

**Shahjalal Islami Bank PLC. and its Subsidiary**  
**Consolidated Balance Sheet (Un-Audited)**  
**As at 31 March 2025**

	Note	31.03.2025 Taka	31.12.2024 Taka
<b>Property and Assets</b>			
<b>Cash</b>			
Cash in Hand (including Foreign Currencies)	3	2,063,301,638	2,995,303,942
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4	21,544,473,600	20,112,112,890
		<b>23,607,775,238</b>	<b>23,107,416,832</b>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh		5,078,251,582	7,359,024,903
Outside Bangladesh		5,657,350,352	5,125,346,839
	5	<b>10,735,601,934</b>	<b>12,484,371,742</b>
<b>Placement with other Banks &amp; Financial Institutions</b>	6	<b>15,301,369,841</b>	<b>20,405,585,416</b>
<b>Investments in Shares &amp; Securities</b>			
Government		33,151,162,000	27,462,412,000
Others		10,997,301,680	10,931,555,429
	7	<b>44,148,463,680</b>	<b>38,393,967,429</b>
<b>Investments</b>			
General Investment etc.		256,373,481,334	251,689,403,345
Bills Purchased and Discounted		20,374,271,302	19,183,548,819
	8	<b>276,747,752,636</b>	<b>270,872,952,164</b>
<b>Fixed Assets including Premises, Furniture and Fixtures</b>	9	<b>5,128,390,922</b>	<b>5,219,058,005</b>
<b>Other Assets</b>	10	<b>22,590,746,460</b>	<b>18,275,774,479</b>
<b>Non-Banking Assets</b>		<b>88,309,355</b>	<b>88,309,355</b>
<b>Total Property and Assets</b>		<b>398,348,410,068</b>	<b>388,847,435,421</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Placement from other Banks &amp; Financial Institutions</b>	11	<b>25,397,986,717</b>	<b>24,197,634,890</b>
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits		43,503,709,940	42,801,987,314
Mudaraba Term Deposits		121,449,201,635	113,697,878,350
Other Mudaraba Deposits		50,396,059,246	50,910,711,798
Al-Wadeeah Current & Other Deposit Accounts		69,717,914,113	73,572,554,175
Bills Payable		4,086,690,142	4,520,558,362
	12	<b>289,153,575,077</b>	<b>285,503,689,999</b>
<b>Mudaraba Bonds</b>	13	<b>11,200,000,000</b>	<b>11,200,000,000</b>
<b>Other Liabilities</b>	14	<b>47,830,912,349</b>	<b>44,203,687,615</b>
<b>Deferred Tax Liabilities</b>	15	<b>35,615,573</b>	<b>42,964,715</b>
<b>Total Liabilities</b>		<b>373,618,089,717</b>	<b>365,147,977,219</b>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	16.2	11,129,683,510	11,129,683,510
Statutory Reserve	17	11,129,683,510	11,129,683,510
Capital Reserve		35,518,577	35,518,577
Foreign Currency Translation Reserve	18	26,898,101	26,898,101
Retained Earnings	19	2,180,736,707	1,148,775,249
<b>Total Shareholders' Equity</b>		<b>24,502,520,404</b>	<b>23,470,558,947</b>
Non-controlling Interest	16.3	227,799,947	228,899,256
<b>Total Liabilities &amp; Shareholders' Equity</b>		<b>398,348,410,068</b>	<b>388,847,435,421</b>

**Shahjalal Islami Bank PLC. and its Subsidiary**  
**Consolidated Off-balance Sheet Items (Un-Audited)**  
**As at 31 March 2025**

	Note	31.03.2025 Taka	31.12.2024 Taka
<b>Contingent Liabilities</b>			
Acceptances & endorsements		70,747,462,318	71,017,397,287
Letters of guarantee	20	31,775,536,689	31,352,564,663
Irrevocable letters of credit	21	86,679,653,826	76,207,690,971
Bills for collection		39,958,663,522	39,354,008,948
Other contingent liabilities		-	-
<b>Total</b>		<b>229,161,316,354</b>	<b>217,931,661,870</b>
<b>Other Commitments</b>			
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		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b>229,161,316,354</b>	<b>217,931,661,870</b>

  
**Chief Financial Officer**

  
**Company Secretary**

  
**Director**

  
**Managing Director**

**Shahjalal Islami Bank PLC. and its Subsidiary**  
**Consolidated Profit and Loss Account (Un-Audited)**  
**For the period ended 31 March 2025**

	Note	Jan'25 to Mar'25 Taka	Jan'24 to Mar'24 Taka
<b>Operating Income</b>			
Investment Income	22	6,560,206,837	5,218,115,432
Less: Profit paid on Deposits	23	3,247,234,535	2,489,630,643
<b>Net Investment Income</b>		<b>3,312,972,301</b>	<b>2,728,484,789</b>
Income from Investments in Shares & Securities	24	570,179,816	572,533,437
Commission, Exchange and Brokerage	25	816,282,439	548,399,637
Other Operating Income	26	389,375,194	320,300,917
		<b>1,775,837,449</b>	<b>1,441,233,992</b>
<b>Total Operating Income</b>		<b>5,088,809,750</b>	<b>4,169,718,780</b>
<b>Operating Expenses</b>			
Salaries and Allowances	27	953,505,068	925,045,229
Rent, Taxes, Insurances, Electricity etc.	28	100,392,461	93,287,668
Legal Expenses	29	386,534	773,407
Postage, Stamps, Telecommunication etc.	30	16,175,403	14,050,594
Stationery, Printings, Advertisements etc.	31	31,136,787	38,589,799
Chief Executive's Salary & Fees	32	4,178,000	4,178,000
Directors' Fees & Expenses	33	1,372,102	2,098,717
Shariah Supervisory Committee's Fees & Expenses	34	132,659	218,619
Auditors' Fees	35	172,500	201,250
Depreciation & Repairs of Assets	36	134,315,778	154,755,106
Zakat Expenses		-	-
Other Expenses	37	310,308,593	259,351,512
<b>Total Operating Expenses</b>		<b>1,552,075,883</b>	<b>1,492,549,901</b>
<b>Profit/ (Loss) before Provision</b>		<b>3,536,733,867</b>	<b>2,677,168,880</b>
Specific provision for Classified Investments		-	60,000,000
General Provision for Unclassified Investments		765,000,000	52,500,000
General Provision for Off-balance Sheet Items		115,000,000	137,500,000
Provision for diminution in value of Investments in Shares		(32,000,000)	33,040,000
Provision for Other Assets		50,000,000	-
<b>Total Provision</b>	38	<b>898,000,000</b>	<b>283,040,000</b>
<b>Total Profit/ (Loss) before Taxes</b>		<b>2,638,733,867</b>	<b>2,394,128,880</b>
<b>Provision for Taxation</b>			
Deferred Tax	39	(7,349,141)	(13,405,854)
Current Tax	40	1,489,106,261	1,189,387,144
		<b>1,481,757,120</b>	<b>1,175,981,290</b>
<b>Net Profit/ (Loss) after Tax</b>		<b>1,156,976,747</b>	<b>1,218,147,590</b>
<b>Net Profit after Tax attributable to:</b>			
Equity holders of SJIBPLC.		1,158,076,056	1,216,952,947
Non-controlling Interest		(1,099,309)	1,194,643
		<b>1,156,976,747</b>	<b>1,218,147,590</b>
Retained earnings from previous year		1,148,775,249	1,822,170,932
Add: Net Profit after Tax (attributable to equity holders of SJIBPLC.)		1,158,076,056	1,216,952,947
<b>Profit available for Appropriation</b>		<b>2,306,851,305</b>	<b>3,039,123,878</b>
<b>Appropriation:</b>			
Statutory Reserve		-	473,661,184
Start-up Fund		11,703,639	12,035,995
Dividend		-	-
Capital Reserve		-	-
Profit against Mudaraba Perpetual Bond		114,410,959	115,366,120
Retained Earnings		2,180,736,707	2,438,060,579
		<b>2,306,851,305</b>	<b>3,039,123,878</b>
<b>Consolidated Earnings per Share</b>	41	<b>1.04</b>	<b>1.09</b>
<b>Net Asset Value per Share as at 31 March</b>	42	<b>22.02</b>	<b>22.36</b>

Chief Financial Officer

Company Secretary

Director

Managing Director

Director



**Shahjalal Islami Bank PLC. and its Subsidiary**  
**Consolidated Cash Flow Statement (Un-Audited)**  
**For the period ended 31 March 2025**

	Jan'25 to Mar'25 Taka	Jan'24 to Mar'24 Taka
<b>Cash flows from operating activities</b>		
Investment income receipt in cash	6,761,825,495	5,880,077,777
Profit paid on deposits and borrowings	(2,611,912,184)	(2,294,610,147)
Dividend receipts	67,226,385	79,055,244
Fees & commission receipt in cash	710,101,888	569,023,909
Recoveries on investment previously written off	4,267,800	4,717,581
Cash payments to employees	(957,683,068)	(929,223,229)
Cash payments to suppliers	(31,136,787)	(38,589,799)
Income tax paid	(806,300,309)	(536,438,285)
Receipts from other operating activities	389,198,137	320,157,543
Payments for other operating activities	(509,289,984)	(447,313,910)
<b>(i) Operating profit before changes in operating assets &amp; liabilities</b>	<b>3,016,297,373</b>	<b>2,606,856,684</b>
<b>Changes in operating assets and liabilities</b>		
(Increase)/decrease in investment to customers	(5,874,800,472)	(11,588,031,873)
(Increase)/decrease in other assets	(3,168,752,341)	195,870,730
(Increase)/decrease of placement with other banks & financial institutions	5,104,215,575	900,000,000
Increase/(decrease) in deposits from other banks	89,572,819	66,342,140
Increase/(decrease) of placement from other banks & financial institutions	1,205,956,480	166,554,774
Increase/(decrease) in deposits received from customers	3,435,947,879	8,307,844,810
Increase/(decrease) in other liabilities on account of customers	828,964,855	639,541,767
Increase/(decrease) in other liabilities	210,355,091	299,079,560
<b>(ii) Cash flows from operating assets and liabilities</b>	<b>1,831,459,886</b>	<b>(1,012,798,091)</b>
<b>Net cash flow from operating activities (A)=(i+ii)</b>	<b>4,847,757,259</b>	<b>1,594,058,592</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	163,950,499	379,808,104
Payments for purchases of securities	(5,918,446,751)	(709,771,676)
Proceeds from sale of fixed assets	373,895	2,550,598
Payments for purchases of property, plants & equipments	(37,226,763)	(39,902,742)
Purchase/sale of subsidiaries	-	-
<b>Net cash used in investing activities (B)</b>	<b>(5,791,349,120)</b>	<b>(367,315,715)</b>
<b>Cash flows from financing activities</b>		
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)	(411,000,092)
Dividend paid to ordinary shareholders	-	-
<b>Net cash used in financing activities (C)</b>	<b>(411,000,092)</b>	<b>(411,000,092)</b>
<b>Net increase in cash &amp; cash equivalents (A+B+C)</b>	<b>(1,354,591,953)</b>	<b>815,742,785</b>
Add: Effect of exchange rate changes on cash & cash equivalents	106,180,551	(20,624,272)
Add: Cash and cash equivalents at the beginning of the period	35,591,788,574	29,675,475,883
<b>Cash and cash equivalents at the end of the period</b>	<b>34,343,377,171</b>	<b>30,470,594,396</b>
<b>Consolidated Net Operating Cash Flow per Share (NOCFPS)</b>	<b>4.36</b>	<b>1.43</b>

Chief Financial Officer

Director

Company Secretary

Director

Managing Director

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

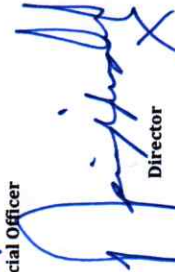
For the period ended 31 March 2025

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 2025	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
Profit against Mudarabah Perpetual Bond	-	-	-	(114,410,959)	-	-	(114,410,959)
Net profit during the period	-	-	-	1,158,076,056	-	(1,099,309)	1,156,976,747
Statutory Reserve	-	-	-	-	-	-	-
Currency Translation Difference	-	-	-	-	-	-	-
Start-up Fund	-	-	-	(11,703,639)	-	-	(11,703,639)
Capital Reserve	-	-	-	-	-	-	-
<b>Total Shareholders' Equity as at 31 March 2025</b>	<b>11,129,683,510</b>	<b>11,129,683,510</b>	<b>35,518,577</b>	<b>2,180,736,707</b>	<b>26,898,101</b>	<b>227,799,947</b>	<b>24,730,320,351</b>
Add: Mudarabah Perpetual Bond							5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items							4,732,611,735
Add: Mudarabah Subordinated Bond							5,000,000,000
Less: Adjustment for Intangible Assets							28,342,377
Less: Shortfall of provision required against investments							697,424,931
<b>Total Equity as at 31 March 2025</b>							<b>38,737,164,778</b>


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)
<b>Total Shareholders' Equity as at 31 March 2024</b>	<b>11,129,683,510</b>	<b>11,276,772,346</b>	<b>34,820,349</b>	<b>2,438,060,579</b>	<b>9,087,189</b>	<b>229,655,440</b>	<b>25,118,079,412</b>
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
<b>Total Equity as at 31 March 2024</b>							<b>35,257,289,968</b>

  
Chief Financial Officer

  
Director

  
Company Secretary

  
Managing Director



**Shahjalal Islami Bank PLC.**  
**Balance Sheet (Un-Audited)**  
**As at 31 March 2025**

	Note	30.03.2025 Taka	31.12.2024 Taka
<b>Property and Assets</b>			
<b>Cash</b>			
Cash in Hand (including Foreign Currencies)	3a	2,063,301,638	2,995,303,942
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4a	21,544,473,600	20,112,112,890
		<b>23,607,775,238</b>	<b>23,107,416,832</b>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh		4,983,356,578	7,248,803,296
Outside Bangladesh		5,657,350,352	5,125,346,839
	5a	<b>10,640,706,930</b>	<b>12,374,150,135</b>
<b>Placement with other Banks &amp; Financial Institutions</b>	6a	<b>15,301,369,841</b>	<b>20,405,585,416</b>
<b>Investments in Shares &amp; Securities</b>			
Government		33,151,162,000	27,462,412,000
Others		8,861,040,854	8,838,299,753
	7a	<b>42,012,202,854</b>	<b>36,300,711,753</b>
<b>Investments</b>			
General Investment etc.		254,450,029,667	249,762,935,844
Bills Purchased and Discounted		20,374,271,302	19,183,548,819
	8a	<b>274,824,300,969</b>	<b>268,946,484,663</b>
<b>Fixed Assets including Premises, Furniture and Fixtures</b>	9a	<b>5,027,037,129</b>	<b>5,114,844,136</b>
<b>Other Assets</b>	10a	<b>24,822,656,019</b>	<b>20,512,387,444</b>
<b>Non-Banking Assets</b>		<b>88,309,355</b>	<b>88,309,355</b>
<b>Total Property and Assets</b>		<b>396,324,358,337</b>	<b>386,849,889,733</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Placement from other Banks &amp; Financial Institutions</b>	11a	<b>25,397,986,717</b>	<b>24,197,634,890</b>
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits		43,503,714,240	42,801,991,614
Mudaraba Term Deposits		121,449,201,635	113,697,878,350
Other Mudaraba Deposits		50,572,923,435	51,060,838,775
Al-Wadeeah Current & Other Deposit Accounts		69,717,927,704	73,572,563,307
Bills Payable		4,086,690,142	4,520,558,362
	12a	<b>289,330,457,157</b>	<b>285,653,830,408</b>
<b>Mudaraba Bonds</b>	13	<b>11,200,000,000</b>	<b>11,200,000,000</b>
<b>Other Liabilities</b>	14a	<b>45,887,605,022</b>	<b>42,327,075,021</b>
<b>Deferred Tax Liabilities</b>	15a	<b>37,086,216</b>	<b>44,375,479</b>
<b>Total Liabilities</b>		<b>371,853,135,113</b>	<b>363,422,915,798</b>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	16.2	11,129,683,510	11,129,683,510
Statutory Reserve	17	11,129,683,510	11,129,683,510
Foreign Currency Translation Reserve	18	26,898,101	26,898,101
Retained Earnings	19a	2,184,958,104	1,140,708,815
<b>Total Shareholders' Equity</b>		<b>24,471,223,224</b>	<b>23,426,973,935</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>		<b>396,324,358,337</b>	<b>386,849,889,733</b>


**Shahjalal Islami Bank PLC.**  
**Off-balance Sheet Items (Un-Audited)**  
**As at 31 March 2025**


	Note	30.03.2025 Taka	31.12.2024 Taka
<b>Contingent Liabilities</b>			
Acceptances & endorsements		70,747,462,318	71,017,397,287
Letters of guarantee	20	31,775,536,689	31,352,564,663
Irrevocable letters of credit	21	86,679,653,826	76,207,690,971
Bills for collection		39,958,663,522	39,354,008,948
Other contingent liabilities		-	-
<b>Total</b>		<b>229,161,316,354</b>	<b>217,931,661,870</b>
<b>Other Commitments</b>			
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		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b>229,161,316,354</b>	<b>217,931,661,870</b>

  
**Chief Financial Officer**

  
**Company Secretary**

  
**Director**


  
**Managing Director**


  
**Director**

**Shahjalal Islami Bank PLC.**  
**Profit and Loss Account (Un-Audited)**  
**For the period ended 31 March 2025**

	Note	Jan'25 to Mar'25 Taka	Jan'24 to Mar'24 Taka
<b>Operating Income</b>			
Investment Income	22a	6,563,727,576	5,197,491,955
Less: Profit paid on Deposits	23a	3,244,769,659	2,483,773,042
<b>Net Investment Income</b>		<b>3,318,957,916</b>	<b>2,713,718,913</b>
Income from Investments in Shares & Securities	24a	558,875,104	564,309,910
Commission, Exchange and Brokerage	25a	799,307,003	512,204,419
Other Operating Income	26a	389,204,005	319,992,189
		<b>1,747,386,112</b>	<b>1,396,506,519</b>
<b>Total Operating Income</b>		<b>5,066,344,028</b>	<b>4,110,225,431</b>
<b>Operating Expenses</b>			
Salaries and Allowances	27a	935,117,697	906,626,829
Rent, Taxes, Insurances, Electricity etc.	28a	98,629,599	92,058,097
Legal Expenses	29a	320,034	681,407
Postage, Stamps, Telecommunication etc.	30a	15,493,722	13,363,215
Stationery, Printings, Advertisements etc.	31a	30,795,685	38,397,373
Chief Executive's Salary & Fees	32	4,178,000	4,178,000
Directors' Fees & Expenses	33	1,372,102	2,098,717
Shariah Supervisory Committee's Fees & Expenses	34	132,659	218,619
Auditor's Fees	35a	172,500	172,500
Depreciation & Repairs of Bank's Assets	36a	130,442,610	149,735,447
Zakat Expenses		-	-
Other Expenses	37a	306,268,866	251,349,307
<b>Total Operating Expenses</b>		<b>1,522,923,472</b>	<b>1,458,879,511</b>
<b>Profit/ (Loss) before Provision</b>		<b>3,543,420,556</b>	<b>2,651,345,921</b>
Specific provision for Classified Investments		-	60,000,000
General Provision for Unclassified Investments		765,000,000	52,500,000
General Provision for Off-balance Sheet Items		115,000,000	137,500,000
Provision for diminution in value of Investments in Shares		(32,000,000)	33,040,000
Provision for Other Assets		50,000,000	-
<b>Total Provision</b>	38a	<b>898,000,000</b>	<b>283,040,000</b>
<b>Total Profit/ (Loss) before Taxes</b>		<b>2,645,420,556</b>	<b>2,368,305,921</b>
<b>Provision for Taxation</b>			
Deferred Tax	39a	(7,289,263)	(13,369,884)
Current Tax	40a	1,482,345,932	1,178,076,316
		<b>1,475,056,669</b>	<b>1,164,706,432</b>
<b>Net Profit after Taxation</b>		<b>1,170,363,887</b>	<b>1,203,599,488</b>
Retained Earnings from previous year/period		1,140,708,815	1,818,307,263
Add: Net Profit after Tax		1,170,363,887	1,203,599,488
<b>Profit available for Appropriation</b>		<b>2,311,072,701</b>	<b>3,021,906,751</b>
<b>Appropriation:</b>			
Statutory Reserve		-	473,661,184
Start-up Fund		11,703,639	12,035,995
Dividend		-	-
Profit against Mudaraba Perpetual Bond		114,410,959	115,366,120
Retained Earnings		2,184,958,104	2,420,843,452
		<b>2,311,072,701</b>	<b>3,021,906,751</b>
<b>Earnings per Share (EPS)</b>	41a	<b>1.05</b>	<b>1.08</b>
<b>Net Asset Value per Share as at 31 March</b>	42	<b>21.99</b>	<b>22.32</b>

  
 Chief Financial Officer

  
 Company Secretary

  
 Director

  
 Managing Director

  
 Director



**Shahjalal Islami Bank PLC.**  
**Cash Flow Statement (Un-Audited)**  
**For the period ended 31 March 2025**

	Jan'25 to Mar'25 Taka	Jan'24 to Mar'24 Taka
<b>Cash flows from operating activities</b>		
Investment income receipt in cash	6,715,456,963	5,812,670,079
Profit paid on deposits and borrowings	(2,565,258,096)	(2,225,991,364)
Dividend receipts	67,226,385	79,055,244
Fees & commission receipt in cash	693,126,452	532,828,691
Recoveries on investment previously written off	4,267,800	4,717,581
Cash payments to employees	(939,295,697)	(910,804,829)
Cash payments to suppliers	(30,795,685)	(38,397,373)
Income tax paid	(799,886,252)	(525,476,626)
Receipts from other operating activities	389,026,948	319,736,522
Payments for other operating activities	(502,666,352)	(437,174,672)
<b>(i) Operating Profit before changes in operating assets &amp; liabilities</b>	<b>3,031,202,466</b>	<b>2,611,163,253</b>
<b>Changes in operating assets and liabilities</b>		
(Increase)/decrease in investment to customers	(5,877,816,306)	(11,782,667,968)
(Increase)/decrease in other assets	(3,170,462,992)	195,242,391
(Increase)/decrease of placement with other banks & financial institutions	5,104,215,575	900,000,000
Increase/(decrease) in deposits from other banks	89,572,819	66,342,140
Increase/(decrease) of placement from other banks & financial institutions	1,200,351,827	279,962,055
Increase/(decrease) in deposits received from customers	3,462,689,550	8,307,844,810
Increase/(decrease) in other liabilities on account of customers	828,964,855	639,541,767
Increase/(decrease) in other liabilities	150,420,687	406,792,950
<b>(ii) Cash flows from operating assets and liabilities</b>	<b>1,787,936,015</b>	<b>(986,941,854)</b>
<b>Net cash flow from operating activities (A)=(i+ii)</b>	<b>4,819,138,481</b>	<b>1,624,221,399</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	59,956,928	308,407,113
Payments for purchases of securities	(5,771,448,030)	(680,972,166)
Proceeds from sale of fixed assets	373,895	646,007
Payments for purchases of property, plants & equipments	(36,286,532)	(38,876,427)
Purchase/sale of subsidiaries	-	-
<b>Net cash used in investing activities (B)</b>	<b>(5,747,403,739)</b>	<b>(410,795,473)</b>
<b>Cash flows from financing activities</b>		
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)	(411,000,092)
Dividend paid to ordinary shareholders	-	-
<b>Net cash used in financing activities (C)</b>	<b>(411,000,092)</b>	<b>(411,000,092)</b>
<b>Net increase in cash &amp; cash equivalents (A+B+C)</b>	<b>(1,339,265,350)</b>	<b>802,425,834</b>
Add: Effect of exchange rate changes on cash & cash equivalents	106,180,551	(20,624,272)
Add: Cash and cash equivalents at the beginning of the period	35,481,566,967	29,652,375,666
<b>Cash and cash equivalents at the end of the period</b>	<b>34,248,482,168</b>	<b>30,434,177,228</b>
<b>Net Operating Cash Flow per Share (NOCFPS)</b>	<b>4.33</b>	<b>1.46</b>

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 2025

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Total Capital/Shareholders' Equity
Balance as at 01 January 2025	11,129,683,510	11,129,683,510	1,140,708,815	26,898,101	23,426,973,935
Profit against Mudaraba Perpetual Bond	-	-	(114,410,959)	-	(114,410,959)
Net profit during the period	-	-	1,170,363,887	-	1,170,363,887
Statutory Reserve	-	-	-	-	-
Currency Translation Difference	-	-	-	-	-
Start-up Fund	-	-	-	-	-
<b>Total Shareholders' Equity as at 31 March 2025</b>	<b>11,129,683,510</b>	<b>11,129,683,510</b>	<b>2,184,958,104</b>	<b>26,898,101</b>	<b>24,471,223,224</b>
Add: Mudarabah Perpetual Bond					5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items					4,698,646,000
Add: Mudaraba Subordinated Bond					5,000,000,000
Less: Adjustment for Intangible Assets					28,177,201
<b>Total Equity as at 31 March 2025</b>					<b>39,141,692,022</b>

For the period ended 31 March 2024

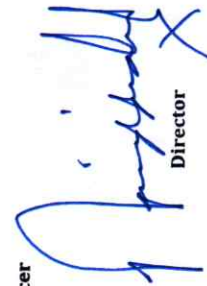
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Total Capital/Shareholders' Equity
Balance as at 01 January 2024	11,129,683,510	10,803,111,162	1,818,307,263	9,087,189	23,760,189,123
Profit against Mudaraba Perpetual Bond	-	-	(115,366,120)	-	(115,366,120)
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)
<b>Total Shareholders' Equity as at 31 March 2024</b>	<b>11,129,683,510</b>	<b>11,276,772,346</b>	<b>2,420,843,452</b>	<b>9,087,189</b>	<b>24,836,386,495</b>
Add: Mudaraba 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
<b>Total Equity as at 31 March 2024</b>					<b>35,393,254,757</b>



Chief Financial Officer



Company Secretary



Director



Managing Director



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 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 141 (one hundred forty-one) branches, 05 (five) sub-branches, 142 (one hundred forty-two) ATM booths, 121 (one hundred twenty-one) agent banking outlets and 2,756 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 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 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 2025 there were 121 Agent Banking Outlets in 41 districts and 96 upazillas 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 Act, 2023 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
- ix) Other applicable laws and regulations.

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 2025.

### **2.3. Investment and Provisions**

As per BRPD circular no. 14 (23 September 2012), BRPD circular no. 19 (27 December 2012), BRPD circular no. 05 (29 May 2013), BRPD circular no. 16 (18 November 2014), BRPD circular no. 15 (27 September 2017), BRPD circular no. 01 (20 February 2018), BRPD circular no. 03 (21 April 2019), BRPD circular no. 07 (19 March 2020), BRPD circular no. 16 (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, BRPD circular no. 53 dated 22 December 2022 and BRPD circular no.09 dated 08 April 2024.

#### **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, 2024 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 (as amendments thereon) 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, 2024.

#### **2.8. Reporting Period**

The Financial Statements cover the period from 01 January 2025 to 31 March 2025.

#### **2.9. Significant deviation between the quarterly periods**

**Net Operating Cash Flows per Share (NOCFPS):** Net Operating Cash Flow per Share (NOCFPS) increased compare to the same period of last year due to increase of investment income, lower increase of investment to customers and decrease of placement with other banks & financial institutions.



		31.03.2025 Taka	31.12.2024 Taka
<b>3. Consolidated Cash in Hand (including Foreign Currencies)</b>			
Shahjalal Islami Bank PLC.	(Note-3a)	2,063,301,638	2,995,303,942
Shahjalal Islami Bank Securities Ltd.		-	-
		<u>2,063,301,638</u>	<u>2,995,303,942</u>
<b>3a Cash in Hand of the Bank (including Foreign Currencies)</b>			
In Local Currencies		2,000,462,157	2,929,154,053
In Foreign Currencies		62,839,481	66,149,889
		<u>2,063,301,638</u>	<u>2,995,303,942</u>
<b>4. Consolidated Balance with Bangladesh Bank and its agent bank(s)</b>			
Shahjalal Islami Bank PLC.	(Note-4a)	21,544,473,600	20,112,112,890
Shahjalal Islami Bank Securities Ltd.		-	-
		<u>21,544,473,600</u>	<u>20,112,112,890</u>
<b>4a Balance with Bangladesh Bank and its agent bank(s) (including Foreign Currencies)</b>			
<b>Balance with Bangladesh Bank</b>			
In Local Currencies		16,781,858,191	14,522,706,789
In Foreign Currencies		4,714,708,133	5,275,766,270
		<u>21,496,566,324</u>	<u>19,798,473,059</u>
<b>Balance with Sonali Bank PLC. as agent of Bangladesh Bank</b>			
In Local Currencies		47,907,276	313,639,831
In Foreign Currencies		-	-
		<u>47,907,276</u>	<u>313,639,831</u>
		<u>21,544,473,600</u>	<u>20,112,112,890</u>
<b>5. Consolidated Balance with Other Banks and Financial Institutions</b>			
<b>Inside Bangladesh</b>			
Shahjalal Islami Bank PLC.	(Note-5a)	4,983,356,578	7,248,803,296
Shahjalal Islami Bank Securities Ltd.		271,777,084	260,362,016
		5,255,133,662	7,509,165,312
Less: Inter Company Transaction		176,882,080	150,140,409
		<u>5,078,251,582</u>	<u>7,359,024,903</u>
<b>Outside Bangladesh</b>			
Shahjalal Islami Bank PLC.	(Note-5a)	5,657,350,352	5,125,346,839
Shahjalal Islami Bank Securities Ltd.		-	-
		<u>5,657,350,352</u>	<u>5,125,346,839</u>
		<u>10,735,601,934</u>	<u>12,484,371,742</u>
<b>5a Balance with Other Banks and Financial Institutions of the Bank</b>			
Inside Bangladesh		4,983,356,578	7,248,803,296
Outside Bangladesh		5,657,350,352	5,125,346,839
		<u>10,640,706,930</u>	<u>12,374,150,135</u>
<b>6. Consolidated Placement with Other Banks &amp; Financial Institutions</b>			
Shahjalal Islami Bank PLC.	(Note-6a)	15,301,369,841	20,405,585,416
Shahjalal Islami Bank Securities Ltd.		-	-
		15,301,369,841	20,405,585,416
Less: Inter Company Transaction		-	-
		<u>15,301,369,841</u>	<u>20,405,585,416</u>
<b>6a Placement with Other Banks &amp; Financial Institutions of the Bank</b>			
Placement with Other Banks		14,246,369,841	19,350,585,416
Placement with Financial Institutions		1,055,000,000	1,055,000,000
		<u>15,301,369,841</u>	<u>20,405,585,416</u>
<b>7. Consolidated Investments in Shares &amp; Securities</b>			
<b>Government</b>			
Shahjalal Islami Bank PLC.	(Note-7a)	33,151,162,000	27,462,412,000
Shahjalal Islami Bank Securities Ltd.		-	-
		<u>33,151,162,000</u>	<u>27,462,412,000</u>
<b>Others</b>			
Shahjalal Islami Bank PLC.	(Note-7a)	8,861,040,854	8,838,299,753
Shahjalal Islami Bank Securities Ltd.		2,136,260,826	2,093,255,676
		<u>10,997,301,680</u>	<u>10,931,555,429</u>
		<u>44,148,463,680</u>	<u>38,393,967,429</u>
<b>7a Investments in Shares &amp; Securities of the Bank</b>			
<b>i) Government</b>			
Bangladesh Government Islamic Investment Bond (BGIIB)		-	-
Bangladesh Government Investment Sukuk (BGIS)		32,586,470,000	26,897,720,000
Bangladesh Government Shariah based Special Bond		564,692,000	564,692,000
		<u>33,151,162,000</u>	<u>27,462,412,000</u>



		31.03.2025 Taka	31.12.2024 Taka
<b>ii) Others</b>			
Mudaraba Perpetual Bond		1,527,284,492	1,527,284,492
Mudaraba Subordinated Bond		3,940,000,000	3,940,000,000
Beximco Green Sukuk Al Istisna'a		646,672,900	646,672,900
Investments in Shares & Securities		2,747,083,463	2,724,342,361
		<b>8,861,040,854</b>	<b>8,838,299,753</b>
		<b>42,012,202,854</b>	<b>36,300,711,753</b>
<b>8. Consolidated Investments</b>			
Shahjalal Islami Bank PLC.	(Note-8a)	254,450,029,667	249,762,935,844
Shahjalal Islami Bank Securities Ltd.		3,331,410,145	3,353,974,992
		257,781,439,812	253,116,910,836
		1,407,958,478	1,427,507,491
Less: Inter Company Transaction		<b>256,373,481,334</b>	<b>251,689,403,345</b>
<b>Bills Purchased and Discounted</b>			
Shahjalal Islami Bank PLC.	(Note-8a)	20,374,271,302	19,183,548,819
Shahjalal Islami Bank Securities Ltd.		-	-
		<b>20,374,271,302</b>	<b>19,183,548,819</b>
		<b>276,747,752,636</b>	<b>270,872,952,164</b>
<b>8a Investments of the Bank</b>			
<b>Country-wise Classification of Investments:</b>			
<b>Inside Bangladesh</b>			
Gross Murabaha, Bai-Muajjal etc.		267,286,654,763	262,528,238,728
Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income)		12,836,625,096	12,765,302,884
Net Murabaha, Bai-Muajjal etc.		<b>254,450,029,667</b>	<b>249,762,935,844</b>
Net Bills Purchased and Discounted		20,374,271,302	19,183,548,819
<b>Outside Bangladesh</b>		-	-
		<b>274,824,300,969</b>	<b>268,946,484,663</b>
<b>9. Consolidated Fixed Assets including Premises, Furniture and Fixtures</b>			
<b>Cost</b>			
Shahjalal Islami Bank PLC.	(Note-9a)	8,727,508,038	8,695,130,669
Shahjalal Islami Bank Securities Ltd.		232,749,062	231,808,832
		<b>8,960,257,100</b>	<b>8,926,939,501</b>
<b>Accumulated Depreciation</b>			
Shahjalal Islami Bank PLC.	(Note-9a)	3,700,470,909	3,580,286,533
Shahjalal Islami Bank Securities Ltd.		131,395,269	127,594,963
		<b>3,831,866,178</b>	<b>3,707,881,496</b>
<b>Written Down Value</b>		<b>5,128,390,922</b>	<b>5,219,058,005</b>
<b>9a Fixed Assets including Premises, Furniture and Fixtures of the Bank</b>			
<b>Tangible Assets:</b>			
<b>Cost</b>			
Land		1,876,724,350	1,876,724,350
Building		893,986,278	893,986,278
Furniture & Fixtures		1,320,175,322	1,306,951,595
Office Equipment		876,330,116	870,075,095
Computer & Network Equipment		790,823,202	779,014,901
Vehicles		133,226,381	133,226,381
Right of Use Assets as per IFRS-16		2,639,248,105	2,639,248,105
Books		1,042,667	1,042,667
		<b>8,531,556,421</b>	<b>8,500,269,371</b>
<b>Less:</b>			
Accumulated depreciation		3,532,696,493	3,414,977,528
<b>Written Down Value</b>		<b>4,998,859,928</b>	<b>5,085,291,843</b>
<b>Intangible Assets:</b>			
<b>Cost</b>			
Software-Core Banking		62,615,431	62,615,431
Software-Others		133,336,186	132,245,866
		<b>195,951,617</b>	<b>194,861,297</b>
<b>Less:</b>			
Amortization		167,774,416	165,309,005
<b>Written Down Value</b>		<b>28,177,201</b>	<b>29,552,293</b>
<b>Total Written Down Value</b>		<b>5,027,037,129</b>	<b>5,114,844,136</b>

		31.03.2025 Taka	31.12.2024 Taka
<b>10. Consolidated Other Assets</b>			
Shahjalal Islami Bank PLC.	(Note-10a)	24,822,656,019	20,512,387,444
Shahjalal Islami Bank Securities Ltd.		283,090,441	278,387,035
		25,105,746,460	20,790,774,479
		2,515,000,000	2,515,000,000
Less: Inter Company Transaction		<u>22,590,746,460</u>	<u>18,275,774,479</u>
<b>10a Other Assets of the Bank</b>			
<b>Income Generating:</b>			
Shahjalal Islami Bank Securities Ltd.		2,515,000,000	2,515,000,000
<b>Sub-total</b>		<u>2,515,000,000</u>	<u>2,515,000,000</u>
<b>Non-Income Generating:</b>			
Stock of Stationery, Stamps and printing materials etc. (valued at cost)		49,305,582	44,524,996
Advance Rent and Security Deposit		28,125,795	24,046,219
Suspense Account		685,225,952	563,742,505
Profit Receivable		1,225,654,498	885,735,166
Other Prepayments		674,140,729	306,744,174
Advance Insurance Premium		-	-
Advance Tax Paid		11,889,032,700	11,089,146,448
Other Receivables		11,722,647	3,034,667
SJBL General Account-Net		7,744,448,116	5,078,976,294
Balance with OBU		11,358,810,000	10,596,600,000
		33,666,466,019	28,593,987,444
		11,358,810,000	10,596,600,000
Less: Offshore Banking Unit		<u>22,307,656,019</u>	<u>17,997,387,444</u>
<b>Sub-total</b>			
<b>Grand Total</b>		<u>24,822,656,019</u>	<u>20,512,387,444</u>
<b>11. Consolidated Placement from other Banks &amp; Financial Institutions</b>			
Shahjalal Islami Bank PLC.	(Note-11a)	25,397,986,717	24,197,634,890
Shahjalal Islami Bank Securities Ltd.		1,407,958,478	1,427,507,491
		26,805,945,195	25,625,142,381
Less: Inter Company Transaction		1,407,958,478	1,427,507,491
		<u>25,397,986,717</u>	<u>24,197,634,890</u>
<b>11a Placement from other Banks &amp; Financial Institutions of the Bank</b>			
Export Development Fund - Bangladesh Bank		17,864,324,939	15,277,644,444
Financial Stimulus Fund - Bangladesh Bank		394,175,000	440,490,000
Foreign Currency Deposit (FSSP BB USD) - Bangladesh Bank		283,773	279,121
Mudaraba Term Deposit from other Banks		3,416,000,000	4,440,000,000
Bangladesh Bank Refinance (Bai Salam)		375,310,000	488,510,000
Bangladesh Bank Refinance (TDF)		225,648,375	243,869,875
Bangladesh Bank Refinance (BMMFLIPS)		21,005,075	13,283,225
SME Foundation Refinance Scheme		39,556,453	24,520,230
Bangladesh Bank Refinance		198,324,435	221,785,995
Islami Investment Bond from Bangladesh Bank		-	-
Bangladesh Bank Pre-Finance Scheme-CMSME		2,298,666,667	2,482,560,000
Quard against Bangladesh Government Shariah Based Special Bond		564,692,000	564,692,000
		25,397,986,717	24,197,634,890
Less: Offshore Banking Unit		-	-
		<u>25,397,986,717</u>	<u>24,197,634,890</u>
<b>12. Consolidated Deposits and Other Accounts</b>			
<b>Al-Wadeeah Current Deposits &amp; Other Accounts</b>			
Shahjalal Islami Bank PLC.	(Note-12a)	69,717,927,704	73,572,563,307
Shahjalal Islami Bank Securities Ltd.		-	-
		69,717,927,704	73,572,563,307
Less: Inter Company Transaction		13,591	9,132
		<u>69,717,914,113</u>	<u>73,572,554,175</u>
<b>Bills Payable</b>			
Shahjalal Islami Bank PLC.	(Note-12a)	4,086,690,142	4,520,558,362
Shahjalal Islami Bank Securities Ltd.		-	-
		<u>4,086,690,142</u>	<u>4,520,558,362</u>
<b>Mudaraba Savings Deposits</b>			
Shahjalal Islami Bank PLC.	(Note-12a)	43,503,714,240	42,801,991,614
Shahjalal Islami Bank Securities Ltd.		-	-
		43,503,714,240	42,801,991,614
Less: Inter Company Transaction		4,300	4,300
		<u>43,503,709,940</u>	<u>42,801,987,314</u>
<b>Mudaraba Term Deposits</b>			
Shahjalal Islami Bank PLC.	(Note-12a)	121,449,201,635	113,697,878,350
Shahjalal Islami Bank Securities Ltd.		-	-
		<u>121,449,201,635</u>	<u>113,697,878,350</u>



		31.03.2025 Taka	31.12.2024 Taka
<b>Other Mudaraba Deposits</b>			
Shahjalal Islami Bank PLC.	(Note-12a)	50,572,923,435	51,060,838,775
Shahjalal Islami Bank Securities Ltd.		-	-
		50,572,923,435	51,060,838,775
Less: Inter Company Transaction		176,864,189	150,126,977
<b>Total</b>		<b>50,396,059,246</b>	<b>50,910,711,798</b>
		<b>289,153,575,077</b>	<b>285,503,689,999</b>
<b>12a Deposits and Other Accounts of the Bank</b>			
<b>Al-Wadeeah Current Deposits &amp; Other Accounts</b>			
Al-Wadeeah Current Deposits		18,014,401,778	19,071,678,600
Deposits from Other Banks		-	-
Foreign Currency Deposits		9,179,297,525	10,031,208,677
Non-Resident Taka Account		797,837,641	81,250,815
Profit Payable		2,589,393,889	2,465,029,509
Sundry Deposits		39,078,818,380	41,879,844,317
Unclaimed Dividend	(Note-12a.1)	60,793,597	65,452,458
		69,720,542,811	73,594,464,377
Less: Offshore Banking Unit		2,615,107	21,901,069
		<b>69,717,927,704</b>	<b>73,572,563,307</b>
<b>Bills Payable</b>			
Payable inside Bangladesh		4,077,793,092	4,515,860,413
Payment Order Issued		4,003,437	4,003,437
Demand Draft Payable		4,893,314	694,212
Electronic Fund Transfer		4,086,690,142	4,520,558,362
		-	-
Payable outside Bangladesh		<b>4,086,690,142</b>	<b>4,520,558,362</b>
<b>Mudaraba Savings Deposits</b>			
General Deposits		43,447,716,107	42,757,481,791
Foreign Currency Deposits		55,998,133	44,509,822
		<b>43,503,714,240</b>	<b>42,801,991,614</b>
<b>Mudaraba Term Deposits</b>			
General Deposits		121,202,873,899	113,455,855,894
Foreign Currency Deposits		246,327,736	242,022,456
		<b>121,449,201,635</b>	<b>113,697,878,350</b>
<b>Other Mudaraba Deposits</b>			
Mudaraba Special Notice Deposits		16,800,537,660	17,028,104,945
Mudaraba Scheme Deposits		33,430,680,792	33,780,601,664
Deposits from Other Banks (SND)		341,704,983	252,132,165
		<b>50,572,923,435</b>	<b>51,060,838,775</b>
		<b>289,330,457,157</b>	<b>285,653,830,408</b>
<b>12a.1 Unclaimed Cash Dividend</b>			
2020		-	8,558,435
2021		8,556,195	10,110,943
2022		10,041,045	46,783,080
2023		42,196,358	-
		<b>60,793,597</b>	<b>65,452,458</b>
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, up to 30th September 2024, Unclaimed Cash Dividend amount of Tk. 6,482,599.41 has been transferred to Capital Market Stabilization Fund (CMSF) from unclaimed dividend Account.			
<b>13. Mudaraba Bonds</b>			
Mudaraba Subordinated Bond		6,200,000,000	6,200,000,000
Mudaraba Perpetual Bond		5,000,000,000	5,000,000,000
		<b>11,200,000,000</b>	<b>11,200,000,000</b>
<b>14. Consolidated Other Liabilities</b>			
Shahjalal Islami Bank PLC.	(Note-14a)	45,887,605,022	42,327,075,021
Shahjalal Islami Bank Securities Ltd.		1,943,307,327	1,876,612,594
		47,830,912,349	44,203,687,615
Less: Inter Company Transaction		-	-
		<b>47,830,912,349</b>	<b>44,203,687,615</b>
<b>14a Other Liabilities of the Bank</b>			
Profit Payable		357,595,419	554,263,111
Provision for Investment	{Note-14a.1 (a) & (b)}	10,841,519,495	10,069,271,695
Provision for Off-balance Sheet items	{Note-14a.1 (c)}	1,777,500,000	1,662,500,000
Provision for Other Assets	{Note-14a.1 (d)}	239,079,000	189,079,000
Provisions for Investments in Securities	{Note-14a.1 (e)}	920,000,000	952,000,000
Provision for Taxation	(Note-14a.2)	15,249,506,044	13,767,160,112
Profit Suspense Account		9,667,911,669	9,144,638,007
Compensation Realisable & Suspense Account		1,817,241,752	1,607,877,322
Compensation Realised Account		1,584,924,734	1,488,597,971
Other Payables		1,053,088,436	648,644,026
Outstanding Expenses		546,732,404	377,654,136
Unearned Income on Quard		4,989,624	5,274,614
Lease Liabilities as per IFRS 16 Leases		1,682,499,054	1,726,801,275
Provision for Start-up Fund	(Note-14a.3)	145,017,392	133,313,753
		<b>45,887,605,022</b>	<b>42,327,075,021</b>



#### 14a.1 Provision for Investment

##### (a) Provision on Classified Investments

Provision held at the beginning of the year  
Written-off Recovery  
Net charge to Profit and Loss Account  
Fully provided investment written-off during the year  
Provision held at the end of the year

31.03.2025 Taka	31.12.2024 Taka
7,916,105,695	4,019,935,518
4,267,800	84,204,361
-	5,365,741,494
-	(1,553,775,677)
<b>7,920,373,495</b>	<b>7,916,105,695</b>

##### (b) General Provision on Unclassified Investments

Provision held at the beginning of the year  
Effect of exchange rate changes agnst. offshore banking unit  
Addition during the year  
Balance at the end of the year  
Total Provision for Investments (a+b)

2,153,166,000	2,865,788,000
2,980,000	14,900,000
765,000,000	(727,522,000)
<b>2,921,146,000</b>	<b>2,153,166,000</b>
<b>10,841,519,495</b>	<b>10,069,271,695</b>

##### (c) General Provision on Off-balance Sheet Items

Provision held at the beginning of the year  
Addition during the year  
Balance at the end of the year  
Total Provision for Investments & Off-balance Sheet Items (a+b+c)

1,662,500,000	1,324,800,000
115,000,000	337,700,000
<b>1,777,500,000</b>	<b>1,662,500,000</b>
<b>12,619,019,495</b>	<b>11,731,771,695</b>

##### (d) Provision for Other Assets

Provision held at the beginning of the year  
Addition during the year  
Balance at the end of the year

189,079,000	203,965,000
50,000,000	(14,886,000)
<b>239,079,000</b>	<b>189,079,000</b>

##### (e) Provision for Investments in Shares & Securities

Provision held at the beginning of the year  
Addition during the year  
Balance at the end of the year

952,000,000	658,560,000
(32,000,000)	293,440,000
<b>920,000,000</b>	<b>952,000,000</b>

#### 14a.2 Provision for Taxation

##### Provision for Current Tax

Balance at the beginning of the year  
Add: Provision made during the year  
Less: Adjustment for final settlement  
Add: Adjustment for previous year  
Add: Provision made on other during the year  
Balance at the end of the year

13,767,160,112	22,852,570,661
1,462,345,932	3,654,118,042
-	(13,006,346,463)
20,000,000	159,692,887
-	107,124,985
<b>15,249,506,044</b>	<b>13,767,160,112</b>

#### 14a.2(a) Provision for Current Tax made during the year

Income tax @ 37.50% on estimated taxable Business Profit  
Income tax @ 20% on Dividend Income  
Income tax @ 15% on Capital Gain on Sale of Shares  
Adjustment for previous year  
Estimated Total Provision Required

1,448,757,798	3,599,291,918
13,445,277	49,060,515
142,857	5,765,608
20,000,000	159,692,887
<b>1,482,345,932</b>	<b>3,813,810,928</b>

Computation of Taxable Business Profit  
Profit before Taxes  
Add: Inadmissible expenditures

2,645,420,556	5,475,970,645
1,463,032,897	6,698,735,904
4,108,453,453	12,174,706,549
245,099,325	2,576,594,768
<b>3,863,354,128</b>	<b>9,598,111,781</b>

Less: Allowable Expenditure & Separate consideration  
Estimated Taxable Business Profit for the year

#### 14a.2(b) Reconciliation of effective tax rate of the Bank

Profit before income taxes as per profit and loss account  
Income taxes as per applicable tax rate  
**Factors affecting the tax charge for current year:**  
Inadmissible expenses  
Admissible expenses in the current year (i.e. write-off etc.)  
Tax savings from reduced tax rates for dividend  
Tax loss/(savings) from reduced tax rates for capital gain  
Adjustment for previous year  
Total Income Tax Expenses

##### Effective Rate

	2,645,420,556	5,475,970,645
<b>37.5%</b>	992,032,708	2,053,488,992
	-	-
<b>20.74%</b>	548,637,336	2,512,025,965
<b>-2.51%</b>	(66,345,210)	(859,820,552)
<b>-0.44%</b>	(11,764,617)	(42,927,951)
<b>-0.01%</b>	(214,285)	(8,648,413)
<b>0.76%</b>	20,000,000	159,692,887
<b>56.03%</b>	<b>1,482,345,932</b>	<b>3,813,810,929</b>

#### 14a.3 Provision for Start-up Fund

For the year 2020  
For the year 2021  
For the year 2022  
For the year 2023  
Upto September 2024  
Balance at the end of the year

19,081,986	19,081,986
25,852,369	25,852,369
35,250,581	35,250,581
36,248,720	36,248,720
11,703,639	-
<b>128,137,295</b>	<b>116,433,656</b>

		31.03.2025 Taka	31.12.2024 Taka
<b>15. Consolidated Deferred Tax Liabilities</b>			
Shahjalal Islami Bank PLC.	(Note-15a)	37,086,216	44,375,479
Shahjalal Islami Bank Securities Ltd.		(1,470,643)	(1,410,764)
		<u>35,615,573</u>	<u>42,964,715</u>
<b>15a Deferred Tax Liabilities of the Bank</b>			
Balance at the beginning of the year		44,375,479	70,225,452
Add: Provision made during the year		(7,289,263)	(25,849,973)
		<u>37,086,216</u>	<u>44,375,479</u>
<b>16. Capital</b>			
<b>16.1 Authorized Capital</b>			
1,500,000,000 ordinary shares of Tk. 10 each		<u>15,000,000,000</u>	<u>15,000,000,000</u>
<b>16.2 Issued, Subscribed and Paid-up Capital</b>			
1,112,968,351 ordinary shares of Tk. 10 each		<u>11,129,683,510</u>	<u>11,129,683,510</u>
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
		<u>11,129,683,510</u>	<u>11,129,683,510</u>
<b>Unclaimed Stock Dividend</b>			
The Stock Dividend which could not be distributed to the shareholders on the crediting day due to closure of BO ID , are kept under the Suspense A/C bearing BO ID - 1204090016665712. During the year 2024, 63 numbers of Unclaimed Bonus Share have been transferred to CMSF bearing BO ID - 1201530074571230.			
<b>16.3 Non-Controlling Interest</b>			
Opening Balance		228,899,256	228,460,797
Dividend paid to non-controlling shareholders		-	-
Share of current year's profit		(1,099,309)	438,459
		<u>227,799,947</u>	<u>228,899,256</u>
<b>17. Statutory Reserve</b>			
Opening Balance		11,129,683,510	10,803,111,162
Add: Addition during the year		-	326,572,348
		<u>11,129,683,510</u>	<u>11,129,683,510</u>
<b>18. Foreign Currency Translation Reserve</b>			
Assets & liabilities of Offshore Banking Unit have been converted to BDT currency which is the functional currency of the Bank @ US\$1 = Taka 122.00 [closing rate (crawling peg method)] and income & expenses have been converted to BDT currency @ US\$1 = Taka 122.00 (monthly average rate of crawling peg method). Any differences arising from the above two rates have been recognized as foreign currency translation reserve.			
<b>19. Consolidated Retained Earnings</b>			
Shahjalal Islami Bank PLC.	(Note-19a)	2,184,958,104	1,140,708,815
Shahjalal Islami Bank Securities Ltd.		(1,421,450)	11,965,690
		2,183,536,654	1,152,674,505
Less: Non-Controlling Interest		2,799,947	3,899,256
		<u>2,180,736,707</u>	<u>1,148,775,249</u>
<b>19a Retained Earnings of the Bank</b>			
Opening Balance		1,140,708,815	1,818,307,263
Less: Payment of Dividend		-	1,558,155,691
Less: Payment of Dividend for Mudaraba Perpetual Bond		114,410,959	464,000,000
Add: Transfer from Profit and Loss Account		1,170,363,887	1,688,009,689
Less: Transfer to Statutory Reserve		-	326,572,348
Less: Start-up Fund		11,703,639	16,880,097
		<u>2,184,958,104</u>	<u>1,140,708,815</u>



		31.03.2025 Taka	31.12.2024 Taka
<b>20. Letters of Guarantee</b>			
Letters of Guarantee (Local)		30,742,137,890	30,378,086,050
Letters of Guarantee (Foreign)		1,033,398,799	974,478,613
Back to Back Usance		-	-
		<b>31,775,536,689</b>	<b>31,352,564,663</b>
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		66,990,070	5,000,000
Government		192,893,225	473,544,966
Banks and Other Financial Institutions		-	-
Others		31,515,653,394	30,874,019,697
		<b>31,775,536,689</b>	<b>31,352,564,663</b>
<b>21. Irrevocable Letters of Credit</b>			
Letters of credit		<b>86,679,653,826</b>	<b>76,207,690,971</b>
		<b>Jan'25 to Mar'25 Taka</b>	<b>Jan'24 to Mar'24 Taka</b>
<b>22. Consolidated Profit on Investments</b>			
Shahjalal Islami Bank PLC.	(Note-22a)	6,563,727,576	5,197,491,955
Shahjalal Islami Bank Securities Ltd.		35,063,820	59,184,171
		6,598,791,396	5,256,676,126
Less: Inter Company Transaction		38,584,559	38,560,694
		<b>6,560,206,837</b>	<b>5,218,115,432</b>
<b>22a Profit on Investments of the Bank</b>			
Profit on Investments		5,972,381,596	4,861,850,796
Profit on Placement with Other Banks & Financial Institutions		591,345,980	335,641,159
		<b>6,563,727,576</b>	<b>5,197,491,955</b>
<b>23. Consolidated Profit paid on Deposits</b>			
Shahjalal Islami Bank PLC.	(Note-23a)	3,244,769,659	2,483,773,042
Shahjalal Islami Bank Securities Ltd.		41,049,435	44,530,588
		3,285,819,094	2,528,303,630
Less: Inter Company Transaction		38,584,559	38,672,987
		<b>3,247,234,535</b>	<b>2,489,630,643</b>
<b>23a Profit paid on Deposits of the Bank</b>			
Profit on Deposits		2,993,510,725	2,268,420,732
Profit paid on Borrowings		251,258,935	215,352,310
		<b>3,244,769,659</b>	<b>2,483,773,042</b>
<b>23a.1 Profit paid on Borrowings</b>			
Profit paid on Borrowings		232,998,772	196,451,750
Profit Expenses of Lease Liabilities (as per IFRS 16 Leases)		18,260,163	18,900,560
		<b>251,258,935</b>	<b>215,352,310</b>
<b>24. Consolidated Income from Investments in Shares &amp; Securities</b>			
Shahjalal Islami Bank PLC.	(Note-24a)	558,875,104	564,309,910
Shahjalal Islami Bank Securities Ltd.		11,304,712	8,223,527
		570,179,816	572,533,437
Less: Dividend from Subsidiary		-	-
		<b>570,179,816</b>	<b>572,533,437</b>
<b>24a Income from Investments in Shares &amp; Securities of the Bank</b>			
Income from Investments in Govt. Sukuk/Islamic Bond		374,778,807	392,792,932
Income from Investments in Shares & Securities		952,380	10,351,412
Dividend Income		67,226,385	79,055,244
Income from Investments in Corporate Sukuk/Islamic Bond		115,917,533	82,110,322
		<b>558,875,104</b>	<b>564,309,910</b>
<b>25. Consolidated Commission, Exchange and Brokerage</b>			
Shahjalal Islami Bank PLC.	(Note-25a)	799,307,003	512,204,419
Shahjalal Islami Bank Securities Ltd.		16,975,436	36,195,218
		<b>816,282,439</b>	<b>548,399,637</b>
<b>25a Commission, Exchange and Brokerage of the Bank</b>			
Other commission		494,812,414	370,567,435
Exchange earnings		304,494,589	141,636,985
		<b>799,307,003</b>	<b>512,204,419</b>



		Jan'25 to Mar'25 Taka	Jan'24 to Mar'24 Taka
<b>25a.1 Exchange Earnings</b>			
Gross exchange gain		3,031,674,292	2,255,710,696
Less: Exchange loss		2,727,179,703	2,114,073,712
<b>Net Exchange Gain</b>		<b>304,494,589</b>	<b>141,636,985</b>
<b>26. Consolidated Other Operating Income</b>			
Shahjalal Islami Bank PLC.	(Note-26a)	389,204,005	319,992,189
Shahjalal Islami Bank Securities Ltd.		171,189	421,021
		389,375,194	320,413,210
Less: Inter Company Transaction		-	112,293
		<b>389,375,194</b>	<b>320,300,917</b>
<b>26a Other Operating Income of the Bank</b>			
Postage, Telex, SWIFT & REUTERS		38,098,473	40,511,496
Incidental Charge		1,600	330
Supervision & Monitoring Charge		1,954,787	16,743,713
Other Charges		349,149,145	262,736,650
		<b>389,204,005</b>	<b>319,992,189</b>
<b>27. Consolidated Salaries &amp; Allowances</b>			
Shahjalal Islami Bank PLC.	(Note- 27a)	935,117,697	906,626,829
Shahjalal Islami Bank Securities Ltd.		18,387,371	18,418,400
		<b>953,505,068</b>	<b>925,045,229</b>
<b>27a Salaries &amp; Allowances of the Bank</b>			
Basic Salary		397,233,611	403,746,459
Allowances		352,585,299	346,034,937
Bonus		134,798,864	104,806,437
Bank's Contribution to Provident fund		38,196,403	38,076,223
Leave Encashment		12,303,518	13,962,772
		<b>935,117,697</b>	<b>906,626,829</b>
<b>28. Consolidated Rent, Taxes, Insurance, Electricity etc.</b>			
Shahjalal Islami Bank PLC.	(Note- 28a)	98,629,599	92,058,097
Shahjalal Islami Bank Securities Ltd.		1,762,862	1,229,571
		<b>100,392,461</b>	<b>93,287,668</b>
<b>28a Rent, Taxes, Insurance, Electricity etc. of the Bank</b>			
Rent, Rates & Taxes		12,143,125	24,462,529
Insurance		69,363,127	47,778,313
Electricity & Lighting		17,123,347	19,817,254
		<b>98,629,599</b>	<b>92,058,097</b>
<b>28a.1 Rent, Rates &amp; Taxes</b>			
Rent, Rates & Taxes		85,874,088	95,640,838
Transfer to depreciation and profit expenses under IFRS 16		73,730,963	71,178,309
		<b>12,143,125</b>	<b>24,462,529</b>
<b>29. Consolidated Legal Expenses</b>			
Shahjalal Islami Bank PLC.	(Note- 29a)	320,034	681,407
Shahjalal Islami Bank Securities Ltd.		66,500	92,000
		<b>386,534</b>	<b>773,407</b>
<b>29a Legal Expenses of the Bank</b>			
Legal Fees & Charge		231,714	184,363
Other Legal Expenses		88,320	497,044
		<b>320,034</b>	<b>681,407</b>
<b>30. Consolidated Postage, Stamps, Telecommunication etc.</b>			
Shahjalal Islami Bank PLC.	(Note- 30a)	15,493,722	13,363,215
Shahjalal Islami Bank Securities Ltd.		681,681	687,379
		<b>16,175,403</b>	<b>14,050,594</b>
<b>30a Postage, Stamps, Telecommunication etc. of the Bank</b>			
Postage		856,790	455,428
Leased line		9,371,679	8,734,914
Telegram, Fax & Telex		1,600,306	1,647,764
Telephone charges		267,079	309,707
Mobile phone charges		3,397,867	2,215,403
		<b>15,493,722</b>	<b>13,363,215</b>
<b>31. Consolidated Stationery, Printing, Advertisements etc.</b>			
Shahjalal Islami Bank PLC.	(Note- 31a)	30,795,685	38,397,373
Shahjalal Islami Bank Securities Ltd.		341,102	192,426
		<b>31,136,787</b>	<b>38,589,799</b>

	Jan'25 to Mar'25 Taka	Jan'24 to Mar'24 Taka
<b>31a Stationery, Printing, Advertisements etc. of the Bank</b>		
Table Stationery	2,263,817	2,404,318
Printing Stationery	785,540	1,688,452
Security Stationery	2,821,481	1,506,635
Computer Stationery	12,207,926	24,739,963
Publicity and Advertisement	12,716,922	8,058,004
	<b>30,795,685</b>	<b>38,397,373</b>
<b>32. Chief Executive's Salary &amp; Fees of the Bank</b>		
Basic Salary	2,400,000	2,400,000
Allowances	978,000	978,000
Bonus	800,000	800,000
Bank's Contribution to Provident Fund	-	-
	<b>4,178,000</b>	<b>4,178,000</b>
<b>33. Directors' Fees &amp; Expenses of the Bank</b>		
Directors' Fees	1,340,000	1,000,000
Meeting Expenses	32,102	1,098,717
	<b>1,372,102</b>	<b>2,098,717</b>
<b>34. Shariah Supervisory Committee's Fees &amp; Expenses of the Bank</b>		
Shariah Council Meeting Expenses	<b>132,659</b>	<b>218,619</b>
<b>35. Consolidated Auditors' Fees</b>		
Shahjalal Islami Bank PLC.	(Note-35a) 172,500	172,500
Shahjalal Islami Bank Securities Ltd.	-	28,750
	<b>172,500</b>	<b>201,250</b>
<b>35a Auditor's Fees of the Bank</b>		
Auditor's Fees	<b>172,500</b>	<b>172,500</b>
<b>36. Consolidated Depreciation &amp; Repairs of Assets</b>		
Shahjalal Islami Bank PLC.	(Note-36a) 130,442,610	149,735,447
Shahjalal Islami Bank Securities Ltd.	3,873,168	5,019,659
	<b>134,315,778</b>	<b>154,755,106</b>
<b>36a Depreciation &amp; Repairs of Bank's Assets</b>		
<b>a) Depreciation of Bank's Assets</b>		
Land & Building	4,847,718	4,901,582
Furniture & Fixtures	25,916,710	25,248,089
Office Equipment	10,941,140	27,794,501
Computer & Network Equipment	15,359,088	18,561,172
Vehicles	1,593,257	2,022,804
Right of Use (ROU) Assets	62,636,443	61,511,256
Books	-	-
<b>b) Amortization of Bank's Assets</b>		
Software-Core Banking	-	-
Software-Others	2,465,411	1,954,178
	<b>123,759,767</b>	<b>141,993,581</b>
<b>c) Repairs on Bank's Assets</b>		
Office Premises	320,182	364,815
Office Equipment	2,616,676	4,119,840
Office Furniture & Fixtures	236,121	586,378
Vehicles	972,850	586,518
Procurement of Parts, Spares & Others	2,537,013	2,084,315
	<b>6,682,843</b>	<b>7,741,866</b>
	<b>130,442,610</b>	<b>149,735,447</b>
<b>37. Consolidated Other Expenses</b>		
Shahjalal Islami Bank PLC.	(Note-37a) 306,268,866	251,349,307
Shahjalal Islami Bank Securities Ltd.	4,039,727	8,002,205
	<b>310,308,593</b>	<b>259,351,512</b>



	Jan'25 to Mar'25 Taka	Jan'24 to Mar'24 Taka
<b>37a Other Expenses of the Bank</b>		
Petrol, Oil and Lubricants	2,236,029	2,002,853
Entertainment	11,231,147	7,870,978
Subscription	4,726,577	7,556,508
Traveling and Conveyance	7,562,416	7,555,343
Training Expenses	1,742,482	1,194,423
Car expenses	62,995,538	53,513,840
Gratuity expenses	110,000,000	75,000,000
Papers & Periodicals	292,055	43,711
Utility	2,032,233	1,957,638
Uniform & Liveries	993,155	995,529
Bank Charges	548,765	535,436
Business development & promotion	17,216,437	12,204,181
Upkeep and cleaning of office premises	13,464,336	13,313,173
Security Service- outsourcing	31,552,960	31,923,902
Branch Opening Expenses	694,779	-
SJIBL Card expenses	16,501,134	15,371,235
Islamic Credit Card Expenses	6,968,636	6,075,042
AGM & meeting expenses	5,372,482	5,549,543
Capital Enhancement Fees	2,054,327	1,410,800
Laundry and Washing	144,363	108,904
Crockeries, Kettle and others	85,802	192,469
Photograph and Photocopy	329,125	190,221
Loss on Disposal of Fixed Assets	136,934	1,687,365
Miscellaneous Expenses	3,776,189	2,368,854
CSR Expense	374,000	29,571
Agent Banking Expense	3,236,966	2,697,789
	<b>306,268,866</b>	<b>251,349,307</b>
<b>38. Consolidated Provision against Investments, Off-balance Sheet Items &amp; Others</b>		
Shahjalal Islami Bank PLC. (Note-38a)	898,000,000	283,040,000
Shahjalal Islami Bank Securities Ltd.	-	-
	<b>898,000,000</b>	<b>283,040,000</b>
<b>38a Provision against Investments, Off-balance Sheet Items &amp; Others of the Bank</b>		
Provision on Unclassified Investments	765,000,000	52,500,000
Provision on Classified Investments	-	60,000,000
Provision on Off-balance Sheet Items	115,000,000	137,500,000
Provisions on Investments in Securities	(32,000,000)	33,040,000
Provision on Other Assets	50,000,000	-
	<b>898,000,000</b>	<b>283,040,000</b>
<b>39. Consolidated Deferred Tax (Income)/Expenses</b>		
Shahjalal Islami Bank PLC. (Note-39a)	(7,289,263)	(13,369,884)
Shahjalal Islami Bank Securities Ltd.	(59,878)	(35,970)
	<b>(7,349,141)</b>	<b>(13,405,854)</b>
<b>39a Deferred Tax (Income)/Expenses of the Bank</b>		
Closing deferred tax liability	37,086,216	56,855,568
Opening deferred tax liability	44,375,479	70,225,452
Deferred tax expenses/(Income)	<b>(7,289,263)</b>	<b>(13,369,884)</b>
<b>40. Consolidated Tax Expenses</b>		
Current tax	1,489,106,261	1,189,387,144
Deferred tax	(7,349,141)	(13,405,854)
	<b>1,481,757,120</b>	<b>1,175,981,290</b>
<b>40a Tax Expenses of the Bank</b>		
Current tax	1,482,345,932	1,178,076,316
Deferred tax	(7,289,263)	(13,369,884)
	<b>1,475,056,669</b>	<b>1,164,706,432</b>
<b>41. Consolidated Earnings per Share (EPS)</b> (Note-2.4)		
Net Profit after Taxes	1,158,076,056	1,216,952,947
No. of Ordinary Shares outstanding	1,112,968,351	1,112,968,351
	<b>1.04</b>	<b>1.09</b>
<b>41a Earnings per Share (EPS) of the Bank</b> (Note-2.4)		
Net Profit after Tax	1,170,363,887	1,203,599,488
Number of Ordinary Shares outstanding	1,112,968,351	1,112,968,351
	<b>1.05</b>	<b>1.08</b>

Earnings per share has been calculated in accordance with IAS 33 *Earnings per Share*.

	Jan'25 to Mar'25 Taka	Jan'24 to Mar'24 Taka
<b>42. Net Asset Value (NAV) per Share:</b>		
Net Asset Value (Consolidated)	24,502,520,404	24,888,423,972
Net Asset Value (Bank's)	24,471,223,224	24,836,386,496
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Asset Value (NAV) per Share (Consolidated)	<b>22.02</b>	<b>22.36</b>
Net Asset Value (NAV) per Share (Bank's)	<b>21.99</b>	<b>22.32</b>

<b>43. Net Operating Cash Flows per Share (NOCFPS):</b>		
Net cash flow from operating activities (Consolidated)	4,847,757,259	1,594,058,592
Net cash flow from operating activities (Bank's)	4,819,138,481	1,624,221,399
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Operating Cash Flow per Share (NOCFPS) (Consolidated)	<b>4.36</b>	<b>1.43</b>
Net Operating Cash Flow per Share (NOCFPS) (Bank's)	<b>4.33</b>	<b>1.46</b>

Net Operating Cash Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) increased compare to the same period of last year due to increase of investment income, lower increase of Investment to customers and decrease of Placement with other Banks & Financial institutions.

**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	1,985,550	-	Regular
ii)	Electra International Ltd.	Sanaullah Shahid	BMCTR-Rev	-	110,321,708	Regular
iii)	Own the World Company Limited	Khandaker Sakib Ahmed	BMCTR/BG	7,500,000	2,385,588	Regular
iv)	M/s. Rupsha Trading Corporation	Md. Mohiuddin Ahmed	L/C /MPI-TR/Bai-Muajjal	-	43,619,053	Regular
v)	Abdul Hakim	Abdul Halim	HPSM-Real Estate	-	10,908,680	Regular
vi)	Shoyeb Ahmed	Abdul Halim	HPSM-Real Estate	-	10,946,154	Regular
vii)	Modern Diagnostic Center Limited	Anwer Hossain Khan	HPSM-Real Estate	-	144,066,274	DF
viii)	Daffodilss Trading International	Mrs. Jabun Nahar	Bai-Muajjal/HPSM	-	103,876,635	DF
ix)	Fakir Knitwears Ltd	Fakir Mashrikuzzaman	BG	4,113,900	-	Regular
x)	Fakir Knitwears Ltd	Fakir Akhtaruzzaman	BG	55,376,170	-	Regular
xi)	Akkas Uddin Mollah	Akkas Uddin Mollah	Credit Card	-	14,588	Regular
xii)	Khandoker Sakib Ahmed	Khandoker Sakib Ahmed	Credit Card	-	23,282	Regular
xiii)	Md Abdul Barek	Md Abdul Barek	Credit Card	-	27,018	Regular
xiv)	Anwarul Kaium Shimu	Md Abdul Barek	Credit Card	-	28,437	Regular
xv)	Tanzin Zaman	Khandoker Sakib Ahmed	Credit Card	-	360,875	Regular
xvi)	Shahjalal Islami Bank Securities Ltd.	Subsidiary	Bai-Muajjal/BG	200,000,000	1,407,954,977	Regular
<b>Total</b>				<b>268,975,620</b>	<b>1,834,533,267</b>	