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

			04.40.0001
	Note	31.03.2025	31.12.2024 Taka
		Taka	Taka
Property and Assets			
Cash			
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
		23,607,775,238	23,107,416,832
Balance with other Banks and Financial Institutions			
Inside Bangladesh		5,078,251,582	7,359,024,903
Outside Bangladesh	5	5,657,350,352 10,735,601,934	5,125,346,839 12,484,371,742
	5	10,733,001,734	12,404,571,742
Placement with other Banks & Financial Institutions	6	15,301,369,841	20,405,585,416
		20,002,007,012	
Investments in Shares & Securities			07.460.440.000
Government		33,151,162,000	27,462,412,000
Others	7	10,997,301,680 44,148,463,680	10,931,555,429 38,393,967,429
The second secon	,	44,140,403,000	30,373,707,427
Investments		251 252 101 201	254 600 402 245
General Investment etc.		256,373,481,334	251,689,403,345 19,183,548,819
Bills Purchased and Discounted	8	20,374,271,302 276,747,752,636	270,872,952,164
			5,219,058,005
Fixed Assets including Premises, Furniture and Fixtures	9	5,128,390,922	
Other Assets	10	22,590,746,460	18,275,774,479
Non-Banking Assets		88,309,355	88,309,355
Total Property and Assets		398,348,410,068	388,847,435,421
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	11	25,397,986,717	24,197,634,890
Deposits and Other Accounts			
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 4,520,558,362
Bills Payable	12	4,086,690,142 289,153,575,077	285,503,689,999
	12		
Mudaraba Bonds	13	11,200,000,000	11,200,000,000
Other Liabilities	14	47,830,912,349	44,203,687,615
Deferred Tax Liabilities	15	35,615,573	42,964,715
Total Liabilities		373,618,089,717	365,147,977,219
Capital/Shareholders' Equity			
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 24,502,520,404	1,148,775,249 23,470,558,947
Total Shareholders' Equity	40-		
Non-controlling Interest	16.3	227,799,947	228,899,256
Total Liabilities & Shareholders' Equity	1	398,348,410,068	388,847,435,421

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
Contingent Liabilities			
Acceptances & endorsements	Γ	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		-	•
Total		229,161,316,354	217,931,661,870
Other Commitments			
Documentary credits, short term and trade related transactions	Γ	•	•
Forward assets purchased and forward deposits placed	-	-	:#
Undrawn note issuance, revolving and underwriting facilities		· -	s = :
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total	_	•	•
Total off-balance sheet items including contingent liabilities	-	229,161,316,354	217.931.661,870

Chief Financial Officer

Company Secretary

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
Operating Income		I WING	
The state of the s	22	6,560,206,837	5,218,115,432
Investment Income Less: Profit paid on Deposits	23	3,247,234,535	2,489,630,643
Net Investment Income		3,312,972,301	2,728,484,789
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
		1,775,837,449 5,088,809,750	1,441,233,992 4,169,718,780
Total Operating Income		3,000,007,730	4,107,710,700
Operating Expenses 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 32	31,136,787 4,178,000	38,589,799 4,178,000
Chief Executive's Salary & Fees 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	25	210 200 502	250 251 512
Other Expenses	37	310,308,593 1,552,075,883	259,351,512 1,492,549,901
Total Operating Expenses		3,536,733,867	2,677,168,880
Profit/ (Loss) before Provision		3,330,733,007	60,000,000
Specific provision for Classified Investments 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	
Total Provision	38	898,000,000	283,040,000
Total Profit/ (Loss) before Taxes		2,638,733,867	2,394,128,880
Provision for Taxation	20	(7.240.141)	(12.405.054)
Deferred Tax	39 40	(7,349,141) 1,489,106,261	(13,405,854) 1,189,387,144
Current Tax	40	1,481,757,120	1,175,981,290
Net Profit/ (Loss) after Tax		1,156,976,747	1,218,147,590
Net Profit after Tax attributable to:			
Equity holders of SJIBPLC.		1,158,076,056	1,216,952,947
Non-controlling Interest		(1,099,309)	1,194,643
		1,156,976,747	1,218,147,590
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
Profit available for Appropriation		2,306,851,305	3,039,123,878
Appropriation:			472 ((1 104
Statutory Reserve		11,703,639	473,661,184 12,035,995
Start-up Fund Dividend		- 11,703,039	-
Capital Reserve		.	**:
Profit against Mudaraba Perpetual Bond	<u> </u>	114,410,959	115,366,120
Retained Earnings		2,180,736,707	2,438,060,579
	8	2,306,851,305	3,039,123,878
Consolidated Earnings per Share	41	1.04	1.09
Net Asset Value per Share as at 31 March	42	22.02	22.36
Net Asset Value per Share as at 51 March	12		
NUL O AA		X	
Chief Financial Officer company Secretary		Ma	naging Director
and the			
Director	<	Distriction .	

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
Cash flows from operating activities		8
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)
(i) Operating profit before changes in operating assets & liabilities	3,016,297,373	2,606,856,684
Changes in operating assets and liabilities		
(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
(ii) Cash flows from operating assets and liabilities	1,831,459,886	(1,012,798,091)
Net cash flow from operating activities (A)=(i+ii)	4,847,757,259	1,594,058,592
Cash flows from investing activities		
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	-	
Net cash used in investing activities (B)	(5,791,349,120)	(367,315,715)
Cash flows from financing activities		
Receipts from issue of debt instruments	•	
Payments for redemption of debt instruments	- 1	
Receipts from issue of ordinary shares	- 1	
Profit against mudaraba perpetual bond	(411,000,092)	(411,000,092)
Dividend paid to ordinary shareholders	-	
Net cash used in financing activities (C)	(411,000,092)	(411,000,092)
Net increase in cash & cash equivalents (A+B+C)	(1,354,591,953)	815,742,785
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
Cash and cash equivalents at the end of the period	34,343,377,171	30,470,594,396
Consolidated Net Operating Cash Flow per Share (NOCFPS)	4.36	1.43

Chief Financial Office

Company Secretary

Managing Director

4

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

For the period ended 31 March 2025							(Amount in Taka)
Particulars	Paid-up Capital	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 Mudaraba 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							
Total Shareholders' Equity as at 31 March 2025	11,129,683,510	11,129,683,510 11,129,683,510	35,518,577	2,180,736,707	26,898,101	227,799,947	24,730,320,351
Add: Mudarabah Perpetual Bond							5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items							4,732,611,735
Add: Mudaraba Subordinated Bond							5,000,000,000
Less: Adjustment for Intangible Assets							28,342,377
Less: Shortfall of provision required against investments							697,424,931
Total Equity as at 31 March 2025							38,737,164,778

For the period ended 31 March 2024							(Amount in Taka)
Particulars	Paid-up Capital	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 Mudaraba 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	11,129,683,510 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: Mudaraba 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

Chief Financial Officer

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

	Note	30.03.2025 Taka	31.12.2024 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies) Balance with Bangladesh Bank & its Agent Banks	3a	2,063,301,638	2,995,303,942
(including Foreign Currencies)	4a	21,544,473,600 23,607,775,238	20,112,112,890 23,107,416,832
Balance with other Banks and Financial Institutions			
Inside Bangladesh		4,983,356,578	7,248,803,296
Outside Bangladesh		5,657,350,352	5,125,346,839
	5a	10,640,706,930	12,374,150,135
Placement with other Banks & Financial Institutions	6a	15,301,369,841	20,405,585,416
Investments in Shares & Securities			
Government		33,151,162,000	27,462,412,000
Others		8,861,040,854	8,838,299,753
	7a	42,012,202,854	36,300,711,753
Investments			040 740 007 044
General Investment etc.		254,450,029,667 20,374,271,302	249,762,935,844 19,183,548,819
Bills Purchased and Discounted	8a	274,824,300,969	268,946,484,663
Fixed Assets including Premises, Furniture and Fixtures	9a	5,027,037,129	5,114,844,136
Other Assets	10a	24,822,656,019	20,512,387,444
Non-Banking Assets		88,309,355	88,309,355
Total Property and Assets		396,324,358,337	386,849,889,733
Total F Topelty and Assets			
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	11a	25,397,986,717	24,197,634,890
Deposits and Other Accounts			19
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 73,572,563,307
Al-Wadeeah Current & Other Deposit Accounts		69,717,927,704 4,086,690,142	4,520,558,362
Bills Payable	12a	289,330,457,157	285,653,830,408
Mudaraba Bonds	13	11,200,000,000	11,200,000,000
Other Liabilities	14a	45,887,605,022	42,327,075,021
Deferred Tax Liabilities	15a	37,086,216	44,375,479
Total Liabilities		371,853,135,113	363,422,915,798
Capital/Shareholders' Equity			
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
Total Shareholders' Equity		24,471,223,224	23,426,973,935
Total Liabilities & Shareholders' Equity		396,324,358,337	386,849,889,733

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

30.03.2025 Taka 70,747,462,318 31,775,536,689 86,679,653,826 39,958,663,522 229,161,316,354	31.12.2024 Taka 71,017,397,287 31,352,564,663 76,207,690,971 39,354,008,948 217,931,661,870
31,775,536,689 86,679,653,826 39,958,663,522	31,352,564,663 76,207,690,971 39,354,008,948
31,775,536,689 86,679,653,826 39,958,663,522	31,352,564,663 76,207,690,971 39,354,008,948
31,775,536,689 86,679,653,826 39,958,663,522	76,207,690,971 39,354,008,948
86,679,653,826 39,958,663,522	39,354,008,948
39,958,663,522	
	217,931,661,870
229,161,316,354	217,931,661,870
- 1	
•	
	(#)
- 1	
-	
	-
-	•
229,161,316,354	217,931,661,870
	anaging Director

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

For the period ende	u 31 Mai c	11 2023	
	Note	Jan'25 to Mar'25 Taka	Jan'24 to Mar'24 Taka
Operating Income			
SHOP SHOW A SHOW A PERSON OF THE SHOW A SHOW	22a	6,563,727,576	5,197,491,955
Investment Income	23a	3,244,769,659	2,483,773,042
Less: Profit paid on Deposits Net Investment Income	254	3,318,957,916	2,713,718,913
Net investment income			
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 1,747,386,112	319,992,189 1,396,506,519
Table - All and the same		5,066,344,028	4,110,225,431
Total Operating Income		3,000,311,020	-,,
Operating Expenses			
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 30a	320,034 15,493,722	681,407 13,363,215
Postage, Stamps, Telecommunication etc.	30a 31a	30,795,685	38,397,373
Stationery, Printings, Advertisements etc. 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 1,522,923,472	251,349,307 1,458,879,511
Total Operating Expenses			
Profit/ (Loss) before Provision		3,543,420,556	2,651,345,921
Specific provision for Classified Investments		-	60,000,000
General Provision for Unclassified Investments		765,000,000 115,000,000	52,500,000 137,500,000
General Provision for Off-balance Sheet Items Provision for diminution in value of Investments in Shares		(32,000,000)	33,040,000
Provision for Other Assets		50,000,000	-
Total Provision	38a	898,000,000	283,040,000
Total Profit/ (Loss) before Taxes		2,645,420,556	2,368,305,921
Provision for Taxation			
	20-	(7.200.262)	(12 260 994)
Deferred Tax	39a 40a	(7,289,263) 1,482,345,932	(13,369,884) 1,178,076,316
Current Tax	404	1,475,056,669	1,164,706,432
Net Profit after Taxation		1,170,363,887	1,203,599,488
Retained Earnings from previous year/period		1,140,708,815	1,818,307,263
Add: Net Profit after Tax		1,170,363,887 2,311,072,701	1,203,599,488 3,021,906,751
Profit available for Appropriation		2,311,072,701	3,021,700,731
Appropriation:			472 ((1.104
Statutory Reserve		11 702 620	473,661,184 12,035,995
Start-up Fund		11,703,639	12,035,595
Dividend Profit against Mudaraba Perpetual Bond		114,410,959	115,366,120
Retained Earnings		2,184,958,104	2,420,843,452
The same and the s		2,311,072,701	3,021,906,751
Earnings per Share (EPS)	41a	1.05	1,08
Net Asset Value per Share as at 31 March	42	21.99	22.32
241		_	
VMM >			1
Chief Financial Officer Company Seco	etarv	/ Ma	naging Director
Company see	· ,	~ /17	V/2/m2/)
/		W H	モノノノ
1 and hall		X	· X/

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

Investment income receipt in cash		Jan'25 to Mar'25 Taka	Jan'24 to Mar'24 Taka
Investment income receipt in cash 6,715,456,963 (2,255,918,096) (2,225,991)	Cach flows from operating activities	I and	
Profit paid on deposits and borrowings Profit paid on deposits and borrowings Press & commission receipt in cash Recoveries on investment previously written off Cash payments to employees Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payments for other operating activities (I) Operating Profit before changes in operating assets & liabilities Changes in operating assets and liabilities (Increase)/decrease in investment to customers (Increase)/decrease in investment to customers (Increase)/decrease in other assets (Increase)/decrease of placement with other banks & financial institutions Increases/(decrease) in deposits from other banks & financial institutions Increases/(decrease) in other inabilities on account of customers (Ii) Cash flows from operating activities (aspecial) in other liabilities on account of customers (Ii) Cash flows from operating activities (aspecial) in other liabilities on account of customers (Ii) Cash flows from operating activities (A)=(Hi) Cash flows from investing activities (A)=(Hi) Cash flows from investing activities (B) Cash flows from financing activities (B) Cash flows from financing activities (B) Cash flows from financing activities (B) Cash flows from issue of debt instruments Payments for purchases of securities Receipts from issue of ordinary shares Profit against mudaraba perpetual bond Dividend paid to ordinary shares holders Net cash used in financing activities (C) (411,000,092) (411,000,092)		C 715 450 002	E 012 670 070
Print part of the part of th			
Sees & commission receipt in cash 693,126,452 532,828,			79,055,244
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers Income tax paid Recipts from other operating activities Payments for other operating activities Recipts from other operating activities Increase in operating assets and liabilities (Increase)/decrease in investment to customers (Increase)/decrease in other assets (Increase)/decrease of placement with other banks & financial institutions Increase/(decrease) in deposits from other banks & financial institutions Increase/(decrease) in deposits from other banks & financial institutions Increase/(decrease) in deposits received from customers Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Increase/(decrease) in deposits received from customers Increase/(decrease) in other liabilities Increase/(decrease) in other liab	A A MAN CONTRACT OF THE CONTRA		
Cash payments to employees Cash payments to suppliers Cash payments for other operating activities Receipts from other operating activities Cash payments for other operating activities City Coperating Profit before changes in operating assets & liabilities Changes in operating assets and liabilities Clarcase)/decrease in investment to customers (Increase)/decrease in other assets (Increase)/decrease in other assets (Increase)/decrease of placement with other banks & financial institutions Increase)/decrease of placement with other banks & financial institutions Increase/(decrease) in deposits from other banks & financial institutions Increase/(decrease) in deposits from other banks & financial institutions Increase/(decrease) in deposits from other banks & financial institutions Increase/(decrease) in other liabilities on account of customers Increase/(decrease) in other liabilities on account of customers Increase/(decrease) in other liabilities Increase/(decrease) Increase/(decrease) in other liabilities Increase/(decrease) Increase/(dec			4,717,581
Cash payments to suppliers Cash payments to suppliers (30,795,685) (38,397, 1000000000000000000000000000000000000			(910,804,829)
Commercial payments for other operating activities Commercial payments for other operating assets and liabilities Commercial payments for other operating assets and liabilities Commercial payments for purchases of property, plants & equipments Commercial payments for purchases of property, plants & equipments Commercial payments for mediang activities Commercial payments for purchases of property, plants & equipments Commercial payments for purchases of property, plants & equipments Commercial payments for purchases of property, plants & equipments Commercial payments for purchases of property, plants & equipments Commercial payments for purchases of property, plants & equipments Commercial payments for purchases of property, plants & equipments Commercial payments for purchases of property, plants & equipments Commercial payments for purchases of property, plants & equipments Commercial payments for purchases of property, plants & equipments Commercial payments for purchases of property, plants & equipments Commercial payments for purchases of property, plants & equipments Commercial payments for purchases of property, plants & equipments Commercial payments for purchases of property, plants & equipments Commercial payments for purchases of property, plants & equipments Commercial payments for purchases of property, plants & equipments Commercial payments for purchases of property, plants & equipments Commercial payments for purchase of property, plants & equipments Commercial payments for purchase of property, plants & equipments Commercial payments Commercial payments Co			(38,397,373)
Receipts from other operating activities Receipts from other operating activities (i) Operating Profit before changes in operating assets & liabilities (increase)/decrease in investment to customers (Increase)/decrease in investment to customers (Increase)/decrease in other assets (Increase)/decrease) in deposits from other banks & financial institutions Increase/(decrease) of placement with other banks & financial institutions Increase/(decrease) in deposits received from customers Increase/(decrease) in other liabilities Increase/(decrease)			(525,476,626)
(302,666,352) (437,174, (1) (202,666,352	A CONTRACT OF THE CONTRACT OF		319,736,522
(i) Operating Profit before changes in operating assets & liabilities Changes in operating assets and liabilities (Increase)/decrease in investment to customers (Increase)/decrease in other assets (Increase)/decrease in other assets (Increase)/decrease of placement with other banks & financial institutions Increase/(decrease) in deposits from other banks & financial institutions Increase/(decrease) of placement from other banks & financial institutions Increase/(decrease) of placement from other banks & financial institutions Increase/(decrease) in deposits received from customers Increase/(decrease) in deposits received from customers Increase/(decrease) in other liabilities on account of customers Increase/(decrease) in other liabilities Increase/(decrease) in			(437,174,672)
Changes in operating assets and liabilities (Increase)/decrease in investment to customers (3,170,462,992) 195,242,	Payments for other operating activities		2,611,163,253
(Increase)/decrease in investment to customers	(i) Operating Profit before changes in operating assets & nathrities	3,031,202,100	2/012/100/100
(Increase)/decrease in other assets (Increase)/decrease of placement with other banks & financial institutions Increase/(decrease) in deposits from other banks Increase/(decrease) in deposits from other banks & financial institutions Increase/(decrease) in deposits from other banks & financial institutions Increase/(decrease) in deposits received from customers Increase/(decrease) in other liabilities on account of customers Increase/(decrease) in other liabilities Increase/(decrease	Changes in operating assets and liabilities		
(Increase) decrease in other assets (3,170,462,992) 195,242 195,242 (Increase) (In	(Increase)/decrease in investment to customers	(5,877,816,306)	(11,782,667,968)
Increase/(decrease) in deposits from other banks Increase/(decrease) of placement from other banks & financial institutions Increase/(decrease) in deposits received from customers Increase/(decrease) in deposits received from customers Increase/(decrease) in other liabilities on account of customers Increase/(decrease) in other liabilities on account of customers Increase/(decrease) in other liabilities on account of customers Increase/(decrease) in other liabilities on account of customers Increase/(decrease) in deposits received from customers Increase/(decrease) in deposits in deposits in decrease in decrea		(3,170,462,992)	195,242,391
Increase/(decrease) in deposits from other banks Increase/(decrease) of placement from other banks & financial institutions Increase/(decrease) in deposits received from customers Increase/(decrease) in deposits received from customers Increase/(decrease) in other liabilities on account of customers Increase/(decrease) in other liabilities Increase/(decrease) in decrease in caccount of customers Increase/(decrease) in other liabilities Increase/(decrease) in caccount of customers Increase/(decrease) in other liabilities Increase/(decrease) in caccount of customers Increase/(decrease) in other liabilities Increase/(decrease) in caccount of customers Increase/(decrease) in caccount of customers Increase/(decrease) in deposition of each liabilities Increase/(decrease) in deposition of each liabilities Increase/(decrease) in caccount of customers Increase/(decrease) in caccount of caccount of caccount	(Increase)/decrease of placement with other banks & financial institutions	5,104,215,575	900,000,000
Increase/(decrease) of placement from other banks & financial institutions Increase/(decrease) in deposits received from customers Increase/(decrease) in other liabilities on account of customers Increase/(decrease) in other liabilities Increase/(app.406,792, 406		89,572,819	66,342,140
Increase/(decrease) in deposits received from customers 3,462,689,550 8,307,844, Increase/(decrease) in other liabilities on account of customers 828,964,855 639,541, Increase/(decrease) in other liabilities 150,420,687 406,792, (ii) Cash flows from operating assets and liabilities 1,787,936,015 (986,941, Net cash flow from operating activities (A)=(i+ii) 4,819,138,481 1,624,221, Cash flows from investing activities 59,956,928 (5,771,448,030) (680,972, Payments for purchases of securities 59,956,928 (5,771,448,030) (680,972, Payments for purchases of property, plants & equipments (36,286,532) (38,876, Purchase/sale of subsidiaries (36,286,532) (38,876, Purchase/sale of subsidiaries (5,747,403,739) (410,795,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4		1,200,351,827	279,962,055
Increase/(decrease) in other liabilities on account of customers Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities (ii) Cash flows from operating assets and liabilities Net cash flow from operating activities (A)=(i+ii) Cash flows from investing activities Proceeds from sale of securities Proceeds from sale of fixed assets Payments for purchases of securities Payments for purchases of property, plants & equipments Payments for purchases of property, plants & equipments Purchase/sale of subsidiaries Net cash used in investing activities (B) 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 Dividend paid to ordinary shareholders Net cash used in financing activities (C) (411,000,092) (411,000,092) (411,000,092) (411,000,092)		3,462,689,550	8,307,844,810
Increase/(decrease) in other liabilities (ii) Cash flows from operating assets and liabilities Net cash flow from operating activities (A)=(i+ii) Cash flows from investing activities Proceeds from sale of securities Payments for purchases of securities Payments for purchases of property, plants & equipments Purchase/sale of subsidiaries Net cash used in investing activities Receipts from issue of debt instruments Receipts from issue of ordinary shares Profit against mudaraba perpetual bond Dividend paid to ordinary shareholders Net cash used in financing activities (C) Net cash used in financing activities (C) (ii) Cash flows from operating assets and liabilities 1,787,936,015 4,819,138,481 1,624,221, 1,624,221, 1,624,221, 1,787,936,015 4,819,138,481 1,624,221, 1,	Increase/(decrease) in other liabilities on account of customers	828,964,855	639,541,767
Net cash flow from operating activities (A)=(i+ii) Cash flows from investing activities Proceeds from sale of securities Payments for purchases of securities Payments for purchases of fixed assets Payments for purchases of property, plants & equipments Payments for purchases of property, plants & equipments Purchase/sale of subsidiaries Net cash used in investing activities Receipts from issue of debt instruments Payments for redemption of debt instruments Receipts from issue of ordinary shares Profit against mudaraba perpetual bond Dividend paid to ordinary shareholders Net cash used in financing activities (C) Net cash used in financing activities (C)		150,420,687	406,792,950
Cash flows from investing activities Proceeds from sale of securities Payments for purchases of securities Payments for purchases of fixed assets Payments for purchases of property, plants & equipments Payments for purchases of property, plants & equipments Purchase/sale of subsidiaries Net cash used in investing activities (B) 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 Dividend paid to ordinary shareholders Net cash used in financing activities (C) (411,000,092) (411,000,092) (411,000,092)	(ii) Cash flows from operating assets and liabilities		(986,941,854)
Proceeds from sale of securities Payments for purchases of securities Proceeds from sale of fixed assets Payments for purchases of property, plants & equipments Payments for purchases of property, plants & equipments Purchase/sale of subsidiaries Purchase/sale of subsidiaries Net cash used in investing activities (B) Cash flows from financing activities Receipts from issue of debt instruments Payments for redemption of debt instruments Payments for redemption of debt instruments Profit against mudaraba perpetual bond Dividend paid to ordinary shareholders Net cash used in financing activities (C) Securities 10,771,448,030) (38,876, (38,876, (5,747,403,739) (410,795,400,739) (410,795,400,739) (411,795,400,739)	Net cash flow from operating activities (A)=(i+ii)	4,819,138,481	1,624,221,399
Payments for purchases of securities Payments for purchases of securities Payments for purchases of securities Payments for purchases of property, plants & equipments Payments for purchases of property, plants & equipments Purchase/sale of subsidiaries Net cash used in investing activities (B) 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 Dividend paid to ordinary shareholders Net cash used in financing activities (C) (680,972, 373,895 (38,876, (5,747,403,739) (410,795,400,739) (410,795,400,739) (410,795,400,739) (411,000,992) (411,000,992) (411,000,992) (411,000,992)	Cash flows from investing activities		
Proceeds from sale of fixed assets Payments for purchases of property, plants & equipments Purchase/sale of subsidiaries Net cash used in investing activities (B) 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 Dividend paid to ordinary shareholders Net cash used in financing activities (C) (411,000,092) (411,000,092) (411,000,092)	Proceeds from sale of securities	59,956,928	308,407,113
Proceeds from sale of fixed assets Payments for purchases of property, plants & equipments Purchase/sale of subsidiaries Net cash used in investing activities (B) 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 Dividend paid to ordinary shareholders Net cash used in financing activities (C) (411,000,092) (411,000,092) (411,000,092)	Payments for purchases of securities	(5,771,448,030)	(680,972,166)
Payments for purchases of property, plants & equipments Purchase/sale of subsidiaries Net cash used in investing activities (B) 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 Dividend paid to ordinary shareholders Net cash used in financing activities (C) (36,286,532) (38,876, (410,795,4) (410,795,4) (410,795,4) (410,795,4) (410,795,4) (410,795,4) (410,795,4) (410,795,4) (410,795,4) (410,795,4) (410,795,4) (410,795,4) (410,795,4) (410,795,4) (410,795,4) (410,795,4) (410,795,4) (410,795,4) (410,795,4) (411,000,092) (411,000,092)	BOTH AND THE STATE OF THE STATE	373,895	646,007
Purchase/sale of subsidiaries Net cash used in investing activities (B) 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 Dividend paid to ordinary shareholders Net cash used in financing activities (C) (411,000,092) (411,000,092) (411,000,092)		(36,286,532)	(38,876,427)
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 Dividend paid to ordinary shareholders Net cash used in financing activities (C) (411,000,092) (411,000,092) (411,000,092)		-	-
Receipts from issue of debt instruments Payments for redemption of debt instruments Receipts from issue of ordinary shares Profit against mudaraba perpetual bond Dividend paid to ordinary shareholders Net cash used in financing activities (C) (411,000,092) (411,000,092) (411,000,092)		(5,747,403,739)	(410,795,473)
Payments for redemption of debt instruments Receipts from issue of ordinary shares Profit against mudaraba perpetual bond Dividend paid to ordinary shareholders Net cash used in financing activities (C) (411,000,092) (411,000,092) (411,000,092)	Cash flows from financing activities		
Payments for redemption of debt instruments Receipts from issue of ordinary shares Profit against mudaraba perpetual bond Dividend paid to ordinary shareholders Net cash used in financing activities (C) (411,000,092) (411,000,092) (411,000,092)	Receipts from issue of debt instruments	-	
Receipts from issue of ordinary shares Profit against mudaraba perpetual bond Dividend paid to ordinary shareholders Net cash used in financing activities (C) (411,000,092) (411,000,092) (411,000,092)		-	- 1
Profit against mudaraba perpetual bond (411,000,092) Dividend paid to ordinary shareholders Net cash used in financing activities (C) (411,000,092) (411,000,092)			
Dividend paid to ordinary shareholders Net cash used in financing activities (C) (411,000,092) (411,000,092)		(411,000,092)	(411,000,092)
Net cash used in financing activities (C) (411,000,092) (411,000,092)			
Net increase in cash & cash equivalents (A+B+C) (1,339,265,350) 802,425,6		(411,000,092)	(411,000,092)
	Net increase in cash & cash equivalents (A+B+C)	(1,339,265,350)	802,425,834
Add: Effect of exchange rate changes on cash & cash equivalents 106,180,551 (20,624,	Add: Effect of exchange rate changes on cash & cash equivalents	106,180,551	(20,624,272)
itad. Direct of exeminings that entangles on their control of the			29,652,375,666
Add. Cash and Cash equivalents at the beginning of the period			30,434,177,228
		4.33	1.46

Chief Financial Officer

Company Secretary

100000

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

For the period ended 31 March 2025	9		•		(Amount in Taka)
Particulars	Paid-up Capital	Statutory Reserve	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	•0				
Start-up Fund		3.	(11,703,639)	:(•.2	(11,703,639)
Total Shareholders' Equity as at 31 March 2025	11,129,683,510	11,129,683,510	2,184,958,104	26,898,101	24,471,223,224
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
Total Equity as at 31 March 2025					39,141,692,022
For the period ended 31 March 2024					(Amount in Taka)
Particulars	Paid-up Capital	Statutory Reserve	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	6,087,189	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)	٠	
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	24,836,386,495
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
Total Equity as at 31 March 2024					35,393,254,757

Chief Financial Officer

Com

ompany Secretary

Hamapine Front

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 '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 141 (one hundred forty-one) branches, 05 (five) subbranches, 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	31.12.2024
			Taka	Taka
3.	Consolidated Cash in Hand (including Foreign Currencies)			
3.	Shahjalal Islami Bank PLC.	(Note-3a)	2,063,301,638	2,995,303,942
	Shahjalal Islami Bank Securities Ltd.	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-	•
	Silanjalai Islami Dank Seedi ides Bed		2,063,301,638	2,995,303,942
3a	Cash in Hand of the Bank (including Foreign Currencies)			2 020 154 052
	In Local Currencies		2,000,462,157 62,839,481	2,929,154,053 66,149,889
	In Foreign Currencies		2,063,301,638	2,995,303,942
4.	Consolidated Balance with Bangladesh Bank and its agent bank(s)			
	Shahjalal Islami Bank PLC.	(Note-4a)	21,544,473,600	20,112,112,890
	Shahjalal Islami Bank Securities Ltd.		21,544,473,600	20,112,112,890
			21,544,473,000	20,112,112,070
4.	Balance with Bangladesh Bank and its agent bank(s) (including Fore	ign Currencies)		
4a	Balance with Bangladesh Bank	•		44 522 524 520
	In Local Currencies		16,781,858,191 4,714,708,133	14,522,706,789 5,275,766,270
	In Foreign Currencies		21,496,566,324	19,798,473,059
	Balance with Sonali Bank PLC. as agent of Bangladesh Bank		22,170,000,000	
	In Local Currencies		47,907,276	313,639,831
	In Foreign Currencies			242 (22 024
			47,907,276 21,544,473,600	313,639,831 20,112,112,890
			21,544,473,600	20,112,112,090
5.	Consolidated Balance with Other Banks and Financial Institutions			
	Inside Bangladesh			
	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 7,509,165,312
			5,255,133,662 176,882,080	150.140.409
	Less: Inter Company Transaction		5,078,251,582	7,359,024,903
				T
	Outside Bangladesh	(Note-5a)	5,657,350,352	5,125,346,839
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(note su)		•
	Silanjaiat Islami Bank Securities Bear		5,657,350,352	5,125,346,839
			10,735,601,934	12,484,371,742
5a	Balance with Other Banks and Financial Institutions of the Bank			
Ja	Dalance with Calca Damie and I make a			7010007000
	Inside Bangladesh		4,983,356,578	7,248,803,296 5,125,346,839
	Outside Bangladesh		5,657,350,352 10,640,706,930	12,374,150,135
			10,010,700,700	
6.	Consolidated Placement with Other Banks & Financial Institutions			
	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		15,301,369,841	20,405,585,416
			13,301,367,641	20,403,303,410
6a	Placement with Other Banks & Financial Institutions of the Bank			
			14,246,369,841	19,350,585,416
	Placement with Other Banks		1,055,000,000	1,055,000,000
	Placement with Financial Institutions		15,301,369,841	20,405,585,416
7.	Consolidated Investments in Shares & Securities			¥i.
	Government	O1	33.151.162,000	27,462,412,000
	Shahjalal Islami Bank PLC.	(Note-7a)	33,151,162,000	27,402,412,000
	Shahjalal Islami Bank Securities Ltd.		33,151,162,000	27,462,412,000
	Others	(Note-7a)	8,861,040,854	8,838,299,753
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Hote / L)	2,136,260,826	2,093,255,676
	Shanjalat Islami Dank Securices Dear		10,997,301,680	10,931,555,429
			44,148,463,680	38,393,967,429
-	Investments in Shares & Securities of the Bank			
7a				
	i) Government		. 1	
	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
	Margar Medit Contract		33,151,162,000	27,462,412,000

			31.03.2025	31,12.2024
			Taka	Taka
	ii) Others		1,527,284,492	1,527,284,492
	Mudaraba Perpetual Bond		3,940,000,000	3,940,000,000
	Mudaraba Subordinated Bond Beximco Green Sukuk Al Istisna'a		646,672,900	646,672,900
	Investments in Shares & Securities		2,747,083,463	2,724,342,361
	myestments in shares a security		8,861,040,854	8,838,299,753
			42,012,202,854	36,300,711,753
8.	Consolidated Investments		254 450 020 (67	249,762,935,844
	Shahjalal Islami Bank PLC.	(Note-8a)	254,450,029,667 3,331,410,145	3,353,974,992
	Shahjalal Islami Bank Securities Ltd.		257,781,439,812	253,116,910,836
	Less: Inter Company Transaction		1,407,958,478	1,427,507,491
	Less. Intel company Transaction		256,373,481,334	251,689,403,345
	Bills Purchased and Discounted			
	Shahjalal Islami Bank PLC.	(Note-8a)	20,374,271,302	19,183,548,819
	Shahjalal Islami Bank Securities Ltd.			- 10 100 510 010
	UNITED MARKET ACCOUNTS CONTINUES AND ANALYSIS AND DESCRIPTION OF ANY AND ANY		20,374,271,302 276,747,752,636	19,183,548,819 270,872,952,164
	•		270,747,732,030	270,072,732,101
8a	Investments of the Bank			
	Country-wise Classification of Investments:			
	Inside Bangladesh		267,286,654,763	262,528,238,728
	Gross Murabaha, Bai-Muajjal etc. 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. (Mark-up profit of	uncarned income,	254,450,029,667	249,762,935,844
	Net Bills Purchased and Discounted		20,374,271,302	19,183,548,819
	Outside Bangladesh		274,824,300,969	268,946,484,663
9.	Consolidated Fixed Assets including Premises, Furniture an	d Fixtures		
9.	Cost	VI. 5. CONTROL		
		(Note-9a)	8,727,508,038	8,695,130,669
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(11000 24)	232,749,062	231,808,832
	Sidiljalai islaili palik securites sec		8,960,257,100	8,926,939,501
	Accumulated Depreciation			
	Shahjalal Islami Bank PLC.	(Note-9a)	3,700,470,909	3,580,286,533
	Shahjalal Islami Bank Securities Ltd.	Servicence George	131,395,269	127,594,963
			3,831,866,178	3,707,881,496
	Written Down Value		5,128,390,922	5,219,058,005
9a	Fixed Assets including Premises, Furniture and Fixtures of	the Bank		
	Tangible Assets:			
	Cost			
	Land		1,876,724,350	1,876,724,350
	Building		893,986,278	893,986,278
	Furniture & Fixtures		1,320,175,322	1,306,951,595 870,075,095
	Office Equipment		876,330,116 790,823,202	779,014,901
	Computer & Network Equipment 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 8,500,269,371
			8,531,556,421	8,500,269,371
	Less:		3,532,696,493	3,414,977,528
	Accumulated depreciation Written Down Value		4,998,859,928	5,085,291,843
	Intangible Assets:			
	Cost			
	Software-Core Banking		62,615,431	62,615,431
	Software-Others		133,336,186	132,245,866
			195,951,617	194,861,297
	Less:		0.270-2.200	
	Amortization		167,774,416	165,309,005 29,552,293
	Written Down Value		28,177,201	
	Total Written Down Value		5,027,037,129	5,114,844,136

			31.03.2025 Taka	31.12.2024 Taka
10.	Consolidated Other Assets			
101	Shahjalal Islami Bank PLC.	(Note-10a)	24,822,656,019	20,512,387,444 278,387,035
	Shahjalal Islami Bank Securities Ltd.		283,090,441	20,790,774,479
	Less: Inter Company Transaction		2,515,000,000	2,515,000,000
	Less: Inter Company Transaction		22,590,746,460	18,275,774,479
10a	Other Assets of the Bank		,	
	Income Generating:		2,515,000,000	2.515,000,000
	Shahjalal Islami Bank Securities Ltd. Sub-total		2,515,000,000	2,515,000,000
	Non-Income Generating:		- 10 - 10 F y 200	
	Stock of Stationery, Stamps and printing materials etc, (valued at cost)		49,305,582	44,524,996
	Advance Rent and Security Deposit		28,125,795 685,225,952	24,046,219 563,742,505
	Suspense Account		1,225,654,498	885,735,166
	Profit Receivable Other Prepayments		674,140,729	306,744,174
	Advance Insurance Premium			11.089,146,448
	Advance Tax Paid		11,889,032,700 11,722,647	3,034,667
	Other Receivables SJIBL General Account-Net		7,744,448,116	5,078,976,294
	Balance with OBU		11,358,810,000	10,596,600,000
	TOTAL STORY AND ADMINISTRATION OF THE STORY AND ADMINISTRATION OF THE STORY AND ADMINISTRATION OF THE STORY ADMINI		33,666,466,019 11,358,810,000	28,593,987,444 10,596,600,000
	Less: Offshore Banking Unit Sub-total		22,307,656,019	17,997,387,444
			24,822,656,019	20,512,387,444
	Grand Total		24,022,030,015	
11.	Consolidated Placement from other Banks & Financial Institutions	(Note 11a)	25,397,986,717	24,197,634,890
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Note-11a)	1,407,958,478	1,427,507,491
	Shanjalai Islami bank securices bid.		26,805,945,195	25,625,142,381
	Less: Inter Company Transaction		1,407,958,478	1,427,507,491 24,197,634,890
			25,397,986,717	24,197,034,090
11a	Placement from other Banks & Financial Institutions of the Bank			
	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 3,416,000,000	279,121 4,440,000,000
	Mudaraba Term Deposit from other Banks Bangladesh Bank Refinance (Bai Salam)		375,310,000	488,510,000
	Bangladesh Bank Refinance (TDF)		225,648,375	243,869,875
	Bangladesh Bank Refinance (BMMFLIPSB)		21,005,075 39,556,453	13,283,225 24,520,230
	SME Foundation Refinance Scheme Bangladesh Bank Refinance		198,324,435	221,785,995
	Islami Investment Bond from Bangladesh Bank		1 38	
	Bangladesh Bank Pre-Finance Scheme-CMSME		2,298,666,667	2,482,560,000
	Quard agains Bangladesh Government Shariah Based Special Bond		564,692,000 25,397,986,717	564,692,000 24,197,634,890
	Less: Offshore Banking Unit		-	(•)
			25,397,986,717	24,197,634,890
12.	Consolidated Deposits and Other Accounts			
	Al-Wadeeah Current Deposits & Other Accounts Shahjalal Islami Bank PLC.	(Note-12a)	69,717,927,704	73,572,563,307
	Shahjalal Islami Bank Securities Ltd.	(1.	•
			69,717,927,704	73,572,563,307
	Less: Inter Company Transaction		13,591 69,717,914,113	9,132 73,572,554,175
	Pilla Parrakla			
	Bills Payable Shahjalal Islami Bank PLC.	(Note-12a)	4,086,690,142	4,520,558,362
	Shahjalal Islami Bank Securities Ltd.		1 000 (00 142	4,520,558,362
			4,086,690,142	4,320,330,302
	Mudaraba Savings Deposits Shahjalal Islami Bank PLC.	(Note-12a)	43,503,714,240	42,801,991,614
	Shahjalal Islami Bank Securities Ltd.		•	•
			43,503,714,240 4,300	42,801,991,614 4,300
	Less: Inter Company Transaction		43,503,709,940	42,801,987,314
	M. J. L. Town Donasite			
	Mudaraba Term Deposits Shahjalal Islami Bank PLC.	(Note-12a)	121,449,201,635	113,697,878,350
	Shahjalal Islami Bank Securities Ltd.		-	112 (07 070 270
	2		121,449,201,635	113,697,878,350

			31.03.2025	31.12.2024
	and the second second		Taka	Taka
	Other Mudaraba Deposits Shahjalal Islami Bank PLC.	(Note-12a)	50,572,923,435	51,060,838,775
	Shahjalal Islami Bank Securities Ltd.		50,572,923,435 176,864,189	51,060,838,775 150,126,977
	Less: Inter Company Transaction		50,396,059,246 289,153,575,077	50,910,711,798 285,503,689,999
	Total		207,133,375,077	
12a	Deposits and Other Accounts of the Bank			
	Al-Wadeeah Current Deposits & Other Account Al-Wadeeah Current Deposits	S	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	(N-1-12-1)	39,078,818,380 60,793,597	41,879,844,317 65,452,458
	Unclaimed Dividend	(Note-12a.1)	69,720,542,811	73,594,464,377
	Less: Offshore Banking Unit		2,615,107	21,901,069
	Less. Offshore Banking Office		69,717,927,704	73,572,563,307
	Bills Payable			
	Payable inside Bangladesh		4,077,793,092	4,515,860,413
	Payment Order Issued Demand Draft Payable		4,003,437	4,003,437
	Electronic Fund Transfer		4,893,314	694,212
			4,086,690,142	4,520,558,362
	Payable outside Bangladesh		4,086,690,142	4,520,558,362
	Mudaraba Savings Deposits			
	General Deposits		43,447,716,107	42,757,481,791 44,509,822
	Foreign Currency Deposits		55,998,133 43,503,714,240	42,801,991,614
	Mudaraha Tarm Danasits			
	Mudaraba Term Deposits General Deposits		121,202,873,899	113,455,855,894
	Foreign Currency Deposits		246,327,736	242,022,456
			121,449,201,635	113,697,878,350
	Other Mudaraba Deposits		16,800,537,660	17,028,104,945
	Mudaraba Special Notice Deposits Mudaraba Scheme Deposits		33,430,680,792	33,780,601,664
	Deposits from Other Banks (SND)		341,704,983	252,132,165
	Deposits from other banks (one)		50,572,923,435	51,060,838,775
			289,330,457,157	285,653,830,408
12a.1	Unclaimed Cash Dividend			8,558,435
	2020 2021		8,556,195	10,110,943
	2022		10,041,045	46,783,080
	2023		42,196,358	· · · · · · · · · · · · · · · · · · ·
			60,793,597	65,452,458
13.	To comply with Bangladesh Securities and Exc Bangladesh Securities and Exchange Commission Dividend amount of Tk. 6,482,599.41 has been tran	(Capital Market Stabilization Fund) Rules,	2021, up to 30th Septembe	r 2024, Unclaimed Cash
-	Mudaraba Subordinated Bond		6,200,000,000	6,200,000,000
	Mudaraba Perpetual Bond		5,000,000,000	5,000,000,000
	and the state of t		11,200,000,000	11,200,000,000
14.	Consolidated Other Liabilities	01.4.14-)	4E 007 60E 022	42,327,075,021
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Note-14a)	45,887,605,022 1,943,307,327	1,876,612,594
	#####################################		47,830,912,349	44,203,687,615
	Less: Inter Company Transaction		47,830,912,349	44,203,687,615
14a	Other Liabilities of the Bank			
	Profit Payable	0. 44 4(30 03)	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)} {Note-14a.1(d)}	239,079,000	189,079,000
	Provision for Other Assets Provisions for Investments in Securities	{Note-14a.1(d)}	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 1,053,088,436	1,488,597,971 648,644,026
	Other Payables 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 45,887,605,022	133,313,753 42,327,075,021
			45,887,005,022	72,327,073,021

Taka 14a.1 Provision for Investment (a) Provision on Classified Investments Provision held at the beginning of the year Written-off Recovery Taka 7,916,105,6 4,267,8	Taka
(a) Provision on Classified Investments Provision held at the beginning of the year Written-off Recovery 7,916,105,61 4,267,81	
Provision held at the beginning of the year Written-off Recovery 4,267,80	
Provision held at the beginning of the year Written-off Recovery 4,267,80	
Written-off Recovery 4,267,81	95 4,019,935,518
Net charge to Profit and Loss Account	5,365,741,494
Fully provided investment written-off during the year	(1,553,775,677) 95 7,916,105,695
Provision held at the end of the year 7,920,373,45	7,710,100,070
(b) General Provision on Unclassified Investments	2,865,788,000
Provision held at the beginning of the year 2,153,100,01	
Effect of exchange rate changes agnst. offshore banking unit Addition during the year	00 (727,522,000)
Palance at the end of the year 2,921,146,00	
Total Provision for Investments (a+b)	95 10,069,271,695
(c) General Provision on Off-balance Sheet Items	1 221 200 200
Provision held at the beginning of the year 1,662,500,0 115,000,0	
Addition during the year	
Balance at the end of the year Total Provision for Investments & Off-balance Sheet Items (a+b+c) 12,619,019,4	
(d) Provision for Other Assets Provision held at the beginning of the year	00 203,965,000
Addition during the year 50,000,0	
Balance at the end of the year 239,079,0	189,079,000
(e) Provision for Investments in Shares & Securities	
Provision held at the beginning of the year 952,000,0	
Addition during the year (32,000,0	
Balance at the end of the year 920,000,0	952,000,000
14a.2 Provision for Taxation	
Provision for Current Tax Polymon at the heginning of the year 13,767,160,1	12 22,852,570,661
Balance at the beginning of the year 13,767,160,1 Add: Provision made during the year 1,462,345,9	
Less: Adjustment for final settlement	(13,006,346,463)
Add: Adjustment for previous year 20,000,0	00 159,692,887 107,124,985
Add: Provision made on other during the year 15,249,506,0	
Balance at the end of the year	
14a.2(a) Provision for Current Tax made during the year	
Income tax @ 37.50% on estimated taxable Business Profit 1,448,757,7	
Income tax @ 20% on Dividend Income 13,445,2	
income tax @ 15% on capital dail of sale of shares	
Adjustment for previous year 20,000,0 Estimated Total Provision Required 1,482,345,9:	
Computation of Taxable Business Profit 2,645,420,5 2,645,420,5	5,475,970,645
Profit before Taxes 2,645,420,5 Add: Inadmissible expenditures 1,463,032,8	97 6,698,735,904
4,108,453,4	The state of the s
Less: Allowable Expenditure & Separate consideration 245,099,3	
Estimated Taxable Business Profit for the year 3,863,354,1	26 9,396,111,761
14a.2(b) Reconciliation of effective tax rate of the Bank	
Particulars Effective Rate	
Profit before income taxes as per profit and loss account 2,645,420,5	56 5,475,970,645
Income taxes as per applicable tax rate 37.5% 992,032,7	
Factors affecting the tax charge for current year:	36 2.512,025,965
Inadmissible expenses 20.74% 548,637,3 Admissible expenses in the current year (i.e. write-off etc.) -2.51% (66,345,2)	
Admissible expenses in the current year (i.e. write-off etc.) Tax savings from reduced tax rates for dividend -0.44% (11,764,6	10 10 10 10 10 10 10 10 10 10 10 10 10 1
Tax loss/(savings) from reduced tax rates for capital gain -0.01% (214,2	85) (8,648,413)
Adjustment for previous year 0.76% 20,000,0	
Total Income Tax Expenses 56.03% 1,482,345,9	3,813,810,929
14a.3 Provision for Start-up Fund	
For the year 2020 19,081,9	
For the year 2021 25,852,3	
For the year 2022 For the year 2023 35,250,5 36,248,7	
For the year 2023	
Upto September 2024	
Upto September 2024 Balance at the end of the year 11,703,6 128,137,2	73 110,433,030

1. Consolidated Deferred Tax Liabilities Shahjala Islaims Bank P.C. (Note-15a) (1.470-843)				31.03.2025 Taka	31.12.2024 Taka
Shapial Islam Bank PLC. (1,410,7643) (1,410,7	15.	Consolidated Deferred Tax Liabilities			
Sabigate		Shahialal Islami Bank PLC.	(Note-15a)		F1.0 (20.0 (10.0 (
Balance at the heginning of the year					
Sealance at the beginning of the year Add: Provision made during the year 7,289,2600 7,285,497,273 7,022,542,520 7,285,497,273 7,048,215				33,013,375	
Registration Registrating at the year (7,289,263) (25,549,073) (25,549,	15a	Deferred Tax Liabilities of the Bank			
Add: Provision made during the year 1,299,203 1,209,203 1,209,203 1,209,203 1,209,203 1,209,203 1,209,203 1,209,203 1,209,203 1,209,203 1,209,203 1,209,203 1,209,200,200 15,000,000,000 15,000,000,000 15,000,000,000 15,000,000,000 15,000,000,000 15,000,000,000 15,000,000,000 15,000,000,000 15,000,000,000 1,1129,683,510 1,1129,683,510 1,1129,683,510 1,1129,683,510 1,1129,683,510 1,129,683,510 1,259,500,000 25,025,000 25,		Balance at the beginning of the year			
16. Capital					
1.				07/000/210	
1.	16.	Capital			
1.500,000,000 ordinary shares of Tk. 10 each 15,000,000,000 15,000,000,000 15,000,000,000 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 12,500,000 ordinary shares of Tk. 10 each issued for cash 205,000,000 ordinary sponsor shares issued 46,00,000 ordinary sev shares issued 46,000,000 ordinary sev shares 46,000,000 ordinary sev sev shares 46,000,000 ordinary sev shares		The second secon			
1.02 Sused, Subscribed and Paid-up Capital	16.1	The state of the s		15.000.000,000	15,000,000,000
1,112,968,351 ordinary shares of Tk. 10 each issued for cash 205,000,000 ordinary sponsor shares of Tk. 10 each issued for cash 205,000,000 205,000,		1,500,000,000 ordinary snares of 1k. 10 each			
11,12,98,351 Ordinary spansor shares of Th. 10 each issued for cash 205,000,000 205,000,000 12,5% Stock Dividend for the year 2002 236,200,000 2	16.2	Issued, Subscribed and Paid-up Capital			
25,500,000 ordinary sponsor shares of 16.10 each issued to Cash. 12,5% Stock Dividend for the year 2002 2,562,000 ordinary new shares issued 4,69,000,000 ordinary new shares issued 6,69,000,000 ordinary new shares in the shares issued 6,69,000,000 ordinary new shares in the shar		1,112,968,351 ordinary shares of Tk. 10 each		11,129,683,510	11,129,683,510
12.5% Stock Dividend for the year 2002 2,38.20.000 ordinary new shares issued 4,690,000 ordinary new shares issued in the shareholders on the crediting day due to closure of BO ID, are kept under the Suspense 4,000 ordinary new shares issued in the shareholders on the crediting day due to closure of BO ID, are kept under the Suspense 4,000 or		20 500 000 ordinary sponsor shares of Tk. 10 each issued for cash		205,000,000	
2,95,200,000 ordinary new shares issued 4,690,000,000 degrees 469,000,000 degrees 469,000 degrees		12.5% Stock Dividend for the year 2002			
4,890,000 ordinary hew shares is sued under initial Public Offer (IPO) 9,35,25,000 33,825,000 20% Stock Dividend for the year 2007 494,115,600 494,115,600 685,023,900 685,023,900 20% Stock Dividend for the year 2010 1,027,535,850 1,027,535,850 25% Stock Dividend for the year 2010 1,027,535,850 1,027,535,850 25% Stock Dividend for the year 2010 25% Stock Dividend for the year 2011 25% Stock Dividend for the year 2012 25% Stock Dividend for the year 2012 25% Stock Dividend for the year 2013 25% Stock Dividend for the year 2013 25% Stock Dividend for the year 2013 25% Stock Dividend for the year 2014 210% Stock Dividend for the year 2015 210% Stock Dividend for the year 2016 210% Stock Dividend for the year 2016 210% Stock Dividend for the year 2018 25% Stock Dividend for the year 2018 25% Stock Dividend for the year 2018 25% Stock Dividend for the year 2019 25% Stock Dividend for the year 2012 25% Stock Dividend for the year		2,362,000 ordinary new shares issued			
374,330,000 20% Stock Dividend for the year 2006 22% Stock Dividend for the year 2007 22% Stock Dividend for the year 2009 25% Stock Dividend for the year 2009 374,330,000 275% Stock Dividend for the year 2009 375,355,500 375% Stock Dividend for the year 2019 375,355,500 375% Stock Dividend for the year 2011 375,355,500 375% Stock Dividend for the year 2012 375% Stock Dividend for the year 2013 375% Stock Dividend for the year 2016 375% Stock Dividend for the year 2017 375% Stock Dividend for the year 2017 375% Stock Dividend for the year 2018 375% Stock Dividend for the year 2018 375% Stock Dividend for the year 2018 375% Stock Dividend for the year 2019 375% Stock Dividend for the year 2020 375% Stock Div		4,690,000 ordinary new shares issued			
298 Stock Dividend for the year 2009 298 Stock Dividend for the year 2009 308 Stock Dividend for the year 2009 308 Stock Dividend for the year 2010 308 Stock Dividend for the year 2011 31.113.163.330 208 Stock Dividend for the year 2011 31.113.163.330 31.113.163.330 31.113.163.330 31.113.163.330 31.113.163.330 31.113.163.330 31.113.163.330 31.113.163.330 31.113.163.330 31.113.163.330 31.113.163.340 366.789.310 367.344.060 367.346.060 367.346.070 384.060 384.060 384.060 384.060 384.060 384.060					
25% Stock Dividend for the year 2019 30% Stock Dividend for the year 2010 1.027.553.550 30% Stock Dividend for the year 2011 1.113.163.830 25% Stock Dividend for the year 2012 667.398.310 1.113.163.840 1.113.163.840 367.344.060 367.346.00 367.346.00 367.346.00 367.346.00 367.346.00 367.346.00 367.346.00 367.346.00 367.346.00 367.346.00 367.346.00 367.346.00 367.346.00 367.346.00 367.346.00 367.346.0					
1,027,553,850 1,027,553,850 1,027,553,850 1,027,553,850 1,027,553,850 1,027,553,850 1,027,553,850 1,131,63,830 1,131,63,830 1,131,63,830 1,131,63,830 1,131,63,830 1,027,553,850 1,027,533,850 1				A CONTRACTOR OF THE CONTRACTOR	
1.113,16,380					1,027,535,850
1,113,163,6940 1,113,163,6940 1,113,163,6940 1,113,163,6940 1,113,163,6940 1,113,163,6940 1,113,163,6940 1,113,163,6940 1,113,163,6940 1,113,163,6940 1,113,163,6940 367,344,0660 367,344,0660 367,344,0660 367,344,0660 367,344,0660 367,344,0660 1,113,163,6940 1,113,113,113,113,113,113,113,113,113,1				1,113,163,830	
10% Stock Dividend for the year 2016 367,394,510 367,344,060 367,344,060 367,344,060 367,344,060 367,344,060 367,344,060 367,344,060 367,344,060 367,344,060 367,344,060 367,344,060 367,344,060 367,344,060 367,344,060 367,344,060 367,344,060 367,344,060 368,547,700 348,564,770 348,564,770 348,564,770 348,564,770 349,046,160 490,046,160 490,046,160 59% Stock Dividend for the year 2021 514,548,470 514,548,470 324,165,530 324,16					
19% Stock Dividend for the year 2017 848,554.790 771,422,540 10% Stock Dividend for the year 2018 848,554.790 848,55					
10% Stock Dividend for the year 2018 \$48,564,790 \$48,564,790 \$48,564,790 \$59, Stock Dividend for the year 2019 \$46,710,630 \$49,046,160 \$49,046,160 \$59, Stock Dividend for the year 2020 \$14,548,470 \$14,548,470 \$324,165,530					Market Control of the
10% 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 514,548,470 314,165,530 324,165,530					
\$35 Stock Dividend for the year 2020 \$490,046,160 \$14,548,470 \$324,165,530 \$37 Stock Dividend for the year 2021 \$14,548,470 \$324,165,530 \$32		10% Stock Dividend for the year 2018		Control Control Control	
\$\%\text{Stock Dividend for the year 2021} \ 324,165,530 \					490,046,160
324,165,350 324,165,350 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 10, are kept under the Suspense A/C bearing B0 ID - 1201530074571230.					
Unclaimed Stock Dividend 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. 16.3 Non-Controlling Interest					
Opening Balance Dividend paid to non-controlling shareholders Care 1,099,309 A38,459 A3		The Stock Dividend which could not be distributed to the sharehold A/C bearing BO ID - 1204090016665712. During the year 2024, 63	ers on the crediting da numbers of Unclaime	ny due to closure of BO ID , are k ed Bonus Share have been trans	ept under the Suspense ferred to CMSF bearing
Opening Balance Dividend paid to non-controlling shareholders (1,099,309) 438,459 227,799,947 228,899,256 228,460,797 227,799,947 228,899,256 227,799,947 228,899,256 227,799,947 228,899,256 227,799,947 228,899,256 227,799,947 228,899,256 227,799,947 228,899,256 227,799,947 228,899,256 228,899,256 227,799,947 228,899,256 227,799,947 228,899,256 228,899,256 227,799,947 228,899,256 228,899,256 228,899,256 228,899,256 228,899,256 228,899,256 228,899,256 228,899,256 238,599,256 238,599,256 238,599,256 238,599,256 238,599,256 238,599,256 238,599,256 238,599,256 238,599,256 248,958,104 248,758,104 248,758,269 248,758,104 248,758,269 248,758,	163	Non-Controlling Interest			
Divide paid to non-controlling shareholders	10,3			228,899,256	228,460,797
1,093,391 438,435 54					•
17. Statutory Reserve 11,129,683,510 10,803,111,162 326,572,348 11,129,683,510 12,200 [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. 19. Consolidated Retained Earnings					
Opening Balance Add: Addition during the year 11,129,683,510 326,572,348				227,799,947	228,899,256
Opening Balance Add: Addition during the year 11,129,683,510 326,572,348	17.	Statutory Reserve			
Add: Addition during the year 326,572,348 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 11,129,683,510 12,200 [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. 19. Consolidated Retained Earnings		State Control of the		11,129,683,510	
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. 19. Consolidated Retained Earnings Shahjalal Islami Bank PLC. (Note-19a) 2,184,958,104 (1,421,450) 11,965,690 (1,421,450) 11,965,990 (1,421,450) 11,96				44 420 692 510	
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. 19. Consolidated Retained Earnings Shahjalal Islami Bank PLC. (Note-19a) 2,184,958,104 (1,421,450) 11,965,690 (1,421,450) 11,965,690 (1,421,450) 11,965,690 (1,421,450) 11,965,690 (1,421,450) 11,965,690 (1,421,450) 11,965,690 (1,421,450) (1,42				11,129,683,510	11,129,083,310
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. 19. Consolidated Retained Earnings Shahjalal Islami Bank PLC. (Note-19a) 2,184,958,104 (1,421,450) 11,965,690 (1,421,450) 11,965,690 2,183,536,654 1,152,674,505 2,799,947 3,899,256 2,180,736,707 1,148,775,249 19a Retained Earnings of the Bank Opening Balance Less: Payment of Dividend Less: Payment of Dividend for Mudaraba Perpetual Bond Add: Transfer from Profit and Loss Account 1,170,363,887 1,688,009,689 464,000,000 461. 1,170,363,887 1,688,009,689 1,688,009,789 1,688,009,789 1,688,009,789 1,688,009,789 1,688,009,789 1,688,009,789 1,688,009,789 1,688,009,789 1,688,009,789 1,688,009,789 1,688,009,78 1,688,009,78 1,688,009,78 1,688,009,78 1,688,009,78 1,688,009,78 1,688,009,78 1,688,009,78 1,688,009,78 1,688,009,78 1,688,009,78 1,688,009,78 1,688,009,78 1,688,009,78 1,688,009,78 1,688,009,78 1,770,363,887 1,688,009,78 1,770,363,887 1,688,009,78 1,770,363,887 1,688,009,78 1,770,363,887 1,688,009,78 1,770,363,887 1,688,009,78 1,770,363,887 1,770,363	18.	Foreign Currency Translation Reserve			NAC NO SWARSHARRIN ALERGACIC
Shahjalal Islami Bank PLC.		122.00 [closing rate (crawling peg method)] and income & expen average rate of crawling peg method). Any differences arising from	ses have been convert	ted to BDT currency @ US\$1 =	Taka 122.00 (monthly
Shahjalal Islami Bank PLC.	19.	Consolidated Retained Earnings			
Shahjalal Islami Bank Securities Ltd.			(Note-19a)		
Less: Non-Controlling Interest 2,799,947 3,899,256 19a Retained Earnings of the Bank 1,148,775,249 Opening Balance 1,140,708,815 1,818,307,263 Less: Payment of Dividend 114,410,959 464,000,000 Add: Transfer from Profit and Loss Account 1,770,363,887 1,688,009,689 Less: Transfer to Statutory Reserve 1,703,639 16,880,097 Less: Start-up Fund 11,703,639 16,880,097					
1,148,775,249 2,180,736,707 1,148,775,249 2,180,736,707 1,148,775,249 2,180,736,707 1,148,775,249 2,180,736,707 1,148,775,249 2,180,736,707 2,180,736,70					
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 1,703,63,887 326,572,348 Less: Start-up Fund 11,703,639 16,880,09,7		Less: Non-Controlling Interest			
Opening Balance 1,140,708,815 1,818,307,263 Less: Payment of Dividend 114,410,959 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 1,703,63,887 326,572,348 Less: Start-up Fund 11,703,639 16,880,097					
Opening Balance 1,140,708,815 1,818,307,263 Less: Payment of Dividend 114,410,959 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 1,703,63,887 326,572,348 Less: Start-up Fund 11,703,639 16,880,097	19a	Retained Earnings of the Bank			
1,558,155,691		77 8 0.20-		1,140,708,815	1,818,307,263
Less: Payment of Dividend for Mudaraba Perpetual Bond 114,410,959 464,000,000 Add: Transfer from Profit and Loss Account 1,70,363,887 1,688,009,689 Less: Transfer to Statutory Reserve - 326,572,348 Less: Start-up Fund 11,703,639 16,880,097				•	
Add: Transfer from Profit and Loss Account Less: Transfer to Statutory Reserve Less: Start-up Fund 1,70,363,887 326,572,348 11,703,639 16,880,097		Less: Payment of Dividend for Mudaraba Perpetual Bond			
Less: Transfer to Statutory Reserve 11,703,639 16,880,097		Add: Transfer from Profit and Loss Account		1,170,363,887	
Less: Start-up rung		77 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		11 703 639	
		Less: Start-up Fund		2,184,958,104	

20. Letters of Guarantee Letters of Cuarantee Letters of Credit Lett				31.03.2025 Taka	31.12.2024 Taka
Letters of Guarantee (Foreign) 30,742,137,909 30,378,086,059 1,203,339,799 97,478,76151 1,203,778,086,659 31,275,536,689 31,275,536,589 31,275,536,589 31,275,536,589 31,275,536,589 31,275,536,589 31,275,536,589 31,275,536,589 31,275,536,589 31,275,536,589 31,275,536,589 31,275,536,589 31,275,536,589 31,275,536,589 31,275,536,589 31,275,536,589 31,275,536,589 31,275,536,589 31,275,536,589 31,275,536,589 31,27	20.	Letters of Guarantee			
3) Claims against the Bank to acknowledged as debts b) Money for which the Bank is contingently liable in respect of guarantees given favoring: Director or Officers Government Banks and Other Financial Institutions Others 21. Irrevocable Letters of Credit Letters	20.	Letters of Guarantee (Local)			
Directors of Officers of Off		Back to Back Usance		31,775,536,689	31,352,564,663
Directors or Officers 19,299,3225 473,344,966 19,299,3225 473,344,966 19,299,3225 473,344,966 19,299,3225 19,241,967 31,775,536,669 31,575,536,69 31,575,536,669 31,575		a) Claims against the Bank not acknowledged as debts	toos given favoring:	2 2 12 200	
Covernment 192,893,225 33,573,543 30,874,019,697 31,775,536,689 31,575,537,577 31,572,575,577 31,572,575,577 31,572,575,577 31,572,575,577 31,572,575,577 31,572,575,577 31,572,575,577 31,572,575,577 31,572,575,577 31,572,575,577 31,572,575,577 31,572,575,577 31,572,575,577 31,572,575,577 31,572,575 31			tees given lavoring.	66,990,070	5,000,000
Banks and Other Financial Institutions		THE PROPERTY OF THE PROPERTY O		192,893,225	473,544,966
21. Irrevocable Letters of Credit				-	20.074.010.607
Letters of credit B6,679,653,826 76,207,690,971		Others			
Consolidated Profit on Investments	21.	Irrevocable Letters of Credit		14	
Taka		Letters of credit		86,679,653,826	76,207,690,971
22. Consolidated Profit on Investments Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Profit on Investments of the Bank Profit on Investments of the Bank Profit on Investments of the Bank Profit on Investments Profit on Investments Shahjalal Islami Bank Securities Ltd. Shahjalal Islami Bank Securities Shamida Shahjalal Islami Bank Securities Shahjalal Islami Bank Securities Shahjalal Islami Bank Securities Shahjalal Islami Bank Securities Ltd. Shahjalal Islami Bank Securities Shares & Securities Shahjalal Islami Bank PLC. Shahjala Islami Ban				Jan'25 to Mar'25	
Shahjala Islami Bank PLC				Taka	Taka
Sahajial Islami Bank Securities Ltd. \$3,063,820 \$5,184,171 \$1,584 \$1,584 \$1,585 \$1,585,676,126 \$3,584,559 \$3,550,094 \$3,550,094 \$3,550,094 \$3,550,094 \$3,550,094 \$1,594 \$1,	22.	Consolidated Profit on Investments			
Less: Inter Company Transaction		Shahjalal Islami Bank PLC.	(Note-22a)		
Less: Inter Company Transaction		Shahjalal Islami Bank Securities Ltd.			
Profit on Investments of the Bank Profit on Investments Profit on Investments Profit on Placement with Other Banks & Financial Institutions S.972.381,596 335,641,159 335,641,159 51,345,980 335,641,159 551,345,980 335,641,159 5563,727,576 51,974,91,955 51,974,91,955		Less Inter Company Transaction			
Profit on Investments S.972,331.596 S.972,331.596 S.913.45.980 335.641.159 335.641.159 335.641.159 6,563,727,576 5.197,491.955		Less. Intel Company Transaction		6,560,206,837	5,218,115,432
Profit on Investments Spi 345,980 335,641,159 5,197,491,955 3,197,191,955 3,197,	22a	Profit on Investments of the Bank			
Profit on Placement with Other Banks & Financial institutions 6,563,727,576 5,197,491,955		Profit on Investments			
Shahjalal Islami Bank PLC		Profit on Placement with Other Banks & Financial Institutions			
Shahjalal Islami Bank PLC	23.	Consolidated Profit paid on Deposits		71-	114.000
Shahjalal Islami Bank Securities Ltd.		Shahialal Islami Bank PLC.	(Note-23a)		
Less: Inter Company Transaction 38,584,559 38,672,987 3,247,234,535 2,489,630,643					
23a Profit paid on Deposits of the Bank Profit on Deposits of the Bank Profit on Deposits Profit paid on Borrowings 2.993,510,725 2.268,420,732 2.51,258,935 2.15,352,310 3,244,769,659 2.483,773,042		Less: Inter Company Transaction		38,584,559	38,672,987
Profit on Deposits				3,247,234,535	2,489,630,643
Profit paid on Borrowings 251,258,935 2,15,352,310 3,244,769,659 2,483,773,042 232,98,772 196,451,750 18,260,163 18,900,560 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 251,352,310 251,258,935 251,352,310 251,258,935 251,352,310 251,258,935 251,352,310 251,258,935 251,352,310 251,258,935 251,352,310 251,258,935 251,352,310 251,233,437 251,234,271	23a	Profit paid on Deposits of the Bank			2 2 6 4 2 6 7 2 7
Profit paid on Borrowings 232,998,772 196,451,750 18,260,163 18,900,560 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 25					
Profit paid on Borrowings		Profit paid on Borrowings			
Profit Expenses of Lease Liabilities (as per IFRS 16 Leases) 18,260,163 18,900,560 251,258,935 215,352,310 251,258,935 215,352,310 251,258,935 215,352,310 215,352,3	23a.1	Profit paid on Borrowings			
24. Consolidated Income from Investments in Shares & Securities Shahjalal Islami Bank PLC. (Note-24a) 558,875,104 11,304,712 8,223,527 570,179,816 572,533,437 Less: Dividend from Subsidiary 570,179,816 572,533,437 24a Income from Investments in Shares & Securities of the Bank Income from Investments in Govt. Sukuk/Islamic Bond Income from Investments in Shares & Securities Dividend Income from Investments in Shares & Securities Dividend Income from Investments in Corporate Sukuk/Islamic Bond Income from Investments in Corporate Sukuk/Islamic Bond 115,917,533 82,110,322 558,875,104 564,309,910 25. Consolidated Commission, Exchange and Brokerage Shahjalal Islami Bank PLC. (Note-25a) 799,307,003 512,204,419 564,309,910 25. Commission, Exchange and Brokerage Of the Bank 16,282,439 548,399,637 25a Commission, Exchange and Brokerage of the Bank Other commission Exchange earnings					
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. 11,304,712 8,223,527 570,179,816 572,533,437		Profit Expenses of Lease Liabilities (as per IFRS 16 Leases)			
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. 11,304,712 8,223,527 570,179,816 572,533,437	24	Consolidated Income from Investments in Shares & Securities			
Shahjalal Islami Bank Securities Ltd. 11,304,712 8,223,527 570,179,816 572,533,437	24.		(Note-24a)	558.875,104	564,309,910
Less: Dividend from Subsidiary 570,179,816 572,533,437		Shahjalal Islami Bank Securities Ltd.	(11,304,712	
Income from Investments in Shares & Securities of the Bank Income from Investments in Govt. Sukuk/Islamic Bond 374,778,807 392,792,932 10,351,412 952,330 10,351,412 10,200 10		Lees- Dividend from Subsidiary		570,179,816	5/2,533,43/
Income from Investments in Govt. Sukuk/Islamic Bond 374,778,807 392,792,932 10,351,412 10,351,412 10,351,412 115,917,533 82,110,322 115,917,533 12,322 1		bess. Dividend if on substancy		570,179,816	572,533,437
Income from Investments in Govt. Sukuk/Islamic Bond 374,778,807 392,792,932 10,351,412 10,351,412 67,226,385 79,055,244 115,917,533 82,110,322 10,351,412 10,351,412 115,917,533 10,351,412 10,351,412 10,351,412 10,351,412 10,351,412 10,351,412 10,351,412 10,352,444 115,917,533 82,110,322 10,352,444 10,564,309,910	24a	Income from Investments in Shares & Securities of the Bank			
15,917,533 15,		Income from Investments in Govt. Sukuk/Islamic Bond			
115,917,533 82,110,322 558,875,104 564,309,910					
25. Consolidated Commission, Exchange and Brokerage Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Commission, Exchange and Brokerage of the Bank Other commission Exchange earnings Other commission Exchange earnings Other commission Exchange earnings S64,309,910 558,875,104 564,309,910 512,204,419 16,975,436 36,195,218 816,282,439 548,399,637					
Shahjalal Islami Bank PLC. (Note-25a) 799,307,003 16,975,436 36,195,218 16,975,436 816,282,439 548,399,637		income from investments in corporate surday islamic bond			564,309,910
16,975,436 36,195,218 16,975,436 36,195,218 16,975,436 16,975,4	25.	Consolidated Commission, Exchange and Brokerage			
Shanjalai Islam Bank Securities 24.			(Note-25a)		
Other commission 494,812,414 370,567,435 Exchange earnings 304,494,589 141,636,985		Shahjalal Islami Bank Securities Ltd.			
Other commission 494,812,414 370,567,435 Exchange earnings 304,494,589 141,636,985	25a	Commission, Exchange and Brokerage of the Bank			
Exchange earnings					
t salas i la sa		Exchange earnings			
				. , , , , , , , , , , , , , , , , , , ,	

			Jan'25 to Mar'25 Taka	Jan'24 to Mar'24 Taka
25a.1	Exchange Earnings			
	Gross exchange gain		3,031,674,292	2,255,710,696
	Less: Exchange loss		2,727,179,703 304,494,589	2,114,073,712 141,636,985
	Net Exchange Gain		304,434,307	
26.	Consolidated Other Operating Income	(1)-1-2(-)	389,204,005	319,992,189
	Shahjalal Islami Bank PLC.	(Note-26a)	171,189	421,021
	Shahjalal Islami Bank Securities Ltd.		389,375,194	320,413,210
	Less: Inter Company Transaction		389,375,194	112,293 320,300,917
	Other Consenses Income of the Bonk			
26a	Other Operating Income of the Bank Postage, Telex, SWIFT & REUTERS		38,098,473	40,511,496
	Incidental Charge		1,600	330
	Supervision & Monitoring Charge		1,954,787	16,743,713 262,736,650
	Other Charges		349,149,145 389,204,005	319,992,189
27.	Consolidated Salaries & Allowances			
27.	Shahjalal Islami Bank PLC.	(Note- 27a)	935,117,697	906,626,829
	Shahjalal Islami Bank Securities Ltd.	Control Decree	18,387,371	18,418,400
			953,505,068	925,045,229
27a	Salaries & Allowances of the Bank		207.222.41	402 746 450
	Basic Salary		397,233,611 352,585,299	403,746,459 346,034,937
	Allowances Bonus		134,798,864	104,806,437
	Bank's Contribution to Provident fund		38,196,403	38,076,223
	Leave Encashment		12,303,518 935,117,697	13,962,772 906,626,829
			933,117,097	700,020,027
28.	Consolidated Rent, Taxes, Insurance, Electricity etc.			
	Shahjalal Islami Bank PLC.	(Note- 28a)	98,629,599	92,058,097 1,229,571
	Shahjalal Islami Bank Securities Ltd.		1,762,862 100,392,461	93,287,668
28a	Rent, Taxes, Insurance, Electricity etc. of the Bank			
204	Rent, Rates & Taxes		12,143,125	24,462,529
	Insurance		69,363,127	47,778,313
	Electricity & Lighting		17,123,347 98,629,599	19,817,254 92,058,097
			70,027,377	72,000,071
28a.1	A MARKET A CONTRACT C			05 (40 030
	Rent, Rates & Taxes		85,874,088 73,730,963	95,640,838 71,178,309
	Transfer to depreciation and profit expenses under IFRS 16		12,143,125	24,462,529
29.	Consolidated Legal Expenses			
49.	CARROLL STATE OF THE STATE OF T	(Note- 29a)	320,034	681,407
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(11010-274)	66,500	92,000
	onanjara osam ayan asasasasas		386,534	773,407
29a	Legal Expenses of the Bank			
	Legal Fees & Charge		231,714	184,363
	Other Legal Expenses		88,320 320,034	497,044 681,407
			020,001	
30.	Consolidated Postage, Stamps, Telecommunication etc.		15 402 722	13,363,215
	Shahjalal Islami Bank PLC.	(Note- 30a)	15,493,722 681,681	687,379
	Shahjalal Islami Bank Securities Ltd.		16,175,403	14,050,594
30a	Postage, Stamps, Telecommunication etc. of the Bank			
C00/E0	Postage		856,790	455,428
	Leased line		9,371,679	8,734,914
	Telegram, Fax & Telex		1,600,306 267,079	1,647,764 309,707
	Telephone charges Mobile phone charges		3,397,867	2,215,403
	Monte bilotte cital Res		15,493,722	13,363,215
31.	Consolidated Stationery, Printing, Advertisements etc.			-10
	Shahjalal Islami Bank PLC.	(Note-31a)	30,795,685	38,397,373 192,426
	Shahjalal Islami Bank Securities Ltd.		341,102 31,136,787	38,589,799
			24/200/1.07	

			Jan'25 to Mar'25 Taka	Jan'24 to Mar'24 Taka
31a	Stationery, Printing, Advertisements etc. of the Bank			
	Table Stationery		2,263,817	2,404,318
	Printing Stationery		785,540	1,688,452
	Security Stationery		2,821,481	1,506,635 24,739,963
	Computer Stationery		12,207,926 12,716,922	8,058,004
	Publicity and Advertisement		30,795,685	38,397,373
22	Chief Executive's Salary & Fees of the Bank			
32.			2,400,000	2,400,000
	Basic Salary 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			
33.	Directors' Fees		1,340,000	1,000,000
	Meeting Expenses		32,102	1,098,717 2,098,717
			1,372,102	2,076,717
34.	Shariah Supervisory Committee's Fees & Expenses of the Bank		132,659	218,619
	Shariah Council Meeting Expenses		102,007	
35.	Consolidated Auditors' Fees		172,500	172,500
	Shahjalal Islami Bank PLC.	(Note-35a)	172,500	28,750
	Shahjalal Islami Bank Securities Ltd.		172,500	201,250
35a	Auditor's Fees of the Bank			
334	Auditor's Fees		172,500	172,500
36.	Consolidated Depreciation & Repairs of Assets	(Note-36a)	130,442,610	149,735,447
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Note-30a)	3,873,168	5,019,659
	Shahjata Mahi Quin Quedi Nos and		134,315,778	154,755,106
36a	Depreciation & Repairs of Bank's Assets			
	a) Depreciation of Bank's Assets			
	Land & Building		4,847,718	4,901,582
	Furniture & Fixtures		25,916,710	25,248,089
	Office Equipment		10,941,140	27,794,501 18,561,172
	Computer & Network Equipment		15,359,088 1,593,257	2,022,804
	Vehicles		62,636,443	61,511,256
	Right of Use (ROU) Assets Books		-	-
	b) Amortization of Bank's Assets			
	Software-Core Banking			*
	Software-Others		2,465,411	1,954,178 141,993,581
			123,759,767	141,793,361
	c) Repairs on Bank's Assets		220.102	364,815
	Office Premises		320,182 2,616,676	4,119,840
	Office Equipment		236,121	586,378
	Office Furniture & Fixtures		972,850	586,518
	Vehicles Procurement of Parts, Spares & Others		2,537,013	2,084,315
	Procurement of Parts, Spares & Others		6,682,843	7,741,866
			130,442,610	149,735,447
37.	Consolidated Other Expenses			
	Shahjalal Islami Bank PLC.	(Note-37a)	306,268,866	251,349,307 8,002,205
	Shahjalal Islami Bank Securities Ltd.		4,039,727 310,308,593	259,351,512
			310,300,393	#37,331,31L

			Jan'25 to Mar'25 Taka	Jan'24 to Mar'24 Taka
37a	Other Expenses of the Bank		- Aller	
3/a	The state of the s		2,236,029	2,002,853
	Petrol, Oil and Lubricants 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 1,957,638
	Utility		2,032,233 993,155	995,529
	Uniform & Liveries		548,765	535,436
	Bank Charges		17,216,437	12,204,181
	Business development & promotion		13,464,336	13,313,173
	Upkeep and cleaning of office premises		31,552,960	31,923,902
	Security Service- outsourcing		694,779	#
	Branch Opening Expenses		16,501,134	15,371,235
	SJIBL Card expenses 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 3,236,966	29,571 2,697,789
	Agent Banking Expense		306,268,866	251,349,307
38.	Consolidated Provision against Investments, Off-balance She	et Items & Others	300,200,000	
30.	Shahjalal Islami Bank PLC.	(Note-38a)	898,000,000	283,040,000
	Shahjalal Islami Bank Securities Ltd.		898,000,000	283,040,000
38a	Provision against Investments, Off-balance Sheet Items & Ot	hers of the Bank		
	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	
			898,000,000	283,040,000
39.	Consolidated Deferred Tax (Income)/Expenses		(2,000,000)	(13.3(0.004)
	Shahjalal Islami Bank PLC.	(Note-39a)	(7,289,263)	(13,369,884) (35,970)
	Shahjalal Islami Bank Securities Ltd.		(59,878) (7,349,141)	(13,405,854)
39a	Deferred Tax (Income)/Expenses of the Bank		3100	
	Closing deferred tax liability		37,086,216	56,855,568
	Opening deferred tax liability		44,375,479	70,225,452
	Deferred tax expenses/(Income)		(7,289,263)	(13,369,884)
40.	Consolidated Tax Expenses			
	Current tax		1,489,106,261	1,189,387,144
	Deferred tax		(7,349,141)	(13,405,854)
			1,481,757,120	1,175,981,290
40a	Tax Expenses of the Bank			1 170 077 077
	Current tax		1,482,345,932	1,178,076,316
	Deferred tax		(7,289,263) 1,475,056,669	(13,369,884) 1,164,706,432
41.	Consolidated Earnings per Share (EPS)	(Note-2.4)		gs.
	Net Profit after Taxes		1,158,076,056	1,216,952,947
	No. of Ordinary Shares outstanding		1,112,968,351 1.04	1,112,968,351 1.09
		01 - 0 0		
41a	Earnings per Share (EPS) of the Bank	(Note-2.4)	4 480 640 008	1 202 502 402
	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

		Jan'25 to Mar'25 Taka	Jan'24 to Mar'24 Taka
42.	Net Asset Value (NAV) per Share:		
	Net Asset Value (Consolidated) Net Asset Value (Bank's) No. of Outstanding Shares	24,502,520,404 24,471,223,224 1,112,968,351	24,888,423,972 24,836,386,496 1,112,968,351
	Net Asset Value (NAV) per Share (Consolidated)	22.02	22.36
	Net Asset Value (NAV) per Share (Bank's)	21.99	22.32
43.	Net Operating Cash Flows per Share (NOCFPS):		
	Net cash flow from operating activities (Consolidated) Net cash flow from operating activities (Bank's) No. of Outstanding Shares	4,847,757,259 4,819,138,481 1,112,968,351	1,594,058,592 1,624,221,399 1,112,968,351
	Net Operating Cash Flow per Share (NOCFPS) (Consolidated)	4.36	1.43
	Net Operating Cash Flow per Share (NOCFPS) (Bank's)	4.33	1.46
		at all arms to the state of	wanted of last woon

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 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	8-	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
		Total		268,975,620	1,834,533,267	