

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Balance Sheet (Un-Audited)
As at 30 September 2023

	Note	30.09.2023 Taka	31.12.2022 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3	2,216,469,790	2,399,102,842
Balance with Bangladesh Bank & Sonali Bank PLC. (including Foreign Currencies)	4	20,224,673,501	14,924,287,024
		22,441,143,290	17,323,389,865
Balance with other Banks and Financial Institutions			
Inside Bangladesh		5,316,157,852	2,216,396,689
Outside Bangladesh		3,357,263,848	1,103,127,014
	5	8,673,421,701	3,319,523,703
Placement with other Banks & Financial Institutions	6	24,726,017,716	21,276,957,716
Investments in Shares & Securities			
Government		26,139,910,000	25,639,910,000
Others		9,954,452,807	9,986,112,719
	7	36,094,362,807	35,626,022,719
Investments			
General Investment etc.		222,017,222,156	222,960,716,113
Bills Purchased and Discounted		10,728,309,543	16,901,718,515
	8	232,745,531,699	239,862,434,627
Fixed Assets including Premises, Furniture and Fixtures	9	5,160,987,031	5,413,945,799
Other Assets	10	25,079,406,563	19,816,448,541
Non-Banking Assets		88,909,355	88,909,355
Total Property and Assets		355,009,780,162	342,727,632,326
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	11	32,282,983,931	42,299,588,342
Deposits and Other Accounts			
Mudaraba Savings Deposits		39,907,475,765	36,934,732,886
Mudaraba Term Deposits		96,476,398,868	86,817,226,090
Other Mudaraba Deposits		47,218,457,457	49,745,216,186
Al-Wadeeah Current & Other Deposit Accounts		54,803,290,791	48,292,958,243
Bills Payable		5,466,533,977	5,872,217,849
	12	243,872,156,858	227,662,351,255
Mudaraba Bonds	13	9,400,000,000	10,200,000,000
Other Liabilities	14	45,026,335,714	40,144,704,369
Deferred Tax Liabilities	15	158,111,776	235,884,914
Total Liabilities		330,739,588,279	320,542,528,880
Capital/Shareholders' Equity			
Paid-up Capital	16.2	11,129,683,510	10,805,517,980
Statutory Reserve	17	10,737,376,063	9,372,461,107
Capital Reserve		28,796,597	28,796,597
Foreign Currency Translation Gain/(loss)		11,417,909	-
Retained Earnings	18	2,134,161,919	1,745,940,328
Total Shareholders' Equity		24,041,435,997	21,952,716,012
Non-controlling Interest	16.3	228,755,885	232,387,434
Total Liabilities & Shareholders' Equity		355,009,780,162	342,727,632,326

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Off-balance Sheet Items (Un-Audited)
As at 30 September 2023

	Note	30.09.2023 Taka	31.12.2022 Taka
Contingent Liabilities			
Acceptances & endorsements		47,469,654,614	51,712,319,611
Letters of guarantee	19	33,407,453,132	31,316,699,877
Irrevocable letters of credit	20	52,072,446,667	44,418,370,950
Bills for collection		25,794,141,614	26,824,787,053
Other contingent liabilities		-	-
Total		158,743,696,027	154,272,177,491
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		158,743,696,027	154,272,177,491



Chief Financial Officer



Company Secretary



Director



Managing Director

Director

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Profit and Loss Account (Un-Audited)
For the period ended 30 September 2023


	Note	Jan'23 to Sep'23 Taka	Jan'22 to Sep'22 Taka	Jul'23 to Sep'23 Taka	Jul'22 to Sep'22 Taka
Operating Income					
Investment Income	21	14,014,890,178	12,361,843,796	5,145,242,031	4,648,676,233
Less: Profit paid on Deposits	22	6,681,620,582	6,137,713,269	2,150,816,455	2,242,746,856
Net Investment Income		7,333,269,596	6,224,130,527	2,994,425,576	2,405,929,377
Income from Investment in Shares/Securities	23	1,416,444,055	1,487,939,584	453,871,188	445,653,598
Commission, Exchange and Brokerage	24	2,231,895,823	2,906,069,704	254,743,474	623,041,982
Other Operating Income	25	1,088,179,749	974,277,255	302,050,456	319,057,881
		4,736,519,627	5,368,286,543	1,010,665,118	1,387,753,461
Total Operating Income		12,069,789,223	11,592,417,070	4,005,090,693	3,793,682,839
Operating Expenses					
Salaries and Allowances	26	2,877,421,087	2,605,239,610	964,451,095	924,883,316
Rent, Taxes, Insurances, Electricity etc.	27	282,791,445	287,384,350	110,918,317	100,540,645
Legal Expenses	28	1,957,077	825,432	643,084	208,633
Postage, Stamps, Telecommunication etc.	29	38,975,487	35,349,434	16,780,337	11,849,031
Stationery, Printings, Advertisements etc.	30	95,190,503	98,672,363	20,171,664	20,715,513
Chief Executive's Salary & Fees	31	12,894,000	19,094,590	3,378,000	6,350,970
Directors' Fees & Expenses	32	3,229,244	4,458,086	1,100,000	1,303,540
Shariah Supervisory Committee's Fees & Expenses	33	720,534	325,678	11,279	26,091
Auditors' Fees	34	569,250	420,000	189,750	137,500
Depreciation & Repairs of Bank's Assets	35	448,675,278	421,676,324	154,294,539	140,343,573
Zakat Expenses		-	-	-	-
Other Expenses	36	692,068,738	587,717,786	221,743,854	182,040,181
Total Operating Expenses		4,454,492,643	4,061,163,653	1,493,681,919	1,388,398,993
Profit / (Loss) before Provision		7,615,296,580	7,531,253,417	2,511,408,774	2,405,283,845
Specific provision for Classified Investments		755,000,000	450,000,000	420,000,000	210,000,000
General Provision for Unclassified Investments		-	43,043,422	-	3,541,673
General Provision for Off-Balance Sheet Items		-	-	-	(85,000,000)
Provision for diminution in value of Investments in Shares		-	-	-	-
Provision for Other Assets		10,000,000	112,000,000	10,000,000	46,000,000
Total Provision	37	765,000,000	605,043,422	430,000,000	174,541,673
Total Profit / (Loss) before Taxes		6,850,296,580	6,926,209,995	2,081,408,774	2,230,742,172
Provision for Taxation for the period					
Deferred Tax	38	(77,773,139)	(21,134,963)	(10,539,476)	(5,653,434)
Current Tax	39	3,241,230,472	3,335,463,052	1,129,506,814	1,213,814,943
		3,163,457,334	3,314,328,089	1,118,967,338	1,208,161,508
Net Profit / (Loss) after Tax		3,686,839,246	3,611,881,906	962,441,436	1,022,580,664
Net Profit after Tax attributable to:					
Equity holders of SJIBL		3,685,970,795	3,598,620,214	961,649,358	1,018,626,753
Non-controlling Interest		868,451	13,261,692	792,078	3,953,911
		3,686,839,246	3,611,881,906	962,441,436	1,022,580,664
Retained Earnings from previous year/period		1,745,940,328	1,608,652,105	1,687,480,538	1,488,430,453
Add: Net Profit after Tax (attributable to equity holders of SJIBL)		3,685,970,795	3,598,620,214	961,649,358	1,018,626,753
Profit available for Appropriation		5,431,911,124	5,207,272,320	2,649,129,896	2,507,057,206
Appropriation:					
Statutory Reserve	17	1,364,914,956	1,345,652,123	412,725,161	434,384,385
Start-up Fund		36,762,634	34,503,840	9,486,652	9,744,308
Dividend		1,620,827,688	1,543,645,421	-	-
Dividend paid against Mudaraba Perpetual Bond		275,243,928	294,379,381	92,756,164	99,183,562
Capital Reserve		-	25,346,603	-	-
Retained Earnings	18	2,134,161,919	1,963,744,952	2,134,161,919	1,963,744,952
		5,431,911,124	5,207,272,320	2,649,129,896	2,507,057,206
Consolidated Earnings per Share(EPS) [Restated]	40	3.31	3.23	0.86	0.92
Consolidated Net Asset Value per Share as at 30 September [Restated]	41	21.60	19.83		


Chief Financial Officer


Company Secretary


Managing Director


Director


Director


Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Cash Flow Statement (Un-Audited)
For the period ended 30 September 2023


	Jan'23 to Sep'23 Taka	Jan'22 to Sep'22 Taka
Cash flows from operating activities		
Investment income receipt in cash	15,242,461,663	13,306,694,526
Profit paid on deposits and borrowings	(6,553,005,142)	(5,656,056,182)
Dividend receipts	135,581,325	125,315,817
Fees & commission receipt in cash	2,006,114,319	2,877,822,943
Recoveries on investment previously written off	20,733,818	60,196,389
Cash payments to employees	(2,890,315,087)	(2,624,334,200)
Cash payments to suppliers	(95,190,503)	(98,672,363)
Income tax paid	(3,336,687,459)	(1,704,844,085)
Receipts from other operating activities	1,087,223,321	969,672,350
Payments for other operating activities	(1,044,345,618)	(939,152,361)
(i) Operating profit before changes in operating assets & liabilities	4,572,570,637	6,316,642,834
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	7,101,678,460	(20,898,353,625)
(Increase)/decrease in other assets	(1,748,249,963)	(276,186,118)
(Increase)/decrease of placement with other banks & financial institutions	(3,449,060,000)	(7,626,425,000)
Increase/(decrease) in deposits from other banks	(35,113,099)	(6,942,267,784)
Increase/(decrease) of placement from other banks & financial institutions	(10,026,257,227)	14,139,253,879
Increase/(decrease) in deposits received from customers	16,001,175,593	27,449,969,485
Increase/(decrease) in other liabilities on account of customers	954,049,416	476,888,491
Increase/(decrease) in other liabilities	(109,499,106)	1,630,803,492
(ii) Cash flows from operating assets and liabilities	8,688,724,073	7,953,682,820
Net cash flow from operating activities (A)=(i+ii)	13,261,294,710	14,270,325,654
Cash flows from investing activities		
Proceeds from sale of securities	(2,872,246)	3,466,614,273
Payments for purchases of securities	(465,467,842)	(1,896,820,888)
Proceeds from sale of fixed assets	2,845,411	9,900,865
Payments for purchases of property, plants & equipments	(173,524,028)	(154,321,805)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	(639,018,706)	1,425,372,445
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Payments for redemption of debt instruments	(800,000,000)	(800,000,000)
Receipts from issue of ordinary shares	-	-
Profit against mudaraba perpetual bond	(275,243,928)	-
Dividend paid to ordinary shareholders	(1,301,162,158)	(1,323,476,332)
Net cash used in financing activities (C)	(2,376,406,085)	(2,123,476,332)
Net increase in cash & cash equivalents (A+B+C)	10,245,869,919	13,572,221,767
Add: Effect of exchange rate changes on cash & cash equivalents	225,781,504	28,246,761
Add: Cash and cash equivalents at the beginning of the period	20,642,913,568	17,128,561,378
Cash and cash equivalents at the end of the period	31,114,564,991	30,729,029,905
Consolidated Net Operating Cash Flow per Share (NOCFPS)	11.92	12.82
[previous year's figure restated]		


Chief Financial Officer


Company Secretary


Director


Managing Director


Director

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

For the period ended 30 September 2023

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Non-controlling Interest	Total Capital/Shareholders' Equity
Balance as at 01 January 2023	10,805,517,980	9,372,461,107	28,796,597	1,745,940,328	-	232,387,434	22,185,103,447
Dividend for the year 2022:							
Stock Dividend	324,165,530	-	-	(324,165,530)	-	-	-
Cash Dividend Paid	-	-	-	(1,296,662,158)	-	(4,500,000)	(1,301,162,158)
Profit against Mudaraba Perpetual Bond	-	-	-	(275,243,928)	-	-	(275,243,928)
Net profit during the period	-	-	-	3,685,970,795	-	868,451	3,686,839,246
Statutory Reserve	-	1,364,914,956	-	(1,364,914,956)	-	-	-
Currency Translation Difference	-	-	-	-	11,417,909	-	11,417,909
Start-up Fund	-	-	-	(36,762,634)	-	-	(36,762,634)
Total Shareholders' Equity as at 30 September 2023	11,129,683,510	10,737,376,063	28,796,597	2,134,161,919	11,417,909	228,755,885	24,270,191,882
Add: Mudarabah Perpetual Bond							5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items							4,078,137,573
Add: Mudaraba Subordinated Bond							2,400,000,000
Less: Adjustment for Intangible Assets							22,375,414
Total Equity as at 30 September 2023							35,725,954,042

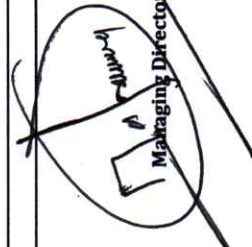
For the period ended 30 September 2022

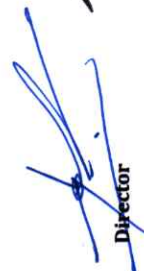
Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Non-controlling Interest	Total Capital/Shareholders' Equity
Balance as at 01 January 2022	10,290,969,510	7,927,205,795	3,449,994	1,608,652,106	-	227,440,923	20,057,718,328
Dividend for the year 2021:							
Stock Dividend	514,548,470	-	-	(514,548,470)	-	-	-
Cash Dividend Paid	-	-	-	(1,029,096,951)	-	-	(1,029,096,951)
Profit against Mudaraba Perpetual Bond	-	-	-	(294,379,381)	-	-	(294,379,381)
Net profit during the period	-	-	-	3,598,620,214	-	13,261,692	3,611,881,906
Statutory Reserve	-	1,345,652,123	-	(1,345,652,123)	-	-	-
Start-up Fund	-	-	-	(34,503,840)	-	-	(34,503,840)
Capital Reserve	-	-	25,346,603	(25,346,603)	-	-	-
Total Shareholders' Equity as at 30 September 2022	10,805,517,980	9,272,857,919	28,796,597	1,963,744,952	-	240,702,615	22,311,620,062
Add: Mudarabah Perpetual Bond							5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items							3,896,876,879
Add: Mudaraba Subordinated Bond							4,400,000,000
Total Equity as at 30 September 2022							35,608,496,941


Chief Financial Officer


Company Secretary


Director


Managing Director


Director

Shahjalal Islami Bank PLC.
Balance Sheet (Un-Audited)
As at 30 September 2023

	Note	30.09.2023 Taka	31.12.2022 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3a	2,216,469,790	2,399,102,842
Balance with Bangladesh Bank & Sonali Bank PLC. (including Foreign Currencies)	4a	20,224,673,501	14,924,287,024
		22,441,143,290	17,323,389,865
Balance with other Banks and Financial Institutions			
Inside Bangladesh		5,280,935,262	2,192,462,827
Outside Bangladesh		3,357,263,848	1,103,127,014
	5a	8,638,199,111	3,295,589,841
Placement with other Banks & Financial Institutions	6a	24,726,017,716	21,276,957,716
Investments in Shares & Securities			
Government		26,139,910,000	25,639,910,000
Others		7,818,512,566	7,846,594,135
	7a	33,958,422,566	33,486,504,135
Investments			
General Investment etc.		219,506,215,114	220,328,259,077
Bills Purchased and Discounted		10,728,309,543	16,901,718,515
	8a	230,234,524,657	237,229,977,592
Fixed Assets including Premises, Furniture and Fixtures	9a	5,028,261,880	5,272,662,474
Other Assets	10a	27,070,748,739	21,844,875,177
Non-Banking Assets		88,909,355	88,909,355
Total Property and Assets		352,186,227,313	339,818,866,156
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	11a	32,057,453,931	42,036,645,204
Deposits and Other Accounts			
Mudaraba Savings Deposits		39,907,532,776	36,934,789,424
Mudaraba Term Deposits		96,476,398,868	86,817,226,090
Other Mudaraba Deposits		47,563,112,875	50,064,730,403
Al-Wadeeah Current & Other Deposit Accounts		54,803,406,433	48,293,094,847
Bills Payable		5,466,533,977	5,872,217,849
	12a	244,216,984,929	227,982,058,614
Mudaraba Bonds	13	9,400,000,000	10,200,000,000
Other Liabilities	14a	42,403,084,439	37,492,869,557
Deferred Tax Liabilities	15a	159,550,463	237,151,866
Total Liabilities		328,237,073,762	317,948,725,240
Capital/Shareholders' Equity			
Paid-up Capital	16.2	11,129,683,510	10,805,517,980
Statutory Reserve	17	10,737,376,063	9,372,461,107
Foreign Currency Translation Gain/(loss)		11,417,909	-
Retained Earnings	18a	2,070,676,069	1,692,161,829
Total Shareholders' Equity		23,949,153,550	21,870,140,916
Total Liabilities & Shareholders' Equity		352,186,227,313	339,818,866,156


Shahjalal Islami Bank PLC.
Off-balance Sheet Items (Un-Audited)
As at 30 September 2023


	Note	30.09.2023 Taka	31.12.2022 Taka
Contingent Liabilities			
Acceptances & endorsements		47,469,654,614	51,712,319,611
Letters of guarantee	19	33,407,453,132	31,316,699,877
Irrevocable letters of credit	20	52,072,446,667	44,418,370,950
Bills for collection		25,794,141,614	26,824,787,053
Other contingent liabilities		-	-
Total		158,743,696,027	154,272,177,491
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		158,743,696,027	154,272,177,491


Chief Financial Officer


Company Secretary


Director


Managing Director


Director

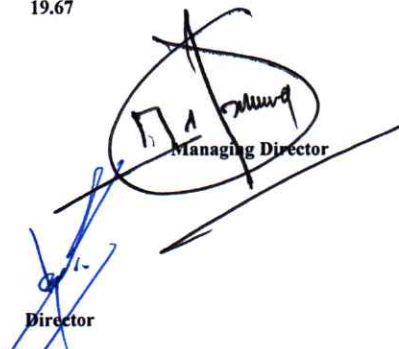
Shahjalal Islami Bank PLC.
Profit and Loss Account (Un-Audited)
For the period ended 30 September 2023

	Note	Jan'23 to Sep'23 Taka	Jan'22 to Sep'22 Taka	Jul'23 to Sep'23 Taka	Jul'22 to Sep'22 Taka
Operating income					
Investment Income	21a	13,970,835,166	12,284,539,199	5,118,245,132	4,611,878,959
Less: Profit paid on Deposits	22a	6,660,862,797	6,113,355,092	2,143,751,127	2,234,645,488
Net Investment Income		7,309,972,369	6,171,184,107	2,974,494,005	2,377,233,471
Income from Investment in Shares/securities	23a	1,391,993,736	1,367,411,103	449,523,743	428,537,205
Commission, Exchange and Brokerage	24a	2,167,298,226	2,781,313,056	230,386,754	578,206,660
Other Operating Income	25a	1,081,775,206	968,240,608	301,897,239	318,755,898
		4,641,067,168	5,116,964,767	981,807,736	1,325,499,763
Total Operating Income		11,951,039,537	11,288,148,874	3,956,301,741	3,702,733,235
Operating expenses					
Salaries and Allowances	26a	2,826,541,177	2,552,429,643	949,039,857	907,977,984
Rent, Taxes, Insurances, Electricity etc.	27a	278,258,222	282,896,623	109,898,990	98,903,578
Legal Expenses	28a	1,866,227	762,182	598,234	208,633
Postage, Stamps, Telecommunication etc.	29a	36,839,853	33,160,540	16,054,414	11,368,876
Stationery, Printings, Advertisements etc.	30a	94,504,654	97,402,496	19,862,607	20,519,479
Chief Executive's Salary & Fees	31	12,894,000	19,094,590	3,378,000	6,350,970
Directors' Fees & Expenses	32	3,229,244	4,458,086	1,100,000	1,303,540
Shariah Supervisory Committee's Fees & Expenses	33	720,534	325,678	11,279	26,091
Auditors' Fees	34a	517,500	412,500	172,500	137,500
Depreciation & Repairs of Bank's Assets	35a	432,662,290	404,798,877	148,419,532	134,591,831
Zakat Expenses		-	-	-	-
Other Expenses	36a	673,431,057	559,103,621	214,140,525	174,881,155
Total Operating Expenses		4,361,464,758	3,954,844,837	1,462,675,938	1,356,269,638
Profit / (Loss) before Provision		7,589,574,779	7,333,304,037	2,493,625,803	2,346,463,597
Specific provision for Classified Investments		755,000,000	450,000,000	420,000,000	210,000,000
General Provision for Unclassified Investments		-	43,043,422	-	3,541,673
General Provision for Off-balance Sheet Items		-	-	-	(85,000,000)
Provision for diminution in value of Investments in Shares		-	-	-	-
Provision for Other Assets		10,000,000	112,000,000	10,000,000	46,000,000
Total Provision	37a	765,000,000	605,043,422	430,000,000	174,541,673
Total Profit / (Loss) before taxes		6,824,574,779	6,728,260,616	2,063,625,803	2,171,921,924
Provision for taxation					
Deferred tax	38a	(77,601,403)	(21,445,297)	(10,485,750)	(5,786,821)
Current tax	39a	3,225,912,736	3,299,321,944	1,125,446,345	1,203,277,926
		3,148,311,333	3,277,876,646	1,114,960,595	1,197,491,104
Net Profit after Taxation		3,676,263,446	3,450,383,969	948,665,208	974,430,819
Retained Earnings from previous year/period		1,692,161,829	1,584,818,008	1,636,978,838	1,385,902,647
Add: Net Profit after Tax		3,676,263,446	3,450,383,969	948,665,208	974,430,819
Profit available for Appropriation		5,368,425,274	5,035,201,977	2,585,644,046	2,360,333,466
Appropriation					
Statutory Reserve	17	1,364,914,956	1,345,652,123	412,725,161	434,384,385
Start-up Fund		36,762,634	34,503,840	9,486,652	9,744,308
Dividend		1,620,827,688	1,543,645,421	-	-
Dividend paid against Mudaraba Perpetual Bond		275,243,928	294,379,381	92,756,164	99,183,562
Retained Earnings	18a	2,070,676,069	1,817,021,212	2,070,676,069	1,817,021,212
		5,368,425,274	5,035,201,977	2,585,644,046	2,360,333,466
Earnings per Share (EPS) [Restated]	40a	3.30	3.10	0.85	0.88
Net Asset Value per Share as at 30 September [Restated]	41	21.52	19.67		


Chief Financial Officer


Company Secretary


Director


Managing Director


Shahjalal Islami Bank PLC.
Cash Flow Statement (Un-Audited)
For the period ended 30 September 2023


	Jan'23 to Sep'23 Taka	Jan'22 to Sep'22 Taka
Cash flows from operating activities		
Investment income receipt in cash	15,049,226,978	12,970,581,677
Profit paid on deposits and borrowings	(6,417,119,686)	(5,518,274,514)
Dividend receipts	135,581,325	125,315,817
Fees & commission receipt in cash	1,941,516,722	2,753,066,295
Recoveries on investment previously written off	20,733,818	60,196,389
Cash payments to employees	(2,839,435,177)	(2,571,524,233)
Cash payments to suppliers	(94,504,654)	(97,402,496)
Income tax paid	(3,300,916,583)	(1,666,819,674)
Receipts from other operating activities	1,080,767,645	963,558,888
Payments for other operating activities	(1,018,499,630)	(903,363,838)
(i) Operating Profit before changes in operating assets & liabilities	4,557,350,758	6,115,334,311
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	6,995,452,935	(20,823,308,874)
(Increase)/decrease in other assets	(1,746,936,379)	(255,524,871)
(Increase)/decrease of placement with other banks & financial institutions	(3,449,060,000)	(7,626,425,000)
Increase/(decrease) in deposits from other banks	(35,113,099)	(6,942,267,784)
Increase/(decrease) of placement from other banks & financial institutions	(9,979,191,273)	14,151,475,184
Increase/(decrease) in deposits received from customers	16,026,296,305	27,360,708,406
Increase/(decrease) in other liabilities on account of customers	954,049,416	476,888,491
Increase/(decrease) in other liabilities	(80,822,301)	1,823,486,297
(ii) Cash flows from operating assets and liabilities	8,684,675,603	8,165,031,850
Net cash flow from operating activities (A)=(i+ii)	13,242,026,361	14,280,366,161
Cash flows from investing activities		
Proceeds from sale of securities	(24,760,739)	3,124,808,615
Payments for purchases of securities	(447,157,691)	(1,514,106,978)
Proceeds from sale of fixed assets	2,845,411	9,900,865
Payments for purchases of property, plants & equipments	(166,466,065)	(144,651,502)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	(635,539,084)	1,475,951,000
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Payments for redemption of debt instruments	(800,000,000)	(800,000,000)
Receipts from issue of ordinary shares	-	-
Profit against mudaraba perpetual bond	(275,243,928)	-
Dividend paid to ordinary shareholders	(1,296,662,158)	(1,323,476,332)
Net cash used in financing activities (C)	(2,371,906,085)	(2,123,476,332)
Net increase in cash & cash equivalents (A+B+C)	10,234,581,191	13,632,840,829
Add: Effect of exchange rate changes on cash & cash equivalents	225,781,504	28,246,761
Add: Cash and cash equivalents at the beginning of the period	20,618,979,706	17,054,274,937
Cash and cash equivalents at the end of the period	31,079,342,401	30,715,362,527
Net Operating Cash Flow per Share (NOCFPS)	11.90	12.83
[previous year's figure restated]		


Chief Financial Officer


Company Secretary


Director


Managing Director


Director

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

For the period ended 30 September 2023

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Total Capital/ Shareholders' Equity
Balance as at 01 January 2023	10,805,517,980	9,372,461,107	1,692,161,829	-	21,870,140,916
Dividend for the year 2022:					
Stock Dividend	324,165,530	-	(324,165,530)		-
Cash Dividend Paid	-	-	(1,296,662,158)		(1,296,662,158)
Profit against Mudaraba Perpetual Bond	-	-	(275,243,928)		(275,243,928)
Net profit during the period	-	-	3,676,263,446		3,676,263,446
Statutory Reserve	-	1,364,914,956	(1,364,914,956)		-
Currency Translation Difference	-	-	-	11,417,909	11,417,909
Start-up Fund	-	-	(36,762,634)		(36,762,634)
Total Shareholders' Equity as at 30 September 2023	11,129,683,510	10,737,376,063	2,070,676,069	11,417,909	23,949,153,550
Add: Mudarabah Perpetual Bond					5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items					4,028,671,838
Add: Mudaraba Subordinated Bond					2,400,000,000
Less: Adjustment for Intangible Assets					22,100,120
Total Equity as at 30 September 2023					35,355,725,269

For the period ended 30 September 2022

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Total Capital/ Shareholders' Equity
Balance as at 01 January 2022	10,290,969,510	7,927,205,795	1,584,818,008	-	19,802,993,313
Dividend for the year 2021:					
Stock Dividend	514,548,470	-	(514,548,470)		-
Cash Dividend Paid	-	-	(1,029,096,951)		(1,029,096,951)
Profit against Mudaraba Perpetual Bond	-	-	(294,379,381)		(294,379,381)
Net profit during the period	-	-	3,450,383,969		3,450,383,969
Statutory Reserve	-	1,345,652,123	(1,345,652,123)		-
Start-up Fund	-	-	(34,503,840)		(34,503,840)
Total Shareholders' Equity as at 30 September 2022	10,805,517,980	9,272,857,918	1,817,021,212	-	21,895,397,111
Add: Mudaraba Perpetual Bond					5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items					3,847,411,144
Add: Mudaraba Subordinated Bond					4,400,000,000
Total Equity as at 30 September 2022					35,142,808,255


Chief Financial Officer


Company Secretary


Director


Managing 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 2023

1. Status of the Bank

1.1. Legal Form of the Bank

Shahjalal Islami Bank PLC. (hereinafter called the 'Bank' or 'Sjibl') was established as a public limited company (Banking Company) as on the 01 April 2001 under the Companies Act, 1994 as interest free Islamic Shariah based commercial Bank and commenced its operation on 10 May 2001 with the permission of Bangladesh Bank. Currently, the Bank is operating its business through head office having 140 (one hundred forty) branches, 131 (one hundred thirty one) ATM booths and 2,810 employees all over Bangladesh. The Bank also has a subsidiary Company named 'Shahjalal Islami Bank Securities Limited' and an Off-shore Banking Unit. The Bank is listed with both the Stock Exchanges of the country, i.e., Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.

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 amendment 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 PLC. 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.

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 2023 there were 115 Agent Banking Outlets in 42 districts 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;
- 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 Limited (DSE), Chittagong Stock Exchange Limited (CSE) and Central Depository Bangladesh Limited (CDBL) rules and regulations;
- viii) Financial Reporting Act, 2015; and

In case any requirement of the Banking Companies Act, 1991 (as amended thereon) 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 2023.

2.3. Investment and Provisions

Investments are stated in the Balance Sheet net off unearned income. Provision on Investments (Loans & Advances) is made on the basis of period end review by the management and as per instructions contained in Bangladesh Bank BRPD circular no. 14 dated 23 September 2012, BRPD circular no. 19 dated 27 December 2012, BRPD circular no. 5 dated 29 May 2013, BRPD circular no. 15 dated 27 September 2017, BRPD circular no. 01 dated 20 February 2018, BRPD circular no. 03 dated 21 April 2019, BRPD circular no. 07 dated 19 March 2020, BRPD circular no. 16 dated 21 July 2020, BRPD circular no. 17 dated 28 September 2020, BRPD circular letter no. 52 dated 20 October 2020, BRPD circular letter no. 56 dated 10 December 2020, BRPD circular letter no. 3 dated 31 January 2021, BRPD circular letter no. 5 dated 24 March 2021, BRPD circular no. 13 dated 27 June 2021, BRPD circular no. 19 dated 26 August 2021, BRPD circular letter no. 45 dated 04 October 2021, BRPD circular letter no. 50 dated 14 December 2021, BRPD circular letter no. 51 & 52 dated 29 December 2021, BRPD circular letter no. 53 dated 30 December 2021, BRPD circular no. 14 dated 22 June 2022, BRPD circular no. 51 dated 18 December 2022, BRPD circular no. 53 dated 22 December 2022, BRPD circular no. 03 dated 02 February 2023 and BRPD circular no. 11 dated 20 June 2023.

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, 2023 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 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, 2023.

2.8. Reporting Period

The Financial Statements cover the period from 01 January 2023 to 30 September 2023.

2.9. Significant deviation between the quarterly periods

Net Asset Value (NAV) per Share: Net Asset Value Per Share increased compare to the same period of last year due to increase of net profit after tax during the period.

		30.09.2023 Taka	31.12.2022 Taka
3. Consolidated Cash in Hand (including Foreign Currencies)			
Shahjalal Islami Bank PLC.	(Note-3a)	2,216,469,790	2,399,102,842
Shahjalal Islami Bank Securities Ltd.		-	-
		2,216,469,790	2,399,102,842
3a Cash in Hand of the Bank (including Foreign Currencies)			
In Local Currencies		2,198,995,208	2,382,419,040
In Foreign Currencies		17,474,582	16,683,802
		2,216,469,790	2,399,102,842
4. Consolidated Balance with Bangladesh Bank and its agent bank(s)			
Shahjalal Islami Bank PLC.	(Note-4a)	20,224,673,501	14,924,287,024
Shahjalal Islami Bank Securities Ltd.		-	-
		20,224,673,501	14,924,287,024
4a Balance with Bangladesh Bank and its agent bank(s) (including Foreign Currencies)			
Balance with Bangladesh Bank			
In Local Currencies		10,309,861,084	12,073,949,882
In Foreign Currencies		9,870,880,982	2,634,723,609
		20,180,742,066	14,708,673,491
Balance with Sonali Bank PLC. as agent of Bangladesh Bank			
In Local Currencies		43,931,435	215,613,533
In Foreign Currencies		-	-
		43,931,435	215,613,533
		20,224,673,501	14,924,287,024
5. Consolidated Balance with Other Banks and Financial Institutions			
Inside Bangladesh			
Shahjalal Islami Bank PLC.	(Note-5a)	5,280,935,262	2,192,462,827
Shahjalal Islami Bank Securities Ltd.		380,050,661	343,641,221
		5,660,985,923	2,536,104,048
Less: Inter Company Transaction		344,828,071	319,707,359
		5,316,157,852	2,216,396,689
Outside Bangladesh			
Shahjalal Islami Bank PLC.	(Note-5a)	3,357,263,848	1,103,127,014
Shahjalal Islami Bank Securities Ltd.		-	-
		3,357,263,848	1,103,127,014
		8,673,421,701	3,319,523,703
5a Balance with Other Banks and Financial Institutions of the Bank			
Inside Bangladesh		5,280,935,262	2,192,462,827
Outside Bangladesh		3,357,263,848	1,103,127,014
		8,638,199,111	3,295,589,841
6. Consolidated Placement with Other Banks & Financial Institutions			
Shahjalal Islami Bank PLC.	(Note-6a)	24,726,017,716	21,276,957,716
Shahjalal Islami Bank Securities Ltd.		-	-
		24,726,017,716	21,276,957,716
Less: Inter Company Transaction		-	-
		24,726,017,716	21,276,957,716
6a Placement with Other Banks & Financial Institutions of the Bank			
Placement with Other Banks		19,671,017,716	19,221,957,716
Placement with Financial Institutions		5,055,000,000	2,055,000,000
		24,726,017,716	21,276,957,716
7. Consolidated Investments in Shares & Securities			
Government			
Shahjalal Islami Bank PLC.	(Note-7a)	26,139,910,000	25,639,910,000
Shahjalal Islami Bank Securities Ltd.		-	-
		26,139,910,000	25,639,910,000
Others			
Shahjalal Islami Bank PLC.	(Note-7a)	7,818,512,566	7,846,594,135
Shahjalal Islami Bank Securities Ltd.		2,135,940,242	2,139,518,584
		9,954,452,807	9,986,112,719
		36,094,362,807	35,626,022,719
7a Investments in Shares & Securities of the Bank			
i) Government			
Bangladesh Government Islamic Investment Bond (BGIIIB)		1,500,000,000	1,000,000,000
Bangladesh Government Investment Sukuk (BGIS)		24,639,910,000	24,639,910,000
		26,139,910,000	25,639,910,000

		30.09.2023 Taka	31.12.2022 Taka
ii) Others			
Mudaraba Perpetual Bond		1,527,284,492	1,527,284,492
Mudaraba Subordinated Bond		2,880,000,000	2,980,000,000
Beximco Green Sukuk Al Istisna'a		663,476,100	903,029,100
Investments in Shares & Securities		2,747,751,974	2,436,280,544
		<u>7,818,512,566</u>	<u>7,846,594,135</u>
		<u>33,958,422,566</u>	<u>33,486,504,135</u>
8. Consolidated Investments			
Shahjalal Islami Bank PLC.	(Note-8a)	219,506,215,114	220,328,259,077
Shahjalal Islami Bank Securities Ltd.		4,262,977,478	4,892,987,792
		223,769,192,592	225,221,246,870
Less: Inter Company Transaction		<u>1,751,970,436</u>	<u>2,260,530,757</u>
		<u>222,017,222,156</u>	<u>222,960,716,113</u>
Bills Purchased and Discounted			
Shahjalal Islami Bank PLC.	(Note-8a)	10,728,309,543	16,901,718,515
Shahjalal Islami Bank Securities Ltd.		-	-
		<u>10,728,309,543</u>	<u>16,901,718,515</u>
		<u>232,745,531,699</u>	<u>239,862,434,627</u>
8a Investments of the Bank			
Country-wise Classification of Investments:			
Inside Bangladesh			
Gross Murabaha, Bai-Muajjal etc.		227,555,852,831	227,474,272,633
Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income)		8,049,637,717	7,146,013,556
Net Murabaha, Bai-Muajjal etc.		<u>219,506,215,114</u>	<u>220,328,259,077</u>
Net Bills Purchased and Discounted		10,728,309,543	16,901,718,515
Outside Bangladesh		-	-
		<u>230,234,524,657</u>	<u>237,229,977,592</u>
9. Consolidated Fixed Assets including Premises, Furniture and Fixtures			
Cost			
Shahjalal Islami Bank PLC.	(Note-9a)	7,994,693,356	7,869,223,133
Shahjalal Islami Bank Securities Ltd.		247,049,730	246,969,082
		<u>8,241,743,086</u>	<u>8,116,192,215</u>
Accumulated Depreciation			
Shahjalal Islami Bank PLC.	(Note-9a)	2,966,431,477	2,596,560,659
Shahjalal Islami Bank Securities Ltd.		114,324,579	105,685,757
		<u>3,080,756,056</u>	<u>2,702,246,416</u>
Written Down Value		<u>5,160,987,031</u>	<u>5,413,945,799</u>
9a Fixed Assets including Premises, Furniture and Fixtures of the Bank			
Tangible Assets:			
Cost			
Land		1,876,724,350	1,876,724,350
Building		893,986,278	893,986,278
Furniture & Fixtures		1,267,730,626	1,208,748,919
Office Equipment		817,558,305	781,386,436
Computer & Network Equipment		735,500,860	708,831,394
Vehicles		129,909,231	129,909,231
Right of Use Assets as per IFRS-16		2,095,664,041	2,095,664,041
Books		1,042,667	1,042,667
		<u>7,818,116,357</u>	<u>7,696,293,315</u>
Less:			
Accumulated depreciation		2,811,954,598	2,447,229,475
Written Down Value		<u>5,006,161,760</u>	<u>5,249,063,840</u>
Intangible Assets:			
Cost			
Software-Core Banking		62,615,431	62,615,431
Software-Others		113,961,568	110,314,387
		<u>176,576,999</u>	<u>172,929,818</u>
Less:			
Amortization		154,476,879	149,331,184
Written Down Value		<u>22,100,120</u>	<u>23,598,634</u>
Total Written Down Value		<u>5,028,261,880</u>	<u>5,272,662,474</u>

		30.09.2023 Taka	31.12.2022 Taka
10. Consolidated Other Assets			
Shahjalal Islami Bank PLC.	(Note-10a)	27,070,748,739	21,844,875,177
Shahjalal Islami Bank Securities Ltd.		523,657,824	486,573,364
Less: Inter Company Transaction		27,594,406,563	22,331,448,541
		2,515,000,000	2,515,000,000
		25,079,406,563	19,816,448,541
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)		54,420,781	32,352,408
Advance Rent and Security Deposit		66,703,899	42,794,922
Suspense Account		510,623,798	476,794,286
Profit Receivable		1,261,272,767	1,083,252,168
Other Prepayments		377,192,709	133,509,156
Advance Insurance Premium		19,272	58,852
Advance for New Branches		2,361,530	3,600,000
Advance Tax Paid		20,625,987,411	17,325,070,828
Other Receivables		3,034,667	3,034,667
SJIBL General Account-Net		1,654,131,905	229,407,891
Balance with OBU		8,304,075,000	10,031,884,419
Less: Offshore Banking Unit		32,859,823,739	29,361,759,597
Sub-total		8,304,075,000	10,031,884,419
		24,555,748,739	19,329,875,177
Grand Total		27,070,748,739	21,844,875,177
11. Consolidated Placement from other Banks & Financial Institutions			
Shahjalal Islami Bank PLC.	(Note-11a)	32,057,453,931	42,036,645,204
Shahjalal Islami Bank Securities Ltd.		1,977,500,436	2,523,473,895
Less: Inter Company Transaction		34,034,954,367	44,560,119,099
		1,751,970,436	2,260,530,757
		32,282,983,931	42,299,588,342
11a Placement from other Banks & Financial Institutions of the Bank			
Export Development Fund - Bangladesh Bank		23,067,359,020	31,463,988,138
Financial Stimulus Fund - Bangladesh Bank		1,813,137,980	4,703,822,926
Foreign Currency Deposit (FSSP BB USD) - Bangladesh Bank		257,024	5,512,056
Mudaraba Term Deposit from other Banks		125,804,250	4,955,673,575
Islamic Refinance Fund - Bangladesh Bank		-	3,726,633
Bangladesh Bank Refinance (Bai Salam)		691,612,000	761,665,000
Bangladesh Bank Refinance (TDF)		63,565,500	79,456,875
Bangladesh Bank Refinance (BMMFLIPSB)		6,818,098	2,400,000
Bangladesh Bank Pre-Finance Scheme-CMSME		5,516,800,722	-
IsDB's SPRP For Covid-19		25,500,000	25,500,000
SME Foundation Refinance Scheme		37,543,125	11,900,000
Bangladesh Bank Refinance		709,056,211	23,000,000
Borrowing from Other Banks		-	-
Borrowing from Offshore Banking Unit (OBU)		-	165,395
Less: Offshore Banking Unit		32,057,453,931	42,036,810,599
		-	165,395
		32,057,453,931	42,036,645,204
12. Consolidated Deposits and Other Accounts			
Al-Wadeeah Current Deposits & Other Accounts			
Shahjalal Islami Bank PLC.	(Note-12a)	54,803,406,433	48,293,094,847
Shahjalal Islami Bank Securities Ltd.		-	-
Less: Inter Company Transaction		54,803,406,433	48,293,094,847
		115,642	136,604
		54,803,290,791	48,292,958,243
Bills Payable			
Shahjalal Islami Bank PLC.	(Note-12a)	5,466,533,977	5,872,217,849
Shahjalal Islami Bank Securities Ltd.		-	-
		5,466,533,977	5,872,217,849
Mudaraba Savings Deposits			
Shahjalal Islami Bank PLC.	(Note-12a)	39,907,532,776	36,934,789,424
Shahjalal Islami Bank Securities Ltd.		-	-
Less: Inter Company Transaction		39,907,532,776	36,934,789,424
		57,011	56,538
		39,907,475,765	36,934,732,886
Mudaraba Term Deposits			
Shahjalal Islami Bank PLC.	(Note-12a)	96,476,398,868	86,817,226,090
Shahjalal Islami Bank Securities Ltd.		-	-
		96,476,398,868	86,817,226,090

		30.09.2023 Taka	31.12.2022 Taka
Other Mudaraba Deposits			
Shahjalal Islami Bank PLC.	(Note-12a)	47,563,112,875	50,064,730,403
Shahjalal Islami Bank Securities Ltd.		-	-
Less: Inter Company Transaction		47,563,112,875	50,064,730,403
		344,655,418	319,514,217
Total		47,218,457,457	49,745,216,186
12a Deposits and Other Accounts of the Bank		243,872,156,858	227,662,351,255
Al-Wadeeah Current Deposits & Other Accounts			
Al-Wadeeah Current Deposits		14,934,099,210	14,523,129,877
Deposits from Other Banks		-	-
Foreign Currency Deposits		8,181,346,520	4,542,969,527
Non-Resident Taka Account		58,406,051	207,042,612
Profit Payable		1,395,546,107	1,151,802,996
Sundry Deposits		30,212,070,500	27,905,067,144
Unclaimed Dividend	(Note-12a.1)	32,903,944	23,166,697
Less: Offshore Banking Unit		54,814,372,332	48,353,178,854
		10,965,898	60,084,006
		54,803,406,433	48,293,094,847
Bills Payable			
Payable inside Bangladesh		5,461,409,807	5,856,338,343
Payment Order Issued		4,004,037	4,012,037
Demand Draft Payable		1,118,033	11,867,469
Electronic Fund Transfer		5,466,533,977	5,872,217,849
Payable outside Bangladesh		-	-
		5,466,533,977	5,872,217,849
Mudaraba Savings Deposits			
General Deposits		39,854,966,997	36,884,053,499
Foreign Currency Deposits		52,565,779	50,735,925
		39,907,532,776	36,934,789,424
Mudaraba Term Deposits			
General Deposits		96,415,623,868	86,508,912,673
Foreign Currency Deposits		60,775,000	308,313,418
		96,476,398,868	86,817,226,090
Other Mudaraba Deposits			
Mudaraba Special Notice Deposits		14,122,454,685	11,453,808,080
Mudaraba Scheme Deposits		33,396,818,120	38,531,969,154
Deposits from Other Banks (SND)		43,840,070	78,953,170
		47,563,112,875	50,064,730,403
		244,216,984,929	227,982,058,614
12a.1 Unclaimed Dividend Account			
2019		5,575,155	5,382,681
2020		7,959,942	8,837,886
2021		8,828,950	8,946,130
2022		10,539,897	-
		32,903,944	23,166,697
Unclaimed/Undistributed Stock Dividend: The shareholders whose Beneficiary Owner's (BO) ID were found closed and maintaining Paper Share at the time of distributing Stock Dividend i.e. Bonus Shares are kept in SJIBL Dividend Suspense bearing BO ID-1204090016665712. At the closing of September 2023, total 8,368 number of shares are kept in SJIBL Dividend Suspense bearing BO ID-1204090016665712 which remains undistributed/unclaimed including corporate benefit for the year 2019-2022.			
13. Mudaraba Bonds			
Mudaraba Subordinated Bond		4,400,000,000	5,200,000,000
Mudaraba Perpetual Bond		5,000,000,000	5,000,000,000
		9,400,000,000	10,200,000,000
14. Consolidated Other Liabilities			
Shahjalal Islami Bank PLC.	(Note-14a)	42,403,084,439	37,492,869,557
Shahjalal Islami Bank Securities Ltd.		2,623,251,275	2,651,834,812
Less: Inter Company Transaction		45,026,335,714	40,144,704,369
		45,026,335,714	40,144,704,369
14a Other Liabilities of the Bank			
Profit Payable		439,746,007	485,746,002
Provision for Investment	{Note-14a.1 (a) & (b)}	7,375,739,287	6,589,273,726
Provision for Off-balance Sheet items	{Note-14a.1 (c)}	1,356,200,000	1,356,200,000
Provision for Other Assets	{Note-14a.1 (d)}	213,965,000	203,965,000
Provisions for Investments in Securities	{Note-14a.1 (e)}	658,560,000	658,560,000
Provision for Taxation	{Note-14a.2}	22,833,503,766	19,607,591,030
Profit Suspense Account		5,344,966,994	4,948,313,858
Compensation Realisable & Suspense Account		1,332,612,482	802,150,891
Compensation Realised Account		581,575,924	554,641,235
Other Payables		472,259,813	347,801,192
Outstanding Expenses		210,194,232	263,492,306
Unearned Income on Quard		5,758,944	19,226,676
Lease Liabilities as per IFRS 16 Leases		1,461,054,420	1,575,722,705
Provision for Start-up Fund	{Note-14a.3}	116,947,570	80,184,936
		42,403,084,439	37,492,869,557

	30.09.2023 Taka	31.12.2022 Taka
14a.1 Provision for Investment		
(a) Provision on Classified Investments		
Provision held at the beginning of the year	3,927,533,630	3,075,119,256
Written-off Recovery	20,733,818	66,934,374
Net charge to Profit and Loss Account	755,000,000	785,480,000
Fully provided investment written-off during the year	-	-
Provision held at the end of the year	4,703,267,448	3,927,533,630
(b) General Provision on Unclassified Investments		
Provision held at the beginning of the year	2,661,740,096	2,418,838,000
Effect of exchange rate changes agnst. offshore banking unit	10,731,742	32,016,655
Addition during the year	-	210,885,441
Balance at the end of the year	2,672,471,838	2,661,740,096
Total Provision for Investments (a+b)	7,375,739,287	6,589,273,726
(c) General Provision on Off-balance Sheet Items		
Provision held at the beginning of the year	1,356,200,000	1,356,200,000
Addition during the year	-	-
Balance at the end of the year	1,356,200,000	1,356,200,000
Total Provision for Investments & Off-balance Sheet Items (a+b+c)	8,731,939,287	7,945,473,726
(d) Provision for Other Assets		
Provision held at the beginning of the year	203,965,000	91,965,000
Addition during the year	10,000,000	112,000,000
Balance at the end of the year	213,965,000	203,965,000
(e) Provision for Investments in Shares & Securities		
Provision held at the beginning of the year	658,560,000	658,560,000
Addition during the year	-	-
Balance at the end of the year	658,560,000	658,560,000
14a.2 Provision for Taxation		
Provision for Current Tax		
Balance at the beginning of the year	19,607,591,030	17,290,140,619
Add: Provision made during the year	3,047,575,287	3,208,335,035
Less: Adjustment for final settlement	-	(1,460,862,131)
Add: Adjustment for previous year	178,337,449	492,883,446
Add: Provision made on other during the year	-	77,094,061
Balance at the end of the year	22,833,503,766	19,607,591,030
14a.2(a) Provision for Current Tax made during the year		
Income tax @ 37.50% on estimated taxable Business Profit	3,018,328,266	3,148,765,095
Income tax @ 20% on Dividend Income	27,116,265	35,896,181
Income tax @ 15% on Capital Gain on Sale of Shares	2,130,757	23,673,759
Adjustment for previous year	178,337,449	492,883,446
Estimated Total Provision Required	3,225,912,736	3,701,218,481
Computation of Taxable Business Profit		
Profit before Taxes	6,824,574,779	7,226,276,558
Add: Inadmissible expenditures	1,891,854,041	2,225,706,339
	8,716,428,820	9,451,982,897
Less: Allowable Expenditure & Separate consideration	667,553,445	1,055,275,977
Estimated Taxable Business Profit for the year	8,048,875,375	8,396,706,921
14a.2(b) Reconciliation of effective tax rate of the Bank		
Particulars	Effective Rate	
Profit before income taxes as per profit and loss account		6,824,574,779
Income taxes as per applicable tax rate	37.5%	2,559,215,542
Factors affecting the tax charge for current year:		
Inadmissible expenses	10.40%	709,445,265
Admissible expenses in the current year (i.e. write-off etc.)	-2.85%	(194,162,653)
Tax savings from reduced tax rates for dividend	-0.35%	(23,726,732)
Tax loss/(savings) from reduced tax rates for capital gain	-0.06%	(3,906,388)
Adjustment for previous year	2.61%	178,337,449
Total Income Tax Expenses	47.26%	3,225,202,484
14a.3 Provision for Start-up Fund		
For the year 2020	19,081,986	19,081,986
For the year 2021	25,852,369	25,852,369
For the year 2022	35,250,581	35,250,581
For the year 2023	36,762,634	-
Balance at the end of the year	116,947,570	80,184,936

		30.09.2023 Taka	31.12.2022 Taka
15. Consolidated Deferred Tax Liabilities			
Shahjalal Islami Bank PLC.	(Note-15a)	159,550,463	237,151,866
Shahjalal Islami Bank Securities Ltd.		(1,438,687)	(1,266,952)
		158,111,776	235,884,914
15a Deferred Tax Liabilities of the Bank			
Balance at the beginning of the year		237,151,866	237,151,866
Add: Provision made during the year		(77,601,403)	-
		159,550,463	237,151,866
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	10,805,517,980
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	-
		11,129,683,510	10,805,517,980
16.3 Non-Controlling Interest			
Opening Balance		232,387,434	227,440,923
Dividend paid to non-controlling shareholders		(4,500,000)	-
Share of current year's profit		868,451	4,946,511
		228,755,885	232,387,434
17. Statutory Reserve			
Opening Balance		9,372,461,107	7,927,205,795
Add: Addition during the year		1,364,914,956	1,445,255,312
		10,737,376,063	9,372,461,107
18. Consolidated Retained Earnings			
Shahjalal Islami Bank PLC.	(Note-18a)	2,070,676,069	1,692,161,829
Shahjalal Islami Bank Securities Ltd.		67,241,735	61,165,934
		2,137,917,804	1,753,327,762
Less: Non-Controlling Interest		3,755,885	7,387,434
		2,134,161,919	1,745,940,328
18a Retained Earnings of the Bank			
Opening Balance		1,692,161,829	1,584,818,008
Less: Payment of Dividend		1,620,827,688	1,543,645,421
Less: Payment of Dividend for Mudaraba Perpetual Bond		275,243,928	393,562,943
Add: Transfer from Profit and Loss Account		3,676,263,446	3,525,058,077
Less: Transfer to Statutory Reserve		1,364,914,956	1,445,255,312
Less: Start-up Fund		36,762,634	35,250,581
		2,070,676,069	1,692,161,829

		30.09.2023 Taka	31.12.2022 Taka
19. Letters of Guarantee			
Letters of Guarantee (Local)		32,625,335,944	31,019,574,861
Letters of Guarantee (Foreign)		782,117,187	296,672,870
Back to Back Usance		-	452,146
		33,407,453,132	31,316,699,877
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		13,394,132	3,000,000
Government		616,877,940	410,238,235
Banks and Other Financial Institutions		-	-
Others		32,777,181,059	30,903,461,642
		33,407,453,132	31,316,699,877
20. Irrevocable Letters of Credit			
Letters of credit		52,072,446,667	44,418,370,950
		Jan'23 to Sep'23 Taka	Jan'22 to Sep'22 Taka
21. Consolidated Profit on Investments			
Shahjalal Islami Bank PLC.	(Note-21a)	13,970,835,166	12,284,539,199
Shahjalal Islami Bank Securities Ltd.		168,784,366	215,584,368
		14,139,619,532	12,500,123,567
Less: Inter Company Transaction		124,729,354	138,279,771
		14,014,890,178	12,361,843,796
21a Profit on Investments of the Bank			
Profit on Investments		12,430,660,745	11,291,138,785
Profit on Placement with Other Banks & Financial Institutions		1,540,174,421	993,400,414
		13,970,835,166	12,284,539,199
22. Consolidated Profit paid on Deposits			
Shahjalal Islami Bank PLC.	(Note-22a)	6,660,862,797	6,113,355,092
Shahjalal Islami Bank Securities Ltd.		145,538,272	162,714,763
		6,806,401,069	6,276,069,855
Less: Inter Company Transaction		124,780,487	138,356,586
		6,681,620,582	6,137,713,269
22a Profit paid on Deposits of the Bank			
Profit on Deposits		6,117,172,892	5,509,697,574
Profit paid on Borrowings		543,689,905	603,657,518
		6,660,862,797	6,113,355,092
22a.1 Profit paid on Borrowings			
Profit paid on Borrowings		489,882,806	549,861,132
Profit Expenses of Lease Liabilities (as per IFRS 16 Leases)		53,807,099	53,796,386
		543,689,905	603,657,518
23. Consolidated Income from Investments in Shares & Securities			
Shahjalal Islami Bank PLC.	(Note-23a)	1,391,993,736	1,367,411,103
Shahjalal Islami Bank Securities Ltd.		24,450,319	120,528,481
		1,416,444,055	1,487,939,584
Less: Dividend from Subsidiary		-	-
		1,416,444,055	1,487,939,584
23a Income from Investments in Shares & Securities of the Bank			
Income from Investments in Govt. Sukuk/Islamic Bond		981,051,887	812,006,574
Income from Investments in Shares & Securities		14,205,046	190,307,382
Dividend Income		135,581,325	125,315,817
Income from Investments in Corporate Sukuk/Islamic Bond		261,155,478	239,781,330
		1,391,993,736	1,367,411,103
24. Consolidated Commission, Exchange and Brokerage			
Shahjalal Islami Bank PLC.	(Note-24a)	2,167,298,226	2,781,313,056
Shahjalal Islami Bank Securities Ltd.		64,597,597	124,756,648
		2,231,895,823	2,906,069,704
24a Commission, Exchange and Brokerage of the Bank			
Other commission		1,211,364,373	1,173,297,032
Exchange earnings		955,933,853	1,608,016,024
		2,167,298,226	2,781,313,056

		Jan'23 to Sep'23 Taka	Jan'22 to Sep'22 Taka
24a.1 Exchange Earnings			
Gross exchange gain		6,763,737,716	10,585,023,317
Less: Exchange loss		5,807,803,864	8,977,007,293
Net Exchange Gain		955,933,853	1,608,016,024
25. Consolidated Other Operating Income			
Shahjalal Islami Bank PLC.	(Note- 25a)	1,081,775,206	968,240,608
Shahjalal Islami Bank Securities Ltd.		6,455,676	6,113,462
		1,088,230,882	974,354,070
Less: Inter Company Transaction		51,133	76,815
		1,088,179,749	974,277,255
25a Other Operating Income of the Bank			
Postage, Telex, SWIFT & REUTERS		120,376,575	112,476,573
Incidental Charge		250	300
Supervision & Monitoring Charge		16,654,215	2,028,126
Other Charges		944,744,166	853,735,609
		1,081,775,206	968,240,608
26. Consolidated Salaries & Allowances			
Shahjalal Islami Bank PLC.	(Note- 26a)	2,826,541,177	2,552,429,643
Shahjalal Islami Bank Securities Ltd.		50,879,910	52,809,967
		2,877,421,087	2,605,239,610
26a Salaries & Allowances of the Bank			
Basic Salary		1,166,011,597	1,030,048,392
Allowances		1,008,287,452	888,434,668
Bonus		503,720,167	498,445,109
Bank's Contribution to Provident fund		110,709,673	96,145,675
Leave Encashment		37,812,289	39,355,799
		2,826,541,177	2,552,429,643
27. Consolidated Rent, Taxes, Insurance, Electricity etc.			
Shahjalal Islami Bank PLC.	(Note- 27a)	278,258,222	282,896,623
Shahjalal Islami Bank Securities Ltd.		4,533,223	4,487,727
		282,791,445	287,384,350
27a Rent, Taxes, Insurance, Electricity etc. of the Bank			
Rent, Rates & Taxes		52,200,326	71,058,738
Insurance		158,348,643	148,736,546
Electricity & Lighting		67,709,254	63,101,338
		278,258,222	282,896,623
27a.1 Rent, Rates & Taxes			
Rent, Rates & Taxes		250,170,703	241,449,400
Transfer to depreciation and profit expenses under IFRS 16		197,970,377	170,390,662
		52,200,326	71,058,738
28. Consolidated Legal Expenses			
Shahjalal Islami Bank PLC.	(Note- 28a)	1,866,227	762,182
Shahjalal Islami Bank Securities Ltd.		90,850	63,250
		1,957,077	825,432
28a Legal Expenses of the Bank			
Legal Fees & Charge		367,498	262,019
Other Legal Expenses		1,498,729	500,163
		1,866,227	762,182
29. Consolidated Postage, Stamps, Telecommunication etc.			
Shahjalal Islami Bank PLC.	(Note- 29a)	36,839,853	33,160,540
Shahjalal Islami Bank Securities Ltd.		2,135,634	2,188,894
		38,975,487	35,349,434
29a Postage, Stamps, Telecommunication etc. of the Bank			
Postage		696,785	1,097,337
Leased line		23,857,212	19,974,479
Telegram, Fax & Telex		3,363,565	4,333,061
Telephone charges		1,242,323	896,763
Mobile phone charges		7,679,968	6,858,899
		36,839,853	33,160,540
30. Consolidated Stationery, Printing, Advertisements etc.			
Shahjalal Islami Bank PLC.	(Note- 30a)	94,504,654	97,402,496
Shahjalal Islami Bank Securities Ltd.		685,849	1,269,867
		95,190,503	98,672,363

		Jan'23 to Sep'23 Taka	Jan'22 to Sep'22 Taka
30a Stationery, Printing, Advertisements etc. of the Bank			
Table Stationery		8,812,125	6,492,389
Printing Stationery		7,386,913	7,416,348
Security Stationery		5,209,527	2,931,224
Computer Stationery		40,782,932	51,644,454
Publicity and Advertisement		32,313,157	28,918,081
		94,504,654	97,402,496
31. Chief Executive's Salary & Fees of the Bank			
Basic Salary		7,200,000	10,781,100
Allowances		2,934,000	3,600,000
Bonus		2,760,000	3,635,380
Bank's Contribution to Provident Fund		-	1,078,110
		12,894,000	19,094,590
32. Directors' Fees & Expenses of the Bank			
Directors' Fees		3,052,000	3,908,000
Meeting Expenses		177,244	550,086
		3,229,244	4,458,086
33. Shariah Supervisory Committee's Fees & Expenses of the Bank			
Shariah Council Meeting Expenses		720,534	325,678
34. Consolidated Auditors' Fees			
Shahjalal Islami Bank PLC.	(Note-34a)	517,500	412,500
Shahjalal Islami Bank Securities Ltd.		51,750	7,500
		569,250	420,000
34a Auditor's Fees of the Bank			
Auditor's Fees		517,500	412,500
35. Consolidated Depreciation & Repairs of Assets			
Shahjalal Islami Bank PLC.	(Note-35a)	432,662,290	404,798,877
Shahjalal Islami Bank Securities Ltd.		16,012,988	16,877,447
		448,675,278	421,676,324
35a Depreciation & Repairs of Bank's Assets			
a) Depreciation of Bank's Assets			
Land & Building		14,704,745	14,704,745
Furniture & Fixtures		69,562,979	64,724,033
Office Equipment		79,597,249	71,926,505
Computer & Network Equipment		56,514,209	63,108,897
Vehicles		9,340,138	10,838,070
Right of Use (ROU) Assets		168,461,342	149,973,131
Books		-	15,384
b) Amortization of Bank's Assets			
Software-Core Banking		-	-
Software-Others		5,145,695	3,898,756
		403,326,356	379,189,521
c) Repairs on Bank's Assets			
Office Premises		1,083,462	2,285,860
Office Equipment		13,253,735	13,575,446
Office Furniture & Fixtures		956,767	1,126,657
Vehicles		2,687,399	2,010,603
Procurement of Parts, Spares & Others		11,354,571	6,610,791
		29,335,933	25,609,356
		432,662,290	404,798,877
36. Consolidated Other Expenses			
Shahjalal Islami Bank PLC.	(Note-36a)	673,431,057	559,103,621
Shahjalal Islami Bank Securities Ltd.		18,637,681	28,614,165
		692,068,738	587,717,786

		Jan'23 to Sep'23 Taka	Jan'22 to Sep'22 Taka
36a Other Expenses of the Bank			
Petrol, Oil and Lubricants		7,072,702	5,404,912
Entertainment		43,766,753	52,070,546
Subscription		5,195,683	5,243,609
Traveling and Conveyance		21,554,773	18,554,479
Training Expenses		5,394,992	3,258,805
Car expenses		151,701,923	145,751,998
Gratuity expenses		195,000,000	105,600,000
Papers & Periodicals		262,851	133,730
Utility		4,954,602	4,781,575
Uniform & Liveries		2,681,659	3,975,389
Bank Charges		1,257,723	2,113,357
Business development & promotion		23,437,840	42,372,686
Upkeep and cleaning of office premises		37,927,112	30,439,869
Security Service- outsourcing		64,543,191	63,065,830
Branch Opening Expenses		1,723,815	16,569
Credit Rating fee		-	349,375
SJIBL Card expenses		56,176,496	31,734,416
Islamic Credit Card Expenses		13,060,116	11,819,259
AGM & meeting expenses		8,106,859	7,490,645
Capital Enhancement Fees		4,431,037	4,098,654
Contribution to Social Security Superannuation Fund		-	600
Laundry and Washing		338,032	288,206
Crockeries, Kettle and others		366,134	307,134
Photograph and Photocopy		551,987	529,503
Loss on Disposal of Fixed Assets		5,698,941	3,364,748
Miscellaneous Expenses		11,300,360	15,837,727
CSR Expense		300,000	500,000
Agent Banking Expense		6,625,474	-
		673,431,057	559,103,621
37. Consolidated Provision against Investments, Off-balance Sheet Items & Others			
Shahjalal Islami Bank PLC. (Note-37a)		765,000,000	605,043,422
Shahjalal Islami Bank Securities Ltd.		-	-
		765,000,000	605,043,422
37a Provision against Investments, Off-balance Sheet Items & Others of the Bank			
Provision on Unclassified Investments		-	43,043,422
Provision on Classified Investments		755,000,000	450,000,000
Provision on Off-balance Sheet Items		-	-
Provisions on Investments in Securities		-	-
Provision on Other Assets		10,000,000	112,000,000
		765,000,000	605,043,422
38. Consolidated Deferred Tax (Income)/Expenses			
Shahjalal Islami Bank PLC. (Note-38a)		(77,601,403)	(21,445,297)
Shahjalal Islami Bank Securities Ltd.		(171,736)	310,335
		(77,773,139)	(21,134,963)
38a Deferred Tax (Income)/Expenses of the Bank			
Closing deferred tax liability		159,550,463	215,706,568
Opening deferred tax liability		237,151,866	237,151,866
Deferred tax expenses/(Income)		(77,601,403)	(21,445,297)
39. Consolidated Tax Expenses			
Current tax		3,241,230,472	3,335,463,052
Deferred tax		(77,773,139)	(21,134,963)
		3,163,457,334	3,314,328,089
39a Tax Expenses of the Bank			
Current tax		3,225,912,736	3,299,321,944
Deferred tax		(77,601,403)	(21,445,297)
		3,148,311,333	3,277,876,646
40. Consolidated Earnings per Share (EPS)	(Note-2.4)		
Net Profit after Taxes		3,685,970,795	3,598,620,214
No. of Ordinary Shares outstanding		1,112,968,351	1,112,968,351
		3.31	3.23
40a Earnings per Share (EPS) of the Bank	(Note-2.4)		
Net Profit after Tax		3,676,263,446	3,450,383,969
Number of Ordinary Shares outstanding		1,112,968,351	1,112,968,351
		3.30	3.10

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

	Jan'23 to Sep'23 Taka	Jan'22 to Sep'22 Taka
41. Net Asset Value (NAV) per Share:		
Net Asset Value (Consolidated)	24,041,435,997	22,070,917,448
Net Asset Value (Bank's)	23,949,153,550	21,895,397,111
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Asset Value (NAV) per Share (Consolidated) [previous year's figure restated]	21.60	19.83
Net Asset Value (NAV) per Share (Bank's) [previous year's figure restated]	21.52	19.67
Net Asset Value Per Share increased compare to the same period of last year due to increase of net profit after tax during the period.		
42. Net Operating Cash Flows per Share (NOCFPS):		
Net cash flow from operating activities (Consolidated)	13,261,294,710	14,270,325,654
Net cash flow from operating activities (Bank's)	13,242,026,361	14,280,366,161
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Operating Cash Flow per Share (NOCFPS) (Consolidated) [previous year's figure restated]	11.92	12.82
Net Operating Cash Flow per Share (NOCFPS) (Bank's) [previous year's figure restated]	11.90	12.83
Net Operating Cash Flow per Share (NOCFPS) increased compare to the same period of last year due to increase of Investment Income and recovery against Investment.		
43. Reconciliation of Net Profit after Taxes and Operating Profit before changes in operating assets and liabilities of the Bank		
<i>Cash flows from operating activities</i>		
Net profit after taxes	3,676,263,446	3,450,383,969
Provision for taxation	3,148,311,333	3,277,876,646
Provision for investments, shares & contingent liabilities	765,000,000	605,043,422
(Increase)/decrease profit receivable	(178,020,600)	(556,052,808)
Increase/(decrease) profit payable on deposits	243,743,111	595,080,578
Depreciation & amortization of fixed assets	403,326,356	379,189,521
Recoveries on investment previously written-off	20,733,818	60,196,389
Income tax paid	(3,300,916,583)	(1,666,819,674)
Loss/profit on the sale of Bank's assets	4,691,380	(1,316,972)
Effect of exchange rate changes on cash and cash equivalents	(225,781,504)	(28,246,761)
Operating profit before changes in operating assets and liabilities	4,557,350,758	6,115,334,311

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	8,394,132	-	Regular
ii)	Electra International Ltd.	Sanaullah Shahid	BMCTR-Rev	-	13,333,554	Regular
iii)	Own the World Company Limited	Khandaker Sakib Ahmed	BMCTR/BG	5,000,000	5,868,422	Regular
iv)	M/s. Rupsha Trading Corporation	Md. Mohiuddin Ahmed	L/C /MPI-TR/Bai-Muajjal	-	31,499,367	Regular
v)	Abdul Hakim	Abdul Halim	HPSM-Real Estate	-	11,498,908	Regular
vi)	Shoyeb Ahmed	Abdul Halim	HPSM-Real Estate	-	11,546,041	Regular
vii)	Modern Diagnostic Center Limited	Anwer Hossain Khan	HPSM-Real Estate	-	154,740,336	Regular
viii)	Daffodilss Trading International	Mrs. Jabun Nahar	Bai-Muajjal/HPSM	-	99,083,163	Regular
ix)	Shahjalal Islami Bank Securities Ltd.	Subsidiary	Bai-Muajjal/BG	300,000,000	1,755,203,372	Regular
Total				313,394,132	2,082,773,162	