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

	Note	30.09.2025 Taka	31.12.2024 Taka
Property and Assets	-		
Cash			
Cash in Hand (including Foreign Currencies) Balance with Bangladesh Bank & its Agent Banks	3	2,815,123,374	2,995,303,942
(including Foreign Currencies)	4	24,065,531,806	20,112,112,890
(meaning rotalgit carreticles)		26,880,655,180	23,107,416,832
Balance with other Banks and Financial Institutions	-		/
Inside Bangladesh		13,134,093,969	7,359,024,903
Outside Bangladesh		9,535,496,412	5,125,346,839
	5	22,669,590,381	12,484,371,742
Placement with other Banks & Financial Institutions	6	17,822,708,066	20,405,585,416
Investments in Shares & Securities	-		
Government	Γ	37,653,112,000	27,462,412,000
Others		10,778,743,939	10,931,555,429
	7	48,431,855,939	38,393,967,429
Investments	-		
General Investment etc.	[259,895,141,958	251,689,403,345
Bills Purchased and Discounted		19,759,261,368	19,183,548,819
	8	279,654,403,326	270,872,952,164
Fixed Assets including Premises, Furniture and Fixtures	9	5,043,369,221	5,219,058,005
Other Assets	10	21,625,971,848	18,275,774,479
Non-Banking Assets		88,309,355	88,309,355
Total Property and Assets		422,216,863,316	388,847,435,421
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	11	25,759,534,888	24,197,634,890
Deposits and Other Accounts			
Mudaraba Savings Deposits	Г	45,113,143,961	42,801,987,314
Mudaraba Term Deposits		126,747,884,951	113,697,878,350
Other Mudaraba Deposits		47,350,110,298	50,910,711,798
Al-Wadeeah Current & Other Deposit Accounts		76,739,856,435	73,572,554,175
Bills Payable	L	8,188,193,778	4,520,558,362
	12	304,139,189,422	285,503,689,999
Mudaraba Bonds	13	11,200,000,000	11,200,000,000
Other Liabilities	14	54,786,958,879	44,203,687,615
Deferred Tax Liabilities	15 _	67,480,996	42,964,715
Total Liabilities		395,953,164,185	365,147,977,219
Capital/Shareholders' Equity	. 6=		
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 Foreign Currency Translation Reserve	10	35,518,577	35,518,577
Start-up Equity Investment Fund	18.a	25,282,057	26,898,101
Retained Earnings	18.b 19	172,451,480 3,543,922,816	1 140 775 340
Total Shareholders' Equity	19	26,036,541,950	1,148,775,249 23,470,558,947
Non-controlling Interest	16.3	227,157,181	
Total Liabilities & Shareholders' Equity	10.5	422,216,863,316	228,899,256 388,847,435,421
PO ■ COCK # 1	=		200,017,133,121

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

	Note	30.09.2025 Taka	31.12.2024 Taka
Contingent Liabilities			
Acceptances & endorsements		69,966,475,474	71,017,397,287
Letters of guarantee	20	29,349,816,181	31,352,564,663
Irrevocable letters of credit	21	72,961,976,101	76,207,690,971
Bills for collection		35,395,773,578	39,354,008,948
Other contingent liabilities		-	
Total		207,674,041,334	217,931,661,870
Other Commitments			
Documentary credits, short term and trade related transactions		-	
Forward assets purchased and forward deposits placed		÷	(5)
Undrawn note issuance, revolving and underwriting facilities		-	141
Undrawn formal standby facilities, credit lines and other commitment	s	•	
Total	=	7#7	
Total off-balance sheet items including contingent liabilities	-	207,674,041,334	217,931,661,870
Chief Financial Officer Company S	Secretary	NYA.	namine Director
Dhaka; 22 October 2025 Director	X	Director	

Shahjalal Islami Bank PLC. and its Subsidiary

Consolidated Profit and Loss Account (Un-Audited)
For the period ended 30 September 2025

Operating Income	Note	Jan'25 to Sep'25 Taka	Jan'24 to Sep'24 Taka	Jul'25 to Sep'25 Taka	Jul'24 to Sep'24 Taka
Investment Income	22	20,331,024,216	16,576,648,725	7,044,750,126	5,344,700,290
Less: Profit paid on Deposits	23	10,378,424,747	8,309,070,657	3,633,133,349	2,975,196,981
Net Investment Income		9,952,599,470	8,267,578,068	3,411,616,777	2,369,503,309
Income from Investment in Shares/Securities	24	1,835,922,759	1,534,238,615	672,276,095	541,078,858
Commission, Exchange and Brokerage	25	2,752,673,912	2,485,821,142	925,913,755	1,164,830,305
Other Operating Income	26	1,271,660,368	1,125,168,030	359,708,398	322,922,655
outs operating mount		5,860,257,039	5,145,227,786	1,957,898,248	2,028,831,818
Total Operating Income		15,812,856,509	13,412,805,854	5,369,515,025	4,398,335,127
Operating Expenses					
Salaries and Allowances	27	3,002,858,393	2,984,914,910	948,354,740	997,249,148
Rent, Taxes, Insurances, Electricity etc.	28	290,326,053	297,871,405	94,021,769	86,364,512
Legal Expenses	29	2,085,985	2,868,844	479,197	1,339,820
Postage, Stamps, Telecommunication etc.	30	40,731,621	59,807,911	10,767,494	24,928,705
Stationery, Printings, Advertisements etc.	31	119,810,553	103,865,016	31,243,423	25,357,061
Chief Executive's Salary & Fees	32	13,234,000	13,234,000	3,378,000	3,378,000
Directors' Fees & Expenses	33	4,810,702	5,735,596	1,285,000	1,387,865
Shariah Supervisory Committee's Fees & Expenses	34	540,963	528,409	133,059	107,213
Auditors' Fees	35	3,087,750	586,500	1,029,250	195,500
Depreciation & Repairs of Bank's Assets	36	413,579,802	499,913,971	140,450,188	159,699,021
Zakat Expenses				-	-
Other Expenses	37	960,121,104	791,581,397	379,951,818	240,680,720
Total Operating Expenses		4,851,186,926	4,760,907,961	1,611,093,937	1,540,687,566
Profit / (Loss) before Provision		10,961,669,583	8,651,897,894	3,758,421,088	2,857,647,560
Specific provision for Classified Investments	Ī	1,450,000,000	483,000,000	800,000,000	337,000,000
General Provision for Unclassified Investments		1,185,000,000	201,000,000	380,000,000	65,240,840
General Provision for Off-Balance Sheet Items		1,105,000,000	235,500,000		136,500,000
Provision for deminution in value of Investments in Shares		72,000,000	166,440,000	-	2,500,000
Provision for Other Assets		10,921,000			-
Total Provision	38	2,717,921,000	1,085,940,000	1,180,000,000	541,240,840
Total Profit / (Loss) before Taxes		8,243,748,583	7,565,957,894	2,578,421,088	2,316,406,721
Provision for Taxation for the period		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	17 - 28 - W		
PER	20 [24.516.202	(14 004 731)	((570 211)	11,245,329
Deferred Tax	39	24,516,282	(14,924,731)	(6,570,211)	100 C #20 C
Current Tax	40	4,326,674,155	3,516,753,957	1,443,451,963 1,436,881,752	1,129,710,797 1,140,956,127
		4,351,190,437	3,501,829,225	1,436,881,752	1,175,450,594
Net Profit / (Loss) after Tax		3,892,558,146	4,064,128,669	1,141,559,550	1,175,450,594
Net Profit after Tax attributable to:	r				
Equity holders of SJIBPLC.		3,894,300,221	4,062,819,586	1,140,523,253	1,175,751,318
Non-controlling Interest	Į.	(1,742,075)	1,309,083	1,016,083	(300,724
		3,892,558,146	4,064,128,669	1,141,539,336	1,175,450,594
Retained Earnings from previous year/period		1,148,775,249	1,822,170,932	2,531,644,646	1,848,587,973
Add: Net Profit after Tax (attributable to equity holders of SJIBPLC.)		3,894,300,221	4,062,819,586	1,140,523,253	1,175,751,318
Profit available for Appropriation		5,043,075,470	5,884,990,517	3,672,167,898	3,024,339,291
Appropriation:					
Statutory Reserve	17		1,505,677,870	-	462,605,317
Start-up Fund		39,137,727	40,481,869	11,291,657	11,791,127
Dividend		1,112,968,351	1,558,155,691	8 8	72 72
Profit against Mudaraba Perpetual Bond		347,046,575	347,366,120	116,953,425	116,633,880
Capital Reserve					
Retained Earnings	19	3,543,922,816	2,433,308,967	3,543,922,817	2,433,308,967
HE DESCRIPTION OF THE PARTY OF		5,043,075,470	5,884,990,517	3,672,167,898	3,024,339,291
Consolidated Earnings per Share(EPS)	41	3.50	3.65	1.02	1.06
Consolidated Net Asset Value per Share as at 30 September	42	23.39	23.30	1/	
Consolitation (16) (1886) Tallet per Guarte as at the Deptember	-10	20.07		X	
					1

Chief Financial Officer

Company Secretary

Dhaka; 22 October 2025

Director

Shahjalal Islami Bank PLC. and its Subsidiary

Consolidated Cash Flow Statement (Un-Audited) For the period ended 30 September 2025

	Jan'25 to Sep'25 Taka	Jan'24 to Sep'24 Taka
Cash flows from operating activities		
Investment income receipt in cash	21,964,675,479	17,967,402,114
Profit paid on deposits and borrowings	(10,308,046,730)	(7,778,163,460
Dividend receipts	146,282,938	186,072,926
Fees & commission receipt in cash	2,542,911,179	
Recoveries on investment previously written off	37,546,811	1,647,877,913
Cash payments to employees	(3,016,092,393)	27,722,321
ash payments to suppliers	(119,810,553)	(2,998,148,910
ncome tax paid	(2,995,084,239)	(103,865,016
Receipts from other operating activities	1,273,515,355	(2,269,908,738
ayments for other operating activities		1,124,536,765
i) Operating profit before changes in operating assets & liabilities	(1,546,013,515) 7,979,884,334	(1,425,577,499
	7,777,004,334	6,377,948,415
hanges in operating assets and liabilities		
ncrease)/decrease in investment to customers	(8,781,451,162)	(21,299,311,282
ncrease)/decrease in other assets	(146,763,436)	(4,350,651,783
ncrease)/decrease of placement with other banks & financial institutions	2,582,877,350	3,150,216,150
ncrease/(decrease) in deposits from other banks	(199,511,121)	(7,118,912
ncrease/(decrease) of placement from other banks & financial institutions	1,527,895,693	(5,315,339,807
ncrease/(decrease) in deposits received from customers	18,736,366,687	26,368,654,507
ncrease/(decrease) in other liabilities on account of customers	2,615,792,378	2,980,908,845
ncrease/(decrease) in other liabilities	1,245,448,374	823,886,742
i) Cash flows from operating assets and liabilities	17,580,654,764	2,351,244,461
et cash flow from operating activities (A)=(i+ii)	25,560,539,098	8,729,192,876
ash flows from investing activities		
roceeds from sale of securities	642,280,784	704,267,016
ayments for purchases of securities	(10,680,169,295)	(3,224,985,109
roceeds from sale of fixed assets	1,590,005	4,254,679
ayments for purchases of property, plants & equipments	(198,577,986)	(132,899,393
urchase/sale of subsidiaries	(130,577,300)	(132,077,373
et cash used in investing activities (B)	(10,234,876,492)	(2,649,362,807
ash flows from financing activities		
eceipts from issue of debt instruments		
ayments for redemption of debt instruments		(800,000,000
eceipts from issue of ordinary shares		(800,000,000
rofit against mudaraba perpetual bond	(464,000,000)	(411,000,092
ividend paid to ordinary shareholders	(1,112,968,351)	(1,558,155,691
et cash used in financing activities (C)	(1,576,968,351)	(2,769,155,783
et increase in cash & cash equivalents (A+B+C)	13,748,694,255	3,310,674,286
dd: Effect of exchange rate changes on cash & cash equivalents	200 762 722	927 042 220
dd: Cash and cash equivalents at the beginning of the period	209,762,732 35,591,788,574	837,943,229
ash and cash equivalents at the end of the period		29,675,475,883
onsolidated Net Operating Cash Flow per Share (NOCFPS)	49,550,245,561	33,824,093,397
msondated Net Operating Cash Flow per Share (NOCFPS)	= 22.97/	7.84
your AS		A Mun
Chief Financial Officer Company Secretary	Mahag	the Director

Dhaka; 22 October 2025

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

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation	controlling	Total Capital/ Shareholders'
Balance as at 01 Ianuary 2025	11.129.683.510	11.129,683.510	35.518.577	1.148.775.249	8	26,898,101	228,899,256	23,699,458,202
Transferred from Start-up Fund					133,313,753			133,313,753
Dividend for the year 2023:								4
Stock Dividend							1	
Cash Dividend for the year 2024				(1,112,968,351)			*	(1,112,968,351)
Profit against Mudaraba Perpetual Bond				(347,046,575)				(347,046,575)
Net profit during the period	,	•		3,894,300,221			(1,742,075)	3,892,558,146
Statutory Reserve		8.00		•				
Currency Translation Difference		(4)	4			(1,616,044)	1	(1,616,044)
Start-up Fund	-1			(39,137,727)	39,137,727			
Capital Reserve	3		*					*
Total Shareholders' Equity as at 30 September 2025	11,129,683,510	11,129,683,510	35,518,577	3,543,922,816	172,451,480	25,282,057	227,157,181	26,263,699,131
Add: Mudarabah Perpetual Bond					0			2,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items	15							5,032,442,895
Add: Mudaraba Subordinated Bond								5,000,000,000
Less: Adjustment for Intangible Assets								26,039,560
Less: Shortfall of provision required against investments								573,151,216
Total Equity as at 30 September 2025								40,696,951,250
For the period ended 30 September 2024								(Amount in Taka)
						Foreign Currency	Non-	Total Capital/
Particulars	Paid-up Capital	Statutory Reserve	Capital	Retained	Start-up Equity Investment Fund	Translation Gain/floss)	controlling	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		•	34	(1,558,155,691)				(1,558,155,691)
Profit against Mudaraba Perpetual Bond				(347,366,120)			•	(347,366,120)
Net profit during the period	t	,		4,062,819,586			1,309,083	4,064,128,669
Statutory Reserve		1,505,677,870		(1,505,677,870)				
Currency Translation Difference	1					16,935,996		16,935,996
Start-up Fund	1		٠	(40,481,869)				(40,481,869)
Total Shareholders' Equity as at 30 September 2024	11,129,683,510	12,308,789,031	34,820,349	2,433,308,966		26,023,185	229,769,880	26,162,394,921
Add: Mudarabah Perpetual Bond					1 00 0			2,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items	SI							4,691,453,735
Add: Mudaraba Subordinated Bond						(1,200,000,000
Less: Adjustment for Intangible Assets								32,355,177
Less: Shortfall of provision required against investments	Section of the Part and Section 1997	The Company of the Control of the Co						746,294,574
Total Equity as at 30 September 2024			0			×		36,275,198,904
TOWN		W	K		,	1	(,
Chief Financial Officer		Company	ecretary			Managing	/ Local	
	The state of the s		X				\searrow	
Dhaka; 22 October 2025	Director		No.	·to			/	
					`	`		

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

	Note	30.09.2025 Taka	31.12.2024 Taka
Property and Assets			T MINE
Cash			
Cash in Hand (including Foreign Currencies) Balance with Bangladesh Bank & its Agent Banks	3a	2,815,123,374	2,995,303,942
(including Foreign Currencies)	4a	24,065,531,806	20,112,112,890
	2	26,880,655,180	23,107,416,832
Balance with other Banks and Financial Institutions			
Inside Bangladesh		13,062,179,839	7,248,803,296
Outside Bangladesh	r in	9,535,496,412	5,125,346,839
	5a	22,597,676,251	12,374,150,135
Placement with other Banks & Financial Institutions	6a	17,822,708,066	20,405,585,416
Investments in Shares & Securities			
Government		37,653,112,000	27,462,412,000
Others		8,791,590,564	8,838,299,753
	7a	46,444,702,564	36,300,711,753
Investments			
General Investment etc.		257,732,728,757	249,762,935,844
Bills Purchased and Discounted		19,759,261,368	19,183,548,819
	8a	277,491,990,125	268,946,484,663
Fixed Assets including Premises, Furniture and Fixtures	9a	4,950,471,093	5,114,844,136
Other Assets	10a	23,858,893,589	20,512,387,444
Non-Banking Assets		88,309,355	88,309,355
Total Property and Assets	,	420,135,406,223	386,849,889,733
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	11a	25,607,284,888	24,197,634,890
Deposits and Other Accounts			
Mudaraba Savings Deposits		45,113,167,788	42,801,991,614
Mudaraba Term Deposits		126,747,884,951	113,697,878,350
Other Mudaraba Deposits		47,721,227,611	51,060,838,775
Al-Wadeeah Current & Other Deposit Accounts Bills Payable		76,739,931,412	73,572,563,307
Dills I ayable	12a	8,188,193,778 304,510,405,539	4,520,558,362 285,653,830,408
Mudaraba Bonds	13	11,200,000,000	11,200,000,000
Other Liabilities	14a	52,736,379,532	42,327,075,021
Deferred Tax Liabilities	15a	68,906,797	44,375,479
Total Liabilities		394,122,976,757	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.a	25,282,057	26,898,101
Start-up Equity Investment Fund Retained Earnings	18.b	172,451,480	1 1 1 0 500 01 5
	19a	3,555,328,910	1,140,708,815
Total Liabilities & Shareholders' Equity	6	26,012,429,467	23,426,973,935
Total Liabilities & Shareholders' Equity	// =	420,135,406,223	386,849,889,733

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

	Note	30.09.2025 Taka	31.12.2024 Taka
Contingent Liabilities			
Acceptances & endorsements	ſ	69,966,475,474	71,017,397,287
Letters of guarantee	20	29,349,816,181	31,352,564,663
Irrevocable letters of credit	21	72,961,976,101	76,207,690,971
Bills for collection		35,395,773,578	39,354,008,948
Other contingent liabilities		-	-
Total		207,674,041,334	217,931,661,870
Other Commitments			
Documentary credits, short term and trade related transactions		•	-
Forward assets purchased and forward deposits placed		- 1	, ·
Undrawn note issuance, revolving and underwriting facilities			•
Undrawn formal standby facilities, credit lines and other commitments	S	-	-
Total	-		
Total off-balance sheet items including contingent liabilities	3	207,674,041,334	217,931,661,870
Chief Financial Officer Company Secre	etary	M	Janaging Director
		(X/)

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

Less: Profit paid on Deposits 22a 10,371,119,646 8,299,584,066 3,629,525 55 10,375,119,646 8,299,584,066 3,629,525 55 10,375,119,646 8,299,584,066 3,629,525 55 10,375,119,646 8,299,584,066 3,629,525 55 10,375,119,646 8,299,584,065 3,629,852,5215 10,375,119,646 8,299,584,065 3,629,852,515 10,375,119,646 10,369,768 10,369,779,789 10,369,768 10,369,779,799 10,369,768 10,369,769,779 10,369,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,768 10,369,769,768 10,369,769,768 10,369,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,768 10,369,769,769 10,369,769,768 10,369,769,769,768 10,369,769,769,768 10,369,769,769,769,769,769,769,769,769,769,7	ıl'24 to Sep'24 Taka	- 1	Jul'25 to Sep'25 Taka	Jan'24 to Sep'24 Taka	Jan'25 to Sep'25 Taka	Note	Operating income
Less: Profit paid on Deposits 23a 10,373,119,646 8,299,584,066 3,629,385,215 Net Investment Income 9,968,565,136 8,241,584,213 3,416,890,760	5,336,974,139	275,975	7.046,275,975	16.541.168.279	20.341.684.782	22a	Investment Income
Net Investment in Shares/securities	2,973,432,129	970	00 15 050	20 2 2 H			
Commission, Exchange and Brokerage 25a 2,680,660,798 2,403,402,941 3,58,505,589 1,19,500,492 1,19,500,492 3,58,505,589 1,269,809,971 1,119,500,492 3,58,505,589 1,269,809,971 1,119,500,492 3,58,505,589 1,272,442,283 1,272,4	2,363,542,010	390,760	3,416,890,760				The form of the contract of th
1,269,809,971	537,711,305	467,507	659,467,507	1,507,954,638	1,809,504,182	24a	Income from Investment in Shares/securities
1,269,809,971	1,137,770,823	569,768	885,669,768	2,403,402,941	2,680,660,798	25a	Commission, Exchange and Brokerage
15,728,540,087 13,272,442,283 5,320,533,624	322,645,639	505,589	358,505,589	1,119,500,492		26a	
Operating expenses Salaries and Allowances 27a 2,949,956,069 2,931,760,430 932,432,123 943,886 12,897,344 444,697 952,845,847 1,897,344 444,697 952,845,847 1,897,344 444,697 953,845 1,897,344 444,697 954,845 1,897,344 444,697 954,845 1,897,344 444,697 954,845 1,897,344 444,697 954,845 1,897,344 444,697 954,845 1,897,344 444,697 954,845 1,897,344 444,697 954,845 1,897,344 444,697 954,845 1,897,344 444,697 954,845 1,907,2277 1,007,2277 1,007,2277 1,007,2277 1,007,2277 1,007,2277 1,007,2277 1,007,2277 1,007,2277 1,007,2277 1,007,2277 1,007,2277 1,007,2277 1,007,2277 1,007,2277 1,234,000 1,234,000 3,378,000 1,234,000 3,378,000 1,234,000 3,378,000 1,234,000 3,378,000 1,234,000 3,378,000 1,234,000 3,378,000 1,234,000 3,378,000 1,234,000,000 1,234,000,000 1,234,000,000 1,234,000,000 1,234,000,000 1,234,000,000 1,234,000,000	1,998,127,767						
Salaries and Allowances 27a 2,949,956,069 2,931,760,430 932,432,123 Rent, Taxes, Insurances, Electricity etc. 28a 28,5051,345 292,163,852 91,943,886 Legal Expenses 29a 1,950,485 1,897,344 444,697 Postage, Stamps, Telecommunication etc. 30a 38,641,903 57,730,005 10,072,277 Stationery, Printings, Advertisements etc. 31a 119,065,868 102,584,049 33,913,280 Directors Fees & Expenses 32 13,224,000 3,378,000 30,913,280 Directors Fees & Expenses 34 540,963 528,409 133,099 Auditors Fees 35a 40,850,132 484,893,970 135,870,808 Depreciation & Repairs of Bank's Assets 36a 400,850,132 484,893,970 135,870,808 Depreciation & Repairs of Bank's Assets 36a 400,850,132 484,893,970 135,870,808 Detered tax 34 4,762,693,600 46,585,112,936 1,580,841,792 Profit / (Loss) before Provision 10,965,846,487 8,614,329,348 3,739,691,832 <td>4,361,669,777</td> <td>555,624</td> <td>5,320,533,624</td> <td>13,272,442,283</td> <td>15,728,540,087</td> <td></td> <td>Anti-control of the state of th</td>	4,361,669,777	555,624	5,320,533,624	13,272,442,283	15,728,540,087		Anti-control of the state of th
Rent, Taxes, Insurances, Electricity etc. 28a							
Legal Expenses 29a 1,950,485 1,897,344 444,697 Postage, Stamps, Telecommunication etc. 30a 38,641,903 57,730,005 Stationery, Printings, Advertisements etc. 31a 19,065,868 102,584,049 30,913,280 Chief Executive's Salary & Fees 32 13,234,000 13,234,000 3,378,000 Directors' Fees & Expenses 33 4,810,702 5,735,596 1,285,000 Shariah Supervisory Committee's Fees & Expenses 34 540,963 528,409 133,059 Auditors' Fees 35a 30,18,750 517,500 1,006,250 Depreciation & Repairs of Bank's Assets 36a 400,850,132 484,893,970 135,870,808 Zakat Expenses 37a 945,573,383 767,067,779 373,362,413 Total Operating Expenses 4,762,693,600 4,658,112,936 1,589,841,792 Profit / (Loss) before Provision 10,965,846,487 8,614,329,348 3,739,691,832 Specific provision for Classified Investments 1,450,000,000 483,000,000 800,000,000 General Provision for Other Assets 1,921,000 1,185,000,000 1,180,000,000 Total Profit / (Loss) before taxes 2,717,921,000 1,005,203 1,430,000,000 Total Profit / (Loss) before taxes 2,717,921,000 1,005,203 1,430,000,000 Total Profit fafter Taxation 39a 24,531,318 (14,955,083) (6,566,180) Current tax 40a 4,309,621,420 3,495,157,487 1,437,092,314 4,343,152,738 3,480,002,403 1,430,526,134 4,309,621,420 3,495,157,487 1,437,092,314 4,343,152,738 3,480,002,403 1,430,526,134 4,309,621,420 3,913,772,749 4,048,186,945 1,129,165,699 Profit available for Appropriation 17 1,129,68,351 1,558,155,691 1,129,165,699 Appropriation 1,129,68,351 1,558,155,691 1,129,165,699 1,129	980,809,882						
Postage, Stamps, Telecommunication etc. 30a 38,641,903 57,730,005 10,072,277 30,105 11,075,868 102,584,049 13,234,000 3,378,000 13,234,000 13,234,000 13,234,000 13,234,000 13,234,000 13,234,000 13,234,000 13,234,000 13,234,000 13,234,000 13,234,000 13,234,000 13,234,000 13,234,000 13,234,000 13,235,000 13	83,106,170	CARLOS SECTIONS AND ADMINISTRATION OF THE PARTY OF THE PA		The state of the s			Rent, Taxes, Insurances, Electricity etc.
Stationery, Printings, Advertisements etc. 31a 119,065,868 102,584,049 30,913,280 3,378,000 13,234,000 3,378,000 1,223,000 3,378,000 1,223,000 3,378,000 1,285,000 5,284,09 133,059 3,284,09 133,059 3,284,09 3,284	460,320	11.000000000000000000000000000000000000	property of the second		1,950,485	29a	
Chief Executive's Salary & Fees 32 13,234,000 13,234,000 3,378,000 Director's Fees & Expenses 33 4,810,702 5,735,596 1,285,000 Additor's Fees 35a 3,018,750 517,500 1,006,250 Depreciation & Repairs of Bank's Assets 36a 400,850,132 484,893,970 135,870,808 Azakat Expenses 37a 4762,693,600 468,8112,936 1,580,841,792 Profit / (Loss) before Provision 34 4762,693,600 468,8112,936 1,580,841,792 Profit / (Loss) before Provision for Chelassified Investments 1,450,000,000 483,000,000 380,000,000 General Provision for Other Assets 1,450,000,000 483,000,000 380,000,000 Cherred Provision for Other Assets 1,450,000,000 166,440,000 - 235,500,000 166,440,000 - 235,500,000 166,440,000 - 235,500,000 Total Profit / (Loss) before taxes 39a 24,531,318 (14,955,883) 4,394,152,738 3,480,202,403 1,430,506,134 Net Profit after Taxation 39a 24,531,318 (14,955,083) (6,566,180) 4,309,621,420 3,495,157,487 1,437,092,314 4,334,152,738 3,480,202,403 1,430,556,134 3,913,772,749 4,048,186,945 1,129,165,699 Profit against Mudaraba Perpetual Bond 347,046,575 347,366,120 116,953,425 3,555,228,909 5,054,481,563 5,866,494,207 3,683,573,991 Earnings per Share (EPS) 41a 3,52 3,64 1,04	24,228,589	Access of the control		57,730,005	38,641,903	30a	Postage, Stamps, Telecommunication etc.
Directors Fees & Expenses 33 4,810,702 5,735,596 1,285,000 133,059 133,059 133,059 133,059 133,059 133,059 133,059 133,059 133,059 133,059 133,059 133,059 133,059 133,059 133,059 135,870,808 2484 Expenses 36a 400,850,132 484,893,970 135,870,808 2484 Expenses 37a 945,573,383 767,067,779 373,362,413 761,067,779 373,362,413 761,067,779 373,362,413 761,067,779 761,120,000 761,060,000 761,000,000	24,961,552	13,280	30,913,280	102,584,049	119,065,868	31a	Stationery, Printings, Advertisements etc.
Shariah Supervisory Committee's Fees & Expenses 34 34 34 34 354 305	3,378,000	378,000	3,378,000	13,234,000	13,234,000	32	Chief Executive's Salary & Fees
Auditors' Fees 35a 3,018,750 517,500 1,006,250 Depreciation & Repairs of Bank's Assets 36a 400,850,132 484,893,970 135,870,808 Zakat Expenses 37a 945,573,383 767,067,779 373,362,413 Zakat Expenses 4,762,693,600 4,658,112,936 1,580,841,792 Profit (Loss) before Provision Management of Company of Co	1,387,865	285,000	1,285,000	5,735,596	4,810,702	33	Directors' Fees & Expenses
Depreciation & Repairs of Bank's Assets 36a 400,850,132 484,893,970 135,870,808 2484 244,893,970 373,362,413 373,602,413 373,602,413 373,602,413 373,602,413 373,362,413 373,602,413 373,362,413 373,602,413 373,362,413 373,602,413 373,362,413 373,602,413 373,602,413 373,602,413 373,602,413 373,602,413 373,602,413 373,602,413 373,601,832 3	107,213	133,059	133,059	528,409	540,963	34	Shariah Supervisory Committee's Fees & Expenses
2	172,500	006,250	1,006,250	517,500	3,018,750	35a	Auditors' Fees
Other Expenses 37a 945,573,383 767,067,779 373,362,413	154,736,992	370,808	135,870,808	484,893,970	400,850,132	36a	Depreciation & Repairs of Bank's Assets
Total Operating Expenses	-	-	-	-	=		Zakat Expenses
Total Operating Expenses	234,053,270	362,413	373,362,413	767,067,779	945,573,383	37a	
Profit / (Loss) before Provision 10,965,846,487 8,614,329,348 3,739,691,832	1,507,402,354	341,792	1,580,841,792	4,658,112,936	4,762,693,600		A. C.
Common	2,854,267,422	591,832	3,739,691,832	8,614,329,348			
Common	337,000,000	000.000	800,000,000	483.000.000	1 450 000 000		Specific provision for Classified Investments
Common Provision for Off-balance Sheet Items 72,000,000	65,240,840	100000000000000000000000000000000000000	100000000000000000000000000000000000000				
Provision for diminution in value of Investments in Shares Provision for Other Assets Total Provision 38a 2,717,921,000 1,085,940,000 1,180,000,000 Total Profit / (Loss) before taxes 8,247,925,487 7,528,389,348 2,559,691,832 Provision for taxation Deferred tax 40a 4,309,621,420 4,334,152,738 3,480,202,403 1,430,526,134 Net Profit after Taxation Retained Earnings from previous year/period Add: Net Profit after Tax 40a 4,31,122,738 3,133,772,749 4,048,186,945 1,129,165,699 Retained For Appropriation Appropriation Statutory Reserve 17 Start-up Fund Dividend Profit against Mudaraba Perpetual Bond Retained Earnings 19a 3,555,328,910 3,104 1,04 1	136,500,000	-			.,,		
Provision for Other Assets Total Provision 38a 2,717,921,000 1,085,940,000 1,180,000,000 Total Profit / (Loss) before taxes 8,247,925,487 7,528,389,348 2,559,691,832 Provision for taxation Deferred tax 40a 4,309,621,420 3,495,157,487 1,437,092,314 4,334,152,738 3,480,202,403 1,430,526,134 Net Profit after Taxation Retained Earnings from previous year/period Add: Net Profit after Tax Appropriation Statutory Reserve 17 Appropriation Statutory Reserve 17 39,137,727 40,481,869 11,291,657 1,112,968,351 1,558,155,691 2,554,481,563 3,913,7727 40,481,869 11,291,657 11,129,657 2,567,870 39,137,727 40,481,869 11,291,657 11,129,683,351 1,558,155,691 347,366,120 116,953,425 Retained Earnings per Share (EPS) 41a 3,52 3,64 1,04	2,500,000	-	-	S. S. H	72 000 000	es	
Total Provision 38a 2,717,921,000 1,085,940,000 1,180,000,000	_,,,,,,,,	- 1	-	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	No. of the Control of	03	
Provision for taxation	541,240,840	000,000	1,180,000,000	1,085,940,000		38a	
Deferred tax 24,531,318 (14,955,083) (6,566,180)	2,313,026,583	591,832	2,559,691,832	7,528,389,348	8,247,925,487		Total Profit / (Loss) before taxes
Current tax 40a 4,309,621,420 3,495,157,487 1,437,092,314 Net Profit after Taxation 4,334,152,738 3,480,202,403 1,430,526,134 Retained Earnings from previous year/period 3,913,772,749 4,048,186,945 1,129,165,699 Retained Earnings from previous year/period 1,140,708,815 1,818,307,263 2,554,408,293 Add: Net Profit after Tax 3,913,772,749 4,048,186,945 1,129,165,699 Profit available for Appropriation 5,054,481,563 5,866,494,207 3,683,573,991 Appropriation 39,137,727 40,481,869 11,291,657 Start-up Fund 39,137,727 40,481,869 11,291,657 Dividend 1,112,968,351 1,558,155,691 - Profit against Mudaraba Perpetual Bond 347,046,575 347,366,120 116,953,425 Retained Earnings 19a 3,555,328,910 2,414,812,657 3,555,328,909 5,054,481,563 5,866,494,207 3,683,573,991 Earnings per Share (EPS) 41a 3.52 3.64 1.04				1983			Provision for taxation
Current tax 40a 4,309,621,420 3,495,157,487 1,437,092,314 4,334,152,738 3,480,202,403 1,430,526,134 3,913,772,749 4,048,186,945 1,129,165,699 Retained Earnings from previous year/period Add: Net Profit after Tax Profit available for Appropriation Appropriation Statutory Reserve 17 Start-up Fund Dividend Dividend Profit against Mudaraba Perpetual Bond Retained Earnings 19a 3,555,328,910 3,495,157,487 1,437,092,314 4,348,186,945 1,129,165,699 1,112,9165,699 1,505,677,870 40,481,869 11,291,657 1,112,968,351 1,558,155,691 1,129,1657 1,112,968,351 1,558,155,691 1,129,1657 1,112,968,351 1,558,155,691 1,129,1657 1,112,968,351 1,558,155,691 1,129,1657 1,129,1657 1,505,677,870 1,129,1657 1,505,677,870 1,129,165,699 1,129,165,6	11,138,757	566,180)	(6,566,180)	(14.955.083)	24.531.318	39a	Deferred tax
A,334,152,738 3,480,202,403 1,430,526,134 A,334,152,738 3,480,202,403 1,430,526,134 A,334,152,738 3,480,202,403 1,430,526,134 A,343,152,738 3,480,202,403 1,430,526,134 A,343,152,738 3,480,202,403 1,430,526,134 A,343,152,738 3,480,202,403 1,430,526,134 A,048,186,945 1,129,165,699 A,048,186,945 1,129,165,699 A,048,186,945 1,129,165,699 A,048,186,945 1,129,165,699 A,048,186,945 1,129,165,699 A,048,186,945 1,558,157,391 A,046,481,869 11,291,657 A,048,1869 11,291,657 A,048,186,945 1,558,155,691 A,048,186,945 1,558,155,699 A,048,186,945 1,558,155,699 A,048,186,945 1,598,155,699 A,048	1,122,775,084			3 3 5 5		40a	
Net Profit after Taxation 3,913,772,749 4,048,186,945 1,129,165,699 Retained Earnings from previous year/period 1,140,708,815 1,818,307,263 2,554,408,293 Add: Net Profit after Tax 3,913,772,749 4,048,186,945 1,129,165,699 Profit available for Appropriation 5,054,481,563 5,866,494,207 3,683,573,991 Appropriation Statutory Reserve 17	1,133,913,842						
Add: Net Profit after Tax Profit available for Appropriation Appropriation Statutory Reserve Start-up Fund Dividend Profit against Mudaraba Perpetual Bond Retained Earnings Part (EPS) Appropriation 3,913,772,749 4,048,186,945 1,129,165,699 1,505,677,870 40,481,869 11,291,657 347,366,120 116,953,425 3,555,328,910 2,414,812,657 3,555,328,909 5,054,481,563 5,866,494,207 3,683,573,991 1.01 1.01	1,179,112,741					5	Net Profit after Taxation
Add: Net Profit after Tax 3,913,772,749 4,048,186,945 1,129,165,699 4,048,186,945 1,129,165,699 5,054,481,563 5,866,494,207 3,683,573,991 Appropriation Statutory Reserve 17	1,826,730,239	108,293	2,554,408,293	1,818,307,263	1,140,708,815		Retained Earnings from previous year/period
Profit available for Appropriation 5,054,481,563 5,866,494,207 3,683,573,991 Appropriation Statutory Reserve 17 - 1,505,677,870 - 40,481,869 11,291,657 Start-up Fund 39,137,727 40,481,869 11,291,657 - 40,481,869 11,291,657 - 40,481,869 11,291,657 - 40,481,869 11,291,657 - 40,481,869 - 40,481,869 11,291,657 - 40,481,869	1,179,112,741	65,699	1,129,165,699	4,048,186,945	3,913,772,749		
Statutory Reserve 17	3,005,842,980						Profit available for Appropriation
Statutory Reserve 17			2		No. 400		Appropriation
Start-up Fund 39,137,727 40,481,869 11,291,657 Dividend 1,112,968,351 1,558,155,691 - Profit against Mudaraba Perpetual Bond 347,046,575 347,366,120 116,953,425 Retained Earnings 19a 3,555,328,910 2,414,812,657 3,555,328,909 5,054,481,563 5,866,494,207 3,683,573,991 Earnings per Share (EPS)	462,605,317	211	7 2 10	1,505,677,870	9 3	17	
1,112,968,351 1,558,155,691 347,046,575 347,366,120 116,953,425 3,555,328,910 2,414,812,657 3,555,328,909 5,054,481,563 5,866,494,207 3,683,573,991 Earnings per Share (EPS) 41a 3.52 3.64 1.01	11,791,127	91,657	11,291,657	40,481,869	39,137,727		State of the state
Profit against Mudaraba Perpetual Bond Retained Earnings 19a 347,046,575 3,555,328,910 2,414,812,657 3,555,328,900 5,054,481,563 5,866,494,207 3,683,573,991 Earnings per Share (EPS) 41a 3.52 3.64 1.01		•					A. C.
Retained Earnings 19a 3,555,328,910 2,414,812,657 3,555,328,909 5,054,481,563 5,866,494,207 3,683,573,991 Earnings per Share (EPS) 41a 3,52 3,64 1,04	116,633,880	53,425	116,953,425		27 22 23 11		
5,054,481,563 5,866,494,207 3,683,573,991 Earnings per Share (EPS) 41a 3.52 3.64 1.01	2,414,812,657	8 111	9/ 8 1			19a	
	3,005,842,980	the state of the s	The second secon		THE STANDARD CONTRACTOR STANDARDS		emergement sp. 96552000 ₩00
	1.06	1.01	1.91	3.64	3.52	41a	Earnings per Share (EPS)
Net Asset Value per Share as at 30 September 42 23.37 23.25		X_	V -	23.25	23.37	42	Net Asset Value per Share as at 30 September
	1	A	1				

Chief Financial Officer

Dhaka; 22 October 2025

Company Secretary

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

Jan'25 to Sep'25 Taka	Jan'24 to Sep'24 Taka
21.835.821.817	17,794,544,294
	(7,688,105,039)
	186,072,926
E.O. O. F. C. SOLVE CO. 17 O. 1	1,565,459,712
L. C. Carrielle and Communication III	27,722,321
	(2,944,994,430)
	Same in the second seco
	(102,584,049)
	(2,247,750,734)
and from the state of the same	1,118,809,047
	(1,391,871,471)
7,955,064,115	6,317,302,576
(8 545 505 462)	(21,570,825,358)
	(4,353,930,031)
	3,150,216,150
	(7,118,912)
	(5,053,206,448)
	26,271,602,559
The Company of the Co	2,980,908,845
	1,003,934,455
	2,421,581,261
25,703,886,169	8,738,883,837
136,807,218	499,405,098
	(3,115,509,019)
0.00	2,350,088
	(131,706,005)
(177,515,201)	(131,700,003)
(10.339.916.088)	(2,745,459,838)
	(-,,,,
- 11	
- 11	(800,000,000)
- 1	
(464,000,000)	(411,000,092)
(1,112,968,351)	(1,558,155,691)
(1,576,968,351)	(2,769,155,783)
13,787,001,731	3,224,268,216
209.762.732	837,943,229
	29,652,375,666
	33,714,587,111
25.00	7.85
1	C Chun
	21,835,821,817 (10,221,191,323) 146,282,938 2,470,898,065 37,546,811 (2,963,190,069) (119,065,868) (2,977,698,611) 1,269,205,997 (1,523,545,644) 7,955,064,115 (8,545,505,462) (160,457,840) 2,582,877,350 (199,511,121) 1,409,649,998 18,957,442,395 2,615,792,378 1,088,534,356 17,748,822,054 25,703,886,169 136,807,218 (10,280,798,030) 1,590,005 (197,515,281) - (10,339,916,088)

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

For the period ended 30 September 2025						(Amount in Taka)
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Gain/floss)	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
Transferred from Start-up Fund				133,313,753		133,313,753
Dividend for the year 2024:						
Stock Dividend	91		•			
Cash Dividend for the year 2024			(1,112,968,351)			(1,112,968,351)
Profit against Mudaraba Perpetual Bond			(347,046,575)			(347,046,575)
Net profit during the period			3.913.772.749			3.913.772.749
Statutory Reserve					,	
Currency Translation Difference			•		(1616044)	(1 616 044)
Start-up Fund		•	(764 137 727)	39 137 777	(110,010,1)	
Total Shareholders' Equity as at 30 September 2025	11 129 683 510	11 129 683 510	3 555 328 910	172 451 480	25 282 057	74 012 429 467
Add: Midarahah Damotical Dond	orodonotomytry	A Tricondination	or closed control	101101101	100/101/01	101/21/21/07
Add. Canaral Provision for Included Investment 9.06 Dalama Chart Hann						5,000,000,000
Add. General Flovision for Uniciassified investments & Uni-balance Sheet Items						4,998,477,160
Add: Mudaraba Subordinated Bond						2,000,000,000
Less: Adjustment for Intangible Assets						25,889,800
Total Equity as at 30 September 2025						40,985,016,826
For the period ended 30 September 2024						(Amount in Taka)
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation	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		•	(347,366,120)			(347,366,120)
Net profit during the period		•	4.048.186,945			4.048.186.945
Statutory Reserve		1,505,677,870	(1,505,677,870)			
Currency Translation Difference					16,935,996	16,935,996
Start-up Fund			(40,481,869)			(40,481,869)
Total Shareholders' Equity as at 30 September 2024	11,129,683,510	12,308,789,031	2.414.812.657		26,023,185	25.879,308,383
Add: Mudaraba Perpetual Bond						5.000.000.000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items				3		4.641.988.000
Add: Mudaraba Subordinated Bond					(1.200.000.000
Less: Adjustment for Intangible Assets						32,167,977
Total Equity as at 30 September 2024					A	36,689,128,406
		X			E	2
Chief Firmincial Officer	_	CompanySecretary			Management	\
		y	8			
Dhaka; 22 October 2025	Director		Mector	1	1	

Shahjalal Islami Bank PLC. and Its Subsidiary Notes to the Consolidated and Separate Financial Statements As at and for the period ended 30 September 2025

1. Status of the Bank

1.1. Legal Form of the Bank

Shahjalal Islami Bank PLC. (hereinafter called the 'Bank' or 'SJIBPLC') was established as a public limited company (Banking Company) on 01 April 2001 in the name of "Shahjalal Islami Bank Limited" which was subsequently renamed as "Shahjalal Islami Bank PLC." vide RJSC Certificate No. C-42778 dated 06 August 2023 under the Companies Act, 1994 as interest free Islamic Shariah based Commercial Bank. The Bank commenced its operation on 10 May 2001 with the permission of Bangladesh Bank. Currently, the Bank is operating its business through head office having 141 (one hundred forty-one) branches, 05 (five) subbranches, 145 (one hundred forty-five) ATM booths, 126 (one hundred twenty-six) agent banking outlets and 2,825 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 30 September 2025 there were 126 Agent Banking Outlets in 42 districts and 96 upazillas across the country. Services that are currently being dispensed include account opening, cash deposit and withdrawal, Fund Transfer, Inward/Outward Cheque payment, Remittance Disbursement, balance inquiry, SMS banking, etc.

2. Significant Accounting Policies

2.1. Basis of Preparation of the Financial Statements

The Bank and its subsidiary (the "Group") are being operated in strict compliance with the rules of Islamic Shari'ah. The consolidated financial statements of the Group and separate financial statements of the Bank have been prepared under the historical cost convention in accordance with International Financial Reporting Standards (IFRSs) and International Accounting Standards (IAS).

In addition to this, the Bank also complied with the requirements of the following laws and regulations from various Government bodies:

- i) The Banking Companies Act, 1991 and amendment thereon;
- ii) The Companies Act, 1994;
- iii) Circulars, Rules and Regulations issued by Bangladesh Bank (BB) time to time;
- iv) Bangladesh Securities and Exchange Rules, 1987; Bangladesh Securities and Exchange Ordinance, 1969; Bangladesh Securities and Exchange Act, 1993 and Bangladesh Securities and Exchange Commission (Public Issue) Rules, 2015 and amendments thereon;
- v) The Income Tax Act, 2023 and amendments thereon;
- vi) The Value Added Tax Act 1991 and Supplementary Duty Act, 2012, The Value Added Tax Rules, 2016 and amendments thereon;
- vii) Dhaka Stock Exchange PLC. (DSE), Chittagong Stock Exchange PLC. (CSE) and Central Depository Bangladesh Limited (CDBL) rules and regulations;
- viii) Financial Reporting Act, 2015; and
- ix) Other applicable laws and regulations.

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

2.2. Consolidation

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

The consolidated Financial Statements have been prepared in accordance with IFRS 10: *Consolidated Financial Statements*. The consolidated Financial Statements are prepared to a common financial period ending 30 September 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, 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 2025 to 30 September 2025.

2.9. Significant deviation between the quarterly periods

Net Operating Cash Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) increased compared to the same period of last year due to increase of investment income, increase of income from fees & commission and increase of placement from other banks & financial institutions.

			30.09.2025 Taka	31.12.2024 Taka
3.	Consolidated Cash in Hand (including Foreign Currencies)			,
	Shahjalal Islami Bank PLC.	(Note-3a)	2,815,123,374	2,995,303,942
	Shahjalal Islami Bank Securities Ltd.			2 005 202 012
			2,815,123,374	2,995,303,942
3a	Cash in Hand of the Bank (including Foreign Currencies)			
	In Local Currencies In Foreign Currencies		2,751,468,876 63,654,497	2,929,154,053
	in roteign currencies		2,815,123,374	66,149,889 2,995,303,942
4.	Consolidated Balance with Bangladesh Bank and its agent bank(s)			
	Shahjalal Islami Bank PLC.	(Note-4a)	24,065,531,806	20,112,112,890
	Shahjalal Islami Bank Securities Ltd.		24,065,531,806	20,112,112,890
			24,003,331,800	20,112,112,890
4a	Balance with Bangladesh Bank and its agent bank(s) (including For- Balance with Bangladesh Bank	eign Currencies)		
	In Local Currencies		16,757,108,661	14,522,706,789
	In Foreign Currencies		7,121,838,846 23,878,947,508	5,275,766,270 19,798,473,059
	Balance with Sonali Bank PLC. as agent of Bangladesh Bank		23,070,747,308	17,770,473,037
	In Local Currencies In Foreign Currencies		186,584,299	313,639,831
	in totelgh outteness		186,584,299	313,639,831
			24,065,531,806	20,112,112,890
5.	Consolidated Balance with Other Banks and Financial Institutions			
	Inside Bangladesh			
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Note-5a)	13,062,179,839 443,130,247	7,248,803,296 260,362,016
	Shanjalar Islami bank securities bid.		13,505,310,086	7,509,165,312
	Less: Inter Company Transaction		371,216,117	150,140,409
			13,134,093,969	7,359,024,903
	Outside Bangladesh Shahjalal Islami Bank PLC.	(Note-5a)	9,535,496,412	5,125,346,839
	Shahjalal Islami Bank Securities Ltd.	(Note-Sa)	9,333,490,412	3,123,340,637
			9,535,496,412 22,669,590,381	5,125,346,839 12,484,371,742
5a	Balance with Other Banks and Financial Institutions of the Bank		22,007,070,001	12,101,071,712
Ju				
	Inside Bangladesh Outside Bangladesh		13,062,179,839 9,535,496,412	7,248,803,296 5,125,346,839
	Outside Dangladesii		22,597,676,251	12,374,150,135
6.	Consolidated Placement with Other Banks & Financial Institutions			11 2
	Shahjalal Islami Bank PLC.	(Note-6a)	17,822,708,066	20,405,585,416
	Shahjalal Islami Bank Securities Ltd.	(-	
	Less: Inter Company Transaction		17,822,708,066	20,405,585,416
			17,822,708,066	20,405,585,416
6a	Placement with Other Banks & Financial Institutions of the Bank			
	Placement with Other Banks		16,767,708,066	19,350,585,416
	Placement with Financial Institutions		1,055,000,000	1,055,000,000
			17,822,708,066	20,405,585,416
7.	Consolidated Investments in Shares & Securities			
	Government Shahjalal Islami Bank PLC.	(Note-7a)	37,653,112,000	27,462,412,000
	Shahjalal Islami Bank Securities Ltd.	(1-1-1-1-1)	•	[*]
	2.0		37,653,112,000	27,462,412,000
	Others Shahjalal Islami Bank PLC.	(Note-7a)	8,791,590,564	8,838,299,753
	Shahjalal Islami Bank Securities Ltd.	(Note-7a)	1,987,153,375	2,093,255,676
			10,778,743,939	10,931,555,429
			48,431,855,939	38,393,967,429
7a	Investments in Shares & Securities of the Bank			
	i) Government Rangladesh Government Investment Sukuk (RCIS)		27 090 420 000	24 007 720 000
	Bangladesh Government Investment Sukuk (BGIS) Bangladesh Government Shariah based Special Bond		37,088,420,000 564,692,000	26,897,720,000 564,692,000

		2 1	
		30.09,2025	31.12.2024
(I) Others		Taka	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		2,677,633,173	2,724,342,361
		8,791,590,564	8,838,299,753
		46,444,702,564	36,300,711,753
Consolidated Investments			
Shahjalal Islami Bank PLC.	(Note-8a)	257,732,728,757	249,762,935,844
Shahjalal Islami Bank Securities Ltd.		3,266,419,559	3,353,974,992
Less: Inter Company Transaction		260,999,148,316 1,104,006,358	253,116,910,836 1,427,507,491
ness. Inter dompany Transaction		259,895,141,958	251,689,403,345
Bills Purchased and Discounted			
	(1)	40.770.264.260	10 102 510 010
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Note-8a)	19,759,261,368	19,183,548,819
Shanjalai Islami dank securities biu.		19,759,261,368	19,183,548,819
		279,654,403,326	270,872,952,164
a Investments of the Bank			
Country-wise Classification of Investments:	k.		
Inside Bangladesh		271 227 227 171	2/2 520 220 720
Gross Murabaha, Bai-Muajjal etc. Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or u	nearned income)	271,337,236,161 13,604,507,403	262,528,238,728 12,765,302,884
Net Murabaha, Bai-Muajjal etc.	near neu meomej	257,732,728,757	249,762,935,844
Net Bills Purchased and Discounted		19,759,261,368	19,183,548,819
Outside Bangladesh		-	•
		277,491,990,125	268,946,484,663
 Consolidated Fixed Assets including Premises, Furniture and 	i Fixtures		
Cost			
Shahjalal Islami Bank PLC.	(Note-9a)	8,887,539,563	8,695,130,669
Shahjalal Islami Bank Securities Ltd.	,	232,871,537	231,808,832
		9,120,411,100	8,926,939,501
Accumulated Depreciation			*
Shahjalal Islami Bank PLC.	(Note-9a)	3,937,068,470	3,580,286,533
Shahjalal Islami Bank Securities Ltd.	S S	139,973,409	127,594,963
Written Down Value		4,077,041,879	3,707,881,496
Written Down Value		5,043,369,221	5,219,058,005
a Fixed Assets including Premises, Furniture and Fixtures of t	ne Bank		
Tangible Assets:			
Cost			
Land Building		1,876,724,350 893,986,278	1,876,724,350 893,986,278
Furniture & Fixtures	•	1,324,157,419	1,306,951,595
Office Equipment		886,170,674	870,075,095
Computer & Network Equipment		919,058,619	779,014,901
Vehicles Right of Use Assets as per IFRS-16		133,226,381	133,226,381
Books		2,654,496,724 1,042,667	2,639,248,105 1,042,667
		8,688,863,111	8,500,269,371
Less:			N M
Accumulated depreciation		2.74.204.040	
Written Down Value		3,764,281,818 4,924,581,293	3,414,977,528 5,085,291,843
		4,724,301,293	3,003,291,043
Intangible Assets:			
Cost			
Software-Core Banking		62,615,430	62,615,431
Software-Others		136,061,022	132,245,866
		198,676,452	194,861,297
Less:			
Less: Amortization		172,786,652	165,309,005
Written Down Value		25,889,800	29,552,293
Total Written Down Value		4,950,471,093	5,114,844,136

			30.09.2025	31.12,2024
10.	Consolidated Other Assets		Taka	Taka
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Note-10a)	23,858,893,589 282,078,259	20,512,387,444 278,387,035
	onanjara orani bank becar kita ata		24,140,971,848	20,790,774,479
	Less: Inter Company Transaction		2,515,000,000	2,515,000,000
			21,625,971,848	18,275,774,479
10a	Other Assets of the Bank			
	Income Generating: Shahjalal Islami Bank Securities Ltd.		2,515,000,000	3 515 000 000
	Sub-total		2,515,000,000	2,515,000,000 2,515,000,000
	Non-Income Generating:			
	Stock of Stationery, Stamps and printing materials etc. (valued at cost) Advance Rent and Security Deposit		70,831,117 67,420,717	44,524,996
	Suspense Account		873,307,341	24,046,219 563,742,505
	Profit Receivable		1,054,819,375	885,735,166
	Other Prepayments		661,236,759	306,744,174
	Advance Tax Paid Other Receivables		14,066,845,059 3,034,667	11,089,146,448 3,034,667
	SJIBL General Account-Net		4,546,398,554	5,078,976,294
	Balance with OBU		11,796,407,480	10,596,600,000
	Less: Offshore Banking Unit		33,140,301,069	28,593,987,444
	Sub-total		11,796,407,480 21,343,893,589	10,596,600,000 17,997,387,444
	Grand Total		23,858,893,589	20,512,387,444
11.	Consolidated Placement from other Banks & Financial Institutions		23,030,073,307	20,312,367,444
11.				
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Note-11a)	25,607,284,888 1,256,256,358	24,197,634,890 1,427,507,491
	Sharifalar Islami Dank Securices Dick.		26,863,541,246	25,625,142,381
	Less: Inter Company Transaction		1,104,006,358	1,427,507,491
			25,759,534,888	24,197,634,890
11a	Placement from other Banks & Financial Institutions of the Bank			
	Export Development Fund - Bangladesh Bank		18,618,512,254	15,277,644,444
	Financial Stimulus Fund - Bangladesh Bank		110,225,000	440,490,000
	Foreign Currency Deposit (FSSP BB USD) - Bangladesh Bank Mudaraba Term Deposit from other Banks		283,310	279,121
	Bangladesh Bank Refinance (Bai Salam)		3,166,820,800	4,440,000,000 488,510,000
	Bangladesh Bank Refinance (TDF)		189,205,375	243,869,875
	Bangladesh Bank Refinance (BMMFLIPSB)		37,223,963	13,283,225
	SME Foundation Refinance Scheme Bangladesh Bank Refinance		67,589,597 921,852,589	24,520,230 221,785,995
	Islami Investment Bond from Bangladesh Bank		-	221,703,773
	Bangladesh Bank Pre-Finance Scheme-CMSME		1,930,880,000	2,482,560,000
	Quard agains Bangladesh Government Shariah Based Special Bond		564,692,000 25,607,284,888	564,692,000 24,197,634,890
12.	Consolidated Deposits and Other Accounts		20/00/1201/000	24,257,034,050
	Al-Wadeeah Current Deposits & Other Accounts			
	Shahjalal Islami Bank PLC.	(Note-12a)	76,739,931,412	73,572,563,307
	Shahjalal Islami Bank Securities Ltd.		•	•
	Less: Inter Company Transaction		76,739,931,412 74,977	73,572,563,307 9,132
			76,739,856,435	73,572,554,175
	Bills Payable			
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Note-12a)	8,188,193,778	4,520,558,362
	Shanjalal Islami Bank Securities Ltd.		8,188,193,778	4,520,558,362
	Mudaraba Savings Deposits			,,
	Shahjalal Islami Bank PLC.	(Note-12a)	45,113,167,788	42,801,991,614
	Shahjalal Islami Bank Securities Ltd.		4E 113 147 700	42 804 004 644
	Less: Inter Company Transaction		45,113,167,788 23,827	42,801,991,614 4,300
			45,113,143,961	42,801,987,314
	Mudaraba Term Deposits			
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Note-12a)	126,747,884,951	113,697,878,350
			126,747,884,951	113,697,878,350

	Y I		30.09.2025 Taka	31.12.2024 Taka
	Other Mudaraba Deposits Shahjalal Islami Bank PLC.	(Note-12a)	47,721,227,611	51,060,838,775
	Shahjalal Islami Bank Securities Ltd.	L	47,721,227,611	51,060,838,775
	Less: Inter Company Transaction		371,117,313	150,126,977
	T - 1		47,350,110,298	50,910,711,798
-	Total	-	304,139,189,422	285,503,689,999
2a	Deposits and Other Accounts of the Bank			
	Al-Wadeeah Current Deposits & Other Accounts Al-Wadeeah Current Deposits	Ī	17,728,753,772	19,071,678,600
	Foreign Currency Deposits		9,036,894,722	10,031,208,677
	Non-Resident Taka Account		33,868,130	81,250,815
	Profit Payable Sundry Deposits	1	2,563,673,366	2,465,029,509
	Unclaimed Dividend	(Note-12a.1)	47,269,589,648 110,039,791	41,879,844,317 65,452,458
		(76,742,819,430	73,594,464,377
	Less: Offshore Banking Unit	_	2,888,018	21,901,069
	Pille Payable	-	76,739,931,412	73,572,563,307
	Bills Payable Payable inside Bangladesh			
	Payment Order Issued	Ī	8,183,686,319	4,515,860,413
	Demand Draft Payable	1	3,999,437	4,003,437
	Electronic Fund Transfer	L	507,322 8,188,193,778	694,212 4,520,558,362
	Payable outside Bangladesh	_		
	Mudaraba Savings Deposits	-	8,188,193,778	4,520,558,362
	General Deposits		45,058,349,576	42,757,481,791
	Foreign Currency Deposits	L	54,818,212	44,509,822
		_	45,113,167,788	42,801,991,614
	Mudaraba Term Deposits General Deposits	Г	126,544,131,932	112 455 855 804
	Foreign Currency Deposits	1	203,753,019	113,455,855,894 242,022,456
		_	126,747,884,951	113,697,878,350
	Other Mudaraba Deposits			
	Mudaraba Special Notice Deposits Mudaraba Scheme Deposits	1	13,706,568,189 33,962,038,378	17,028,104,945 33,780,601,664
	Deposits from Other Banks (SND)		52,621,044	252,132,165
		_	47,721,227,611	51,060,838,775
20.1	Unclaimed Cash Dividend	-	304,510,405,539	285,055,830,408
2a.1	Unclaimed Cash Dividend 2021		304,510,405,539	
2a.1	2021 2022	- [10,083,439	8,558,435 10,110,943
2a.1	2021 2022 2023	- 	10,083,439 37,952,651	8,558,435 10,110,943
2a.1	2021 2022		10,083,439 37,952,651 62,003,701	8,558,435 10,110,943 46,783,080
l 2a.1	2021 2022 2023	e Commission Directive No. BSEC/CM	10,083,439 37,952,651 62,003,701 110,039,791	8,558,435 10,110,943 46,783,080 65,452,458 14 January 2021 and
	2021 2022 2023 2024	ital Market Stabilization Fund) Rules, 2	10,083,439 37,952,651 62,003,701 110,039,791 IRRCD/2021-386/3 dated 021, Unclaimed Cash Divid	8,558,435 10,110,943 46,783,080 65,452,458 14 January 2021 and end of the year 2021 o
	2021 2022 2023 2024 To comply with Bangladesh Securities and Exchang Bangladesh Securities and Exchange Commission (Cap Tk. 85,56,194.94 has been transferred to Capital Mar Bank on 12 May 2025.	ital Market Stabilization Fund) Rules, 2	10,083,439 37,952,651 62,003,701 110,039,791 IRRCD/2021-386/3 dated 021, Unclaimed Cash Divid	8,558,435 10,110,943 46,783,080 65,452,458 14 January 2021 and end of the year 2021 o
	2021 2022 2023 2024 To comply with Bangladesh Securities and Exchang Bangladesh Securities and Exchange Commission (Cap Tk. 85,56,194,94 has been transferred to Capital Mar Bank on 12 May 2025. Mudaraba Bonds	ital Market Stabilization Fund) Rules, 2	10,083,439 37,952,651 62,003,701 110,039,791 1RRCD/2021-386/3 dated 021, Unclaimed Cash Divida account from Unclaimed D	8,558,435 10,110,943 46,783,080 65,452,458 14 January 2021 and end of the year 2021 of vidend Account of the following for the following
13.	2021 2022 2023 2024 To comply with Bangladesh Securities and Exchang Bangladesh Securities and Exchange Commission (Cap Tk. 85,56,194.94 has been transferred to Capital Mar Bank on 12 May 2025. Mudaraba Bonds Mudaraba Subordinated Bond Mudaraba Perpetual Bond	ital Market Stabilization Fund) Rules, 2	10,083,439 37,952,651 62,003,701 110,039,791 IRRCD/2021-386/3 dated 021, Unclaimed Cash Dividiaccount from Unclaimed D	8,558,435 10,110,943 46,783,080 65,452,458 14 January 2021 and end of the year 2021 of ividend Account of the
13.	2021 2022 2023 2024 To comply with Bangladesh Securities and Exchang Bangladesh Securities and Exchange Commission (Cap Tk. 85,56,194,94 has been transferred to Capital Mar Bank on 12 May 2025. Mudaraba Bonds Mudaraba Subordinated Bond Mudaraba Perpetual Bond Consolidated Other Liabilities	ital Market Stabilization Fund) Rules, 2 ket Stabilization Fund's (CMSF) bank :	10,083,439 37,952,651 62,003,701 110,039,791 1RRCD/2021-386/3 dated 021, Unclaimed Cash Divida account from Unclaimed D	8,558,435 10,110,943 46,783,080 65,452,458 14 January 2021 anend of the year 2021 of vidend Account of the 6,200,000,000 5,000,000,000
13.	2021 2022 2023 2024 To comply with Bangladesh Securities and Exchang Bangladesh Securities and Exchange Commission (Cap Tk. 85,56,194.94 has been transferred to Capital Mar Bank on 12 May 2025. Mudaraba Bonds Mudaraba Subordinated Bond Mudaraba Perpetual Bond	ital Market Stabilization Fund) Rules, 2	10,083,439 37,952,651 62,003,701 110,039,791 1RRCD/2021-386/3 dated 021, Unclaimed Cash Divida account from Unclaimed D	8,558,435 10,110,943 46,783,080 65,452,458 14 January 2021 anend of the year 2021 of ividend Account of the control of the con
13.	2021 2022 2023 2024 To comply with Bangladesh Securities and Exchang Bangladesh Securities and Exchange Commission (Cap Tk. 85,56,194.94 has been transferred to Capital Mar Bank on 12 May 2025. Mudaraba Bonds Mudaraba Subordinated Bond Mudaraba Perpetual Bond Consolidated Other Liabilities Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	ital Market Stabilization Fund) Rules, 2 ket Stabilization Fund's (CMSF) bank :	10,083,439 37,952,651 62,003,701 110,039,791 IRRCD/2021-386/3 dated 021, Unclaimed Cash Divide account from Unclaimed D 6,200,000,000 5,000,000,000 11,200,000,000	8,558,435 10,110,943 46,783,080 65,452,458 14 January 2021 and end of the year 2021 of ividend Account of the 6,200,000,000 5,000,000,000
13.	2021 2022 2023 2024 To comply with Bangladesh Securities and Exchang Bangladesh Securities and Exchange Commission (Cap Tk. 85,56,194.94 has been transferred to Capital Mar Bank on 12 May 2025. Mudaraba Bonds Mudaraba Subordinated Bond Mudaraba Perpetual Bond Consolidated Other Liabilities Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction	ital Market Stabilization Fund) Rules, 2 ket Stabilization Fund's (CMSF) bank :	10,083,439 37,952,651 62,003,701 110,039,791 1RRCD/2021-386/3 dated 021, Unclaimed Cash Dividiaccount from Unclaimed D 6,200,000,000 5,000,000,000 11,200,000,000	8,558,435 10,110,943 46,783,080 65,452,458 14 January 2021 anend of the year 2021 of ividend Account of the control of the con
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13.	2021 2022 2023 2024 To comply with Bangladesh Securities and Exchang Bangladesh Securities and Exchange Commission (Cap Tk. 85,56,194.94 has been transferred to Capital Mar Bank on 12 May 2025. Mudaraba Bonds Mudaraba Subordinated Bond Mudaraba Perpetual Bond Consolidated Other Liabilities Shahjalal Islami Bank PLC. Shahjalal Islami Bank PCC. Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Other Liabilities of the Bank Profit Payable	ital Market Stabilization Fund) Rules, 2 ket Stabilization Fund's (CMSF) bank : (Note-14a)	10,083,439 37,952,651 62,003,701 110,039,791 IRRCD/2021-386/3 dated 021, Unclaimed Cash Divida account from Unclaimed D 6,200,000,000 5,000,000,000 11,200,000,000 11,200,000,000 52,736,379,532 2,050,579,347 54,786,958,879 54,786,958,879	8,558,435 10,110,943 46,783,080 65,452,458 14 January 2021 and end of the year 2021 of ividend Account of the control of the c
13.	2021 2022 2023 2024 To comply with Bangladesh Securities and Exchang Bangladesh Securities and Exchange Commission (Cap Tk. 85,56,194.94 has been transferred to Capital Mar Bank on 12 May 2025. Mudaraba Bonds Mudaraba Subordinated Bond Mudaraba Perpetual Bond Consolidated Other Liabilities Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Other Liabilities of the Bank	ital Market Stabilization Fund) Rules, 2 ket Stabilization Fund's (CMSF) bank : (Note-14a) (Note-14a.1 (a) & (b))	10,083,439 37,952,651 62,003,701 110,039,791 IRRCD/2021-386/3 dated 021, Unclaimed Cash Dividaccount from Unclaimed D 6,200,000,000 5,000,000,000 11,200,000,000 52,736,379,532 2,050,579,347 54,786,958,879 616,152,572 12,744,501,698	8,558,435 10,110,943 46,783,080 65,452,458 14 January 2021 anend of the year 2021 of ividend Account of the series of the year 2021 of ividend Account of the series of the year 2021 of ividend Account of the series of the year 2021 of ividend Account of the series of the year 2021 of ividend Account of the series of the year 2021 of ividend Account of ividend Account of the year 2021 of ividend Account of ividend Acc
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13.	2021 2022 2023 2024 To comply with Bangladesh Securities and Exchang Bangladesh Securities and Exchange Commission (Cap Tk. 85,56,194.94 has been transferred to Capital Mar Bank on 12 May 2025. Mudaraba Bonds Mudaraba Subordinated Bond Mudaraba Perpetual Bond Consolidated Other Liabilities Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Other Liabilities of the Bank Profit Payable Provision for Investment Provision for Off-balance Sheet items Provision for Investments in Securities Provision for Taxation	ital Market Stabilization Fund) Rules, 2 ket Stabilization Fund's (CMSF) bank : [[[[Note-14a]] [[Note-14a.1 (a) & (b)] [Note-14a.1 (c)] [Note-14a.1(d])	10,083,439 37,952,651 62,003,701 110,039,791 IRRCD/2021-386/3 dated 021, Unclaimed Cash Dividaccount from Unclaimed D 6,200,000,000 5,000,000,000 11,200,000,000 52,736,379,532 2,050,579,347 54,786,958,879 616,152,572 12,744,501,698 1,662,500,000 200,000,000 1,024,000,000 18,076,781,532	8,558,435 10,110,943 46,783,080 65,452,458 14 January 2021 anend of the year 2021 cividend Account of th 6,200,000,000 5,000,000,000 42,327,075,021 1,876,612,594 44,203,687,615 554,263,111 10,069,271,695 1,662,500,000 189,079,000 952,000,000 13,767,160,112
13.	2021 2022 2023 2024 To comply with Bangladesh Securities and Exchang Bangladesh Securities and Exchange Commission (Cap Tk. 85,56,194.94 has been transferred to Capital Mar Bank on 12 May 2025. Mudaraba Bonds Mudaraba Subordinated Bond Mudaraba Perpetual Bond Consolidated Other Liabilities Shahjalal Islami Bank PLC. Shahjalal Islami Bank PCC. Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Other Liabilities of the Bank Profit Payable Provision for Investment Provision for Off-balance Sheet items Provision for Other Assets Provision for Taxation Profit Suspense Account Compensation Realisable & Suspense Account	ital Market Stabilization Fund) Rules, 2 ket Stabilization Fund's (CMSF) bank : [[[[[[[[[[[[[[[[[[10,083,439 37,952,651 62,003,701 110,039,791 IRRCD/2021-386/3 dated 021, Unclaimed Cash Divida account from Unclaimed D 6,200,000,000 5,000,000,000 11,200,000,000 11,200,000,000 52,736,379,532 2,050,579,347 54,786,958,879 616,152,572 12,744,501,698 1,662,500,000 200,000,000 1,024,000,000	8,558,435 10,110,943 46,783,080 65,452,458 14 January 2021 amend of the year 2021 cividend Account of th 6,200,000,000 5,000,000,000 11,200,000,000 42,327,075,021 1,876,612,594 44,203,687,615 554,263,111 10,069,271,695 1,662,500,000 189,079,000 952,000,000 13,767,160,112 9,144,638,007
13.	2021 2022 2023 2024 To comply with Bangladesh Securities and Exchang Bangladesh Securities and Exchange Commission (Cap Tk. 85,56,194,94 has been transferred to Capital Mar Bank on 12 May 2025. Mudaraba Bonds Mudaraba Subordinated Bond Mudaraba Perpetual Bond Consolidated Other Liabilities Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Other Liabilities of the Bank Profit Payable Provision for Investment Provision for Off-balance Sheet items Provision for Investments in Securities Provision for Taxation Profit Suspense Account Compensation Realisable & Suspense Account Compensation Realised Account	ital Market Stabilization Fund) Rules, 2 ket Stabilization Fund's (CMSF) bank : [[[[[[[[[[[[[[[[[[10,083,439 37,952,651 62,003,701 110,039,791 IRRCD/2021-386/3 dated 021, Unclaimed Cash Divida account from Unclaimed D 6,200,000,000 5,000,000,000 11,200,000,000 11,200,000,000 52,736,379,532 2,050,579,347 54,786,958,879 616,152,572 12,744,501,698 1,662,500,000 200,000,000 1,024,000,000 18,076,781,532 10,666,957,861 2,411,493,816 1,778,454,001	8,558,435 10,110,943 46,783,080 65,452,458 14 January 2021 anend of the year 2021 cividend Account of th 6,200,000,000 5,000,000,000 11,200,000,000 42,327,075,021 1,876,612,594 44,203,687,615 554,263,111 10,069,271,695 1,662,500,000 189,079,000 952,000,000 13,767,160,112 9,144,638,007 1,607,877,322 1,488,597,971
13.	2021 2022 2023 2024 To comply with Bangladesh Securities and Exchang Bangladesh Securities and Exchange Commission (Cap Tk. 85,56,194.94 has been transferred to Capital Mar Bank on 12 May 2025. Mudaraba Bonds Mudaraba Subordinated Bond Mudaraba Perpetual Bond Consolidated Other Liabilities Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Other Liabilities of the Bank Profit Payable Provision for Investment Provision for Off-balance Sheet items Provisions for Investments in Securities Provisions for Investments in Securities Provision for Taxation Profit Suspense Account Compensation Realisable & Suspense Account Compensation Realised Account Other Payables	ital Market Stabilization Fund) Rules, 2 ket Stabilization Fund's (CMSF) bank : [[[[[[[[[[[[[[[[[[10,083,439 37,952,651 62,003,701 110,039,791 IRRCD/2021-386/3 dated 021, Unclaimed Cash Dividiaccount from Unclaimed D 6,200,000,000 5,000,000,000 11,200,000,000 52,736,379,532 2,050,579,347 54,786,958,879 54,786,958,879 616,152,572 12,744,501,698 1,662,500,000 200,000,000 1,024,000,000 18,076,781,532 10,666,957,861 2,411,493,816 1,778,454,001 1,424,199,128	8,558,435 10,110,943 46,783,080 65,452,458 14 January 2021 am end of the year 2021 of ividend Account of th 6,200,000,000 5,000,000,000 11,200,000,000 42,327,075,021 1,876,612,594 44,203,687,615 44,203,687,615 554,263,111 10,069,271,695 1,662,500,000 189,079,000 952,000,000 13,767,160,112 9,144,638,007 1,607,877,322 1,488,597,971 648,644,026
13.	2021 2022 2023 2024 To comply with Bangladesh Securities and Exchang Bangladesh Securities and Exchange Commission (Cap Tk. 85,56,194,94 has been transferred to Capital Mar Bank on 12 May 2025. Mudaraba Bonds Mudaraba Subordinated Bond Mudaraba Perpetual Bond Consolidated Other Liabilities Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Other Liabilities of the Bank Profit Payable Provision for Investment Provision for Off-balance Sheet items Provision for Investments in Securities Provision for Taxation Profit Suspense Account Compensation Realisable & Suspense Account Compensation Realised Account	ital Market Stabilization Fund) Rules, 2 ket Stabilization Fund's (CMSF) bank : [[[[[[[[[[[[[[[[[[10,083,439 37,952,651 62,003,701 110,039,791 IRRCD/2021-386/3 dated 021, Unclaimed Cash Dividaccount from Unclaimed D 6,200,000,000 5,000,000,000 11,200,000,000 11,200,000,000 52,736,379,532 2,050,579,347 54,786,958,879 54,786,958,879 616,152,572 12,744,501 1,642,510,608 1,662,510,600 200,000,000 1,024,000,000 18,076,781,532 10,666,957,861 2,411,493,816 1,778,454,001 1,424,199,128 519,309,735	8,558,435 10,110,943 46,783,080 65,452,458 14 January 2021 an end of the year 2021 of ividend Account of th 6,200,000,000 5,000,000,000 11,200,000,000 42,327,075,021 1,876,612,594 44,203,687,615 554,263,111 10,069,271,695 1,662,500,000 189,079,000 952,000,000 13,767,160,112 9,144,638,007 1,607,877,322 1,488,597,971 648,644,026 377,654,136
2a.1 13. 14.	2021 2022 2023 2024 To comply with Bangladesh Securities and Exchang Bangladesh Securities and Exchange Commission (Cap Tk. 85,56,194.94 has been transferred to Capital Mar Bank on 12 May 2025. Mudaraba Bonds Mudaraba Subordinated Bond Mudaraba Perpetual Bond Consolidated Other Liabilities Shahjalal Islami Bank PLC. Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Other Liabilities of the Bank Profit Payable Provision for Investment Provision for Off-balance Sheet items Provisions for Investments in Securities Provisions for Investments in Securities Provision for Taxation Profit Suspense Account Compensation Realisedbe & Suspense Account Compensation Realised Account Other Payables Outstanding Expenses	ital Market Stabilization Fund) Rules, 2 ket Stabilization Fund's (CMSF) bank : [[[[[[[[[[[[[[[[[[10,083,439 37,952,651 62,003,701 110,039,791 IRRCD/2021-386/3 dated 021, Unclaimed Cash Dividiaccount from Unclaimed D 6,200,000,000 5,000,000,000 11,200,000,000 52,736,379,532 2,050,579,347 54,786,958,879 54,786,958,879 616,152,572 12,744,501,698 1,662,500,000 200,000,000 1,024,000,000 18,076,781,532 10,666,957,861 2,411,493,816 1,778,454,001 1,424,199,128	8,558,435 10,110,943 46,783,080 65,452,458 14 January 2021 and and the year 2021 of ividend Account of the control of the cont

			30.09.2025 Taka	31.12.2024 Taka
14a.1	Provision for Investment		laka	1 aka
	(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 Inv	estments	4,872,032	-
	Written-off Recovery		37,546,811	84,204,361
	Net charge to Profit and Loss Account		1,450,000,000	5,365,741,494
	Fully provided investment written-off during the year Provision held at the end of the period		9,408,524,538	(1,553,775,677) 7,916,105,695
			7,400,324,330	7,910,103,093
	(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		2,683,192	14,900,000
	Provision transferred to Provision on Classified Investments		(4,872,032)	•
	Addition during the year		1,185,000,000	(727,522,000)
	Balance at the end of the period Total Provision for Investments (a+b)		3,335,977,160	2,153,166,000
	21 C. 200 C.		12,744,501,698	10,069,271,695
	(c) General Provision on Off-balance Sheet Items		1 ((2 500 000	
	Provision held at the beginning of the year Addition during the year		1,662,500,000	1,324,800,000 337,700,000
	Balance at the end of the period		1,662,500,000	1,662,500,000
	Total Provision for Investments & Off-balance Sheet Items (a	+b+c)	14,407,001,698	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 period		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 period		1,024,000,000	952,000,000
14a,2	Provision for Taxation			
	Provision for Current Tax		40.040.440.1	
	Balance at the beginning of the year Add: Provision made during the year		13,767,160,112 4,309,621,420	22,852,570,661
	Less: Adjustment for final settlement		4,309,021,420	3,654,118,042 (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 period		18,076,781,532	13,767,160,112
14a.2(a)	Provision for Current Tax made during the year			
	Income tax @ 37.50% on estimated taxable Business Profit		4,279,648,474	3,599,291,918
	Income tax @ 20% on Dividend Income		29,256,588	49,060,515
	Income tax @ 15% on Capital Gain on Sale of Shares		716,359	5,765,608
	Adjustment for previous year Estimated Total Provision Required		4,309,621,420	159,692,887 3,813,810,928
			4,507,021,420	3,013,010,720
	Computation of Taxable Business Profit			
	Profit before Taxes Add: Inadmissible expenditures		8,247,925,487 3,857,582,590	5,475,970,645
	Add. Hadinissible expenditures		12,105,508,077	6,698,735,904 12,174,706,549
	Less: Allowable Expenditure & Separate consideration		693,112,147	2,576,594,768
	Estimated Taxable Business Profit for the period		11,412,395,930	9,598,111,781
14a.2(b)	Reconciliation of effective tax rate of the Bank			
	<u>Particulars</u>	Effective Rate		
	보기 '보이면 '보 ' U '		8,247,925,487	5,475,970,645
	Profit before income taxes as per profit and loss account	37.5%	3,092,972,058	2,053,488,992
	Income taxes as per applicable tax rate	22/10/2009		
	Income taxes as per applicable tax rate Factors affecting the tax charge for current year:	17 5494	1 446 502 471	
	Income taxes as per applicable tax rate Factors affecting the tax charge for current year: Inadmissible expenses	17.54% -3.46%	1,446,593,471	2,512,025,965
	Income taxes as per applicable tax rate Factors affecting the tax charge for current year:	17.54% -3.46% -0.31%	(285,492,199)	(859,820,552)
	Income taxes as per applicable tax rate Factors affecting the tax charge for current year: Inadmissible expenses Admissible expenses in the current year (i.e. write-off etc.) Tax savings from reduced tax rates for dividend Tax loss/(savings) from reduced tax rates for capital gain	-3.46% -0.31% -0.01%		2,512,025,965 (859,820,552) (42,927,951) (8,648,413)
	Income taxes as per applicable tax rate Factors affecting the tax charge for current year: Inadmissible expenses Admissible expenses in the current year (i.e. write-off etc.) Tax savings from reduced tax rates for dividend Tax loss/(savings) from reduced tax rates for capital gain Adjustment for previous year	-3.46% -0.31% -0.01% 0.00%	(285,492,199) (25,599,514) (1,074,538)	(859,820,552) (42,927,951) (8,648,413) 159,692,887
	Income taxes as per applicable tax rate Factors affecting the tax charge for current year: Inadmissible expenses Admissible expenses in the current year (i.e. write-off etc.) Tax savings from reduced tax rates for dividend Tax loss/(savings) from reduced tax rates for capital gain	-3.46% -0.31% -0.01%	(285,492,199) (25,599,514)	(859,820,552) (42,927,951) (8,648,413)
14a.3	Income taxes as per applicable tax rate Factors affecting the tax charge for current year: Inadmissible expenses Admissible expenses in the current year (i.e. write-off etc.) Tax savings from reduced tax rates for dividend Tax loss/(savings) from reduced tax rates for capital gain Adjustment for previous year	-3.46% -0.31% -0.01% 0.00%	(285,492,199) (25,599,514) (1,074,538)	(859,820,552) (42,927,951) (8,648,413) 159,692,887
14a.3	Income taxes as per applicable tax rate Factors affecting the tax charge for current year: Inadmissible expenses Admissible expenses in the current year (i.e. write-off etc.) Tax savings from reduced tax rates for dividend Tax loss/(savings) from reduced tax rates for capital gain Adjustment for previous year Total Income Tax Expenses Provision for Start-up Fund For the year 2020	-3.46% -0.31% -0.01% 0.00%	(285,492,199) (25,599,514) (1,074,538)	(859,820,552) (42,927,951) (8,648,413) 159,692,887
14a.3	Income taxes as per applicable tax rate Factors affecting the tax charge for current year: Inadmissible expenses Admissible expenses in the current year (i.e. write-off etc.) Tax savings from reduced tax rates for dividend Tax loss/(savings) from reduced tax rates for capital gain Adjustment for previous year Total Income Tax Expenses Provision for Start-up Fund For the year 2020 For the year 2021	-3.46% -0.31% -0.01% 0.00%	(285,492,199) (25,599,514) (1,074,538) - 4,227,399,278	(859,820,552) (42,927,951) (8,648,413) 159,692,887 3,813,810,929
14a.3	Income taxes as per applicable tax rate Factors affecting the tax charge for current year: Inadmissible expenses Admissible expenses in the current year (i.e. write-off etc.) Tax savings from reduced tax rates for dividend Tax loss/(savings) from reduced tax rates for capital gain Adjustment for previous year Total Income Tax Expenses Provision for Start-up Fund For the year 2020 For the year 2021 For the year 2022	-3.46% -0.31% -0.01% 0.00%	(285,492,199) (25,599,514) (1,074,538) - 4,227,399,278	(859,820,552) (42,927,951) (8,648,413) 159,692,887 3,813,810,929 19,081,986 25,852,369 35,250,581
14a.3	Income taxes as per applicable tax rate Factors affecting the tax charge for current year: Inadmissible expenses Admissible expenses in the current year (i.e. write-off etc.) Tax savings from reduced tax rates for dividend Tax loss/(savings) from reduced tax rates for capital gain Adjustment for previous year Total Income Tax Expenses Provision for Start-up Fund For the year 2020 For the year 2021	-3.46% -0.31% -0.01% 0.00%	(285,492,199) (25,599,514) (1,074,538) - 4,227,399,278	(859,820,552) (42,927,951) (8,648,413) 159,692,887 3,813,810,929

			30.09.2025 Taka	31.12.2024 Taka
15.	Consolidated Deferred Tax Liabilities		1444	1414
	Shahjalal Islami Bank PLC.	(Note-15a)	68,906,797	44,375,479
	Shahialal Islami Bank Securities Ltd.	,	(1,425,801)	(1,410,764
	/ Testing to the second of the		67,480,996	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		24,531,318	(25,849,973
	-		68,906,797	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 on the crediting day of the Stock Dividend due to closure of BO ID of the shareholders are kept under the Suspense BO ID of the Bank.

As on 30 September 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 Dividend paid to non-controlling shareholders Share of current year's profit

(1,742,075)	438,459
227,157,181	228,899,256
11 120 (02 510	10.000.111.160
11,129,683,510	10,803,111,162

228,460,797

228,899,256

17. Statutory Reserve

Opening Balance Add: Addition during the year

11,129,683,510	11,129,683,510
	326,572,348
11,129,683,510	10,803,111,162

18.a 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.

18.b Start-up Equity Investment Fund

As per SMESPD circular No.2 dated 9 july 2025 Start-up Fund has been disclosed in Equity.

19. **Consolidated Retained Earnings**

Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.

(Note-19a)

3,555,328,910	1,140,708,815
(9,248,913)	11,965,690
3,546,079,996	1,152,674,505
2,157,181	3,899,256
3.543.922.816	1.148.775.249

Retained Earnings of the Bank

Less: Non-Controlling Interest

Opening Balance Less: Payment of Dividend

Less: Payment of Dividend for Mudaraba Perpetual Bond

Add: Transfer from Profit and Loss Account Less: Transfer to Statutory Reserve

Less: Start-up Fund

3,555,328,910	1,140,708,815
39,137,727	16,880,097
-	326,572,348
3,913,772,749	1,688,009,689
347,046,575	464,000,000
1,112,968,351	1,558,155,691
1,140,708,815	1,818,307,263

			30.09.2025 Taka	31.12.2024 Taka
20.	Letters of Guarantee			
	Letters of Guarantee (Local) Letters of Guarantee (Foreign)		28,479,914,193 869,901,989	30,378,086,050 974,478,613
	Back to Back Usance		29,349,816,181	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 guara	ntees given favoring:		
	Directors or Officers Government Banks and Other Financial Institutions		66,990,070 127,456,628	5,000,000 473,544,966
	Others		29,155,369,483	30,874,019,697
			29,349,816,181	31,352,564,663
21.	Irrevocable Letters of Credit			
	Letters of credit		72,961,976,101	76,207,690,971
			Jan'25 to Sep'25 Taka	Jan'24 to Sep'24 Taka
22.	Consolidated Profit on Investments			
	Shahjalal Islami Bank PLC.	(Note-22a)	20,341,684,782	16,541,168,279
	Shahjalal Islami Bank Securities Ltd.		102,435,085	146,573,843
	Less: Inter Company Transaction		20,444,119,867 113,095,651	16,687,742,122 111,093,397
	bess. Intel company Transaction		20,331,024,216	16,576,648,725
22a	Profit on Investments of the Bank			
	Profit on Investments		18,820,639,671	15,315,110,675
	Profit on Placement with Other Banks & Financial Institutions		1,521,045,111	1,226,057,604
			20,341,684,782	16,541,168,279
23.	Consolidated Profit paid on Deposits			
	Shahjalal Islami Bank PLC.	(Note-23a)	10,373,119,646	8,299,584,066
	Shahjalal Islami Bank Securities Ltd.		120,859,712	120,640,168 8,420,224,234
	Less: Inter Company Transaction		115,554,612	111,153,577
			10,378,424,747	8,309,070,657
23a	Profit paid on Deposits of the Bank			
	Profit on Deposits		9,410,231,850	7,560,649,947
	Profit paid on Borrowings		962,887,796 10,373,119,646	738,934,119 8,299,584,066
22-4	p. 6		10,373,119,040	6,299,364,000
23a.1	Profit paid on Borrowings		000 (02 220]	(02.042.400
	Profit paid on Borrowings Profit Expenses of Lease Liabilities (as per IFRS 16 Leases)		909,603,330 53,284,466	683,012,498 55,921,621
			962,887,796	738,934,119
24.	Consolidated Income from Investments in Shares & Securities			
	Shahjalal Islami Bank PLC.	(Note-24a)	1,809,504,182	1,507,954,638
	Shahjalal Islami Bank Securities Ltd.		26,418,577	26,283,977
			1,835,922,759 1,835,922,759	1,534,238,615 1,534,238,615
24a	Income from Investments in Shares & Securities of the Bank			
	Income from Investments in Govt. Sukuk/Islamic Bond Income from Investments in Shares & Securities		1,307,573,650 4,775,725	1,074,073,274 34,712,785
	Dividend Income		146,282,938	186,072,926
	Income from Investments in Corporate Sukuk/Islamic Bond		350,871,870 1,809,504,182	213,095,653 1,507,954,638
25.	Consolidated Commission, Exchange and Brokerage		1007,004,102	1,007,754,030
23.	Shahjalal Islami Bank PLC.	(Note 25a)	2 690 660 700	2402402041
	Shahjalal Islami Bank Securities Ltd.	(Note-25a)	2,680,660,798 72,013,114	2,403,402,941 82,418,201
			2,752,673,912	2,485,821,142
25a	Commission, Exchange and Brokerage of the Bank			
	Other commission Exchange earnings		1,430,798,602	1,128,404,903
	Exchange earnings		1,249,862,196 2,680,660,798	1,274,998,038 2,403,402,941

Schange Farmings				Jan'25 to Sep'25 Taka	Jan'24 to Sep'24 Taka
Rese Exchange Gain 1249/761949 1249/866,196	25a,1	Exchange Earnings			
Net Exchange Gain 1,249,862,196 1,274,998,038 1,195,006,073 1,195,00					
Season S					
Subship Subs	26	all according to the control of the		1,249,862,196	1,274,998,038
Subjailal Islami Bank Securites Ltd.	26.		(Note 76a)	1 260 900 071	1 110 500 402
1,274,119,327 1,125,228,210 6,0,180 1,271,60,036 1,271,60,036 1,271,60,036 1,271,60,036 1,271,60,036 1,271,60,036 1,271,60,036 1,271,60,036 1,271,60,036 1,271,60,036 1,271,60,036 1,271,60,036 1,271,60,036 1,271,60,036 1,271,60,036 1,271,60,036 1,271,60,036 1,271,60,036 1,271,60,036 1,200,030,037 1,201,70,042 1,201,70,042 1,334,47,741 30,033,2819 1,200,000,000 1,200,000 1,			(Note-26a)	7313200000000000000000000000000000000000	
1,271,660,368 1,125,168,030		A contract of the contract of		1,274,119,329	1,125,228,210
		Less: Inter Company Transaction			
Postage, Telex, SWIPT & REUTERS 12,796,1277 120,176,048 16,0461 13,040,045 13,046,454 13,046,45	260	Other Operating Income of the Pank		1,2,1,000,000	1,120,100,000
Incidental Charge	204	State of the state		127 981 277	120 176 048
Consolidated Salaries & Allowances 1,338,477, 1,269,809,971 1,269,809,971 1,269,809,971 1,269,809,971 1,269,809,971 2,991,976,0690 2,931,760,430 2,901,976,0690 2,931,760,430 2,901,976,0690 2,931,760,430 2,901,976,0690 2,931,760,430 2,901,976,079 2,901,976,079 2,901,976,079 2,901,976,079 2,901,976,079 2,901,976,079 2,901,976,079 2,901,976,079 2,901,976,079 2,901,976,079 2,901,976,079 2,901,976 2,901,976,079 2,901,976,					
1,269,809,971 1,119,500,492					
27.		Other Charges			
Shahjalal Islami Bank PLC. (Note-27a) 2,94955,069 2,931,761,430 53,062,863,933 3,154,600 53,154,600 53,154,600 53,154,600 53,154,600 53,154,600 53,164,600 53,164,600 53,164,600 53,164,600 54,164,510 54,164	27	Consolidated Salaries & Allowances		1,200,000,001	1,113,000,132
Shahjala Islami Bank Securities Itd. \$3,90,2324 \$3,154,4910	27.		(Note- 27a)	2 949 956 069	2 931 760 430
Salaries & Allowances of the Bank			(1.010 274)		20 <u></u> 0 0
Basic Salary				3,002,858,393	2,984,914,910
Allowances 1,065,860,167 1,043,31,485 58,974,5887 53,929,557 115,794,930 114,29,800 115,794,930 114,29,800 115,794,930 114,329,800 115,794,930 114,329,800 115,794,930 114,329,800 115,794,930 114,329,800 115,794,931 115,794,930 1	27a	Salaries & Allowances of the Bank		211	
Bonus					
Bank's Contribution to Provident fund					The second secon
				115,794,030	
Section Sect		Leave Encashment			
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Sp. 274,708 Sp. 277,708 Sp. 277,708 Sp. 277,708 Sp. 277,871,405 Sp. 277,871				2,749,930,009	2,931,760,430
Sahjala Islami Bank Securities Ltd. 5.274,708 5.707,575 290,326,053 297,871,405 290,326,053 297,871,405 290,326,053 297,871,405 290,326,053 297,871,405 290,326,053 297,871,405 290,620,704 158,809,500 142,704,941 158,809,500 142,704,941 158,809,500 142,704,941 158,809,500 142,704,941 158,809,500 142,704,941 158,809,500 142,704,941 158,809,500 142,704,941 158,809,500 142,704,941 158,809,500 142,704,941 158,809,500 142,704,941 158,809,500 142,704,941 158,809,500 142,704,941 158,809,500 142,704,941 158,809,500 142,704,941 158,809,500 142,704,941 158,809,500 142,704,941 158,809,500 159,809,	28.	Consolidated Rent, Taxes, Insurance, Electricity etc.			
290,326,053 297,871,405 28a. Rent, Taxes, Insurance, Electricity et. cof the Bank Rent, Rates & Taxes 54,622,906 69,669,794 Insurance 158,809,500 79,789,117 Ze8.1 Rent, Rates & Taxes 285,051,345 292,163,852 Rent, Rates & Taxes 273,881,951 284,238,111 Transfer to depreciation and profit expenses under IFRS 16 219,259,045 214,568,317 Shahjalal Islami Bank PLC. (Note-29a) 1,950,485 1,897,344 Shahjalal Islami Bank PLC. (Note-29a) 1,950,485 1,897,344 Shahjalal Islami Bank Securities Ltd. 135,500 971,500 29a Legal Expenses of the Bank 1,950,485 1,897,344 Legal Fees & Charge Other Legal Expenses 607,760 1,485,875 Other Legal Expenses of the Bank 2,093,718 2,077,906 Shahjalal Islami Bank PLC. (Note-30a) 38,641,903 57,730,005 Shahjalal Islami Bank PLC. (Note-30a) 38,641,903 57,730,005 Shahjalal Islami Bank Securities Ltd. 2,097,718 2,097,718 2,077,906		- TINN (1) 15 (1) 10 ((Note- 28a)		
Rent, Taxes, Insurance, Electricity etc. of the Bank Rent, Rates & Taxes S4,622,906 18,809,500 142,704,941 71,618,939 77,618,939 77,618,939 77,618,935 285,051,345 292,163,852 292,163,852 292,163,852 283,051,345 292,163,852 283,051,345 292,163,852 283,051,345 292,163,852 283,051,345 292,163,852 283,051,345 292,163,852 283,051,345 292,163,852 283,051,345 292,163,852 283,051,345 292,163,852		Snanjalai Islami Bank Securities Ltd.			
Rent, Rates & Taxes 154,622,906 169,669,794 1158,809,500 142,704,941 71,618,309 79,789,117 7285,051,345 79,789,117 7285,051,345 79,789,117 7285,051,345 79,789,117 7285,051,345 79,789,117 7285,051,345 79,789,117 7285,051,345 79,789,117 7285,051,345 79,789,117 7285,051,345 79,789,117 7285,051,345 79,789,117 7285,051,345 729,259,045 721,25	28a	Rent. Taxes. Insurance. Electricity etc. of the Bank			The state of the s
Insurance 158,809,500 142,704,941 71,618,939 79,789,117 72,618,935 79,789,117 72,618,935 79,789,117 72,618,935 79,789,117 72,618,935 79,789,117 72,618,935 79,789,117 72,618,935 79,789,117 72,618,935 79,789,117 72,618,935 72,788,1951 72,725,045 7		A CONTRACTOR OF		54,622,906	69,669,794
283.1 Rent, Rates & Taxes 273,881,951 284,238,111 Rent, Rates & Taxes 273,881,951 284,238,111 Transfer to depreciation and profit expenses under IFRS 16 273,881,951 284,238,111 279. Consolidated Legal Expenses 273,881,951 284,238,111 Shahjalal Islami Bank PLC. (Note-29a) 1,950,485 1,897,344 Shahjalal Islami Bank PLC. (Note-29a) 1,950,485 1,897,344 Shahjalal Islami Bank PLC. (Note-29a) 1,342,725 411,469 Poter Legal Expenses of the Bank 1,342,725 411,469 Consolidated Postage, Stamps, Telecommunication etc. 607,600 1,485,875 Shahjalal Islami Bank PLC. (Note-30a) 38,641,903 57,730,005 Shahjalal Islami Bank Securities Ltd. (Note-30a) 38,641,903 57,730,005 30 Postage, Stamps, Telecommunication etc. of the Bank 2,089,718 2,077,906 40 2,089,718 2,077,906 2,089,718 2,077,906 2,089,718 2,077,906 2,089,718 2,077,906 2,089,718 2,077,906 2,089,718				158,809,500	142,704,941
Rent, Rates & Taxes		Electricity & Lighting			
Rent, Rates & Taxes		P P		200/002/010	272/100/002
Transfer to depreciation and profit expenses under IFRS 16 219,259,045 214,568,317 54,662,906 69,669,794 29,662,906 69,669,794 29,662,906 29,669,794 29,669,794 29,669,794 29,669,795 29,668,844 29,689,865 28,688,844 29,669,769 29,689,865 28,688,844 29,669,769 29,66	28a.1	YO SA COSE WAS GOOD ON AND ARRANGED	9		
S4,622,906 69,669,794 29 69,669,794 29 1,950,485 1,897,344 135,500 971,500 2,085,985 2,868,844 29 2,685,985 2,868,844 29 2,607,700 2,085,985 2,868,844 29 2,085,985 2,868,844 29 2,085,985 2,868,844 29 2,085,985 2,868,844 29 2,085,985 2,868,844 29 2,085,985 2,868,844 29 2,085,985 2,868,844 29 2,085,985 2,868,844 29 2,085,985 2,868,844 29 2,085,985 2,868,844 29 2,085,985 2,868,844 29 2,085,985 2,868,844 29 2,085,785 2,887,344 29 2,085,785 2,887,344 29 2,085,785 2,887,344 29 2,085,785 2,887,344 29 2,085,785 2,887,344 29 2,085,785 2,887,34					
Shahjalal Islami Bank PLC.		Fig.			
Shahjalal Islami Bank Securities Ltd. 135,500 2,085,985 2,868,844	29.	Consolidated Legal Expenses			
Postage Post		Shahjalal Islami Bank PLC.	(Note- 29a)		1,897,344
Legal Expenses of the Bank Legal Fees & Charge		Shahjalal Islami Bank Securities Ltd.			
Legal Fees & Charge Other Legal Expenses 1,342,725 (607,760) 1,485,875 411,469 (607,760) 1,485,875 30. Consolidated Postage, Stamps, Telecommunication etc. (Note- 30a) 38,641,903 (2,089,718) 2,077,906 57,730,005 (2,089,718) 2,077,906 30a Postage, Stamps, Telecommunication etc. of the Bank 40,731,621 59,807,911 30a Postage, Stamps, Telecommunication etc. of the Bank 2,608,236 (1,916,520) 23,479,321 26,291,288 (2,5291,288) 23,479,321 Telegram, Fax & Telex 3,702,699 (2,062,214) 26,291,288 (2,508) 26,291,289 (2,508) 26,291,289 (2,508) 26,291,289 (2,508) 26,291,289 (2,508) 26,291,289 (2,508) 26,291,289	20-	Land Processor Called Pro-L		2,003,703	2,000,044
Other Legal Expenses 607,760 1,485,875 1,950,485 1,897,344 30. Consolidated Postage, Stamps, Telecommunication etc. (Note-30a) 38,641,903 57,730,005 57,730,005 2,089,718 2,077,906 40,731,621 59,807,911 30a Postage, Stamps, Telecommunication etc. of the Bank Postage 2,608,236 1,916,520 59,807,911 Telegram, Fax & Telex 3,702,699 20,602,214 Telegram, Fax & Telex 3,702,699 20,602,214 Telephone charges 819,953 1,801,982 7,658,001 38,641,903 57,730,005 31. Consolidated Stationery, Printing, Advertisements etc. Shaḥjalal Islami Bank PLC. (Note-31a) 119,065,868 102,584,049 5,80,901 128,802 128,802 128,802 128,802 128,802 128,802 128,802 128,802 <	29a	- H		1 242 725	411.400
1,950,485 1,897,344					
Shahjalal Islami Bank PLC.					
Shahjalal Islami Bank Securities Ltd. 2,089,718 40,731,621 59,807,911	30.	Consolidated Postage, Stamps, Telecommunication etc.			
Postage, Stamps, Telecommunication etc. of the Bank Postage			(Note- 30a)		
Postage		Shahjalal Islami Bank Securities Ltd.			
Postage	30a	Postage Stamps Telecommunication etc of the Rank		10)1011011	37,007,711
Leased line 23,479,321 26,291,288 Telegram, Fax & Telex 3,702,699 20,062,214 Telephone charges 819,953 1,801,982 Mobile phone charges 8,031,695 7,658,001 38,641,903 57,730,005 31. Consolidated Stationery, Printing, Advertisements etc. Shahjalal Islami Bank PLC. (Note-31a) 119,065,868 102,584,049 Shahjalal Islami Bank Securities Ltd. 744,685 1,280,967	Joa			2 608 236	1 916 520
Telephone charges		Leased line			
Mobile phone charges 8,031,695 7,658,001 31. Consolidated Stationery, Printing, Advertisements etc. (Note-31a) 119,065,868 102,584,049 Shahjalal Islami Bank PLC. (Note-31a) 119,065,868 102,584,049 Shahjalal Islami Bank Securities Ltd. 744,685 1,280,967					
31. Consolidated Stationery, Printing, Advertisements etc. Shahjalal Islami Bank PLC. (Note- 31a) 119,065,868 102,584,049 Shahjalal Islami Bank Securities Ltd. 744,685 1,280,967					
Shahjalal Islami Bank PLC. (Note- 31a) 119,065,868 102,584,049 Shahjalal Islami Bank Securities Ltd. 744,685 1,280,967					
Shahjalal Islami Bank Securities Ltd. 744,685 1,280,967	31.	$Consolidated \ Stationery, \ Printing, \ Advertisements \ etc.$			
			(Note- 31a)		
		Suanjarai islami Dank Securities Ltd.		744,685 119,810,553	1,280,967 103,865,016

			Jan'25 to Sep'25 Taka	Jan'24 to Sep'24 Taka
31a	Stationery, Printing, Advertisements etc. of the Bank			
	Table Stationery		8,054,079	7,419,348
	Printing Stationery		7,161,801	8,126,073
	Security Stationery		7,451,803	5,948,515
	Computer Stationery		58,428,264	56,949,375
	Publicity and Advertisement		37,969,920	24,140,738
			119,065,868	102,584,049
32.	Chief Executive's Salary & Fees of the Bank			
	Basic Salary		7,200,000	7,200,000
	Allowances		2,934,000	2,934,000
	Bonus		3,100,000	3,100,000
	数		13,234,000	13,234,000
33.	Directors' Fees & Expenses of the Bank			
	Directors' Fees		4,520,000	4,644,234
	Meeting Expenses		290,702	1,091,362
			4,810,702	5,735,596
34.	Shariah Supervisory Committee's Fees & Expenses of the Bank			
	Shariah Council Meeting Expenses		540,963	528,409
35.	Consolidated Auditors' Fees			
	Shahjalal Islami Bank PLC.	(Note-35a)	3,018,750	517,500
	Shahjalal Islami Bank Securities Ltd.		69,000	69,000
			3,087,750	586,500
35a	Auditor's Fees of the Bank			
	Auditor's Fees		3,018,750	517,500
				517,000
36.	Consolidated Depreciation & Repairs of Assets			
	Shahjalal Islami Bank PLC.	(Note-36a)	400,850,132	484,893,970
	Shahjalal Islami Bank Securities Ltd.		12,729,670	15,020,001
			413,579,802	499,913,971
36a	Depreciation & Repairs of Bank's Assets			
	a) Depreciation of Bank's Assets			
	Land & Building		14,704,745	14,758,608
	Furniture & Fixtures		79,013,149	76,583,810
	Office Equipment		30,311,631	84,517,488
	Computer & Network Equipment		51,957,149	57,068,505
	Vehicles		4,925,487	5,729,573
	Right of Use (ROU) Assets		185,049,001	184,659,295
	b) Amortization of Bank's Assets			
	Software-Others		7,477,647	6,320,660
			373,438,808	429,637,939
	c) Repairs on Bank's Assets			
	Office Premises		1,549,060	1,166,431
	Office Equipment		12,593,911	11,898,497
	Office Furniture & Fixtures		1,528,918	2,255,639
	Vehicles		2,787,257	2,798,904
	Procurement of Parts, Spares & Others		8,952,178	37,136,560
			27,411,324	55,256,031
			400,850,132	484,893,970
37.	Consolidated Other Expenses			
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Note-37a)	945,573,383	767,067,779
	Shanjara islami Balik Securities Liu.		14,547,721	24,513,618
			960,121,104	791,581,397

			Jan'25 to Sep'25 Taka	Jan'24 to Sep'24 Taka
37a	Other Expenses of the Bank			
	Petrol, Oil and Lubricants		6,264,000	6,423,889
	Entertainment		29,598,532	35,652,731
	Subscription		12,598,727	7,762,388
	Traveling and Conveyance		28,200,602	24,563,559
	Training Expenses Car expenses		6,494,958 200,747,856	4,338,868 158,770,456
	Gratuity expenses		360,000,000	250,000,000
	Papers & Periodicals		603,181	231,860
	Utility		5,861,239	5,895,731
	Uniform & Liveries		1,038,476	2,883,663
	Bank Charges		850,046	944,990
	Business development & promotion		29,803,038	30,648,968
	Upkeep and cleaning of office premises		41,628,720	40,912,541
	Security Service- outsourcing		103,378,433	100,214,337
	Branch Opening Expenses SJIBL Card expenses		997,879 55,121,403	193,885 50,058,226
	Islamic Credit Card Expenses		21,295,040	15,635,338
	AGM & meeting expenses		9,355,367	7,632,218
	Capital Enhancement Fees		3,842,477	2,618,875
	Laundry and Washing		496,878	324,676
	Crockeries, Kettle and others		637,603	369,594
	Photograph and Photocopy		692,234	441,860
	Loss on Disposal of Fixed Assets		2,712,256	3,593,363
	Miscellaneous Expenses		11,812,901	8,090,535
	CSR Expense		749,500	209,071
	Agent Banking Expense		10,792,038	8,656,160
			945,573,383	767,067,779
38.	Consolidated Provision against Investments, Off-balar Shahjalal Islami Bank PLC.	(Note-38a)	2,717,921,000	1,085,940,000
	Shahjalal Islami Bank Securities Ltd.	(Note-36a)	-	0 N 0
			2,717,921,000	1,085,940,000
38a	Provision against Investments, Off-balance Sheet Item	is & Others of the Bank		
	Provision on Unclassified Investments		1,185,000,000	201,000,000
	Provision on Classified Investments		1,450,000,000	483,000,000
	Provision on Off-balance Sheet Items		-	235,500,000
	Provisions on Investments in Securities		72,000,000	166,440,000
	Provision on Other Assets		10,921,000	
			2,717,921,000	1,085,940,000
39.	Consolidated Deferred Tax (Income)/Expenses			
	Shahjalal Islami Bank PLC.	(Note-39a)	24,531,318	(14,955,083)
	Shahjalal Islami Bank Securities Ltd.		(15,036) 24,516,282	30,352 (14,924,731)
39a	Deferred Tax (Income)/Expenses of the Bank			(,,
374	Closing deferred tax liability		68,906,797	EE 270 260
	Opening deferred tax liability		44,375,479	55,270,369 70,225,452
	Deferred tax expenses/(Income)		24,531,318	(14,955,083)
40.	Consolidated Tax Expenses			
	Current tax		4,326,674,155	3,516,753,957
	Current tax			
	Deferred tax		24,516,282	(14,924,731)
				(14,924,731) 3,501,829,225
40a			24,516,282	
40a	Deferred tax Tax Expenses of the Bank		24,516,282 4,351,190,437	3,501,829,225
40a	Deferred tax Tax Expenses of the Bank Current tax		24,516,282 4,351,190,437 4,309,621,420	3,501,829,225 3,495,157,487
40a	Deferred tax Tax Expenses of the Bank		24,516,282 4,351,190,437	3,501,829,225
40a 41.	Deferred tax Tax Expenses of the Bank Current tax	(Note-2.4)	4,351,190,437 4,309,621,420 24,531,318	3,501,829,225 3,495,157,487 (14,955,083)
	Deferred tax Tax Expenses of the Bank Current tax Deferred tax Consolidated Earnings per Share (EPS)	(Note-2.4)	24,516,282 4,351,190,437 4,309,621,420 24,531,318 4,334,152,738	3,501,829,225 3,495,157,487 (14,955,083) 3,480,202,403
	Deferred tax Tax Expenses of the Bank Current tax Deferred tax Consolidated Earnings per Share (EPS) Net Profit after Taxes	(Note-2.4)	24,516,282 4,351,190,437 4,309,621,420 24,531,318 4,334,152,738 3,894,300,221	3,501,829,225 3,495,157,487 (14,955,083) 3,480,202,403 4,062,819,586
	Deferred tax Tax Expenses of the Bank Current tax Deferred tax Consolidated Earnings per Share (EPS)	(Note-2.4)	24,516,282 4,351,190,437 4,309,621,420 24,531,318 4,334,152,738	3,501,829,225 3,495,157,487 (14,955,083) 3,480,202,403 4,062,819,586 1,112,968,351
41.	Deferred tax Tax Expenses of the Bank Current tax Deferred tax Consolidated Earnings per Share (EPS) Net Profit after Taxes No. of Ordinary Shares outstanding		24,516,282 4,351,190,437 4,309,621,420 24,531,318 4,334,152,738 3,894,300,221 1,112,968,351	3,501,829,225 3,495,157,487 (14,955,083) 3,480,202,403 4,062,819,586
	Deferred tax Tax Expenses of the Bank Current tax Deferred tax Consolidated Earnings per Share (EPS) Net Profit after Taxes No. of Ordinary Shares outstanding Earnings per Share (EPS) of the Bank	(Note-2.4)	24,516,282 4,351,190,437 4,309,621,420 24,531,318 4,334,152,738 3,894,300,221 1,112,968,351 3,50	3,501,829,225 3,495,157,487 (14,955,083) 3,480,202,403 4,062,819,586 1,112,968,351 3.65
41.	Deferred tax Tax Expenses of the Bank Current tax Deferred tax Consolidated Earnings per Share (EPS) Net Profit after Taxes No. of Ordinary Shares outstanding Earnings per Share (EPS) of the Bank Net Profit after Tax		24,516,282 4,351,190,437 4,309,621,420 24,531,318 4,334,152,738 3,894,300,221 1,112,968,351 3,50 3,913,772,749	3,501,829,225 3,495,157,487 (14,955,083) 3,480,202,403 4,062,819,586 1,112,968,351 3.65 4,048,186,945
41.	Deferred tax Tax Expenses of the Bank Current tax Deferred tax Consolidated Earnings per Share (EPS) Net Profit after Taxes No. of Ordinary Shares outstanding Earnings per Share (EPS) of the Bank		24,516,282 4,351,190,437 4,309,621,420 24,531,318 4,334,152,738 3,894,300,221 1,112,968,351 3,50	3,501,829,225 3,495,157,487 (14,955,083) 3,480,202,403 4,062,819,586 1,112,968,351 3.65

		Jan'25 to Sep'25 Taka	Jan'24 to Sep'24 Taka			
42.	Net Asset Value (NAV) per Share:					
	Net Asset Value (Consolidated) Net Asset Value (Bank's) No. of Outstanding Shares	25,864,090,470 25,839,977,987 1,112,968,351	25,932,625,040 25,879,308,383 1,112,968,351			
	Net Asset Value (NAV) per Share (Consolidated)	23.24	23.30			
	Net Asset Value (NAV) per Share (Bank's)	23.22	23.25			
43.	Net Operating Cash Flows per Share (NOCFPS):					
	Net cash flow from operating activities (Consolidated) Net cash flow from operating activities (Bank's) No. of Outstanding Shares	25,560,539,098 25,703,886,169 1,112,968,351	8,729,192,876 8,738,883,837 1,112,968,351			
	Net Operating Cash Flow per Share (NOCFPS) (Consolidated)	22.97	7.84			
	Net Operating Cash Flow per Share (NOCFPS) (Bank's)	23.09	7.85			
	Net Operating Cash Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) increased compared to the same period of last year due to increase of investment income, increase of income from fees & commission and increase of placement from other banks & financial					

institutions.

4. 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., representated by Mr. Md. Sanaullah Shahid	BMCTR-Rev		113,732,969	Regular
iii)	Own the World Company Limited	Khandaker Sakib Ahmed	BMCTR/BG	7,500,000	5,063,750	Regular
iv)	M/s. Rupsha Trading Corporation	Md. Mohiuddin Ahmed	L/C /MPI-TR/Bai- Muajjal		42,269,313	Regular
v) .	Abdul Hakim	Abdul Halim	HPSM-Real Estate	*	10,655,006	Regular
vi)	Shoyeb Ahmed	Abdul Halim	HPSM-Real Estate		10,716,872	Regular
vii)	Fakir Knitwears	Fakir Mashrikuzzaman	BG	4,113,900		Regular
viii)	Fakir Knitwears Ltd	Fakir Akhtaruzzaman	BG	55,376,170		Regular
ix)	Akkas Uddin Mollah	Akkas Uddin Mollah	Credit Card	•	74,123	Regular
x)	Khandoker Sakib Ahmed	Khandoker Sakib Ahmed	Credit Card		31,773	Regular
xi)	Anwarul Kaium Shimu	Md Abdul Barek	Credit Card		30,507	Regular
xii)	Tanzin Zaman	Khandoker Sakib Ahmed	Credit Card		124,603	Regular
xiii)	Shahjalal Islami Bank Securities	Subsidiary	Bai-Muajjal/BG	200,000,000	1,104,006,357	Regular
Total				272,506,655	1,286,705,274	