard Chartered Bank, Mumbai	ACUD	1,155,436.94	122.2954	141,304,623
Standard Chartered Bank, Colombo	ACUD	7,017.01	122.2954	858,148
ICICI Bank, Mumbai	ACUD	97,060.07	122.2954	11,870,000
Habib Metropolitan Bank Ltd.	ACUD	10,474.66	122.2954	1,281,003
United Bank of India, Kolkata	ACUD	230,028.66	122.2954	28,131,447
Sonali Bank Ltd. ACU, Kolkata	ACUD	988.07	122.2954	120,836
Bank of Bhutan Ltd. Main Branch	ACUD	14,970.58	122.2954	1,830,833
AXIS Bank Ltd. India	ACUD	175,287.21	122.2954	21,436,819
MCB Bank Limited	ACUD	158,427.64	122.2954	19,374,972
HDFC Bank Ltd., Mumbai	ACUD	570,168.16	122.2954	69,728,943



Current Account	Currency	F.C. Amount	Rate	Amount in Taka
Nabil Bank Limited, Kathmandu, Nepal	ACUD	56,130.19	122.2954	6,864,464
Standard Chartered Bank, Frankfurt	EURO	1,264,535.06	143.9906	182,081,162
Commerzbank AG	EURO	913,271.31	143.9906	131,502,484
JPMorgan Chase AG, Frankfurt	EURO	719,375.25	143.9906	103,583,274
Sonali Bangladesh UK Ltd.	EURO	3,055.00	143.9906	439,891
Standard Chartered Bank, Tokyo	YEN	2,239,688.36	0.7838	1,755,468
Habib Bank AG Zurich	CHF	44,932.66	155.0094	6,964,985
ICICI Bank, Canada	CAD	28,615.65	89.3384	2,556,476
Bank Aljazira, KSA	SAR	17,641.99	32.6199	575,480
Riyad Bank, KSA	SAR	835,755.59	32.6199	27,262,264
Standard Chartered Bank, London	GBP	231,881.30	165.2700	38,323,022
JPMorgan Chase Bank N.A., London	GBP	7,077.99	165.2700	1,169,779
Sonali Bangladesh UK Ltd.	GBP	10,000.00	165.2700	1,652,700
Mashreq Bank PSC, UAE	AED	84,923.81	33.3012	2,828,065
Emirates Islamic Bank PJSC, Dubai	AED	404,679.56	33.3012	13,476,315
Standard Chartered Bank, China	CNY	78,857.91	17.4581	1,376,709
				4,478,953,957

Currency-wise Distribution:

Foreign Currency

	Amount in Taka	Composition
USD	3,624,618,913	80.93%
ACUD	338,786,969	7.56%
EURO	417,606,811	9.32%
YEN	1,755,468	0.04%
CHF	6,964,985	0.16%
CAD	2,556,476	0.06%
SAR	27,837,744	0.62%
GBP	41,145,502	0.92%
AED	16,304,380	0.36%
CNY	1,376,709	0.03%
	4,478,953,957	100%

Please see **Annexure-C** for detailed comparative statement of 2025 & 2024 of foreign currency amount and rate thereof.

- 5a.3 In accordance with Bangladesh Bank Foreign Exchange Policy Department, Circular Letter No. FEPD (FEMO)/01/2005-677 dated 13 September 2005, the quarterly review of Nostro Accounts for the quarter ended 31 December 2025 reflect the true state of the Nostro Account entries recorded correctly and after review a separate audit certificate has also been given by the Auditor. The status of all outstanding unmatched entries is given below:

As at 31 December 2025

	As per Bank's Book				As per Correspondents' Book			
	Debit Entries		Credit Entries		Debit Entries		Credit Entries	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Up to 3 months	4	185,287	496	18,268,464	19	6,830,982	603	30,658,956
More than 03 months but less than 06 months	-	-	-	-	-	-	-	-
More than 06 months but less than 09 months	-	-	-	-	-	-	-	-
More than 09 months but less than 12 months	-	-	-	-	-	-	-	-
More than 12 months	-	-	-	-	-	-	-	-
	4	185,287	496	18,268,464	19	6,830,982	603	30,658,956

As at 31 December 2024

	As per Bank's Book				As per Correspondents' Book			
	Debit Entries		Credit Entries		Debit Entries		Credit Entries	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Up to 3 months	13	11,079,676	611	27,435,105	24	8,653,850	554	50,490,236
More than 03 months but less than 06 months	-	-	-	-	-	-	-	-
More than 06 months but less than 09 months	-	-	-	-	-	-	-	-
More than 09 months but less than 12 months	-	-	-	-	-	-	-	-
More than 12 months	-	-	-	-	-	-	-	-
	13	11,079,676	611	27,435,105	24	8,653,850	554	50,490,236

31.12.2025	31.12.2024
Taka	Taka

- 5a.4 **Maturity-wise groupings of Balance with Other Banks and Financial Institutions**

	31.12.2025	31.12.2024
On Demand	90,456,440.19	123,108,508.19
Not more than 03 months	9,414,164,853	12,251,041,627
More than 03 months but less than 01 year	-	-
More than 01 year but less than 05 years	-	-
More than 05 years	-	-
	9,504,621,293	12,374,150,135

6. **Consolidated Placement with Other Banks & Financial Institutions**

	(Note-6a)	
Shahjalal Islami Bank PLC.	23,748,013,366	20,405,585,416
Shahjalal Islami Bank Securities Ltd.	-	-
	23,748,013,366	20,405,585,416



		31.12.2025	31.12.2024
		Taka	Taka
6a	Placement with Other Banks & Financial Institutions of the Bank		
	Placement with Other Banks (Note-6a.1)	22,693,013,366	19,350,585,416
	Placement with Financial Institutions (Note-6a.2)	1,055,000,000	1,055,000,000
		23,748,013,366	20,405,585,416
6a.1	Placement with other Banks		
	Mudaraba Term Deposits-Other Banks		
	ICB Islamic Bank Limited	310,369,266	310,585,416
	Pubali Bank PLC. (Islami Banking Wing)	2,000,000,000	2,000,000,000
	Standard Bank PLC.	1,500,000,000	2,000,000,000
	The Premier Bank PLC. (Islami Banking Wing)	1,000,000,000	1,500,000,000
	United Commercial Bank PLC. (Islami Banking Branch)	5,000,000,000	1,000,000,000
	Mercantile Bank PLC. (Islami Banking Wing)	2,000,000,000	600,000,000
	Al-Arafah Islami Bank PLC.	2,750,000,000	-
	Export Import Bank of Bangladesh PLC.	-	1,000,000,000
	Bangladesh Bank (Refinance Fund)	-	500,000,000
	Social Islami Bank PLC.	-	1,000,000,000
	Islami Bank Bangladesh PLC	-	2,000,000,000
		14,560,369,266	11,910,585,416
	FC Mudaraba Term Deposits-Other Banks		
	Mutual Trust Bank PLC. (Islami Banking Branch)	1,222,954,000	3,600,000,000
	AL-Arafah Islami Bank PLC.	978,363,200	-
	South East Bank PLC. (Islami Banking Branch)	978,363,200	-
	NCC Bank PLC. (Islami Banking Branch)	978,363,200	-
	Midland Bank PLC. (Islami Banking Branch)	3,974,600,500	-
	United Commercial Bank PLC. (Islami Banking Branch)	-	3,840,000,000
		8,132,644,100	7,440,000,000
		22,693,013,366	19,350,585,416
6a.2	Placement with Financial Institutions		
	Mudaraba Term Deposits-Financial Institutions		
	Industrial and Infrastructure Development Finance Company PLC.	135,000,000	135,000,000
	Union Capital Limited	250,000,000	250,000,000
	Phoenix Finance & Investments Limited	370,000,000	370,000,000
	Premier Leasing & Finance Limited	300,000,000	300,000,000
		1,055,000,000	1,055,000,000
		23,748,013,366	20,405,585,416
6a.3	Maturity-wise groupings of Placement with Other Banks and Financial Institutions		
	On Demand	-	-
	Not more than 03 months	23,437,644,100	20,095,000,000
	More than 03 months but not more than 01 year	-	-
	More than 01 year but not more than 05 years	310,369,266	310,585,416
	More than 05 years	-	-
		23,748,013,366	20,405,585,416
7.	Consolidated Investments in Shares & Securities		
	Government		
	Shahjalal Islami Bank PLC. (Note-7a.i)	38,648,372,000	27,462,412,000
	Shahjalal Islami Bank Securities Ltd.	-	-
		38,648,372,000	27,462,412,000
	Others		
	Shahjalal Islami Bank PLC. (Note-7a.ii)	8,411,768,204	8,838,299,753
	Shahjalal Islami Bank Securities Ltd.	2,282,055,522	2,093,255,676
		10,693,823,725	10,931,555,429
		49,342,195,725	38,393,967,429
7a	Investments in Shares & Securities of the Bank		
	i) Government		
	Bangladesh Government Shariah based Special Bond (Note-7a.2)	564,692,000	564,692,000
	Bangladesh Government Investment Sukuk (BGIS) (Note-7a.3)	38,083,680,000	26,897,720,000
		38,648,372,000	27,462,412,000
	ii) Others		
	Mudaraba Perpetual Bond (Note-7a.4)	1,527,284,492	1,527,284,492
	Mudaraba Subordinated Bond (Note-7a.5)	3,420,000,000	3,940,000,000
	Beximco Green Sukuk Al Istisna'a	646,672,900	646,672,900
	Investments in Shares & Securities (Note-7a.6)	2,817,810,812	2,724,342,361
		8,411,768,204	8,838,299,753
		47,060,140,204	36,300,711,753



	31.12.2025 Taka	31.12.2024 Taka
7a.1 Maturity-wise groupings of Investments in Shares & Securities		
On Demand	-	-
Not more than 03 months	-	200,000,000
More than 03 months but less than 01 year	3,984,483,712	4,091,015,261
More than 01 year but less than 05 years	41,548,372,000	30,482,412,000
More than 05 years	1,527,284,492	1,527,284,492
	47,060,140,204	36,300,711,753
7a.2		
In an initiative aimed to clear Bangladesh Government outstanding liabilities to private power plants, government issued special bonds in January, 2024 for 5 years tenure and allotted this bond to different bank against their exposure to the private power plants for meet their financial obligations.		
7a.3		
Sukuk is an Islamic financial certificate, similar to a conventional bond, and structured to generate returns in compliance with Islamic finance principles. The government raised the fund through issuing the Bangladesh Government Investment Sukuk (BGIS) in December 2020 & June 2021 for Tk. 80 billion for implementation of a water-supply project titled "Safe Water Supply for the Whole Country" @4.69% for 5 years' tenure and in December 2021 for Tk. 50 billion for a project titled "Need Based Infrastructure Development of Government Primary School Project (1st Phase)" @4.65% for 5 years' tenure, in April 2022 for Tk. 50 billion for a project titled "IRIDP-3 Social Impact Sukuk" @4.75% for 5 years' tenure, in June 2024 for Tk. 10 billion for a project titled "CDWSP Social Impact Sukuk" @10.40% for 5 years' tenure, in March 2025 for Tk. 30 billion for a project titled "CIBRR-2 Socio-Economic Sukuk" @9.25% for 7 years' tenure and in May 2025 for Tk. 20 billion for a project titled "RDIRWSP- Socio-Economic Sukuk" @10.50% for 7 years' tenure. SJBL, in view of diversifying its investment portfolio, maintaining Statutory Liquidity Ratio (SLR) requirement as well as pile up Stock of High Quality Liquidity Assets, participated in all 03 (three) auctions and received an allocation for investment of (i) in December 2020 Tk. 369.56 crore (Taka three hundred sixty-nine crore and fifty-six lac only) fixed rental rate @4.69% per annum (ii) in June 2021 Tk. 496.20 crore (Taka four hundred ninety-six crore and twenty lac only) fixed rental rate @4.69% per annum and (iii) in December 2021 Tk. 614.01 crore (Taka six hundred fourteen crore and one lac only) fixed rental rate @4.65% per annum (iv) in April 2022 Tk. 984.22 crore (Taka nine hundred eighty four crore and twenty two lac only) fixed rental rate @4.75% per annum (v) in June 2024 Tk. 225.78 crore (Taka two hundred twenty five crore and seventy eight lac only) fixed rental rate @10.40% per annum. (vi) in March 2025 Tk.568.88 crore (Taka five hundred sixty eight crore and eighty eight lac only)fixed rental rate @9.25% per annum (vii) in May 2025 Tk. 450.9 4 crore (Taka four hundred fifty crore and ninety four lac only) fixed rental rate @10.50% per annum. (viii) in December 2025 Tk. 99.79 crore (Taka ninety nine crore and seventy nine lac only) fixed rental rate @9.51% per annum.		
7a.4 Mudaraba Perpetual Bond		
Islami Bank Bangladesh PLC.	1,077,284,492	1,077,284,492
Al-Arafah Islami Bank PLC.	450,000,000	450,000,000
	1,527,284,492	1,527,284,492
7a.5 Mudaraba Subordinated Bond		
IBBL 3rd Mudaraba Subordinated Bond	520,000,000	840,000,000
AIBL 3rd Mudaraba Subordinated Bond	400,000,000	600,000,000
IBBPLC 5th Mudaraba Subordinated Bond	2,500,000,000	2,500,000,000
	3,420,000,000	3,940,000,000
7a.6 Investments in Shares & Securities (at cost)		
Quoted		
The ACME Laboratories Limited	76,842,020	67,720,872
Active Fine Chemicals Ltd.	60,709,192	60,709,192
Aftab Automobiles Limited	54,174,441	54,174,441
AIBL 1st Islamic Mutual Fund	44,927,560	44,927,560
Dhaka Electric Supply Company Ltd.	125,754,826	125,754,826
Export Import Bank of Bangladesh PLC.	158,153,884	158,153,884
Generation Next Fashions Limited	25,741,813	25,741,813
RAK Ceramics (Bangladesh) Limited	49,814,878	49,814,878
Square Textile Ltd.	105,600,640	100,604,069
The Dacca Dyeing & Mfg. Co. Limited	102,948,339	102,948,339
Titas Gas Transmission and Distribution Co. Ltd	240,881,514	240,881,514
Prime Islami Life Insurance Ltd.	47,262,250	47,262,250
Singer Bangladesh Limited	88,910,881	88,910,881
Square Pharmaceuticals Ltd.	209,375,200	188,977,997
Silva Pharmaceuticals Limited	48,788,156	48,788,156
Robi Axiata Limited	187,021,727	142,756,117
Linde Bangladesh Ltd.	75,143,517	75,143,517
Power Grid Company of Bangladesh Ltd.	123,322,659	123,322,659
Lub-rref (Bangladesh) Limited	69,212,179	69,212,179
Mir Akhter Hossain Limited	95,652,768	95,652,768
ACI Limited	44,635,402	44,635,402
ACI Formulations Limited	91,841,140	91,841,140
Grameenphone Ltd.	50,486,426	79,366,868
Apex Tannery Limited	13,619,478	13,619,478
BSRM Steels Limited	6,666,609	6,666,609
Aamra Technologies Limited	6,642,625	6,642,625
ADN Telecom Limited	6,603,045	6,603,045
Crown Cement PLC.	37,148,434	37,148,434
Energypac Power Generation Limited	29,171,775	29,171,775
Global Islami Bank Limited	13,173,669	13,173,669
IFAD Autos Limited	24,142,177	24,142,177
LafargeHolcim Bangladesh Limited	125,570,041	110,211,607
Agricultural Marketing Company Ltd. (Pran)	17,003,132	16,586,180
Bashundhara Paper Mills Limited	55,038,573	55,038,573



	31.12.2025 Taka	31.12.2024 Taka
JMI Hospital Requisite Manufacturing Limited	40,681,277	40,681,277
LankaBangla Securities Limited	4,999,989	4,999,989
Fareast Islami Life Insurance Co. Ltd.	6,612,721	6,612,721
Union Bank Limited	25,711,346	25,711,346
Eastern Housing Limited	83,284,392	83,284,392
Shasha Denims Limited	10,810,004	10,810,004
MJL Bangladesh PLC.	56,719,989	-
The IBN SINA Pharmaceutical Industry PLC	26,581,124	-
Apex Footwear Limited	7,648,249	-
Meghna Petroleum Limited	-	20,719,351
Summit Alliance Port Limited	-	45,420,021
i) Total	2,775,030,059	2,684,544,594
Un-Quoted		
Investment A/C - SWIFT Membership Share	22,780,753	19,797,767
CWT - Community Bank Shariah Fund	20,000,000	20,000,000
ii) Total	42,780,753	39,797,767
Grand Total	2,817,810,812	2,724,342,361

Please see **Annexure-A** for details regarding unrealised gain/(loss).

B. Consolidated Investments

Shahjalal Islami Bank PLC.	(Note-8a)	270,433,701,006	249,762,935,844
Shahjalal Islami Bank Securities Ltd.		3,203,332,101	3,353,974,992
		273,637,033,107	253,116,910,836
Less: Inter Company Transaction		1,344,502,667	1,427,507,491
		272,292,530,440	251,689,403,345

Bills Purchased and Discounted

Shahjalal Islami Bank PLC.	(Note-8a.2)	22,644,654,738	19,183,548,819
Shahjalal Islami Bank Securities Ltd.		-	-
		22,644,654,738	19,183,548,819
		294,937,185,178	270,872,952,164

8a Investments of the Bank

Country-wise Classification of Investments:

Inside Bangladesh

Gross Murabaha, Bai-Muajjal etc.		284,676,494,737	262,528,238,728
Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income)		14,242,793,731	12,765,302,884
Net Murabaha, Bai-Muajjal etc.		270,433,701,006	249,762,935,844
Net Bills Purchased and Discounted	(Note-8a.2)	22,644,654,738	19,183,548,819
Outside Bangladesh		-	-
		293,078,355,744	268,946,484,663

As per letter # 178/FRC/APR/2021/27(45) dated 09 December 2021 issued by the Financial Reporting Council (FRC) regarding the compliance of BRPD Circular Letter # 04 dated 04 January 2021 and BRPD Circular Letter # 35 dated 06 July 2021, the current status of the Bank is as follows: [Following information is furnished on the basis of data during the period from January to December 2025]

Particulars	Compliance of BRPD Circular Letter # 04*		Compliance of BRPD Circular Letter # 35**	
	No. of Files	% of Compliance	No. of Files	% of Compliance
Complied Files	654	99%	654	100%
Total Files	658		654	

* BRPD Circular Letter # 04: Regarding the collection of audited financial statements and statutory audit report for sanctioned/renewed investments. [According up to date Gazette]

** BRPD Circular Letter # 35: Regarding the verification of audited financial statements through Document Verification System (DVS) developed by ICAB.

8a.1 Maturity-wise Classification of Investments

With a residual maturity of:

Re-payable on Demand	67,408,021,821	59,168,226,626
Not more than 03 months	58,615,671,149	56,478,761,779
Over 03 months but not more than 01 year	64,477,238,264	56,478,761,779
Over 01 year but not more than 05 years	38,100,186,247	37,652,507,853
Over 05 years	64,477,238,264	59,168,226,626
	293,078,355,744	268,946,484,663

8a.2 Bills Purchased and Discounted

Payable inside Bangladesh	6,533,468,573	5,633,430,088
Payable outside Bangladesh	16,160,496,263	13,588,541,510
Gross Bills Purchased and Discounted	22,693,964,837	19,221,971,598
Less: Profit receivable on Bills Purchased and Discounted	49,310,099	38,422,779
Net Bills Purchased and Discounted	22,644,654,738	19,183,548,819



8a.3 Maturity-wise Classification of Bills Purchased and Discounted

Re-payable:

Within 01 month
Over 01 month but less than 03 months
Over 03 months but less than 06 months
06 months or more

31.12.2025 Taka	31.12.2024 Taka
4,635,360,825	3,926,872,443
6,460,519,997	5,473,066,478
4,701,030,324	3,982,504,735
6,847,743,593	5,801,105,163
22,644,654,738	19,183,548,819

8a.4 Investments on the basis of significant concentration

Investments to allied concern of Directors
Investments to Executives/Officers
Investments to Customer Groups
Industrial Investments
Others

(Note-55.5)

1,521,964,245	1,857,410,253
2,902,464,730	2,495,585,136
70,135,034,188	91,089,366,029
205,691,325,436	173,495,366,091
12,827,567,145	8,757,154
293,078,355,744	268,946,484,663

Investments allowed to single person/counterparty or a group which is equal to or greater than 10% of Bank's total capital:

Total outstanding amount to such customers at end of the year	: 117,172.52 million	145,312.2 million
Number of such types of customers	: 20	26
Amount of Classified Investments thereon	: Nil	Nil
Measures taken for recovery	: Not applicable	Not applicable

The amount represents the sum of total investments (both Funded and Non-Funded) to single person/counterparty or a group equal to or greater than Tk. 4,441.82 million which is computed @ 10% and above of total capital of the bank, i.e. Tk. 43,418.21 million (Note-17.5.c) as at 31 December 2025.

For details, please refer to **Annexure-D**.

8a.5 Sector-wise Classification of Investments

Sector	As at 31 December 2025		As at 31 December 2024	
	Amount	Composition	Amount	Composition
Agriculture & Fishing	2,419,740,184	0.83%	3,032,233,842	1.13%
Cotton & Textile	39,276,128,220	13.40%	33,199,074,793	12.34%
Garments	49,409,241,360	16.86%	48,806,993,229	18.15%
Cement	4,650,253,766	1.59%	4,072,551,645	1.51%
Pharmaceuticals & Chemicals	11,802,794,491	4.03%	9,884,368,982	3.68%
Real Estate	14,279,686,057	4.87%	12,977,750,578	4.83%
Transport	3,232,647,440	1.10%	2,324,784,347	0.86%
Information Technology	1,755,260,306	0.60%	712,580,754	0.26%
Non Banking Financial Institutions	1,580,143,331	0.54%	1,594,972,359	0.59%
Steel & Engineering	13,577,169,509	4.63%	12,873,897,769	4.79%
Food Processing & Beverage	20,717,787,888	7.07%	18,001,325,616	6.69%
Power & Energy	7,783,267,563	2.66%	6,834,234,692	2.54%
Paper & Paper Products	3,158,450,209	1.08%	2,373,410,521	0.88%
Plastic & Plastic Product	10,374,142,134	3.54%	9,480,050,296	3.52%
Electronics	8,590,029,518	2.93%	9,289,386,343	3.45%
Leather & Footwear	7,085,060,016	2.42%	6,089,982,950	2.26%
Wood & Woer Product	3,609,856,718	1.23%	3,041,072,872	1.13%
Jute & Jute Goods	4,011,842,939	1.37%	2,573,664,019	0.96%
Ship Building & Breaking	797,563,973	0.27%	985,740,738	0.37%
Services Industries	9,760,150,267	3.33%	9,186,133,256	3.42%
Trading	37,509,858,108	12.80%	37,904,632,749	14.09%
Construction incl. Work Order Financing	18,383,474,463	6.27%	17,585,401,983	6.54%
Share business	1,346,821,428	0.46%	1,430,741,444	0.53%
Consumer Financing	2,237,826,880	0.76%	1,803,672,407	0.67%
Staff Investment	2,902,464,730	0.99%	2,495,585,136	0.93%
Others	12,826,694,248	4.38%	10,392,241,343	3.86%
Total	293,078,355,744	100.00%	268,946,484,663	100.00%

Incompliance with Bangladesh Bank SMESPD circular No-01 dated 17 March 2025; CMSME Cluster Financing position are as follow:

Cluster's Category	Outstanding as on 31.12.2025
Ata, Flour, Suji, Vushi, Filter	8,882,000
Rice	898,160,000
Lentils	12,841,000
Sweets	63,390,000
Oil	267,573,000
Bakery and Confectionary	5,008,000
Fish	106,774,000
Light Engineering product such as repairing parts, agricultural machinery	69,928,000
Motor car parts Manufacturing, Repairing, Painting	677,000
Steel Furniture, Grill, File cabinet, Cabinet drawers, Show case, Hospital equipment.	2,199,000
Light Engineering, Textile Parts, Stone Breaking Machine.	4,093,000
Iron bar, Rod board	186,633,000
Embroidery-Garments related forward linkage products	172,566,000
Embroidery	61,285,000
Screen Printing, Dyeing and Printing, Grey Fabrics	331,186,000
Children wear, Woman wear	51,911,020
Knitwear	1,879,560,728
Sweater	708,100,213
Clothes	381,000



Cluster's Category	Outstanding as on 31.12.2025
Sharee, Dupatta, Three Piece, Panchari	2,001,000
Leather goods	576,219,000
Shoe	374,038,000
Raw Material of shoe, footwear Packet	2,578,000
Healthcare services	75,686,000
Plastic Materials	2,750,000
Plastic Items	163,672,000
Electrical and Electronics Accessories	927,780,000
Textile Grey Fabric	81,035,000
Wooden Furniture	25,177,000
Stone Breaking Machine	70,867,000
Others	44,111,000
Total	7,177,061,961

8a.6 Geographical Location-wise Investments

Area	As at 31 December 2025		As at 31 December 2024	
	Amount in Taka	Composition	Amount in Taka	Composition
i) Inside Bangladesh				
a. In Urban Areas				
Dhaka	226,083,902,290	79.01%	207,025,689,597	78.83%
Chattogram	41,642,403,198	14.55%	37,146,910,123	14.14%
Sylhet	1,935,133,069	0.68%	1,813,591,340	0.69%
Rajshahi	4,536,806,147	1.59%	4,649,000,239	1.77%
Rangpur	2,007,112,731	0.70%	1,811,547,348	0.69%
Khulna	7,503,641,126	2.62%	7,719,818,832	2.94%
Barishal	829,736,631	0.29%	791,138,494	0.30%
Mymensingh	1,604,838,996	0.56%	1,677,667,973	0.64%
Sub-total	286,143,574,189	100%	262,635,363,945	100%
b. In Rural Areas				
Dhaka	5,234,926,149	75.49%	4,576,716,749	72.52%
Chattogram	984,504,521	14.20%	1,001,878,631	15.87%
Sylhet	147,714,484	2.13%	159,822,772	2.53%
Rajshahi	162,062,088	2.34%	154,557,642	2.45%
Khulna	116,085,334	1.67%	107,314,069	1.70%
Barishal	94,355,725	1.36%	94,456,110	1.50%
Mymensingh	195,133,254	2.81%	216,374,744	3.43%
Sub-total	6,934,781,555	100%	6,311,120,718	100%
ii) Outside Bangladesh				
Total	293,078,355,744	100%	268,946,484,663	100%
		31.12.2025	31.12.2024	
		Taka	Taka	

8a.7 Mode-wise Investments

Mode of Investment	Amount in Taka	Percentage	Amount in Taka	Percentage
Bai-Murabaha	13,388,682,929	4.57%	14,699,994,200	5.47%
Bai-Muajjal	112,318,621,267	38.32%	113,301,592,324	42.13%
Hire Purchase Under Shirkatul Melk	102,315,956,462	34.91%	80,658,866,771	29.99%
Ijara	837,536,197	0.29%	802,249,548	0.30%
Bai-Salam	7,205,663,785	2.46%	7,477,474,548	2.78%
Mudaraba	16,725,504,082	5.71%	13,557,370,971	5.04%
Investment for EDF	30,479,044,100	10.40%	30,215,091,188	11.23%
Quard	2,607,572,891	0.89%	1,884,401,587	0.70%
IDBP	30,985,936	0.01%	39,676,526	0.01%
FDBP	730,770,202	0.25%	882,173,076	0.33%
Musharaka Inland Documentary Bill	5,197,563,407	1.77%	4,781,279,499	1.78%
Islamic Credit Card Investment	763,015,913	0.26%	646,314,424	0.24%
Istisnaa'	477,438,573	0.16%	-	0.00%
Total	293,078,355,744	100%	268,946,484,663	100%

8a.8 Grouping of Investments as per Classification Rules of Bangladesh Bank

Status	As at 31 December 2025		As at 31 December 2024	
	Amount in Taka	Composition	Amount in Taka	Composition
Unclassified:				
Standard (Including Staff Investment)	258,039,335,700	88.04%	243,860,558,497	90.67%
Special Mention Account (SMA)	21,958,863,015	7.49%	3,894,871,469	1.45%
Sub-total	279,998,198,715	95.54%	247,755,429,966	92.12%
Classified				
Substandard	414,348,215	0.14%	1,394,562,281	0.52%
Doubtful	894,243,078	0.31%	658,127,551	0.24%
Bad or Loss	11,771,565,736	4.02%	19,138,364,864	7.12%
Sub-total	13,080,157,029	4.46%	21,191,054,697	7.88%
Grand Total	293,078,355,744	100.00%	268,946,484,663	100.00%



8a.9 Particulars of Provision for Investments

Status	Basis for Provision	Rate	31.12.2025 Taka	31.12.2024 Taka
Standard:				
Unclassified (excluding staff Investments, CMSME, HF, Card, St Agri)	189,988,989,879	1% (ex. RSDL BB NOC)	1,899,889,898.79	1,726,944,224
Staff Investments	2,902,464,730	0%	-	-
CMSME Financing	59,958,734,009	0.5% CMS & Medium 1%	465,876,647	148,186,803
Housing Finance(HF)	4,510,643,806	1%	45,106,438	123,169,744
Short Term Agri Credit	64,098,401	0.50%	320,492	201,953
Islamic Credit Card	614,404,875	1%	6,144,049	10,198,876
SMA	21,958,863,015	0.5% CMS & Medium 5%	1,013,343,517	45,907,639
			3,430,681,041	2,054,609,240
Additional General Provision-Special Policy Support & Special RSDL			1,979,505,136	82,959,960
Additional General Provision as per BB Requirement			871,500,000	-
			6,281,686,178	2,137,569,200
Sub-standard	312,062,916	20%	62,412,583	125,049,701
Doubtful	483,518,822	50%	241,759,411	153,869,894
Bad or Loss	5,165,308,778	100%	5,176,908,778	7,389,357,263
Reschedule (BB NOC)			-	18,272,044
Additional Specific Provision-3rd and more time RSDL			816,506,323	229,556,793
			6,297,587,096	7,916,105,695
Required Provision for Investments			12,579,273,273	10,053,674,895
Total Provision Maintained (note-15a.1(a) & (b))			12,595,240,000	10,069,271,695
Surplus/(Shortfall) Provision			15,966,726	15,596,800

8a.10 Particulars of Provision for Off-balance Sheet Items

Status	Basis for Provision	Amount of provision @ 1%	Amount of provision @ 1%
Acceptances & endorsements	58,112,832,905	581,128,329	586,554,396
Letters of Guarantee	33,956,684,583	339,566,846	313,525,647
Irrevocable Letters of Credit	79,729,601,717	797,296,017	762,076,910
Bills for collection	16,591	165.91	12,247
Required provision for Off-balance Sheet Items	171,799,135,796	1,717,991,358	1,662,169,199
Provision maintained (note-15a.1(c))		1,720,000,000	1,662,500,000
Surplus Provision		2,008,642	330,801
		31.12.2025 Taka	31.12.2024 Taka

8a.11 Particulars of Investments

(i) Investments considered good in respect of which the banking company is fully secured	238,547,979,004	214,223,495,675
(ii) Investments considered good for which the banking company holds no other security than the debtor's personal security	46,775,305,577	42,923,858,952
(iii) Investments considered good and secured by personal security of one or more parties in addition to the personal security of the debtors	7,755,071,163	11,799,130,036
(iv) Investments considered bad or doubtful not provided for	-	-
	293,078,355,744	268,946,484,663
(v) Investments due by directors or officers of the banking company or any of them either severally or jointly with any other person	2,902,464,730	2,495,585,136
(vi) Investments due by companies or firms in which the directors of the banking company are interested as directors, partners or managing agents or, in the case of private companies as members (Note 55.5).	1,521,964,245	1,857,410,253
(vii) Maximum total amount of investments, including temporary investments made at any time during the period to directors or managers or officers of the banking company or any of them either severally or jointly with any other persons.	2,902,464,730	2,495,585,136
(viii) Maximum total amount of advances including temporary advances granted during the period to the companies or firms in which the directors of the banking company are interested as directors, partners or managing agents or in the case of private companies as members	1,521,964,245	1,857,410,253
(ix) Investments due from other Banks	-	-
(x) Classified Investment on which profit has not been charged	13,080,157,029	21,191,054,697



	31.12.2025 Taka	31.12.2024 Taka
a. Movement of Classified Investments:		
Opening Balance	21,191,054,697	10,689,017,890
Increase/(decrease) during the year	(8,110,897,668)	10,502,036,807
	13,080,157,029	21,191,054,697
i) (Decrease)/increase of specific provision	(1,612,905,695)	3,896,170,177
ii) Amount of written-off investment during the year against which fully provided	3,082,957,700	1,934,158,464
iii) Amount recovered against the investment which was previously written-off	211,432,368	84,204,361
b. Amount of provision kept against classified Investment as Bad or Loss on the reporting day of Balance Sheet	6,303,200,000	7,916,105,695
c. Amount of profit charged in suspense account	12,730,731,953	10,752,515,328
(xi) Cumulative amount of written-off Investments		
Opening Balance	9,381,206,023	7,447,047,559
Amount written-off during the year	3,082,957,700	1,934,158,464
	12,464,163,723	9,381,206,023
9. Consolidated Fixed Assets including Premises, Furniture and Fixtures		
Cost		
Shahjalal Islami Bank PLC. (Note-9a)	9,146,298,961	8,695,130,669
Shahjalal Islami Bank Securities Ltd.	244,791,174	231,808,832
	9,391,090,135	8,926,939,501
Accumulated Depreciation		
Shahjalal Islami Bank PLC. (Note-9a)	4,055,467,370	3,580,286,533
Shahjalal Islami Bank Securities Ltd.	143,808,253	127,594,963
	4,199,275,623	3,707,881,496
Written Down Value	5,191,814,512	5,219,058,005
9a Fixed Assets including Premises, Furniture and Fixtures of the Bank		
Tangible Assets:		
Cost		
Land	1,876,724,350	1,876,724,350
Building	893,986,278	893,986,278
Furniture & Fixtures	1,329,480,320	1,306,951,595
Office Equipment	893,630,737	870,075,095
Computer & Network Equipment	935,724,278	779,014,901
Vehicles	133,226,381	133,226,381
Right of Use Assets as per IFRS-16*	2,883,495,098	2,639,248,105
Books	1,042,667	1,042,667
	8,947,310,109	8,500,269,371
Less:		
Accumulated depreciation	3,880,138,930	3,414,977,528
Written Down Value	5,067,171,179	5,085,291,843
*Right of Use (RoU) Assets are measured at cost less any accumulated depreciation and adjusted for any measurement of lease liabilities (Note-2.7.6).		
Intangible Assets:		
Cost		
Software-Core Banking	62,615,431	62,615,431
Software-Others	136,373,422	132,245,866
	198,988,853	194,861,297
Less:		
Amortization	175,328,440	165,309,005
Written Down Value	23,660,412	29,552,293
Total Written Down Value	5,090,831,591	5,114,844,136
The details of fixed assets are given in Annexure-B.		
10. Consolidated Other Assets		
Shahjalal Islami Bank PLC. (Note-10a)	23,000,566,244	20,512,387,444
Shahjalal Islami Bank Securities Ltd.	254,768,745	278,387,035
	23,255,334,989	20,790,774,479
Less: Inter Company Transaction	2,515,000,000	2,515,000,000
	20,740,334,989	18,275,774,479



		31.12.2025 Taka	31.12.2024 Taka
10.1 Consolidated Advance Tax			
Shahjalal Islami Bank PLC.	(Note-10a.4)	11,707,473,690	11,089,146,448
Shahjalal Islami Bank Securities Ltd.		199,469,883	238,822,333
		11,906,943,573	11,327,968,781
10a Other Assets of the Bank			
Income Generating:			
Shahjalal Islami Bank Securities Ltd.	(Note-10a.1)	2,515,000,000	2,515,000,000
Sub-total		2,515,000,000	2,515,000,000
Non-Income Generating:			
Stock of Stationery, Stamps and printing materials etc. (valued at cost)		52,838,763	44,524,996
Advance Rent and Security Deposit		56,308,560	24,046,219
Suspense Account	(Note-10a.2)	393,256,090	565,179,480
Profit Receivable	(Note-10a.3)	1,133,428,082	885,735,166
Other Prepayments		658,247,036	306,744,174
Advance Tax Paid	(Note-10a.4)	11,707,473,690	11,089,146,448
Other Receivables		444,812,338	3,034,667
SJIBL General Account-Net	(Note-10a.5)	6,039,201,684	5,078,976,294
Balance with OBU		10,744,873,844	10,596,600,000
		31,230,440,088	28,593,987,444
Less: Offshore Banking Unit		10,744,873,844	10,596,600,000
Sub-total		20,485,566,244	17,997,387,444
Grand Total		23,000,566,244	20,512,387,444

10a.1 Shahjalal Islami Bank PLC. invested Tk. 251.50 crore in its subsidiary company named 'Shahjalal Islami Bank Securities Limited' as per approval of competent authority. The subsidiary company commenced its operation on 25 May 2011. The total paid-up capital of the subsidiary company is Tk. 274.00 crore which is divided into 27,40,00,000 ordinary shares at Tk. 10 each and the Bank holds 91.79% of its paid-up capital.

10a.2 Suspense Account

Sundry Debtors*	288,007,974	314,939,727
Excise Duty on MTDR	42,222,451	40,438,251
Advance against TA/DA	34,000	-
Advance against Petty Cash	648,000	554,000
Cash Remittance	-	33,000,000
Law Charges	53,307,971	45,938,172
Stamp	54,260	208,880
Advance for New Branches	150,000	1,436,975
Others	8,831,435	128,663,474
	393,256,090	565,179,480

* BDT 267,954,700, included in Sundry Debtors, was paid to Rajuk against purchasing Commercial Plot in Purbachal, Dhaka. This amount will be transferred to Fixed Asset once the registration of the plot is completed.

The detailed break-up of unadjusted suspense accounts is given below:

(Amount in '000)						
Sl. #	Break-up	Less than 03 months	03 months to less than 06 months	06 months to less than 09 months	09 months to less than 12 months	12 months and above
1	Sundry Debtors	8,730	11,124	186	-	267,968
2	Advance against TA/DA	34	-	-	-	-
3	Advance against Petty Cash	618	30	-	-	-
4	Legal Expenses	9,476	6,166	4,781	2,483	31,277
5	Others	44,301	-	-	-	6,082
	Grand Total	63,159	17,320	4,967	2,483	305,327

		31.12.2025 Taka	31.12.2024 Taka
10a.3 Profit Receivable			
Placement to Other Banks-MTDR		189,592,341	205,245,813
Placement to Financial Institutions-MTDR		1,948,218	2,274,930
Profit on Investment against MSD		361,167	361,167
Other Investments		941,526,357	677,853,256
		1,133,428,082	885,735,166



10a.4 Advance Tax Paid

Balance at the beginning of the year
Adjustment for final Settlement
Paid during the year

31.12.2025 Taka	31.12.2024 Taka
11,089,146,448	21,110,037,588
(3,086,829,864)	(13,006,346,463)
3,705,157,106	2,985,455,323
11,707,473,690	11,089,146,448

10a.5 SJIBL General Account represents outstanding Inter-Branch and Head Office transactions (Net) originated but yet to be responded at the Balance Sheet date. The break-up of SJIBL General Account is given below:

	Debit		Credit	
	No. of Entry	Amount in Taka	No. of Entry	Amount in Taka
Up to 3 months	475	5,352,330,427	1717	69,664,573
Over 3 Months but within 6 months	101	756,535,851	-	-
Over 6 Months but within 1 year	-	-	-	-
Over 1 year but within 5 years	-	-	-	-
	576	6,108,866,258	1717	69,664,573

Net unreconciled amount

6,039,201,684

There are no outstanding unreconciled entries for more than 03 months. However, outstanding entries on Balance Sheet date are subsequently reconciled.

11. Non-Banking Assets

Shahjalal Islami Bank PLC.

31.12.2025 Taka	31.12.2024 Taka
88,309,355	88,309,355

The Bank was awarded absolute ownership on some mortgaged properties through the verdict of Honorable Court under Section 33(7) of the Artharin Adalat Act, 2003. These were recorded as non-banking assets as per valuation report of professional surveyor. Value of these assets was recorded in equivalent to the client's adjustable outstanding. Following are the details:

Sl. #	Name of Parties	Assets Details	31.12.2025 Taka	31.12.2024 Taka
i.	Haque Steel & Re-Rolling Industries Pvt. Ltd.	i) 26 (twenty six) decimals land situated at Savar, Mouza: Boroboreshi ii) 160.50 decimals land together with building structures standing and/or existing therein and appurtenance thereto situated at Narayangonj, Mouza: Dapa Idrakpur. Carrying value of which was BDT 1741.59 Lac (Market Value) . Entitlement Date: 12 October 2014	47,064,331	47,064,331
ii.	M/S Noor Mohammad Iron Store	6.25 (six point two five) decimals land situated at Bashundhara River View Project at Block - A, Plot # 532, Keranigonj, Dhaka, Mouza - Naiyatola. Carrying value of which was BDT 47.34 Lac (Market Value) . Entitlement Date: 14 May 2015	4,014,637	4,014,637
iii.	M/s Khizir Trading	13.83 (thirteen point eight three) decimals land situated at Khulshi, Mouza: Pahartali. Carrying value of which was BDT 356.81 Lac (Market Value) . Entitlement Date: 05 November 2017	31,468,345	31,468,345
iv.	Md. Mehedul Islam*	04 (four) decimals land situated at Dinajpur, Kotwali, Mouza: Majipara Carrying value of which was BDT 42.00 Lac (Market Value) . Entitlement Date: 04 April 2017	2,780,238	2,780,238
v.	Sohel Enterprise	i) 08 (eight) decimals land situated at Rangpur, Kotwali, Mouza: Taluk Dharmadash ii) 4 (four) decimals land situated at Rangpur, Kotwali, Mouza: Alamnagar iii) 3 (three) decimals land situated at Rangpur, Kotwali, Mouza: Taluk Dharmadash. Carrying value of which was BDT 34.50 Lac (Market Value) . Entitlement Date: 29 November 2017	2,981,804	2,981,804
Total			88,309,355	88,309,355



		31.12.2025 Taka	31.12.2024 Taka
12. Consolidated Placement from other Banks & Financial Institutions			
Shahjalal Islami Bank PLC.	(Note-12a)	26,479,673,944	24,197,634,890
Shahjalal Islami Bank Securities Ltd.		1,481,521,983	1,427,507,491
		27,961,195,927	25,625,142,381
Less: Inter Company Transaction		1,344,502,667	1,427,507,491
		26,616,693,260	24,197,634,890
12a Placement from other Banks & Financial Institutions of the Bank			
Export Development Fund - Bangladesh Bank		16,179,019,555	15,277,644,444
Financial Stimulus Fund - Bangladesh Bank		50,060,000	440,490,000
Foreign Currency Deposit (FSSP BB USD) - Bangladesh Bank		284,460	279,121
Mudaraba Term Deposit from other Banks	(Note-12a.1)	6,726,247,000	4,440,000,000
Bangladesh Bank Refinance (Bai Salam)		-	488,510,000
Bangladesh Bank Refinance (TDF)		158,059,500	243,869,875
Bangladesh Bank Refinance (BMMFLIPSB)		38,302,941	13,283,225
SME Foundation Refinance Scheme		57,798,063	24,520,230
Bangladesh Bank Refinance		958,223,759	221,785,995
Bangladesh Bank Pre-Finance Scheme-CMSME		1,746,986,667	2,482,560,000
Quard against Bangladesh Government Shariah Based Special Bond		564,692,000	564,692,000
		26,479,673,944	24,197,634,890
12a.1 Mudaraba Term Deposit from other Banks			
Inside Bangladesh			
Midland Bank PLC.		244,590,800	-
Southeast Bank PLC.		489,181,600	-
Mutual Trust Bank PLC.		611,477,000	-
United Commercial Bank PLC.		-	600,000,000
Trust Bank PLC.		-	1,200,000,000
Sub-total		1,345,249,400	1,800,000,000
Outside Bangladesh			
Dubai Islamic Bank PJSC, UAE		1,222,954,000	1,200,000,000
United Bank Ltd., UAE		1,467,544,800	1,440,000,000
National Bank of Ras Al-Khaimah (P.S.C.)		1,222,954,000	-
JPMorgan Chase Bank N.A., Singapore		244,590,800	-
Abu Dhabi Islamic Bank, UAE		1,222,954,000	-
Sub-total		5,380,997,600	2,640,000,000
Grand Total		6,726,247,000	4,440,000,000
13. Consolidated Deposits and Other Accounts			
Al-Wadeeah Current Deposits & Other Accounts			
Shahjalal Islami Bank PLC.	(Note-13a)	83,520,560,232	73,572,563,307
Shahjalal Islami Bank Securities Ltd.		-	-
		83,520,560,232	73,572,563,307
Less: Inter Company Transaction		205,470	9,132
		83,520,354,762	73,572,554,175
Bills Payable			
Shahjalal Islami Bank PLC.	(Note-13a)	4,747,203,022	4,520,558,362
Shahjalal Islami Bank Securities Ltd.		-	-
		4,747,203,022	4,520,558,362
Mudaraba Savings Deposits			
Shahjalal Islami Bank PLC.	(Note-13a)	47,027,619,924	42,801,991,614
Shahjalal Islami Bank Securities Ltd.		-	-
		47,027,619,924	42,801,991,614
Less: Inter Company Transaction		5,483	4,300
		47,027,614,441	42,801,987,314
Mudaraba Term Deposits			
Shahjalal Islami Bank PLC.	(Note-13a)	125,525,469,639	113,697,878,350
Shahjalal Islami Bank Securities Ltd.		-	-
		125,525,469,639	113,697,878,350
Other Mudaraba Deposits			
Shahjalal Islami Bank PLC.	(Note-13a)	52,301,793,405	51,060,838,775
Shahjalal Islami Bank Securities Ltd.		-	-
		52,301,793,405	51,060,838,775
Less: Inter Company Transaction		206,593,256	150,126,977
		52,095,200,149	50,910,711,798
Total		312,915,842,014	285,503,689,999



	31.12.2025 Taka	31.12.2024 Taka
13a Deposits and Other Accounts of the Bank		
Al-Wadeeah Current Deposits & Other Accounts		
Al-Wadeeah Current Deposits	20,513,708,450	19,071,678,600
Foreign Currency Deposits	10,091,668,818	10,031,208,677
Non-Resident Taka Account	29,358,317	81,250,815
Profit Payable	2,785,364,438	2,465,029,509
Sundry Deposits	50,011,342,701	41,879,844,317
Unclaimed Dividend	109,932,858	65,452,458
	83,541,375,581	73,594,464,377
Less: Offshore Banking Unit	20,815,350	21,901,069
	83,520,560,232	73,572,563,307
Bills Payable		
Payable inside Bangladesh		
Payment Order Issued	4,742,330,449	4,515,860,413
Demand Draft Payable	3,999,437	4,003,437
Electronic Fund Transfer	872,736	694,212
	4,747,203,022	4,520,558,362
Payable outside Bangladesh	-	-
	4,747,203,022	4,520,558,362
Mudaraba Savings Deposits		
General Deposits	46,978,214,854	42,757,481,791
Foreign Currency Deposits	49,405,070	44,509,822
	47,027,619,924	42,801,991,614
Mudaraba Term Deposits		
General Deposits	125,316,904,900	113,455,855,894
Foreign Currency Deposits	208,564,740	242,022,456
	125,525,469,639	113,697,878,350
Other Mudaraba Deposits		
Mudaraba Special Notice Deposits	17,169,511,975	17,028,104,945
Mudaraba Scheme Deposits	34,364,731,146	33,780,601,664
Deposits from Other Banks (SND)	767,550,285	252,132,165
	52,301,793,405	51,060,838,775
	313,122,646,223	285,653,830,408
13a.1 Mudaraba Scheme Deposits		
Millionaire Scheme***	6,430,341,225	6,617,006,705
Multiple Benefit Scheme***	4,557,700,003	4,655,439,821
Monthly Income Scheme	4,867,192,272	4,745,735,004
Monthly Deposit Scheme	18,094,506,636	17,347,482,703
Hajj Deposit Scheme	299,661,424	304,686,415
Cash Waqf	25,102,446	22,974,275
Lakhpoti Deposit Scheme	2,826	98,101
Marriage Deposit Scheme	21,822,861	24,138,982
Education Deposit Scheme	68,401,453	62,920,981
Housing Deposit Scheme	-	118,546
Mohor Deposit Scheme	-	132
	34,364,731,146	33,780,601,664
***Mudaraba Millionaire Scheme & Mudaraba Multiple Benefit Scheme has been discontinued since September 30,2021. The accounts previously opened under these schemes will be closed upon maturity. These products will remain discontinued.		
13a.2 Deposits and Other Accounts		
General Deposits	312,355,095,938	285,401,698,243
Deposits from Other Banks	767,550,285	252,132,165
	313,122,646,223	285,653,830,408
13a.3 Deposits from Other Banks		
Mudaraba Special Notice Deposits		
Export Import Bank of Bangladesh PLC	493,150	489,730
AB Bank PLC.	12,270	12,300
Jamuna Bank PLC.	700,723,580	662,200
Al-Arafah Islami Bank PLC.	1,846,920	9,835,310
Social Islami Bank PLC.	48,067,765	232,598,505
National Credit and Commerce Bank PLC	686,310	680,700
ICB Islamic Bank Limited	2,170	2,890
Islami Bank Bangladesh PLC.	2,841,200	2,820,400
Sonali Bank PLC.	193,650	194,400
Mercantile Bank Pl.C.	98,920	99,000
Bangladesh Krishi Bank	2,570,820	4,704,670
Standard Bank PLC	27,940	28,500
Bank Asia Agent Bank	2,120	3,560
Eastern Bank PLC.	9,981,000	-
Bangal Commercial Bank PLC.	2,470	-
	767,550,285	252,132,165



13a.4 Maturity-wise classification of Deposits is as under

With a residual maturity of

Repayable on demand
Within 01 month
Over 01 month but not more than 06 months
Over 06 months but not more than 01 year
Over 01 year but not more than 05 years
Over 05 years

	31.12.2025 Taka	31.12.2024 Taka
Repayable on demand	15,656,132,311	14,282,691,520
Within 01 month	68,780,247,499	62,113,781,219
Over 01 month but not more than 06 months	93,936,793,867	85,696,149,122
Over 06 months but not more than 01 year	23,765,908,314	21,316,168,730
Over 01 year but not more than 05 years	49,463,697,444	45,585,430,320
Over 05 years	61,519,866,788	56,659,609,495
	313,122,646,223	285,653,830,408

13a.5 Unclaimed Cash Dividend

Dividend remained unclaimed which were declared for the year:

2021
2022
2023
2024

2021	-	8,558,435
2022	10,080,501	10,110,943
2023	37,943,718	46,783,080
2024	61,908,639	-
	109,932,858	65,452,458

To comply with Bangladesh Securities and Exchange Commission Directive No. BSEC/CMRRCD/2021-386/3 dated 14 January 2021 and Bangladesh Securities and Exchange Commission (Capital Market Stabilization Fund) Rules, 2021, during the period from 01 January 2025 to 31 December 2025, Unclaimed Cash Dividend of the year 2021 of Tk. 8,556,194.94 has been transferred to Capital Market Stabilization Fund's (CMSF) bank account.

14. Mudaraba Bonds

Mudaraba Subordinated Bond
Mudaraba Perpetual Bond

(Note- 14.1)
(Note- 14.2)

Mudaraba Subordinated Bond	5,000,000,000	6,200,000,000
Mudaraba Perpetual Bond	5,000,000,000	5,000,000,000
	10,000,000,000	11,200,000,000

14.1 Mudaraba Subordinated Bond

2nd Mudaraba Subordinated Bond
3rd Mudarabah Subordinated Bond

2nd Mudaraba Subordinated Bond	-	1,200,000,000
3rd Mudarabah Subordinated Bond	5,000,000,000	5,000,000,000
	5,000,000,000	6,200,000,000

The Bank issued floating rate non-convertible Mudaraba Subordinated Bond of Tk. 500 crore after obtaining approval from Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank. Mudaraba Subordinated Bonds was mainly issued to support and strengthen the capital base of the Bank under Tier-II, supplementary capital of Basel-III. The features of the bonds is enumerated below:

Features of SJIBL Mudaraba Subordinated Bonds

Particulars	3rd Mudaraba Subordinated Bond
Issuer	Shahjalal Islami Bank PLC.
Lead Arranger	Standard Chartered Bank
Trustee	DBH Finance PLC.
Tenure of Bond	7 (Seven) Years
Total Face Value	BDT 500 Crore (Five Hundred Crore)
Number of Bonds	5,000 (Five Thousand)
Profit Rate	The average of most recent month's published highest Mudaraba Term Deposit profit rates in 6 months tenor of all Islami Banks (except foreign Islamic Banks and Z category Islamic Banks) to be applied semi-annually Plus an additional profit rate of 3%
Date of Issue	From 07 November, 2024 to 30 December, 2024
Repayment/ Redemption	20% of the Total Bond Value to be Redeemed at the end of each year Starting from year 3 (Three) at Face Value.

List of Investors

Name of the Investor	3rd Mudaraba Subordinated Bond	
	Bond Issued (Taka)	Outstanding (as at 31 December 2025)
EXIM Bank PLC.	1,250,000,000	1,250,000,000
Standard Bank PLC.	1,250,000,000	1,250,000,000
Square Pharmaceuticals PLC.	1,000,000,000	1,000,000,000
Square Food And Beverage Ltd.	50,000,000	50,000,000
Hams Garments Limited	100,000,000	100,000,000
Fiber At Home Ltd.	100,000,000	100,000,000
Norban Comtex Limited	60,000,000	60,000,000
Pantex Dress Ltd	50,000,000	50,000,000
Texeurop (Bd) Ltd	50,000,000	50,000,000
Hornbill Apparel Limited	40,000,000	40,000,000
Advance Flexopack Industries	40,000,000	40,000,000
Other Corporate, Provident Fund &	1,010,000,000	1,010,000,000
Total	5,000,000,000	5,000,000,000



14.2 Mudaraba Perpetual Bond

Mudaraba Perpetual Bond

31.12.2025 Taka	31.12.2024 Taka
--------------------	--------------------

5,000,000,000

5,000,000,000

With due approval from competent authority, Shahjalal Islami Bank PLC. raised Additional Tier-1 Capital through issuance of "SJIBL Mudaraba Perpetual Bond" for Tk. 500.00 crore of which Tk. 450.00 crore raised through private placement and Tk. 50.00 crore raised through public offer in order to strengthen the capital base of the Bank.

Rate of Return/ Profit: The average of latest available yearly deposit rate (1 year but < 2 year) of scheduled Islamic banks (1st, 2nd and 3rd Generation banks only excluding foreign Islamic banks and any z-category Islamic Banks enlisted in capital market) published in Bangladesh Bank website plus a predetermined additional margin @2.50%. The range of return/profit is fixed from 6% to 10% and the payment of profit are made annually after the end of calendar year.

Contingent Convertible feature: The bond was issued with a contingent convertible feature that the bond will be converted to common share if the Banks's consolidated common equity Tier-I (CET-I) falls below Bangladesh Bank requirement (Currently of 4.50%) and stays below for 03 (Three) successive quarters. The conversion amount will be to the extent of shortfall amount for reaching CET-I @4.5%.

List of Investors

Name of the Investor	Outstanding as at 31 December 2025
Mercantile Bank PLC.	500,000,000
Community Bank Bangladesh PLC	250,000,000
Bank Asia PLC.	500,000,000
Trust Bank PLC.	1,000,000,000
Social Islami Bank PLC.	1,500,000,000
Standard Bank PLC.	250,000,000
Global Islami Bank PLC.	250,000,000
The Premier Bank PLC.	250,000,000
IPO-General/Investors	500,000,000
Total	5,000,000,000

15. Consolidated Other Liabilities

Shahjalal Islami Bank PLC.
Shahjalal Islami Bank Securities Ltd.

(Note-15a)

31.12.2025 Taka	31.12.2024 Taka
--------------------	--------------------

52,167,939,552

42,327,075,021

1,837,471,509

1,876,612,594

54,005,411,061

44,203,687,615

Less: Inter Company Transaction

54,005,411,061

44,203,687,615

15.1 Consolidated Provision for Current Tax

Shahjalal Islami Bank PLC.
Shahjalal Islami Bank Securities Ltd.

(Note-15a.2)

31.12.2025 Taka	31.12.2024 Taka
--------------------	--------------------

15,765,514,985

13,767,160,112

220,779,176

246,548,526

15,986,294,161

14,013,708,638

15.2 Consolidated Current Tax Expenses

Shahjalal Islami Bank PLC.
Shahjalal Islami Bank Securities Ltd.

(Note-15a.2)

31.12.2025 Taka	31.12.2024 Taka
--------------------	--------------------

4,976,976,421

3,813,810,929

19,638,850

25,170,378

4,996,615,271

3,838,981,307

15a Other Liabilities of the Bank

Profit Payable
Provision for Investment
Provision for Off-balance Sheet items
Provision for Other Assets
Provisions for Investments in Securities
Provision for Taxation
Profit Suspense Account
Compensation Realisable & Suspense Account
Compensation Realised Account
Other Payables
Outstanding Expenses
Unearned Income on Quard
Lease Liabilities as per IFRS 16 Leases*
Provision for Start-up Fund

(Note-15a.1 (a) & (b))

(Note-15a.1 (c))

{Note-15a.1(d)}

{Note-15a.1(e)}

(Note-15a.2)

(Note-15(a).1 (f))

(Note-2.7.6)

(Note-15a.3)

600,908,619	554,263,111
12,595,240,000	10,069,271,695
1,720,000,000	1,662,500,000
1,508,579,000	189,079,000
1,155,000,000	952,000,000
15,765,514,985	13,767,160,112
11,084,209,297	9,144,638,007
1,646,522,655	1,607,877,322
2,598,694,645	1,488,597,971
1,100,208,924	648,644,026
633,511,954	377,654,136
5,004,047	5,274,614
1,754,545,424	1,726,801,275
-	133,313,753
52,167,939,552	42,327,075,021

*As per note-2.7.6, in accordance with IFRS 16, the Bank has recognised the lease liabilities.



15a.1 Provision for Investment

(a) Provision on Classified Investments

	31.12.2025 Taka	31.12.2024 Taka
Provision held at the beginning of the year	7,916,105,695	4,019,935,518
Written-off Recovery	211,432,368	84,204,361
Net charge to Profit and Loss Account	58,167,195	5,365,741,494
Fully provided investment written-off during the year	(1,882,505,258)	(1,553,775,677)
Provision held at the end of the year	6,303,200,000	7,916,105,695

(b) General Provision on Unclassified Investments

Provision held at the beginning of the year	2,153,166,000	2,865,788,000
Effect of exchange rate changes against provision held by offshore banking unit	3,420,146	14,900,000
Addition during the year	4,135,453,854	(727,522,000)
Balance at the end of the year	6,292,040,000	2,153,166,000
Total Provision for Investments (a+b)	12,595,240,000	10,069,271,695

(c) General Provision on Off-balance Sheet Items

Provision held at the beginning of the year	1,662,500,000	1,324,800,000
Addition during the year	57,500,000	337,700,000
Balance at the end of the year	1,720,000,000	1,662,500,000
Total Provision for Investments & Off-balance Sheet Items (a+b+c)	14,315,240,000	11,731,771,695

(d) Provision for Other Assets

Provision held at the beginning of the year	189,079,000	203,965,000
Addition during the year	1,319,500,000	(14,886,000)
Balance at the end of the year	1,508,579,000	189,079,000

(e) Provision for Investments in Shares & Securities

Provision held at the beginning of the year	952,000,000	658,560,000
Addition during the year	203,000,000	293,440,000
Balance at the end of the year	1,155,000,000	952,000,000

(f) Profit Suspense Account

Balance at the beginning of the year	9,144,638,007	6,008,552,002
Amount transferred to suspense account during the year	4,038,428,037	4,069,160,665
Amount recovered from suspense account during the year	(766,346,623)	(554,480,147)
Amount waived/ written-off during the year	(1,332,510,124)	(378,594,514)
Balance at the end of the year	11,084,209,297	9,144,638,007

15a.2 Provision for Taxation

Provision for Current Tax

Balance at the beginning of the year	13,767,160,112	22,852,570,661
Add: Provision for current year	4,976,976,421	3,654,118,042
Add: Provision for prior years	-	159,692,887
Add: Provision made on other during the year	108,208,316	107,124,985
Less: Adjustment for final settlement for previous years	(3,086,829,864)	(13,006,346,463)
Balance at the end of the year	15,765,514,985	13,767,160,112

The Bank has challenged some disputed income tax assessments which are pending at various appeal stages (i.e. Appellate Tribunal, High Court Division). The Bank is confident that once these appeals are finally disposed off, there should not be any additional tax demand against the Bank and hence no further provision is required.

Please see **Annexure-F** for detailed tax assessment status.



	31.12.2025 Taka	31.12.2024 Taka
15a.2(a) Provision for Current Tax made during the year		
Income tax @ 37.50% on estimated taxable Business Profit	4,936,082,352	3,599,291,918
Income tax @ 20% on Dividend Income	40,093,083	49,060,515
Income tax @ 15% on Capital Gain on Sale of Shares	800,986	5,765,608
Adjustment for previous year	-	159,692,887
Estimated Total Provision Required	4,976,976,421	3,813,810,928
Computation of Taxable Business Profit		
Profit before Taxes	8,640,315,315	5,475,970,645
Add: Inadmissible expenditures & Separate consideration	7,369,711,655	6,698,735,904
	16,010,026,970	12,174,706,549
Less: Allowable Expenditure & Separate consideration	2,847,140,699	2,576,594,768
Estimated Taxable Business Profit for the year	13,162,886,271	9,598,111,781
15a.2(b) Reconciliation of effective tax rate of the Bank		
Particulars	Effective Rate	
Profit before income taxes as per profit and loss account		8,640,315,315
Income taxes as per applicable tax rate	37.5%	3,240,118,243
Factors affecting the tax charge for current year:		
Inadmissible expenses	31.99%	2,763,641,871
Admissible expenses in the current year	-11.46%	(990,500,766)
Tax savings from reduced tax rates for dividend	-0.41%	(35,081,448)
Tax loss/(savings) from reduced tax rates for capital gain	-0.01%	(1,201,479)
Adjustment for previous year	0.00%	-
Total Income Tax Expenses	57.60%	4,976,976,421
		3,813,810,929
15a.3 Provision for Start-up Fund		
Balance at the beginning of the year	133,313,753	116,433,656
Provision for current year	-	16,880,097
	133,313,753	133,313,753
Transfer to Start-up Equity Investment Fund	133,313,753	-
Balance at the end of the year	-	133,313,753
Bangladesh Bank, vide its SMESPD Circular No. 04 dated 29 March 2021 and SMESPD Circular Letter No. 05 dated 26 April 2021, instructed all scheduled banks to build up a Start-up Fund under Other Liabilities at the rate of 1% of net profit, starting from the year 2020, to facilitate financing for new entrepreneurs and promote self-employment. During the year, the entire accumulated amount has been transferred to the Start-up Equity Investment Fund in compliance with Bangladesh Bank SMESPD Circular No. 02 dated 09 July 2025.		
15a.4 Provision against Entries of Nostro Accounts		
No provision is required as per BRPD Circular Letter No. 04; dated 12 April 2022 for unreconciled debit entries of Nostro Accounts as there is no outstanding entry for 06 months and over.		
16. Consolidated Deferred Tax Liabilities		
Shahjalal Islami Bank PLC. (Note-16a)	28,199,829	44,375,479
Shahjalal Islami Bank Securities Ltd.	(1,430,809)	(1,410,764)
	26,769,020	42,964,715
16a Deferred Tax Liabilities of the Bank		
Balance at the beginning of the year	44,375,479	70,225,452
Add: Provision made during the year	(16,175,650)	(25,849,973)
	28,199,829	44,375,479
16a.1 Deferred Tax (Assets)/Liabilities		
Fixed Assets (as per Financial Statements)	5,090,831,591	5,114,844,136
Less: Carrying amount of vehicles purchase over the allowable limit	3,786,516	7,396,997
	5,087,045,075	5,107,447,139
Tax base carrying amount	5,011,845,531	4,989,112,529
	75,199,545	118,334,611
Deferred Tax (Assets)/Liabilities	28,199,829	44,375,479
17. Capital		
17.1 Authorized Capital		
1,500,000,000 ordinary shares of Tk. 10 each	15,000,000,000	15,000,000,000
17.2 Issued, Subscribed and Paid-up Capital		
1,112,968,351 ordinary shares of Tk. 10 each	11,129,683,510	11,129,683,510
20,500,000 ordinary sponsor shares of Tk. 10 each issued for cash	205,000,000	205,000,000
12.5% Stock Dividend for the year 2002	25,625,000	25,625,000
2,362,000 ordinary new shares issued	236,200,000	236,200,000
4,690,000 ordinary new shares issued	469,000,000	469,000,000
93,582,500 shares issued under Initial Public Offer (IPO)	935,825,000	935,825,000
20% Stock Dividend for the year 2007	374,330,000	374,330,000
22% Stock Dividend for the year 2008	494,115,600	494,115,600



25% Stock Dividend for the year 2009
30% Stock Dividend for the year 2010
25% Stock Dividend for the year 2011
20% Stock Dividend for the year 2012
10% Stock Dividend for the year 2013
5% Stock Dividend for the year 2016
10% Stock Dividend for the year 2017
10% Stock Dividend for the year 2018
5% Stock Dividend for the year 2019
5% Stock Dividend for the year 2020
5% Stock Dividend for the year 2021
3% Stock Dividend for the year 2022

31.12.2025	31.12.2024
Taka	Taka
685,023,900	685,023,900
1,027,535,850	1,027,535,850
1,113,163,830	1,113,163,830
1,113,163,840	1,113,163,840
667,898,310	667,898,310
367,344,060	367,344,060
771,422,540	771,422,540
848,564,790	848,564,790
466,710,630	466,710,630
490,046,160	490,046,160
514,548,470	514,548,470
324,165,530	324,165,530
11,129,683,510	11,129,683,510

Unclaimed Stock Dividend

As on 31 December 2025, Total 2769 number of shares are remained unclaimed/Unpaid in Suspense BO ID: 1204090016665712 of the Bank. To comply with Bangladesh Securities and Exchange Commission Directive No. BSEC/CMRRCD/2021-386/3 dated 14 January 2021 and Bangladesh Securities and Exchange Commission (Capital Market Stabilization Fund) Rules, 2021, during the period from 01 January 2025 to 31 December 2025, the Bank has transferred 5076 numbers of Unclaimed Bonus Share to CMSF bearing BO ID - 1201530074571230.

Category	Holding	31.12.2025	31.12.2024
Sponsor & Director	In the year 2025: 43.08%; 2024: 45.30%	4,794,902,490	5,041,227,950
Institutes	In the year 2025: 24.47%; 2024: 18.82%	2,723,632,770	2,094,999,590
General Shareholders	In the year 2025: 32.45%; 2024: 35.82%	3,611,148,250	3,987,133,680
Foreign	In the year 2025: 0.00%; 2024: 0.06%	-	6,322,290
		11,129,683,510	11,129,683,510

Classification of Shareholders by Number of Holding:

As at 31 December 2025

Range of Share Holding	No. of Shareholders	No. of Shares	Percentage of Holding Shares
Up to 500	9,687	1,475,304	0.13%
501-5,000	9,705	20,556,765	1.85%
5,001-10,000	1,012	7,242,703	0.65%
10,001-20,000	503	7,073,602	0.64%
20,001-30,000	192	4,736,144	0.43%
30,001-40,000	83	2,874,278	0.26%
40,001-50,000	50	2,317,966	0.21%
50,001-100,000	115	8,184,133	0.74%
100,001-1,000,000	158	49,031,876	4.41%
Over 1,000,000	103	1,009,475,580	90.70%
Total	21,608	1,112,968,351	100.00%

As at 31 December 2024

Range of Share Holding	No. of Shareholders	No. of Shares	Percentage of Holding Shares
Up to 500	10,016	1,533,505	0.14%
501-5,000	10,211	21,640,551	1.94%
5,001-10,000	1,036	7,366,012	0.66%
10,001-20,000	525	7,393,014	0.66%
20,001-30,000	198	4,829,488	0.43%
30,001-40,000	88	3,028,422	0.27%
40,001-50,000	54	2,456,629	0.22%
50,001-100,000	119	8,256,711	0.74%
100,001-1,000,000	157	46,895,051	4.21%
Over 1,000,000	83	1,009,568,968	90.71%
Total	22,487	1,112,968,351	100.00%

17.3 Consolidated Capital to Risk-Weighted Assets Ratio (CRAR) Under Basel-III

a) Going Concern Capital (Tier-I):

Common Equity Tier-I Capital (CET-I)

i. Paid-up Capital	(Note-18)	11,129,683,510	11,129,683,510
ii. Statutory Reserve	(Note-20)	11,129,683,510	11,129,683,510
iii. Retained Earnings		3,179,683,878	1,148,775,249
iv. Capital Reserve		36,052,522	35,518,577
v. Non-controlling Interest		229,050,585	228,899,256
		25,704,154,005	23,672,560,102

Less: Carrying amount of intangible assets

Less: Shortfall in provisions required against investment

Additional Tier-I Capital (AT-I)

		23,801,363	29,728,481
		1,050,663,231	837,612,109
		24,629,689,411	22,805,219,512
		5,000,000,000	5,000,000,000
		29,629,689,411	27,805,219,512



	31.12.2025 Taka	31.12.2024 Taka
b) Gone Concern Capital (Tier-II):		
i. General Provision	8,046,005,735	3,849,631,735
ii. Mudaraba Subordinated Bond	5,000,000,000	5,000,000,000
iii. Mudaraba Perpetual Bond (Excess over limit of AT-I)	-	-
	13,046,005,735	8,849,631,735
c) Total Eligible Regulatory Capital (a+b)	42,675,695,146	36,654,851,247
d) Consolidated Total Risk Weighted Assets	306,945,077,827	265,221,692,811
e) Minimum Required Capital (10% of Risk-Weighted Assets)	30,694,507,783	26,522,169,281
f) Minimum Required Capital (12.50% of Risk-Weighted Assets) including conservation buffer	38,368,134,728	33,152,711,601
g) Total Capital Surplus (c-e)	11,981,187,363	10,132,681,966
h) Total Capital Surplus considering conservation buffer (c-f)	4,307,560,417	3,502,139,645

Consolidated Capital to Risk-Weighted Assets Ratio

Particulars	2025		2024	
	Requirement	Capital Maintained	Requirement	Capital Maintained
Going Concern Capital: (Tier-I)	6.00%	9.65%	6.00%	10.48%
Common Equity Tier-I Capital: (CET-I)	4.50%	8.02%	4.50%	8.60%
Tier-I Plus Conservation Buffer	8.50%	9.65%	8.50%	10.48%
CET-I Plus Conservation Buffer	7.00%	8.02%	7.00%	8.60%
Gone Concern Capital: (Tier-II)	-	4.25%	-	3.34%
CRAR	10.00%	13.90%	10.00%	13.82%
CRAR including Conservation Buffer	12.50%	13.90%	12.50%	13.82%

17.4 Consolidated Risk-Weighted Assets (RWA) for

1. Investment (Credit) Risk		
On-balance Sheet	225,591,115,911	190,644,408,236
Off-balance Sheet	37,457,047,107	32,896,225,158
2. Market Risk	7,244,175,191	7,780,877,046
3. Operational Risk	36,652,739,618	33,900,182,371
Consolidated Total Risk Weighted Assets (1+2+3)	306,945,077,827	265,221,692,811

17.5 Capital to Risk-Weighted Assets Ratio (CRAR) Under Basel-III of the Bank

a) Going Concern Capital (Tier-I):		
Common Equity Tier-I Capital (CET-I)		
i. Paid-up Capital	11,129,683,510	11,129,683,510
ii. Statutory Reserve	11,129,683,510	11,129,683,510
iii. Retained Earnings	3,170,459,862	1,140,708,815
	25,429,826,882	23,400,075,835
Less: Carrying amount of intangible assets	23,660,412	29,552,293
	25,406,166,470	23,370,523,542
Additional Tier-I Capital (AT-I)	5,000,000,000	5,000,000,000
	30,406,166,470	28,370,523,542
b) Gone Concern Capital (Tier-II):		
i. General Provision	8,012,040,000	3,815,666,000
ii. Mudaraba Subordinated Bond	5,000,000,000	5,000,000,000
	13,012,040,000	8,815,666,000
c) Total Eligible Regulatory Capital (a+b)	43,418,206,470	37,186,189,542
d) Total Risk-Weighted Assets	306,028,155,803	260,566,723,379
e) Minimum Required Capital (10% of Risk-Weighted Assets)	30,602,815,580	26,056,672,338
f) Minimum Required Capital (12.50% of Risk-Weighted Assets) including conservation buffer	38,253,519,475	32,570,840,422
g) Total Capital Surplus (c-e)	12,815,390,889	11,129,517,204
h) Total Capital Surplus considering conservation buffer (c-f)	5,164,686,994	4,615,349,119

Capital Adequacy Ratio

Particulars	2025		2024	
	Requirement	Capital Maintained	Requirement	Capital Maintained
Going Concern Capital: (Tier-I)	6.00%	9.94%	6.00%	10.89%
Common Equity Tier-I Capital: (CET-I)	4.50%	8.30%	4.50%	8.97%
Tier-I Plus Conservation Buffer	8.50%	9.94%	8.50%	10.89%
CET-I Plus Conservation Buffer	7.00%	8.30%	7.00%	8.97%
Gone Concern Capital: (Tier-II)	-	4.25%	-	3.38%
CRAR	10.00%	14.19%	10.00%	14.27%
CRAR including Conservation Buffer	12.50%	14.19%	12.50%	14.27%



	31.12.2025 Taka	31.12.2024 Taka
17.6 Risk-Weighted Assets (RWA) for		
1. Investment (Credit) Risk		
On-balance Sheet	223,256,043,813	188,093,827,131
Off-balance Sheet	37,457,047,107	32,896,225,158
2. Market Risk	5,088,465,101	6,003,850,969
3. Operational Risk	40,226,599,782	33,572,820,121
Total Risk-Weighted Assets (1+2+3)	306,028,155,803	260,566,723,379
17.7 Non-Controlling Interest		
Opening Balance	228,899,256	228,460,797
Dividend paid to non-controlling shareholders	-	-
Share of current year's profit/Loss	151,329	438,459
	229,050,585	228,899,256
18. Statutory Reserve		
Opening Balance	11,129,683,510	10,803,111,162
Add: Addition during the year	-	326,572,348
	11,129,683,510	11,129,683,510
19. Foreign Currency Translation Reserve		
Assets & liabilities of Offshore Banking Unit have been converted to BDT currency which is the functional currency of the Bank using closing rate (inter-bank weighted average) and income & expenses have been converted to BDT currency using monthly average rate (average of inter-bank weighted average rate). The arising differences from the above two rates have been recognized as foreign currency translation reserve.		
20 Start-up Equity Investment Fund		
Transfer from Provision for Start-up Fund	133,313,753	
Add: Addition during the year	36,795,145	
	170,108,898	
In compliance with Bangladesh Bank SMESPD Circular No. 02 dated 09 July 2025, the entire amount of the Start-up Fund has been presented under Equity instead of Other Liabilities. During the year, the Bank also transferred 1% of net profit to the fund in accordance with the said circular.		
21 Consolidated Retained Earnings		
Shahjalal Islami Bank PLC. (Note-21a)	3,170,459,862	1,140,708,815
Shahjalal Islami Bank Securities Ltd.	13,274,601	11,965,690
	3,183,734,463	1,152,674,505
Less: Non-Controlling Interest	4,050,585	3,899,256
	3,179,683,878	1,148,775,249
21.1 Consolidated current year's Retained Earnings		
Shahjalal Islami Bank PLC. (Note-21a)	3,679,514,543	1,688,009,689
Shahjalal Islami Bank Securities Ltd.	1,842,856	5,339,453
	3,681,357,400	1,693,349,142
Less: Non-Controlling Interest	151,329	438,459
	3,681,206,070	1,692,910,683
21a Retained Earnings of the Bank		
Opening Balance	1,140,708,815	1,818,307,263
Less: Payment of Dividend	1,112,968,351	1,558,155,691
Less: Profit against Mudaraba Perpetual Bond	500,000,000	464,000,000
Add: Transfer from Profit and Loss Account	3,679,514,543	1,688,009,689
Less: Transfer to Statutory Reserve	-	326,572,348
Less: Start-up Fund	36,795,145	16,880,097
	3,170,459,862	1,140,708,815
22. Letters of Guarantee		
Letters of Guarantee (Local)	31,903,630,610	30,378,086,050
Letters of Guarantee (Foreign)	2,053,053,973	974,478,613
Back to Back Usance	-	-
	33,956,684,583	31,352,564,663
a) Claims against the Bank not acknowledged as debts		
b) Money for which the Bank is contingently liable in respect of guarantees given favoring:		
Directors or Officers	136,990,070	5,000,000
Government	127,456,628	473,544,966
Banks and Other Financial Institutions	-	-
Others	33,692,237,886	30,874,019,697
	33,956,684,583	31,352,564,663
23. Irrevocable Letters of Credit		
Letters of credit	79,729,601,717	76,207,690,971



		2025 Taka	2024 Taka
24. Consolidated Profit and Loss Account			
Income:			
Profit on Investments	(Note-25)	27,301,659,277	22,233,226,924
Income from Investments in securities	(Note-27)	2,684,345,953	1,763,713,041
Dividend Income	(Note-27)	200,465,417	245,302,574
Commission, Exchange and Brokerage	(Note-28)	3,721,527,990	3,994,788,384
Gains less losses arising from Investments in Securities	(Note-27)	5,339,906	38,437,389
Other Operating Income	(Note-29)	1,784,408,426	1,497,017,958
		35,697,746,969	29,772,486,270
Expenses:			
Profit paid on Deposits	(Note-26)	14,233,389,785	11,873,672,288
Administrative Expenses		5,645,065,426	5,764,070,768
Other operating Expenses		834,032,791	774,900,944
Depreciation on Banking Assets		521,110,283	598,796,981
		21,233,598,285	19,011,440,981
Profit before Provision		14,464,148,684	10,761,045,289
24a Profit and Loss Account of the Bank			
Income:			
Profit on Investments	(Note-25a)	27,268,810,577	22,192,564,823
Income from Investments in Securities	(Note-27a)	2,635,725,105	1,711,353,923
Dividend Income	(Note-27a)	200,465,417	245,302,574
Commission, Exchange and Brokerage	(Note-28a)	3,631,891,245	3,895,585,856
Gains less losses arising from Investments in Securities	(Note-27a)	5,339,906	38,437,389
Other Operating Income	(Note-29a)	1,775,466,487	1,490,718,625
		35,517,698,736	29,573,963,190
Expenses:			
Profit paid on Deposits	(Note-26a)	14,225,209,389	11,864,837,981
Administrative Expenses		5,565,283,316	5,680,931,708
Other Operating Expenses		808,899,662	718,696,297
Depreciation on Banking Assets		504,370,006	579,053,065
		21,103,762,373	18,843,519,051
Profit/(Loss) before Provision		14,413,936,364	10,730,444,139
25. Consolidated Profit on Investments			
Shahjalal Islami Bank PLC.	(Note-25a)	27,268,810,577	22,192,564,823
Shahjalal Islami Bank Securities Ltd.		184,700,885	188,196,206
		27,453,511,462	22,380,761,029
Less: Inter Company Transaction		151,852,185	147,534,105
		27,301,659,277	22,233,226,924
25a Profit on Investments of the Bank			
Profit on Investments*	(Note-25a.1)	25,231,737,412	20,588,184,949
Profit on Placement with Other Banks & Financial Institutions**		2,037,073,165	1,604,379,874
		27,268,810,577	22,192,564,823
*Profit on investments increased by 23.63% in 2025 over 2024 as a result of increase in yield on investment by 1.24% and increase in the volume of investment by 8.97%.			
**Income amounting to Tk.32,81,78,222.98 received from non-Shariah-compliant accounts was transferred to Shahjalal Islami Bank Foundation for CSR purposes, in line with the treatment of non-Shariah income.			
25a.1 Profit on Investments			
Profit on Murabaha		2,114,684,280	1,541,213,089
Profit on Bi-Muazzal		11,567,578,035	9,807,489,294
Profit Received From HPSM		6,143,946,764	5,562,615,862
Profit on Ijara		82,869,449	119,202,229
Profit on Bi-Salam		1,105,320,367	698,987,762
Profit on Musharaka		683,041,289	461,348,923
Profit on Inland Document Bill Purchased		75,250,855	168,656,497
Profit on Foreign Document Bill Purchased		17,397,008	57,862,156
Profit on Investment against EDF		1,511,054,046	883,622,879
Profit on Mudaraba		1,809,360,551	1,191,533,372
Income from Islamic Credit Card		121,234,767	95,652,884
Profit Received from Mudaraba FC (OBU)		-	49,347,443
		25,231,737,412	20,637,532,392
Less: Off Shore Banking Unit		-	49,347,443
		25,231,737,412	20,588,184,949



	2025 Taka	2024 Taka
25a.2 Investment Income derived from the fund deployed		
Inside Bangladesh		
i) Mudaraba Deposits	13,879,978,750	11,552,030,575
ii) Other Deposits/Fund	11,351,758,662	9,036,154,374
	25,231,737,412	20,588,184,949
Outside Bangladesh	-	-
	25,231,737,412	20,588,184,949

25a.3 Geographical Location-wise Profit on Investments

Area	2025		2024	
	Amount in Taka	Composition	Amount in Taka	Composition
i. Inside Bangladesh (note-22a.3.1)				
a) In Rural Areas	690,748,201	2.71%	596,860,202	2.90%
b) In Urban Areas	24,763,389,211	97.29%	19,991,324,747	97.10%
Sub-total	25,454,137,412	100.00%	20,588,184,949	100.00%
ii. Outside Bangladesh	-	-	-	-
Total	25,454,137,412	100.00%	20,588,184,949	100.00%

25a.3.1 Inside Bangladesh

Area	2025		2024	
	Amount in Taka	Composition	Amount in Taka	Composition
i. Inside Bangladesh				
a) In Rural Areas				
Dhaka	539,539,406	2.12%	445,610,226	2.16%
Chattogram	83,933,201	0.33%	82,465,071	0.40%
Sylhet	9,994,035	0.04%	14,610,177	0.07%
Rajshahi	17,840,976	0.07%	15,810,299	0.08%
Khulna	10,442,898	0.04%	7,683,054	0.04%
Barishal	7,998,197	0.03%	8,235,656	0.04%
Mymensingh	20,999,488	0.08%	22,445,718	0.11%
Sub-total	690,748,201	2.71%	596,860,202	2.90%
b) In Urban Areas				
Dhaka	19,449,523,906	76.41%	15,466,870,911	75.12%
Chattogram	3,726,769,609	14.64%	3,217,429,335	15.63%
Sylhet	99,548,063	0.39%	98,337,010	0.48%
Rajshahi	395,721,474	1.55%	401,214,233	1.95%
Rangpur	159,934,725	0.63%	91,438,963	0.44%
Khulna	703,584,947	2.76%	506,996,007	2.46%
Barishal	75,087,918	0.29%	68,139,556	0.33%
Mymensingh	153,218,568	0.60%	140,898,733	0.68%
Sub-total	24,763,389,211	97.29%	19,991,324,747	97.10%
ii) Outside Bangladesh	-	-	-	-
Total	25,454,137,412	100%	20,588,184,949	100%

	2025 Taka	2024 Taka
26. Consolidated Profit paid on Deposits		
Shahjalal Islami Bank PLC. (Note-26a)	14,225,209,389	11,864,837,981
Shahjalal Islami Bank Securities Ltd.	162,491,542	156,494,290
	14,387,700,931	12,021,332,271
Less: Inter Company Transaction	154,311,146	147,659,983
	14,233,389,785	11,873,672,288

	2025 Taka	2024 Taka
26a Profit paid on Deposits of the Bank		
Profit on Deposits*	13,120,588,869	10,969,973,500
Profit paid on Borrowings	1,104,620,521	894,864,481
	14,225,209,389	11,864,837,981

*Profit paid on deposit increased due to increase of cost of deposit as well as increase in the volume of deposit.

	2025 Taka	2024 Taka
26a.1 Profit paid on Borrowings		
Profit paid on Borrowings	1,031,488,703	819,463,765
Profit Expenses of Lease Liabilities (as per IFRS 16 Leases)	73,131,817	75,400,716
	1,104,620,521	894,864,481

	2025 Taka	2024 Taka
27. Consolidated Income from Investments in Shares & Securities		
Shahjalal Islami Bank PLC. (Note-27a)	2,841,530,428	1,995,093,886
Shahjalal Islami Bank Securities Ltd.	48,620,848	52,359,118
	2,890,151,276	2,047,453,004
Less: Dividend from Subsidiary	-	-
	2,890,151,276	2,047,453,004



		2025 Taka	2024 Taka
27a Income from Investments in Shares & Securities of the Bank			
Income from Investments in Govt. Sukuk/Islamic Bond		2,104,212,766	1,422,541,611
Income from Investments in Shares & Securities	(Note-27a.1)	5,339,906	38,437,389
Dividend Income		200,465,417	245,302,574
Income from Investments in Corporate Sukuk/Islamic Bond		531,512,339	288,812,311
		2,841,530,428	1,995,093,886
27a.1 Income from investments in shares & securities arose through sale of listed shares in the Stock Exchanges.			
28. Consolidated Commission, Exchange and Brokerage			
Shahjalal Islami Bank PLC.	(Note-28a)	3,631,891,245	3,895,585,856
Shahjalal Islami Bank Securities Ltd.		89,636,745	99,202,528
		3,721,527,990	3,994,788,384
28a Commission, Exchange and Brokerage of the Bank			
Other commission		1,833,183,731	1,579,872,961
Exchange earnings	(Note-28a.1)	1,798,707,513	2,315,712,895
		3,631,891,245	3,895,585,856
28a.1 Exchange Earnings			
Gross exchange gain		15,643,226,055	14,773,701,532
Less: Exchange loss		13,844,518,542	12,457,988,637
Net Exchange Gain		1,798,707,513	2,315,712,895
29. Consolidated Other Operating Income			
Shahjalal Islami Bank PLC.	(Note-29a)	1,775,466,487	1,490,718,625
Shahjalal Islami Bank Securities Ltd.		11,400,900	6,425,211
		1,786,867,387	1,497,143,836
Less: Inter Company Transaction		2,458,961	125,878
		1,784,408,426	1,497,017,958
29a Other Operating Income of the Bank			
Postage, Telex, SWIFT & REUTERS		170,860,500	5,659,670
Incidental Charge		20,130	4,530
Supervision & Monitoring Charge		3,901,002	96,390,284
Other Charges	(Note-29a.1)	1,600,684,855	1,388,664,141
		1,775,466,487	1,490,718,625
29a.1 Other Charges			
Rent receipts		10,462,309	7,902,025
Charges on A/C closing		970,521	865,534
Charges on clearing returned		649,968	701,179
Cheque processing charge		205,866	3,488,023
Service charges on Ijara		-	20,086
Service charges on scheme investment		5,364,344	3,068,503
Service charges on Quard		114,839,661	121,505,472
Passport endorsement charge		111,300	44,000
PO/DD cancellation charge		82,848	63,373
Branch banking services		25,258,314	27,044,901
Account maintenance fee		97,360,362	93,110,138
Recoveries from cheque issue		9,254,283	8,839,344
Income from sale of forms		755,900	1,593,900
Service charge on SJIBL VISA Card		204,996,233	199,403,491
Other Income From Islamic Credit Card		54,535,419	43,047,814
Management Fees		766,180	314,397
Notice pay earnings		5,301,300	5,989,881
Rebate on Trade Finance		201,311,135	155,567,276
Discrepancy Fee		538,679,739	448,962,483
Profit on sale of Bank's Assets		1,033,296	1,170,521
Provident Fund Forfeiture Balance Refund		689,267	869,981
Miscellaneous income		328,056,610	265,091,818
		1,600,684,855	1,388,664,141
30. Consolidated Salaries & Allowances			
Shahjalal Islami Bank PLC.	(Note- 30a)	4,510,880,248	4,575,478,869
Shahjalal Islami Bank Securities Ltd.		68,999,697	70,170,195
		4,579,879,945	4,645,649,064
30a Salaries & Allowances of the Bank			
Basic Salary		1,608,718,511	1,597,492,319
Allowances		1,413,278,727	1,398,980,819
Bonus		793,548,763	967,831,539
Bank's Contribution to Provident fund		155,231,512	152,912,699
Leave Encashment		38,102,735	56,261,493
Gratuity expenses		500,000,000	400,000,000
Contribution to Social Security Superannuation Fund		2,000,000	2,000,000
		4,510,880,248	4,575,478,869



		2025	2024
		Taka	Taka
31. Consolidated Rent, Taxes, Insurance, Electricity etc.			
Shahjalal Islami Bank PLC.	(Note- 31a)	460,778,875	462,492,883
Shahjalal Islami Bank Securities Ltd.		6,647,071	7,235,234
		467,425,946	469,728,117
31a Rent, Taxes, Insurance, Electricity etc. of the Bank			
Rent, Rates & Taxes	(Note- 31a.1)	78,203,874	88,803,464
Insurance		268,022,981	251,558,536
Electricity & Lighting		114,552,020	122,130,883
		460,778,875	462,492,883
31a.1 Rent, Rates & Taxes			
Rent, Rates & Taxes		375,757,801	379,780,564
Transfer to depreciation and profit expenses under IFRS 16*		297,553,927	290,977,100
		78,203,874	88,803,464
*Due to the adoption of IFRS 16 Leases, rental expense of Tk. 297,553,927 was transferred to depreciation of Right of Use (RoU) Assets and profit expense of lease liabilities.			
32. Consolidated Legal Expenses			
Shahjalal Islami Bank PLC.	(Note- 32a)	2,355,731	2,205,580
Shahjalal Islami Bank Securities Ltd.		198,750	1,278,600
		2,554,481	3,484,180
32a Legal Expenses of the Bank			
Legal Fees & Charge		1,659,012	528,805
Other Legal Expenses		696,719	1,676,775
		2,355,731	2,205,580
33. Consolidated Postage, Stamps, Telecommunication etc.			
Shahjalal Islami Bank PLC.	(Note- 33a)	60,652,692	88,154,122
Shahjalal Islami Bank Securities Ltd.		2,775,217	2,793,517
		63,427,909	90,947,639
33a Postage, Stamps, Telecommunication etc. of the Bank			
Postage		3,275,437	2,718,346
Leased line		39,013,322	41,072,969
Telegram, Fax & Telex		5,666,274	30,607,920
Telephone charges		1,153,670	2,519,961
Mobile phone charges		11,543,990	11,234,926
		60,652,692	88,154,122
34. Consolidated Stationery, Printing, Advertisements etc.			
Shahjalal Islami Bank PLC.	(Note- 34a)	168,036,790	169,365,781
Shahjalal Islami Bank Securities Ltd.		1,069,375	1,569,514
		169,106,165	170,935,295
34a Stationery, Printing, Advertisements etc. of the Bank			
Table Stationery		11,696,855	10,963,530
Printing Stationery		14,061,269	14,494,722
Security Stationery		10,100,333	14,144,238
Computer Stationery		83,905,327	88,152,682
Publicity and Advertisement		48,273,006	41,610,610
		168,036,790	169,365,781
35. Chief Executive's Salary & Fees of the Bank			
Basic Salary		9,746,774	9,600,000
Allowances		6,853,084	3,912,000
Bonus		3,100,000	3,100,000
		19,699,858	16,612,000
36. Directors' Fees & Expenses of the Bank			
Directors' Fees		6,228,500	6,419,524
Meeting Expenses		490,036	1,453,241
		6,718,536	7,872,765
37. Shariah Supervisory Committee's Fees & Expenses of the Bank			
Shariah Council Meeting Expenses		790,571	808,100
		790,571	808,100
38. Consolidated Auditors' Fees			
Shahjalal Islami Bank PLC.	(Note-38a)	4,025,000	690,000
Shahjalal Islami Bank Securities Ltd.		92,000	92,000
		4,117,000	782,000



	2025 Taka	2024 Taka
38a Auditor's Fees of the Bank		
Auditor's Fees	4,025,000	690,000
39. Consolidated Depreciation & Repairs of Assets		
Shahjalal Islami Bank PLC. (Note-39a)	547,159,512	650,638,045
Shahjalal Islami Bank Securities Ltd.	16,740,277	19,743,916
	563,899,789	670,381,961
39a Depreciation & Repairs of Bank's Assets		
a) Depreciation of Bank's Assets (Annexure-B)		
Land & Building	19,660,190	19,714,053
Furniture & Fixtures	104,649,539	103,744,426
Office Equipment	40,241,511	114,661,652
Computer & Network Equipment	72,195,061	74,491,360
Vehicles	6,430,755	7,593,085
Right of Use (ROU) Assets*	251,173,514	249,912,146
b) Amortization of Bank's Assets (Annexure-B)		
Software-Core Banking	-	14,111
Software-Others	10,019,436	8,922,233
	504,370,006	579,053,065
c) Repairs on Bank's Assets		
Office Premises	2,196,081	4,059,253
Office Equipment	18,650,114	18,450,185
Office Furniture & Fixtures	2,343,233	3,499,489
Vehicles	4,270,723	4,048,443
Procurement of Parts, Spares & Others	15,329,356	41,527,611
	42,789,506	71,584,980
	547,159,512	650,638,045
*As per note-2.7.6, in accordance with IFRS 16 Leases, the Bank has recognized Right of Use (ROU) Assets and related depreciation as shown above.		
40. Zakat Expenses of the Bank		
Zakat Expenses	288,555,510	285,666,628
	288,555,510	285,666,628
41. Consolidated Other Expenses		
Shahjalal Islami Bank PLC. (Note-41a)	808,899,662	718,696,297
Shahjalal Islami Bank Securities Ltd.	25,133,129	56,204,647
	834,032,791	774,900,944
41a Other Expenses of the Bank		
Petrol, Oil and Lubricants	8,530,878	8,382,359
Entertainment	40,358,231	44,266,187
Subscription	18,505,200	8,361,483
Traveling and Conveyance	37,476,112	34,399,609
Training Expenses	10,911,666	8,087,614
Car expenses	275,666,170	211,740,614
Papers & Periodicals	971,028	279,914
Utility	9,289,817	8,486,706
Uniform & Liveries	2,917,008	3,014,408
Bank Charges	986,772	1,143,937
Business development & promotion	33,150,159	33,161,150
Upkeep and cleaning of office premises	57,884,621	56,742,211
Security Service- outsourcing	155,700,683	138,257,617
Credit Rating fee	287,500	250,000
SJIBPLC. Card expenses	77,181,105	67,807,942
Islamic Credit Card Expenses	27,926,965	20,911,134
AGM & meeting expenses	9,355,367	8,332,218
Capital Enhancement Fees	4,532,477	22,271,275
Laundry and Washing	753,751	464,713
Crockeries, Kettle and others	1,044,348	563,474
Photograph and Photocopy	864,163	591,848
Loss on Disposal of Fixed Assets	3,621,096	12,430,787
CSR Expense	860,500	447,771
Agent Banking Expense	14,300,292	11,957,122
Branch Opening Expenses	1,317,681	618,275
Miscellaneous Expenses	14,506,072	15,725,928
	808,899,662	718,696,297



	2025 Taka	2024 Taka
42. Consolidated Provision against Investments, Off-balance Sheet Items & Others		
Shahjalal Islami Bank PLC. (Note-42a)	5,773,621,049	5,254,473,494
Shahjalal Islami Bank Securities Ltd.	15,000,000	-
	5,788,621,049	5,254,473,494
42a Provision against Investments, Off-balance Sheet Items & Others of the Bank		
Provision on Unclassified Investments	4,135,453,854	(727,522,000)
Provision on Classified Investments	58,167,195	5,365,741,494
Provision on Off-balance Sheet Items	57,500,000	337,700,000
Provisions on Investments in Securities	203,000,000	293,440,000
Provision on Other Assets	1,319,500,000	(14,886,000)
	5,773,621,049	5,254,473,494
43. Consolidated Deferred Tax (Income)/Expenses		
Shahjalal Islami Bank PLC. (Note-43a)	(16,175,650)	(25,849,973)
Shahjalal Islami Bank Securities Ltd.	(20,044)	91,319
	(16,195,694)	(25,758,654)
43a Deferred Tax (Income)/Expenses of the Bank		
Closing deferred tax liability	28,199,829	44,375,479
Opening deferred tax liability	44,375,479	70,225,452
Deferred tax expenses/(Income)	(16,175,650)	(25,849,973)
43b Consolidated Tax Expenses		
Current tax	5,010,365,929	3,838,981,307
Deferred tax	(16,195,694)	(25,758,654)
	4,994,170,235	3,813,222,653
43c Tax Expenses of the Bank		
Current tax (Note-15a.2)	4,976,976,421	3,813,810,929
Deferred tax (Note-43a)	(16,175,650)	(25,849,973)
	4,960,800,772	3,787,960,956
44. Consolidated Earnings per Share (EPS) (Note-2.17)		
Net Profit after Taxes	3,681,206,070	1,692,910,683
No. of Ordinary Shares outstanding	1,112,968,351	1,112,968,351
	3.31	1.52
44a Earnings per Share (EPS) of the Bank (Note-2.17)		
Net Profit after Tax	3,679,514,543	1,688,009,689
Number of Ordinary Shares outstanding	1,112,968,351	1,112,968,351
	3.31	1.52
Earnings per share has been calculated in accordance with IAS 33 Earnings per Share.		
Operating Income & Earnings per Share substantially increased compared to that of last year mainly due to the increase of Net Investment Income, Income from Investments in Shares & Securities and Other Operating Income.		
44(i) Net Asset Value (NAV) per Share:		
Net Asset Value (Consolidated)	25,672,525,351	23,470,558,947
Net Asset Value (Bank's)	25,627,248,813	23,426,973,935
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Asset Value (NAV) per Share (Consolidated)	23.07	21.09
Net Asset Value (NAV) per Share (Bank's)	23.03	21.05
Net Asset Value per Share has increased compared to that of last year due to the increase of net profit after taxes during the period.		
44(ii) Net Operating Cash Flows per Share (NOCFPS):		
Net cash flow from operating activities (Consolidated)	13,667,325,917	8,934,598,413
Net cash flow from operating activities (Bank's)	13,516,819,027	8,890,225,066
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Operating Cash Flow per Share (NOCFPS) (Consolidated)	12.28	8.03
Net Operating Cash Flow per Share (NOCFPS) (Bank's)	12.14	7.99
Net Operating Cash Flows per Share (NOCFPS) has increased compared to that of last year mainly due to increase in investment income and increase of placement from other banks and financial institutions.		
45. Consolidated Investment Income Receipt in Cash		
Shahjalal Islami Bank PLC. (Note-45a)	29,662,182,672	24,101,264,285
Shahjalal Islami Bank Securities Ltd.	233,321,733	240,555,324
	29,895,504,405	24,341,819,609



		2025 Taka	2024 Taka
45a Investment Income Receipt of the Bank			
Investment income receipt (excluding Dividend Income)	(Note 25a & 27a)	29,909,875,588	23,942,356,135
Add: Opening profit receivable	(Note-10a.2)	885,735,166	1,044,643,316
Less: Closing profit receivable	(Note-10a.2)	1,133,428,082	885,735,166
		29,662,182,672	24,101,264,285
46. Consolidated Profit Paid on Deposits			
Shahjalal Islami Bank PLC.	(Note-46a)	13,831,742,643	10,677,324,304
Shahjalal Islami Bank Securities Ltd.		177,125,913	178,460,689
		14,008,868,556	10,855,784,993
46a Profit Paid on Deposits of the Bank			
Profit Paid on Deposits	(Note-26a)	14,152,077,572	11,789,437,265
Add: Opening profit payable on deposit	(Note-13a)	2,465,029,509	1,352,916,548
Less: Closing profit payable on deposit	(Note-13a)	2,785,364,438	2,465,029,509
		13,831,742,643	10,677,324,304
47. Consolidated Cash Receipts from Other Operating activities			
Shahjalal Islami Bank PLC.	(Note-47a)	1,774,433,191	1,489,548,104
Shahjalal Islami Bank Securities Ltd.		11,400,900	6,425,211
		1,785,834,091	1,495,973,315
47a Cash Receipts from other Operating activities of the Bank			
Postage & Telex Charge Recovery		170,860,500	5,659,670
Incidental Charge		20,130	4,530
Supervision & Monitoring Charge		3,901,002	96,390,284
Other charges (except income from sale of fixed assets)		1,599,651,559	1,387,493,620
		1,774,433,191	1,489,548,104
48. Consolidated Cash Payments for Other Operating activities			
Shahjalal Islami Bank PLC.	(Note-48a)	1,969,498,914	1,916,717,668
Shahjalal Islami Bank Securities Ltd.		35,373,154	68,046,915
		2,004,872,068	1,984,764,583
48a Cash Payments for Other Operating activities of the Bank			
Rent, Taxes, Insurance, Lighting etc.	(Note-31a)	758,332,802	753,469,983
Legal Expenses	(Note-32a)	2,355,731	2,205,580
Postage, Stamp, Telegram & Telephone	(Note-33a)	60,652,692	88,154,122
Directors' Fee & Expenses	(Note-36)	6,718,536	7,872,765
Shariah Supervisory Committee's Fees & Expenses	(Note-37)	790,571	808,100
Auditor's Fee	(Note-38a)	4,025,000	690,000
Repairs & Maintenance of Bank's Assets	(Note-39a.c)	42,789,506	71,584,980
Zakat Expenses	(Note-40)	288,555,510	285,666,628
Other Expenses		805,278,566	706,265,510
		1,969,498,914	1,916,717,668
49. Cash Increase/Decrease in Consolidated Other Assets			
Shahjalal Islami Bank PLC.	(Note-49a)	10,151,745,206	8,545,813,988
Shahjalal Islami Bank Securities Ltd.		55,298,862	39,564,702
		10,207,044,068	8,585,378,690
Less: Cash Increase/(Decrease) through Inter Company Transaction		2,515,000,000	2,515,000,000
		7,692,044,068	6,070,378,690
Cash (Increase)/Decrease in Other Assets		(1,621,665,378)	(1,785,967,683)
49a Cash Increase/Decrease in Other Assets of the Bank			
Stock of Stationery and Stamps		52,838,763	44,524,996
Advance deposits and rent		48,389,294	32,354,378
Suspense Account		393,256,090	565,179,480
Other Prepayments		658,247,036	306,744,174
Receivable from Shahjalal Islami Bank Securities Limited		-	-
Shahjalal Islami Bank Securities Ltd.	(Note 10a.3)	2,515,000,000	2,515,000,000
Advance Insurance premium		-	-
Other Receivables		444,812,338	3,034,667
SJIBL General Account-Net		6,039,201,684	5,078,976,294
		10,151,745,206	8,545,813,988
Cash (Increase)/Decrease in Other Assets		(1,605,931,218)	(1,774,450,680)
50. Cash Increase/Decrease in Consolidated Other Liabilities			
Shahjalal Islami Bank PLC.	(Note- 50a)	2,845,330,452	2,023,797,520
Shahjalal Islami Bank Securities Ltd.		1,174,969,154	1,203,340,889
		4,020,299,606	3,227,138,409
Less: Cash Increase/(Decrease) through Inter Company transaction		-	-
		4,020,299,606	3,227,138,409
Cash Increase/(Decrease) in Other Liabilities		793,161,197	257,995,133



	2025 Taka	2024 Taka
50a Cash Increase/Decrease in Other Liabilities of the Bank		
Other Payables	1,880,591,168	1,314,645,487
Taxation on other income & prior years	326,223,283	326,223,283
Outstanding Expenses	633,511,954	377,654,136
Unearned Income on Quard	5,004,047	5,274,614
	2,845,330,452	2,023,797,520
Cash Increase/(Decrease) in Other Liabilities	821,532,932	568,890,275
51. Consolidated Cash and Cash Equivalents		
Shahjalal Islami Bank PLC. (Note-51a)	35,359,491,858	35,481,566,967
Shahjalal Islami Bank Securities Ltd.	265,750,517	260,362,016
	35,625,242,375	35,741,928,983
Less: Cash Increase/(Decrease) through Inter Company Transaction	206,804,209	150,140,409
	35,418,438,166	35,591,788,574
51a Cash and Cash Equivalents of the Bank		
Cash in Hand	2,741,913,947	2,995,303,942
Balance with Bangladesh Bank & Sonali Bank PLC. (as agent of Bangladesh Bank)	23,112,956,618	20,112,112,890
Balance with Other Banks & Financial Institutions	9,504,621,293	12,374,150,135
	35,359,491,858	35,481,566,967
52. Reconciliation of Net Profit after Taxes and Operating Profit before changes in operating assets and liabilities of the Bank		
Cash flows from operating activities		
Net profit after taxes	3,679,514,543	1,688,009,689
Provision for taxation	4,960,800,772	3,787,960,956
Provision for investments, shares & contingent liabilities	5,773,621,049	5,254,473,494
(Increase)/decrease profit receivable	(247,692,916)	158,908,150
Increase/(decrease) profit payable on deposits	320,334,929	1,112,112,961
Depreciation & amortization of fixed assets	504,370,006	579,053,065
Recoveries on investment previously written-off	211,432,368	84,204,361
Income tax paid	(3,705,157,106)	(2,985,455,323)
Loss/profit on the sale of Bank's assets	2,587,800	11,260,266
Non-cash Impact of IFRS 16 "Lease"	(224,422,110)	(215,576,384)
Effect of exchange rate changes on cash and cash equivalents	(136,200,973)	(441,183,547)
Operating profit before changes in operating assets and liabilities	11,139,188,362	9,033,767,687
53. Number of Employees of the Bank		
The number of employees engaged for the whole period or part thereof who received a total remuneration of Tk. 36,000 or above was 2,812.		
54. Audit Committee of the Bank		
a) Particulars of Audit Committee		
Pursuant to the BRPD Circular No. 02 dated 11 February 2024, the Board of Directors of the Bank formed a 04 (Four) members' [including 02 (Two) Independent Directors] Audit Committee called 'Board Audit Committee'. The Board of Directors in its Meeting No. 404 held on 28 January 2026 reconstituted the Committee by the following members:		

Name	Status with the Bank	Status with the Committee	Educational Qualification
Nasir Uddin Ahmed, FCA, FCS	Independent Director	Chairman	Masters
Fakir Mashrikuzzaman	Director	Member	BBA
Fakir Maniruzzaman	Director	Member	HSC
Md. Rezaul Karim, FCMA	Independent Director	Member	Masters

All the members of the Board Audit Committee have good exposure in the banking business. All of them are playing active role in the Board Audit Committee.

Mr. Ekramul Hoque, former Independent Director has finished his second tenor.

b) Meeting of Audit Committee

During 1st January to 31st December 2025, the Audit Committee of the Board conducted 11 (Eleven) meetings in which among others, the following issues were discussed:

- The duties and responsibilities of the Committee as stated in BRPD Circular No. 02 dated 11 February 2024;
- Regular review of the Internal and External (including Bangladesh Bank) Inspection & Audit Report with a view to implementing the suggestion of Internal and External Auditors in respect of Internal Control structure and techniques;
- Minimization of expenditure in all operational activities where possible;
- Reviewing the accounting procedures with a view to ascertain that the International Financial Reporting Standards (IFRSs) have been applied in maintaining books and records of the Bank.



55. Related Party Disclosures of the Bank

55.1 Name of the Directors and Their Interest in Different Entities

Name of Director	Status with the Bank	Name of the Firms/Companies in which they have Interest
Mohammed Younus	Chairman	i) Sonali Papers and Board Mills PLC. ii) Sonali Dredger Ltd. iii) Younus Newsprint Mills Ltd. iv) Younus Offset Paper Mills Ltd. v) Younus Fine Paper Mills Ltd. vi) Younus Paper Mills Ltd. vii) Younus Filament Ind. Ltd. viii) Younus Plastic Ind. Ltd. ix) Younus Spinning Mills Ltd. x) Younus Specialized Cold Storage Ltd. xi) Younus Cold Storage Ltd. xii) United Multi Agro Ltd. xiii) Ananta Paper Mills Ltd. xiv) Sobhan Ice & Cold Storage Ltd. xv) Sharif Cold Storage Ltd. xvi) Nowpara Cold Storage Pvt. Ltd. xvii) Garib-E-Newaj Cold Storage Pvt. Ltd. xviii) Siddheswari Cold Storage Ltd. xix) Europa Cold Storage Ltd. xx) Combined Food & Cold Storage Ltd. xxi) A. Kader & Sons Himagar Ltd. xxii) Wadud & Ayesha Cold Store Ltd. xxiii) Galaxy Flying Academy Ltd. xxiv) Quality Accessories Ltd. xxv) Laxmi Cold Storage Ltd. xxvi) Sreenagor Cold Storage Ltd. xxvii) Five Star Ice and Cold Storage Ltd. xxviii) Sonali News.Com xxix) Sonali IT xxx) Sonali Bazar Dot Com xxxi) United Traders xxxii) United Fisheries xxxiii) Sonali Abason Ltd. xxxiv) Sonali Rubber Garden xxxv) Long Lasting Coating xxxvi) Meghna Pipe Factory xxxvii) Fly Galaxy Travel and Tours xxxviii) NRB Recruiting Agency xxxix) Perfume Chemical Industries PLC. xxxx) Jago Corporation PLC. xxxxi) Wordbridge School xxxxii) Fareast International University xxxxiii) Shahjalal Islami Bank Securities Ltd.
Mohiuddin Ahmed	Vice Chairman	i) Rupsha Trading Corporation ii) Mohiuddin Auto House iii) Pacific Automobile iv) Shahjalal Islami Bank Securities Ltd.
Fakir Akhtaruzzaman	Vice Chairman	i) Fakir Knitwears Ltd. ii) Central Hospital Ltd. iii) Zaman Agro Fisheries Ltd. iv) Fakir Echo Knitwears Ltd. v) FKL Spinning Ltd. vi) Fakir Securities Ltd.
Md. Sanaullah Shahid (Rep. of Electra International Ltd.)	Director	i) Electra International Ltd. ii) Electra Consumer Electronics Industries Ltd. iii) Electra Furniture iv) Electra International v) Electra Mobile Ltd. vi) Electra Holding Ltd. vii) Electra Industries Ltd. viii) Electra Mobile ix) Federal Securities & Invst. Ltd. x) Jalsiri Dairy Firm and Fishery xi) Kashmir Chemical Co. xii) Sazawa Brothers xiii) Shahjalal Islami Bank Securities Ltd.
Harun Miah (Rep. of Shamsuddin Khan & Harun Miah Ltd.)	Director	i) Shamsuddin Khan & Harun Miah Ltd. (UK) ii) Kushiara Financial Service iii) Kushiara Travels Ltd. iv) Pritom Inn (Pvt.) Ltd. v) Kushiara International Travels vi) Windsor Hotel & Resort vii) Shahjalal Islami Bank Securities Ltd.



Name of Director	Status with the Bank	Name of the Firms/Companies in which they have Interest
Md. Abdul Barek	Director	i) Arju Electronics ii) Jony Electronics iii) Rony Electronics iv) Shahjalal Islami Bank Securities Ltd.
Akkas Uddin Mollah (Rep. of Akkas Uddin Mollah Ltd.)	Director	i) Russel Garments ii) Russel Apperals iii) Ekram Sweaters Ltd. iv) PNR Industries Ltd. v) Tania Cotton Mills Ltd. vi) Russel Washing Plant vii) Russel Spinning Mills Ltd. viii) Nurul Islam Spinning Mills Ltd. ix) Alalpur Agro & Fisheries Ltd. x) Tofaz Dresses Ltd. xi) Ekram Export Ltd. xii) Akkas Uddin Mollah Ltd. xiii) Shahjalal Islami Bank Securities Ltd.
Khandaker Sakib Ahmed	Director	i) Own The World Company Ltd. ii) Own the World Hajj & Umrah Ltd. iii) AQUA Consultant & Associates Ltd. iv) Intech Limited (Listed Public Limited Company) v) Millennium Information Solution Ltd vi) Innovio IT Ltd. vii) Food Euphoria Ltd. viii) Patrasnan Eco Resort ix) Eastern University x) HURDCO International School xi) Al-Azhar International Grammar School xii) Shahjalal Islami Bank Securities Ltd.
Engr. Md. Towhidur Rahman	Director	i) Fresh Foods Ltd. ii) Sea Fresh Ltd. iii) Libas Textiles Ltd. iv) Moshiur Infrastructure Ltd. v) Natural Faves Ltd. vi) South Asian Scholars School and College vii) Prime University viii) Eng. Towhidur Rahman Ltd ix) Shahjalal Islami Bank Securities Ltd.
A. K. Azad	Director	i) Ha-Meem Denim Ltd. ii) Ha-Meem Spinning Mills Ltd. iii) Ha-Meem Design Ltd. iv) That's It Sweater Ltd. v) That's It Sportswear Ltd. vi) That's It Garments Ltd. vii) That's It Knit Ltd. viii) Sajid Washing & Dyeing Ltd. ix) Nishat Jute Mills Ltd. x) Refat Garments Ltd. xi) Modern Washing & Dyeing Industries Ltd. xii) Refat Packaging & Printing Industries Ltd. xiii) Sakib Poly Industries Ltd. xiv) Apparels Galary Ltd. xv) Artistic Design Ltd. xvi) Creative Collections Ltd. xvii) Creative Wash Ltd. xviii) Express Washing & Dyeing Ltd. xix) Times Media Ltd. [The Daily Samakal] xx) Channel 24 Ltd. xxi) That's It Packaging Ltd. xxii) Nishat Packaging & Printing Industries Ltd. xxiii) Crecent Spinning Mills Ltd. xxiv) Ha-Meem Pharmaceuticals Ltd. xxv) Shahjalal Islami Bank Securities Ltd.
Md. Moshiur Rahman Chamak (Rep. of Fresh Export Import Ltd.)	Director	i) Fresh Export Import Ltd. ii) Libas Textiles Ltd. iii) Natural Faves Ltd. iv) Moshiur Infrastructure Ltd. v) Eng. Towhidur Rahman Ltd
Mrs. Tahera Faruque	Director	i) F & T Property Management Company (UK) ii) Star of India Restaurant (UK)
Fakir Mashrikuzzaman (Rep. of Fakir Knitwears Ltd.)	Director	i) Fakir Knitwears Ltd. ii) Zaman Agro Fisheries Ltd. iii) Fakir Echo Knitwears Ltd. iv) FKL Spinning Ltd. v) Fakir Logistics Service vi) Fakir Securities Ltd.
Fakir Maniruzzaman (Rep. of Fakir Apparels Ltd.)	Director	i) Fakir Apparels Ltd. ii) Armour Polymer Ltd. iii) Fakir Trade Agency iv) Green View Golf Resort Ltd.



Name of Director	Status with the Bank	Name of the Firms/Companies in which they have Interest
Abdul Hakim	Director	i) Halim Motors ii) Karnofuly Motors iii) Zareen Agro Industries Ltd. iv) Excellent Ceramic Industries Ltd. v) Excellent Tiles Industries Ltd. vi) Shahjalal Islami Bank Securities Ltd. vi) Abdul Halim & Brothers
Nasir Uddin Ahmed, FCA, FCS	Independent Director	i) MABS & J Partners, Chartered Accountants ii) ZN Consultants (Strategic Management & HR Consulting Firm)
Md. Reazul Karim FCMA	Independent Director	-

55.2 Significant Contracts where Bank is a party and wherein Directors have interest: Nil

55.3 Shares issued to Directors & Executives without consideration or exercise at discount: Nil

55.4 Lending Policies to Related Parties

Lending to related parties is effected as per requirements of Section 27(1) of the Banking Companies Act, 1991 (as amended up to date).

55.5 Investments (Loans and Advances) to Directors and their related Concern (Note-8a.4):

Sl. #	Name of the Party	Related By	Nature of Investment	Amount in Tk. (Non-Funded)	Amount in Tk. (Funded)	Status
i)	M/s. Arzoo Electronics	Mrs. Taslima Begum (Spouse of Md. Abdul Barek)	L/C /MPI-TR/BMCTR	2,552,605	-	Regular
ii)	Electra International Ltd.	Sanaullah Shahid	BMCTR-Rev	-	108,221,055	Regular
iii)	Own the World Company Limited	Khandaker Sakib Ahmed	BMCTR/BG	7,500,000	3,948,176	Regular
iv)	Aqua Consultant And Associates Ltd.	Khandaker Sakib Ahmed	BG	70,000,000	-	Regular
v)	M/s. Rupsha Trading Corporation	Md. Mohiuddin Ahmed	L/C /MPI-TR/Bai-Muajjal	-	43,687,646	Regular
vi)	Abdul Hakim	Abdul Halim	HPSM-Real Estate	-	10,541,394	Regular
vii)	Shoyeb Ahmed	Abdul Halim	HPSM-Real Estate	-	10,602,462	Regular
viii)	Fakir Knitwears Ltd	Fakir Mashrikuzzaman	BG	4,113,900	-	Regular
ix)	Fakir Knitwears Ltd	Fakir Akhtaruzzaman	BG	55,376,170	-	Regular
x)	Akkas Uddin Mollah	Akkas Uddin Mollah	Credit Card	-	51,372	Regular
xi)	Khandoker Sakib Ahmed	Khandoker Sakib Ahmed	Credit Card	-	40,426	Regular
xii)	Md Abdul Barek	Anwarul Kaium Shimu	Credit Card	-	49,088	Regular
xiii)	Khandoker Sakib Ahmed	Tanzin Zaman	Credit Card	-	319,960	Regular
xiv)	Shahjalal Islami Bank Securities Ltd.	Subsidiary	Bai-Muajjal/BG	200,000,000	1,344,502,666	Regular
				339,542,675	1,521,964,245	





55.6 Business other than Banking business with any related concern of the Directors as per Section 18 (2) of the Banking Companies Act, 1991 (as amended up to date): Nil

55.7 Investments in Securities of Directors and their related concern: Nil

56. Events after Reporting Period

The Board of Directors of the Bank at its 406th meeting held on 8 April 2026 has recommended 13% cash dividend for the year 2025. This dividend is subject to the final approval by the shareholders at the forthcoming Annual General Meeting (AGM) of the Bank. The effect of the above cash dividend will be accounted for in the period when shareholders' right to receive the payment will be established. The declared dividend is also in compliance with Section 22 of Income Tax Act, 2023.

Dhaka
08 April 2026

 Chairman
 Director
 Director
 Managing Director



Shahjalal Islami Bank PLC.
Investments in Shares & Securities (Listed with Stock Exchanges)
As at 31 December 2025

(Amount in Taka)						
Sl. No.	Name of Company	No. of Shares/ Securities	Market Price per Share	Market Value as at 31 December 2025	Cost Price as at 31 December 2025	Unrealised Gain/(loss)
Quoted						
1	The ACME Laboratories Limited	872,901	70.90	61,888,681	76,841,355	(14,952,674)
2	Active Fine Chemicals Ltd.	2,200,000	5.50	12,100,000	60,709,192	(48,609,192)
3	Aftab Automobiles Limited	912,000	33.70	30,734,400	54,174,441	(23,440,041)
4	AIBL 1st Islamic Mutual Fund	5,000,000	3.40	17,000,000	44,927,560	(27,927,560)
5	Dhaka Electric Supply Company Ltd.	2,500,000	20.50	51,250,000	125,754,826	(74,504,826)
6	Export Import Bank of Bangladesh PLC.	11,500,000	3.00	34,500,000	158,153,884	(123,653,884)
7	Generation Next Fashions Limited	1,989,845	2.60	5,173,597	25,741,813	(20,568,216)
8	RAK Ceramics (Bangladesh) Limited	1,000,000	21.90	21,900,000	49,814,878	(27,914,878)
9	Square Textile Ltd.	1,635,130	48.50	79,303,805	105,600,640	(26,296,835)
10	The Dacca Dyeing & Mfg. Co. Limited	2,800,000	19.20	53,760,000	102,948,339	(49,188,339)
11	Titas Gas Transmission and Distribution Co. Ltd	4,600,000	15.50	71,300,000	240,881,514	(169,581,514)
12	Prime Islami Life Insurance Ltd.	700,000	33.00	23,100,000	47,262,250	(24,162,250)
13	Singer Bangladesh Limited	500,000	84.50	42,250,000	88,910,881	(46,660,881)
14	Square Pharmaceuticals Ltd.	950,000	198.60	188,670,000	209,375,200	(20,705,200)
15	Silva Pharmaceuticals Limited	2,300,000	9.40	21,620,000	48,788,156	(27,168,156)
16	Robi Axiata Limited	4,500,000	28.20	126,900,000	187,021,727	(60,121,727)
17	Linde Bangladesh Ltd.	50,000	750.10	37,505,000	75,143,517	(37,638,517)
18	Power Grid Company of Bangladesh Ltd.	2,000,000	26.70	53,400,000	123,322,659	(69,922,659)
19	Lub-rref (Bangladesh) Limited	1,500,000	9.90	14,850,000	69,212,179	(54,362,179)
20	Mir Akhter Hossain Limited	1,375,946	27.30	37,563,326	95,652,768	(58,089,442)
21	ACI Limited	181,125	194.60	35,246,925	44,635,402	(9,388,477)
22	ACI Formulations Limited	555,000	127.90	70,984,500	91,841,140	(20,856,640)
23	Grameenphone Ltd.	150,000	257.90	38,685,000	50,486,426	(11,801,426)
24	Apex Tannery Limited	100,000	58.60	5,860,000	13,619,478	(7,759,478)
25	BSRM Steels Limited	100,000	63.10	6,310,000	6,666,609	(356,609)
26	Aamra Technologies Limited	200,000	11.60	2,320,000	6,642,625	(4,322,625)
27	ADN Telecom Limited	49,900	57.80	2,884,220	6,603,045	(3,718,825)
28	Crown Cement PLC.	500,000	46.00	23,000,000	37,148,434	(14,148,434)
29	Energypac Power Generation Limited	750,000	15.50	11,625,000	29,171,775	(17,546,775)
30	Global Islami Bank Limited	1,452,396	1.70	2,469,073	13,173,669	(10,704,596)
31	IFAD Autos Limited	530,250	21.60	11,453,400	24,142,177	(12,688,777)
32	LafargeHolcim Bangladesh Limited	1,870,000	46.70	87,329,000	125,570,041	(38,241,041)
33	Agricultural Marketing Company Ltd. (Pran)	62,020	202.50	12,559,050	17,003,132	(4,444,082)
34	Bashundhara Paper Mills Limited	700,000	25.10	17,570,000	55,038,573	(37,468,573)
35	JMI Hospital Requisite Manufacturing Limited	543,420	41.90	22,769,298	40,681,277	(17,911,979)
36	LankaBangla Securities Limited	97,828	9.70	948,932	4,999,989	(4,051,057)
37	Fareast Islami Life Insurance Co. Ltd.	100,000	20.20	2,020,000	6,612,721	(4,592,721)
38	Union Bank Limited	2,100,000	1.50	3,150,000	25,711,346	(22,561,346)
39	Eastern Housing Limited	926,397	73.00	67,626,981	83,284,392	(15,657,411)
40	Shasha Denims Limited	500,000	15.60	7,800,000	10,810,004	(3,010,004)
41	MJL Bangladesh PLC.	605,200	90.50	54,770,600	56,719,989	(1,949,389)
42	The IBN SINA Pharmaceutical Industry PLC	89,802	314.00	28,197,828	26,581,124	1,616,704
43	Apex Footwear Limited	39,809	177.50	7,066,098	7,648,249	(582,151)
Un-Quoted						
1	CWT - Community Bank Shariah Fund	2,000,000	9.91*	19,820,000	20,000,000	(180,000)
2	Investment A/C - SWIFT Membership Share			22,780,753	22,780,753	-
Total				1,550,015,466	2,817,810,146	(1,267,794,680)

* Current Surrender Price



Shahjahi Islami Bank PLC.
Schedule of Fixed Assets including Premises, Furniture and Fixtures

Particulars	Cost				Depreciation & Amortization				Written Down Value as at 31.12.2025		
	Balance as at 01.01.2025	Addition during the year	Adjustment during the year	Balance as at 31.12.2025	Rate	Balance as at 01.01.2025	Adjustment during the year	Charged during the year		Exch. Rate effect of OBU	Balance as at 31.12.2025
Tangible Assets											
Land	1,876,724,350	-	-	1,876,724,350	-	-	-	-	-	-	1,876,724,350
Building	893,986,278	-	-	893,986,278	2.50%	205,325,749	-	19,660,190	-	224,985,939	669,000,339
Furniture & Fixtures	1,306,951,595	40,714,132	18,185,406	1,329,480,320	10% & 20%	709,252,941	13,269,375	104,649,539	1	800,633,106	528,847,214
Office Equipment	870,075,095	31,820,801	8,265,159	893,630,737	20%	749,337,898	8,232,423	40,241,511	-	781,346,987	112,283,750
Computer & Network Equipment	779,014,901	164,435,445	7,726,069	935,724,278	20%	638,800,838	7,687,410	72,195,061	37	703,308,527	232,415,751
Vehicles	133,226,381	-	-	133,226,381	20%	119,960,639	-	6,430,755	-	126,391,394	6,834,988
Right of Use Assets (ROU)	2,639,248,105	244,246,993	-	2,883,495,098	-	991,278,924	-	251,173,514	-	1,242,452,439	1,641,042,660
Books	1,042,667	-	-	1,042,667	20%	1,020,539	-	-	-	1,020,539	22,128
Sub-total	8,500,269,371	481,217,371	34,176,633	8,947,310,109		3,414,977,528	29,189,207	494,350,570	39	3,880,138,930	5,067,171,179
Intangible Assets											
Software-Core Banking	62,615,431	-	-	62,615,431	20%	62,615,428	-	-	-	62,615,428	3
Software-Others	132,245,866	4,127,555	-	136,373,422	20%	102,693,577	-	10,019,436	-	112,713,012	23,660,409
Sub-total	194,861,297	4,127,555	-	198,988,853		165,309,005	-	10,019,436	-	175,328,440	23,660,412
Grand Total	8,695,130,669	485,344,926	34,176,633	9,146,298,961		3,580,286,533	29,189,207	504,370,005	39	4,055,467,370	5,090,831,591

Particulars	Cost				Depreciation & Amortization				Written Down Value as at 31.12.2024		
	Balance as at 01.01.2024	Addition during the year	Adjustment during the year	Balance as at 31.12.2024	Rate	Balance as at 01.01.2024	Adjustment during the year	Charged during the year		Exch. Rate effect of OBU	Balance as at 31.12.2024
Tangible Assets											
Land	1,876,724,350	-	-	1,876,724,350	-	185,611,696	-	19,714,053	-	205,325,749	1,876,724,350
Building	893,986,278	-	-	893,986,278	2.50%	646,521,552	41,016,164	103,744,426	-	709,252,941	688,660,529
Furniture & Fixtures	1,298,515,777	64,172,335	55,736,518	1,306,951,595	10% & 20%	647,202,010	12,525,763	114,661,652	3,127	749,337,898	597,698,654
Office Equipment	824,478,380	58,302,619	12,705,904	870,075,095	20%	577,924,569	13,617,320	74,491,360	2,229	638,800,838	120,737,196
Computer & Network Equipment	742,202,654	50,787,090	13,974,843	779,014,901	20%	577,924,569	13,617,320	74,491,360	-	638,800,838	140,214,063
Vehicles	133,226,381	-	-	133,226,381	20%	112,367,554	-	7,593,085	-	119,960,639	13,265,742
Right of Use Assets (ROU)	2,352,443,206	286,804,899	-	2,639,248,105	-	741,366,779	-	249,912,146	-	991,278,924	1,647,969,181
Books	1,042,667	-	-	1,042,667	20%	1,020,539	-	-	-	1,020,539	22,128
Sub-total	8,122,619,693	460,066,944	82,417,265	8,500,269,371		2,912,014,698	67,159,248	570,116,721	5,357	3,414,977,528	5,085,291,843
Intangible Assets											
Software-Core Banking	62,615,431	-	-	62,615,431	20%	62,601,317	-	14,111	-	62,615,428	3
Software-Others	118,297,981	13,947,885	-	132,245,866	20%	93,771,343	-	8,922,233	-	102,693,577	29,552,290
Sub-total	180,913,412	13,947,885	-	194,861,297		156,372,661	-	8,936,344	-	165,309,005	29,552,290
Grand Total	8,303,533,105	474,014,829	82,417,265	8,695,130,669		3,068,387,359	67,159,248	579,053,065	5,357	3,580,286,533	5,114,844,136



Shahjalal Islami Bank PLC.
Statement of Foreign Currency
As at 31 December 2025

[Refer to Note-5a.2 to the financial statements]

Sl. No.	Name of the Bank	Currency Name	31-Dec-25		Amount in Taka	31-Dec-24		Amount in Taka
			Amount in Foreign Currency	Conversion Rate per Unit F.C.		Amount in Foreign Currency	Conversion Rate per Unit F.C.	
1	Standard Chartered Bank, NY	USD	9,598,968.46	122.2954	1,173,909,687	5,957,749.94	120.0000	714,929,993
2	Mashreq Bank PSC, NY	USD	4,028,533.69	122.2954	492,671,139	6,039,387.40	120.0000	724,726,488
3	Standard Chartered Bank, Mumbai	USD	22,198.53	122.2954	27,173,858	222,198.53	120.0000	26,663,824
4	Habib American Bank, USA	USD	1,928,305.44	122.2954	235,822,885	637,965.19	120.0000	76,555,823
5	ICICI Bank, Hong Kong	USD	403,591.96	122.2954	49,357,440	31,857.22	120.0000	3,822,866
6	WACHOVIA BANK, NY, USA	USD	-	122.2954	-	3,030,723.65	120.0000	363,686,838
7	Commerzbank AG Frankfurt	USD	4,031,730.27	122.2954	493,062,066	703,535.14	120.0000	84,424,217
8	Bank Aljazira	USD	770.80	122.2954	94,265	770.80	120.0000	92,496
9	JPMorgan Chase Bank N.A., NY, USA	USD	2,597,603.68	122.2954	317,674,981	18,335,025.18	120.0000	2,200,203,022
10	Citibank N.A., NY, USA	USD	6,335,308.63	122.2954	774,779,103	1,114,107.19	120.0000	133,692,863
11	Sonali Bangladesh UK Ltd.	USD	491,216.25	122.2954	60,073,488	71,392.00	120.0000	8,567,040
12	AB Bank Ltd, Mumbai	ACUD	294,245.58	122.2954	35,984,881	1,086,869.88	120.0000	130,424,386
13	Standard Chartered Bank, Mumbai	ACUD	1,155,436.94	122.2954	141,304,623	928,617.43	120.0000	111,434,092
14	Standard Chartered Bank, Colombo	ACUD	7,017.01	122.2954	858,148	7,762.01	120.0000	931,441
15	ICICI Bank, Mumbai	ACUD	97,060.07	122.2954	11,870,000	121,996.60	120.0000	14,639,592
16	Habib Metropolitan Bank Ltd.	ACUD	10,474.66	122.2954	1,281,003	239,411.52	120.0000	28,729,382
17	United Bank of India, Kolkata	ACUD	230,028.66	122.2954	28,131,447	216,792.52	120.0000	26,915,102
18	Sonali Bank Ltd. AGU, Kolkata	ACUD	988.07	122.2954	120,836	236,648.82	120.0000	28,397,858
19	Bank of Bhutan Ltd. Main Branch	ACUD	14,970.58	122.2954	1,830,833	26,767.24	120.0000	3,212,059
20	AXIS Bank Ltd. India	ACUD	175,287.21	122.2954	21,436,819	540,461.30	120.0000	64,855,356
21	MCB Bank Limited	ACUD	158,427.64	122.2954	19,374,972	200,843.28	120.0000	24,101,194
22	HDFC Bank Ltd., Mumbai	ACUD	570,168.16	122.2954	69,728,943	779,421.67	120.0000	93,530,600
23	Nabii Bank Limited, Kathmandu, Nepal	ACUD	56,130.19	122.2954	6,864,464	35,732.19	120.0000	4,287,863
24	Standard Chartered Bank, Frankfurt	EURO	1,264,535.06	143.9906	182,081,162	91,135.96	125.1360	11,404,389
25	Commerzbank AG	EURO	913,271.31	143.9906	131,502,484	441,472.32	125.1360	55,244,080
26	JPMorgan Chase AG, Frankfurt	EURO	719,375.25	143.9906	103,583,274	384,986.20	125.1360	48,175,633
27	Sonali Bangladesh UK Ltd.	EURO	3,055.00	143.9906	439,891	10,000.00	125.1360	1,251,360
28	Standard Chartered Bank, Tokyo	YEN	2,239,688.36	0.7838	1,755,468	11,315,822.71	0.7606	8,606,815
29	Habib Bank AG Zurich	CHF	44,932.66	155.0094	6,964,985	37,743.11	133.2000	5,027,382
30	ICICI Bank, Canada	CAD	28,615.65	89.3384	2,556,476	13,263.64	83.2697	1,104,459
31	Bank Aljazira, KSA	SAR	17,641.99	32.6199	575,480	1,370,741.99	31.9608	43,810,011
32	Riyad Bank, KSA	SAR	835,755.59	32.6199	27,262,264	758,441.37	31.9608	24,240,393
33	Standard Chartered Bank, London	GBP	231,881.30	165.2700	38,323,022	52,627.70	150.9600	7,944,678
34	JPMorgan Chase Bank N.A., London	GBP	7,077.99	165.2700	1,169,779	15,911.07	150.9600	2,401,935
35	Sonali Bangladesh UK Ltd.	GBP	10,000.00	165.2700	1,652,700	10,000.00	150.9600	1,509,600
36	Mashreq Bank PSC, UAE	AED	84,923.81	33.3012	2,828,065	1,106,713.84	32.6717	36,158,223
37	Emirates Islamic Bank PJSC, Dubai	AED	404,679.56	33.3012	13,476,315	57,269.50	32.6717	1,871,092
38	Standard Chartered Bank, China	CNY	78,857.91	17.4581	1,376,709	527,389.01	16.4440	8,672,385
Total								5,125,346,839
								4,478,953,957



**Details of Information on Investments Exceeding 10% of
Bank's Total Regulatory Capital (Funded & Non-Funded)
As at 31 December 2025**

(Taka in Lac)

Sl. No.	Name of Client	Outstanding			% of Investments to Total Capital			
		Funded	Non-funded	Total	Funded	Non-Funded	Total	
1	LOGOS APPARELS LIMITED	16,885	8,590	25,474				
	RAHMAT SWEATER (BD) LTD.	3,378	2,702	6,081				
	BELKUCHI SPINNING MILLS LTD.	6,066	193	6,259				
	M/S. SHAHI PRODUCTS	4,181	-	4,181				
	MOHAMMAD ALI SPINNING MILLS LTD.	20,703	5,038	25,741				
	M/S. SHAHI DYEING AND FINISHING MILLS LTD.	-	4	4				
	Group-total	51,213	16,527	67,740	11.80%	3.81%	15.60%	
2	ANWAR SILK MILLS LTD.	6,216	972	7,188				
	A-ONE POLYMER LTD.	165	480	645				
	ANWAR CEMENT LTD.	-	6,181	6,181				
	ANWAR ISPAT LTD.	4,338	268	4,606				
	ANWAR JUTE SPINNING MILLS LTD.	-	30	30				
	A.G. AUTOMOBILES LTD.	149	63	213				
	A.G. MOTORS LTD.	133	-	133				
	HOSSAIN DYEING AND PRINTING MILLS LTD	10,762	4,988	15,750				
	MEHMUD INDUSTRIES (PVT.) LTD.	6,544	4,806	11,350				
	ANWAR CEMENT SHEET LTD.	21,139	15,107	36,246				
	TOLEDO MOTORS LIMITED	360	-	360				
	EUTOCARS LIMITED	-	-	-				
	Group-total	49,805	32,897	82,702	11.47%	7.58%	19.05%	
	3	UNIQUE CEMENT INDUSTRIES LTD.	-	1,410	1,410			
		EVEREST POWER GENERATION POWER GENERATION COME	-	647	647			
UNIQUE POWER PLANT LTD.		-	-	-				
UNITED EDIBLE OILS LTD.		-	6	6				
KAMAL TRADING CO.LTD.		-	5,278	5,278				
MEGHNA AVIATION LTD.		-	18	18				
MEGHNA BALL PEN & ACCESSORIES MFG LTD.		-	2,572	2,572				
MEGHNA BEVERAGE LIMITED		-	531	531				
MEGHNA CERAMIC INDUSTRIES LTD.		-	-	-				
MEGHNA EDIBLE OILS REFINERY LTD.		-	-	-				
MEGNA FOIL PACKAGING LTD.		-	-	-				
MEGHNA FRESH LPG LTD.		-	10,422	10,422				
MEGHNA NOODLES & BISCUIT FACTORY LTD.		-	82	82				
MEGHNA PULP & PAPER MILLS LTD.		-	9,726	9,726				
MEGHNA SUGAR REFINERY LTD.		-	4,848	4,848				
MEGHNA PVC LIMITED		-	3,108	3,108				
MEGHNA INDUSTRIAL ECONOMIC ZONE LTD.		-	404	404				
SONARGAON FLOUR & DAL MILLS LTD.		-	-	-				
SONARGAON SALT IND. LTD.		-	-	-				
SONARGAON SOLAR ENERGY LTD.		-	851	851				
SONARGAON STEEL FABRICATE LTD.		-	-	-				
TANVEER FOOD LTD.		-	10,325	10,325				
TANVEER PAPER MILLS LTD.		-	-	-				
TASNIM CHEMICAL COMPLEX LTD.		-	25	25				
TASNIM CONDENSED MILK LTD.		-	-	-				
SURMA MUSTARD OIL LTD.		-	28	28				
SONARGAON SEED CRUSHING LIMITED		-	-	-				
COMILLA ECONOMIC ZONE LIMITED		-	-	-				
EQUILIBRIUM LTD		5,120	-	5,120				
Group-total		5,120	50,281	55,400	1.18%	11.58%	12.76%	
4	SINHA DYEING AND FINISHING LTD.	2,683	-	2,683				
	SINHA YARN DYEING AND FABRICS LTD	6,775	-	6,775				
	PRITHA FASHIONS LTD.	-	-	-				
	OPEX INDUSTRIES LTD.	13,670	-	13,670				
	SHIKHARAA DEVELOPMENTS LTD.	4,002	-	4,002				
	SINHA PEOPLES ENERGY LTD.	10,133	-	10,133				
	VENTURE ENERGY RESOURCES LTD.	3,476	-	3,476				
	SINHA POWER GENERATION COM. LTD	25,821	-	25,821				
	Group-total	66,560	-	66,560	15.33%	0.00%	15.33%	



Sl. No.	Name of Client	Outstanding			% of Investments to Total Capital		
		Funded	Non-funded	Total	Funded	Non-Funded	Total
5	CHITTAGONG DENIM MILLS LTD	7,638	5,124	12,762			
	SMART JEANS LTD	3,620	1,897	5,517			
	SMART JACKET LTD.	684	243	927			
	SHEHAN SPECIALIZED TEXTILE MILLS LTD.	285	234	519			
	SMART BIO-INCEPTION LTD	-	-	-			
	APPAREL PROMOTERS LIMITED	2,932	17,530	20,462			
	AL-RAZI CHEMICAL COMPLEX LTD.	7,605	583	8,188			
	SMART POLYMER INDUSTRIES LTD.	29	1,101	1,130			
	BM CONTAINER (BD)LTD.	3,869	115	3,984			
	BM ENERGY (BD) LTD.	-	-	-			
	SHOISHOB FASHION LTD.	216	-	216			
	Group-total	26,879	26,826	53,705	6.19%	6.18%	12.37%
	6	SUPER OIL REFINERY LIMITED	11,436	18,085	29,521		
MULTI OIL REFINERY LTD		-	-	-			
SUPER BOARD MILLS LIMITED		-	-	-			
SUPER FORMICA & LAMINATION LTD.		6,572	6,394	12,966			
PRIME PUSTI LIMITED		-	-	-			
T.K FOOD PRODUCTS DISTRIBUTION LTD.		-	-	-			
GREEN BOARD & FIBRE MILLS LTD.		9,073	11,360	20,433			
MAKS DRUG LTD		295	-	295			
NATIONAL HOSPITAL CHATTOGRAM (PVT) LTD.		2,240	-	2,240			
T.K. CHEMICAL COMPLEX LTD.		-	756	756			
BIO-PHARMA LIMITED		397	1,208	1,605			
Group-total		30,014	37,802	67,816	6.91%	8.71%	15.62%
7		KARIM SPINNING MILLS LTD.	9,512	-	9,512		
	PURBANI ROTOR SPINNING LTD.	713	-	713			
	SHOHAGPUR TEXTILE MILLS LTD.	8,213	2,828	11,042			
	PURBANI YARN DYING LTD	531	358	889			
	PURBANI FABRICS LTD	10,045	2,116	12,161			
	KARIM TEXTILES LTD.	1,842	11,157	12,998			
	Group-total	30,856	16,459	47,316	7.11%	3.79%	10.90%
	8	MYMENSINGH AGRO LTD	14,192	4,986	19,178		
BANGA BUILDING MATERIALS LTD.		1,028	17,904	18,932			
CHORKA TEXTILE LIMITED		8,070	5,556	13,626			
PRAN DAIRY LTD.		176	2,114	2,290			
Group-total		23,466	30,559	54,025	5.40%	7.04%	12.44%
9	ALIM KNIT (BD) LTD.	5,615	16,126	21,741			
	MONDOL INTIMATES LTD.	4,106	9,948	14,054			
	MONDOL KNIT TEX LTD.	-	-	-			
	MONDOL SPINNING MILLS LTD.	4,547	22,791	27,338			
	APPOLLO KNITWEAR BD LTD	2,251	1,918	4,170			
	APPOLLO FASHIONS LTD	665	893	1,558			
	APPOLLO PACKAGING (BD) LTD.	52	1	53			
	TROPICAL KNITEX LTD.	679	14,904	15,584			
	COTTON CLUB (BD) LTD.	-	26	26			
	COTTON CLOTHING (BD) LTD.	-	1,243	1,243			
	COTTON CLOUT (BD) LTD.	-	-	-			
	COTTON FIELD (BD) LTD.	1,073	8,855	9,927			
	NOOR CHECKS & STRIPES LTD	7,993	416	8,408			
	MONDOL KNITWEARS LTD.	-	338	338			
ECO INTIMATES LTD.	-	-	-				
Group-total	26,981	77,459	104,440	6.21%	17.84%	24.05%	
10	INCEPTA PHARMACEUTICALS LTD.	15,015	11,004	26,018			
	INCEPTA VACCINE LTD.	-	-	-			
	INCEPTA HYGIENE AND HOSPICARE LTD.	-	-	-			
	INCEPTA CHEMICALS LTD.	-	-	-			
	INCEPTA HERBAL AND NUTRICARE LTD.	-	-	-			
	MAHEEN DIZAYN ETIKET (BD) UNIT-2 LIMITED	2,599	-	2,599			
	IMPRESS FASHION LIMITED	8,572	4,617	13,189			
	IMPRESS ACCESSORIES LIMITED	4,796	-	4,796			
	IPOINT LOGISTICS LTD	-	410	410			
	IMPRESS AVIATION LIMITED	-	160	160			
	EVERLIFE BATTERY RECYCLING & MANUFACTURING CO.	2,739	1,944	4,683			
	IMPRESS AVIATION LIMITED	-	-	-			
	NEXT SPACES LTD	-	-	-			
	INFRA TRADE LIMITED	-	-	-			
Group-total	33,721	18,135	51,856	7.77%	4.18%	11.94%	



Sl. No.	Name of Client	Outstanding			% of Investments to Total Capital		
		Funded	Non-funded	Total	Funded	Non-Funded	Total
11	BENGAL POLYMER WARES LTD.	9,714	1,240	10,954			
	BENGAL POLYMER WARES LTD. (UNIT-2)	6,485	-	6,485			
	BENGAL CONCEPT AND HOLDINGS LTD	573	-	573			
	EUPHORIA APPARELS LTD	16,519	995	17,514			
	BENGAL PLASTICS LIMITED	10,155	549	10,704			
	Group-total	43,446	2,784	46,230	10.01%	0.64%	10.65%
12	DHALY CONSTRUCTION LTD.	47,179	746	47,925			
	RBS CONSTRUCTION LTD.	2,513	2,513	5,026			
	Group-total	49,692	3,259	52,951	11.44%	0.75%	12.20%
13	KABIR STEEL RE-ROLLING MILLS LTD.	-	-	-			
	KABIR STEEL LTD.	-	-	-			
	KSRM STEEL PLANT LTD.	36,568	-	36,568			
	S. R. SHIPPING LTD.	14,202	-	14,202			
	Group-total	50,770	-	50,770	11.69%	0.00%	11.69%
14	TRADE INTERNATIONAL INDUSTRIES LIMITED	39,223	10,046	49,269			
	TRADE INTERNATIONAL INDUSTRIES LTD	-	2,347	2,347			
	BLUEBERRY CORPORATION	471	32	503			
	ORCHID CORPORATION	-	-	-			
	Group-total	39,694	12,425	52,119	9.14%	2.86%	12.00%
15	MAF SHOES LTD.	32,255	13,483	45,738			
	MAF FOOT WARE	-	-	-			
	Group-total	32,255	13,483	45,738	7.43%	3.11%	10.53%
16	M. HOSSAIN SPINNING MILLS (PVT.) LTD.	9,488	2,818	12,306			
	M. HOSSAIN COTTON SPINNING MILLS (PVT.) LTD.	40,515	3,001	43,516			
	HOSSAIN TRADING CO.	-	166	166			
	EASTERN TRADING CO.	-	-	-			
	DHAKA TRADING CO.	-	-	-			
	S.A. TRADING CO.	-	79	79			
	FAYSAL TRADING CO.	-	44	44			
	UNITED PLASTIC WOOD IND. (PVT.) LTD.	1,637	696	2,333			
	UNITED LEATHER PVT. IND. LTD.	5,760	582	6,341			
	SELINA TRADING CO.	-	-	-			
	UNITED POLYMER INDUSTRIES (URF)	293	190	483			
	UNITED QUARTZ STONE INDUSTRIES PVT. LTD.	934	-	934			
	Group-total	58,626	7,576	66,202	13.50%	1.74%	15.25%
17	LIZ FASHION INDUSTRY LIMITED	14,174	1,758	15,932			
	LIDA TEXTILE & DYEING LIMITED	14,661	5,725	20,386			
	PANDA SHOES INDUSTRY LIMITED	2,205	1,540	3,745			
	GOOD & FAST PACKAGING CO. LTD.	12,547	3,591	16,138			
	LIZDA HOLDING LTD.	3,038	-	3,038			
	Group-total	46,625	12,613	59,239	10.74%	2.91%	13.64%
18	DIVINE DESIGN LTD.	5,601	6,008	11,608			
	NAFISA APPARELS LTD	-	-	-			
	FELIX FASHION'S LTD	421	865	1,286			
	FOUR H FASHIONS LTD	1,291	2,856	4,147			
	FOUR H APPARELS LTD	364	1,979	2,342			
	FOUR H DYEING & PRINTING LIMITED	21,642	9,750	31,392			
	Group-total	29,318	21,457	50,776	6.75%	4.94%	11.69%
19	M/S SHAIKH BROTHERS	-	-	-			
	ARISING TRADE INTERNATIONAL LTD.	10,220	1,820	12,040			
	JOYTUN DEVELOPERS LTD.	1,903	-	1,903			
	SUNSHINING LTD.	19,493	11,448	30,941			
Group-total	31,617	13,268	44,885	7.28%	3.06%	10.34%	
20	MIR CEMENT LTD	36,173	6,829	43,002			
	MIR CONCRETE PRODUCTS LTD	6,411	1,842	8,253			
	Group-total	42,585	8,671	51,255	9.81%	2.00%	11.80%
Total		769,243	402,483	1,171,725			

Total Capital of the Bank as at 31 December 2025 is Taka 434,182.06 lac.



Shahjalal Islami Bank PLC. Segment Information

Annexure - E

According to International Financial Reporting Standards (IFRS) 8 "Operating Segment" the Bank reports its operation under the following business segments:

Particular	Shahjalal Islami Bank PLC.			Total	Shahjalal Islami Bank PLC. and its Subsidiary		Consolidated
	SHIBPLC	Off-shore Banking Unit	Inter Company Transaction		Shahjalal Islami Bank Securities Ltd	Inter Company Transaction	
Operating Income							
Investment Income	26,389,479,349	1,161,169,451	(281,838,223)	27,268,810,577	184,700,885	(151,852,185)	27,301,659,277
Less: Profit paid on Deposits	13,728,861,987	496,347,402	-	14,225,209,389	162,491,542	(154,311,146)	14,233,389,785
Net Investment Income	12,660,617,362	664,822,049	(281,838,223)	13,043,601,188	22,209,343	2,458,961	13,068,269,492
Income from Investments in Shares & Securities	2,841,530,428	-	-	2,841,530,428	48,620,848	-	2,890,151,276
Commission, Exchange and Brokerage	3,630,149,877	1,741,368	-	3,631,891,245	89,636,745	-	3,721,527,990
Other Operating Income	1,761,735,823	13,730,664	-	1,775,466,487	11,400,900	(2,458,961)	1,784,408,426
Total Operating Income	8,233,416,128	15,472,032	-	8,248,888,160	149,658,493	(2,458,961)	8,396,087,692
Total Operating Expenses	20,894,033,490	680,294,080	(281,838,223)	21,292,489,347	171,867,836	-	21,464,357,183
Operating Expenses							
Salaries and Allowances	4,499,881,289	10,998,959	-	4,510,880,248	68,999,697	-	4,579,879,945
Rent, Taxes, Insurances, Electricity etc.	460,736,464	42,410	-	460,778,875	6,647,071	-	467,425,946
Legal Expenses	2,355,731	-	-	2,355,731	198,750	-	2,554,481
Postage, Stamps, Telecommunication etc.	60,641,354	11,338	-	60,652,692	2,775,217	-	63,427,909
Stationery, Printings, Advertisements etc.	167,969,467	67,322	-	168,036,790	1,069,375	-	169,106,165
Chief Executive's Salary & Fees	19,699,858	-	-	19,699,858	-	-	19,699,858
Directors' Fees & Expenses	6,718,536	-	-	6,718,536	-	-	6,718,536
Sharia'h Supervisory Committee's Fees & Expenses	790,571	-	-	790,571	-	-	790,571
Auditor's Fees	4,025,000	-	-	4,025,000	92,000	-	4,117,000
Depreciation & Repairs of Bank's Assets	547,097,359	62,152	-	547,159,512	16,740,277	-	563,899,789
Zakat Expenses	288,555,510	-	-	288,555,510	-	-	288,555,510
Other Expenses	807,944,576	955,086	-	808,899,662	25,133,129	-	834,032,791
Total Operating Expenses	6,866,415,716	12,137,268	-	6,878,552,983	121,655,516	-	7,000,208,499
Profit before Provision	14,027,617,774	668,156,813	(281,838,223)	14,413,936,364	50,212,320	-	14,464,148,684
Specific Provision for Classified Investments	58,167,195	-	-	58,167,195	15,000,000	-	73,167,195
General Provision for Unclassified Investments	4,135,453,854	-	-	4,135,453,854	-	-	4,135,453,854
General Provision for Off-balance Sheet Items	57,500,000	-	-	57,500,000	-	-	57,500,000
Provision for diminution in value of Investments in Shares	203,000,000	-	-	203,000,000	-	-	203,000,000
Provision for Other Assets	1,319,500,000	-	-	1,319,500,000	-	-	1,319,500,000
Total Provision	5,773,621,049	-	-	5,773,621,049	15,000,000	-	5,788,621,049
Total Profit before Taxes	8,253,996,725	668,156,813	(281,838,223)	8,640,315,315	35,212,320	-	8,675,527,635
Provision for Taxation							
Deferred Tax	(16,175,650)	-	-	(16,175,650)	(20,044)	-	(16,195,694)
Current Tax	4,960,800,772	-	-	4,976,976,421	33,389,508	-	5,010,365,929
Net Profit after Taxes	3,293,195,954	668,156,813	(281,838,223)	3,679,514,544	1,842,856	-	3,681,357,400



Shahjalal Islami Bank PLC. Segment Information

According to International Financial Reporting Standards (IFRS) 8 "Operating Segment" the Bank reports its operation under the following business segments:

Particular	Shahjalal Islami Bank PLC.			Shahjalal Islami Bank PLC. and its Subsidiary		Consolidated
	SIBPLC	Off-shore Banking Unit	Inter Company Transaction	Shahjalal Islami Bank Securities Ltd	Inter Company Transaction	
Property and Assets						
Cash	25,854,870,565	-	-	25,854,870,565	-	25,854,870,565
Balance with Other Banks and Financial Institutions	9,483,805,943	20,815,350	-	9,504,621,293	(206,804,209)	9,563,567,601
Placement with Other Banks & Financial Institutions	23,748,013,366	-	-	23,748,013,366	-	23,748,013,366
Investments in Shares & Securities	47,060,140,204	-	-	47,060,140,204	-	49,342,195,725
Investments	274,929,959,967	18,148,395,776	-	293,078,355,744	(1,344,502,667)	294,937,185,178
Fixed Assets including Premises, Furniture and Fixtures	5,090,688,519	143,072	-	5,090,831,591	-	5,191,814,512
Other Assets	33,745,440,088	-	(10,744,873,844)	23,000,566,244	(2,515,000,000)	20,740,334,989
Non-Banking Assets	88,309,355	-	-	88,309,355	-	88,309,355
Total Property and Assets	420,001,228,007	18,169,354,198	(10,744,873,844)	427,425,708,362	(4,066,306,876)	429,466,291,291
Liabilities and Capital						
Liabilities						
Placement from Other Banks & Financial Institutions	19,753,426,944	17,471,120,844	(10,744,873,844)	26,479,673,944	(1,344,502,667)	26,616,693,260
Deposits and Other Accounts	312,786,014,037	336,632,185	-	313,122,646,223	(206,804,209)	312,915,842,014
Mudaraba Bonds	10,000,000,000	-	-	10,000,000,000	-	10,000,000,000
Other Liabilities	51,806,338,383	361,601,169	-	52,167,939,552	-	54,005,411,061
Deferred Tax Liabilities	28,199,829	-	-	28,199,829	(1,430,809)	26,769,020
Total Liabilities	394,373,979,194	18,169,354,198	(10,744,873,844)	401,798,459,548	(1,551,306,876)	403,564,715,355
Capital/Shareholders' Equity						
Paid-up Capital	11,129,683,510	-	-	11,129,683,510	-	11,129,683,510
Statutory Reserve	11,129,683,510	-	-	11,129,683,510	-	11,129,683,510
Capital Reserve	-	-	-	-	-	36,052,522
Foreign Currency Translation Reserve	0	27,313,033	-	27,313,033	-	27,313,033
Start-up Equity Investment Fund	170,108,898	-	-	170,108,898	-	170,108,898
Retained Earnings	3,197,772,894	(27,313,033)	-	3,170,459,862	(4,050,585)	3,179,683,878
Total Shareholders' Equity	25,627,248,813	-	-	25,627,248,813	(4,050,585)	25,672,525,351
Non-controlling Interest	-	-	-	229,050,585	-	229,050,585
Total Liabilities & Shareholders' Equity	420,001,228,007	18,169,354,198	(10,744,873,844)	427,425,708,361	(1,555,357,461)	429,466,291,291



Shahjalal Islami Bank PLC.
Statement of Tax position
as at 31 December 2025

Income Years	Assessment Years	Present Status
2001	2002-2003	Fully Setteled
2002	2003-2004	Fully Setteled
2003	2004-2005	Appeal with Honorable High Court
2004	2005-2006	Appeal with Honorable High Court
2005	2006-2007	Appeal with Honorable High Court
2006	2007-2008	Appeal with Honorable High Court
2007	2008-2009	Fully Setteled
2008	2009-2010	Fully Setteled
2009	2010-2011	Fully Setteled
2010	2011-2012	Fully Setteled
2011	2012-2013	Fully Setteled
2012	2013-2014	Fully Setteled
2013	2014-2015	Fully Setteled
2014	2015-2016	Fully Setteled
2015	2016-2017	Fully Setteled
2016	2017-2018	Fully Setteled
2017	2018-2019	Fully Setteled
2018	2019-2020	Fully Setteled
2019	2020-2021	Fully Setteled
2020	2021-2022	Fully Setteled
2021	2022-2023	Fully Setteled
2022	2023-2024	Fully Setteled
2023	2024-2025	Assessment Under DCT Level
2024	2025-2026	Return Submitted



Highlights of Performance of the Bank
As at and for the year ended 31 December 2025

(Amount in Taka)

Sl. No.	Particulars	2025	2024
1	Paid-up Capital	11,129,683,510	11,129,683,510
2	Total Capital (Tier-I + Tier-II)	43,418,206,470	37,186,189,542
3	Capital Surplus	12,815,390,889	11,129,517,204
4	Total Assets	427,425,708,361	386,849,889,733
5	Total Deposit	313,122,646,223	285,653,830,408
6	Total Investments (Loans & Advance)	293,078,355,744	268,946,484,663
7	Total Contingent Liabilities and Commitment	227,964,524,658	217,931,661,870
8	Investment Deposit Ratio (%)	81.59%	81.09%
9	Percentage of Classified Investments against Total Investments	4.46%	7.88%
10	Profit after Tax and Provision	3,679,514,543	1,688,009,689
11	Amount of Classified Investments	13,080,157,029	21,191,054,697
12	Provisions kept against Classified Investments	6,303,200,000	7,916,105,695
13	Provisions Surplus	15,966,726	15,596,800
14	Cost of Fund	6.58%	6.43%
15	Profit Earning Assets	358,256,564,349	314,102,425,472
16	Non-Profit Earning Assets	69,169,144,013	72,747,464,262
17	Return on Investments (ROI) in Securities	6.43%	5.45%
18	Return on Assets (ROA)	0.90%	0.46%
19	Income from Investment in Securities	2,841,530,428	1,995,093,886
20	Earnings per Share	3.31	1.52
21	Net Income per Share	3.31	1.52
22	Price Earning Ratio (Times)	4.99	12.07



Shahjalal Islami Bank PLC. (Offshore Banking Unit)

Balance Sheet
As at 31 December 2025

Note	31.12.2025		31.12.2024	
	USD	Taka	USD	Taka
Property and Assets				
Cash				
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Placement with Other Banks & Financial Institutions				
Balance with Other Banks and Financial Institutions				
	170,205.50	20,815,350	182,508.91	21,901,069
	-	-	-	-
3	170,205.50	20,815,350	182,508.91	21,901,069
Investments				
	11,963,332.91	1,463,060,584	17,633,147.14	2,115,977,657
	136,434,691.68	16,685,335,193	112,336,830.99	13,480,419,719
4	148,398,024.59	18,148,395,776	129,969,978.13	15,596,397,376
Fixed Assets including Premises, Furniture and Fixtures				
5	1,169.89	143,072	1,434.78	172,174
Other Assets				
	-	-	-	-
Non-Banking Assets				
	-	-	-	-
	-	-	-	-
	148,569,399.98	18,169,354,198	130,153,921.82	15,618,470,618
Liabilities and Capital				
Liabilities				
Placement from Other Banks & Financial Institutions				
6	142,860,000.00	17,471,120,844	125,305,000.00	15,036,600,000
Deposits and Other Accounts				
	40,517.87	4,955,149	27,441.29	3,292,955
	2,421,000.51	296,077,226	2,001,077.78	240,129,334
	-	-	-	-
	291,096.89	35,599,811	268,660.74	32,239,289
	-	-	-	-
7	2,752,615.27	336,632,185	2,297,179.81	275,661,577
Other Liabilities				
8	2,956,784.71	361,601,169	2,551,742.01	306,209,041
	148,569,399.98	18,169,354,198	130,153,921.82	15,618,470,618
Capital/Shareholders' Equity				
Paid-up Capital				
	-	-	-	-
Statutory Reserve				
	-	-	-	-
Foreign Currency Translation Reserve				
	-	27,313,033	-	26,898,101
Retained Earnings				
9	-	(27,313,033)	-	(26,898,101)
	-	-	-	-
	148,569,399.98	18,169,354,198	130,153,921.82	15,618,470,618



Shahjalal Islami Bank PLC. (Offshore Banking Unit)
Off-balance Sheet Items
As at 31 December 2025

Note	31.12.2025		31.12.2024	
	USD	Taka	USD	Taka
Contingent Liabilities				
Acceptances & endorsements	-	-	-	-
Letters of guarantee	-	-	-	-
Irrevocable letters of credit (including back to back bills)	-	-	-	-
Bills for collection	682,828.19	83,506,747	827,410.82	99,289,298
Other contingent liabilities	-	-	-	-
Total	682,828.19	83,506,747	827,410.82	99,289,298
Other commitments				
Documentary credits, short term and trade related transactions	-	-	-	-
Forward assets purchased and forward deposits placed	-	-	-	-
Undrawn note issuance, revolving and underwriting facilities	-	-	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-	-	-
Total	-	-	-	-
Total off-balance sheet items including contingent liabilities	682,828.19	83,506,747	827,410.82	99,289,298



Shahjalal Islami Bank PLC. (Offshore Banking Unit)
Profit and Loss Account
For the year ended 31 December 2025

Note	2025		2024		
	USD	Taka	USD	Taka	
Investment Income	10	9,500,688.93	1,161,169,451	8,431,341.88	979,351,791
Less: Profit paid on Deposits & Borrowing	11	4,061,114.65	496,347,402	3,775,298.90	438,523,997
Net Investment Income		5,439,574.28	664,822,049	4,656,042.98	540,827,794
Commission, Exchange and Brokerage	12	14,247.87	1,741,368	14,724.33	1,710,321
Other Operating Income	13	112,344.30	13,730,664	98,252.93	11,412,677
		126,592.17	15,472,032	112,977.26	13,122,998
Total Operating Income		5,566,166.45	680,294,080	4,769,020.24	553,950,792
Salaries and Allowances	14	89,993.49	10,998,959	122,522.76	14,231,766
Rent, Taxes, Insurances, Electricity etc.	15	347.00	42,410	5,578.10	647,930
Legal Expenses		-	-	-	-
Postage, Stamps, Telecommunication etc.	16	92.77	11,338	134.67	15,643
Stationery, Printings, Advertisements etc.	17	550.83	67,322	573.79	66,649
Auditor's Fees		-	-	-	-
Depreciation & Repairs of Bank's Assets	18	543.33	66,406	1,393.51	161,865
Other Expenses	19	7,814.51	955,086	5,264.99	611,561
Total Operating Expenses		99,341.93	12,141,521	135,467.82	15,735,414
Profit before Provision		5,466,824.52	668,152,559	4,633,552.42	538,215,378
Specific provision for Classified Investments		-	-	-	-
General provision for Unclassified Investments		-	-	-	-
Provision for Other Assets		-	-	-	-
Total Provision		-	-	-	-
Total Profit before Provisions for Taxation		5,466,824.52	668,152,559	4,633,552.42	538,215,378
Deferred Tax Expenses		-	-	-	-
Current Tax Expenses		-	-	-	-
Net Profit after Taxation		5,466,824.52	668,152,559	4,633,552.42	538,215,378
Retained Earnings from previous year		-	-	-	-
Add: Retained Earnings of current year		5,466,824.52	668,152,559	4,633,552.42	538,215,378
Retained Earnings carried forward		5,466,824.52	668,152,559	4,633,552.42	538,215,378
Less: Retained earnings transferred to central operation		5,466,824.52	668,567,491	4,633,552.42	556,026,290
Translation Reserve Movement		-	(414,932)	-	(17,810,912)
		-	-	-	-



Shahjalal Islami Bank PLC. (Offshore Banking Unit)
Cash Flow Statement
For the year ended 31 December 2025

	2025		2024	
	USD	Taka	USD	Taka
Cash flows from operating activities				
Investment income receipt in cash	9,500,689	1,161,169,451	8,431,341.88	979,351,791
Profit paid on deposits & borrowings	(4,061,115)	(496,347,402)	(3,775,298.90)	(438,523,997)
Fees & commission receipt in cash	14,248	1,741,368	14,724.33	1,710,321
Cash payments to employees	(89,993)	(10,998,959)	(122,522.76)	(14,231,766)
Cash payments to suppliers	(551)	(67,322)	(573.79)	(66,649)
Receipts from other operating activities	112,344	13,730,664	98,252.93	11,412,677
Payments for other operating activities	(8,289)	(1,016,342)	(10,977.76)	(1,290,219)
(i) Operating profit before changes in operating assets and liabilities	5,467,333.05	668,211,457	4,634,945.93	538,362,157
Changes in operating assets and liabilities				
(Increase)/decrease of investments to customers	(18,428,046.46)	(2,551,998,401)	(53,394,422.06)	(7,173,086,208)
Increase/(decrease) of deposits received from customers	455,435.46	60,970,608	2,167,850.42	261,435,344
Increase/(decrease) of other liabilities	405,042.70	55,392,128	229,769.76	50,792,093
(ii) Cash flows from operating assets and liabilities	(17,567,568.30)	(2,435,635,665)	(50,996,801.88)	(6,860,858,770)
Net cash used in operating activities (A)=(i+ii)	(12,100,235.25)	(1,767,424,208)	(46,361,855.95)	(6,322,496,613)
Cash flows from investing activities				
Proceeds from sale of fixed assets	-	-	-	-
Purchases of fixed assets	(243.64)	(29,796)	(784.08)	(88,874)
Net cash used in investing activities (B)	(243.64)	(29,796)	(784.08)	(88,874)
Cash flows from financing activities				
Borrowings from Banks & Financial Institutions	17,555,000.00	2,434,520,844	51,117,000.00	6,875,920,000
Profit transferred to Shahjalal Islami Bank PLC.	(5,466,824.52)	(668,567,491)	(4,633,552.42)	(556,026,290)
Net cash flow from financing activities (C)	12,088,175.48	1,765,953,353	46,483,447.58	6,319,893,710
Net increase/(decrease) in cash and cash equivalents (A+B+C)	(12,303.41)	(1,500,651)	120,807.55	(2,691,778)
Add/(Less): Effects of Exchange Rate Changes on Cash & Cash Equivalent	-	414,932	-	17,810,912
Add: Cash and cash equivalents at the beginning of the year	182,508.91	21,901,069	61,701.36	6,781,934
Cash and cash equivalents at the end of the year	170,205.50	20,815,349	182,508.91	21,901,069



Shahjalal Islami Bank PLC. (Offshore Banking Unit)

Notes to the Financial Statements

As at and for the year ended 31 December 2025

1. Status of the Unit

Offshore Banking Unit (OBU) is a separate business unit of Shahjalal Islami Bank PLC., governed under the rules and guidelines of Bangladesh Bank. The Bank commenced the operation of its Offshore Banking Unit on 21 December 2008 with the permission from Bangladesh Bank vide letter no. BRPD (P-3)744(99)/2008-2800 dated 24 July 2008. The unit is located at Shahjalal Islami Bank Tower, Plot-04, Block-CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212.

1.1 Nature of Business/Principal Activities

The principal activities of Offshore Banking Unit are to provide all kinds of shariah based commercial banking services to its customers complying the applicable rules & regulations.

2. Significant Accounting Policies

2.1 Basis of Accounting

The accounting records of the unit are maintained in USD form and the financial statements are prepared on a going concern basis under the historical cost convention and in accordance with First Schedule of the Banking Companies Act, 1991 (as amended up to date) by Bangladesh Bank BRPD Circular No. 15 dated 09 November 2009, other Bangladesh Bank circulars, International Financial Reporting Standards (IFRSs) and International Accounting Standards (IASs) as adopted by the Financial Reporting Council (FRC), the Companies Act, 1994, the listing regulations of the Stock Exchanges, the Securities and Exchange Rule, 1987 and other laws and rules applicable in Bangladesh.

2.2 Common Expense

- a. Expenditure for audit fees has not been separately accounted for in the Financial Statements of OBU.
- b. Provision for taxation and Off-balance sheet items has not been accounted for in the separate Financial Statements of OBU. However, all provisions have been accounted for in the Financial Statement of Shahjalal Islami Bank PLC. instead of OBU.

2.3 General

- a. These Financial Statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.
- b. Assets & liabilities have been converted to BDT currency which is the functional currency of the Bank @ US\$1 = Taka 122.2954 [closing rate (inter-bank weighted average)] and income & expenses have been converted to BDT currency @ US\$1 = Taka 122.2195 (monthly average rate of inter-bank weighted average rate). The arising differences between two rates have been recognized as foreign currency translation reserve.



	31.12.2025		31.12.2024	
	USD	Taka	USD	Taka
3. Balance with Other Banks and Financial Institutions (other than Mudaraba Term Fund)				
Inside Bangladesh (Note-3.1)	170,205.50	20,815,350	182,508.91	21,901,069
Outside Bangladesh	-	-	-	-
	170,205.50	20,815,350	182,508.91	21,901,069
3.1 Inside Bangladesh				
Shahjalal Islami Bank PLC.	170,205.50	20,815,350	182,508.91	21,901,069
	170,205.50	20,815,350	182,508.91	21,901,069
4. Investments (Loans and Advances)				
Country-wise Classification of Investments				
Inside Bangladesh				
Gross Murabaha, Bai-Muajjal etc.	11,963,332.91	1,463,060,584	17,633,147.14	2,115,977,657
Less: Profit receivable on Murabaha, Bai-Muajjal etc.	-	-	-	-
Net Murabaha, Bai-Muajjal etc.	11,963,332.91	1,463,060,584	17,633,147.14	2,115,977,657
Net Bills Purchased and Discounted (Note- 4.1)	136,434,691.68	16,685,335,193	112,336,830.99	13,480,419,719
Outside Bangladesh				
	148,398,024.59	18,148,395,776	129,969,978.13	15,596,397,376
4.1 Bills Purchased and Discounted				
Payable inside Bangladesh	10,616,959.00	1,298,405,248	6,716,334.00	805,960,080
Payable outside Bangladesh	126,082,871.23	15,419,355,170	105,807,121.73	12,696,854,608
Gross Bills Purchased and Discounted	136,699,830.23	16,717,760,418	112,523,455.73	13,502,814,688
Less: Profit receivable on Bills Purchased and Discounted	265,138.55	32,425,225	186,624.74	22,394,969
Net Bills Purchased and Discounted	136,434,691.68	16,685,335,193	112,336,830.99	13,480,419,719
5. Fixed Assets including Premises, Furniture & Fixtures				
Furniture & Fixture	77.41	9,467	92.25	11,070
Office Equipment	1,092.48	133,605	1,342.53	161,104
Carrying Value	1,169.89	143,072	1,434.78	172,174
6. Placement from other Banks & Financial Institutions				
Mudaraba Term Deposit from other Banks	55,000,000.00	6,726,247,000	37,000,000.00	4,440,000,000
Borrowing from Shahjalal Islami Bank PLC.	87,860,000.00	10,744,873,844	88,305,000.00	10,596,600,000
	142,860,000.00	17,471,120,844	125,305,000.00	15,036,600,000
7. Deposits and Other Accounts				
Al-Wadeeah Current Deposit	95,766.73	11,711,831	51,149.81	6,137,977
Profit Payable on Deposit	36,705.29	4,488,888	29,011.17	3,481,340
Sundry Deposits	158,624.87	19,399,092	188,499.76	22,619,971
	291,096.89	35,599,811	268,660.74	32,239,289
Mudaraba Savings Deposit	38,567.87	4,716,673	25,511.29	3,061,355
Foreign Currency Deposits	1,950.00	238,476	1,930.00	231,600
	40,517.87	4,955,149	27,441.29	3,292,955
Mudaraba Term Deposit	2,421,000.51	296,077,226	2,001,077.78	240,129,334
	2,421,000.51	296,077,226	2,001,077.78	240,129,334
	2,752,615.27	336,632,185	2,297,179.81	275,661,577
8. Other Liabilities				
Profit Payable	1,457,565.09	178,253,506	1,029,900.57	123,588,068
General Provision for Unclassified Investment	1,490,000.00	182,220,146	1,490,000.00	178,800,000
Other Payables	5,157.62	630,753	11,611.44	1,393,373
Outstanding Expenses	4,062.00	496,764	20,230.00	2,427,600
	2,956,784.71	361,601,169	2,551,742.01	306,209,041
9. Surplus in Profit and Loss Account/Retained Earnings				
Opening Balance	-	(26,898,101)	-	(9,087,189)
Add: Profit/(Loss) during the Period	5,466,824.52	668,152,559	4,633,552.42	538,215,378
	5,466,824.52	641,254,459	4,633,552.42	529,128,190
Less: Transfer to Central Operation during the Year	5,466,824.52	668,567,491	4,633,552.42	556,026,290
Closing Balance	-	(27,313,033)	-	(26,898,101)



	2025		2024	
	USD	Taka	USD	Taka
10. Profit on Investments				
Profit received from Mudaraba Import Bills (UPAS)	8,314,900.96	1,016,243,038	6,671,945.64	774,987,185
Profit received from Murabaha	-	-	0.73	85
Profit received from Hire Purchase	409,001.47	49,987,955	581,341.63	67,526,377
Profit received from Ijara	242,800.44	29,674,948	303,510.54	35,254,601
Profit on Inland Document Bill Purchased	533,986.06	65,263,509	449,706.05	52,236,101
Profit Received from Mudaraba FC	-	-	424,837.29	49,347,443
	9,500,688.93	1,161,169,451	8,431,341.88	979,351,791
11. Profit paid on Deposits & Borrowings				
Profit on Deposits	129,165.61	15,786,556.27	34,008.95	3,950,347.00
Profit paid on Borrowings	3,931,949.04	480,560,846	3,741,289.95	434,573,650
	4,061,114.65	496,347,402	3,775,298.90	438,523,997
12. Commission, Exchange & Brokerage				
Commission from LC	14,247.87	1,741,368	14,724.33	1,710,321
13. Other Operating Income				
SWIFT & REUTERS	30,445.24	3,721,002	24,234.88	2,815,029
Miscellaneous Earnings	81,899.06	10,009,662	74,018.05	8,597,648
	112,344.30	13,730,664	98,252.93	11,412,677
14. Salary & Allowances				
Basic Salary	41,724.31	5,099,524	41,276.15	4,794,477
Allowances	38,816.62	4,744,148	39,100.86	4,541,803
Bonus	5,280.16	645,339	38,022.47	4,416,542
Bank's Contribution to Provident fund	4,172.40	509,949	4,123.28	478,944
	89,993.49	10,998,959	122,522.76	14,231,766
15. Rent, Taxes, Insurance, Electricity etc.				
Insurance	347.00	42,410	5,578.10	647,930
	347.00	42,410	5,578.10	647,930
16. Postage, Stamps, Telecommunication etc				
Telephone charges	92.77	11,338	134.67	15,643
	92.77	11,338	134.67	15,643
17. Stationery, Printing, Advertisement etc				
Computer Stationery	532.63	65,098	542.77	63,046
Publicity and Advertisement	18.20	2,224	31.02	3,603
	550.83	67,322	573.79	66,649
18. Depreciation and Repairs of Fixed Assets				
Depreciation of Fixed Assets				
Furniture & Fixtures	14.84	1,814	813.59	94,503
Office Appliance & Equipment	493.69	60,339	579.92	67,361
	508.53	62,152	1,393.51	161,865
Repairs & Maintainance	34.80	4,253	-	-
	543.33	66,406	1,393.51	161,865
19. Other Expenses				
Entertainment Expense	42.76	5,226.11	469.93	54,585
Travelling Expense	22.90	2,799	23.11	2,684
Business Development & Promotion	205.49	25,114.89	-	-
Car Expense	7,543.36	921,946	4,771.95	554,291
	7,814.51	955,086	5,264.99	611,561

