

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Balance Sheet (Un-Audited)
As at 31 March 2024

	Note	31.03.2024 Taka	31.12.2023 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3	3,135,455,557	2,247,682,953
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4	20,176,135,088	23,432,585,249
		23,311,590,645	25,680,268,203
Balance with other Banks and Financial Institutions			
Inside Bangladesh		5,633,468,108	2,240,532,287
Outside Bangladesh		1,525,535,644	1,754,675,394
	5	7,159,003,752	3,995,207,681
Placement with other Banks & Financial Institutions	6	13,215,801,566	14,115,801,566
Investments in Shares & Securities			
Government		25,204,602,000	24,639,910,000
Others		9,208,028,851	9,442,757,280
	7	34,412,630,851	34,082,667,280
Investments			
General Investment etc.		241,879,641,991	234,137,238,783
Bills Purchased and Discounted		13,781,296,457	10,067,701,645
	8	255,660,938,447	244,204,940,428
Fixed Assets including Premises, Furniture and Fixtures	9	5,337,310,267	5,362,859,454
Other Assets	10	27,132,788,374	26,931,710,355
Non-Banking Assets		88,309,355	88,309,355
Total Property and Assets		366,318,373,257	354,461,764,322
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	11	27,885,370,950	27,742,904,371
Deposits and Other Accounts			
Mudaraba Savings Deposits		39,476,303,558	39,696,815,899
Mudaraba Term Deposits		101,247,585,995	97,867,730,869
Other Mudaraba Deposits		49,146,395,269	46,767,072,113
Al-Wadeeah Current & Other Deposit Accounts		62,444,007,314	60,012,359,409
Bills Payable		5,519,977,961	4,877,223,738
	12	257,834,270,097	249,221,202,028
Mudaraba Bonds	13	8,200,000,000	8,200,000,000
Other Liabilities	14	47,225,335,283	45,201,600,618
Deferred Tax Liabilities	15	55,317,516	68,723,369
Total Liabilities		341,200,293,846	330,434,430,385
Capital/Shareholders' Equity			
Paid-up Capital	16.2	11,129,683,510	11,129,683,510
Statutory Reserve	17	11,276,772,346	10,803,111,162
Capital Reserve		34,820,349	34,820,349
Foreign Currency Translation Reserve	18	9,087,189	9,087,189
Retained Earnings	19	2,438,060,579	1,822,170,931
Total Shareholders' Equity		24,888,423,972	23,798,873,140
Non-controlling Interest	16.3	229,655,440	228,460,797
Total Liabilities & Shareholders' Equity		366,318,373,257	354,461,764,322


Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Off-balance Sheet Items (Un-Audited)
As at 31 March 2024


	Note	31.03.2024 Taka	31.12.2023 Taka
Contingent Liabilities			
Acceptances & endorsements		49,909,089,708	49,612,821,032
Letters of guarantee	20	33,868,190,769	32,828,176,233
Irrevocable letters of credit	21	66,220,528,701	55,470,593,578
Bills for collection		31,507,553,037	26,470,542,968
Other contingent liabilities		-	-
Total		181,505,362,217	164,382,133,811
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		181,505,362,217	164,382,133,811


Chief Financial Officer


Company Secretary


Director


Managing Director


Director

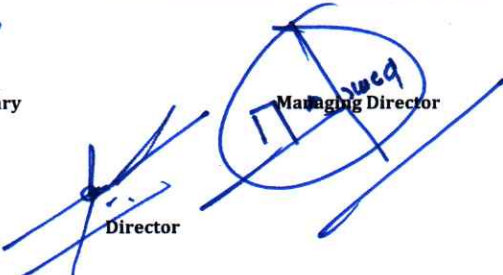
Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Profit and Loss Account (Un-Audited)
For the period ended 31 March 2024

	Note	Jan'24 to Mar'24 Taka	Jan'23 to Mar'23 Taka
Operating Income			
Investment Income	22	5,218,115,432	4,096,139,180
Less: Profit paid on Deposits	23	2,489,630,643	2,103,315,112
Net Investment Income		2,728,484,789	1,992,824,067
Income from Investments in Shares & Securities	24	572,533,437	529,773,983
Commission, Exchange and Brokerage	25	548,399,637	714,277,122
Other Operating Income	26	320,300,917	301,791,079
		1,441,233,992	1,545,842,184
Total Operating Income		4,169,718,780	3,538,666,251
Operating Expenses			
Salaries and Allowances	27	925,045,229	841,892,430
Rent, Taxes, Insurances, Electricity etc.	28	93,287,668	76,397,382
Legal Expenses	29	773,407	956,849
Postage, Stamps, Telecommunication etc.	30	14,050,594	8,799,667
Stationery, Printings, Advertisements etc.	31	38,589,799	33,101,298
Chief Executive's Salary & Fees	32	4,178,000	4,178,000
Directors' Fees & Expenses	33	2,098,717	900,000
Shariah Supervisory Committee's Fees & Expenses	34	218,619	372,763
Auditors' Fees	35	201,250	189,750
Depreciation & Repairs of Assets	36	154,755,106	144,356,981
Zakat Expenses		-	-
Other Expenses	37	259,351,512	174,473,452
Total Operating Expenses		1,492,549,901	1,285,618,574
Profit/ (Loss) before Provision		2,677,168,880	2,253,047,678
Specific provision for Classified Investments		60,000,000	200,000,000
General Provision for Unclassified Investments		52,500,000	-
General Provision for Off-balance Sheet Items		137,500,000	50,000,000
Provision for diminution in value of Investments in Shares		33,040,000	-
Provision for Other Assets		-	-
Total Provision	38	283,040,000	250,000,000
Total Profit/ (Loss) before Taxes		2,394,128,880	2,003,047,678
Provision for Taxation			
Deferred Tax	39	(13,405,854)	(54,369,042)
Current Tax	40	1,189,387,144	1,000,960,914
		1,175,981,290	946,591,872
Net Profit/ (Loss) after Tax		1,218,147,590	1,056,455,805
Net Profit after Tax attributable to:			
Equity holders of SJIBPLC.		1,216,952,947	1,057,950,348
Non-controlling Interest		1,194,643	(1,494,542)
		1,218,147,590	1,056,455,805
Retained earnings from previous year/period		1,822,170,932	1,745,940,328
Add: Net Profit after Tax (attributable to equity holders of SJIBPLC.)		1,216,952,947	1,057,950,348
Profit available for Appropriation		3,039,123,878	2,803,890,676
Appropriation:			
Statutory Reserve		473,661,184	403,646,665
Start-up Fund		12,035,995	10,746,560
Dividend		-	-
Capital Reserve		-	-
Profit against Mudaraba Perpetual Bond		115,366,120	90,739,818
Retained Earnings		2,438,060,579	2,298,757,633
		3,039,123,878	2,803,890,676
Consolidated Earnings per Share [previous year's figure restated]	41	1.09	0.95
Net Asset Value per Share as at 31 March [Restated]	42	22.36	20.58


Chief Financial Officer


Company Secretary


Director


Managing Director

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Cash Flow Statement (Un-Audited)
For the period ended 31 March 2024

	Jan'24 to Mar'24 Taka	Jan'23 to Mar'23 Taka
Cash flows from operating activities		
Investment income receipt in cash	5,880,077,777	4,651,507,973
Profit paid on deposits and borrowings	(2,294,610,147)	(2,030,982,770)
Dividend receipts	79,055,244	52,154,379
Fees & commission receipt in cash	569,023,909	664,341,393
Recoveries on investment previously written off	4,717,581	14,121,000
Cash payments to employees	(929,223,229)	(846,070,430)
Cash payments to suppliers	(38,589,799)	(33,101,298)
Income tax paid	(536,438,285)	(656,233,314)
Receipts from other operating activities	320,157,543	301,680,788
Payments for other operating activities	(447,313,910)	(265,895,594)
(i) Operating profit before changes in operating assets & liabilities	2,606,856,684	1,851,522,126
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(11,588,031,873)	4,678,406,194
(Increase)/decrease in other assets	195,870,730	(520,175,759)
(Increase)/decrease of placement with other banks & financial institutions	900,000,000	(339,060,000)
Increase/(decrease) in deposits from other banks	66,342,140	4,293,699
Increase/(decrease) of placement from other banks & financial institutions	166,554,774	(2,015,982,841)
Increase/(decrease) in deposits received from customers	8,307,844,810	10,211,602,703
Increase/(decrease) in other liabilities on account of customers	639,541,767	379,185,752
Increase/(decrease) in other liabilities	299,079,560	(378,395,098)
(ii) Cash flows from operating assets and liabilities	(1,012,798,091)	12,019,874,650
Net cash flow from operating activities (A)=(i+ii)	1,594,058,592	13,871,396,776
Cash flows from investing activities		
Proceeds from sale of securities	379,808,104	38,443,789
Payments for purchases of securities	(709,771,676)	(101,527,263)
Proceeds from sale of fixed assets	2,550,598	597,328
Payments for purchases of property, plants & equipments	(39,902,742)	(37,367,481)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	(367,315,715)	(99,853,627)
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	-
Profit against mudaraba perpetual bond	(411,000,092)	(90,739,818)
Dividend paid to ordinary shareholders	-	-
Net cash used in financing activities (C)	(411,000,092)	(90,739,818)
Net increase in cash & cash equivalents (A+B+C)	815,742,785	13,680,803,331
Add: Effect of exchange rate changes on cash & cash equivalents	(20,624,272)	49,935,729
Add: Cash and cash equivalents at the beginning of the period	29,675,475,883	20,642,913,568
Cash and cash equivalents at the end of the period	30,470,594,396	34,373,652,628
Consolidated Net Operating Cash Flow per Share (NOCFPS)	1.43	12.46
[previous year's figure restated]		


Chief Financial Officer


Company Secretary


Managing Director


Director


Director

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Statement of Changes in Equity (Un-Audited)

For the period ended 31 March 2024

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	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
Profit against Mudarabah Perpetual Bond	-	-	-	(115,366,120)	-	-	(115,366,120)
Net profit during the period	-	-	-	1,216,952,947	-	1,194,643	1,218,147,590
Statutory Reserve	-	473,661,184	-	(473,661,184)	-	-	-
Currency Translation Difference	-	-	-	-	-	-	-
Start-up Fund	-	-	-	(12,035,995)	-	-	(12,035,995)
Total Shareholders' Equity as at 31 March 2024	11,129,683,510	11,276,772,346	34,820,349	2,438,060,579	9,087,189	229,655,440	25,118,079,412
Add: Mudarabah Perpetual Bond							5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items							4,430,053,735
Add: Mudarabah Subordinated Bond							1,200,000,000
Less: Adjustment for Intangible Assets							23,939,975
Less: Shortfall of provision required against investments							466,903,205
Total Equity as at 31 March 2024							35,257,289,968

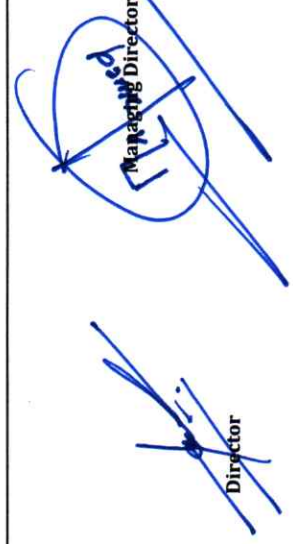
For the period ended 31 March 2023

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Non-controlling Interest	Total Capital/Shareholders' Equity
Balance as at 01 January 2023	10,805,517,980	9,372,461,107	28,796,597	1,745,940,328	-	232,387,434	22,185,103,447
Profit against Mudarabah Perpetual Bond	-	-	-	(90,739,818)	-	-	(90,739,818)
Net profit during the period	-	-	-	1,057,950,348	-	(1,494,542)	1,056,455,805
Statutory Reserve	-	403,646,665	-	(403,646,665)	-	-	-
Start-up Fund	-	-	-	(10,746,560)	-	-	(10,746,560)
Capital Reserve	-	-	-	-	-	-	-
Total Shareholders' Equity as at 31 March 2023	10,805,517,980	9,776,107,772	28,796,597	2,298,757,633	-	230,892,892	23,140,072,874
Add: Mudarabah Perpetual Bond							5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items							4,120,783,730
Add: Mudarabah Subordinated Bond							3,200,000,000
Less: Adjustment for Intangible Assets							22,381,512
Less: Shortfall of provision required against investments							16,863,726
Total Equity as at 31 March 2023							35,421,611,367


Chief Financial Officer


Director


Company Secretary


Managing Director

Shahjalal Islami Bank PLC.
Balance Sheet (Un-Audited)
As at 31 March 2024

	Note	31.03.2024 Taka	31.12.2023 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3a	3,135,455,557	2,247,682,953
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4a	20,176,135,088	23,432,585,249
		23,311,590,645	25,680,268,203
Balance with other Banks and Financial Institutions			
Inside Bangladesh		5,597,050,939	2,217,432,070
Outside Bangladesh		1,525,535,644	1,754,675,394
	5a	7,122,586,583	3,972,107,464
Placement with other Banks & Financial Institutions	6a	13,215,801,566	14,115,801,566
Investments in Shares & Securities			
Government		25,204,602,000	24,639,910,000
Others		7,118,825,455	7,310,952,402
	7a	32,323,427,455	31,950,862,402
Investments			
General Investment etc.		239,752,172,735	231,683,099,579
Bills Purchased and Discounted		13,781,296,457	10,067,701,645
	8a	253,533,469,192	241,750,801,224
Fixed Assets including Premises, Furniture and Fixtures	9a	5,215,395,160	5,235,145,745
Other Assets	10a	29,116,788,912	28,926,044,213
Non-Banking Assets		88,309,355	88,309,355
Total Property and Assets		363,927,368,868	351,719,340,172
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	11a	27,791,314,814	27,511,352,759
Deposits and Other Accounts			
Mudaraba Savings Deposits		39,476,308,363	39,696,820,704
Mudaraba Term Deposits		101,247,585,995	97,867,730,869
Other Mudaraba Deposits		49,510,103,064	47,130,779,908
Al-Wadeeah Current & Other Deposit Accounts		62,444,117,368	60,012,469,463
Bills Payable		5,519,977,961	4,877,223,738
	12a	258,198,092,751	249,585,024,682
Mudaraba Bonds	13	8,200,000,000	8,200,000,000
Other Liabilities	14a	44,844,719,239	42,592,548,156
Deferred Tax Liabilities	15a	56,855,568	70,225,452
Total Liabilities		339,090,982,372	327,959,151,049
Capital/Shareholders' Equity			
Paid-up Capital	16.2	11,129,683,510	11,129,683,510
Statutory Reserve	17	11,276,772,346	10,803,111,162
Foreign Currency Translation Reserve	18	9,087,189	9,087,189
Retained Earnings	19a	2,420,843,452	1,818,307,263
Total Shareholders' Equity		24,836,386,496	23,760,189,123
Total Liabilities & Shareholders' Equity		363,927,368,868	351,719,340,172

Shahjalal Islami Bank PLC.
Off-balance Sheet Items (Un-Audited)
As at 31 March 2024

	Note	31.03.2024 Taka	31.12.2023 Taka
Contingent Liabilities			
Acceptances & endorsements		49,909,089,708	49,612,821,032
Letters of guarantee	20	33,868,190,769	32,828,176,233
Irrevocable letters of credit	21	66,220,528,701	55,470,593,578
Bills for collection		31,507,553,037	26,470,542,968
Other contingent liabilities		-	-
Total		181,505,362,217	164,382,133,811
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		181,505,362,217	164,382,133,811


Chief Financial Officer


Company Secretary


Managing Director


Director


Director

Shahjalal Islami Bank PLC.
Profit and Loss Account (Un-Audited)
For the period ended 31 March 2024

	Note	Jan'24 to Mar'24 Taka	Jan'23 to Mar'23 Taka
Operating Income			
Investment Income	22a	5,197,491,955	4,095,411,520
Less: Profit paid on Deposits	23a	2,483,773,042	2,096,353,181
Net Investment Income		2,713,718,913	1,999,058,338
Income from Investments in Shares & Securities	24a	564,309,910	525,091,145
Commission, Exchange and Brokerage	25a	512,204,419	700,893,874
Other Operating Income	26a	319,992,189	301,503,305
		1,396,506,519	1,527,488,324
Total Operating Income		4,110,225,431	3,526,546,662
Operating Expenses			
Salaries and Allowances	27a	906,626,829	826,687,597
Rent, Taxes, Insurances, Electricity etc.	28a	92,058,097	74,646,132
Legal Expenses	29a	681,407	910,849
Postage, Stamps, Telecommunication etc.	30a	13,363,215	8,165,155
Stationery, Printings, Advertisements etc.	31a	38,397,373	32,954,085
Chief Executive's Salary & Fees	32	4,178,000	4,178,000
Directors' Fees & Expenses	33	2,098,717	900,000
Shariah Supervisory Committee's Fees & Expenses	34	218,619	372,763
Auditor's Fees	35a	172,500	172,500
Depreciation & Repairs of Bank's Assets	36a	149,735,447	138,681,192
Zakat Expenses		-	-
Other Expenses	37a	251,349,307	170,645,064
Total Operating Expenses		1,458,879,511	1,258,313,339
Profit/ (Loss) before Provision		2,651,345,921	2,268,233,324
Specific provision for Classified Investments		60,000,000	200,000,000
General Provision for Unclassified Investments		52,500,000	-
General Provision for Off-balance Sheet Items		137,500,000	50,000,000
Provision for diminution in value of Investments in Shares		33,040,000	-
Provision for Other Assets		-	-
Total Provision	38a	283,040,000	250,000,000
Total Profit/ (Loss) before Taxes		2,368,305,921	2,018,233,324
Provision for Taxation			
Deferred Tax	39a	(13,369,884)	(54,360,356)
Current Tax	40a	1,178,076,316	997,937,671
		1,164,706,432	943,577,315
Net Profit after Taxation		1,203,599,488	1,074,656,009
Retained Earnings from previous year/period		1,818,307,263	1,692,161,829
Add: Net Profit after Tax		1,203,599,488	1,074,656,009
Profit available for Appropriation		3,021,906,751	2,766,817,837
Appropriation:			
Statutory Reserve		473,661,184.16	403,646,665
Start-up Fund		12,035,995	10,746,560
Dividend		-	-
Profit against Mudaraba Perpetual Bond		115,366,120	90,739,818
Retained Earnings		2,420,843,452	2,261,684,794
		3,021,906,751	2,766,817,837
Earnings per Share (EPS) [previous year's figure restated]	41a	1.08	0.97
Net Asset Value per Share as at 31 March [Restated]	42	22.32	20.52


Chief Financial Officer


Company Secretary


Director


Managing Director

Shahjalal Islami Bank PLC.
Cash Flow Statement (Un-Audited)
For the period ended 31 March 2024


	Jan'24 to Mar'24 Taka	Jan'23 to Mar'23 Taka
Cash flows from operating activities		
Investment income receipt in cash	5,812,670,079	4,599,777,311
Profit paid on deposits and borrowings	(2,225,991,364)	(1,938,459,685)
Dividend receipts	79,055,244	52,154,379
Fees & commission receipt in cash	532,828,691	650,958,145
Recoveries on investment previously written off	4,717,581	14,121,000
Cash payments to employees	(910,804,829)	(830,865,597)
Cash payments to suppliers	(38,397,373)	(32,954,085)
Income tax paid	(525,476,626)	(648,790,838)
Receipts from other operating activities	319,736,522	301,393,014
Payments for other operating activities	(437,174,672)	(259,499,887)
(i) Operating Profit before changes in operating assets & liabilities	2,611,163,253	1,907,833,756
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(11,782,667,968)	4,601,299,012
(Increase)/decrease in other assets	195,242,391	(543,017,695)
(Increase)/decrease of placement with other banks & financial institutions	900,000,000	(339,060,000)
Increase/(decrease) in deposits from other banks	66,342,140	4,293,699
Increase/(decrease) of placement from other banks & financial institutions	279,962,055	(2,003,405,962)
Increase/(decrease) in deposits received from customers	8,307,844,810	10,186,810,962
Increase/(decrease) in other liabilities on account of customers	639,541,767	379,185,752
Increase/(decrease) in other liabilities	406,792,950	(333,962,773)
(ii) Cash flows from operating assets and liabilities	(986,941,854)	11,952,142,994
Net cash flow from operating activities (A)=(i+ii)	1,624,221,399	13,859,976,751
Cash flows from investing activities		
Proceeds from sale of securities	308,407,113	38,064,880
Payments for purchases of securities	(680,972,166)	(89,927,218)
Proceeds from sale of fixed assets	646,007	597,328
Payments for purchases of property, plants & equipments	(38,876,427)	(36,814,324)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	(410,795,473)	(88,079,335)
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	-
Profit against mudaraba perpetual bond	(411,000,092)	(90,739,818)
Dividend paid to ordinary shareholders	-	-
Net cash used in financing activities (C)	(411,000,092)	(90,739,818)
Net increase in cash & cash equivalents (A+B+C)	802,425,834	13,681,157,598
Add: Effect of exchange rate changes on cash & cash equivalents	(20,624,272)	49,935,729
Add: Cash and cash equivalents at the beginning of the period	29,652,375,666	20,618,979,706
Cash and cash equivalents at the end of the period	30,434,177,228	34,350,073,033
Net Operating Cash Flow per Share (NOCFPS)	1.46	12.45
[previous year's figure restated]		


Chief Financial Officer


Company Secretary


Managing Director


Director


Director

Shahjalal Islami Bank PLC.
Statement of Changes in Equity (Un-Audited)

For the period ended 31 March 2024

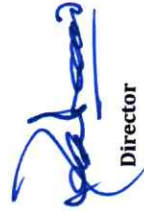
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Total Capital/Shareholders' Equity
Balance as at 01 January 2024	11,129,683,510	10,803,111,162	1,818,307,263	9,087,189	23,760,189,123
Profit against Mudaraba Perpetual Bond	-	-	(115,366,120)		(115,366,120)
Net profit during the period	-	-	1,203,599,488		1,203,599,488
Statutory Reserve		473,661,184	(473,661,184)		-
Currency Translation Difference	-	-	-	-	-
Start-up Fund	-	-	(12,035,995)		(12,035,995)
Total Shareholders' Equity as at 31 March 2024	11,129,683,510	11,276,772,346	2,420,843,452	9,087,189	24,836,386,496
Add: Mudarabah Perpetual Bond					5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items					4,380,588,000
Add: Mudaraba Subordinated Bond					1,200,000,000
Less: Adjustment for Intangible Assets					23,719,739
Total Equity as at 31 March 2024					35,393,254,757

For the period ended 31 March 2023

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Total Capital/Shareholders' Equity
Balance as at 01 January 2023	10,805,517,980	9,372,461,107	1,692,161,829	-	21,870,140,916
Profit against Mudaraba Perpetual Bond	-	-	(90,739,818)		(90,739,818)
Net profit during the period	-	-	1,074,656,009		1,074,656,009
Statutory Reserve	-	403,646,665	(403,646,665)		-
Currency Translation Difference	-	-	-	-	-
Start-up Fund	-	-	(10,746,560)		(10,746,560)
Total Shareholders' Equity as at 31 March 2023	10,805,517,980	9,776,107,772	2,261,684,795	-	22,843,310,546
Add: Mudaraba Perpetual Bond					5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items					4,071,317,995
Add: Mudaraba Subordinated Bond					3,200,000,000
Less: Adjustment for Intangible Assets					22,106,218
Total Equity as at 31 March 2023					35,092,522,323



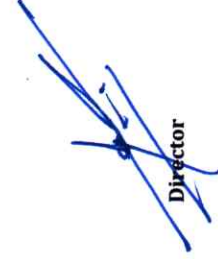
Chief Financial Officer



Director



Company Secretary



Director



Managing Director

Shahjalal Islami Bank PLC. and Its Subsidiary
Notes to the Consolidated and Separate Financial Statements
As at and for the period ended 31 March 2024

1. Status of the Bank

1.1. Legal Form of the Bank

Shahjalal Islami Bank PLC. (hereinafter called the 'Bank' or 'SJIBPLC') 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 140 (one hundred forty) branches, 04 (four) sub-branches, 132 (one hundred thirty two) ATM booths, 115 (one hundred fifteen) agent banking outlets and 2,844 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 thereon), Bangladesh Bank's Directives and directives of other regulatory authorities and the principles of the Islamic Shari'ah.

1.3. Shahjalal Islami Bank Securities Limited

Shahjalal Islami Bank Securities Limited is a subsidiary Company of Shahjalal Islami Bank Limited 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 Limited and Chittagong Stock Exchange Limited. Shahjalal Islami Bank Limited holds 91.79% shares of Shahjalal Islami Bank Securities Limited.

1.4. Off-shore Banking Unit

Off-shore 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 Off-shore 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 Off-shore Banking Unit are also presented.

1.5. 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 March 2024 there were 115 Agent Banking Outlets in 42 districts across the country. Services that are currently being dispensed include account opening, cash deposit and withdrawal, Fund Transfer, Inward/Outward Cheque payment, Remittance Disbursement, balance inquiry, SMS banking, etc.

2. Significant Accounting Policies

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) and International Accounting Standards (IAS).

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 and amendment thereon;
- ii) The Companies Act, 1994;
- iii) Circulars, Rules and Regulations issued by Bangladesh Bank (BB) time to time;
- iv) Bangladesh Securities and Exchange Rules, 1987; Bangladesh Securities and Exchange Ordinance, 1969; Bangladesh Securities and Exchange Act, 1993 and Bangladesh Securities and Exchange Commission (Public Issue) Rules, 2015 and amendments thereon;
- v) The Income Tax Ordinance, 1984, and amendments thereon;
- vi) The Value Added Tax Act 1991 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

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

2.2. Consolidation

The consolidated Financial Statements include the Financial Statements of Shahjalal Islami Bank PLC. including Off-shore Banking Unit and the Financial Statements of its subsidiary named Shahjalal Islami Bank Securities Limited made up to the end of the period.

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 period ending 31 March 2024.

2.3. Investment and Provisions

Investments are stated in the Balance Sheet net 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. 14 dated 23 September 2012, BRPD circular no. 19 dated 27 December 2012, BRPD circular no. 5 dated 29 May 2013, BRPD circular no. 15 dated 27 September 2017, BRPD circular no. 01 dated 20 February 2018, BRPD circular no. 03 dated 21 April 2019, BRPD circular no. 07 dated 19 March 2020, BRPD circular no. 16 dated 21 July 2020, BRPD circular no. 17 dated 28 September 2020, BRPD circular letter no. 52 dated 20 October 2020, BRPD circular letter no. 56 dated 10 December 2020, BRPD circular letter no. 3 dated 31 January 2021, BRPD circular letter no. 5 dated 24 March 2021, BRPD circular no. 13 dated 27 June 2021, BRPD circular no. 19 dated 26 August 2021, BRPD circular letter no. 45 dated 04 October 2021, BRPD circular letter no. 50 dated 14 December 2021, BRPD circular letter no. 51 & 52 dated 29 December 2021, BRPD circular letter no. 53 dated 30 December 2021, BRPD circular no. 14 dated 22 June 2022, BRPD circular no. 51 dated 18 December 2022 and BRPD circular no. 53 dated 22 December 2022.

2.4. 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 period, as there exist no dilution possibilities during the period.

2.5. Cash Flow Statement

Cash flow statement is prepared principally in accordance with IAS 7: *Cash Flow Statement*; and as prescribed by BRPD circular no. 14 dated 25 June 2003 & Guidelines for Islamic Banking issued by Bangladesh Bank vide BRPD circular no. 15 dated 09 November 2009.

2.6. 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.

2.7. Taxation

Current Tax

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

Deferred Tax

The Bank adopted deferred tax accounting policy as per IAS 12. Accordingly, deferred tax liability/asset is accounted for all temporary timing differences arising between the tax base of the assets and liabilities and their carrying value for financial reporting purpose. Deferred tax is computed at the prevailing tax rate as per Finance Act, 2023.

2.8. Reporting Period

The Financial Statements cover the period from 01 January 2024 to 31 March 2024.

2.9. Significant deviation between the quarterly periods

Earnings Per Share (EPS): Earnings Per Share substantially increased compare to the same period of last year due to increase of Net Investment Income, Income from Investments in Shares & Securities and Other Operating Income.

Net Operating Cash Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) decreased compare to the same period of last year due to increase of Investment to customers and less growth of Deposits received from Customers.

		31.03.2024 Taka	31.12.2023 Taka
3. Consolidated Cash in Hand (including Foreign Currencies)			
Shahjalal Islami Bank PLC.	(Note-3a)	3,135,455,557	2,247,682,953
Shahjalal Islami Bank Securities Ltd.		-	-
		3,135,455,557	2,247,682,953
3a Cash in Hand of the Bank (including Foreign Currencies)			
In Local Currencies		3,107,553,447	2,233,502,027
In Foreign Currencies		27,902,110	14,180,926
		3,135,455,557	2,247,682,953
4. Consolidated Balance with Bangladesh Bank and its agent bank(s)			
Shahjalal Islami Bank PLC.	(Note-4a)	20,176,135,088	23,432,585,249
Shahjalal Islami Bank Securities Ltd.		-	-
		20,176,135,088	23,432,585,249
4a Balance with Bangladesh Bank and its agent bank(s) (including Foreign Currencies)			
Balance with Bangladesh Bank			
In Local Currencies		11,778,165,892	8,096,973,848
In Foreign Currencies		8,311,993,628	15,108,715,734
		20,090,159,519	23,205,689,582
Balance with Sonali Bank PLC. as agent of Bangladesh Bank			
In Local Currencies		85,975,569	226,895,667
In Foreign Currencies		-	-
		85,975,569	226,895,667
		20,176,135,088	23,432,585,249
5. Consolidated Balance with Other Banks and Financial Institutions			
Inside Bangladesh			
Shahjalal Islami Bank PLC.	(Note-5a)	5,597,050,939	2,217,432,070
Shahjalal Islami Bank Securities Ltd.		400,239,823	386,922,871
		5,997,290,762	2,604,354,941
Less: Inter Company Transaction		363,822,654	363,822,654
		5,633,468,108	2,240,532,287
Outside Bangladesh			
Shahjalal Islami Bank PLC.	(Note-5a)	1,525,535,644	1,754,675,394
Shahjalal Islami Bank Securities Ltd.		-	-
		1,525,535,644	1,754,675,394
		7,159,003,752	3,995,207,681
5a Balance with Other Banks and Financial Institutions of the Bank			
Inside Bangladesh		5,597,050,939	2,217,432,070
Outside Bangladesh		1,525,535,644	1,754,675,394
		7,122,586,583	3,972,107,464
6. Consolidated Placement with Other Banks & Financial Institutions			
Shahjalal Islami Bank PLC.	(Note-6a)	13,215,801,566	14,115,801,566
Shahjalal Islami Bank Securities Ltd.		-	-
		13,215,801,566	14,115,801,566
Less: Inter Company Transaction		-	-
		13,215,801,566	14,115,801,566
6a Placement with Other Banks & Financial Institutions of the Bank			
Placement with Other Banks		12,160,801,566	13,060,801,566
Placement with Financial Institutions		1,055,000,000	1,055,000,000
		13,215,801,566	14,115,801,566
7. Consolidated Investments in Shares & Securities			
Government			
Shahjalal Islami Bank PLC.	(Note-7a)	25,204,602,000	24,639,910,000
Shahjalal Islami Bank Securities Ltd.		-	-
		25,204,602,000	24,639,910,000
Others			
Shahjalal Islami Bank PLC.	(Note-7a)	7,118,825,455	7,310,952,402
Shahjalal Islami Bank Securities Ltd.		2,089,203,396	2,131,804,878
		9,208,028,851	9,442,757,280
		34,412,630,851	34,082,667,280
7a Investments in Shares & Securities of the Bank			
i) Government			
Bangladesh Government Islamic Investment Bond (BGIIIB)		564,692,000.00	-
Bangladesh Government Investment Sukuk (BGIS)		24,639,910,000	24,639,910,000
		25,204,602,000	24,639,910,000

		31.03.2024 Taka	31.12.2023 Taka
ii) Others			
Mudaraba Perpetual Bond		1,527,284,492	1,527,284,492
Mudaraba Subordinated Bond		2,160,000,000	2,360,000,000
Beximco Green Sukuk Al Istisna'a		652,658,200	652,658,200
Investments in Shares & Securities		2,778,882,764	2,771,009,710
		<u>7,118,825,455</u>	<u>7,310,952,402</u>
		<u>32,323,427,455</u>	<u>31,950,862,402</u>
8. Consolidated Investments			
Shahjalal Islami Bank PLC.	(Note-8a)	239,752,172,735	231,683,099,579
Shahjalal Islami Bank Securities Ltd.		3,651,609,348	4,287,627,656
		243,403,782,084	235,970,727,235
		1,524,140,093	1,833,488,452
Less: Inter Company Transaction		<u>241,879,641,991</u>	<u>234,137,238,783</u>
Bills Purchased and Discounted			
Shahjalal Islami Bank PLC.	(Note-8a)	13,781,296,457	10,067,701,645
Shahjalal Islami Bank Securities Ltd.		-	-
		<u>13,781,296,457</u>	<u>10,067,701,645</u>
		<u>255,660,938,447</u>	<u>244,204,940,428</u>
8a Investments of the Bank			
Country-wise Classification of Investments:			
Inside Bangladesh			
Gross Murabaha, Bai-Muajjal etc.		250,739,144,036	241,304,576,445
Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income)		10,986,971,301	9,621,476,865
Net Murabaha, Bai-Muajjal etc.		<u>239,752,172,735</u>	<u>231,683,099,579</u>
Net Bills Purchased and Discounted		13,781,296,457	10,067,701,645
Outside Bangladesh		-	-
		<u>253,533,469,192</u>	<u>241,750,801,224</u>
9. Consolidated Fixed Assets including Premises, Furniture and Fixtures			
Cost			
Shahjalal Islami Bank PLC.	(Note-9a)	8,410,947,341	8,303,533,104
Shahjalal Islami Bank Securities Ltd.		242,966,602	247,120,773
		<u>8,653,913,943</u>	<u>8,550,653,877</u>
Accumulated Depreciation			
Shahjalal Islami Bank PLC.	(Note-9a)	3,195,552,181	3,068,387,359
Shahjalal Islami Bank Securities Ltd.		121,051,495	119,407,064
		<u>3,316,603,676</u>	<u>3,187,794,423</u>
Written Down Value		<u>5,337,310,267</u>	<u>5,362,859,454</u>
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		1,309,386,128	1,298,515,777
Office Equipment		828,943,663	824,478,380
Computer & Network Equipment		747,703,817	742,202,653
Vehicles		133,226,381	133,226,381
Right of Use Assets as per IFRS-16		2,437,887,479	2,352,443,206
Books		1,042,667	1,042,667
		<u>8,228,900,763</u>	<u>8,122,619,692</u>
Less:			
Accumulated depreciation		3,037,225,342	2,912,014,699
Written Down Value		<u>5,191,675,421</u>	<u>5,210,604,993</u>
Intangible Assets:			
Cost			
Software-Core Banking		62,615,431	62,615,431
Software-Others		119,431,146	118,297,981
		<u>182,046,577</u>	<u>180,913,412</u>
Less:			
Amortization		158,326,839	156,372,661
Written Down Value		<u>23,719,738</u>	<u>24,540,751</u>
Total Written Down Value		<u>5,215,395,160</u>	<u>5,235,145,745</u>

		31.03.2024 Taka	31.12.2023 Taka
10. Consolidated Other Assets			
Shahjalal Islami Bank PLC.	(Note-10a)	29,116,788,912	28,926,044,213
Shahjalal Islami Bank Securities Ltd.		530,999,462	520,666,142
		29,647,788,374	29,446,710,355
Less: Inter Company Transaction		2,515,000,000	2,515,000,000
		27,132,788,374	26,931,710,355
10a Other Assets of the Bank			
Income Generating:			
Shahjalal Islami Bank Securities Ltd.		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)		66,602,236	47,167,552
Advance Rent and Security Deposit		36,237,602	42,604,032
Suspense Account		581,687,876	499,979,226
Profit Receivable		914,719,858	1,044,643,316
Other Prepayments		486,946,409	262,130,247
Advance Insurance Premium		19,272	4,019,272
Advance for New Branches		-	-
Advance Tax Paid		21,635,514,214	21,110,037,588
Other Receivables		3,254,667	3,034,667
SJIBL General Account-Net		2,876,806,777	3,397,428,313
Balance with OBU		8,398,830,000	8,160,680,000
		35,000,618,912	34,571,724,213
Less: Offshore Banking Unit		8,398,830,000	8,160,680,000
Sub-total		26,601,788,912	26,411,044,213
Grand Total		29,116,788,912	28,926,044,213
11. Consolidated Placement from other Banks & Financial Institutions			
Shahjalal Islami Bank PLC.	(Note-11a)	27,791,314,814	27,511,352,759
Shahjalal Islami Bank Securities Ltd.		1,618,196,229	2,065,040,064
		29,409,511,043	29,576,392,823
Less: Inter Company Transaction		1,524,140,093	1,833,488,452
		27,885,370,950	27,742,904,371
11a Placement from other Banks & Financial Institutions of the Bank			
Export Development Fund - Bangladesh Bank		16,935,241,888	16,651,315,958
Financial Stimulus Fund - Bangladesh Bank		653,243,000	742,848,980
Foreign Currency Deposit (FSSP BB USD) - Bangladesh Bank		255,861	255,861
Mudaraba Term Deposit from other Banks		3,550,000,000	300,000,000
Bangladesh Bank Refinance (Bai Salam)		167,167,000	677,164,000
Bangladesh Bank Refinance (TDF)		52,971,250	58,268,375
Bangladesh Bank Refinance (BMMFLIPSB)		5,252,310	5,957,404
SME Foundation Refinance Scheme		30,778,275	33,502,920
Bangladesh Bank Refinance		1,694,113,229	1,717,185,205
Borrowing from Other Banks		-	-
Islami Investment Bond from Bangladesh Bank		-	1,900,000,000
Bangladesh Bank Pre-Finance Scheme-CMSME		4,137,600,000	5,424,854,055
Quard agains Bangladesh Government Shariah Based Special Bond		564,692,000	-
Islamic Refinance Fund - Bangladesh Bank		-	-
IsDB's SPRP For Covid-19		-	-
Borrowing from Offshore Banking Unit (OBU)		770,000,000	-
		28,561,314,814	27,511,352,759
Less: Offshore Banking Unit		770,000,000	-
		27,791,314,814	27,511,352,759
12. Consolidated Deposits and Other Accounts			
Al-Wadeeah Current Deposits & Other Accounts			
Shahjalal Islami Bank PLC.	(Note-12a)	62,444,117,368	60,012,469,463
Shahjalal Islami Bank Securities Ltd.		-	-
		62,444,117,368	60,012,469,463
Less: Inter Company Transaction		110,054	110,054
		62,444,007,314	60,012,359,409
Bills Payable			
Shahjalal Islami Bank PLC.	(Note-12a)	5,519,977,961	4,877,223,738
Shahjalal Islami Bank Securities Ltd.		-	-
		5,519,977,961	4,877,223,738
Mudaraba Savings Deposits			
Shahjalal Islami Bank PLC.	(Note-12a)	39,476,308,363	39,696,820,704
Shahjalal Islami Bank Securities Ltd.		-	-
		39,476,308,363	39,696,820,704
Less: Inter Company Transaction		4,805	4,805
		39,476,303,558	39,696,815,899
Mudaraba Term Deposits			
Shahjalal Islami Bank PLC.	(Note-12a)	101,247,585,995	97,867,730,869
Shahjalal Islami Bank Securities Ltd.		-	-
		101,247,585,995	97,867,730,869

		31.03.2024 Taka	31.12.2023 Taka
Other Mudaraba Deposits			
Shahjalal Islami Bank PLC.	(Note-12a)	49,510,103,064	47,130,779,908
Shahjalal Islami Bank Securities Ltd.		-	-
		49,510,103,064	47,130,779,908
Less: Inter Company Transaction		363,707,795	363,707,795
Total		49,146,395,269	46,767,072,113
		257,834,270,097	249,221,202,028
12a Deposits and Other Accounts of the Bank			
Al-Wadeeah Current Deposits & Other Accounts			
Al-Wadeeah Current Deposits		16,635,580,898	15,099,548,202
Deposits from Other Banks		-	-
Foreign Currency Deposits		5,969,349,513	5,959,195,678
Non-Resident Taka Account		54,845,985	183,600,438
Profit Payable		1,591,797,667	1,352,916,548
Sundry Deposits		38,244,296,058	37,397,098,298
Unclaimed Dividend	(Note-12a.1)	26,764,625	26,897,449
		62,522,634,747	60,019,256,612
Less: Offshore Banking Unit		78,517,379	6,787,150
		62,444,117,368	60,012,469,463
Bills Payable			
Payable inside Bangladesh		5,515,157,786	4,870,370,071
Payment Order Issued		4,004,037	4,004,037
Demand Draft Payable		815,538	2,848,730
Electronic Fund Transfer		5,519,977,961	4,877,223,738
Payable outside Bangladesh		-	-
		5,519,977,961	4,877,223,738
Mudaraba Savings Deposits			
General Deposits		39,423,725,498	39,646,700,964
Foreign Currency Deposits		52,582,865	50,119,740
		39,476,308,363	39,696,820,704
Mudaraba Term Deposits			
General Deposits		101,073,916,609	97,716,302,108
Foreign Currency Deposits		173,669,386	151,428,761
		101,247,585,995	97,867,730,869
Other Mudaraba Deposits			
Mudaraba Special Notice Deposits		16,847,752,526	14,063,937,234
Mudaraba Scheme Deposits		32,560,853,113	33,031,687,389
Deposits from Other Banks (SND)		101,497,426	35,155,286
		49,510,103,064	47,130,779,908
		258,198,092,751	249,585,024,682
12a.1 Unclaimed Cash Dividend			
2019		-	-
2020		7,841,252	7,864,413
2021		8,607,446	8,663,375
2022		10,315,927	10,369,661
		26,764,625	26,897,449
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 year 2023, an amount of Tk. 5,502,713.14 unclaimed Cash Dividend has been transferred to Capital Market Stabilization Fund (CMSF) from unclaimed dividend Account.			
13. Mudaraba Bonds			
Mudaraba Subordinated Bond		3,200,000,000	3,200,000,000
Mudaraba Perpetual Bond		5,000,000,000	5,000,000,000
		8,200,000,000	8,200,000,000
14. Consolidated Other Liabilities			
Shahjalal Islami Bank PLC.	(Note-14a)	44,844,719,239	42,592,548,156
Shahjalal Islami Bank Securities Ltd.		2,380,616,044	2,609,052,461
		47,225,335,284	45,201,600,618
Less: Inter Company Transaction		-	-
		47,225,335,284	45,201,600,618
14a Other Liabilities of the Bank			
Profit Payable		247,843,186	472,962,433
Provision for Investment	{Note-14a.1 (a) & (b)}	7,002,941,098	6,885,723,518
Provision for Off-balance Sheet items	{Note-14a.1 (c)}	1,462,300,000	1,324,800,000
Provision for Other Assets	{Note-14a.1 (d)}	203,965,000	203,965,000
Provisions for Investments in Securities	{Note-14a.1 (e)}	691,600,000	658,560,000
Provision for Taxation	{Note-14a.2}	24,030,646,978	22,852,570,661
Profit Suspense Account		6,368,425,551	6,008,552,002
Compensation Realisable & Suspense Account		1,401,695,923	1,326,435,995
Compensation Realised Account		652,247,739	447,839,449
Other Payables		705,779,730	424,707,466
Outstanding Expenses		256,210,349	201,022,073
Unearned Income on Quard		5,112,669	5,094,984
Lease Liabilities as per IFRS 16 Leases		1,687,481,365	1,663,880,919
Provision for Start-up Fund	(Note-14a.3)	128,469,651	116,433,656
		44,844,719,239	42,592,548,156

	31.03.2024 Taka	31.12.2023 Taka
14a.1 Provision for Investment		
(a) Provision on Classified Investments		
Provision held at the beginning of the year	4,019,935,518	3,927,533,630
Written-off Recovery	4,717,581	22,100,718
Net charge to Profit and Loss Account	60,000,000	1,570,920,000
Fully provided investment written-off during the year	-	(1,500,618,831)
Provision held at the end of the year	4,084,653,098	4,019,935,518
(b) General Provision on Unclassified Investments		
Provision held at the beginning of the year	2,865,788,000	2,661,740,096
Effect of exchange rate changes agnst. offshore banking unit	-	9,987,014
Addition during the year	52,500,000	194,060,890
Balance at the end of the year	2,918,288,000	2,865,788,000
Total Provision for Investments (a+b)	7,002,941,098	6,885,723,518
(c) General Provision on Off-balance Sheet Items		
Provision held at the beginning of the year	1,324,800,000	1,356,200,000
Addition during the year	137,500,000	(31,400,000)
Balance at the end of the year	1,462,300,000	1,324,800,000
Total Provision for Investments & Off-balance Sheet Items (a+b+c)	8,465,241,098	8,210,523,518
(d) Provision for Other Assets		
Provision held at the beginning of the year	203,965,000	203,965,000
Addition during the year	-	-
Balance at the end of the year	203,965,000	203,965,000
(e) Provision for Investments in Shares & Securities		
Provision held at the beginning of the year	658,560,000	658,560,000
Addition during the year	33,040,000	-
Balance at the end of the year	691,600,000	658,560,000
14a.2 Provision for Taxation		
Provision for Current Tax		
Balance at the beginning of the year	22,852,570,661	19,607,591,030
Add: Provision made during the year	1,108,076,316	2,989,089,841
Less: Adjustment for final settlement	-	(541,693,786)
Add: Adjustment for previous year	70,000,000	706,214,858
Add: Provision made on other during the year	-	91,368,719
Balance at the end of the year	24,030,646,978	22,852,570,661
14a.2(a) Provision for Current Tax made during the year		
Income tax @ 37.50% on estimated taxable Business Profit	1,090,712,556	2,942,972,602
Income tax @ 20% on Dividend Income	15,811,049	43,304,747
Income tax @ 15% on Capital Gain on Sale of Shares	1,552,712	2,812,491
Adjustment for previous year	70,000,000	706,214,858
Estimated Total Provision Required	1,178,076,316	3,695,304,699
Computation of Taxable Business Profit		
Profit before Taxes	2,368,305,921	7,153,250,273
Add: Inadmissible expenditures	807,481,557	3,154,699,305
	3,175,787,478	10,307,949,577
Less: Allowable Expenditure & Separate consideration	267,220,662	2,460,022,637
Estimated Taxable Business Profit for the year	2,908,566,815	7,847,926,940
14a.2(b) Reconciliation of effective tax rate of the Bank		
Particulars	Effective Rate	
Profit before income taxes as per profit and loss account		2,368,305,921
Income taxes as per applicable tax rate	37.5%	888,114,720
Factors affecting the tax charge for current year:		
Inadmissible expenses	12.79%	302,805,584
Admissible expenses in the current year (i.e. write-off etc.)	-2.82%	(66,680,253)
Tax savings from reduced tax rates for dividend	-0.58%	(13,834,668)
Tax loss/(savings) from reduced tax rates for capital gain	-0.10%	(2,329,068)
Adjustment for previous year	2.96%	70,000,000
Total Income Tax Expenses	49.74%	1,178,076,316
		3,695,304,699
14a.3 Provision for Start-up Fund		
For the year 2020	19,081,986	19,081,986
For the year 2021	25,852,369	25,852,369
For the year 2022	35,250,581	35,250,581
For the year 2023	36,248,720	36,248,720
For the year 2024	12,035,995	-
Balance at the end of the year	128,469,651	116,433,656

		31.03.2024 Taka	31.12.2023 Taka
15. Consolidated Deferred Tax Liabilities			
Shahjalal Islami Bank PLC.	(Note-15a)	56,855,568	70,225,452
Shahjalal Islami Bank Securities Ltd.		(1,538,053)	(1,502,083)
		55,317,516	68,723,369
15a Deferred Tax Liabilities of the Bank			
Balance at the beginning of the year		70,225,452	237,151,866
Add: Provision made during the year		(13,369,884)	(166,926,414)
		56,855,568	70,225,452
16. Capital			
16.1 Authorized Capital			
1,500,000,000 ordinary shares of Tk. 10 each		15,000,000,000	15,000,000,000
16.2 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		685,023,900	685,023,900
30% Stock Dividend for the year 2010		1,027,535,850	1,027,535,850
25% Stock Dividend for the year 2011		1,113,163,830	1,113,163,830
20% Stock Dividend for the year 2012		1,113,163,840	1,113,163,840
10% Stock Dividend for the year 2013		667,898,310	667,898,310
5% Stock Dividend for the year 2016		367,344,060	367,344,060
10% Stock Dividend for the year 2017		771,422,540	771,422,540
10% Stock Dividend for the year 2018		848,564,790	848,564,790
5% Stock Dividend for the year 2019		466,710,630	466,710,630
5% Stock Dividend for the year 2020		490,046,160	490,046,160
5% Stock Dividend for the year 2021		514,548,470	514,548,470
3% Stock Dividend for the year 2022		324,165,530	324,165,530
		11,129,683,510	11,129,683,510
Unclaimed Stock Dividend			
The Stock Dividend which could not be distributed to the Shareholders due to closure of BO ID on the crediting day, kept under the Suspense A/C bearing BO ID - 1204090016665712. During the year 2023, 5,079 numbers of Unclaimed Bonus Share have been transferred to CMSF bearing BO ID - 1201530074571230.			
16.3 Non-Controlling Interest			
Opening Balance		228,460,797	232,387,434
Dividend paid to non-controlling shareholders		-	(4,500,000)
Share of current year's profit		1,194,643	573,363
		229,655,440	228,460,797
17. Statutory Reserve			
Opening Balance		10,803,111,162	9,372,461,107
Add: Addition during the year		473,661,184	1,430,650,055
		11,276,772,346	10,803,111,162
18. Foreign Currency Translation Reserve			
Assets & liabilities of Offshore Banking Unit have been converted to BDT currency which is the functional currency of the Bank @ US\$1 = Taka 110.00 [closing rate (inter-bank weighted average)] and income & expenses have been converted to BDT currency @ US\$1 = Taka 110.00 (monthly average rate of inter-bank weighted average rate). Any differences arising from the above two rates have been recognized as foreign currency translation reserve.			
19. Consolidated Retained Earnings			
Shahjalal Islami Bank PLC.	(Note-19a)	2,420,843,452	1,818,307,263
Shahjalal Islami Bank Securities Ltd.		21,872,567	7,324,465
		2,442,716,019	1,825,631,728
Less: Non-Controlling Interest		4,655,440	3,460,797
		2,438,060,579	1,822,170,931
19a Retained Earnings of the Bank			
Opening Balance		1,818,307,263	1,692,161,829
Less: Payment of Dividend		-	1,620,827,688
Less: Payment of Dividend for Mudaraba Perpetual Bond		115,366,120	411,000,092
Add: Transfer from Profit and Loss Account		1,203,599,488	3,624,871,988
Less: Transfer to Statutory Reserve		473,661,184	1,430,650,055
Less: Start-up Fund		12,035,995	36,248,720
		2,420,843,452	1,818,307,263

		31.03.2024 Taka	31.12.2023 Taka
20. Letters of Guarantee			
Letters of Guarantee (Local)		33,128,750,539	32,021,748,152
Letters of Guarantee (Foreign)		739,440,230	806,428,081
Back to Back Usance		-	-
		33,868,190,769	32,828,176,233
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		64,490,170	5,000,000
Government		322,687,492	334,984,108
Banks and Other Financial Institutions		-	-
Others		33,481,013,107	32,488,192,125
		33,868,190,769	32,828,176,233
21. Irrevocable Letters of Credit			
Letters of credit		66,220,528,701	55,470,593,578
		Jan'24 to Mar'24 Taka	Jan'23 to Mar'23 Taka
22. Consolidated Profit on Investments			
Shahjalal Islami Bank PLC.	(Note-22a)	5,197,491,955	4,095,411,520
Shahjalal Islami Bank Securities Ltd.		59,184,171	47,047,824
		5,256,676,126	4,142,459,344
Less: Inter Company Transaction		38,560,694	46,320,164
		5,218,115,432	4,096,139,180
22a Profit on Investments of the Bank			
Profit on Investments		4,861,850,796	3,678,190,620
Profit on Placement with Other Banks & Financial Institutions		335,641,159	417,220,900
		5,197,491,955	4,095,411,520
23. Consolidated Profit paid on Deposits			
Shahjalal Islami Bank PLC.	(Note-23a)	2,483,773,042	2,096,353,181
Shahjalal Islami Bank Securities Ltd.		44,530,588	53,282,095
		2,528,303,630	2,149,635,276
Less: Inter Company Transaction		38,672,987	46,320,164
		2,489,630,643	2,103,315,112
23a Profit paid on Deposits of the Bank			
Profit on Deposits		2,268,420,732	1,927,527,892
Profit paid on Borrowings		215,352,310	168,825,290
		2,483,773,042	2,096,353,181
23a.1 Profit paid on Borrowings			
Profit paid on Borrowings		196,451,750	150,402,988
Profit Expenses of Lease Liabilities (as per IFRS 16 Leases)		18,900,560	18,422,302
		215,352,310	168,825,290
24. Consolidated Income from Investments in Shares & Securities			
Shahjalal Islami Bank PLC.	(Note-24a)	564,309,910	525,091,145
Shahjalal Islami Bank Securities Ltd.		8,223,527	4,682,838
		572,533,437	529,773,983
Less: Dividend from Subsidiary		-	-
		572,533,437	529,773,983
24a Income from Investments in Shares & Securities of the Bank			
Income from Investments in Govt. Sukuk/Islamic Bond		392,792,932	351,436,128
Income from Investments in Shares & Securities		10,351,412	706,026
Dividend Income		79,055,244	52,154,379
Income from Investments in Corporate Sukuk/Islamic Bond		82,110,322	120,794,612
		564,309,910	525,091,145
25. Consolidated Commission, Exchange and Brokerage			
Shahjalal Islami Bank PLC.	(Note-25a)	512,204,419	700,893,874
Shahjalal Islami Bank Securities Ltd.		36,195,218	13,383,248
		548,399,637	714,277,122
25a Commission, Exchange and Brokerage of the Bank			
Other commission		370,567,435	382,990,645
Exchange earnings		141,636,985	317,903,229
		512,204,419	700,893,874

		Jan'24 to Mar'24 Taka	Jan'23 to Mar'23 Taka
25a.1 Exchange Earnings			
Gross exchange gain		2,255,710,696	3,337,145,013
Less: Exchange loss		2,114,073,712	3,019,241,784
Net Exchange Gain		141,636,985	317,903,229
26. Consolidated Other Operating Income			
Shahjalal Islami Bank PLC.	(Note-26a)	319,992,189	301,503,305
Shahjalal Islami Bank Securities Ltd.		421,021	287,774
		320,413,210	301,791,079
Less: Inter Company Transaction		112,293	-
		320,300,917	301,791,079
26a Other Operating Income of the Bank			
Postage, Telex, SWIFT & REUTERS		40,511,496	41,418,859
Incidental Charge		330	150
Supervision & Monitoring Charge		16,743,713	412,058
Other Charges		262,736,650	259,672,238
		319,992,189	301,503,305
27. Consolidated Salaries & Allowances			
Shahjalal Islami Bank PLC.	(Note- 27a)	906,626,829	826,687,597
Shahjalal Islami Bank Securities Ltd.		18,418,400	15,204,833
		925,045,229	841,892,430
27a Salaries & Allowances of the Bank			
Basic Salary		403,746,459	389,101,662
Allowances		346,034,937	335,531,064
Bonus		104,806,437	50,587,704
Bank's Contribution to Provident fund		38,076,223	37,099,316
Leave Encashment		13,962,772	14,367,851
		906,626,829	826,687,597
28. Consolidated Rent, Taxes, Insurance, Electricity etc.			
Shahjalal Islami Bank PLC.	(Note- 28a)	92,058,097	74,646,132
Shahjalal Islami Bank Securities Ltd.		1,229,571	1,751,250
		93,287,668	76,397,382
28a Rent, Taxes, Insurance, Electricity etc. of the Bank			
Rent, Rates & Taxes		24,462,529	12,913,437
Insurance		47,778,313	47,887,220
Electricity & Lighting		19,817,254	13,845,474
		92,058,097	74,646,132
28a.1 Rent, Rates & Taxes			
Rent, Rates & Taxes		95,640,838	78,640,386
Transfer to depreciation and profit expenses under IFRS 16		71,178,309	65,726,949
		24,462,529	12,913,437
29. Consolidated Legal Expenses			
Shahjalal Islami Bank PLC.	(Note- 29a)	681,407	910,849
Shahjalal Islami Bank Securities Ltd.		92,000	46,000
		773,407	956,849
29a Legal Expenses of the Bank			
Legal Fees & Charge		184,363	116,666
Other Legal Expenses		497,044	794,183
		681,407	910,849
30. Consolidated Postage, Stamps, Telecommunication etc.			
Shahjalal Islami Bank PLC.	(Note- 30a)	13,363,215	8,165,155
Shahjalal Islami Bank Securities Ltd.		687,379	634,512
		14,050,594	8,799,667
30a Postage, Stamps, Telecommunication etc. of the Bank			
Postage		455,428	212,490
Leased line		8,734,914	4,138,573
Telegram, Fax & Telex		1,647,764	804,552
Telephone charges		309,707	384,862
Mobile phone charges		2,215,403	2,624,679
		13,363,215	8,165,155
31. Consolidated Stationery, Printing, Advertisements etc.			
Shahjalal Islami Bank PLC.	(Note- 31a)	38,397,373	32,954,085
Shahjalal Islami Bank Securities Ltd.		192,426	147,213
		38,589,799	33,101,298

		Jan'24 to Mar'24 Taka	Jan'23 to Mar'23 Taka
31a Stationery, Printing, Advertisements etc. of the Bank			
Table Stationery		2,404,318	2,923,413
Printing Stationery		1,688,452	1,130,662
Security Stationery		1,506,635	812,284
Computer Stationery		24,739,963	16,635,138
Publicity and Advertisement		8,058,004	11,452,589
		38,397,373	32,954,085
32. Chief Executive's Salary & Fees of the Bank			
Basic Salary		2,400,000	2,400,000
Allowances		978,000	978,000
Bonus		800,000	800,000
Bank's Contribution to Provident Fund		-	-
		4,178,000	4,178,000
33. Directors' Fees & Expenses of the Bank			
Directors' Fees		1,000,000	900,000
Meeting Expenses		1,098,717	-
		2,098,717	900,000
34. Shariah Supervisory Committee's Fees & Expenses of the Bank			
Shariah Council Meeting Expenses		218,619	372,763
35. Consolidated Auditors' Fees			
Shahjalal Islami Bank PLC.	(Note-35a)	172,500	172,500
Shahjalal Islami Bank Securities Ltd.		28,750	17,250
		201,250	189,750
35a Auditor's Fees of the Bank			
Auditor's Fees		172,500	172,500
36. Consolidated Depreciation & Repairs of Assets			
Shahjalal Islami Bank PLC.	(Note-36a)	149,735,447	138,681,192
Shahjalal Islami Bank Securities Ltd.		5,019,659	5,675,789
		154,755,106	144,356,981
36a Depreciation & Repairs of Bank's Assets			
a) Depreciation of Bank's Assets			
Land & Building		4,901,582	4,847,718
Furniture & Fixtures		25,248,089	22,291,269
Office Equipment		27,794,501	25,505,325
Computer & Network Equipment		18,561,172	18,571,598
Vehicles		2,022,804	3,205,250
Right of Use (ROU) Assets		61,511,256	56,166,610
Books		-	-
b) Amortization of Bank's Assets			
Software-Core Banking		-	-
Software-Others		1,954,178	1,698,734
		141,993,581	132,286,504
c) Repairs on Bank's Assets			
Office Premises		364,815	1,491,106
Office Equipment		4,119,840	1,357,507
Office Furniture & Fixtures		586,378	275,887
Vehicles		586,518	408,185
Procurement of Parts, Spares & Others		2,084,315	2,862,004
		7,741,866	6,394,688
		149,735,447	138,681,192
37. Consolidated Other Expenses			
Shahjalal Islami Bank PLC.	(Note-37a)	251,349,307	170,645,064
Shahjalal Islami Bank Securities Ltd.		8,002,205	3,828,388
		259,351,512	174,473,452

		Jan'24 to Mar'24 Taka	Jan'23 to Mar'23 Taka
37a Other Expenses of the Bank			
Petrol, Oil and Lubricants		2,002,853	2,200,317
Entertainment		7,870,978	6,731,324
Subscription		7,556,508	2,436,485
Traveling and Conveyance		7,555,343	6,696,676
Training Expenses		1,194,423	1,446,985
Car expenses		53,513,840	50,112,675
Gratuity expenses		75,000,000	21,400,000
Papers & Periodicals		43,711	45,392
Utility		1,957,638	1,410,542
Uniform & Liveries		995,529	1,013,491
Bank Charges		535,436	686,329
Business development & promotion		12,204,181	2,825,036
Upkeep and cleaning of office premises		13,313,173	12,743,212
Security Service- outsourcing		31,923,902	20,002,696
Branch Opening Expenses		-	844,467
Credit Rating fee		-	-
SJIBL Card expenses		15,371,235	20,138,949
Islamic Credit Card Expenses		6,075,042	4,121,292
AGM & meeting expenses		5,549,543	5,952,879
Capital Enhancement Fees		1,410,800	2,135,953
Contribution to Social Security Superannuation Fund		-	-
Laundry and Washing		108,904	135,441
Crockeries, Kettle and others		192,469	114,328
Photograph and Photocopy		190,221	164,461
Loss on Disposal of Fixed Assets		1,687,365	2,707,266
Miscellaneous Expenses		2,368,854	2,573,881
CSR Expense		29,571	-
Agent Banking Expense		2,697,789	2,004,988
		251,349,307	170,645,064
38. Consolidated Provision against Investments, Off-balance Sheet Items & Others			
Shahjalal Islami Bank PLC.	(Note-38a)	283,040,000	250,000,000
Shahjalal Islami Bank Securities Ltd.		-	-
		283,040,000	250,000,000
38a Provision against Investments, Off-balance Sheet Items & Others of the Bank			
Provision on Unclassified Investments		52,500,000	-
Provision on Classified Investments		60,000,000	200,000,000
Provision on Off-balance Sheet Items		137,500,000	50,000,000
Provisions on Investments in Securities		33,040,000	-
Provision on Other Assets		-	-
		283,040,000	250,000,000
39. Consolidated Deferred Tax (Income)/Expenses			
Shahjalal Islami Bank PLC.	(Note-39a)	(13,369,884)	(54,360,356)
Shahjalal Islami Bank Securities Ltd.		(35,970)	(8,686)
		(13,405,854)	(54,369,042)
39a Deferred Tax (Income)/Expenses of the Bank			
Closing deferred tax liability		56,855,568	182,791,510
Opening deferred tax liability		70,225,452	237,151,866
Deferred tax expenses/(Income)		(13,369,884)	(54,360,356)
40. Consolidated Tax Expenses			
Current tax		1,189,387,144	1,000,960,914
Deferred tax		(13,405,854)	(54,369,042)
		1,175,981,290	946,591,872
40a Tax Expenses of the Bank			
Current tax		1,178,076,316	997,937,671
Deferred tax		(13,369,884)	(54,360,356)
		1,164,706,432	943,577,315
41. Consolidated Earnings per Share (EPS)	(Note-2.4)		
Net Profit after Taxes		1,216,952,947	1,057,950,348
No. of Ordinary Shares outstanding		1,112,968,351	1,112,968,351
		1.09	0.95
41a Earnings per Share (EPS) of the Bank	(Note-2.4)		
Net Profit after Tax		1,203,599,488	1,074,656,009
Number of Ordinary Shares outstanding		1,112,968,351	1,112,968,351
		1.08	0.97

Earnings Per Share substantially increased compare to the same period of last year due to increase of Net Investment Income, Income from Investments in Shares & Securities and Other Operating Income.
Earnings per share has been calculated in accordance with IAS 33 *Earnings per Share*.

	Jan'24 to Mar'24 Taka	Jan'23 to Mar'23 Taka
42. Net Asset Value (NAV) per Share:		
Net Asset Value (Consolidated)	24,888,423,972	22,909,179,982
Net Asset Value (Bank's)	24,836,386,496	22,843,310,546
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Asset Value (NAV) per Share (Consolidated) [previous year's figure restated]	22.36	20.58
Net Asset Value (NAV) per Share (Bank's) [previous year's figure restated]	22.32	20.52

Net Asset Value Per Share increased compare to the same period of last year due to increase of net profit after tax during the period.

43. Net Operating Cash Flows per Share (NOCFPS):		
Net cash flow from operating activities (Consolidated)	1,594,058,592	13,871,396,776
Net cash flow from operating activities (Bank's)	1,624,221,399	13,859,976,751
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Operating Cash Flow per Share (NOCFPS) (Consolidated) [previous year's figure restated]	1.43	12.46
Net Operating Cash Flow per Share (NOCFPS) (Bank's) [previous year's figure restated]	1.46	12.45

Net Operating Cash Flow per Share (NOCFPS) decreased compare to the same period of last year due to increase of Investment to customers and less growth of Deposits received from Customers.

44. Investments (Loans and Advances) to Directors and their related Concern:

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	2,840,530	-	Regular
ii)	Electra International Ltd.	Sanaullah Shahid	BMCTR-Rev	-	110,502,910	Regular
iii)	Own the World Company Limited	Khandaker Sakib Ahmed	BMCTR/BG	5,000,000	3,170,000	Regular
iv)	M/s. Rupsha Trading Corporation	Md. Mohiuddin Ahmed	L/C /MPI-TR/Bai-Muajjal	-	31,581,879	Regular
v)	Abdul Hakim	Abdul Halim	HPSM-Real Estate	-	11,236,534	Regular
vi)	Shoyeb Ahmed	Abdul Halim	HPSM-Real Estate	-	11,276,061	Regular
vii)	Modern Diagnostic Center Limited	Anwer Hossain Khan	HPSM-Real Estate	-	145,294,141	Regular
viii)	Daffodilss Trading International	Mrs. Jabun Nahar	Bai-Muajjal/HPSM	-	101,651,936	Regular
ix)	Fakir Knitwears Ltd	Fakir Mashrikuzzaman	BG	4,114,000	-	Regular
x)	Fakir Knitwears Ltd	Fakir Akhtaruzzaman	BG	55,376,170	-	Regular
xi)	Akkas Uddin Mollah	Akkas Uddin Mollah	Credit Card	-	87,595	Regular
xii)	Md Abdul Barek	Md Abdul Barek	Credit Card	-	43,268	Regular
xiii)	Anwarul Kaium Shimu	Md Abdul Barek	Credit Card	-	13,423	Regular
xiv)	Tanzin Zaman	Khandoker Sakib Ahmed	Credit Card	-	70,834	Regular
xv)	Shahjalal Islami Bank Securities Ltd.	Subsidiary	Bai-Muajjal/BG	300,000,000	1,524,140,092	Regular
Total				367,330,700	1,939,068,673	