

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Balance Sheet (Un-Audited)
As at 30 June 2025

	Note	30.06.2025 Taka	31.12.2024 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3	3,020,151,257	2,995,303,942
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4	28,614,178,536	20,112,112,890
		31,634,329,793	23,107,416,832
Balance with other Banks and Financial Institutions			
Inside Bangladesh		6,169,720,456	7,359,024,903
Outside Bangladesh		3,001,717,801	5,125,346,839
	5	9,171,438,257	12,484,371,742
Placement with other Banks & Financial Institutions			
	6	14,852,369,641	20,405,585,416
Investments in Shares & Securities			
Government		37,653,612,000	27,462,412,000
Others		10,986,595,424	10,931,555,429
	7	48,640,207,424	38,393,967,429
Investments			
General Investment etc.		266,961,727,161	251,689,403,345
Bills Purchased and Discounted		18,842,041,085	19,183,548,819
	8	285,803,768,246	270,872,952,164
Fixed Assets including Premises, Furniture and Fixtures			
	9	5,126,774,519	5,219,058,005
Other Assets			
	10	20,636,036,188	18,275,774,479
Non-Banking Assets			
		88,309,355	88,309,355
Total Property and Assets			
		415,953,233,423	388,847,435,421
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions			
	11	33,199,146,642	24,197,634,890
Deposits and Other Accounts			
Mudaraba Savings Deposits		44,172,140,316	42,801,987,314
Mudaraba Term Deposits		121,635,107,954	113,697,878,350
Other Mudaraba Deposits		45,771,844,721	50,910,711,798
Al-Wadeeah Current & Other Deposit Accounts		74,508,845,496	73,572,554,175
Bills Payable		9,255,632,048	4,520,558,362
	12	295,343,570,536	285,503,689,999
Mudaraba Bonds			
	13	11,200,000,000	11,200,000,000
Other Liabilities			
	14	51,055,431,883	44,203,687,615
Deferred Tax Liabilities			
	15	74,051,207	42,964,715
Total Liabilities			
		390,872,200,268	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	28,361,816	26,898,101
Retained Earnings	19	2,531,644,645	1,148,775,249
Total Shareholders' Equity			
		24,854,892,058	23,470,558,947
Non-controlling Interest			
	16.3	226,141,097	228,899,256
Total Liabilities & Shareholders' Equity			
		415,953,233,423	388,847,435,421

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Off-balance Sheet Items (Un-Audited)
As at 30 June 2025

	Note	30.06.2025 Taka	31.12.2024 Taka
Contingent Liabilities			
Acceptances & endorsements		71,337,904,527	71,017,397,287
Letters of guarantee	20	30,529,094,749	31,352,564,663
Irrevocable letters of credit	21	69,165,063,739	76,207,690,971
Bills for collection		36,871,728,209	39,354,008,948
Other contingent liabilities		-	-
Total		207,903,791,225	217,931,661,870
Other Commitments			
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total off-balance sheet items including contingent liabilities		207,903,791,225	217,931,661,870



Chief Financial Officer


Company Secretary


Managing Director


Director

Dhaka; 30 July 2025


Director

Shahjalal Islami Bank PLC. and its Subsidiary

Consolidated Profit and Loss Account (Un-Audited)

For the period ended 30 June 2025

	Note	Jan'25 to Jun'25 Taka	Jan'24 to Jun'24 Taka	Apr'25 to Jun'25 Taka	Apr'24 to Jun'24 Taka
Operating Income					
Investment Income	22	13,286,274,090	11,231,948,435	6,726,067,253	6,013,833,003
Less: Profit paid on Deposits	23	6,745,291,397	5,333,873,676	3,498,056,862	2,844,243,033
Net Investment Income		6,540,982,693	5,898,074,759	3,228,010,392	3,169,589,970
Income from Investment in Shares/Securities	24	1,163,646,664	993,159,757	593,466,848	420,626,320
Commission, Exchange and Brokerage	25	1,826,760,156	1,320,990,837	1,010,477,717	772,591,200
Other Operating Income	26	911,951,971	802,245,374	522,576,777	481,944,457
		3,902,358,791	3,116,395,969	2,126,521,342	1,675,161,977
Total Operating Income		10,443,341,484	9,014,470,728	5,354,531,733	4,844,751,947
Operating Expenses					
Salaries and Allowances	27	2,054,503,653	1,987,665,762	1,100,998,586	1,062,620,534
Rent, Taxes, Insurances, Electricity etc.	28	196,304,284	211,506,893	95,911,823	118,219,225
Legal Expenses	29	1,606,788	1,529,024	1,220,254	755,617
Postage, Stamps, Telecommunication etc.	30	29,964,127	34,879,206	13,788,724	20,828,612
Stationery, Printings, Advertisements etc.	31	88,567,129	78,507,955	57,430,342	39,918,156
Chief Executive's Salary & Fees	32	9,856,000	9,856,000	5,678,000	5,678,000
Directors' Fees & Expenses	33	3,525,702	4,347,731	2,153,600	2,249,014
Shariah Supervisory Committee's Fees & Expenses	34	407,904	421,196	275,245	202,577
Auditors' Fees	35	2,058,500	391,000	1,886,000	189,750
Depreciation & Repairs of Bank's Assets	36	273,129,614	340,214,950	138,813,837	185,459,843
Zakat Expenses		-	-	-	-
Other Expenses	37	580,169,287	550,900,677	269,860,694	291,549,165
Total Operating Expenses		3,240,092,989	3,220,220,394	1,688,017,106	1,727,670,494
Profit / (Loss) before Provision		7,203,248,495	5,794,250,333	3,666,514,628	3,117,081,454
Specific provision for Classified Investments		650,000,000	146,000,000	650,000,000	86,000,000
General Provision for Unclassified Investments		805,000,000	135,759,160	40,000,000	83,259,160
General Provision for Off-Balance Sheet Items		-	99,000,000	(115,000,000)	(38,500,000)
Provision for deminution in value of Investments in Shares		72,000,000	163,940,000	104,000,000	130,900,000
Provision for Other Assets		10,921,000	-	(39,079,000)	-
Total Provision	38	1,537,921,000	544,699,160	639,921,000	261,659,160
Total Profit / (Loss) before Taxes		5,665,327,495	5,249,551,173	3,026,593,628	2,855,422,293
Provision for Taxation for the period					
Deferred Tax	39	31,086,492	(26,170,061)	38,435,633	(12,764,207)
Current Tax	40	2,883,222,192	2,387,043,159	1,394,115,931	1,197,656,016
		2,914,308,685	2,360,873,098	1,432,551,564	1,184,891,809
Net Profit / (Loss) after Tax		2,751,018,810	2,888,678,075	1,594,042,063	1,670,530,485
Net Profit after Tax attributable to:					
Equity holders of SJIBPLC.		2,753,776,968	2,887,068,268	1,595,700,913	1,670,115,321
Non-controlling Interest		(2,758,158)	1,609,807	(1,658,850)	415,164
		2,751,018,810	2,888,678,075	1,594,042,063	1,670,530,485
Retained Earnings from previous year/period		1,148,775,249	1,822,170,932	2,180,736,707	2,438,060,579
Add: Net Profit after Tax (attributable to equity holders of SJIBPLC.)		2,753,776,968	2,887,068,268	1,595,700,913	1,670,115,321
Profit available for Appropriation		3,902,552,218	4,709,239,200	3,776,437,620	4,108,175,901
Appropriation:					
Statutory Reserve	17	-	1,043,072,553	-	569,411,369
Start-up Fund		27,846,071	28,690,742	16,142,432	16,654,747
Dividend		1,112,968,351	1,558,155,691	1,112,968,351	1,558,155,691
Profit against Mudaraba Perpetual Bond		230,093,151	230,732,240	115,682,192	115,366,120
Capital Reserve		-	-	-	-
Retained Earnings	19	2,531,644,646	1,848,587,973	2,531,644,645	1,848,587,973
		3,902,552,218	4,709,239,200	3,776,437,620	4,108,175,901
Consolidated Earnings per Share(EPS)	41	2.47	2.59	1.43	1.50
Consolidated Net Asset Value per Share as at 30 June	42	22.33	22.36		


Chief Financial Officer


Company Secretary


Managing Director

Dhaka; 30 July 2025


Director


Director

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Cash Flow Statement (Un-Audited)
For the period ended 30 June 2025

	Jan'25 to Jun'25 Taka	Jan'24 to Jun'24 Taka
Cash flows from operating activities		
Investment income receipt in cash	14,239,548,140	12,517,745,659
Profit paid on deposits and borrowings	(6,764,274,442)	(5,196,156,234)
Dividend receipts	118,410,070	116,167,811
Fees & commission receipt in cash	1,758,512,176	912,143,353
Recoveries on investment previously written off	18,155,300	13,333,321
Cash payments to employees	(2,064,359,653)	(1,997,521,762)
Cash payments to suppliers	(88,567,129)	(78,507,955)
Income tax paid	(2,146,158,479)	(1,684,781,689)
Receipts from other operating activities	914,041,776	801,982,999
Payments for other operating activities	(978,054,670)	(990,604,018)
(I) Operating profit before changes in operating assets & liabilities	5,007,253,088	4,413,801,484
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(14,930,816,082)	(22,768,904,328)
(Increase)/decrease in other assets	(13,870,785)	(2,399,925,444)
(Increase)/decrease of placement with other banks & financial institutions	5,553,215,775	(500,000,000)
Increase/(decrease) in deposits from other banks	(187,680,767)	10,959,375
Increase/(decrease) of placement from other banks & financial institutions	8,970,005,096	15,832,053,947
Increase/(decrease) in deposits received from customers	10,033,663,125	17,283,819,360
Increase/(decrease) in other liabilities on account of customers	1,915,951,502	1,215,418,445
Increase/(decrease) in other liabilities	786,073,713	800,562,860
(ii) Cash flows from operating assets and liabilities	12,126,541,577	9,473,984,215
Net cash flow from operating activities (A)=(i+ii)	17,133,794,665	13,887,785,699
Cash flows from investing activities		
Proceeds from sale of securities	251,528,523	415,590,474
Payments for purchases of securities	(10,497,768,518)	(3,006,715,633)
Proceeds from sale of fixed assets	1,100,768	3,047,754
Payments for purchases of property, plants & equipments	(165,955,590)	(76,819,547)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	(10,411,094,817)	(2,664,896,952)
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Payments for redemption of debt instruments	-	(800,000,000)
Receipts from issue of ordinary shares	-	-
Profit against mudaraba perpetual bond	(464,000,000)	(411,000,092)
Dividend paid to ordinary shareholders	(1,112,968,351)	(1,558,155,691)
Net cash used in financing activities (C)	(1,576,968,351)	(2,769,155,783)
Net increase in cash & cash equivalents (A+B+C)	5,145,731,497	8,453,732,963
Add: Effect of exchange rate changes on cash & cash equivalents	68,247,980	408,847,484
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	40,805,768,050	38,538,056,330
Consolidated Net Operating Cash Flow per Share (NOCFPS)	15.39	12.48


Chief Financial Officer

Dhaka; 30 July 2025


Company Secretary


Director


Managing Director


Director

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

For the period ended 30 June 2025

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Non-controlling Interest	Total Capital/Shareholders' Equity
Balance as at 01 January 2025	11,129,683,510	11,129,683,510	35,518,577	1,148,775,249	26,898,101	228,899,256	23,699,458,202
Cash Dividend for the year 2024	-	-	-	(1,112,968,351)	-	-	(1,112,968,351)
Profit against Mudarabah Perpetual Bond	-	-	-	(230,093,151)	-	-	(230,093,151)
Net profit during the period	-	-	-	2,753,776,968	-	(2,758,158)	2,751,018,810
Statutory Reserve	-	-	-	-	-	-	-
Currency Translation Difference	-	-	-	-	1,463,716	-	1,463,716
Start-up Fund	-	-	-	(27,846,071)	-	-	(27,846,071)
Capital Reserve	-	-	-	-	-	-	-
Total Shareholders' Equity as at 30 June 2025	11,129,683,510	11,129,683,510	35,518,577	2,531,644,645	28,361,816	226,141,097	25,081,033,155
Add: Mudarabah Perpetual Bond							5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items							4,653,940,020
Add: Mudarabah Subordinated Bond							5,000,000,000
Less: Adjustment for Intangible Assets							26,474,347
Less: Shortfall of provision required against investments							917,640,602
Total Equity as at 30 June 2025							38,790,858,226

For the period ended 30 June 2024

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Non-controlling Interest	Total Capital/Shareholders' Equity
Balance as at 01 January 2024	11,129,683,510	10,803,111,162	34,820,349	1,822,170,931	9,087,189	228,460,797	24,027,333,937
Cash Dividend for the year 2023	-	-	-	(1,558,155,691)	-	-	(1,558,155,691)
Profit against Mudarabah Perpetual Bond	-	-	-	(230,732,240)	-	-	(230,732,240)
Net profit during the period	-	-	-	2,887,068,268	-	1,609,807	2,888,678,075
Statutory Reserve	-	1,043,072,553	-	(1,043,072,553)	-	-	-
Currency Translation Difference	-	-	-	-	13,377,247	-	13,377,247
Start-up Fund	-	-	-	(28,690,742)	-	-	(28,690,742)
Total Shareholders' Equity as at 30 June 2024	11,129,683,510	11,846,183,715	34,820,349	1,848,587,972	22,464,436	230,070,604	25,111,810,585
Add: Mudarabah Perpetual Bond							5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items							4,484,653,735
Add: Mudarabah Subordinated Bond							1,200,000,000
Less: Adjustment for Intangible Assets							26,158,815
Less: Shortfall of provision required against investments							601,645,886
Total Equity as at 30 June 2024							35,168,659,619

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Chief Financial Officer

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Company Secretary

[Signature]
Director

[Signature]
Managing Director

Dhaka; 30 July 2025

Shahjalal Islami Bank PLC.
Balance Sheet (Un-Audited)
As at 30 June 2025

	Note	30.06.2025 Taka	31.12.2024 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3a	3,020,151,257	2,995,303,942
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4a	28,614,178,536	20,112,112,890
		31,634,329,793	23,107,416,832
Balance with other Banks and Financial Institutions			
Inside Bangladesh		6,093,165,953	7,248,803,296
Outside Bangladesh		3,001,717,801	5,125,346,839
	5a	9,094,883,754	12,374,150,135
Placement with other Banks & Financial Institutions			
	6a	14,852,369,641	20,405,585,416
Investments in Shares & Securities			
Government		37,653,612,000	27,462,412,000
Others		8,849,005,126	8,838,299,753
	7a	46,502,617,126	36,300,711,753
Investments			
General Investment etc.		265,066,410,897	249,762,935,844
Bills Purchased and Discounted		18,842,041,085	19,183,548,819
	8a	283,908,451,982	268,946,484,663
Fixed Assets including Premises, Furniture and Fixtures			
	9a	5,029,589,898	5,114,844,136
Other Assets			
	10a	22,879,898,021	20,512,387,444
Non-Banking Assets			
		88,309,355	88,309,355
Total Property and Assets		413,990,449,570	386,849,889,733
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions			
	11a	33,199,146,642	24,197,634,890
Deposits and Other Accounts			
Mudaraba Savings Deposits		44,172,145,943	42,801,991,614
Mudaraba Term Deposits		121,635,107,954	113,697,878,350
Other Mudaraba Deposits		46,066,165,344	51,060,838,775
Al-Wadeeah Current & Other Deposit Accounts		74,508,869,607	73,572,563,307
Bills Payable		9,255,632,048	4,520,558,362
	12a	295,637,920,897	285,653,830,408
Mudaraba Bonds			
	13	11,200,000,000	11,200,000,000
Other Liabilities			
	14a	49,035,771,924	42,327,075,021
Deferred Tax Liabilities			
	15a	75,472,977	44,375,479
Total Liabilities		389,148,312,441	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	28,361,816	26,898,101
Retained Earnings	19a	2,554,408,293	1,140,708,815
Total Shareholders' Equity		24,842,137,129	23,426,973,935
Total Liabilities & Shareholders' Equity		413,990,449,570	386,849,889,733

Shahjalal Islami Bank PLC.
Off-balance Sheet Items (Un-Audited)
As at 30 June 2025

	Note	30.06.2025 Taka	31.12.2024 Taka
Contingent Liabilities			
Acceptances & endorsements		71,337,904,527	71,017,397,287
Letters of guarantee	20	30,529,094,749	31,352,564,663
Irrevocable letters of credit	21	69,165,063,739	76,207,690,971
Bills for collection		36,871,728,209	39,354,008,948
Other contingent liabilities		-	-
Total		207,903,791,225	217,931,661,870
Other Commitments			
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total off-balance sheet items including contingent liabilities		207,903,791,225	217,931,661,870


Chief Financial Officer


Company Secretary


Managing Director


Director

Dhaka; 30 July 2025


Director

Shahjalal Islami Bank PLC.
Profit and Loss Account (Un-Audited)
For the period ended 30 June 2025

Note	Jan'25 to Jun'25 Taka	Jan'24 to Jun'24 Taka	Apr'25 to Jun'25 Taka	Apr'24 to Jun'24 Taka
Operating income				
Investment Income	22a 13,295,408,807	11,204,194,140	6,731,681,231	6,006,702,185
Less: Profit paid on Deposits	23a 6,743,734,431	5,326,151,937	3,498,964,772	2,842,378,895
Net Investment Income	6,551,674,376	5,878,042,203	3,232,716,460	3,164,323,290
Income from Investment in Shares/securities	24a 1,150,036,675	970,243,333	591,161,571	405,933,423
Commission, Exchange and Brokerage	25a 1,794,991,029	1,265,632,118	995,684,026	753,427,699
Other Operating Income	26a 911,304,382	796,854,853	522,100,377	476,862,663
	3,856,332,087	3,032,730,304	2,108,945,974	1,636,223,785
Total Operating Income	10,408,006,463	8,910,772,507	5,341,662,434	4,800,547,075
Operating expenses				
Salaries and Allowances	27a 2,017,523,946	1,950,950,548	1,082,406,250	1,044,323,720
Rent, Taxes, Insurances, Electricity etc.	28a 193,107,459	209,057,682	94,477,860	116,999,585
Legal Expenses	29a 1,505,788	1,437,024	1,185,754	755,617
Postage, Stamps, Telecommunication etc.	30a 28,569,626	33,501,416	13,075,904	20,138,201
Stationery, Printings, Advertisements etc.	31a 88,152,587	77,622,497	57,356,902	39,225,124
Chief Executive's Salary & Fees	32 9,856,000	9,856,000	5,678,000	5,678,000
Directors' Fees & Expenses	33 3,525,702	4,347,731	2,153,600	2,249,014
Shariah Supervisory Committee's Fees & Expenses	34 407,904	421,196	275,245	202,577
Auditors' Fees	35a 2,012,500	345,000	1,840,000	172,500
Depreciation & Repairs of Bank's Assets	36a 264,979,324	330,156,978	134,536,715	180,421,530
Zakat Expenses	-	-	-	-
Other Expenses	37a 572,210,971	533,014,509	265,942,105	281,665,202
Total Operating Expenses	3,181,851,808	3,150,710,581	1,658,928,336	1,691,831,071
Profit / (Loss) before Provision	7,226,154,655	5,760,061,925	3,682,734,099	3,108,716,005
Specific provision for Classified Investments	650,000,000	146,000,000	650,000,000	86,000,000
General Provision for Unclassified Investments	805,000,000	135,759,160	40,000,000	83,259,160
General Provision for Off-balance Sheet Items	-	99,000,000	(115,000,000)	(38,500,000)
Provision for diminution in value of Investments in Shares	72,000,000	163,940,000	104,000,000	130,900,000
Provision for Other Assets	10,921,000	-	(39,079,000)	-
Total Provision	1,537,921,000	544,699,160	639,921,000	261,659,160
Total Profit / (Loss) before taxes	5,688,233,655	5,215,362,765	3,042,813,099	2,847,056,844
Provision for taxation				
Deferred tax	39a 31,097,498	(26,093,841)	38,386,761	(12,723,957)
Current tax	40a 2,872,529,106	2,372,382,402	1,390,183,174	1,194,306,086
	2,903,626,605	2,346,288,561	1,428,569,935	1,181,582,129
Net Profit after Taxation	2,784,607,050	2,869,074,204	1,614,243,163	1,665,474,715
Retained Earnings from previous year/period	1,140,708,815	1,818,307,263	2,184,958,104	2,420,843,452
Add: Net Profit after Tax	2,784,607,050	2,869,074,204	1,614,243,163	1,665,474,715
Profit available for Appropriation	3,925,315,865	4,687,381,466	3,799,201,267	4,086,318,167
Appropriation				
Statutory Reserve	17 -	1,043,072,553	-	569,411,369
Start-up Fund	27,846,071	28,690,742	16,142,432	16,654,747
Dividend	1,112,968,351	1,558,155,691	1,112,968,351	1,558,155,691
Profit against Mudaraba Perpetual Bond	230,093,151	230,732,240	115,682,192	115,366,120
Retained Earnings	19a 2,554,408,293	1,826,730,239	2,554,408,293	1,826,730,239
	3,925,315,865	4,687,381,466	3,799,201,267	4,086,318,167
Earnings per Share (EPS)	41a 2.50	2.58	1.45	1.50
Net Asset Value per Share as at 30 June	42 22.32	22.31		

Chief Financial Officer

Company Secretary

Managing Director

Dhaka; 30 July 2025

Director

Director

Shahjalal Islami Bank PLC.
Cash Flow Statement (Un-Audited)
For the period ended 30 June 2025



	Jan'25 to Jun'25 Taka	Jan'24 to Jun'24 Taka
Cash flows from operating activities		
Investment income receipt in cash	14,157,119,534	12,391,784,252
Profit paid on deposits and borrowings	(6,713,811,838)	(5,116,362,513)
Dividend receipts	118,410,070	116,167,811
Fees & commission receipt in cash	1,726,743,049	856,784,634
Recoveries on investment previously written off	18,155,300	13,333,321
Cash payments to employees	(2,027,379,946)	(1,960,806,548)
Cash payments to suppliers	(88,152,587)	(77,622,497)
Income tax paid	(2,135,259,087)	(1,669,537,720)
Receipts from other operating activities	910,935,227	796,532,297
Payments for other operating activities	(965,187,216)	(968,479,712)
(i) Operating Profit before changes in operating assets & liabilities	5,001,572,505	4,381,793,324
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(14,961,967,319)	(23,103,462,123)
(Increase)/decrease in other assets	(32,019,045)	(2,405,673,012)
(Increase)/decrease of placement with other banks & financial institutions	5,553,215,775	(500,000,000)
Increase/(decrease) in deposits from other banks	(187,680,767)	10,959,375
Increase/(decrease) of placement from other banks & financial institutions	9,001,511,753	16,066,884,445
Increase/(decrease) in deposits received from customers	10,177,873,077	17,186,767,412
Increase/(decrease) in other liabilities on account of customers	1,915,951,502	1,215,418,445
Increase/(decrease) in other liabilities	653,719,435	1,050,106,875
(ii) Cash flows from operating assets and liabilities	12,120,604,410	9,521,001,417
Net cash flow from operating activities (A)=(i+ii)	17,122,176,915	13,902,794,741
Cash flows from investing activities		
Proceeds from sale of securities	78,892,657	317,146,257
Payments for purchases of securities	(10,280,798,030)	(2,941,207,936)
Proceeds from sale of fixed assets	1,100,768	1,143,163
Payments for purchases of property, plants & equipments	(165,005,359)	(75,697,244)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	(10,365,809,964)	(2,698,615,760)
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Payments for redemption of debt instruments	-	(800,000,000)
Receipts from issue of ordinary shares	-	-
Profit against mudaraba perpetual bond	(464,000,000)	(411,000,092)
Dividend paid to ordinary shareholders	(1,112,968,351)	(1,558,155,691)
Net cash used in financing activities (C)	(1,576,968,351)	(2,769,155,783)
Net increase in cash & cash equivalents (A+B+C)	5,179,398,600	8,435,023,198
Add: Effect of exchange rate changes on cash & cash equivalents	68,247,980	408,847,484
Add: Cash and cash equivalents at the beginning of the period	35,481,566,967	29,652,375,666
Cash and cash equivalents at the end of the period	40,729,213,547	38,496,246,349
Net Operating Cash Flow per Share (NOCFPS)	15.38	12.49


Chief Financial Officer

Dhaka; 30 July 2025


Company Secretary

Director


Managing Director

Director

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

For the period ended 30 June 2025

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Total Capital/Shareholders' Equity
Balance as at 01 January 2025	11,129,683,510	11,129,683,510	1,140,708,815	26,898,101	23,426,973,935
Cash Dividend for the year 2024	-	-	(1,112,968,351)	-	(1,112,968,351)
Profit against Mudaraba Perpetual Bond	-	-	(230,093,151)	-	(230,093,151)
Net profit during the period	-	-	2,784,607,050	-	2,784,607,050
Statutory Reserve	-	-	-	-	-
Currency Translation Difference	-	-	-	1,463,716	1,463,716
Start-up Fund	-	-	(27,846,071)	-	(27,846,071)
Total Shareholders' Equity as at 30 June 2025	11,129,683,510	11,129,683,510	2,554,408,293	28,361,816	24,842,137,129
Add: Mudarabah Perpetual Bond					5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items					4,619,974,285
Add: Mudaraba Subordinated Bond					5,000,000,000
Less: Adjustment for Intangible Assets					26,315,778
Total Equity as at 30 June 2025					39,435,795,635

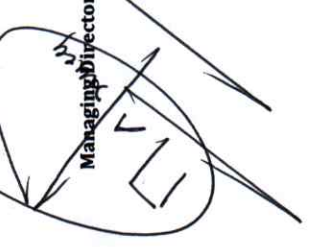
For the period ended 30 June 2024

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Total Capital/Shareholders' Equity
Balance as at 01 January 2024	11,129,683,510	10,803,111,162	1,818,307,263	9,087,189	23,760,189,123
Cash Dividend for the year 2023	-	-	(1,558,155,691)	-	(1,558,155,691)
Profit against Mudaraba Perpetual Bond	-	-	(230,732,240)	-	(230,732,240)
Net profit during the period	-	-	2,869,074,204	-	2,869,074,204
Statutory Reserve	-	1,043,072,553	(1,043,072,553)	-	-
Currency Translation Difference	-	-	-	13,377,247	13,377,247
Start-up Fund	-	-	(28,690,742)	-	(28,690,742)
Total Shareholders' Equity as at 30 June 2024	11,129,683,510	11,846,183,715	1,826,730,240	22,464,436	24,825,061,900
Add: Mudaraba Perpetual Bond					5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items					4,435,188,000
Add: Mudaraba Subordinated Bond					1,200,000,000
Less: Adjustment for Intangible Assets					25,960,603
Total Equity as at 30 June 2024					35,434,289,297


Chief Financial Officer


Company Secretary


Director


Managing Director

Dhaka; 30 July 2025

Shahjalal Islami Bank PLC. and Its Subsidiary
Notes to the Consolidated and Separate Financial Statements
As at and for the period ended 30 June 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) sub-branches, 143 (one hundred forty-three) ATM booths, 119 (one hundred nineteen) agent banking outlets and 2,739 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 PLC. and Chittagong Stock Exchange PLC. 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 30 June 2025 there were 119 Agent Banking Outlets in 40 districts and 94 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 30 June 2025.

2.3. Investment and Provisions

As per 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. 15 dated 27 November 2024 (Master Circular of Loan Classification & Provisioning) and BRPD circular no.05 dated 25 June 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, 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 30 June 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 and decrease of Placement with other Banks & Financial institutions.

		30.06.2025 Taka	31.12.2024 Taka
3. Consolidated Cash in Hand (including Foreign Currencies)			
Shahjalal Islami Bank PLC.	(Note-3a)	3,020,151,257	2,995,303,942
Shahjalal Islami Bank Securities Ltd.		-	-
		3,020,151,257	2,995,303,942
3a Cash in Hand of the Bank (including Foreign Currencies)			
In Local Currencies		2,950,334,418	2,929,154,053
In Foreign Currencies		69,816,840	66,149,889
		3,020,151,257	2,995,303,942
4. Consolidated Balance with Bangladesh Bank and its agent bank(s)			
Shahjalal Islami Bank PLC.	(Note-4a)	28,614,178,536	20,112,112,890
Shahjalal Islami Bank Securities Ltd.		-	-
		28,614,178,536	20,112,112,890
4a Balance with Bangladesh Bank and its agent bank(s) (including Foreign Currencies)			
Balance with Bangladesh Bank			
In Local Currencies		12,539,127,614	14,522,706,789
In Foreign Currencies		15,855,967,036	5,275,766,270
		28,395,094,650	19,798,473,059
Balance with Sonali Bank PLC. as agent of Bangladesh Bank			
In Local Currencies		219,083,886	313,639,831
In Foreign Currencies		-	-
		219,083,886	313,639,831
		28,614,178,536	20,112,112,890
5. Consolidated Balance with Other Banks and Financial Institutions			
Inside Bangladesh			
Shahjalal Islami Bank PLC.	(Note-5a)	6,093,165,953	7,248,803,296
Shahjalal Islami Bank Securities Ltd.		370,904,864	260,362,016
		6,464,070,817	7,509,165,312
Less: Inter Company Transaction		294,350,361	150,140,409
		6,169,720,456	7,359,024,903
Outside Bangladesh			
Shahjalal Islami Bank PLC.	(Note-5a)	3,001,717,801	5,125,346,839
Shahjalal Islami Bank Securities Ltd.		-	-
		3,001,717,801	5,125,346,839
		9,171,438,257	12,484,371,742
5a Balance with Other Banks and Financial Institutions of the Bank			
Inside Bangladesh		6,093,165,953	7,248,803,296
Outside Bangladesh		3,001,717,801	5,125,346,839
		9,094,883,754	12,374,150,135
6. Consolidated Placement with Other Banks & Financial Institutions			
Shahjalal Islami Bank PLC.	(Note-6a)	14,852,369,641	20,405,585,416
Shahjalal Islami Bank Securities Ltd.		-	-
		14,852,369,641	20,405,585,416
Less: Inter Company Transaction		-	-
		14,852,369,641	20,405,585,416
6a Placement with Other Banks & Financial Institutions of the Bank			
Placement with Other Banks		13,797,369,641	19,350,585,416
Placement with Financial Institutions		1,055,000,000	1,055,000,000
		14,852,369,641	20,405,585,416
7. Consolidated Investments in Shares & Securities			
Government			
Shahjalal Islami Bank PLC.	(Note-7a)	37,653,612,000	27,462,412,000
Shahjalal Islami Bank Securities Ltd.		-	-
		37,653,612,000	27,462,412,000
Others			
Shahjalal Islami Bank PLC.	(Note-7a)	8,849,005,126	8,838,299,753
Shahjalal Islami Bank Securities Ltd.		2,137,590,298	2,093,255,676
		10,986,595,424	10,931,555,429
		48,640,207,424	38,393,967,429
7a Investments in Shares & Securities of the Bank			
i) Government			
Bangladesh Government Investment Sukuk (BGIS)		37,088,920,000	26,897,720,000
Bangladesh Government Shariah based Special Bond		564,692,000	564,692,000
		37,653,612,000	27,462,412,000

		30.06.2025 Taka	31.12.2024 Taka
ii) Others			
Mudaraba Perpetual Bond		1,527,284,492	1,527,284,492
Mudaraba Subordinated Bond		3,940,000,000	3,940,000,000
Beximco Green Sukuk Al Istisna'a		646,672,900	646,672,900
Investments in Shares & Securities		2,735,047,734	2,724,342,361
		8,849,005,126	8,838,299,753
		46,502,617,126	36,300,711,753
8. Consolidated Investments			
Shahjalal Islami Bank PLC.	(Note-8a)	265,066,410,897	249,762,935,844
Shahjalal Islami Bank Securities Ltd.		3,295,686,052	3,353,974,992
		268,362,096,949	253,116,910,836
Less: Inter Company Transaction		1,400,369,788	1,427,507,491
		266,961,727,161	251,689,403,345
Bills Purchased and Discounted			
Shahjalal Islami Bank PLC.	(Note-8a)	18,842,041,085	19,183,548,819
Shahjalal Islami Bank Securities Ltd.		-	-
		18,842,041,085	19,183,548,819
		285,803,768,246	270,872,952,164
8a Investments of the Bank			
Country-wise Classification of Investments:			
Inside Bangladesh			
Gross Murabaha, Bai-Muajjal etc.		279,360,514,521	262,528,238,728
Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income)		14,294,103,624	12,765,302,884
Net Murabaha, Bai-Muajjal etc.		265,066,410,897	249,762,935,844
Net Bills Purchased and Discounted		18,842,041,085	19,183,548,819
Outside Bangladesh		-	-
		283,908,451,982	268,946,484,663
9. Consolidated Fixed Assets including Premises, Furniture and Fixtures			
Cost			
Shahjalal Islami Bank PLC.	(Note-9a)	8,845,495,508	8,695,130,669
Shahjalal Islami Bank Securities Ltd.		232,759,063	231,808,832
		9,078,254,571	8,926,939,501
Accumulated Depreciation			
Shahjalal Islami Bank PLC.	(Note-9a)	3,815,905,610	3,580,286,533
Shahjalal Islami Bank Securities Ltd.		135,574,442	127,594,963
		3,951,480,052	3,707,881,496
Written Down Value		5,126,774,519	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		1,322,640,071	1,306,951,595
Office Equipment		880,475,801	870,075,095
Computer & Network Equipment		901,575,402	779,014,901
Vehicles		133,226,381	133,226,381
Right of Use Assets as per IFRS-16		2,639,248,105	2,639,248,105
Books		1,042,667	1,042,667
		8,648,919,055	8,500,269,371
Less:			
Accumulated depreciation		3,645,644,935	3,414,977,528
Written Down Value		5,003,274,120	5,085,291,843
Intangible Assets:			
Cost			
Software-Core Banking		62,615,431	62,615,431
Software-Others		133,961,022	132,245,866
		196,576,453	194,861,297
Less:			
Amortization		170,260,675	165,309,005
Written Down Value		26,315,778	29,552,293
Total Written Down Value		5,029,589,898	5,114,844,136

		30.06.2025 Taka	31.12.2024 Taka
10. Consolidated Other Assets			
Shahjalal Islami Bank PLC.	(Note-10a)	22,879,898,021	20,512,387,444
Shahjalal Islami Bank Securities Ltd.		271,138,167	278,387,035
		23,151,036,188	20,790,774,479
Less: Inter Company Transaction		2,515,000,000	2,515,000,000
		20,636,036,188	18,275,774,479
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)		46,872,978	44,524,996
Advance Rent and Security Deposit		44,820,762	24,046,219
Suspense Account		782,436,627	563,742,505
Profit Receivable		1,055,651,045	885,735,166
Other Prepayments		725,773,791	306,744,174
Advance Tax Paid		13,224,405,535	11,089,146,448
Other Receivables		3,034,667	3,034,667
SJIBL General Account-Net		4,481,902,616	5,078,976,294
Balance with OBU		10,772,480,410	10,596,600,000
		31,137,378,431	28,593,987,444
		10,772,480,410	10,596,600,000
Less: Offshore Banking Unit		20,364,898,021	17,997,387,444
Sub-total		22,879,898,021	20,512,387,444
Grand Total		22,879,898,021	20,512,387,444
11. Consolidated Placement from other Banks & Financial Institutions			
Shahjalal Islami Bank PLC.	(Note-11a)	33,199,146,642	24,197,634,890
Shahjalal Islami Bank Securities Ltd.		1,400,369,788	1,427,507,491
		34,599,516,430	25,625,142,381
Less: Inter Company Transaction		1,400,369,788	1,427,507,491
		33,199,146,642	24,197,634,890
11a Placement from other Banks & Financial Institutions of the Bank			
Export Development Fund - Bangladesh Bank		17,707,707,956	15,277,644,444
Financial Stimulus Fund - Bangladesh Bank		333,590,000	440,490,000
Foreign Currency Deposit (FSSP BB USD) - Bangladesh Bank		285,711	279,121
Mudaraba Term Deposit from other Banks		3,070,832,500	4,440,000,000
Bangladesh Bank Refinance (Bai Salam)		30,861,570	488,510,000
Bangladesh Bank Refinance (TDF)		207,426,875	243,869,875
Bangladesh Bank Refinance (BMMFLIPSB)		29,717,765	13,283,225
SME Foundation Refinance Scheme		32,846,054	24,520,230
Bangladesh Bank Refinance		176,412,877	221,785,995
Islami Investment Bond from Bangladesh Bank		8,930,000,000	-
Bangladesh Bank Pre-Finance Scheme-CMSME		2,114,773,333	2,482,560,000
Quard agains Bangladesh Government Shariah Based Special Bond		564,692,000	564,692,000
		33,199,146,642	24,197,634,890
12. Consolidated Deposits and Other Accounts			
Al-Wadeeah Current Deposits & Other Accounts			
Shahjalal Islami Bank PLC.	(Note-12a)	74,508,869,607	73,572,563,307
Shahjalal Islami Bank Securities Ltd.		-	-
		74,508,869,607	73,572,563,307
Less: Inter Company Transaction		24,111	9,132
		74,508,845,496	73,572,554,175
Bills Payable			
Shahjalal Islami Bank PLC.	(Note-12a)	9,255,632,048	4,520,558,362
Shahjalal Islami Bank Securities Ltd.		-	-
		9,255,632,048	4,520,558,362
Mudaraba Savings Deposits			
Shahjalal Islami Bank PLC.	(Note-12a)	44,172,145,943	42,801,991,614
Shahjalal Islami Bank Securities Ltd.		-	-
		44,172,145,943	42,801,991,614
Less: Inter Company Transaction		5,627	4,300
		44,172,140,316	42,801,987,314
Mudaraba Term Deposits			
Shahjalal Islami Bank PLC.	(Note-12a)	121,635,107,954	113,697,878,350
Shahjalal Islami Bank Securities Ltd.		-	-
		121,635,107,954	113,697,878,350

		30.06.2025 Taka	31.12.2024 Taka
Other Mudaraba Deposits			
Shahjalal Islami Bank PLC.	(Note-12a)	46,066,165,344	51,060,838,775
Shahjalal Islami Bank Securities Ltd.		-	-
		46,066,165,344	51,060,838,775
Less: Inter Company Transaction		294,320,623	150,126,977
Total		45,771,844,721	50,910,711,798
		295,343,570,536	285,503,689,999
12a Deposits and Other Accounts of the Bank			
Al-Wadeeah Current Deposits & Other Accounts			
Al-Wadeeah Current Deposits		18,610,895,769	19,071,678,600
Foreign Currency Deposits		10,129,586,031	10,031,208,677
Non-Resident Taka Account		134,003,710	81,250,815
Profit Payable		2,458,927,688	2,465,029,509
Sundry Deposits		42,984,071,033	41,879,844,317
Unclaimed Dividend	(Note-12a.1)	206,964,049	65,452,458
		74,524,448,280	73,594,464,377
Less: Offshore Banking Unit		15,578,672	21,901,069
		74,508,869,607	73,572,563,307
Bills Payable			
Payable inside Bangladesh		9,250,971,268	4,515,860,413
Payment Order Issued		3,999,437	4,003,437
Demand Draft Payable		660,643	694,212
Electronic Fund Transfer		9,255,632,048	4,520,558,362
Payable outside Bangladesh		-	-
		9,255,632,048	4,520,558,362
Mudaraba Savings Deposits			
General Deposits		44,117,693,873	42,757,481,791
Foreign Currency Deposits		54,452,070	44,509,822
		44,172,145,943	42,801,991,614
Mudaraba Term Deposits			
General Deposits		121,429,785,325	113,455,855,894
Foreign Currency Deposits		205,322,629	242,022,456
		121,635,107,954	113,697,878,350
Other Mudaraba Deposits			
Mudaraba Special Notice Deposits		11,889,432,840	17,028,104,945
Mudaraba Scheme Deposits		34,112,281,105	33,780,601,664
Deposits from Other Banks (SND)		64,451,398	252,132,165
		46,066,165,344	51,060,838,775
		295,637,920,897	285,653,830,408
12a.1 Unclaimed Cash Dividend			
2021		-	8,558,435
2022		10,100,672	10,110,943
2023		39,032,421	46,783,080
2024		157,830,956	-
		206,964,049	65,452,458
To comply with Bangladesh Securities and Exchange Commission Directive No. BSEC/CMRRCD/2021-386/3 dated 14 January 2021 and Bangladesh Securities and Exchange Commission (Capital Market Stabilization Fund) Rules, 2021, Unclaimed Cash Dividend of the year 2021 of Tk. 85,56,194.94 has been transferred to Capital Market Stabilization Fund's (CMSF) bank account from Unclaimed Dividend Account of the Bank on 12 May 2025.			
13. Mudaraba Bonds			
Mudaraba Subordinated Bond		6,200,000,000	6,200,000,000
Mudaraba Perpetual Bond		5,000,000,000	5,000,000,000
		11,200,000,000	11,200,000,000
14. Consolidated Other Liabilities			
Shahjalal Islami Bank PLC.	(Note-14a)	49,035,771,924	42,327,075,021
Shahjalal Islami Bank Securities Ltd.		2,019,659,958	1,876,612,594
		51,055,431,883	44,203,687,615
Less: Inter Company Transaction		-	-
		51,055,431,883	44,203,687,615
14a Other Liabilities of the Bank			
Profit Payable		289,129,631	554,263,111
Provision for Investment	{Note-14a.1 (a) & (b)}	11,546,648,612	10,069,271,695
Provision for Off-balance Sheet items	{Note-14a.1 (c)}	1,662,500,000	1,662,500,000
Provision for Other Assets	{Note-14a.1 (d)}	200,000,000	189,079,000
Provisions for Investments in Securities	{Note-14a.1 (e)}	1,024,000,000	952,000,000
Provision for Taxation	(Note-14a.2)	16,639,689,218	13,767,160,112
Profit Suspense Account		10,372,168,099	9,144,638,007
Compensation Realisable & Suspense Account		2,107,730,442	1,607,877,322
Compensation Realised Account		1,677,166,261	1,488,597,971
Other Payables		1,121,517,309	648,644,026
Outstanding Expenses		592,641,242	377,654,136
Unearned Income on Quard		4,982,980	5,274,614
Lease Liabilities as per IFRS 16 Leases		1,636,438,307	1,726,801,275
Provision for Start-up Fund	(Note-14a.3)	161,159,823	133,313,753
		49,035,771,924	42,327,075,021

	30.06.2025 Taka	31.12.2024 Taka
14a.1 Provision for Investment		
(a) Provision on Classified Investments		
Provision held at the beginning of the year	7,916,105,695	4,019,935,518
Provision transferred from General Provision on Unclassified Investments	4,913,332	-
Written-off Recovery	18,155,300	84,204,361
Net charge to Profit and Loss Account	650,000,000	5,365,741,494
Fully provided investment written-off during the year	-	(1,553,775,677)
Provision held at the end of the year	8,589,174,327	7,916,105,695
(b) General Provision on Unclassified Investments		
Provision held at the beginning of the year	2,153,166,000	2,865,788,000
Effect of exchange rate changes agnst. offshore banking unit	4,221,617	14,900,000
Provision transferred to Provision on Classified Investments	(4,913,332)	-
Addition during the year	805,000,000	(727,522,000)
Balance at the end of the year	2,957,474,285	2,153,166,000
Total Provision for Investments (a+b)	11,546,648,612	10,069,271,695
(c) General Provision on Off-balance Sheet Items		
Provision held at the beginning of the year	1,662,500,000	1,324,800,000
Addition during the year	-	337,700,000
Balance at the end of the year	1,662,500,000	1,662,500,000
Total Provision for Investments & Off-balance Sheet Items (a+b+c)	13,209,148,612	11,731,771,695
(d) Provision for Other Assets		
Provision held at the beginning of the year	189,079,000	203,965,000
Addition during the year	10,921,000	(14,886,000)
Balance at the end of the year	200,000,000	189,079,000
(e) Provision for Investments in Shares & Securities		
Provision held at the beginning of the year	952,000,000	658,560,000
Addition during the year	72,000,000	293,440,000
Balance at the end of the year	1,024,000,000	952,000,000
14a.2 Provision for Taxation		
Provision for Current Tax		
Balance at the beginning of the year	13,767,160,112	22,852,570,661
Add: Provision made during the year	2,872,529,106	3,654,118,042
Less: Adjustment for final settlement	-	(13,006,346,463)
Add: Adjustment for previous year	-	159,692,887
Add: Provision made on other during the year	-	107,124,985
Balance at the end of the year	16,639,689,218	13,767,160,112
14a.2(a) Provision for Current Tax made during the year		
Income tax @ 37.50% on estimated taxable Business Profit	2,848,577,702	3,599,291,918
Income tax @ 20% on Dividend Income	23,682,014	49,060,515
Income tax @ 15% on Capital Gain on Sale of Shares	269,390	5,765,608
Adjustment for previous year	-	159,692,887
Estimated Total Provision Required	2,872,529,106	3,813,810,928
Computation of Taxable Business Profit		
Profit before Taxes	5,688,233,655	5,475,970,645
Add: Inadmissible expenditures	2,391,256,209	6,698,735,904
	8,079,489,863	12,174,706,549
Less: Allowable Expenditure & Separate consideration	483,282,658	2,576,594,768
Estimated Taxable Business Profit for the year	7,596,207,205	9,598,111,781
14a.2(b) Reconciliation of effective tax rate of the Bank		
Particulars	Effective Rate	
Profit before income taxes as per profit and loss account		5,688,233,655
Income taxes as per applicable tax rate	37.5%	2,133,087,620
Factors affecting the tax charge for current year:		
Inadmissible expenses	15.76%	896,721,078
Admissible expenses in the current year (i.e. write-off etc.)	-2.39%	(136,153,745)
Tax savings from reduced tax rates for dividend	-0.36%	(20,721,762)
Tax loss/(savings) from reduced tax rates for capital gain	-0.01%	(404,085)
Adjustment for previous year	0.00%	-
Total Income Tax Expenses	50.50%	2,872,529,106
		3,813,810,928
14a.3 Provision for Start-up Fund		
For the year 2020	19,081,986	19,081,986
For the year 2021	25,852,369	25,852,369
For the year 2022	35,250,581	35,250,581
For the year 2023	36,248,720	36,248,720
For the year 2024	16,880,097	16,880,097
Upto June 2025	27,846,071	-
Balance at the end of the year	161,159,823	133,313,753

		30.06.2025 Taka	31.12.2024 Taka
15. Consolidated Deferred Tax Liabilities			
Shahjalal Islami Bank PLC.	(Note-15a)	75,472,977	44,375,479
Shahjalal Islami Bank Securities Ltd.		(1,421,771)	(1,410,764)
		74,051,207	42,964,715
15a Deferred Tax Liabilities of the Bank			
Balance at the beginning of the year		44,375,479	70,225,452
Add: Provision made during the year		31,097,498	(25,849,973)
		75,472,977	44,375,479
16. Capital			
16.1 Authorized Capital			
1,500,000,000 ordinary shares of Tk. 10 each		15,000,000,000	15,000,000,000
16.2 Issued, Subscribed and Paid-up Capital			
1,112,968,351 ordinary shares of Tk. 10 each		11,129,683,510	11,129,683,510
20,500,000 ordinary sponsor shares of Tk. 10 each issued for cash		205,000,000	205,000,000
12.5% Stock Dividend for the year 2002		25,625,000	25,625,000
2,362,000 ordinary new shares issued		236,200,000	236,200,000
4,690,000 ordinary new shares issued		469,000,000	469,000,000
93,582,500 shares issued under Initial Public Offer (IPO)		935,825,000	935,825,000
20% Stock Dividend for the year 2007		374,330,000	374,330,000
22% Stock Dividend for the year 2008		494,115,600	494,115,600
25% Stock Dividend for the year 2009		685,023,900	685,023,900
30% Stock Dividend for the year 2010		1,027,535,850	1,027,535,850
25% Stock Dividend for the year 2011		1,113,163,830	1,113,163,830
20% Stock Dividend for the year 2012		1,113,163,840	1,113,163,840
10% Stock Dividend for the year 2013		667,898,310	667,898,310
5% Stock Dividend for the year 2016		367,344,060	367,344,060
10% Stock Dividend for the year 2017		771,422,540	771,422,540
10% Stock Dividend for the year 2018		848,564,790	848,564,790
5% Stock Dividend for the year 2019		466,710,630	466,710,630
5% Stock Dividend for the year 2020		490,046,160	490,046,160
5% Stock Dividend for the year 2021		514,548,470	514,548,470
3% Stock Dividend for the year 2022		324,165,530	324,165,530
		11,129,683,510	11,129,683,510
Unclaimed Stock Dividend			
The Bonus Share which could not be credited through CDS System to the shareholders on the crediting day of Stock Dividend due to closure of BO ID of the shareholders are kept under the Suspense BO ID of the Bank. As on 30 June 2025, Total 2769 number of shares are remained unclaimed in Suspense BO ID: 1204090016665712 of the Bank.			
To comply with Bangladesh Securities and Exchange Commission Directive No. BSEC/CMRRCD/2021-386/3 dated 14 January 2021 and Bangladesh Securities and Exchange Commission (Capital Market Stabilization Fund) Rules, 2021, the Bank has transferred 5076 numbers of Unclaimed Bonus Share to CMSF bearing BO ID - 1201530074571230 on 13 May 2025.			
16.3 Non-Controlling Interest			
Opening Balance		228,899,256	228,460,797
Dividend paid to non-controlling shareholders		-	-
Share of current year's profit		(2,758,158)	438,459
		226,141,097	228,899,256
17. Statutory Reserve			
Opening Balance		11,129,683,510	10,803,111,162
Add: Addition during the year		-	326,572,348
		11,129,683,510	11,129,683,510
18. Foreign Currency Translation Reserve			
Assets & liabilities of Offshore Banking Unit have been converted to BDT currency which is the functional currency of the Bank @ US\$1 = Taka 122.8333 [closing rate (interbank weighted average exchange rate)] and income & expenses have been converted to BDT currency @ US\$1 = Taka 122.2977 (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. Consolidated Retained Earnings			
Shahjalal Islami Bank PLC.	(Note-19a)	2,554,408,293	1,140,708,815
Shahjalal Islami Bank Securities Ltd.		(21,622,551)	11,965,690
		2,532,785,742	1,152,674,505
Less: Non-Controlling Interest		1,141,097	3,899,256
		2,531,644,645	1,148,775,249
19a Retained Earnings of the Bank			
Opening Balance		1,140,708,815	1,818,307,263
Less: Payment of Dividend		1,112,968,351	1,558,155,691
Less: Payment of Dividend for Mudaraba Perpetual Bond		230,093,151	464,000,000
Add: Transfer from Profit and Loss Account		2,784,607,050	1,688,009,689
Less: Transfer to Statutory Reserve		-	326,572,348
Less: Start-up Fund		27,846,071	16,880,097
		2,554,408,293	1,140,708,815

		30.06.2025 Taka	31.12.2024 Taka
20. Letters of Guarantee			
Letters of Guarantee (Local)		29,225,044,600	30,378,086,050
Letters of Guarantee (Foreign)		1,304,050,149	974,478,613
Back to Back Usance		-	-
		30,529,094,749	31,352,564,663
a) Claims against the Bank not acknowledged as debts			
b) Money for which the Bank is contingently liable in respect of guarantees given favoring:			
Directors or Officers		66,990,070	5,000,000
Government		155,638,964	473,544,966
Banks and Other Financial Institutions		-	-
Others		30,306,465,715	30,874,019,697
		30,529,094,749	31,352,564,663
21. Irrevocable Letters of Credit			
Letters of credit		69,165,063,739	76,207,690,971
		Jan'25 to Jun'25 Taka	Jan'24 to Jun'24 Taka
22. Consolidated Profit on Investments			
Shahjalal Islami Bank PLC.	(Note-22a)	13,295,408,807	11,204,194,140
Shahjalal Islami Bank Securities Ltd.		68,818,617	103,044,983
		13,364,227,424	11,307,239,123
Less: Inter Company Transaction		77,953,334	75,290,688
		13,286,274,090	11,231,948,435
22a Profit on Investments of the Bank			
Profit on Investments		12,227,743,262	10,432,856,201
Profit on Placement with Other Banks & Financial Institutions		1,067,665,545	771,337,939
		13,295,408,807	11,204,194,140
23. Consolidated Profit paid on Deposits			
Shahjalal Islami Bank PLC.	(Note-23a)	6,743,734,431	5,326,151,937
Shahjalal Islami Bank Securities Ltd.		81,969,261	83,072,607
		6,825,703,692	5,409,224,544
Less: Inter Company Transaction		80,412,295	75,350,868
		6,745,291,397	5,333,873,676
23a Profit paid on Deposits of the Bank			
Profit on Deposits		6,140,762,592	4,856,884,483
Profit paid on Borrowings		602,971,839	469,267,454
		6,743,734,431	5,326,151,937
23a.1 Profit paid on Borrowings			
Profit paid on Borrowings		566,947,425	432,060,281
Profit Expenses of Lease Liabilities (as per IFRS 16 Leases)		36,024,414	37,207,173
		602,971,839	469,267,454
24. Consolidated Income from Investments in Shares & Securities			
Shahjalal Islami Bank PLC.	(Note-24a)	1,150,036,675	970,243,333
Shahjalal Islami Bank Securities Ltd.		13,609,989	22,916,424
		1,163,646,664	993,159,757
		1,163,646,664	993,159,757
24a Income from Investments in Shares & Securities of the Bank			
Income from Investments in Govt. Sukuk/Islamic Bond		766,889,651	725,604,936
Income from Investments in Shares & Securities		1,795,935	11,394,246
Dividend Income		118,410,070	116,167,811
Income from Investments in Corporate Sukuk/Islamic Bond		262,941,019	117,076,340
		1,150,036,675	970,243,333
25. Consolidated Commission, Exchange and Brokerage			
Shahjalal Islami Bank PLC.	(Note-25a)	1,794,991,029	1,265,632,118
Shahjalal Islami Bank Securities Ltd.		31,769,127	55,358,719
		1,826,760,156	1,320,990,837
25a Commission, Exchange and Brokerage of the Bank			
Other commission		981,101,956	739,333,853
Exchange earnings		813,889,074	526,298,266
		1,794,991,029	1,265,632,118

		Jan'25 to Jun'25 Taka	Jan'24 to Jun'24 Taka
25a.1 Exchange Earnings			
Gross exchange gain		6,342,562,714	7,750,363,137
Less: Exchange loss		5,528,673,640	7,224,064,872
Net Exchange Gain		813,889,074	526,298,266
26. Consolidated Other Operating Income			
Shahjalal Islami Bank PLC.	(Note-26a)	911,304,382	796,854,853
Shahjalal Islami Bank Securities Ltd.		3,106,549	5,450,702
		914,410,931	802,305,555
Less: Inter Company Transaction		2,458,961	60,180
		911,951,971	802,245,374
26a Other Operating Income of the Bank			
Postage, Telex, SWIFT & REUTERS		78,162,657	72,546,747
Incidental Charge		11,400	530
Supervision & Monitoring Charge		3,011,795	30,902,303
Other Charges		830,118,530	693,405,272
		911,304,382	796,854,853
27. Consolidated Salaries & Allowances			
Shahjalal Islami Bank PLC.	(Note- 27a)	2,017,523,946	1,950,950,548
Shahjalal Islami Bank Securities Ltd.		36,979,707	36,715,214
		2,054,503,653	1,987,665,762
27a Salaries & Allowances of the Bank			
Basic Salary		787,325,940	798,348,067
Allowances		705,180,535	697,266,543
Bonus		426,858,927	354,732,149
Bank's Contribution to Provident fund		76,937,296	76,112,746
Leave Encashment		21,221,248	24,491,043
		2,017,523,946	1,950,950,548
28. Consolidated Rent, Taxes, Insurance, Electricity etc.			
Shahjalal Islami Bank PLC.	(Note- 28a)	193,107,459	209,057,682
Shahjalal Islami Bank Securities Ltd.		3,196,825	2,449,211
		196,304,284	211,506,893
28a Rent, Taxes, Insurance, Electricity etc. of the Bank			
Rent, Rates & Taxes		26,706,995	53,423,801
Insurance		122,329,766	105,172,261
Electricity & Lighting		44,070,698	50,461,620
		193,107,459	209,057,682
28a.1 Rent, Rates & Taxes			
Rent, Rates & Taxes		175,102,785	194,839,836
Transfer to depreciation and profit expenses under IFRS 16		148,395,790	141,416,035
		26,706,995	53,423,801
29. Consolidated Legal Expenses			
Shahjalal Islami Bank PLC.	(Note- 29a)	1,505,788	1,437,024
Shahjalal Islami Bank Securities Ltd.		101,000	92,000
		1,606,788	1,529,024
29a Legal Expenses of the Bank			
Legal Fees & Charge		992,943	309,852
Other Legal Expenses		512,845	1,127,172
		1,505,788	1,437,024
30. Consolidated Postage, Stamps, Telecommunication etc.			
Shahjalal Islami Bank PLC.	(Note- 30a)	28,569,626	33,501,416
Shahjalal Islami Bank Securities Ltd.		1,394,501	1,377,790
		29,964,127	34,879,206
30a Postage, Stamps, Telecommunication etc. of the Bank			
Postage		1,795,566	1,170,045
Leased line		18,056,662	19,010,412
Telegram, Fax & Telex		2,739,207	7,171,470
Telephone charges		479,628	1,228,516
Mobile phone charges		5,498,563	4,920,973
		28,569,626	33,501,416
31. Consolidated Stationery, Printing, Advertisements etc.			
Shahjalal Islami Bank PLC.	(Note- 31a)	88,152,587	77,622,497
Shahjalal Islami Bank Securities Ltd.		414,542	885,458
		88,567,129	78,507,955

		Jan'25 to Jun'25 Taka	Jan'24 to Jun'24 Taka
31a Stationery, Printing, Advertisements etc. of the Bank			
Table Stationery		5,400,177	5,003,495
Printing Stationery		6,169,512	6,841,067
Security Stationery		5,924,709	3,883,272
Computer Stationery		45,954,817	42,334,428
Publicity and Advertisement		24,703,372	19,560,235
		88,152,587	77,622,497
32. Chief Executive's Salary & Fees of the Bank			
Basic Salary		4,800,000	4,800,000
Allowances		1,956,000	1,956,000
Bonus		3,100,000	3,100,000
		9,856,000	9,856,000
33. Directors' Fees & Expenses of the Bank			
Directors' Fees		3,235,000	3,249,234
Meeting Expenses		290,702	1,098,497
		3,525,702	4,347,731
34. Shariah Supervisory Committee's Fees & Expenses of the Bank			
Shariah Council Meeting Expenses		407,904	421,196
35. Consolidated Auditors' Fees			
Shahjalal Islami Bank PLC.	(Note-35a)	2,012,500	345,000
Shahjalal Islami Bank Securities Ltd.		46,000	46,000
		2,058,500	391,000
35a Auditor's Fees of the Bank			
Auditor's Fees		2,012,500	345,000
36. Consolidated Depreciation & Repairs of Assets			
Shahjalal Islami Bank PLC.	(Note-36a)	264,979,324	330,156,978
Shahjalal Islami Bank Securities Ltd.		8,150,290	10,057,972
		273,129,614	340,214,950
36a Depreciation & Repairs of Bank's Assets			
a) Depreciation of Bank's Assets			
Land & Building		9,749,300	9,803,163
Furniture & Fixtures		52,305,190	50,743,058
Office Equipment		20,663,316	55,768,510
Computer & Network Equipment		31,482,041	37,385,208
Vehicles		3,082,164	3,866,061
Right of Use (ROU) Assets		125,853,673	121,934,612
b) Amortization of Bank's Assets			
Software-Others		4,951,670	3,937,232
		248,087,353	283,437,843
c) Repairs on Bank's Assets			
Office Premises		797,654	850,166
Office Equipment		7,765,722	7,951,804
Office Furniture & Fixtures		837,963	1,533,661
Vehicles		1,878,472	1,895,043
Procurement of Parts, Spares & Others		5,612,162	34,488,461
		16,891,971	46,719,135
		264,979,324	330,156,978
37. Consolidated Other Expenses			
Shahjalal Islami Bank PLC.	(Note-37a)	572,210,971	533,014,509
Shahjalal Islami Bank Securities Ltd.		7,958,316	17,886,168
		580,169,287	550,900,677

	Jan'25 to Jun'25 Taka	Jan'24 to Jun'24 Taka
37a Other Expenses of the Bank		
Petrol, Oil and Lubricants	4,245,045	4,192,778
Entertainment	22,298,021	28,574,519
Subscription	12,320,727	7,731,958
Traveling and Conveyance	16,814,671	16,977,146
Training Expenses	3,179,412	3,259,517
Car expenses	132,189,647	106,352,495
Gratuity expenses	185,000,000	175,000,000
Papers & Periodicals	327,986	79,192
Utility	3,769,681	3,700,955
Uniform & Liveries	1,011,765	1,544,605
Bank Charges	719,116	793,384
Business development & promotion	18,901,123	25,280,869
Upkeep and cleaning of office premises	27,126,348	26,878,888
Security Service- outsourcing	65,882,924	64,678,976
Branch Opening Expenses	957,879	-
SJIBL Card expenses	36,447,596	33,224,005
Islamic Credit Card Expenses	14,567,486	11,271,991
AGM & meeting expenses	7,222,402	7,204,643
Capital Enhancement Fees	3,669,977	2,417,675
Laundry and Washing	295,806	214,202
Crockeries, Kettle and others	233,547	281,088
Photograph and Photocopy	489,613	317,522
Loss on Disposal of Fixed Assets	1,440,495	1,780,016
Miscellaneous Expenses	6,060,554	5,460,622
CSR Expense	495,000	209,071
Agent Banking Expense	6,544,153	5,588,392
	572,210,971	533,014,509
38. Consolidated Provision against Investments, Off-balance Sheet Items & Others		
Shahjalal Islami Bank PLC. (Note-38a)	1,537,921,000	544,699,160
Shahjalal Islami Bank Securities Ltd.	-	-
	1,537,921,000	544,699,160
38a Provision against Investments, Off-balance Sheet Items & Others of the Bank		
Provision on Unclassified Investments	805,000,000	135,759,160
Provision on Classified Investments	650,000,000	146,000,000
Provision on Off-balance Sheet Items	-	99,000,000
Provisions on Investments in Securities	72,000,000	163,940,000
Provision on Other Assets	10,921,000	-
	1,537,921,000	544,699,160
39. Consolidated Deferred Tax (Income)/Expenses		
Shahjalal Islami Bank PLC. (Note-39a)	31,097,498	(26,093,841)
Shahjalal Islami Bank Securities Ltd.	(11,006)	(76,220)
	31,086,492	(26,170,061)
39a Deferred Tax (Income)/Expenses of the Bank		
Closing deferred tax liability	75,472,977	44,131,611
Opening deferred tax liability	44,375,479	70,225,452
Deferred tax expenses/(Income)	31,097,498	(26,093,841)
40. Consolidated Tax Expenses		
Current tax	2,883,222,192	2,387,043,159
Deferred tax	31,086,492	(26,170,061)
	2,914,308,685	2,360,873,098
40a Tax Expenses of the Bank		
Current tax	2,872,529,106	2,372,382,402
Deferred tax	31,097,498	(26,093,841)
	2,903,626,605	2,346,288,561
41. Consolidated Earnings per Share (EPS) (Note-2.4)		
Net Profit after Taxes	2,753,776,968	2,887,068,268
No. of Ordinary Shares outstanding	1,112,968,351	1,112,968,351
	2.47	2.59
41a Earnings per Share (EPS) of the Bank (Note-2.4)		
Net Profit after Tax	2,784,607,050	2,869,074,204
Number of Ordinary Shares outstanding	1,112,968,351	1,112,968,351
	2.50	2.58

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

42. Net Asset Value (NAV) per Share:

	Jan'25 to Jun'25 Taka	Jan'24 to Jun'24 Taka
Net Asset Value (Consolidated)	24,854,892,058	24,881,739,982
Net Asset Value (Bank's)	24,842,137,129	24,825,061,900
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Asset Value (NAV) per Share (Consolidated)	22.33	22.36
Net Asset Value (NAV) per Share (Bank's)	22.32	22.31

43. Net Operating Cash Flows per Share (NOCFPS):

Net cash flow from operating activities (Consolidated)	17,133,794,665	13,887,785,699
Net cash flow from operating activities (Bank's)	17,122,176,915	13,902,794,741
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Operating Cash Flow per Share (NOCFPS) (Consolidated)	15.39	12.48
Net Operating Cash Flow per Share (NOCFPS) (Bank's)	15.38	12.49

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

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

Sl. #	Name of the Party	Related By	Nature of Investment	Amount in Tk. (Non-Funded)	Amount in Tk. (Funded)	Status
i)	M/s. Arzoo Electronics	Mrs. Taslima Begum (Spouse of Md. Abdul Barek)	L/C /MPI-TR/BMCTR	5,516,585	-	Regular
ii)	Electra International Ltd.	Electra International Ltd., represented by Mr. Md. Sanaullah Shahid	BMCTR-Rev	-	114,128,134	Regular
iii)	Own the World Company Limited	Khandaker Sakib Ahmed	BMCTR/BG	7,500,000	3,790,186	Regular
iv)	M/s. Rupsha Trading Corporation	Md. Mohiuddin Ahmed	L/C /MPI-TR/Bai-Muajjal	-	41,535,007	Regular
v)	Abdul Hakim	Abdul Halim	HPSM-Real Estate	-	10,789,556	Regular
vi)	Shoyeb Ahmed	Abdul Halim	HPSM-Real Estate	-	10,835,369	Regular
vii)	Modern Diagnostic Center Limited	Anwer Hossain Khan	HPSM-Real Estate	-	144,066,274	BL
viii)	Daffodilss Trading International	Mrs. Jabun Nahar	Bai-Muajjal/HPSM	-	105,190,952	BL
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	-	13,587	Regular
xii)	Khandoker Sakib Ahmed	Khandoker Sakib Ahmed	Credit Card	-	7,956	Regular
xiii)	Md Abdul Barek	Md Abdul Barek	Credit Card	-	483,376	Regular
xiv)	Tanzin Zaman	Khandoker Sakib Ahmed	Credit Card	-	275,929	Regular
xv)	Shahjalal Islami Bank Securities	Subsidiary	Bai-Muajjal/BG	200,000,000	1,400,369,788	Regular
Total				272,506,655	1,831,486,115	