

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Balance Sheet (Un-Audited)
As at 30 September 2024

	Note	30.09.2024 Taka	31.12.2023 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3	2,958,500,017	2,247,682,953
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4	16,893,625,381	23,432,585,249
		19,852,125,398	25,680,268,203
Balance with other Banks and Financial Institutions			
Inside Bangladesh		4,240,818,377	2,240,532,287
Outside Bangladesh		9,731,149,622	1,754,675,394
	5	13,971,967,999	3,995,207,681
Placement with other Banks & Financial Institutions			
	6	10,965,585,416	14,115,801,566
Investments in Shares & Securities			
Government		27,462,412,000	24,639,910,000
Others		9,140,973,373	9,442,757,280
	7	36,603,385,373	34,082,667,280
Investments			
General Investment etc.		251,043,173,001	234,137,238,783
Bills Purchased and Discounted		14,293,398,024	10,067,701,645
	8	265,336,571,025	244,204,940,428
Fixed Assets including Premises, Furniture and Fixtures			
	9	5,174,298,608	5,362,859,454
Other Assets			
	10	33,487,437,567	26,931,710,355
Non-Banking Assets			
		88,309,355	88,309,355
Total Property and Assets			
		385,479,680,741	354,461,764,322
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions			
	11	22,458,146,311	27,742,904,371
Deposits and Other Accounts			
Mudaraba Savings Deposits		41,347,617,602	39,696,815,899
Mudaraba Term Deposits		109,408,811,206	97,867,730,869
Other Mudaraba Deposits		47,802,086,319	46,767,072,113
Al-Wadeeah Current & Other Deposit Accounts		73,271,497,703	60,012,359,409
Bills Payable		4,308,282,199	4,877,223,738
	12	276,138,295,029	249,221,202,028
Mudaraba Bonds			
	13	7,400,000,000	8,200,000,000
Other Liabilities			
	14	53,267,045,843	45,201,600,617
Deferred Tax Liabilities			
	15	53,798,637	68,723,369
Total Liabilities			
		359,317,285,821	330,434,430,385
Capital/Shareholders' Equity			
Paid-up Capital	16.2	11,129,683,510	11,129,683,510
Statutory Reserve	17	12,308,789,031	10,803,111,162
Capital Reserve		34,820,349	34,820,349
Foreign Currency Translation Reserve	18	26,023,185	9,087,189
Retained Earnings	19	2,433,308,966	1,822,170,931
Total Shareholders' Equity			
		25,932,625,040	23,798,873,140
Non-controlling Interest			
	16.3	229,769,880	228,460,797
Total Liabilities & Shareholders' Equity			
		385,479,680,741	354,461,764,322

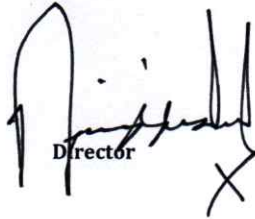
Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Off-balance Sheet Items (Un-Audited)
As at 30 September 2024

	Note	30.09.2024 Taka	31.12.2023 Taka
Contingent Liabilities			
Acceptances & endorsements		55,393,914,120	49,612,821,032
Letters of guarantee	20	33,763,698,035	32,828,176,233
Irrevocable letters of credit	21	75,776,616,540	55,470,593,578
Bills for collection		32,347,764,473	26,470,542,968
Other contingent liabilities		-	-
Total		197,281,993,168	164,382,133,811
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		197,281,993,168	164,382,133,811


Chief Financial Officer


Company Secretary

Dhaka; 30 October 2024


Director


Managing Director

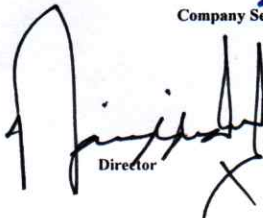

Director

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Profit and Loss Account (Un-Audited)
For the period ended 30 September 2024

	Note	Jan'24 to Sep'24 Taka	Jan'23 to Sep'23 Taka	Jul'24 to Sep'24 Taka	Jul'23 to Sep'23 Taka
Operating Income					
Investment Income	22	16,576,648,725	14,014,850,178	5,344,700,290	5,145,242,031
Less: Profit paid on Deposits	23	8,309,070,657	6,681,620,582	2,975,196,981	2,150,816,455
Net Investment Income		8,267,578,068	7,333,269,596	2,369,503,309	2,994,425,576
Income from Investment in Shares/Securities	24	1,534,238,615	1,416,444,055	541,078,858	453,871,188
Commission, Exchange and Brokerage	25	2,485,821,142	2,231,895,823	1,164,830,305	254,743,474
Other Operating Income	26	1,125,168,030	1,088,179,749	322,922,655	302,050,456
		5,145,227,786	4,736,519,627	2,028,831,818	1,010,665,118
Total Operating Income		13,412,805,854	12,069,789,223	4,398,335,127	4,005,090,693
Operating Expenses					
Salaries and Allowances	27	2,984,914,910	2,877,421,087	997,249,148	964,451,095
Rent, Taxes, Insurances, Electricity etc.	28	297,871,405	282,791,445	86,364,512	110,918,317
Legal Expenses	29	2,868,844	1,957,077	1,339,820	643,084
Postage, Stamps, Telecommunication etc.	30	59,807,911	38,975,487	24,928,705	16,780,337
Stationery, Printings, Advertisements etc.	31	103,865,016	95,190,503	25,357,061	20,171,664
Chief Executive's Salary & Fees	32	13,234,000	12,894,000	3,378,000	3,378,000
Directors' Fees & Expenses	33	5,735,596	3,229,244	1,387,865	1,100,000
Shariah Supervisory Committee's Fees & Expenses	34	528,409	720,534	107,213	11,279
Auditors' Fees	35	586,500	569,250	195,500	189,750
Depreciation & Repairs of Bank's Assets	36	499,913,971	448,675,278	159,699,021	154,294,539
Zakat Expenses		-	-	-	-
Other Expenses	37	791,581,397	692,068,738	240,680,720	221,743,854
Total Operating Expenses		4,760,907,961	4,454,492,643	1,540,687,566	1,493,681,919
Profit / (Loss) before Provision		8,651,897,894	7,615,296,580	2,857,647,560	2,511,408,774
Specific provision for Classified Investments		483,000,000	755,000,000	337,000,000	420,000,000
General Provision for Unclassified Investments		201,000,000	-	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		166,440,000	-	2,500,000	-
Provision for Other Assets		-	10,000,000	-	10,000,000
Total Provision	38	1,085,940,000	765,000,000	541,240,840	430,000,000
Total Profit / (Loss) before Taxes		7,565,957,894	6,850,296,580	2,316,406,721	2,081,408,774
Provision for Taxation for the period					
Deferred Tax	39	(14,924,731)	(77,773,139)	11,245,329	(10,539,476)
Current Tax	40	3,516,753,957	3,241,230,472	1,129,710,797	1,129,506,814
		3,501,829,225	3,163,457,334	1,140,956,127	1,118,967,338
Net Profit / (Loss) after Tax		4,064,128,669	3,686,839,246	1,175,450,594	962,441,436
Net Profit after Tax attributable to:					
Equity holders of SJIBPLC.		4,062,819,586	3,685,970,795	1,175,751,318	961,649,358
Non-controlling Interest		1,309,083	868,451	(300,724)	792,078
		4,064,128,669	3,686,839,246	1,175,450,594	962,441,436
Retained Earnings from previous year/period		1,822,170,932	1,745,940,328	1,848,587,973	1,687,480,538
Add: Net Profit after Tax (attributable to equity holders of SJIBPLC.)		4,062,819,586	3,685,970,795	1,175,751,318	961,649,358
Profit available for Appropriation		5,884,990,517	5,431,911,124	3,024,339,291	2,649,129,896
Appropriation:					
Statutory Reserve	17	1,505,677,870	1,364,914,956	462,605,317	412,725,161
Start-up Fund		40,481,869	36,762,634	11,791,127	9,486,652
Dividend		1,558,155,691	1,620,827,688	-	-
Profit against Mudaraba Perpetual Bond		347,366,120	275,243,928	116,633,880	92,756,164
Capital Reserve		-	-	-	-
Retained Earnings	19	2,433,308,967	2,134,161,919	2,433,308,967	2,134,161,919
		5,884,990,517	5,431,911,124	3,024,339,291	2,649,129,896
Consolidated Earnings per Share(EPS)	41	3.65	3.31	1.06	0.86
Consolidated Net Asset Value per Share as at 30 September	42	23.30	21.60		


Chief Financial Officer


Company Secretary


Director


Managing Director

Dhaka; 30 October 2024

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Cash Flow Statement (Un-Audited)
For the period ended 30 September 2024

	Jan'24 to Sep'24 Taka	Jan'23 to Sep'23 Taka
Cash flows from operating activities		
Investment income receipt in cash	17,967,402,114	15,242,461,663
Profit paid on deposits and borrowings	(7,778,163,460)	(6,553,005,142)
Dividend receipts	186,072,926	135,581,325
Fees & commission receipt in cash	1,647,877,913	2,006,114,319
Recoveries on investment previously written off	27,722,321	20,733,818
Cash payments to employees	(2,998,148,910)	(2,890,315,087)
Cash payments to suppliers	(103,865,016)	(95,190,503)
Income tax paid	(2,269,908,738)	(3,336,687,459)
Receipts from other operating activities	1,124,536,765	1,087,223,321
Payments for other operating activities	(1,425,577,499)	(1,044,345,618)
(i) Operating profit before changes in operating assets & liabilities	6,377,948,415	4,572,570,637
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(21,299,311,282)	7,101,678,460
(Increase)/decrease in other assets	(4,350,651,783)	(1,748,249,963)
(Increase)/decrease of placement with other banks & financial institutions	3,150,216,150	(3,449,060,000)
Increase/(decrease) in deposits from other banks	(7,118,912)	(35,113,099)
Increase/(decrease) of placement from other banks & financial institutions	(5,315,339,807)	(10,026,257,227)
Increase/(decrease) in deposits received from customers	26,368,654,507	16,001,175,593
Increase/(decrease) in other liabilities on account of customers	2,980,908,845	954,049,416
Increase/(decrease) in other liabilities	823,886,742	(109,499,106)
(ii) Cash flows from operating assets and liabilities	2,351,244,461	8,688,724,073
Net cash flow from operating activities (A)=(i+ii)	8,729,192,876	13,261,294,710
Cash flows from investing activities		
Proceeds from sale of securities	704,267,016	(2,872,246)
Payments for purchases of securities	(3,224,985,109)	(465,467,842)
Proceeds from sale of fixed assets	4,254,679	2,845,411
Payments for purchases of property, plants & equipments	(132,899,393)	(173,524,028)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	(2,649,362,807)	(639,018,706)
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	(411,000,092)	(275,243,928)
Dividend paid to ordinary shareholders	(1,558,155,691)	(1,301,162,158)
Net cash used in financing activities (C)	(2,769,155,783)	(2,376,406,085)
Net increase in cash & cash equivalents (A+B+C)	3,310,674,286	10,245,869,919
Add: Effect of exchange rate changes on cash & cash equivalents	837,943,229	225,781,504
Add: Cash and cash equivalents at the beginning of the period	29,675,475,883	20,642,913,568
Cash and cash equivalents at the end of the period	33,824,093,397	31,114,564,991
Consolidated Net Operating Cash Flow per Share (NOCFPS)	7.84	11.92

Chief Financial Officer

Company Secretary

Managing Director

Dhaka; 30 October 2024

Director

Director

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

For the period ended 30 September 2024

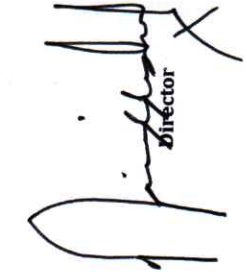
Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Non-controlling Interest	Total Capital/Shareholders' Equity
Balance as at 01 January 2024	11,129,683,510	10,803,111,162	34,820,349	1,822,170,931	9,087,189	228,460,797	24,027,333,937
Cash Dividend for the year 2023	-	-	-	(1,558,155,691)	-	-	(1,558,155,691)
Profit against 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)
Capital Reserve	-	-	-	-	-	-	-
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

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)
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


Chief Financial Officer

Dhaka: 30 October 2024


Director


Company Secretary


Director


Managing Director

Shahjalal Islami Bank PLC.
Balance Sheet (Un-Audited)
As at 30 September 2024

	Note	30.09.2024 Taka	31.12.2023 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3a	2,958,500,017	2,247,682,953
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4a	16,893,625,381	23,432,585,249
		19,852,125,398	25,680,268,203
Balance with other Banks and Financial Institutions			
Inside Bangladesh		4,131,312,092	2,217,432,070
Outside Bangladesh		9,731,149,622	1,754,675,394
	5a	13,862,461,714	3,972,107,464
Placement with other Banks & Financial Institutions	6a	10,965,585,416	14,115,801,566
Investments in Shares & Securities			
Government		27,462,412,000	24,639,910,000
Others		7,104,554,323	7,310,952,402
	7a	34,566,966,323	31,950,862,402
Investments			
General Investment etc.		249,028,228,558	231,683,099,579
Bills Purchased and Discounted		14,293,398,024	10,067,701,645
	8a	263,321,626,582	241,750,801,224
Fixed Assets including Premises, Furniture and Fixtures	9a	5,061,949,653	5,235,145,745
Other Assets	10a	35,606,493,750	28,926,044,213
Non-Banking Assets		88,309,355	88,309,355
Total Property and Assets		383,325,518,191	351,719,340,172
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	11a	22,458,146,311	27,511,352,759
Deposits and Other Accounts			
Mudaraba Savings Deposits		41,347,627,994	39,696,820,704
Mudaraba Term Deposits		109,408,811,206	97,867,730,869
Other Mudaraba Deposits		48,068,769,786	47,130,779,908
Al-Wadeeah Current & Other Deposit Accounts		73,271,574,550	60,012,469,463
Bills Payable		4,308,282,199	4,877,223,738
	12a	276,405,065,735	249,585,024,682
Mudaraba Bonds	13	7,400,000,000	8,200,000,000
Other Liabilities	14a	51,127,727,393	42,592,548,156
Deferred Tax Liabilities	15a	55,270,369	70,225,452
Total Liabilities		357,446,209,808	327,959,151,049
Capital/Shareholders' Equity			
Paid-up Capital	16.2	11,129,683,510	11,129,683,510
Statutory Reserve	17	12,308,789,031	10,803,111,162
Foreign Currency Translation Reserve	18	26,023,185	9,087,189
Retained Earnings	19a	2,414,812,657	1,818,307,263
Total Shareholders' Equity		25,879,308,383	23,760,189,123
Total Liabilities & Shareholders' Equity		383,325,518,191	351,719,340,172

Shahjalal Islami Bank PLC.
Off-balance Sheet Items (Un-Audited)
As at 30 September 2024

	Note	30.09.2024 Taka	31.12.2023 Taka
Contingent Liabilities			
Acceptances & endorsements		55,393,914,120	49,612,821,032
Letters of guarantee	20	33,763,698,035	32,828,176,233
Irrevocable letters of credit	21	75,776,616,540	55,470,593,578
Bills for collection		32,347,764,473	26,470,542,968
Other contingent liabilities		-	-
Total		197,281,993,168	164,382,133,811
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		197,281,993,168	164,382,133,811

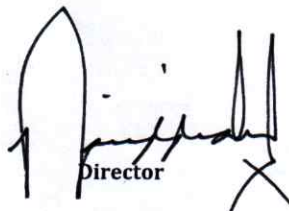

Chief Financial Officer


Company Secretary


Managing Director


Director

Dhaka; 30 October 2024


Director

Shahjalal Islami Bank PLC.
Profit and Loss Account (Un-Audited)
For the period ended 30 September 2024

	Note	Jan'24 to Sep'24 Taka	Jan'23 to Sep'23 Taka	Jul'24 to Sep'24 Taka	Jul'23 to Sep'23 Taka
Operating income					
Investment Income	22a	16,541,168,279	13,970,835,166	5,336,974,139	5,118,245,132
Less: Profit paid on Deposits	23a	8,299,584,066	6,660,862,797	2,973,432,129	2,143,751,127
Net Investment Income		8,241,584,213	7,309,972,369	2,363,542,010	2,974,494,005
Income from Investment in Shares/securities	24a	1,507,954,638	1,391,993,736	537,711,305	449,523,743
Commission, Exchange and Brokerage	25a	2,403,402,941	2,167,298,226	1,137,770,823	230,386,754
Other Operating Income	26a	1,119,500,492	1,081,775,206	322,645,639	301,897,239
		5,030,858,071	4,641,067,168	1,998,127,767	981,807,736
Total Operating Income		13,272,442,283	11,951,039,537	4,361,669,777	3,956,301,741
Operating expenses					
Salaries and Allowances	27a	2,931,760,430	2,826,541,177	980,809,882	949,039,857
Rent, Taxes, Insurances, Electricity etc.	28a	292,163,852	278,258,222	83,106,170	109,898,990
Legal Expenses	29a	1,897,344	1,866,227	460,320	598,234
Postage, Stamps, Telecommunication etc.	30a	57,730,005	36,839,853	24,228,589	16,054,414
Stationery, Printings, Advertisements etc.	31a	102,584,049	94,504,654	24,961,552	19,862,607
Chief Executive's Salary & Fees	32	13,234,000	12,894,000	3,378,000	3,378,000
Directors' Fees & Expenses	33	5,735,596	3,229,244	1,387,865	1,100,000
Shariah Supervisory Committee's Fees & Expenses	34	528,409	720,534	107,213	11,279
Auditors' Fees	35a	517,500	517,500	172,500	172,500
Depreciation & Repairs of Bank's Assets	36a	484,893,970	432,662,290	154,736,992	148,419,532
Zakat Expenses		-	-	-	-
Other Expenses	37a	767,067,779	673,431,057	234,053,270	214,140,525
Total Operating Expenses		4,658,112,936	4,361,464,758	1,507,402,354	1,462,675,938
Profit / (Loss) before Provision		8,614,329,348	7,589,574,779	2,854,267,422	2,493,625,803
Specific provision for Classified Investments		483,000,000	755,000,000	337,000,000	420,000,000
General Provision for Unclassified Investments		201,000,000	-	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		166,440,000	-	2,500,000	-
Provision for Other Assets		-	10,000,000	-	10,000,000
Total Provision	38a	1,085,940,000	765,000,000	541,240,840	430,000,000
Total Profit / (Loss) before taxes		7,528,389,348	6,824,574,779	2,313,026,583	2,063,625,803
Provision for taxation					
Deferred tax	39a	(14,955,083)	(77,601,403)	11,138,757	(10,485,750)
Current tax	40a	3,495,157,487	3,225,912,736	1,122,775,084	1,125,446,345
		3,480,202,403	3,148,311,333	1,133,913,842	1,114,960,595
Net Profit after Taxation		4,048,186,945	3,676,263,446	1,179,112,741	948,665,208
Retained Earnings from previous year/period		1,818,307,263	1,692,161,829	1,826,730,239	1,636,978,838
Add: Net Profit after Tax		4,048,186,945	3,676,263,446	1,179,112,741	948,665,208
Profit available for Appropriation		5,866,494,207	5,368,425,274	3,005,842,980	2,585,644,046
Appropriation					
Statutory Reserve	17	1,505,677,870	1,364,914,956	462,605,317	412,725,161
Start-up Fund		40,481,869	36,762,634	11,791,127	9,486,652
Dividend		1,558,155,691	1,620,827,688	-	-
Profit against Mudaraba Perpetual Bond		347,366,120	275,243,928	116,633,880	92,756,164
Retained Earnings	19a	2,414,812,657	2,070,676,069	2,414,812,657	2,070,676,069
		5,866,494,207	5,368,425,274	3,005,842,980	2,585,644,046
Earnings per Share (EPS)	41a	3.64	3.30	1.06	0.85
Net Asset Value per Share as at 30 September	42	23.25	21.52		


Chief Financial Officer


Company Secretary


Managing Director

Dhaka; 30 October 2024


Director


Director

Shahjalal Islami Bank PLC.
Cash Flow Statement (Un-Audited)
For the period ended 30 September 2024

	Jan'24 to Sep'24 Taka	Jan'23 to Sep'23 Taka
Cash flows from operating activities		
Investment income receipt in cash	17,794,544,294	15,049,226,978
Profit paid on deposits and borrowings	(7,688,105,039)	(6,417,119,686)
Dividend receipts	186,072,926	135,581,325
Fees & commission receipt in cash	1,565,459,712	1,941,516,722
Recoveries on investment previously written off	27,722,321	20,733,818
Cash payments to employees	(2,944,994,430)	(2,839,435,177)
Cash payments to suppliers	(102,584,049)	(94,504,654)
Income tax paid	(2,247,750,734)	(3,300,916,583)
Receipts from other operating activities	1,118,809,047	1,080,767,645
Payments for other operating activities	(1,391,871,471)	(1,018,499,630)
(i) Operating Profit before changes in operating assets & liabilities	6,317,302,576	4,557,350,758
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(21,570,825,358)	6,995,452,935
(Increase)/decrease in other assets	(4,353,930,031)	(1,746,936,379)
(Increase)/decrease of placement with other banks & financial institutions	3,150,216,150	(3,449,060,000)
Increase/(decrease) in deposits from other banks	(7,118,912)	(35,113,099)
Increase/(decrease) of placement from other banks & financial institutions	(5,053,206,448)	(9,979,191,273)
Increase/(decrease) in deposits received from customers	26,271,602,559	16,026,296,305
Increase/(decrease) in other liabilities on account of customers	2,980,908,845	954,049,416
Increase/(decrease) in other liabilities	1,003,934,455	(80,822,301)
(ii) Cash flows from operating assets and liabilities	2,421,581,261	8,684,675,603
Net cash flow from operating activities (A)=(i+ii)	8,738,883,837	13,242,026,361
Cash flows from investing activities		
Proceeds from sale of securities	499,405,098	(24,760,739)
Payments for purchases of securities	(3,115,509,019)	(447,157,691)
Proceeds from sale of fixed assets	2,350,088	2,845,411
Payments for purchases of property, plants & equipments	(131,706,005)	(166,466,065)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	(2,745,459,838)	(635,539,084)
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	(411,000,092)	(275,243,928)
Dividend paid to ordinary shareholders	(1,558,155,691)	(1,296,662,158)
Net cash used in financing activities (C)	(2,769,155,783)	(2,371,906,085)
Net increase in cash & cash equivalents (A+B+C)	3,224,268,217	10,234,581,191
Add: Effect of exchange rate changes on cash & cash equivalents	837,943,229	225,781,504
Add: Cash and cash equivalents at the beginning of the period	29,652,375,666	20,618,979,706
Cash and cash equivalents at the end of the period	33,714,587,112	31,079,342,401
Net Operating Cash Flow per Share (NOCFPS)	7.85	11.90

Chief Financial Officer

Company Secretary

Managing Director

Dhaka; 30 October 2024

Director

Director

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

For the period ended 30 September 2024

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Total Capital/Shareholders' Equity
Balance as at 01 January 2024	11,129,683,510	10,803,111,162	1,818,307,263	9,087,189	23,760,189,123
Cash Dividend for the year 2023	-	-	(1,558,155,691)	-	(1,558,155,691)
Profit against Mudaraba Perpetual Bond	-	-	(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: Mudarabah 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					36,689,128,405

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	-	-	(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: Mudaraba 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

Chief Financial Officer

Dhaka; 30 October 2024

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 2024

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 140 (one hundred forty) branches, 04 (four) sub-branches, 133 (one hundred thirty three) ATM booths, 119 (one hundred nineteen) 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 June 2024 there were 119 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 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

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 2024.

2.3. Investment and Provisions

As per BRPD circular no. 14 (23 September 2012), BRPD circular no. 19 (27 December 2012), BRPD circular no. 05 (29 May 2013), BRPD circular no. 16 (18 November 2014), BRPD circular no. 15 (27 September 2017), BRPD circular no. 01 (20 February 2018), BRPD circular no. 03 (21 April 2019), BRPD circular no. 07 (19 March 2020), BRPD circular no. 16 (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 and BRPD circular no.09 dated 08 April 2024.

2.4. Earnings Per Share

This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the period as per IAS 33: *Earnings Per Share*. Diluted Earnings Per Share is not required to be calculated for the period, as there exist no dilution possibilities during the period.

2.5. Cash Flow Statement

Cash flow statement is prepared principally in accordance with IAS 7: *Cash Flow Statement*; and as prescribed by BRPD circular no. 14 dated 25 June 2003 & Guidelines for Islamic Banking issued by Bangladesh Bank vide BRPD circular no. 15 dated 09 November 2009.

2.6. Off-Balance Sheet Items

Under general banking transactions, liabilities against acceptance, endorsement and other obligations and bills against which acceptances have been given and claims exist there against, have been shown as Off-Balance Sheet items.

2.7. Taxation

Current Tax

Provision for current income tax has been made at 37.50% as prescribed in the Finance Act, 2024 on the accounting profit made by the Bank after considering some of the add backs to income and disallowances of expenditure & provisions as per Income Tax Act, 2023 (as amendments thereon) in compliance with IAS 12: *Income Taxes*.

Deferred Tax

The Bank adopted deferred tax accounting policy as per IAS 12. Accordingly, deferred tax liability/asset is accounted for all temporary timing differences arising between the tax base of the assets and liabilities and their carrying value for financial reporting purpose. Deferred tax is computed at the prevailing tax rate as per Finance Act, 2024.

2.8. Reporting Period

The Financial Statements cover the period from 01 January 2024 to 30 September 2024.

2.9. Significant deviation between the quarterly periods

Earnings Per Share (EPS): Earnings Per Share substantially increased compare to the same period of last year due to increase of Net Investment Income, Income from Commission, Exchange and Brokerage and Income from Investments in Shares & Securities.

Net Operating Cash Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) decreased compare to the same period of last year due to increase of Investment to customers and increase in other Assets.

		30.09.2024 Taka	31.12.2023 Taka
3. Consolidated Cash in Hand (including Foreign Currencies)			
Shahjalal Islami Bank PLC.	(Note-3a)	2,958,500,017	2,247,682,953
Shahjalal Islami Bank Securities Ltd.		-	-
		2,958,500,017	2,247,682,953
3a Cash in Hand of the Bank (including Foreign Currencies)			
In Local Currencies		2,877,482,147	2,233,502,027
In Foreign Currencies		81,017,870	14,180,926
		2,958,500,017	2,247,682,953
4. Consolidated Balance with Bangladesh Bank and its agent bank(s)			
Shahjalal Islami Bank PLC.	(Note-4a)	16,893,625,381	23,432,585,249
Shahjalal Islami Bank Securities Ltd.		-	-
		16,893,625,381	23,432,585,249
4a Balance with Bangladesh Bank and its agent bank(s) (including Foreign Currencies)			
Balance with Bangladesh Bank			
In Local Currencies		12,667,499,818	8,096,973,848
In Foreign Currencies		4,093,452,138	15,108,715,734
		16,760,951,957	23,205,689,582
Balance with Sonali Bank PLC. as agent of Bangladesh Bank			
In Local Currencies		132,673,424	226,895,667
In Foreign Currencies		-	-
		132,673,424	226,895,667
		16,893,625,381	23,432,585,249
5. Consolidated Balance with Other Banks and Financial Institutions			
Inside Bangladesh			
Shahjalal Islami Bank PLC.	(Note-5a)	4,131,312,092	2,217,432,070
Shahjalal Islami Bank Securities Ltd.		376,276,991	386,922,871
		4,507,589,083	2,604,354,941
Less: Inter Company Transaction		266,770,706	363,822,654
		4,240,818,377	2,240,532,287
Outside Bangladesh			
Shahjalal Islami Bank PLC.	(Note-5a)	9,731,149,622	1,754,675,394
Shahjalal Islami Bank Securities Ltd.		-	-
		9,731,149,622	1,754,675,394
		13,971,967,999	3,995,207,681
5a Balance with Other Banks and Financial Institutions of the Bank			
Inside Bangladesh		4,131,312,092	2,217,432,070
Outside Bangladesh		9,731,149,622	1,754,675,394
		13,862,461,714	3,972,107,464
6. Consolidated Placement with Other Banks & Financial Institutions			
Shahjalal Islami Bank PLC.	(Note-6a)	10,965,585,416	14,115,801,566
Shahjalal Islami Bank Securities Ltd.		-	-
		10,965,585,416	14,115,801,566
Less: Inter Company Transaction		-	-
		10,965,585,416	14,115,801,566
6a Placement with Other Banks & Financial Institutions of the Bank			
Placement with Other Banks		9,910,585,416	13,060,801,566
Placement with Financial Institutions		1,055,000,000	1,055,000,000
		10,965,585,416	14,115,801,566
7. Consolidated Investments in Shares & Securities			
Government			
Shahjalal Islami Bank PLC.	(Note-7a)	27,462,412,000	24,639,910,000
Shahjalal Islami Bank Securities Ltd.		-	-
		27,462,412,000	24,639,910,000
Others			
Shahjalal Islami Bank PLC.	(Note-7a)	7,104,554,323	7,310,952,402
Shahjalal Islami Bank Securities Ltd.		2,036,419,050	2,131,804,878
		9,140,973,373	9,442,757,280
		36,603,385,373	34,082,667,280
7a Investments in Shares & Securities of the Bank			
i) Government			
Bangladesh Government Islamic Investment Bond (BGIIIB)		564,692,000	-
Bangladesh Government Investment Sukuk (BGIS)		26,897,720,000	24,639,910,000
		27,462,412,000	24,639,910,000

		30.09.2024 Taka	31.12.2023 Taka
ii) Others			
Mudaraba Perpetual Bond		1,527,284,492	1,527,284,492
Mudaraba Subordinated Bond		2,160,000,000	2,360,000,000
Beximco Green Sukuk Al Istisna'a		646,672,900	652,658,200
Investments in Shares & Securities		2,770,596,931	2,771,009,710
		7,104,554,323	7,310,952,402
		34,566,966,323	31,950,862,402
8. Consolidated Investments			
Shahjalal Islami Bank PLC.	(Note-8a)	249,028,228,558	231,683,099,579
Shahjalal Islami Bank Securities Ltd.		3,479,080,614	4,287,627,656
		252,507,309,172	235,970,727,235
Less: Inter Company Transaction		1,464,136,171	1,833,488,452
		251,043,173,001	234,137,238,783
Bills Purchased and Discounted			
Shahjalal Islami Bank PLC.	(Note-8a)	14,293,398,024	10,067,701,645
Shahjalal Islami Bank Securities Ltd.		-	-
		14,293,398,024	10,067,701,645
		265,336,571,025	244,204,940,428
8a Investments of the Bank			
Country-wise Classification of Investments:			
Inside Bangladesh			
Gross Murabaha, Bai-Muajjal etc.		261,368,972,672	241,304,576,445
Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income)		12,340,744,113	9,621,476,865
Net Murabaha, Bai-Muajjal etc.		249,028,228,558	231,683,099,579
Net Bills Purchased and Discounted		14,293,398,024	10,067,701,645
Outside Bangladesh		263,321,626,582	241,750,801,224
9. Consolidated Fixed Assets including Premises, Furniture and Fixtures			
Cost			
Shahjalal Islami Bank PLC.	(Note-9a)	8,523,898,313	8,303,533,104
Shahjalal Islami Bank Securities Ltd.		243,133,675	247,120,773
		8,767,031,988	8,550,653,877
Accumulated Depreciation			
Shahjalal Islami Bank PLC.	(Note-9a)	3,461,948,661	3,068,387,359
Shahjalal Islami Bank Securities Ltd.		130,784,720	119,407,064
		3,592,733,381	3,187,794,423
Written Down Value		5,174,298,608	5,362,859,454
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		1,312,783,869	1,298,515,777
Office Equipment		858,005,422	824,478,380
Computer & Network Equipment		770,831,996	742,202,653
Vehicles		133,226,381	133,226,381
Right of Use Assets as per IFRS-16		2,482,436,054	2,352,443,206
Books		1,042,667	1,042,667
		8,329,037,016	8,122,619,692
Less:			
Accumulated depreciation		3,299,255,340	2,912,014,699
Written Down Value		5,029,781,676	5,210,604,993
Intangible Assets:			
Cost			
Software-Core Banking		62,615,431	62,615,431
Software-Others		132,245,866	118,297,981
		194,861,297	180,913,412
Less:			
Amortization		162,693,320	156,372,661
Written Down Value		32,167,977	24,540,751
Total Written Down Value		5,061,949,653	5,235,145,745

		30.09.2024 Taka	31.12.2023 Taka
10. Consolidated Other Assets			
Shahjalal Islami Bank PLC.	(Note-10a)	35,606,493,750	28,926,044,213
Shahjalal Islami Bank Securities Ltd.		395,943,817	520,666,142
		36,002,437,567	29,446,710,355
Less: Inter Company Transaction		2,515,000,000	2,515,000,000
		33,487,437,567	26,931,710,355
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)		49,618,966	47,167,552
Advance Rent and Security Deposit		40,799,280	42,604,032
Suspense Account		2,636,884,220	499,979,226
Profit Receivable		1,113,149,013	1,044,643,316
Other Prepayments		447,441,082	262,130,247
Advance Insurance Premium		19,272	4,019,272
Advance Tax Paid		23,357,788,322	21,110,037,588
Other Receivables		3,034,667	3,034,667
SJIBL General Account-Net		5,442,758,929	3,397,428,313
Balance with OBU		10,281,000,000	8,160,680,000
		43,372,493,750	34,571,724,213
Less: Offshore Banking Unit		10,281,000,000	8,160,680,000
Sub-total		33,091,493,750	26,411,044,213
Grand Total		35,606,493,750	28,926,044,213
11. Consolidated Placement from other Banks & Financial Institutions			
Shahjalal Islami Bank PLC.	(Note-11a)	22,458,146,311	27,511,352,759
Shahjalal Islami Bank Securities Ltd.		1,464,136,171	2,065,040,064
		23,922,282,482	29,576,392,823
Less: Inter Company Transaction		1,464,136,171	1,833,488,452
		22,458,146,311	27,742,904,371
11a Placement from other Banks & Financial Institutions of the Bank			
Export Development Fund - Bangladesh Bank		15,275,913,424	16,651,315,958
Financial Stimulus Fund - Bangladesh Bank		511,580,000	742,848,980
Foreign Currency Deposit (FSSP BB USD) - Bangladesh Bank		279,121	255,861
Mudaraba Term Deposit from other Banks		1,200,000,000	300,000,000
Bangladesh Bank Refinance (Bai Salam)		700,730,000	677,164,000
Bangladesh Bank Refinance (TDF)		249,167,000	58,268,375
Bangladesh Bank Refinance (BMMFLIPSB)		11,023,647	5,957,404
SME Foundation Refinance Scheme		23,878,705	33,502,920
Bangladesh Bank Refinance		1,254,429,081	1,717,185,205
Islami Investment Bond from Bangladesh Bank		-	1,900,000,000
Bangladesh Bank Pre-Finance Scheme-CMSME		2,666,453,333	5,424,854,055
Quard againsts Bangladesh Government Shariah Based Special Bond		564,692,000	-
		22,458,146,311	27,511,352,759
Less: Offshore Banking Unit		-	-
		22,458,146,311	27,511,352,759
12. Consolidated Deposits and Other Accounts			
Al-Wadeeah Current Deposits & Other Accounts			
Shahjalal Islami Bank PLC.	(Note-12a)	73,271,574,550	60,012,469,463
Shahjalal Islami Bank Securities Ltd.		-	-
		73,271,574,550	60,012,469,463
Less: Inter Company Transaction		76,847	110,054
		73,271,497,703	60,012,359,409
Bills Payable			
Shahjalal Islami Bank PLC.	(Note-12a)	4,308,282,199	4,877,223,738
Shahjalal Islami Bank Securities Ltd.		-	-
		4,308,282,199	4,877,223,738
Mudaraba Savings Deposits			
Shahjalal Islami Bank PLC.	(Note-12a)	41,347,627,994	39,696,820,704
Shahjalal Islami Bank Securities Ltd.		-	-
		41,347,627,994	39,696,820,704
Less: Inter Company Transaction		10,392	4,805
		41,347,617,602	39,696,815,899
Mudaraba Term Deposits			
Shahjalal Islami Bank PLC.	(Note-12a)	109,408,811,206	97,867,730,869
Shahjalal Islami Bank Securities Ltd.		-	-
		109,408,811,206	97,867,730,869

		30.09.2024 Taka	31.12.2023 Taka
Other Mudaraba Deposits			
Shahjalal Islami Bank PLC.	(Note-12a)	48,068,769,786	47,130,779,908
Shahjalal Islami Bank Securities Ltd.		-	-
Less: Inter Company Transaction		48,068,769,786	47,130,779,908
		266,683,467	363,707,795
Total		47,802,086,319	46,767,072,113
		276,138,295,029	249,221,202,028
12a Deposits and Other Accounts of the Bank			
Al-Wadeeah Current Deposits & Other Accounts			
Al-Wadeeah Current Deposits		20,091,168,953	15,099,548,202
Deposits from Other Banks		-	-
Foreign Currency Deposits		8,792,629,580	5,959,195,678
Non-Resident Taka Account		24,089,177	183,600,438
Profit Payable		1,908,473,954	1,352,916,548
Sundry Deposits		42,394,402,680	37,397,098,298
Unclaimed Dividend	(Note-12a.1)	67,092,056	26,897,449
Less: Offshore Banking Unit		73,277,856,401	60,019,256,612
		6,281,851	6,787,150
		73,271,574,550	60,012,469,463
Bills Payable			
Payable inside Bangladesh		4,303,677,485	4,870,370,071
Payment Order Issued		4,003,437	4,004,037
Demand Draft Payable		600,977	2,848,730
Electronic Fund Transfer		4,308,282,199	4,877,223,738
Payable outside Bangladesh		4,308,282,199	4,877,223,738
Mudaraba Savings Deposits			
General Deposits		41,303,094,194	39,646,700,964
Foreign Currency Deposits		44,533,800	50,119,740
		41,347,627,994	39,696,820,704
Mudaraba Term Deposits			
General Deposits		109,167,321,130	97,716,302,108
Foreign Currency Deposits		241,490,076	151,428,761
		109,408,811,206	97,867,730,869
Other Mudaraba Deposits			
Mudaraba Special Notice Deposits		14,739,451,125	14,063,937,234
Mudaraba Scheme Deposits		33,301,282,287	33,031,687,389
Deposits from Other Banks (SND)		28,036,374	35,155,286
		48,068,769,786	47,130,779,908
		276,405,065,735	249,585,024,682
12a.1 Unclaimed Cash Dividend			
2020		1,350,301	7,864,413
2021		8,544,571	8,663,375
2022		10,213,500	10,369,661
2023		46,983,684	-
		67,092,056	26,897,449
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, up to 30th September 2024, Unclaimed Cash Dividend amount of Tk. 6,482,599.41 has been transferred to Capital Market Stabilization Fund (CMSF) from unclaimed dividend Account.			
13. Mudaraba Bonds			
Mudaraba Subordinated Bond		2,400,000,000	3,200,000,000
Mudaraba Perpetual Bond		5,000,000,000	5,000,000,000
		7,400,000,000	8,200,000,000
14. Consolidated Other Liabilities			
Shahjalal Islami Bank PLC.	(Note-14a)	51,127,727,393	42,592,548,156
Shahjalal Islami Bank Securities Ltd.		2,139,318,450	2,609,052,461
Less: Inter Company Transaction		53,267,045,843	45,201,600,617
		53,267,045,843	45,201,600,617
14a Other Liabilities of the Bank			
Profit Payable		463,668,159	472,962,433
Provision for Investment	{Note-14a.1 (a) & (b)}	7,612,345,838	6,885,723,518
Provision for Off-balance Sheet items	{Note-14a.1 (c)}	1,560,300,000	1,324,800,000
Provision for Other Assets	{Note-14a.1 (d)}	203,965,000	203,965,000
Provisions for Investments in Securities	{Note-14a.1 (e)}	825,000,000	658,560,000
Provision for Taxation	{Note-14a.2}	26,347,728,148	22,852,570,661
Profit Suspense Account		8,119,827,672	6,008,552,002
Compensation Realisable & Suspense Account		1,718,255,831	1,326,435,995
Compensation Realised Account		925,652,788	447,839,449
Other Payables		915,690,303	424,707,466
Outstanding Expenses		627,860,759	201,022,073
Unearned Income on Quard		5,027,222	5,094,984
Lease Liabilities as per IFRS 16 Leases		1,645,490,147	1,663,880,919
Provision for Start-up Fund	{Note-14a.3}	156,915,525	116,433,656
		51,127,727,393	42,592,548,156

14a.1 Provision for Investment

(a) Provision on Classified Investments

Provision held at the beginning of the year	4,019,935,518	3,927,533,630
Written-off Recovery	27,722,321	22,100,718
Net charge to Profit and Loss Account	483,000,000	1,570,920,000
Fully provided investment written-off during the year	-	(1,500,618,831)
Provision held at the end of the year	4,530,657,838	4,019,935,518

(b) General Provision on Unclassified Investments

Provision held at the beginning of the year	2,865,788,000	2,661,740,096
Effect of exchange rate changes agnst. offshore banking unit	14,900,000	9,987,014
Addition during the year	201,000,000	194,060,890
Balance at the end of the year	3,081,688,000	2,865,788,000
Total Provision for Investments (a+b)	7,612,345,838	6,885,723,518

(c) General Provision on Off-balance Sheet Items

Provision held at the beginning of the year	1,324,800,000	1,356,200,000
Addition during the year	235,500,000	(31,400,000)
Balance at the end of the year	1,560,300,000	1,324,800,000
Total Provision for Investments & Off-balance Sheet Items (a+b+c)	9,172,645,838	8,210,523,518

(d) Provision for Other Assets

Provision held at the beginning of the year	203,965,000	203,965,000
Addition during the year	-	-
Balance at the end of the year	203,965,000	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	166,440,000	-
Balance at the end of the year	825,000,000	658,560,000

14a.2 Provision for Taxation

Provision for Current Tax

Balance at the beginning of the year	22,852,570,661	19,607,591,030
Add: Provision made during the year	3,411,510,925	2,989,089,841
Less: Adjustment for final settlement	-	(541,693,786)
Add: Adjustment for previous year	83,646,562	706,214,858
Add: Provision made on other during the year	-	91,368,719
Balance at the end of the year	26,347,728,148	22,852,570,661

14a.2(a) Provision for Current Tax made during the year

Income tax @ 37.50% on estimated taxable Business Profit	3,369,089,422	2,942,972,602
Income tax @ 20% on Dividend Income	37,214,585	43,304,747
Income tax @ 15% on Capital Gain on Sale of Shares	5,206,918	2,812,491
Adjustment for previous year	83,646,562	706,214,858
Estimated Total Provision Required	3,495,157,487	3,695,304,699

Computation of Taxable Business Profit

Profit before Taxes	7,528,389,348	7,153,250,273
Add: Inadmissible expenditures	2,211,253,814	3,154,699,305

Less: Allowable Expenditure & Separate consideration	9,739,643,161	10,307,949,577
Estimated Taxable Business Profit for the year	755,404,704	2,460,022,637
	8,984,238,458	7,847,926,940

14a.2(b) Reconciliation of effective tax rate of the Bank

Particulars

Effective Rate

Profit before income taxes as per profit and loss account	7,528,389,348	7,153,250,273
Income taxes as per applicable tax rate	2,823,146,005	2,682,468,852
Factors affecting the tax charge for current year:		
Inadmissible expenses	829,220,180	1,183,012,239
Admissible expenses in the current year (i.e. write-off etc.)	(200,482,122)	(834,280,860)
Tax savings from reduced tax rates for dividend	(32,562,762)	(37,891,654)
Tax loss/(savings) from reduced tax rates for capital gain	(7,810,377)	(4,218,737)
Adjustment for previous year	83,646,562	706,214,858
Total Income Tax Expenses	46.43%	3,695,304,699

14a.3 Provision for Start-up Fund

For the year 2020	19,081,986	19,081,986
For the year 2021	25,852,369	25,852,369
For the year 2022	35,250,581	35,250,581
For the year 2023	36,248,720	36,248,720
Upto September 2024	40,481,869	-
Balance at the end of the year	156,915,525	116,433,656

		30.09.2024 Taka	31.12.2023 Taka
15. Consolidated Deferred Tax Liabilities			
Shahjalal Islami Bank PLC.	(Note-15a)	55,270,369	70,225,452
Shahjalal Islami Bank Securities Ltd.		(1,471,731)	(1,502,083)
		53,798,637	68,723,369
15a Deferred Tax Liabilities of the Bank			
Balance at the beginning of the year		70,225,452	237,151,866
Add: Provision made during the year		(14,955,083)	(166,926,414)
		55,270,369	70,225,452
16. Capital			
16.1 Authorized Capital		15,000,000,000	15,000,000,000
1,500,000,000 ordinary shares of Tk. 10 each			
16.2 Issued, Subscribed and Paid-up Capital		11,129,683,510	11,129,683,510
1,112,968,351 ordinary shares of Tk. 10 each			
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 Stock Dividend which could not be distributed to the shareholders on the crediting day due to closure of BO ID , are kept under the Suspense A/C bearing BO ID - 1204090016665712. During the year 2024, 63 numbers of Unclaimed Bonus Share have been transferred to CMSF bearing BO ID - 1201530074571230.			
16.3 Non-Controlling Interest			
Opening Balance		228,460,797	232,387,434
Dividend paid to non-controlling shareholders		-	(4,500,000)
Share of current year's profit		1,309,083	573,363
		229,769,880	228,460,797
17. Statutory Reserve			
Opening Balance		10,803,111,162	9,372,461,107
Add: Addition during the year		1,505,677,870	1,430,650,055
		12,308,789,031	10,803,111,162
18. Foreign Currency Translation Reserve			
Assets & liabilities of Offshore Banking Unit have been converted to BDT currency which is the functional currency of the Bank @ US\$1 = Taka 120.00 [closing rate (inter-bank weighted average)] and income & expenses have been converted to BDT currency @ US\$1 = Taka 114.8748 (monthly average rate of inter-bank weighted average rate). Any differences arising from the above two rates have been recognized as foreign currency translation reserve.			
19. Consolidated Retained Earnings			
Shahjalal Islami Bank PLC.	(Note-19a)	2,414,812,657	1,818,307,263
Shahjalal Islami Bank Securities Ltd.		23,266,189	7,324,465
		2,438,078,846	1,825,631,728
Less: Non-Controlling Interest		4,769,880	3,460,797
		2,433,308,966	1,822,170,931
19a Retained Earnings of the Bank			
Opening Balance		1,818,307,263	1,692,161,829
Less: Payment of Dividend		1,558,155,691	1,620,827,688
Less: Payment of Dividend for Mudaraba Perpetual Bond		347,366,120	411,000,092
Add: Transfer from Profit and Loss Account		4,048,186,945	3,624,871,988
Less: Transfer to Statutory Reserve		1,505,677,870	1,430,650,055
Less: Start-up Fund		40,481,869	36,248,720
		2,414,812,657	1,818,307,263

		30.09.2024 Taka	31.12.2023 Taka
20. Letters of Guarantee			
Letters of Guarantee (Local)		32,539,543,401	32,021,748,152
Letters of Guarantee (Foreign)		1,224,154,634	806,428,081
Back to Back Usance		-	-
		33,763,698,035	32,828,176,233
a) Claims against the Bank not acknowledged as debts		5,000,000	5,000,000
b) Money for which the Bank is contingently liable in respect of guarantees given favoring:		473,544,966	334,984,108
Directors or Officers		-	-
Government		-	-
Banks and Other Financial Institutions		33,285,153,069	32,488,192,125
Others		33,763,698,035	32,828,176,233
21. Irrevocable Letters of Credit		75,776,616,540	55,470,593,578
Letters of credit			
		Jan'24 to Sep'24 Taka	Jan'23 to Sep'23 Taka
22. Consolidated Profit on Investments			
Shahjalal Islami Bank PLC.	(Note-22a)	16,541,168,279	13,970,835,166
Shahjalal Islami Bank Securities Ltd.		146,573,843	168,784,366
		16,687,742,122	14,139,619,532
Less: Inter Company Transaction		111,093,397	124,729,354
		16,576,648,725	14,014,890,178
22a Profit on Investments of the Bank			
Profit on Investments		15,315,110,675	12,430,660,745
Profit on Placement with Other Banks & Financial Institutions		1,226,057,604	1,540,174,421
		16,541,168,279	13,970,835,166
23. Consolidated Profit paid on Deposits			
Shahjalal Islami Bank PLC.	(Note-23a)	8,299,584,066	6,660,862,797
Shahjalal Islami Bank Securities Ltd.		120,640,168	145,538,272
		8,420,224,234	6,806,401,069
Less: Inter Company Transaction		111,153,577	124,780,487
		8,309,070,657	6,681,620,582
23a Profit paid on Deposits of the Bank			
Profit on Deposits		7,560,649,947	6,117,172,892
Profit paid on Borrowings		738,934,119	543,689,905
		8,299,584,066	6,660,862,797
23a.1 Profit paid on Borrowings			
Profit paid on Borrowings		683,012,498	489,882,806
Profit Expenses of Lease Liabilities (as per IFRS 16 Leases)		55,921,621	53,807,099
		738,934,119	543,689,905
24. Consolidated Income from Investments in Shares & Securities			
Shahjalal Islami Bank PLC.	(Note-24a)	1,507,954,638	1,391,993,736
Shahjalal Islami Bank Securities Ltd.		26,283,977	24,450,319
		1,534,238,615	1,416,444,055
Less: Dividend from Subsidiary		-	-
		1,534,238,615	1,416,444,055
24a Income from Investments in Shares & Securities of the Bank			
Income from Investments in Govt. Sukuk/Islamic Bond		1,074,073,274	981,051,887
Income from Investments in Shares & Securities		34,712,785	14,205,046
Dividend Income		186,072,926	135,581,325
Income from Investments in Corporate Sukuk/Islamic Bond		213,095,653	261,155,478
		1,507,954,638	1,391,993,736
25. Consolidated Commission, Exchange and Brokerage			
Shahjalal Islami Bank PLC.	(Note-25a)	2,403,402,941	2,167,298,226
Shahjalal Islami Bank Securities Ltd.		82,418,201	64,597,597
		2,485,821,142	2,231,895,823
25a Commission, Exchange and Brokerage of the Bank			
Other commission		1,128,404,903	1,211,364,373
Exchange earnings		1,274,998,038	955,933,853
		2,403,402,941	2,167,298,226

		Jan'24 to Sep'24 Taka	Jan'23 to Sep'23 Taka
25a.1	Exchange Earnings		
	Gross exchange gain	12,037,082,662	6,763,737,716
	Less: Exchange loss	10,762,084,624	5,807,803,864
	Net Exchange Gain	1,274,998,038	955,933,853
26.	Consolidated Other Operating Income		
	Shahjalal Islami Bank PLC.	(Note-26a) 1,119,500,492	1,081,775,206
	Shahjalal Islami Bank Securities Ltd.	5,727,718	6,455,676
		1,125,228,210	1,088,230,882
	Less: Inter Company Transaction	60,180	51,133
		1,125,168,030	1,088,179,749
26a	Other Operating Income of the Bank		
	Postage, Telex, SWIFT & REUTERS	120,176,048	120,376,575
	Incidental Charge	1,730	250
	Supervision & Monitoring Charge	38,989,895	16,654,215
	Other Charges	960,332,819	944,744,166
		1,119,500,492	1,081,775,206
27.	Consolidated Salaries & Allowances		
	Shahjalal Islami Bank PLC.	(Note- 27a) 2,931,760,430	2,826,541,177
	Shahjalal Islami Bank Securities Ltd.	53,154,480	50,879,910
		2,984,914,910	2,877,421,087
27a	Salaries & Allowances of the Bank		
	Basic Salary	1,196,160,412	1,166,011,597
	Allowances	1,043,313,485	1,008,287,452
	Bonus	532,929,557	503,720,167
	Bank's Contribution to Provident fund	114,329,860	110,709,673
	Leave Encashment	45,027,115	37,812,289
		2,931,760,430	2,826,541,177
28.	Consolidated Rent, Taxes, Insurance, Electricity etc.		
	Shahjalal Islami Bank PLC.	(Note- 28a) 292,163,852	278,258,222
	Shahjalal Islami Bank Securities Ltd.	5,707,553	4,533,223
		297,871,405	282,791,445
28a	Rent, Taxes, Insurance, Electricity etc. of the Bank		
	Rent, Rates & Taxes	69,669,794	52,200,326
	Insurance	142,704,941	158,348,643
	Electricity & Lighting	79,789,117	67,709,254
		292,163,852	278,258,222
28a.1	Rent, Rates & Taxes		
	Rent, Rates & Taxes	284,238,111	250,170,703
	Transfer to depreciation and profit expenses under IFRS 16	214,568,317	197,970,377
		69,669,794	52,200,326
29.	Consolidated Legal Expenses		
	Shahjalal Islami Bank PLC.	(Note- 29a) 1,897,344	1,866,227
	Shahjalal Islami Bank Securities Ltd.	971,500	90,850
		2,868,844	1,957,077
29a	Legal Expenses of the Bank		
	Legal Fees & Charge	411,469	367,498
	Other Legal Expenses	1,485,875	1,498,729
		1,897,344	1,866,227
30.	Consolidated Postage, Stamps, Telecommunication etc.		
	Shahjalal Islami Bank PLC.	(Note- 30a) 57,730,005	36,839,853
	Shahjalal Islami Bank Securities Ltd.	2,077,906	2,135,634
		59,807,911	38,975,487
30a	Postage, Stamps, Telecommunication etc. of the Bank		
	Postage	1,916,520	696,785
	Leased line	26,291,288	23,857,212
	Telegram, Fax & Telex	20,062,214	3,363,565
	Telephone charges	1,801,982	1,242,323
	Mobile phone charges	7,658,001	7,679,968
		57,730,005	36,839,853
31.	Consolidated Stationery, Printing, Advertisements etc.		
	Shahjalal Islami Bank PLC.	(Note- 31a) 102,584,049	94,504,654
	Shahjalal Islami Bank Securities Ltd.	1,280,967	685,849
		103,865,016	95,190,503

		Jan'24 to Sep'24 Taka	Jan'23 to Sep'23 Taka
31a Stationery, Printing, Advertisements etc. of the Bank			
Table Stationery		7,419,348	8,812,125
Printing Stationery		8,126,073	7,386,913
Security Stationery		5,948,515	5,209,527
Computer Stationery		56,949,375	40,782,932
Publicity and Advertisement		24,140,738	32,313,157
		102,584,049	94,504,654
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	2,760,000
Bank's Contribution to Provident Fund		-	-
		13,234,000	12,894,000
33. Directors' Fees & Expenses of the Bank			
Directors' Fees		4,644,234	3,052,000
Meeting Expenses		1,091,362	177,244
		5,735,596	3,229,244
34. Shariah Supervisory Committee's Fees & Expenses of the Bank			
Shariah Council Meeting Expenses		528,409	720,534
35. Consolidated Auditors' Fees			
Shahjalal Islami Bank PLC.	(Note-35a)	517,500	517,500
Shahjalal Islami Bank Securities Ltd.		69,000	51,750
		586,500	569,250
35a Auditor's Fees of the Bank			
Auditor's Fees		517,500	517,500
36. Consolidated Depreciation & Repairs of Assets			
Shahjalal Islami Bank PLC.	(Note-36a)	484,893,970	432,662,290
Shahjalal Islami Bank Securities Ltd.		15,020,001	16,012,988
		499,913,971	448,675,278
36a Depreciation & Repairs of Bank's Assets			
a) Depreciation of Bank's Assets			
Land & Building		14,758,608	14,704,745
Furniture & Fixtures		76,583,810	69,562,979
Office Equipment		84,517,488	79,597,249
Computer & Network Equipment		57,068,505	56,514,209
Vehicles		5,729,573	9,340,138
Right of Use (ROU) Assets		184,659,295	168,461,342
Books		-	-
b) Amortization of Bank's Assets			
Software-Core Banking		-	-
Software-Others		6,320,660	5,145,695
		429,637,939	403,326,356
c) Repairs on Bank's Assets			
Office Premises		1,166,431	1,083,462
Office Equipment		11,898,497	13,253,735
Office Furniture & Fixtures		2,255,639	956,767
Vehicles		2,798,904	2,687,399
Procurement of Parts, Spares & Others		37,136,560	11,354,571
		55,256,031	29,335,933
		484,893,970	432,662,290
37. Consolidated Other Expenses			
Shahjalal Islami Bank PLC.	(Note-37a)	767,067,779	673,431,057
Shahjalal Islami Bank Securities Ltd.		24,513,618	18,637,681
		791,581,397	692,068,738

		Jan'24 to Sep'24 Taka	Jan'23 to Sep'23 Taka
37a Other Expenses of the Bank			
Petrol, Oil and Lubricants		6,423,889	7,072,702
Entertainment		35,652,731	43,766,753
Subscription		7,762,388	5,195,683
Traveling and Conveyance		24,563,559	21,554,773
Training Expenses		4,338,868	5,394,992
Car expenses		158,770,456	151,701,923
Gratuity expenses		250,000,000	195,000,000
Papers & Periodicals		231,860	262,851
Utility		5,895,731	4,954,602
Uniform & Liveries		2,883,663	2,681,659
Bank Charges		944,990	1,257,723
Business development & promotion		30,648,968	23,437,840
Upkeep and cleaning of office premises		40,912,541	37,927,112
Security Service- outsourcing		100,214,337	64,543,191
Branch Opening Expenses		193,885	1,723,815
SJIBL Card expenses		50,058,226	56,176,496
Islamic Credit Card Expenses		15,635,338	13,060,116
AGM & meeting expenses		7,632,218	8,106,859
Capital Enhancement Fees		2,618,875	4,431,037
Laundry and Washing		324,676	338,032
Crockeries, Kettle and others		369,594	366,134
Photograph and Photocopy		441,860	551,987
Loss on Disposal of Fixed Assets		3,593,363	5,698,941
Miscellaneous Expenses		8,090,535	11,300,360
CSR Expense		209,071	300,000
Agent Banking Expense		8,656,160	6,625,474
		767,067,779	673,431,057
38. Consolidated Provision against Investments, Off-balance Sheet Items & Others			
Shahjalal Islami Bank PLC. (Note-38a)		1,085,940,000	765,000,000
Shahjalal Islami Bank Securities Ltd.		-	-
		1,085,940,000	765,000,000
38a Provision against Investments, Off-balance Sheet Items & Others of the Bank			
Provision on Unclassified Investments		201,000,000	-
Provision on Classified Investments		483,000,000	755,000,000
Provision on Off-balance Sheet Items		235,500,000	-
Provisions on Investments in Securities		166,440,000	-
Provision on Other Assets		-	10,000,000
		1,085,940,000	765,000,000
39. Consolidated Deferred Tax (Income)/Expenses			
Shahjalal Islami Bank PLC. (Note-39a)		(14,955,083)	(77,601,403)
Shahjalal Islami Bank Securities Ltd.		30,352	(171,736)
		(14,924,731)	(77,773,139)
39a Deferred Tax (Income)/Expenses of the Bank			
Closing deferred tax liability		55,270,369	159,550,463
Opening deferred tax liability		70,225,452	237,151,866
Deferred tax expenses/(Income)		(14,955,083)	(77,601,403)
40. Consolidated Tax Expenses			
Current tax		3,516,753,957	3,241,230,472
Deferred tax		(14,924,731)	(77,773,139)
		3,501,829,225	3,163,457,334
40a Tax Expenses of the Bank			
Current tax		3,495,157,487	3,225,912,736
Deferred tax		(14,955,083)	(77,601,403)
		3,480,202,403	3,148,311,333
41. Consolidated Earnings per Share (EPS)	(Note-2.4)		
Net Profit after Taxes		4,062,819,586	3,686,839,246
No. of Ordinary Shares outstanding		1,112,968,351	1,112,968,351
		3.65	3.31
41a Earnings per Share (EPS) of the Bank	(Note-2.4)		
Net Profit after Tax		4,048,186,945	3,676,263,446
Number of Ordinary Shares outstanding		1,112,968,351	1,112,968,351
		3.64	3.30

Earnings Per Share (EPS): Earnings Per Share substantially increased compare to the same period of last year due to increase of Net Investment Income, Income from Commission, Exchange and Brokerage and Income from Investments in Shares & Securities.
Earnings per share has been calculated in accordance with IAS 33 *Earnings per Share*.

	Jan'24 to Sep'24 Taka	Jan'23 to Sep'23 Taka
42. Net Asset Value (NAV) per Share:		
Net Asset Value (Consolidated)	25,932,625,040	24,041,435,997
Net Asset Value (Bank's)	25,879,308,383	23,949,153,550
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Asset Value (NAV) per Share (Consolidated)	23.30	21.60
Net Asset Value (NAV) per Share (Bank's)	23.25	21.52

43. Net Operating Cash Flows per Share (NOCFPS):		
Net cash flow from operating activities (Consolidated)	8,729,192,876	13,261,294,710
Net cash flow from operating activities (Bank's)	8,738,883,837	13,242,026,361
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Operating Cash Flow per Share (NOCFPS) (Consolidated)	7.84	11.92
Net Operating Cash Flow per Share (NOCFPS) (Bank's)	7.85	11.90
Net Operating Cash Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) decreased compare to the same period of last year due to increase of Investment to customers and increase in other Assets.		

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	14,139,291	-	Regular
ii)	Electra International Ltd.	Sanaullah Shahid	BMCTR-Rev	-	114,389,129	Regular
iii)	Own the World Company Limited	Khandaker Sakib Ahmed	BMCTR/BG	5,000,000	1,105,100	Regular
iv)	M/s. Rupsha Trading Corporation	Md. Mohiuddin Ahmed	L/C /MPI-TR/Bai-Muajjal	-	42,171,211	Regular
v)	Abdul Hakim	Abdul Halim	HPSM-Real Estate	-	11,085,337	Regular
vi)	Shoyeb Ahmed	Abdul Halim	HPSM-Real Estate	-	11,140,776	Regular
vii)	Modern Diagnostic Center Limited	Anwer Hossain Khan	HPSM-Real Estate	-	139,615,528	Regular
viii)	Daffodilss Trading International	Mrs. Jabun Nahar	Bai-Muajjal/HPSM	-	98,863,966	Regular
ix)	Fakir Knitwears Ltd	Fakir Mashrikuzzaman	BG	4,114,000	-	Regular
x)	Fakir Knitwears Ltd	Fakir Akhtaruzzaman	BG	55,376,170	-	Regular
xi)	Akkas Uddin Mollah	Akkas Uddin Mollah	Credit Card	-	88,464	Regular
xii)	Khandoker Sakib Ahmed	Khandoker Sakib Ahmed	Credit Card	-	3,674	Regular
xiii)	Md Abdul Barek	Md Abdul Barek	Credit Card	-	212,630	Regular
xiv)	Anuarul Kuddas	Md Abdul Barek	Credit Card	-	84,491	Regular
xv)	Anwarul Kaium Shimu	Md Abdul Barek	Credit Card	-	15,380	Regular
xvi)	Tanzin Zaman	Khandoker Sakib Ahmed	Credit Card	-	213,617	Regular
xvii)	Shahjalal Islami Bank Securities Ltd.	Subsidiary	Bai-Muajjal/BG	300,000,000	1,464,250,244	Regular
Total				378,629,461	1,883,239,547	