

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Balance Sheet (Un-Audited)
As at 31 March 2026


	Note	31.03.2026 Taka	31.12.2025 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3	3,672,994,210	2,741,913,947
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4	19,777,054,596	23,112,956,618
		23,450,048,805	25,854,870,565
Balance with other Banks and Financial Institutions			
Inside Bangladesh		5,476,835,028	5,084,613,645
Outside Bangladesh		8,025,867,359	4,478,953,957
	5	13,502,702,387	9,563,567,601
Placement with other Banks & Financial Institutions			
	6	17,279,619,291	23,748,013,366
Investments in Shares & Securities			
Government		40,128,232,000	38,648,372,000
Others		10,546,035,464	10,693,823,725
	7	50,674,267,464	49,342,195,725
Investments			
General Investment etc.		274,136,238,316	272,292,530,440
Bills Purchased and Discounted		24,690,127,145	22,644,654,738
	8	298,826,365,461	294,937,185,178
Fixed Assets including Premises, Furniture and Fixtures			
	9	5,129,721,233	5,191,814,512
Other Assets			
	10	22,670,372,347	20,740,334,989
Non-Banking Assets			
		88,309,355	88,309,355
Total Property and Assets		431,621,406,343	429,466,291,292
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions			
	11	29,037,339,974	26,616,693,260
Deposits and Other Accounts			
Mudaraba Savings Deposits		46,800,650,724	47,027,614,441
Mudaraba Term Deposits		126,214,870,316	125,525,469,639
Other Mudaraba Deposits		46,814,530,785	52,095,200,149
Al-Wadeeah Current & Other Deposit Accounts		80,979,875,230	83,520,354,762
Bills Payable		6,619,661,668	4,747,203,022
	12	307,429,588,722	312,915,842,014
Mudaraba Bonds			
	13	10,000,000,000	10,000,000,000
Other Liabilities			
	14	58,097,591,938	54,005,411,061
Deferred Tax Liabilities			
	15	20,877,821	26,769,020
Total Liabilities		404,585,398,456	403,564,715,355
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		36,052,522	36,052,522
Foreign Currency Translation Reserve	18	27,673,953	27,313,033
Start-up Equity Investment Fund	19	182,731,640	170,108,898
Retained Earnings	20	4,302,264,738	3,179,683,878
Total Shareholders' Equity		26,808,089,873	25,672,525,351
Non-controlling Interest	16.3	227,918,014	229,050,585
Total Liabilities & Shareholders' Equity		431,621,406,343	429,466,291,291


Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Off-balance Sheet Items (Un-Audited)
As at 31 March 2026

	Note	31.03.2026 Taka	31.12.2025 Taka
Contingent Liabilities			
Acceptances & endorsements		82,888,183,636	73,192,098,516
Letters of guarantee	21	34,080,229,100	33,956,684,583
Irrevocable letters of credit	22	92,567,951,292	79,729,601,717
Bills for collection		39,327,009,351	41,086,139,841
Other contingent liabilities		-	-
Total		248,863,373,379	227,964,524,658
Other Commitments			
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total off-balance sheet items including contingent liabilities		248,863,373,379	227,964,524,658


 Chief Financial Officer


 Company Secretary


 Managing Director


 Director

Dhaka; 29 April 2026


 Director

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Profit and Loss Account (Un-Audited)
For the period ended 31 March 2026

	Note	Jan'26 to Mar'26 Taka	Jan'25 to Mar'25 Taka
Operating Income			
Investment Income	23	6,881,058,173	6,560,206,837
Less: Profit paid on Deposits	24	3,603,865,398	3,247,234,535
Net Investment Income		3,277,192,775	3,312,972,301
Income from Investments in Shares & Securities	25	898,973,999	570,179,816
Commission, Exchange and Brokerage	26	1,076,753,780	816,282,439
Other Operating Income	27	417,489,756	389,375,194
		2,393,217,534	1,775,837,449
Total Operating Income		5,670,410,309	5,088,809,750
Operating Expenses			
Salaries and Allowances	28	1,185,783,981	1,063,505,068
Rent, Taxes, Insurances, Electricity etc.	29	69,603,937	100,392,461
Legal Expenses	30	981,210	386,534
Postage, Stamps, Telecommunication etc.	31	12,342,079	16,175,403
Stationery, Printings, Advertisements etc.	32	47,184,666	31,136,787
Chief Executive's Salary & Fees	33	4,450,000	4,178,000
Directors' Fees & Expenses	34	833,000	1,372,102
Shariah Supervisory Committee's Fees & Expenses	35	80,340	132,659
Auditors' Fees	36	1,006,150	172,500
Depreciation & Repairs of Assets	37	136,993,521	134,315,778
Zakat Expenses		-	-
Other Expenses	38	202,001,756	200,308,593
Total Operating Expenses		1,661,260,640	1,552,075,883
Profit/ (Loss) before Provision		4,009,149,669	3,536,733,867
Specific provision for Classified Investments		(52,691,369)	-
General Provision for Unclassified Investments		1,033,271,470	765,000,000
General Provision for Off-balance Sheet Items		202,050,000	115,000,000
Provision for diminution in value of Investments in Shares		(70,000,000)	(32,000,000)
Provision for Other Assets		-	50,000,000
Total Provision	39	1,112,630,101	898,000,000
Total Profit/ (Loss) before Taxes		2,896,519,568	2,638,733,867
Provision for Taxation			
Deferred Tax	40	(5,891,199)	(7,349,141)
Current Tax	41	1,653,928,777	1,489,106,261
		1,648,037,578	1,481,757,120
Net Profit/ (Loss) after Tax		1,248,481,990	1,156,976,747
Net Profit after Tax attributable to:			
Equity holders of SJIBPLC.		1,249,614,560	1,158,076,056
Non-controlling Interest		(1,132,571)	(1,099,309)
		1,248,481,990	1,156,976,747
Retained earnings from previous year		3,179,683,878	1,148,775,249
Add: Net Profit after Tax (attributable to equity holders of SJIBPLC.)		1,249,614,560	1,158,076,056
Profit available for Appropriation		4,429,298,439	2,306,851,305
Appropriation:			
Statutory Reserve		-	-
Start-up Fund		12,622,742	11,703,639
Dividend		-	-
Capital Reserve		-	-
Profit against Mudaraba Perpetual Bond		114,410,959	114,410,959
Retained Earnings		4,302,264,738	2,180,736,707
		4,429,298,439	2,306,851,305
Consolidated Earnings per Share	42	1.12	1.04
Net Asset Value per Share as at 31 March	43	24.09	22.02


Chief Financial Officer


Company Secretary


Managing Director

Dhaka; 29 April 2026


Director


Director

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Cash Flow Statement (Un-Audited)
For the period ended 31 March 2026

	Jan'26 to Mar'26 Taka	Jan'25 to Mar'25 Taka
Cash flows from operating activities		
Investment income receipt in cash	7,574,810,774	6,761,825,495
Profit paid on deposits and borrowings	(3,585,228,135)	(2,611,912,184)
Dividend receipts	57,144,026	67,226,385
Fees & commission receipt in cash	1,062,072,691	710,101,888
Recoveries on investment previously written off	17,177,694	4,267,800
Cash payments to employees	(1,190,233,981)	(957,683,068)
Cash payments to suppliers	(47,184,666)	(31,136,787)
Income tax paid	(710,729,173)	(806,300,309)
Receipts from other operating activities	417,393,922	389,198,137
Payments for other operating activities	(368,463,850)	(509,289,984)
(i) Operating profit before changes in operating assets & liabilities	3,226,759,301	3,016,297,373
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(3,889,180,283)	(5,874,800,472)
(Increase)/decrease in other assets	(1,022,740,701)	(3,168,752,341)
(Increase)/decrease of placement with other banks & financial institutions	6,468,394,075	5,104,215,575
Increase/(decrease) in deposits from other banks	(627,499,610)	89,572,819
Increase/(decrease) of placement from other banks & financial institutions	2,394,338,147	1,205,956,480
Increase/(decrease) in deposits received from customers	(4,870,143,748)	3,435,947,879
Increase/(decrease) in other liabilities on account of customers	956,775,261	828,964,855
Increase/(decrease) in other liabilities	781,921,250	210,355,091
(ii) Cash flows from operating assets and liabilities	191,864,392	1,831,459,886
Net cash flow from operating activities (A)=(i+ii)	3,418,623,693	4,847,757,259
Cash flows from investing activities		
Proceeds from sale of securities	415,590,735	163,950,499
Payments for purchases of securities	(1,747,662,474)	(5,918,446,751)
Proceeds from sale of fixed assets	263,506	373,895
Payments for purchases of property, plants & equipments	(67,183,523)	(37,226,763)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	(1,398,991,756)	(5,791,349,120)
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	(500,000,000)	(411,000,092)
Dividend paid to ordinary shareholders	-	-
Net cash used in financing activities (C)	(500,000,000)	(411,000,092)
Net increase in cash & cash equivalents (A+B+C)	1,519,631,937	(1,354,591,953)
Add: Effect of exchange rate changes on cash & cash equivalents	14,681,089	106,180,551
Add: Cash and cash equivalents at the beginning of the period	35,418,438,167	35,591,788,574
Cash and cash equivalents at the end of the period	36,952,751,193	34,343,377,171
Consolidated Net Operating Cash Flow per Share (NOCFPS)	3.07	4.36


Chief Financial Officer


Company Secretary


Managing Director

Dhaka; 29 April 2026


Director


Director

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

For the period ended 31 March 2026

Particulars	(Amount in Taka)									
	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Gain/(Loss)	Non-controlling Interest	Total Capital/Shareholders' Equity		
Balance as at 01 January 2026	11,129,683,510	11,129,683,510	36,052,522	3,179,683,878	170,108,898	27,313,033	229,050,585	25,901,575,936		
Profit against Mudaraba Perpetual Bond	-	-	-	(114,410,959)	-	-	-	(114,410,959)		
Net profit during the period	-	-	-	1,249,614,560	-	-	(1,132,571)	1,248,481,990		
Currency Translation Difference	-	-	-	-	-	360,920	-	360,920		
Start-up Fund	-	-	-	(12,622,742)	12,622,742	-	-	-		
Total Shareholders' Equity as at 31 March 2026	11,129,683,510	11,129,683,510	36,052,522	4,302,264,738	182,731,640	27,673,953	227,918,014	27,036,007,887		
Add: Mudarabah Perpetual Bond								5,000,000,000		
Add: General Provision for Unclassified Investments & Off-balance Sheet Items								9,278,733,089		
Add: Mudaraba Subordinated Bond								5,000,000,000		
Less: Adjustment for Intangible Assets								27,939,286		
Less: Shortfall of provision required against investments								886,796,139		
Total Equity as at 31 March 2026								45,400,005,552		


For the period ended 31 March 2025


Particulars	(Amount in Taka)									
	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Start-up Equity Investment Fund	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		
Start-up Fund	-	-	-	(11,703,639)	-	-	-	(11,703,639)		
Total Shareholders' Equity as at 31 March 2025	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		


Chief Financial Officer


Company Secretary


Director


Director


Managing Director

Dhaka, 29 April 2026

Shahjalal Islami Bank PLC.
Balance Sheet (Un-Audited)
As at 31 March 2026

	Note	31.03.2026 Taka	31.12.2025 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3a	3,672,994,210	2,741,913,947
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4a	19,777,054,596	23,112,956,618
		23,450,048,805	25,854,870,565
Balance with other Banks and Financial Institutions			
Inside Bangladesh		5,316,550,639	5,025,667,336
Outside Bangladesh	5a	8,025,867,359	4,478,953,957
		13,342,417,998	9,504,621,293
Placement with other Banks & Financial Institutions			
	6a	17,279,619,291	23,748,013,366
Investments in Shares & Securities			
Government		40,128,232,000	38,648,372,000
Others	7a	8,415,791,636	8,411,768,204
		48,544,023,636	47,060,140,204
Investments			
General Investment etc.		272,182,953,159	270,433,701,006
Bills Purchased and Discounted	8a	24,690,127,145	22,644,654,738
		296,873,080,304	293,078,355,744
Fixed Assets including Premises, Furniture and Fixtures			
	9a	5,027,046,031	5,090,831,591
Other Assets			
	10a	24,937,503,990	23,000,566,244
Non-Banking Assets			
		88,309,355	88,309,355
Total Property and Assets		429,542,049,410	427,425,708,361
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions			
	11a	28,914,946,149	26,479,673,944
Deposits and Other Accounts			
Mudaraba Savings Deposits		46,800,656,092	47,027,619,924
Mudaraba Term Deposits		126,214,870,316	125,525,469,639
Other Mudaraba Deposits		47,128,227,701	52,301,793,405
Al-Wadeeah Current & Other Deposit Accounts		80,979,897,726	83,520,560,232
Bills Payable	12a	6,619,661,668	4,747,203,022
		307,743,313,502	313,122,646,223
Mudaraba Bonds			
	13	10,000,000,000	10,000,000,000
Other Liabilities			
	14a	56,086,009,513	52,167,939,552
Deferred Tax Liabilities			
	15a	22,307,287	28,199,829
Total Liabilities		402,766,576,452	401,798,459,548
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	27,673,953	27,313,033
Start-up Equity Investment Fund	19	182,731,640	170,108,898
Retained Earnings	20a	4,305,700,344	3,170,459,862
Total Shareholders' Equity		26,775,472,958	25,627,248,813
Total Liabilities & Shareholders' Equity		429,542,049,410	427,425,708,361

Shahjalal Islami Bank PLC.
Off-balance Sheet Items (Un-Audited)
As at 31 March 2026

	Note	31.03.2026 Taka	31.12.2025 Taka
Contingent Liabilities			
Acceptances & endorsements		82,888,183,636	73,192,098,516
Letters of guarantee	21	34,080,229,100	33,956,684,583
Irrevocable letters of credit	22	92,567,951,292	79,729,601,717
Bills for collection		39,327,009,351	41,086,139,841
Other contingent liabilities		-	-
Total		248,863,373,379	227,964,524,658
Other Commitments			
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total off-balance sheet items including contingent liabilities		248,863,373,379	227,964,524,658


Chief Financial Officer


Company Secretary


Managing Director

Dhaka; 29 April 2026


Director


Director

Shahjalal Islami Bank PLC.
Profit and Loss Account (Un-Audited)
For the period ended 31 March 2026

	Note	Jan'26 to Mar'26 Taka	Jan'25 to Mar'25 Taka
Operating Income			
Investment Income	23a	6,893,709,557	6,563,727,576
Less: Profit paid on Deposits	24a	3,600,871,383	3,244,769,659
Net Investment Income		3,292,838,174	3,318,957,916
Income from Investments in Shares & Securities	25a	882,690,575	558,875,104
Commission, Exchange and Brokerage	26a	1,054,663,349	799,307,003
Other Operating Income	27a	417,226,431	389,204,005
		2,354,580,354	1,747,386,112
Total Operating Income		5,647,418,528	5,066,344,028
Operating Expenses			
Salaries and Allowances	28a	1,167,246,218	1,045,117,697
Rent, Taxes, Insurances, Electricity etc.	29a	68,285,804	98,629,599
Legal Expenses	30a	981,210	320,034
Postage, Stamps, Telecommunication etc.	31a	11,656,601	15,493,722
Stationery, Printings, Advertisements etc.	32	46,992,343	30,795,685
Chief Executive's Salary & Fees	33	4,450,000	4,178,000
Directors' Fees & Expenses	34	833,000	1,372,102
Shariah Supervisory Committee's Fees & Expenses	35a	80,340	132,659
Auditor's Fees	36a	1,006,150	172,500
Depreciation & Repairs of Bank's Assets	37a	132,811,104	130,442,610
Zakat Expenses		-	-
Other Expenses	38a	196,868,129	196,268,866
Total Operating Expenses		1,631,210,899	1,522,923,472
Profit/ (Loss) before Provision		4,016,207,629	3,543,420,556
Specific provision for Classified Investments		(52,691,369)	-
General Provision for Unclassified Investments		1,033,271,470	765,000,000
General Provision for Off-balance Sheet Items		202,050,000	115,000,000
Provision for diminution in value of Investments in Shares		(70,000,000)	(32,000,000)
Provision for Other Assets		-	50,000,000
Total Provision	39a	1,112,630,101	898,000,000
Total Profit/ (Loss) before Taxes		2,903,577,528	2,645,420,556
Provision for Taxation			
Deferred Tax	40a	(5,892,542)	(7,289,263)
Current Tax	41a	1,647,195,886	1,482,345,932
		1,641,303,344	1,475,056,669
Net Profit after Taxation		1,262,274,184	1,170,363,887
Retained Earnings from previous year/period		3,170,459,862	1,140,708,815
Add: Net Profit after Tax		1,262,274,184	1,170,363,887
Profit available for Appropriation		4,432,734,045	2,311,072,701
Appropriation:			
Statutory Reserve		-	-
Start-up Fund		12,622,742	11,703,639
Dividend		-	-
Profit against Mudaraba Perpetual Bond		114,410,959	114,410,959
Retained Earnings		4,305,700,345	2,184,958,104
		4,432,734,045	2,311,072,701
Earnings per Share (EPS)	42a	1.13	1.05
Net Asset Value per Share as at 31 March	43	24.06	21.99


Chief Financial Officer


Company Secretary


Managing Director

Dhaka; 29 April 2026


Director


Director

Shahjalal Islami Bank PLC.
Cash Flow Statement (Un-Audited)
For the period ended 31 March 2026

	Jan'26 to Mar'26 Taka	Jan'25 to Mar'25 Taka
Cash flows from operating activities		
Investment income receipt in cash	7,533,857,201	6,715,456,963
Profit paid on deposits and borrowings	(3,571,221,154)	(2,565,258,096)
Dividend receipts	57,144,026	67,226,385
Fees & commission receipt in cash	1,039,982,260	693,126,452
Recoveries on investment previously written off	17,177,694	4,267,800
Cash payments to employees	(1,171,696,218)	(939,295,697)
Cash payments to suppliers	(46,992,343)	(30,795,685)
Income tax paid	(704,194,802)	(799,886,252)
Receipts from other operating activities	417,130,597	389,026,948
Payments for other operating activities	(361,226,749)	(502,666,352)
(i) Operating Profit before changes in operating assets & liabilities	3,209,960,511	3,031,202,466
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(3,794,724,560)	(5,877,816,306)
(Increase)/decrease in other assets	(1,036,175,460)	(3,170,462,992)
(Increase)/decrease of placement with other banks & financial institutions	6,468,394,075	5,104,215,575
Increase/(decrease) in deposits from other banks	(627,499,610)	89,572,819
Increase/(decrease) of placement from other banks & financial institutions	2,435,272,205	1,200,351,827
Increase/(decrease) in deposits received from customers	(4,763,223,177)	3,462,689,550
Increase/(decrease) in other liabilities on account of customers	956,775,261	828,964,855
Increase/(decrease) in other liabilities	614,543,225	150,420,687
(ii) Cash flows from operating assets and liabilities	253,361,960	1,787,936,015
Net cash flow from operating activities (A)=(i+ii)	3,463,322,471	4,819,138,481
Cash flows from investing activities		
Proceeds from sale of securities	34,276,568	59,956,928
Payments for purchases of securities	(1,518,160,000)	(5,771,448,030)
Proceeds from sale of fixed assets	263,506	373,895
Payments for purchases of property, plants & equipments	(61,408,688)	(36,286,532)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	(1,545,028,614)	(5,747,403,739)
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	(500,000,000)	(411,000,092)
Dividend paid to ordinary shareholders	-	-
Net cash used in financing activities (C)	(500,000,000)	(411,000,092)
Net increase in cash & cash equivalents (A+B+C)	1,418,293,857	(1,339,265,350)
Add: Effect of exchange rate changes on cash & cash equivalents	14,681,089	106,180,551
Add: Cash and cash equivalents at the beginning of the period	35,359,491,858	35,481,566,967
Cash and cash equivalents at the end of the period	36,792,466,803	34,248,482,168
Net Operating Cash Flow per Share (NOCFPS)	3.11	4.33



Chief Financial Officer



Company Secretary



Managing Director



Director



Director

Dhaka; 29 April 2026

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

For the period ended 31 March 2026

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Gain/(loss)	(Amount in Taka)
						Total Capital/ Shareholders' Equity
Balance as at 01 January 2026	11,129,683,510	11,129,683,510	3,170,459,862	170,108,898	27,313,033	25,627,248,812
Profit against Mudaraba Perpetual Bond	-	-	(114,410,959)	-	-	(114,410,959)
Net profit during the period	-	-	1,262,274,184	-	-	1,262,274,184
Currency Translation Difference	-	-	-	-	360,920	360,920
Start-up Fund	-	-	(12,622,742)	12,622,742	-	-
Total Shareholders' Equity as at 31 March 2026	11,129,683,510	11,129,683,510	4,305,700,344	182,731,640	27,673,953	26,775,472,958
Add: Mudarabah Perpetual Bond						5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items						9,244,767,354
Add: Mudaraba Subordinated Bond						5,000,000,000
Less: Adjustment for Intangible Assets						27,805,383
Total Equity as at 31 March 2026						45,992,434,929


For the period ended 31 March 2025

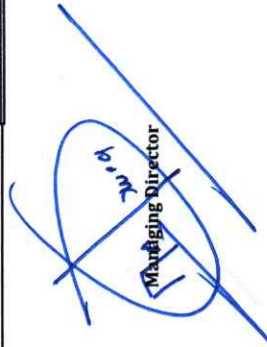
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Gain/(loss)	(Amount in Taka)
						Total Capital/ Shareholders' Equity
Balance as at 01 January 2025	11,129,683,510	11,129,683,510	1,140,708,815	-	26,898,101	23,426,973,935
Profit against Mudaraba Perpetual Bond	-	-	(114,410,959)	-	-	(114,410,959)
Net profit during the period	-	-	1,170,363,887	-	-	1,170,363,887
Start-up Fund	-	-	(11,703,639)	-	-	(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: Mudaraba 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


Chief Financial Officer


Company Secretary


Director


Director


Managing Director

Dhaka; 29 April 2026

Shahjalal Islami Bank PLC. and Its Subsidiary
Notes to the Consolidated and Separate Financial Statements
As at and for the period ended 31 March 2026

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 142 (one hundred forty-two) branches, 05 (five) sub-branches, 151 (one hundred fifty-one) ATM, 150 (one hundred fifty) agent banking outlets and 2,821 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 2026 there were 150 Agent Banking Outlets in 43 districts and 111 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 2026.

2.3. Investment and Provisions

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

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, 2025 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, 2025.

2.8. Reporting Period

The Financial Statements cover the period from 01 January 2026 to 31 March 2026.

2.9. Significant deviation between the quarterly periods

Net Operating Cash Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) decreased compared to the same period of last year due to decrease in deposits received from customers & increase in profit paid on deposits and borrowings as a result of increase in cost of deposits.

		31.03.2026 Taka	31.12.2025 Taka
3. Consolidated Cash in Hand (including Foreign Currencies)			
Shahjalal Islami Bank PLC.	(Note-3a)	3,672,994,210	2,741,913,947
Shahjalal Islami Bank Securities Ltd.		-	-
		<u>3,672,994,210</u>	<u>2,741,913,947</u>
3a Cash in Hand of the Bank (including Foreign Currencies)			
In Local Currencies		3,625,550,791	2,690,655,005
In Foreign Currencies		47,443,418	51,258,942
		<u>3,672,994,210</u>	<u>2,741,913,947</u>
4. Consolidated Balance with Bangladesh Bank and its agent bank(s)			
Shahjalal Islami Bank PLC.	(Note-4a)	19,777,054,596	23,112,956,618
Shahjalal Islami Bank Securities Ltd.		-	-
		<u>19,777,054,596</u>	<u>23,112,956,618</u>
4a Balance with Bangladesh Bank and its agent bank(s) (including Foreign Currencies)			
Balance with Bangladesh Bank			
In Local Currencies		13,910,700,311	14,423,154,565
In Foreign Currencies		5,588,371,076	8,493,444,340
		<u>19,499,071,387</u>	<u>22,916,598,905</u>
Balance with Sonali Bank PLC. as agent of Bangladesh Bank			
In Local Currencies		277,983,209	196,357,713
In Foreign Currencies		-	-
		<u>277,983,209</u>	<u>196,357,713</u>
		<u>19,777,054,596</u>	<u>23,112,956,618</u>
5. Consolidated Balance with Other Banks and Financial Institutions			
Inside Bangladesh			
Shahjalal Islami Bank PLC.	(Note-5a)	5,316,550,639	5,025,667,336
Shahjalal Islami Bank Securities Ltd.		474,009,169	265,750,517
		5,790,559,808	5,291,417,854
Less: Inter Company Transaction		313,724,780	206,804,209
		<u>5,476,835,028</u>	<u>5,084,613,645</u>
Outside Bangladesh			
Shahjalal Islami Bank PLC.	(Note-5a)	8,025,867,359	4,478,953,957
Shahjalal Islami Bank Securities Ltd.		-	-
		<u>8,025,867,359</u>	<u>4,478,953,957</u>
		<u>13,502,702,387</u>	<u>9,563,567,601</u>
5a Balance with Other Banks and Financial Institutions of the Bank			
Inside Bangladesh		5,316,550,639	5,025,667,336
Outside Bangladesh		8,025,867,359	4,478,953,957
		<u>13,342,417,998</u>	<u>9,504,621,293</u>
6. Consolidated Placement with Other Banks & Financial Institutions			
Shahjalal Islami Bank PLC.	(Note-6a)	17,279,619,291	23,748,013,366
Shahjalal Islami Bank Securities Ltd.		-	-
		17,279,619,291	23,748,013,366
Less: Inter Company Transaction		-	-
		<u>17,279,619,291</u>	<u>23,748,013,366</u>
6a Placement with Other Banks & Financial Institutions of the Bank			
Placement with Other Banks		16,224,619,291	22,693,013,366
Placement with Financial Institutions		1,055,000,000	1,055,000,000
		<u>17,279,619,291</u>	<u>23,748,013,366</u>
7. Consolidated Investments in Shares & Securities			
Government			
Shahjalal Islami Bank PLC.	(Note-7a)	40,128,232,000	38,648,372,000
Shahjalal Islami Bank Securities Ltd.		-	-
		<u>40,128,232,000</u>	<u>38,648,372,000</u>
Others			
Shahjalal Islami Bank PLC.	(Note-7a)	8,415,791,636	8,411,768,204
Shahjalal Islami Bank Securities Ltd.		2,130,243,828	2,282,055,522
		<u>10,546,035,464</u>	<u>10,693,823,725</u>
		<u>50,674,267,464</u>	<u>49,342,195,725</u>
7a Investments in Shares & Securities of the Bank			
l) Government			
Bangladesh Government Investment Sukuk (BGIS)		39,563,540,000	38,083,680,000
Bangladesh Government Shariah based Special Bond		564,692,000	564,692,000
		<u>40,128,232,000</u>	<u>38,648,372,000</u>

	31.03.2026 Taka	31.12.2025 Taka
ii) Others		
Mudaraba Perpetual Bond	1,527,284,492	1,527,284,492
Mudaraba Subordinated Bond	3,420,000,000	3,420,000,000
Beximco Green Sukuk Al Istisna'a	646,672,900	646,672,900
Investments in Shares & Securities	2,821,834,244	2,817,810,812
	<u>8,415,791,636</u>	<u>8,411,768,204</u>
	<u>48,544,023,636</u>	<u>47,060,140,204</u>
8. Consolidated Investments		
Shahjalal Islami Bank PLC.	272,182,953,159	270,433,701,006
Shahjalal Islami Bank Securities Ltd.	3,191,741,198	3,203,332,101
	275,374,694,357	273,637,033,107
Less: Inter Company Transaction	1,238,456,041	1,344,502,667
	<u>274,136,238,316</u>	<u>272,292,530,440</u>
Bills Purchased and Discounted		
Shahjalal Islami Bank PLC.	24,690,127,145	22,644,654,738
Shahjalal Islami Bank Securities Ltd.	-	-
	<u>24,690,127,145</u>	<u>22,644,654,738</u>
	<u>298,826,365,461</u>	<u>294,937,185,178</u>
8a Investments of the Bank		
Country-wise Classification of Investments:		
Inside Bangladesh		
Gross Murabaha, Bai-Muajjal etc.	286,191,738,510	284,676,494,737
Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income)	14,008,785,351	14,242,793,731
Net Murabaha, Bai-Muajjal etc.	<u>272,182,953,159</u>	<u>270,433,701,006</u>
Net Bills Purchased and Discounted	24,690,127,145	22,644,654,738
Outside Bangladesh	-	-
	<u>296,873,080,304</u>	<u>293,078,355,744</u>
9. Consolidated Fixed Assets including Premises, Furniture and Fixtures		
Cost		
Shahjalal Islami Bank PLC.	9,205,210,777	9,146,298,961
Shahjalal Islami Bank Securities Ltd.	250,566,009	244,791,174
	<u>9,455,776,786</u>	<u>9,391,090,135</u>
Accumulated Depreciation		
Shahjalal Islami Bank PLC.	4,178,164,746	4,055,467,370
Shahjalal Islami Bank Securities Ltd.	147,890,807	143,808,253
	<u>4,326,055,553</u>	<u>4,199,275,623</u>
Written Down Value	<u>5,129,721,233</u>	<u>5,191,814,512</u>
9a Fixed Assets including Premises, Furniture and Fixtures of the Bank		
Tangible Assets:		
Cost		
Land	1,876,724,350	1,876,724,350
Building	898,786,278	893,986,278
Furniture & Fixtures	1,353,554,088	1,329,480,320
Office Equipment	902,971,079	893,630,737
Computer & Network Equipment	949,699,300	935,724,278
Vehicles	133,226,381	133,226,381
Right of Use Assets as per IFRS-16	2,883,495,098	2,883,495,098
Books	1,042,667	1,042,667
	<u>8,999,499,241</u>	<u>8,947,310,109</u>
Less:		
Accumulated depreciation	4,000,258,593	3,880,138,930
Written Down Value	<u>4,999,240,648</u>	<u>5,067,171,179</u>
Intangible Assets:		
Cost		
Software-Core Banking	62,615,430	62,615,431
Software-Others	143,096,106	136,373,422
	<u>205,711,536</u>	<u>198,988,853</u>
Less:		
Amortization	177,906,153	175,328,440
Written Down Value	<u>27,805,383</u>	<u>23,660,412</u>
Total Written Down Value	<u>5,027,046,031</u>	<u>5,090,831,591</u>

		31.03.2026 Taka	31.12.2025 Taka
10. Consolidated Other Assets			
Shahjalal Islami Bank PLC.	(Note-10a)	24,937,503,990	23,000,566,244
Shahjalal Islami Bank Securities Ltd.		247,868,357	254,768,745
		25,185,372,347	23,255,334,989
Less: Inter Company Transaction		2,515,000,000	2,515,000,000
		22,670,372,347	20,740,334,989
10a Other Assets of the Bank			
Income Generating:			
Shahjalal Islami Bank Securities Ltd.		2,515,000,000	2,515,000,000
Sub-total		2,515,000,000	2,515,000,000
Non-Income Generating:			
Stock of Stationery, Stamps and printing materials etc. (valued at cost)		57,219,208	52,838,763
Advance Rent and Security Deposit		56,948,755	56,308,560
Suspense Account		471,184,221	393,256,090
Profit Receivable		1,318,826,987	1,133,428,082
Other Prepayments		672,402,658	658,247,036
Advance Tax Paid		12,411,668,492	11,707,473,690
Other Receivables		477,686,506	444,812,338
SJIBL General Account-Net		6,956,567,163	6,039,201,684
Balance with OBU		12,347,422,500	10,744,873,844
		34,769,926,490	31,230,440,088
Less: Offshore Banking Unit		12,347,422,500	10,744,873,844
Sub-total		22,422,503,990	20,485,566,244
Grand Total		24,937,503,990	23,000,566,244
11. Consolidated Placement from other Banks & Financial Institutions			
Shahjalal Islami Bank PLC.	(Note-11a)	28,914,946,149	26,479,673,944
Shahjalal Islami Bank Securities Ltd.		1,360,849,866	1,481,521,983
		30,275,796,015	27,961,195,927
Less: Inter Company Transaction		1,238,456,041	1,344,502,667
		29,037,339,974	26,616,693,260
11a Placement from other Banks & Financial Institutions of the Bank			
Export Development Fund - Bangladesh Bank		18,238,905,601	16,179,019,555
Financial Stimulus Fund - Bangladesh Bank		27,610,000	50,060,000
Foreign Currency Deposit (FSSP BB USD) - Bangladesh Bank		285,518	284,460
Mudaraba Term Deposit from other Banks		6,383,000,000	6,726,247,000
Bangladesh Bank Refinance (Bai Salam)		-	-
Bangladesh Bank Refinance (TDF)		152,762,375	158,059,500
Bangladesh Bank Refinance (BMMFLIPSB)		41,869,697	38,302,941
SME Foundation Refinance Scheme		49,809,718	57,798,063
Bangladesh Bank Refinance		942,917,908	958,223,759
Islami Investment Bond from Bangladesh Bank		950,000,000	-
Bangladesh Bank Pre-Finance Scheme-CMSME		1,563,093,333	1,746,986,667
Quard agains Bangladesh Government Shariah Based Special Bond		564,692,000	564,692,000
		28,914,946,149	26,479,673,944
12. Consolidated Deposits and Other Accounts			
Al-Wadeeah Current Deposits & Other Accounts			
Shahjalal Islami Bank PLC.	(Note-12a)	80,979,897,726	83,520,560,232
Shahjalal Islami Bank Securities Ltd.		-	-
		80,979,897,726	83,520,560,232
Less: Inter Company Transaction		22,496	205,470
		80,979,875,230	83,520,354,762
Bills Payable			
Shahjalal Islami Bank PLC.	(Note-12a)	6,619,661,668	4,747,203,022
Shahjalal Islami Bank Securities Ltd.		-	-
		6,619,661,668	4,747,203,022
Mudaraba Savings Deposits			
Shahjalal Islami Bank PLC.	(Note-12a)	46,800,656,092	47,027,619,924
Shahjalal Islami Bank Securities Ltd.		-	-
		46,800,656,092	47,027,619,924
Less: Inter Company Transaction		5,368	5,483
		46,800,650,724	47,027,614,441
Mudaraba Term Deposits			
Shahjalal Islami Bank PLC.	(Note-12a)	126,214,870,316	125,525,469,639
Shahjalal Islami Bank Securities Ltd.		-	-
		126,214,870,316	125,525,469,639

		31.03.2026 Taka	31.12.2025 Taka
Other Mudaraba Deposits			
Shahjalal Islami Bank PLC.	(Note-12a)	47,128,227,701	52,301,793,405
Shahjalal Islami Bank Securities Ltd.		-	-
		47,128,227,701	52,301,793,405
Less: Inter Company Transaction		313,696,916	206,593,256
		<u>46,814,530,785</u>	<u>52,095,200,149</u>
Total		<u>307,429,588,722</u>	<u>312,915,842,014</u>
12a Deposits and Other Accounts of the Bank			
Al-Wadeeah Current Deposits & Other Accounts			
Al-Wadeeah Current Deposits		19,531,275,240	20,513,708,450
Foreign Currency Deposits		10,198,915,977	10,091,668,818
Non-Resident Taka Account		110,023,413	29,358,317
Profit Payable		2,796,754,503	2,785,364,438
Sundry Deposits		48,236,894,303	50,011,342,701
Unclaimed Dividend	(Note-12a.1)	109,913,288	109,932,858
		80,983,776,724	83,541,375,581
Less: Offshore Banking Unit		3,878,998	20,815,350
		<u>80,979,897,726</u>	<u>83,520,560,232</u>
Bills Payable			
Payable inside Bangladesh			
Payment Order Issued		6,614,148,879	4,742,330,449
Demand Draft Payable		3,999,437	3,999,437
Electronic Fund Transfer		1,510,952	872,736
		6,619,661,668	4,747,203,022
Payable outside Bangladesh		<u>6,619,661,668</u>	<u>4,747,203,022</u>
Mudaraba Savings Deposits			
General Deposits		46,752,746,084	46,978,214,854
Foreign Currency Deposits		47,910,007	49,405,070
		<u>46,800,656,092</u>	<u>47,027,619,924</u>
Mudaraba Term Deposits			
General Deposits		126,027,304,621	125,316,904,900
Foreign Currency Deposits		187,565,695	208,564,740
		<u>126,214,870,316</u>	<u>125,525,469,639</u>
Other Mudaraba Deposits			
Mudaraba Special Notice Deposits		12,657,371,786	17,169,511,975
Mudaraba Scheme Deposits		34,330,805,239	34,364,731,146
Deposits from Other Banks (SND)		140,050,675	767,550,285
		<u>47,128,227,701</u>	<u>52,301,793,405</u>
		<u>307,743,313,502</u>	<u>313,122,646,223</u>
12a.1 Unclaimed Cash Dividend			
2022		10,073,345	10,080,501
2023		37,935,105	37,943,718
2024		61,904,838	61,908,639
		<u>109,913,288</u>	<u>109,932,858</u>
13. Mudaraba Bonds			
Mudaraba Subordinated Bond		5,000,000,000	5,000,000,000
Mudaraba Perpetual Bond		5,000,000,000	5,000,000,000
		<u>10,000,000,000</u>	<u>10,000,000,000</u>
14. Consolidated Other Liabilities			
Shahjalal Islami Bank PLC.	(Note-14a)	56,086,009,513	52,167,939,552
Shahjalal Islami Bank Securities Ltd.		2,011,582,425	1,837,471,509
		58,097,591,938	54,005,411,061
Less: Inter Company Transaction		<u>58,097,591,938</u>	<u>54,005,411,061</u>
14a Other Liabilities of the Bank			
Profit Payable		382,939,131	600,908,619
Provision for Investment	(Note-14a.1 (a) & (b))	13,593,717,929	12,595,240,000
Provision for Off-balance Sheet items	(Note-14a.1 (c))	1,922,050,000	1,720,000,000
Provision for Other Assets	(Note-14a.1 (d))	1,508,579,000	1,508,579,000
Provisions for Investments in Securities	(Note-14a.1 (e))	1,085,000,000	1,155,000,000
Provision for Taxation	(Note-14a.2)	17,412,710,872	15,765,514,985
Profit Suspense Account		11,930,049,641	11,084,209,297
Compensation Realisable & Suspense Account		1,425,831,180	1,646,522,655
Compensation Realised Account		2,930,321,038	2,598,694,645
Other Payables		1,737,451,107	1,100,208,924
Outstanding Expenses		442,134,865	633,511,954
Unearned Income on Quard		4,981,547	5,004,047
Lease Liabilities as per IFRS 16 Leases		1,710,243,203	1,754,545,424
		<u>56,086,009,513</u>	<u>52,167,939,552</u>

	31.03.2026 Taka	31.12.2025 Taka
14a.1 Provision for Investment		
(a) Provision on Classified Investments		
Provision held at the beginning of the year	6,303,200,000	7,916,105,695
Provision transferred from General Provision on Unclassified Investments	3,314,250	-
Written-off Recovery	17,177,694	211,432,368
Net charge to Profit and Loss Account	(52,691,369)	58,167,195
Fully provided investment written-off during the year	-	(1,882,505,258)
Provision held at the end of the period	6,271,000,575	6,303,200,000
(b) General Provision on Unclassified Investments		
Provision held at the beginning of the year	6,292,040,000	2,153,166,000
Effect of exchange rate changes agnst. offshore banking unit	720,134	3,420,146
Provision transferred to Provision on Classified Investments	(3,314,250)	-
Addition during the year	1,033,271,470	4,135,453,854
Balance at the end of the period	7,322,717,354	6,292,040,000
Total Provision for Investments (a+b)	13,593,717,929	12,595,240,000
(c) General Provision on Off-balance Sheet Items		
Provision held at the beginning of the year	1,720,000,000	1,662,500,000
Addition during the year	202,050,000	57,500,000
Balance at the end of the period	1,922,050,000	1,720,000,000
Total Provision for Investments & Off-balance Sheet Items (a+b+c)	15,515,767,929	14,315,240,000
(d) Provision for Other Assets		
Provision held at the beginning of the year	1,508,579,000	189,079,000
Addition during the year	-	1,319,500,000
Balance at the end of the period	1,508,579,000	1,508,579,000
(e) Provision for Investments in Shares & Securities		
Provision held at the beginning of the year	1,155,000,000	952,000,000
Addition during the year	(70,000,000)	203,000,000
Balance at the end of the period	1,085,000,000	1,155,000,000
14a.2 Provision for Taxation		
Provision for Current Tax		
Balance at the beginning of the year	15,765,514,985	13,767,160,112
Add: Provision made during the year	1,647,195,886	4,976,976,421
Less: Adjustment for final settlement	-	(3,086,829,864)
Add: Adjustment for previous year	-	-
Add: Provision made on other during the year	-	108,208,316
Balance at the end of the period	17,412,710,872	15,765,514,985
14a.2(a) Provision for Current Tax made during the year		
Income tax @ 37.50% on estimated taxable Business Profit	1,633,893,744	4,936,082,352
Income tax @ 20% on Dividend Income	11,428,805	40,093,083
Income tax @ 15% on Capital Gain on Sale of Shares	1,873,336	800,986
Adjustment for previous year	-	-
Estimated Total Provision Required	1,647,195,886	4,976,976,421
Computation of Taxable Business Profit		
Profit before Taxes	2,903,577,528	8,640,315,315
Add: Inadmissible expenditures	1,705,394,068	7,369,711,655
	4,608,971,595	16,010,026,970
Less: Allowable Expenditure & Separate consideration	251,921,610	2,847,140,699
Estimated Taxable Business Profit for the period	4,357,049,985	13,162,886,271
14a.2(b) Reconciliation of effective tax rate of the Bank		
Particulars	Effective Rate	
Profit before income taxes as per profit and loss account		2,903,577,528
Income taxes as per applicable tax rate	37.5%	1,088,841,573
Factors affecting the tax charge for current year:		
Inadmissible expenses	22.03%	639,522,775
Admissible expenses in the current year (i.e. write-off etc.)	-2.35%	(68,358,253)
Tax savings from reduced tax rates for dividend	-0.34%	(10,000,205)
Tax loss/(savings) from reduced tax rates for capital gain	-0.10%	(2,810,005)
Adjustment for previous year	0.00%	-
Total Income Tax Expenses	56.73%	1,647,195,886

	31.03.2026 Taka	31.12.2025 Taka
15. Consolidated Deferred Tax Liabilities		
Shahjalal Islami Bank PLC.	22,307,287	28,199,829
Shahjalal Islami Bank Securities Ltd.	(1,429,466)	(1,430,809)
	20,877,821	26,769,020
15a Deferred Tax Liabilities of the Bank		
Balance at the beginning of the year	28,199,829	44,375,479
Add: Provision made during the year	(5,892,542)	(16,175,650)
	22,307,287	28,199,829
16. Capital		
16.1 Authorized Capital		
1,500,000,000 ordinary shares of Tk. 10 each	15,000,000,000	15,000,000,000
16.2 Issued, Subscribed and Paid-up Capital		
1,112,968,351 ordinary shares of Tk. 10 each	11,129,683,510	11,129,683,510
20,500,000 ordinary sponsor shares of Tk. 10 each issued for cash	205,000,000	205,000,000
12.5% Stock Dividend for the year 2002	25,625,000	25,625,000
2,362,000 ordinary new shares issued	236,200,000	236,200,000
4,690,000 ordinary new shares issued	469,000,000	469,000,000
93,582,500 shares issued under Initial Public Offer (IPO)	935,825,000	935,825,000
20% Stock Dividend for the year 2007	374,330,000	374,330,000
22% Stock Dividend for the year 2008	494,115,600	494,115,600
25% Stock Dividend for the year 2009	685,023,900	685,023,900
30% Stock Dividend for the year 2010	1,027,535,850	1,027,535,850
25% Stock Dividend for the year 2011	1,113,163,830	1,113,163,830
20% Stock Dividend for the year 2012	1,113,163,840	1,113,163,840
10% Stock Dividend for the year 2013	667,898,310	667,898,310
5% Stock Dividend for the year 2016	367,344,060	367,344,060
10% Stock Dividend for the year 2017	771,422,540	771,422,540
10% Stock Dividend for the year 2018	848,564,790	848,564,790
5% Stock Dividend for the year 2019	466,710,630	466,710,630
5% Stock Dividend for the year 2020	490,046,160	490,046,160
5% Stock Dividend for the year 2021	514,548,470	514,548,470
3% Stock Dividend for the year 2022	324,165,530	324,165,530
	11,129,683,510	11,129,683,510
Unclaimed Stock Dividend		
As on 31 March 2026, Total 2769 number of shares are remained unclaimed/Unpaid in Suspense BO ID: 1204090016665712 of the Bank.		
16.3 Non-Controlling Interest		
Opening Balance	229,050,585	228,899,256
Dividend paid to non-controlling shareholders	-	-
Share of current year's profit	(1,132,571)	151,330
	227,918,014	229,050,585
17. Statutory Reserve		
Opening Balance	11,129,683,510	11,129,683,510
Add: Addition during the year	-	-
	11,129,683,510	11,129,683,510
18. Foreign Currency Translation Reserve		
Opening Balance	27,313,033	26,898,101
Add: Addition during the year	360,920	414,932
	27,673,953	27,313,033
Assets & liabilities of Offshore Banking Unit have been converted to BDT currency which is the functional currency of the Bank @ US\$1 = Taka 122.7500 [closing rate (interbank weighted average exchange rate)] and income & expenses have been converted to BDT currency @ US\$1 = Taka 122.4648 (monthly average rate of (interbank weighted average exchange rate)). Any differences arising from the above two rates have been recognized as foreign currency translation reserve.		
19. Start-up Equity Investment Fund		
Opening Balance/Transfer from Provision for Start-up Fund	170,108,898	133,313,753
Add: Addition during the year	12,622,742	36,795,145
	182,731,640	170,108,898
As per SMESPD circular No.2 dated 9 July 2025 Start-up Fund has been disclosed in Equity.		
20. Consolidated Retained Earnings		
Shahjalal Islami Bank PLC.	4,305,700,344	3,170,459,862
Shahjalal Islami Bank Securities Ltd.	(517,593)	13,274,601
	4,305,182,752	3,183,734,463
Less: Non-Controlling Interest	2,918,014	4,050,585
	4,302,264,738	3,179,683,878
20a Retained Earnings of the Bank		
Opening Balance	3,170,459,862	1,140,708,815
Less: Payment of Dividend	-	1,112,968,351
Less: Payment of Dividend for Mudaraba Perpetual Bond	114,410,959	500,000,000
Add: Transfer from Profit and Loss Account	1,262,274,184	3,679,514,543
Less: Transfer to Statutory Reserve	-	-
Less: Start-up Fund	12,622,742	36,795,145
	4,305,700,344	3,170,459,862

	31.03.2026 Taka	31.12.2025 Taka
21. Letters of Guarantee		
Letters of Guarantee (Local)	31,909,999,086	31,903,630,610
Letters of Guarantee (Foreign)	2,170,230,014	2,053,053,973
Back to Back Usance	-	-
	34,080,229,100	33,956,684,583
a) Claims against the Bank not acknowledged as debts		
b) Money for which the Bank is contingently liable in respect of guarantees given favoring:		
Directors or Officers	136,990,070	136,990,070
Government	127,456,628	127,456,628
Banks and Other Financial Institutions	-	-
Others	33,815,782,402	33,692,237,886
	34,080,229,100	33,956,684,583
22. Irrevocable Letters of Credit		
Letters of credit	92,567,951,292	79,729,601,717
	Jan'26 to Mar'26	Jan'25 to Mar'25
	Taka	Taka
23. Consolidated Profit on Investments		
Shahjalal Islami Bank PLC.	6,893,709,557	6,563,727,576
Shahjalal Islami Bank Securities Ltd.	24,670,149	35,063,820
	6,918,379,706	6,598,791,396
Less: Inter Company Transaction	37,321,533	38,584,559
	6,881,058,173	6,560,206,837
23a Profit on Investments of the Bank		
Profit on Investments	6,382,627,641	5,972,381,596
Profit on Placement with Other Banks & Financial Institutions	511,081,916	591,345,980
	6,893,709,557	6,563,727,576
24. Consolidated Profit paid on Deposits		
Shahjalal Islami Bank PLC.	3,600,871,383	3,244,769,659
Shahjalal Islami Bank Securities Ltd.	40,315,548	41,049,435
	3,641,186,931	3,285,819,094
Less: Inter Company Transaction	37,321,533	38,584,559
	3,603,865,398	3,247,234,535
24a Profit paid on Deposits of the Bank		
Profit on Deposits	3,327,899,247	2,993,510,725
Profit paid on Borrowings	272,972,136	251,258,935
	3,600,871,383	3,244,769,659
24a.1 Profit paid on Borrowings		
Profit paid on Borrowings	254,711,973	232,998,772
Profit Expenses of Lease Liabilities (as per IFRS 16 Leases)	18,260,163	18,260,163
	272,972,136	251,258,935
25. Consolidated Income from Investments in Shares & Securities		
Shahjalal Islami Bank PLC.	882,690,575	558,875,104
Shahjalal Islami Bank Securities Ltd.	16,283,424	11,304,712
	898,973,999	570,179,816
	898,973,999	570,179,816
25a Income from Investments in Shares & Securities of the Bank		
Income from Investments in Govt. Sukuk/Islamic Bond	745,634,055	374,778,807
Income from Investments in Shares & Securities	12,488,910	952,380
Dividend Income	57,144,026	67,226,385
Income from Investments in Corporate Sukuk/Islamic Bond	67,423,584	115,917,533
	882,690,575	558,875,104
26. Consolidated Commission, Exchange and Brokerage		
Shahjalal Islami Bank PLC.	1,054,663,349	799,307,003
Shahjalal Islami Bank Securities Ltd.	22,090,431	16,975,436
	1,076,753,780	816,282,439
26a Commission, Exchange and Brokerage of the Bank		
Other commission	476,248,930	494,812,414
Exchange earnings	578,414,419	304,494,589
	1,054,663,349	799,307,003

		Jan'26 to Mar'26 Taka	Jan'25 to Mar'25 Taka
26a.1 Exchange Earnings			
Gross exchange gain		2,472,838,681	3,031,674,292
Less: Exchange loss		1,894,424,262	2,727,179,703
Net Exchange Gain		578,414,419	304,494,589
27. Consolidated Other Operating Income			
Shahjalal Islami Bank PLC.	(Note-27a)	417,226,431	389,204,005
Shahjalal Islami Bank Securities Ltd.		263,325	171,189
		417,489,756	389,375,194
Less: Inter Company Transaction		-	-
		417,489,756	389,375,194
27a Other Operating Income of the Bank			
Postage, Telex, SWIFT & REUTERS		52,178,024	38,098,473
Incidental Charge		4,600	1,600
Supervision & Monitoring Charge		473,331	1,954,787
Other Charges		364,570,475	349,149,145
		417,226,431	389,204,005
28. Consolidated Salaries & Allowances			
Shahjalal Islami Bank PLC.	(Note- 28a)	1,167,246,218	1,045,117,697
Shahjalal Islami Bank Securities Ltd.		18,537,763	18,387,371
		1,185,783,981	1,063,505,068
28a Salaries & Allowances of the Bank			
Basic Salary		471,404,351	397,233,611
Allowances		406,417,816	352,585,299
Bonus		30,253,909	134,798,864
Bank's Contribution to Provident fund		44,505,611	38,196,403
Leave Encashment		14,664,531	12,303,518
Gratuity expenses		200,000,000	110,000,000
Contribution to Social Security Superannuation Fund		-	-
		1,167,246,218	1,045,117,697
29. Consolidated Rent, Taxes, Insurance, Electricity etc.			
Shahjalal Islami Bank PLC.	(Note- 29a)	68,285,804	98,629,599
Shahjalal Islami Bank Securities Ltd.		1,318,133	1,762,862
		69,603,937	100,392,461
29a Rent, Taxes, Insurance, Electricity etc. of the Bank			
Rent, Rates & Taxes		20,469,065	12,143,125
Insurance		33,459,485	69,363,127
Electricity & Lighting		14,357,253	17,123,347
		68,285,804	98,629,599
29a.1 Rent, Rates & Taxes			
Rent, Rates & Taxes		94,200,028	85,874,088
Transfer to depreciation and profit expenses under IFRS 16		73,730,963	73,730,963
		20,469,065	12,143,125
30. Consolidated Legal Expenses			
Shahjalal Islami Bank PLC.	(Note- 30a)	981,210	320,034
Shahjalal Islami Bank Securities Ltd.		-	66,500
		981,210	386,534
30a Legal Expenses of the Bank			
Legal Fees & Charge		58,862	231,714
Other Legal Expenses		922,347	88,320
		981,210	320,034
31. Consolidated Postage, Stamps, Telecommunication etc.			
Shahjalal Islami Bank PLC.	(Note- 31a)	11,656,601	15,493,722
Shahjalal Islami Bank Securities Ltd.		685,478	681,681
		12,342,079	16,175,403
31a Postage, Stamps, Telecommunication etc. of the Bank			
Postage		1,082,960	856,790
Leased line		6,039,165	9,371,679
Telegram, Fax & Telex		676,605	1,600,306
Telephone charges		220,593	267,079
Mobile phone charges		3,637,279	3,397,867
		11,656,601	15,493,722
32. Consolidated Stationery, Printing, Advertisements etc.			
Shahjalal Islami Bank PLC.	(Note- 32a)	46,992,343	30,795,685
Shahjalal Islami Bank Securities Ltd.		192,323	341,102
		47,184,666	31,136,787

	Jan'26 to Mar'26 Taka	Jan'25 to Mar'25 Taka
32a Stationery, Printing, Advertisements etc. of the Bank		
Table Stationery	2,771,720	2,263,817
Printing Stationery	398,202	785,540
Security Stationery	747,583	2,821,481
Computer Stationery	35,167,163	12,207,926
Publicity and Advertisement	7,907,674	12,716,922
	46,992,343	30,795,685
33. Chief Executive's Salary & Fees of the Bank		
Basic Salary	2,550,000	2,400,000
Allowances	1,050,000	978,000
Bonus	850,000	800,000
	4,450,000	4,178,000
34. Directors' Fees & Expenses of the Bank		
Directors' Fees	833,000	1,340,000
Meeting Expenses	-	32,102
	833,000	1,372,102
35. Shariah Supervisory Committee's Fees & Expenses of the Bank		
Shariah Council Meeting Expenses	80,340	132,659
36. Consolidated Auditors' Fees		
Shahjalal Islami Bank PLC.	1,006,150	172,500
Shahjalal Islami Bank Securities Ltd.	-	-
	1,006,150	172,500
36a Auditor's Fees of the Bank		
Auditor's Fees	1,006,150	172,500
37. Consolidated Depreciation & Repairs of Assets		
Shahjalal Islami Bank PLC.	132,811,104	130,442,610
Shahjalal Islami Bank Securities Ltd.	4,182,417	3,873,168
	136,993,521	134,315,778
37a Depreciation & Repairs of Bank's Assets		
a) Depreciation of Bank's Assets		
Land & Building	4,867,758	4,847,718
Furniture & Fixtures	25,321,498	25,916,710
Office Equipment	9,904,751	10,941,140
Computer & Network Equipment	18,239,746	15,359,088
Vehicles	1,472,545	1,593,257
Right of Use (ROU) Assets	62,636,443	62,636,443
b) Amortization of Bank's Assets		
Software-Others	2,577,713	2,465,411
	125,020,454	123,759,767
c) Repairs on Bank's Assets		
Office Premises	477,170	320,182
Office Equipment	2,550,641	2,616,676
Office Furniture & Fixtures	542,420	236,121
Vehicles	710,317	972,850
Procurement of Parts, Spares & Others	3,510,101	2,537,013
	7,790,650	6,682,843
	132,811,104	130,442,610
38. Consolidated Other Expenses		
Shahjalal Islami Bank PLC.	196,868,129	196,268,866
Shahjalal Islami Bank Securities Ltd.	5,133,627	4,039,727
	202,001,756	200,308,593

	Jan'26 to Mar'26 Taka	Jan'25 to Mar'25 Taka
38a Other Expenses of the Bank		
Petrol, Oil and Lubricants	949,268	2,236,029
Entertainment	10,997,727	11,231,147
Subscription	6,961,527	4,726,577
Traveling and Conveyance	5,426,680	7,562,416
Training Expenses	1,775,667	1,742,482
Car expenses	75,653,234	62,995,538
Papers & Periodicals	116,217	292,055
Utility	2,031,799	2,032,233
Uniform & Liveries	1,064,256	993,155
Bank Charges	607,738	548,765
Business development & promotion	4,447,200	17,216,437
Upkeep and cleaning of office premises	13,025,408	13,464,336
Security Service- outsourcing	32,159,797	31,552,960
Branch Opening Expenses	84,909	694,779
Credit Rating fee	-	-
SJIBL Card expenses	18,536,023	16,501,134
Islamic Credit Card Expenses	6,605,712	6,968,636
AGM & meeting expenses	6,136,673	5,372,482
Capital Enhancement Fees	1,729,900	2,054,327
Laundry and Washing	190,997	144,363
Crockeries, Kettle and others	173,500	85,802
Photograph and Photocopy	198,573	329,125
Loss on Disposal of Fixed Assets	6,098	136,934
Miscellaneous Expenses	3,976,153	3,776,189
CSR Expense	110,000	374,000
Agent Banking Expense	3,903,074	3,236,966
	196,868,129	196,268,866
39. Consolidated Provision against Investments, Off-balance Sheet Items & Others		
Shahjalal Islami Bank PLC. (Note-39a)	1,112,630,101	898,000,000
Shahjalal Islami Bank Securities Ltd.	-	-
	1,112,630,101	898,000,000
39a Provision against Investments, Off-balance Sheet Items & Others of the Bank		
Provision on Unclassified Investments	1,033,271,470	765,000,000
Provision on Classified Investments	(52,691,369)	-
Provision on Off-balance Sheet Items	202,050,000	115,000,000
Provisions on Investments in Securities	(70,000,000)	(32,000,000)
Provision on Other Assets	-	50,000,000
	1,112,630,101	898,000,000
40. Consolidated Deferred Tax (Income)/Expenses		
Shahjalal Islami Bank PLC. (Note-40a)	(5,892,542)	(7,289,263)
Shahjalal Islami Bank Securities Ltd.	1,343	(59,878)
	(5,891,199)	(7,349,141)
40a Deferred Tax (Income)/Expenses of the Bank		
Closing deferred tax liability	22,307,287	37,086,216
Opening deferred tax liability	28,199,829	44,375,479
Deferred tax expenses/(Income)	(5,892,542)	(7,289,263)
41. Consolidated Tax Expenses		
Current tax	1,653,928,777	1,489,106,261
Deferred tax	(5,891,199)	(7,349,141)
	1,648,037,578	1,481,757,120
41a Tax Expenses of the Bank		
Current tax	1,647,195,886	1,482,345,932
Deferred tax	(5,892,542)	(7,289,263)
	1,641,303,344	1,475,056,669
42. Consolidated Earnings per Share (EPS)		
Net Profit after Taxes	1,249,614,560	1,158,076,056
No. of Ordinary Shares outstanding	1,112,968,351	1,112,968,351
	1.12	1.04
42a Earnings per Share (EPS) of the Bank		
Net Profit after Tax	1,262,274,184	1,170,363,887
Number of Ordinary Shares outstanding	1,112,968,351	1,112,968,351
	1.13	1.05

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

	Jan'26 to Mar'26 Taka	Jan'25 to Mar'25 Taka
43. Net Asset Value (NAV) per Share:		
Net Asset Value (Consolidated)	26,808,089,873	24,502,520,404
Net Asset Value (Bank's)	26,775,472,958	24,471,223,224
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Asset Value (NAV) per Share (Consolidated)	24.09	22.02
Net Asset Value (NAV) per Share (Bank's)	24.06	21.99

44. Net Operating Cash Flows per Share (NOCFPS):		
Net cash flow from operating activities (Consolidated)	3,418,623,693	4,847,757,259
Net cash flow from operating activities (Bank's)	3,463,322,471	4,819,138,481
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Operating Cash Flow per Share (NOCFPS) (Consolidated)	3.07	4.36
Net Operating Cash Flow per Share (NOCFPS) (Bank's)	3.11	4.33

Net Operating Cash Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) decreased compared to the same period of last year due to decrease in deposits received from customers & increase in profit paid on deposits and borrowings as a result of increase in cost of deposit.

45. 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	4,428,442	-	Regular
ii)	Electra International Ltd.	Electra International Ltd., represented by Mr. Md. Sanaullah Shahid	BMCTR-Rev	-	111,756,066	Regular
iii)	Own the World Company Limited	Khandaker Sakib Ahmed	BMCTR/BG	7,500,000	7,085,159	Regular
iv)	Aqua Consultant And Associates Ltd.	Khandaker Sakib Ahmed	BG	70,000,000	-	Regular
v)	M/s. Rupsha Trading Corporation	Md. Mohiuddin Ahmed	L/C /MPI-TR/Bai-Muajjal	-	43,713,554	Regular
vi)	Abdul Hakim	Abdul Halim	HPSM-Real Estate	-	10,402,954	Regular
vii)	Shoyeb Ahmed	Abdul Halim	HPSM-Real Estate	-	10,464,084	Regular
viii)	Fakir Knitwears Ltd	Fakir Mashrikuzzaman	BG	4,113,900	-	Regular
ix)	Fakir Knitwears Ltd	Fakir Akhtaruzzaman	BG	55,376,170	-	Regular
x)	Akkas Uddin Mollah	Akkas Uddin Mollah	Credit Card	-	17,781	Regular
xi)	Khandoker Sakib Ahmed	Khandoker Sakib Ahmed	Credit Card	-	9,216	Regular
xii)	Abdul Barek	Abdul Barek	Credit Card	-	5,095	Regular
xiii)	Anwarul Kaium Shimu	Abdul Barek	Credit Card	-	48,500	Regular
xiv)	Tanzin Zaman	Khandoker Sakib Ahmed	Credit Card	-	266,483	Regular
xv)	Shahjalal Islami Bank Securities Ltd.	Subsidiary	Bai-Muajjal/BG	100,000,000	1,238,456,041	Regular
Total				241,418,512	1,422,224,934	