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)	3	2,815,123,374	2,995,303,942
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4	24,065,531,806	20,112,112,890
		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		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		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		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			
Paid-up Capital	16.2	11,129,683,510	11,129,683,510
Statutory Reserve	17	11,129,683,510	11,129,683,510
Capital Reserve		35,518,577	35,518,577
Foreign Currency Translation Reserve	18.a	25,282,057	26,898,101
Start-up Equity Investment Fund	18.b	172,451,480	-
Retained Earnings	19	3,543,922,816	1,148,775,249
Total Shareholders' Equity		**26,036,541,950**	**23,470,558,947**
Non-controlling Interest	16.3	**227,157,181**	**228,899,256**
Total Liabilities & Shareholders' Equity		**422,216,863,316**	**388,847,435,421**

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		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total off-balance sheet items including contingent liabilities		**207,674,041,334**	**217,931,661,870**

Chief Financial Officer **Company Secretary** **Managing Director**

Director **Director**

Dhaka; 22 October 2025

Shahjalal Islami Bank PLC. and its Subsidiary

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

Particulars	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
Operating Income					
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
		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		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		-	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					
Deferred Tax	39	24,516,282	(14,924,731)	(6,570,211)	11,245,329
Current Tax	40	4,326,674,155	3,516,753,957	1,443,451,963	1,129,710,797
		4,351,190,437	**3,501,829,225**	**1,436,881,752**	**1,140,956,127**
Net Profit / (Loss) after Tax		**3,892,558,146**	**4,064,128,669**	**1,141,539,336**	**1,175,450,594**
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
Non-controlling Interest		(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	-	-
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
		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**		

Chief Financial Officer | **Company Secretary** | **Managing Director**

Dhaka; 22 October 2025 | **Director** | **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	1,647,877,913
Recoveries on investment previously written off	37,546,811	27,722,321
Cash payments to employees	(3,016,092,393)	(2,998,148,910)
Cash payments to suppliers	(119,810,553)	(103,865,016)
Income tax paid	(2,995,084,239)	(2,269,908,738)
Receipts from other operating activities	1,273,515,355	1,124,536,765
Payments for other operating activities	(1,546,013,515)	(1,425,577,499)
(i) Operating profit before changes in operating assets & liabilities	**7,979,884,334**	**6,377,948,415**
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(8,781,451,162)	(21,299,311,282)
(Increase)/decrease in other assets	(146,763,436)	(4,350,651,783)
(Increase)/decrease of placement with other banks & financial institutions	2,582,877,350	3,150,216,150
Increase/(decrease) in deposits from other banks	(199,511,121)	(7,118,912)
Increase/(decrease) of placement from other banks & financial institutions	1,527,895,693	(5,315,339,807)
Increase/(decrease) in deposits received from customers	18,736,366,687	26,368,654,507
Increase/(decrease) in other liabilities on account of customers	2,615,792,378	2,980,908,845
Increase/(decrease) in other liabilities	1,245,448,374	823,886,742
(ii) Cash flows from operating assets and liabilities	**17,580,654,764**	**2,351,244,461**
Net cash flow from operating activities (A)=(i+ii)	**25,560,539,098**	**8,729,192,876**
Cash flows from investing activities		
Proceeds from sale of securities	642,280,784	704,267,016
Payments for purchases of securities	(10,680,169,295)	(3,224,985,109)
Proceeds from sale of fixed assets	1,590,005	4,254,679
Payments for purchases of property, plants & equipments	(198,577,986)	(132,899,393)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	**(10,234,876,492)**	**(2,649,362,807)**
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Payments for redemption of debt instruments	-	(800,000,000)
Receipts from issue of ordinary shares	-	-
Profit against mudaraba perpetual bond	(464,000,000)	(411,000,092)
Dividend paid to ordinary shareholders	(1,112,968,351)	(1,558,155,691)
Net cash used in financing activities (C)	**(1,576,968,351)**	**(2,769,155,783)**
Net increase in cash & cash equivalents (A+B+C)	**13,748,694,255**	**3,310,674,286**
Add: Effect of exchange rate changes on cash & cash equivalents	209,762,732	837,943,229
Add: Cash and cash equivalents at the beginning of the period	35,591,788,574	29,675,475,883
Cash and cash equivalents at the end of the period	**49,550,245,561**	**33,824,093,397**
Consolidated Net Operating Cash Flow per Share (NOCFPS)	**22.97**	**7.84**

Chief Financial Officer **Company Secretary** **Managing Director**

Dhaka; 22 October 2025 **Director** **Director**

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

For the period ended 30 September 2025 (Amount in Taka)

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Gain/(loss)	Non-controlling Interest	Total Capital/ Shareholders' Equity
Balance as at 01 January 2025	11,129,683,510	11,129,683,510	35,518,577	1,148,775,249	-	26,898,101	228,899,256	23,699,458,202
Transferred from Start-up Fund					133,313,753			133,313,753
Dividend for the year 2023:								-
Stock Dividend	-	-	-	-			-	-
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	-	-	-	-		-	-	-
Currency Translation Difference	-	-	-	-		(1,616,044)	-	(1,616,044)
Start-up Fund	-	-	-	(39,137,727)	39,137,727	-	-	-
Capital Reserve	-	-	-	-		-	-	-
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								5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items								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)

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Gain/(loss)	Non-controlling Interest	Total Capital/ Shareholders' Equity
Balance as at 01 January 2024	11,129,683,510	10,803,111,162	34,820,349	1,822,170,931	-	9,087,189	228,460,797	24,027,333,937
Cash Dividend for the year 2023	-	-	-	(1,558,155,691)			-	(1,558,155,691)
Profit against Mudaraba Perpetual Bond	-	-	-	(347,366,120)		-	-	(347,366,120)
Net profit during the period	-	-	-	4,062,819,586		-	1,309,083	4,064,128,669
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**	**34,820,349**	**2,433,308,966**		**26,023,185**	**229,769,880**	**26,162,394,921**
Add: Mudarabah Perpetual Bond								5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items								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								746,294,574
Total Equity as at 30 September 2024								**36,275,198,904**

Chief Financial Officer **Director** **Company Secretary** **Director** **Managing Director**

Dhaka; 22 October 2025

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			
Cash			
Cash in Hand (including Foreign Currencies)	3a	2,815,123,374	2,995,303,942
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4a	24,065,531,806	20,112,112,890
		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		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		76,739,931,412	73,572,563,307
Bills Payable		8,188,193,778	4,520,558,362
	12a	**304,510,405,539**	**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	18.b	172,451,480	-
Retained Earnings	19a	3,555,328,910	1,140,708,815
Total Shareholders' Equity		**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		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		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total off-balance sheet items including contingent liabilities		**207,674,041,334**	**217,931,661,870**

Chief Financial Officer **Company Secretary** **Managing Director**

Dhaka; 22 October 2025 **Director** **Director**

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

	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
Operating income					
Investment Income	22a	20,341,684,782	16,541,168,279	7,046,275,975	5,336,974,139
Less: Profit paid on Deposits	23a	10,373,119,646	8,299,584,066	3,629,385,215	2,973,432,129
Net Investment Income		**9,968,565,136**	**8,241,584,213**	**3,416,890,760**	**2,363,542,010**
Income from Investment in Shares/securities	24a	1,809,504,182	1,507,954,638	659,467,507	537,711,305
Commission, Exchange and Brokerage	25a	2,680,660,798	2,403,402,941	885,669,768	1,137,770,823
Other Operating Income	26a	1,269,809,971	1,119,500,492	358,505,589	322,645,639
		5,759,974,951	**5,030,858,071**	**1,903,642,864**	**1,998,127,767**
Total Operating Income		**15,728,540,087**	**13,272,442,283**	**5,320,533,624**	**4,361,669,777**
Operating expenses					
Salaries and Allowances	27a	2,949,956,069	2,931,760,430	932,432,123	980,809,882
Rent, Taxes, Insurances, Electricity etc.	28a	285,051,345	292,163,852	91,943,886	83,106,170
Legal Expenses	29a	1,950,485	1,897,344	444,697	460,320
Postage, Stamps, Telecommunication etc.	30a	38,641,903	57,730,005	10,072,277	24,228,589
Stationery, Printings, Advertisements etc.	31a	119,065,868	102,584,049	30,913,280	24,961,552
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	35a	3,018,750	517,500	1,006,250	172,500
Depreciation & Repairs of Bank's Assets	36a	400,850,132	484,893,970	135,870,808	154,736,992
Zakat Expenses		-	-	-	-
Other Expenses	37a	945,573,383	767,067,779	373,362,413	234,053,270
Total Operating Expenses		**4,762,693,600**	**4,658,112,936**	**1,580,841,792**	**1,507,402,354**
Profit / (Loss) before Provision		**10,965,846,487**	**8,614,329,348**	**3,739,691,832**	**2,854,267,422**
Specific provision for Classified Investments		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		-	235,500,000	-	136,500,000
Provision for diminution in value of Investments in Shares		72,000,000	166,440,000	-	2,500,000
Provision for Other Assets		10,921,000	-	-	-
Total Provision	38a	**2,717,921,000**	**1,085,940,000**	**1,180,000,000**	**541,240,840**
Total Profit / (Loss) before taxes		**8,247,925,487**	**7,528,389,348**	**2,559,691,832**	**2,313,026,583**
Provision for taxation					
Deferred tax	39a	24,531,318	(14,955,083)	(6,566,180)	11,138,757
Current tax	40a	4,309,621,420	3,495,157,487	1,437,092,314	1,122,775,084
		4,334,152,738	**3,480,202,403**	**1,430,526,134**	**1,133,913,842**
Net Profit after Taxation		**3,913,772,749**	**4,048,186,945**	**1,129,165,699**	**1,179,112,741**
Retained Earnings from previous year/period		1,140,708,815	1,818,307,263	2,554,408,293	1,826,730,239
Add: Net Profit after Tax		3,913,772,749	4,048,186,945	1,129,165,699	1,179,112,741
Profit available for Appropriation		**5,054,481,563**	**5,866,494,207**	**3,683,573,991**	**3,005,842,980**
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	-	-
Profit against Mudaraba Perpetual Bond		347,046,575	347,366,120	116,953,425	116,633,880
Retained Earnings	19a	3,555,328,910	2,414,812,657	3,555,328,909	2,414,812,657
		5,054,481,563	**5,866,494,207**	**3,683,573,991**	**3,005,842,980**
Earnings per Share (EPS)	41a	**3.52**	**3.64**	**1.01**	**1.06**
Net Asset Value per Share as at 30 September	42	**23.37**	**23.25**		

Chief Financial Officer **Company Secretary** **Managing Director**

Dhaka; 22 October 2025 **Director** **Director**

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
Cash flows from operating activities		
Investment income receipt in cash	21,835,821,817	17,794,544,294
Profit paid on deposits and borrowings	(10,221,191,323)	(7,688,105,039)
Dividend receipts	146,282,938	186,072,926
Fees & commission receipt in cash	2,470,898,065	1,565,459,712
Recoveries on investment previously written off	37,546,811	27,722,321
Cash payments to employees	(2,963,190,069)	(2,944,994,430)
Cash payments to suppliers	(119,065,868)	(102,584,049)
Income tax paid	(2,977,698,611)	(2,247,750,734)
Receipts from other operating activities	1,269,205,997	1,118,809,047
Payments for other operating activities	(1,523,545,644)	(1,391,871,471)
(i) Operating Profit before changes in operating assets & liabilities	**7,955,064,115**	**6,317,302,576**
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(8,545,505,462)	(21,570,825,358)
(Increase)/decrease in other assets	(160,457,840)	(4,353,930,031)
(Increase)/decrease of placement with other banks & financial institutions	2,582,877,350	3,150,216,150
Increase/(decrease) in deposits from other banks	(199,511,121)	(7,118,912)
Increase/(decrease) of placement from other banks & financial institutions	1,409,649,998	(5,053,206,448)
Increase/(decrease) in deposits received from customers	18,957,442,395	26,271,602,559
Increase/(decrease) in other liabilities on account of customers	2,615,792,378	2,980,908,845
Increase/(decrease) in other liabilities	1,088,534,356	1,003,934,455
(ii) Cash flows from operating assets and liabilities	**17,748,822,054**	**2,421,581,261**
Net cash flow from operating activities (A)=(i+ii)	**25,703,886,169**	**8,738,883,837**
Cash flows from investing activities		
Proceeds from sale of securities	136,807,218	499,405,098
Payments for purchases of securities	(10,280,798,030)	(3,115,509,019)
Proceeds from sale of fixed assets	1,590,005	2,350,088
Payments for purchases of property, plants & equipments	(197,515,281)	(131,706,005)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	**(10,339,916,088)**	**(2,745,459,838)**
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Payments for redemption of debt instruments	-	(800,000,000)
Receipts from issue of ordinary shares	-	-
Profit against mudaraba perpetual bond	(464,000,000)	(411,000,092)
Dividend paid to ordinary shareholders	(1,112,968,351)	(1,558,155,691)
Net cash used in financing activities (C)	**(1,576,968,351)**	**(2,769,155,783)**
Net increase in cash & cash equivalents (A+B+C)	**13,787,001,731**	**3,224,268,216**
Add: Effect of exchange rate changes on cash & cash equivalents	209,762,732	837,943,229
Add: Cash and cash equivalents at the beginning of the period	35,481,566,967	29,652,375,666
Cash and cash equivalents at the end of the period	**49,478,331,430**	**33,714,587,111**
Net Operating Cash Flow per Share (NOCFPS)	**23.09**	**7.85**

Chief Financial Officer **Company Secretary** **Managing Director**

Dhaka; 22 October 2025 **Director** **Director**

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/(loss)	Total Capital/ Shareholders' Equity
Balance as at 01 January 2025	11,129,683,510	11,129,683,510	1,140,708,815	-	26,898,101	23,426,973,935
Transferred from Start-up Fund				133,313,753		133,313,753
Dividend for the year 2024:						-
Stock Dividend	-	-	-		-	-
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	-	-	-		(1,616,044)	(1,616,044)
Start-up Fund	-	-	(39,137,727)	39,137,727	-	-
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**	**26,012,429,467**
Add: Mudarabah Perpetual Bond						5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items						4,998,477,160
Add: Mudaraba Subordinated Bond						5,000,000,000
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 Gain/(loss)	Total Capital/ Shareholders' Equity
Balance as at 01 January 2024	11,129,683,510	10,803,111,162	1,818,307,263		9,087,189	23,760,189,123
Cash Dividend for the year 2023	-	-	(1,558,155,691)			(1,558,155,691)
Profit against Mudaraba Perpetual Bond	-	-	(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						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						**36,689,128,406**

Chief Financial Officer

Company Secretary

Managing Director

Dhaka; 22 October 2025

Director

Director

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) sub-branches, 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.		-	-
			2,815,123,374	**2,995,303,942**
3a	**Cash in Hand of the Bank (including Foreign Currencies)**			
	In Local Currencies		2,751,468,876	2,929,154,053
	In Foreign Currencies		63,654,497	66,149,889
			2,815,123,374	**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**
4a	**Balance with Bangladesh Bank and its agent bank(s) (including Foreign Currencies)**			
	Balance with Bangladesh Bank			
	In Local Currencies		16,757,108,661	14,522,706,789
	In Foreign Currencies		7,121,838,846	5,275,766,270
			23,878,947,508	**19,798,473,059**
	Balance with Sonali Bank PLC. as agent of Bangladesh Bank			
	In Local Currencies		186,584,299	313,639,831
	In Foreign Currencies		-	-
			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.	(Note-5a)	13,062,179,839	7,248,803,296
	Shahjalal Islami Bank Securities Ltd.		443,130,247	260,362,016
			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.		-	-
			9,535,496,412	**5,125,346,839**
			22,669,590,381	**12,484,371,742**
5a	**Balance with Other Banks and Financial Institutions of the Bank**			
	Inside Bangladesh		13,062,179,839	7,248,803,296
	Outside Bangladesh		9,535,496,412	5,125,346,839
			22,597,676,251	**12,374,150,135**
6.	**Consolidated Placement with Other Banks & Financial Institutions**			
	Shahjalal Islami Bank PLC.	(Note-6a)	17,822,708,066	20,405,585,416
	Shahjalal Islami Bank Securities Ltd.		-	-
			17,822,708,066	20,405,585,416
	Less: Inter Company Transaction		-	-
			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.		-	-
			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.		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			
	Bangladesh Government Investment Sukuk (BGIS)		37,088,420,000	26,897,720,000
	Bangladesh Government Shariah based Special Bond		564,692,000	564,692,000
			37,653,112,000	**27,462,412,000**

	30.09.2025 Taka	31.12.2024 Taka
ii) Others		
Mudaraba Perpetual Bond	1,527,284,492	1,527,284,492
Mudaraba Subordinated Bond	3,940,000,000	3,940,000,000
Beximco Green Sukuk Al Istisna'a	646,672,900	646,672,900
Investments in Shares & Securities	2,677,633,173	2,724,342,361
	8,791,590,564	**8,838,299,753**
	46,444,702,564	**36,300,711,753**

8. Consolidated Investments

		30.09.2025 Taka	31.12.2024 Taka
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
		260,999,148,316	253,116,910,836
Less: Inter Company Transaction		1,104,006,358	1,427,507,491
		259,895,141,958	**251,689,403,345**
Bills Purchased and Discounted			
Shahjalal Islami Bank PLC.	(Note-8a)	19,759,261,368	19,183,548,819
Shahjalal Islami Bank Securities Ltd.		-	-
		19,759,261,368	**19,183,548,819**
		279,654,403,326	**270,872,952,164**

8a Investments of the Bank

Country-wise Classification of Investments:

	30.09.2025 Taka	31.12.2024 Taka
Inside Bangladesh		
Gross Murabaha, Bai-Muajjal etc.	271,337,236,161	262,528,238,728
Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income)	13,604,507,403	12,765,302,884
Net Murabaha, Bai-Muajjal etc.	**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**

9. Consolidated Fixed Assets including Premises, Furniture and Fixtures

		30.09.2025 Taka	31.12.2024 Taka
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.		139,973,409	127,594,963
		4,077,041,879	**3,707,881,496**
Written Down Value		**5,043,369,221**	**5,219,058,005**

9a Fixed Assets including Premises, Furniture and Fixtures of the Bank

Tangible Assets:

	30.09.2025 Taka	31.12.2024 Taka
Cost		
Land	1,876,724,350	1,876,724,350
Building	893,986,278	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	133,226,381	133,226,381
Right of Use Assets as per IFRS-16	2,654,496,724	2,639,248,105
Books	1,042,667	1,042,667
	8,688,863,111	**8,500,269,371**
Less:		
Accumulated depreciation	3,764,281,818	3,414,977,528
Written Down Value	**4,924,581,293**	**5,085,291,843**

Intangible Assets:

	30.09.2025 Taka	31.12.2024 Taka
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:		
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 Taka	31.12.2024 Taka
10.	**Consolidated Other Assets**			
	Shahjalal Islami Bank PLC.	(Note-10a)	23,858,893,589	20,512,387,444
	Shahjalal Islami Bank Securities Ltd.		282,078,259	278,387,035
			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	2,515,000,000
	Sub-total		**2,515,000,000**	**2,515,000,000**
	Non-Income Generating:			
	Stock of Stationery, Stamps and printing materials etc. (valued at cost)		70,831,117	44,524,996
	Advance Rent and Security Deposit		67,420,717	24,046,219
	Suspense Account		873,307,341	563,742,505
	Profit Receivable		1,054,819,375	885,735,166
	Other Prepayments		661,236,759	306,744,174
	Advance Tax Paid		14,066,845,059	11,089,146,448
	Other Receivables		3,034,667	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
			33,140,301,069	28,593,987,444
	Less: Offshore Banking Unit		11,796,407,480	10,596,600,000
	Sub-total		**21,343,893,589**	**17,997,387,444**
	Grand Total		**23,858,893,589**	**20,512,387,444**
11.	**Consolidated Placement from other Banks & Financial Institutions**			
	Shahjalal Islami Bank PLC.	(Note-11a)	25,607,284,888	24,197,634,890
	Shahjalal Islami Bank Securities Ltd.		1,256,256,358	1,427,507,491
			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		283,310	279,121
	Mudaraba Term Deposit from other Banks		3,166,820,800	4,440,000,000
	Bangladesh Bank Refinance (Bai Salam)		-	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		67,589,597	24,520,230
	Bangladesh Bank Refinance		921,852,589	221,785,995
	Islami Investment Bond from Bangladesh Bank		-	-
	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	564,692,000
			25,607,284,888	**24,197,634,890**
12.	**Consolidated Deposits and Other Accounts**			
	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.		-	-
			76,739,931,412	73,572,563,307
	Less: Inter Company Transaction		74,977	9,132
			76,739,856,435	**73,572,554,175**
	Bills Payable			
	Shahjalal Islami Bank PLC.	(Note-12a)	8,188,193,778	4,520,558,362
	Shahjalal 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.		-	-
			45,113,167,788	42,801,991,614
	Less: Inter Company Transaction		23,827	4,300
			45,113,143,961	**42,801,987,314**
	Mudaraba Term Deposits			
	Shahjalal Islami Bank PLC.	(Note-12a)	126,747,884,951	113,697,878,350
	Shahjalal Islami Bank Securities Ltd.		-	-
			126,747,884,951	**113,697,878,350**

			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.		-	-
			47,721,227,611	51,060,838,775
	Less: Inter Company Transaction		371,117,313	150,126,977
			47,350,110,298	**50,910,711,798**
	Total		**304,139,189,422**	**285,503,689,999**
12a	**Deposits and Other Accounts of the Bank**			
	Al-Wadeeah Current Deposits & Other Accounts			
	Al-Wadeeah Current Deposits		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		2,563,673,366	2,465,029,509
	Sundry Deposits		47,269,589,648	41,879,844,317
	Unclaimed Dividend	(Note-12a.1)	110,039,791	65,452,458
			76,742,819,430	73,594,464,377
	Less: Offshore Banking Unit		2,888,018	21,901,069
			76,739,931,412	**73,572,563,307**
	Bills Payable			
	Payable inside Bangladesh			
	Payment Order Issued		8,183,686,319	4,515,860,413
	Demand Draft Payable		3,999,437	4,003,437
	Electronic Fund Transfer		507,322	694,212
			8,188,193,778	4,520,558,362
	Payable outside Bangladesh		-	-
			8,188,193,778	**4,520,558,362**
	Mudaraba Savings Deposits			
	General Deposits		45,058,349,576	42,757,481,791
	Foreign Currency Deposits		54,818,212	44,509,822
			45,113,167,788	**42,801,991,614**
	Mudaraba Term Deposits			
	General Deposits		126,544,131,932	113,455,855,894
	Foreign Currency Deposits		203,753,019	242,022,456
			126,747,884,951	**113,697,878,350**
	Other Mudaraba Deposits			
	Mudaraba Special Notice Deposits		13,706,568,189	17,028,104,945
	Mudaraba Scheme Deposits		33,962,038,378	33,780,601,664
	Deposits from Other Banks (SND)		52,621,044	252,132,165
			47,721,227,611	**51,060,838,775**
			304,510,405,539	**285,653,830,408**
12a.1	**Unclaimed Cash Dividend**			
	2021		-	8,558,435
	2022		10,083,439	10,110,943
	2023		37,952,651	46,783,080
	2024		62,003,701	-
			110,039,791	**65,452,458**

To comply with Bangladesh Securities and Exchange Commission Directive No. BSEC/CMRRCD/2021-386/3 dated 14 January 2021 and Bangladesh Securities and Exchange Commission (Capital Market Stabilization Fund) Rules, 2021, Unclaimed Cash Dividend of the year 2021 of Tk. 85,56,194.94 has been transferred to Capital Market Stabilization Fund's (CMSF) bank account from Unclaimed Dividend Account of the Bank on 12 May 2025.

13.	**Mudaraba Bonds**			
	Mudaraba Subordinated Bond		6,200,000,000	6,200,000,000
	Mudaraba Perpetual Bond		5,000,000,000	5,000,000,000
			11,200,000,000	**11,200,000,000**
14.	**Consolidated Other Liabilities**			
	Shahjalal Islami Bank PLC.	(Note-14a)	52,736,379,532	42,327,075,021
	Shahjalal Islami Bank Securities Ltd.		2,050,579,347	1,876,612,594
			54,786,958,879	44,203,687,615
	Less: Inter Company Transaction		-	-
			54,786,958,879	**44,203,687,615**
14a	**Other Liabilities of the Bank**			
	Profit Payable		616,152,572	554,263,111
	Provision for Investment	{Note-14a.1 (a) & (b)}	12,744,501,698	10,069,271,695
	Provision for Off-balance Sheet items	{Note-14a.1 (c)}	1,662,500,000	1,662,500,000
	Provision for Other Assets	{Note-14a.1(d)}	200,000,000	189,079,000
	Provisions for Investments in Securities	{Note-14a.1(e)}	1,024,000,000	952,000,000
	Provision for Taxation	(Note-14a.2)	18,076,781,532	13,767,160,112
	Profit Suspense Account		10,666,957,861	9,144,638,007
	Compensation Realisable & Suspense Account		2,411,493,816	1,607,877,322
	Compensation Realised Account		1,778,454,001	1,488,597,971
	Other Payables		1,424,199,128	648,644,026
	Outstanding Expenses		519,309,735	377,654,136
	Unearned Income on Quard		4,996,547	5,274,614
	Lease Liabilities as per IFRS 16 Leases		1,607,032,642	1,726,801,275
	Provision for Start-up Fund	(Note-14a.3)	-	133,313,753
			52,736,379,532	**42,327,075,021**

		30.09.2025 Taka	31.12.2024 Taka
14a.1	**Provision for Investment**		
	(a) Provision on Classified Investments		
	Provision held at the beginning of the year	7,916,105,695	4,019,935,518
	Provision transferred from General Provision on Unclassified Investments	4,872,032	-
	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	-	(1,553,775,677)
	Provision held at the end of the period	**9,408,524,538**	**7,916,105,695**
	(b) General Provision on Unclassified Investments		
	Provision held at the beginning of the year	2,153,166,000	2,865,788,000
	Effect of exchange rate changes agnst. offshore banking unit	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	**3,335,977,160**	**2,153,166,000**
	Total Provision for Investments (a+b)	**12,744,501,698**	**10,069,271,695**
	(c) General Provision on Off-balance Sheet Items		
	Provision held at the beginning of the year	1,662,500,000	1,324,800,000
	Addition during the year	-	337,700,000
	Balance at the end of the 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		
	Balance at the beginning of the year	13,767,160,112	22,852,570,661
	Add: Provision made during the year	4,309,621,420	3,654,118,042
	Less: Adjustment for final settlement	-	(13,006,346,463)
	Add: Adjustment for previous year	-	159,692,887
	Add: Provision made on other during the year	-	107,124,985
	Balance at the end of the 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	-	159,692,887
	Estimated Total Provision Required	**4,309,621,420**	**3,813,810,928**
	Computation of Taxable Business Profit		
	Profit before Taxes	8,247,925,487	5,475,970,645
	Add: Inadmissible expenditures	3,857,582,590	6,698,735,904
		12,105,508,077	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

Particulars	Effective Rate		
Profit before income taxes as per profit and loss account		8,247,925,487	5,475,970,645
Income taxes as per applicable tax rate	37.5%	3,092,972,058	2,053,488,992
Factors affecting the tax charge for current year:		-	-
Inadmissible expenses	17.54%	1,446,593,471	2,512,025,965
Admissible expenses in the current year (i.e. write-off etc.)	-3.46%	(285,492,199)	(859,820,552)
Tax savings from reduced tax rates for dividend	-0.31%	(25,599,514)	(42,927,951)
Tax loss/(savings) from reduced tax rates for capital gain	-0.01%	(1,074,538)	(8,648,413)
Adjustment for previous year	0.00%	-	159,692,887
Total Income Tax Expenses	**51.25%**	**4,227,399,278**	**3,813,810,929**

14a.3	**Provision for Start-up Fund**		
	For the year 2020	-	19,081,986
	For the year 2021	-	25,852,369
	For the year 2022	-	35,250,581
	For the year 2023	-	36,248,720
	For the year 2024	-	16,880,097
	Balance at the end of the period	-	**133,313,753**

			30.09.2025 Taka	31.12.2024 Taka
15.	**Consolidated Deferred Tax Liabilities**			
	Shahjalal Islami Bank PLC.	(Note-15a)	68,906,797	44,375,479
	Shahjalal Islami Bank Securities Ltd.		(1,425,801)	(1,410,764)
			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		228,899,256	228,460,797
	Dividend paid to non-controlling shareholders		-	-
	Share of current year's profit		(1,742,075)	438,459
			227,157,181	**228,899,256**
17.	**Statutory Reserve**			
	Opening Balance		11,129,683,510	10,803,111,162
	Add: Addition during the year		-	326,572,348
			11,129,683,510	**11,129,683,510**

18.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.	(Note-19a)	3,555,328,910	1,140,708,815
	Shahjalal Islami Bank Securities Ltd.		(9,248,913)	11,965,690
			3,546,079,996	1,152,674,505
	Less: Non-Controlling Interest		2,157,181	3,899,256
			3,543,922,816	**1,148,775,249**
19a	**Retained Earnings of the Bank**			
	Opening Balance		1,140,708,815	1,818,307,263
	Less: Payment of Dividend		1,112,968,351	1,558,155,691
	Less: Payment of Dividend for Mudaraba Perpetual Bond		347,046,575	464,000,000
	Add: Transfer from Profit and Loss Account		3,913,772,749	1,688,009,689
	Less: Transfer to Statutory Reserve		-	326,572,348
	Less: Start-up Fund		39,137,727	16,880,097
			3,555,328,910	**1,140,708,815**

		30.09.2025 Taka	31.12.2024 Taka
20. Letters of Guarantee			
Letters of Guarantee (Local)		28,479,914,193	30,378,086,050
Letters of Guarantee (Foreign)		869,901,989	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 guarantees given favoring:			
Directors or Officers		66,990,070	5,000,000
Government		127,456,628	473,544,966
Banks and Other Financial Institutions		-	-
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
		20,444,119,867	16,687,742,122
Less: Inter Company Transaction		113,095,651	111,093,397
		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
		10,493,979,358	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	738,934,119
		10,373,119,646	**8,299,584,066**
23a.1 Profit paid on Borrowings			
Profit paid on Borrowings		909,603,330	683,012,498
Profit Expenses of Lease Liabilities (as per IFRS 16 Leases)		53,284,466	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	1,534,238,615
		1,835,922,759	**1,534,238,615**
24a Income from Investments in Shares & Securities of the Bank			
Income from Investments in Govt. Sukuk/Islamic Bond		1,307,573,650	1,074,073,274
Income from Investments in Shares & Securities		4,775,725	34,712,785
Dividend Income		146,282,938	186,072,926
Income from Investments in Corporate Sukuk/Islamic Bond		350,871,870	213,095,653
		1,809,504,182	**1,507,954,638**
25. Consolidated Commission, Exchange and Brokerage			
Shahjalal Islami Bank PLC.	(Note-25a)	2,680,660,798	2,403,402,941
Shahjalal Islami Bank Securities Ltd.		72,013,114	82,418,201
		2,752,673,912	**2,485,821,142**
25a Commission, Exchange and Brokerage of the Bank			
Other commission		1,430,798,602	1,128,404,903
Exchange earnings		1,249,862,196	1,274,998,038
		2,680,660,798	**2,403,402,941**

			Jan'25 to Sep'25 Taka	Jan'24 to Sep'24 Taka
25a.1	**Exchange Earnings**			
	Gross exchange gain		12,497,581,143	12,037,082,662
	Less: Exchange loss		11,247,718,947	10,762,084,624
	Net Exchange Gain		**1,249,862,196**	**1,274,998,038**
26.	**Consolidated Other Operating Income**			
	Shahjalal Islami Bank PLC.	(Note-26a)	1,269,809,971	1,119,500,492
	Shahjalal Islami Bank Securities Ltd.		4,309,358	5,727,718
			1,274,119,329	1,125,228,210
	Less: Inter Company Transaction		2,458,961	60,180
			1,271,660,368	**1,125,168,030**
26a	**Other Operating Income of the Bank**			
	Postage, Telex, SWIFT & REUTERS		127,981,277	120,176,048
	Incidental Charge		16,300	1,730
	Supervision & Monitoring Charge		3,364,654	38,989,895
	Other Charges		1,138,447,741	960,332,819
			1,269,809,971	**1,119,500,492**
27.	**Consolidated Salaries & Allowances**			
	Shahjalal Islami Bank PLC.	(Note- 27a)	2,949,956,069	2,931,760,430
	Shahjalal Islami Bank Securities Ltd.		52,902,324	53,154,480
			3,002,858,393	**2,984,914,910**
27a	**Salaries & Allowances of the Bank**			
	Basic Salary		1,190,224,947	1,196,160,412
	Allowances		1,056,860,167	1,043,313,485
	Bonus		559,745,887	532,929,557
	Bank's Contribution to Provident fund		115,794,030	114,329,860
	Leave Encashment		27,331,038	45,027,115
			2,949,956,069	**2,931,760,430**
28.	**Consolidated Rent, Taxes, Insurance, Electricity etc.**			
	Shahjalal Islami Bank PLC.	(Note- 28a)	285,051,345	292,163,852
	Shahjalal Islami Bank Securities Ltd.		5,274,708	5,707,553
			290,326,053	**297,871,405**
28a	**Rent, Taxes, Insurance, Electricity etc. of the Bank**			
	Rent, Rates & Taxes		54,622,906	69,669,794
	Insurance		158,809,500	142,704,941
	Electricity & Lighting		71,618,939	79,789,117
			285,051,345	**292,163,852**
28a.1	**Rent, Rates & Taxes**			
	Rent, Rates & Taxes		273,881,951	284,238,111
	Transfer to depreciation and profit expenses under IFRS 16		219,259,045	214,568,317
			54,622,906	**69,669,794**
29.	**Consolidated Legal Expenses**			
	Shahjalal Islami Bank PLC.	(Note- 29a)	1,950,485	1,897,344
	Shahjalal Islami Bank Securities Ltd.		135,500	971,500
			2,085,985	**2,868,844**
29a	**Legal Expenses of the Bank**			
	Legal Fees & Charge		1,342,725	411,469
	Other Legal Expenses		607,760	1,485,875
			1,950,485	**1,897,344**
30.	**Consolidated Postage, Stamps, Telecommunication etc.**			
	Shahjalal Islami Bank PLC.	(Note- 30a)	38,641,903	57,730,005
	Shahjalal Islami Bank Securities Ltd.		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
	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
			119,810,553	**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
			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**
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.	(Note-37a)	945,573,383	767,067,779
	Shahjalal Islami Bank Securities Ltd.		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	6,494,958	4,338,868
	Car expenses	200,747,856	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	997,879	193,885
	SJIBL Card expenses	55,121,403	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-balance Sheet Items & Others**		
	Shahjalal Islami Bank PLC. (Note-38a)	2,717,921,000	1,085,940,000
	Shahjalal Islami Bank Securities Ltd.	-	-
		2,717,921,000	**1,085,940,000**
38a	**Provision against Investments, Off-balance Sheet Items & 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)	30,352
		24,516,282	**(14,924,731)**
39a	**Deferred Tax (Income)/Expenses of the Bank**		
	Closing deferred tax liability	68,906,797	55,270,369
	Opening deferred tax liability	44,375,479	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
	Deferred tax	24,516,282	(14,924,731)
		4,351,190,437	**3,501,829,225**
40a	**Tax Expenses of the Bank**		
	Current tax	4,309,621,420	3,495,157,487
	Deferred tax	24,531,318	(14,955,083)
		4,334,152,738	**3,480,202,403**
41.	**Consolidated Earnings per Share (EPS)** (Note-2.4)		
	Net Profit after Taxes	3,894,300,221	4,062,819,586
	No. of Ordinary Shares outstanding	1,112,968,351	1,112,968,351
		3.50	**3.65**
41a	**Earnings per Share (EPS) of the Bank** (Note-2.4)		
	Net Profit after Tax	3,913,772,749	4,048,186,945
	Number of Ordinary Shares outstanding	1,112,968,351	1,112,968,351
		3.52	**3.64**

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

		Jan'25 to Sep'25 Taka	Jan'24 to Sep'24 Taka
42.	**Net Asset Value (NAV) per Share:**		
	Net Asset Value (Consolidated)	25,864,090,470	25,932,625,040
	Net Asset Value (Bank's)	25,839,977,987	25,879,308,383
	No. of Outstanding Shares	1,112,968,351	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)	25,560,539,098	8,729,192,876
	Net cash flow from operating activities (Bank's)	25,703,886,169	8,738,883,837
	No. of Outstanding Shares	1,112,968,351	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.

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

Sl. #	Name of the Party	Related By	Nature of Investment	Amount in Tk. (Non-Funded)	Amount in Tk. (Funded)	Status
i)	M/s. Arzoo Electronics	Mrs. Taslima Begum (Spouse of Md. Abdul Barek)	L/C /MPI-TR/BMCTR	5,516,585	-	Regular
ii)	Electra International Ltd.	Electra International Ltd., 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 Ltd	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**	