Shahjalal Islami Bank PLC.

Independent Auditor's Report and Consolidated &
Separate Financial Statements

As at and for the period ended 30 June 2026

PKF AHKC

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Independent Auditor's Report to the Shareholders of Shahjalal Islami Bank PLC.
Report on the Audit of the Consolidated and Separate Financial Statements

Opinion

We have audited the special purpose consolidated financial statements of Shahjalal Islami Bank PLC and its subsidiaries (the Group) as well as the separate financial statements of Shahjalal Islami Bank PLC (the Bank), which comprise the consolidated and separate balance sheets as at 30 June 2026, and consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flows for the period then ended, and notes to the consolidated and separate financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated and separate financial statements give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 30 June 2026, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the period then ended in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB) as explained in note 2.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (including International Independence Standards) (IESBA Code), as applicable to audits of the financial statements of public interest entities, together with the ethical requirements that are relevant to audits of the financial statements of public interest entities in Bangladesh. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to note 2 to the financial statements where management has explained the basis of preparation of financial statements including compliance with Rules and Regulations issued by Bangladesh Bank on classification of investments, and required impairment provision. Our opinion is not modified in respect of this matter.

Restriction of use

These special purpose financial statements have been prepared to assist the Bank to meet the requirements for issuing Mudaraba Bond. As a result, the financial statements may not be suitable for other purpose. Our opinion is not modified in respect of this matter.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our

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opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter is provided in that context.

We have fulfilled the responsibilities described in the auditor's responsibilities for the audit of the consolidated and separate financial statements section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatements of the financial statements. These results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

Description of key audit matters	**Our response to key audit matters**
Measurement of provision for investment	
The process for estimating the provision for investment portfolio associated with credit risk is significant and complex. For the individual analysis of large exposure, provision calculation considers the estimates of future business performance and the market value of collateral provided for credit transactions. For the collective analysis of exposure on portfolio basis, provision calculation and reporting are manually processed, which deals with voluminous databases, assumptions and estimates of complex design and implementation. At period end the Group reported total gross investments of BDT 312,719 million (2025: BDT 294,937 million) and provision for investments of BDT 14,416 million (2025: BDT 12,595 million). We have focused on the following significant judgements and estimates which could give rise to material misstatement or management bias: • Completeness and timing of recognition of loss events in accordance with criteria set out in BRPD circular no 15, dated 27 November 2024 and its subsequent amendments.; and	We tested the design and operating effectiveness of key controls, focusing on the following: • Credit appraisal, investment disbursement procedures, monitoring, and provisioning process; • Completeness of appropriate documentation before disbursement of investments, as well as recording of investment balance; • Alternate procedures applied by management to assess new investment/renewal of existing investments where the latest audited financial statements of the borrower are not available; • Identification of loss events, including early warning and default warning indicators; • Review of quarterly Classification of Investments; Our substantive procedures in relation to the provision for investment portfolio comprised the following: • Reviewed the adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines; • Assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information; • Evaluated the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.

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• For individually assessed provisions, the measurement of the provision may be dependent on the valuation of collateral, estimates of exit values, and the timing of cash flows; Provision measurement is primarily dependent upon key assumptions relating to the probability of default, the ability to repossess collateral, and recovery rates.	
See notes # 8 and 15a to the financial statements	
Description of key audit matters	**Our response to the risk**
Investment income recognition	
Recognition and measurement of investment income involve complex IT environment as well as require critical estimates and judgment. Since investment income from investments is one of the key performance indicators of the Bank, there is an inherent risk of fraud and error in the recognition of investment income. Accordingly, this has been considered as a key audit matter.	We tested the design and operating effectiveness of key controls, including automated control over recognition and measurement of income on investment. For selected customers and investment files on a sample basis, we have also performed substantive tests of details, including recalculation and cut-off testing to check the accuracy of investment income. Finally, we also conducted substantive analytical procedures to assess the reasonableness of income recognised during the period with reference to the product-wise outstanding investment balances.
See note # 25 (a) to the financial statements	

Valuation of bonds, sukuk, and other investments	
The Bank has made significant investments in fixed-term financial instruments such as Bangladesh Government Investment Sukuk (BGIS), Bangladesh Government Shariah based Special Bond, Mudaraba Perpetual Bond and Sukuk Al Istisna'a, as well as Mudaraba Subordinated Bond, classification and measurement of these require judgment and complex estimates. In the absence of a quoted price in an active market, these Bonds and Sukuk are presented at cost.	We assessed the processes and controls put in place by the Bank to identify and confirm the existence of these Bonds and Sukuks. We obtained an understanding, evaluated the design, and tested the operating effectiveness of the key controls over the Bangladesh Government Investment Sukuk (BGIS), Bangladesh Government Shariah based Special Bond, Mudaraba Perpetual Bond and Sukuk Al Istisna'a, as well as Mudaraba Subordinated Bond. We assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.

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See note # 7 to the financial statements	
IT systems and controls	
Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily, and the reliance on automated and IT-dependent manual controls. Our areas of audit focus included user access management, developer access to the production environment, and changes to the IT environment. These are key to ensuring IT-dependent and application-based controls are operating effectively	We tested the design and operating effectiveness of the Bank's IT access controls over the information systems that are critical to financial reporting. We tested IT general controls (logical access, change management, and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized. We tested the Bank's periodic review of access rights and reviewed requests of changes to systems for appropriate approval and authorization. We considered the control environment relating to various interfaces, configuration, and other application layer controls identified as key to our audit.

Legal and regulatory matters	
We focused on this area because the Bank and its subsidiaries (the "Group") operate in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties, and the outcome may be difficult to predict. These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions that have been established and other contingent liabilities.	We obtained an understanding, evaluated the design, and tested the operational effectiveness of the Bank's key controls over the legal provision and contingencies process. We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters. We enquired of the Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports.

Carrying value of investments in subsidiaries by the Bank	
The Bank has invested in equity shares of its subsidiary, namely Shahjalal Islami Bank Securities Limited. As at 30 June 2026 the carrying value of these investments in Shahjalal Islami Bank Securities Limited is BDT 2,515 million (2025: BDT 2,515 million).	We have reviewed Management's analysis of impairment assessment and recoverable value calculation of subsidiaries in accordance with IAS 36. In particular, our discussions with the Management were focused on the continued appropriateness of the value in use model, the key assumptions used in the model, the reasonably possible alternative

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At the time of conducting our audit of the separate financial statements of the Bank, we have considered the recoverable value of the Bank's investments in the above subsidiary stated at cost. Management has conducted impairment assessment and calculated the recoverable value of its subsidiary in accordance with IAS 36.	assumptions, particularly where they had the most impact on the value in use calculation. We also checked the mathematical accuracy of the model, recalculated the discount rate used within the model, inputs used in the determination of assumptions within the model were challenged, and corroborating information was obtained with reference to external market information, third-party sources. We further observed that pursuant to the BSEC notification, the subsidiary of the Bank has made partial provision against diminution in the value of investment and client margin investment as per BSEC notification.

Other Matter

The corresponding figures for the Profit and Loss Account, Statement of Changes in Equity, and Statement of Cash Flows for the corresponding half-year ended June 30, 2025, together with the related notes, are unaudited. Our opinion on the current period's financial statements as at and for the half-year ended June 30, 2026, is not modified in respect of this matter.

Reporting on other information

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation of consolidated and separate financial statements that give a true and fair view in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the IASB as explained in note 2 and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

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In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Bank Company Act 1991 and the rules and regulations issued by Bangladesh Bank, we also report that:

(i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

(ii) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;

(iii) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;

(iv) the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account and returns;

(v) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;

(vi) adequate provisions have been made for investment and other assets which are in our opinion, doubtful of recovery;

(vii) based on our checking of sample, no investment in excess of the amount determined by Bangladesh Bank from time to time has been sanctioned or allowed;



(viii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:

(a) internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;

(b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities;

(ix) financial statements for the period ended 30 June 2026 of subsidiary company of the Bank namely Shahjalal Islami Bank Securities Limited was unaudited. These accounts have been properly reflected in the consolidated financial statements;

(x) the information and explanations required by us have been received and found satisfactory;

(xi) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 3,000 person hours;

(xii) Capital to Risk-weighted Asset Ratio (CRAR), Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 30 June 2026;

(xiii) as part of our going concern assessment, we reviewed maturity mismatch between assets and liabilities which may adversely affect the Bank's subsequent liquidity position; and

(xiv) non-banking assets have been accounted in conformity with Bangladesh Bank guidelines

Signed for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants
FRC Enlistment No.: CAF-001-027



Golam Fazlul Kabir FCA
Partner
ICAB Enrolment No. 1721
DVC: 2610141721AS390428

Dhaka
Date: 14 October, 2026

Shahjalal Islami Bank PLC. and its Subsidiary

Consolidated Balance Sheet

As at 30 June 2026

	Notes	30.06.2026 Taka	31.12.2025 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3	3,018,470,557	2,741,913,947
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4	14,673,862,104	23,112,956,618
		17,692,332,662	**25,854,870,565**
Balance with other Banks and Financial Institutions			
Inside Bangladesh		5,295,485,428	5,084,613,645
Outside Bangladesh		1,542,911,417	4,478,953,957
	5	**6,838,396,845**	**9,563,567,601**
Placement with other Banks & Financial Institutions	6	**24,292,773,691**	**23,748,013,366**
Investments in Shares & Securities			
Government		52,899,292,000	38,648,372,000
Others		10,464,916,053	10,693,823,725
	7	**63,364,208,053**	**49,342,195,725**
Investments			
General Investment etc.		286,460,678,886	272,292,530,440
Bills Purchased and Discounted		26,258,062,016	22,644,654,738
	8	**312,718,740,901**	**294,937,185,178**
Fixed Assets including Premises, Furniture and Fixtures	9	**5,235,615,190**	**5,191,814,512**
Other Assets	10	**24,016,379,193**	**20,740,334,989**
Non-Banking Assets	11	**88,309,355**	**88,309,355**
Total Property and Assets		**454,246,755,891**	**429,466,291,292**
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	12	**35,545,998,835**	**26,616,693,260**
Deposits and Other Accounts			
Mudaraba Savings Deposits		48,380,629,520	47,027,614,441
Mudaraba Term Deposits		131,123,318,772	125,525,469,639
Other Mudaraba Deposits		47,912,360,463	52,095,200,149
Al-Wadeeah Current & Other Deposit Accounts		84,343,279,118	83,520,354,762
Bills Payable		8,450,809,672	4,747,203,022
	13	**320,210,397,545**	**312,915,842,014**
Mudaraba Bonds	14	**10,000,000,000**	**10,000,000,000**
Other Liabilities	15	**61,165,482,441**	**54,005,411,061**
Deferred Tax Liabilities	16	**17,017,484**	**26,769,020**
Total Liabilities		**426,938,896,305**	**403,564,715,355**
Capital/Shareholders' Equity			
Paid-up Capital	17.2	11,129,683,510	11,129,683,510
Statutory Reserve	18	11,129,683,510	11,129,683,510
Capital Reserve		36,052,522	36,052,522
Foreign Currency Translation Reserve	19	27,969,716	27,313,033
Start-up Equity Investment Fund	20	201,166,898	170,108,898
Retained Earnings	21	4,556,159,678	3,179,683,878
Total Shareholders' Equity		**27,080,715,834**	**25,672,525,351**
Non-controlling Interest	17.7	**227,143,752**	**229,050,585**
Total Liabilities & Shareholders' Equity		**454,246,755,891**	**429,466,291,292**

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Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Off-balance Sheet Items
As at 30 June 2026

	Notes	30.06.2026 Taka	31.12.2025 Taka
Contingent Liabilities			
Acceptances & endorsements		92,220,160,984	73,192,098,516
Letters of guarantee	22	35,434,288,673	33,956,684,583
Irrevocable letters of credit	23	93,967,729,981	79,729,601,717
Bills for collection		43,567,844,144	41,086,139,841
Other contingent liabilities		-	-
Total		**265,190,023,782**	**227,964,524,658**
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		**265,190,023,782**	**227,964,524,658**

Chairman **Director** **Director** **Managing Director**

Signed for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants
FRC Enlistment No.:CAF-001-027

Signed by
Golam Fazlul Kabir FCA
Partner
ICAB Enrolment No: 1721
DVC No: 2610141721AS390428

Dhaka
14 October 2026

Shahjalal Islami Bank PLC. and its Subsidiary

Consolidated Profit and Loss Account
For the period ended 30 June 2026

Operating Income	Notes	Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka	Apr'26 to Jun'26 Taka	Apr'25 to Jun'25 Taka
Investment Income	25	14,067,029,692	13,286,274,090	7,185,971,520	6,726,067,253
Less: Profit paid on Deposits	26	7,149,366,087	6,745,291,397	3,545,500,689	3,498,056,862
Net Investment Income		**6,917,663,605**	**6,540,982,693**	**3,640,470,831**	**3,228,010,392**
Income from Investment in Shares/Securities	27	1,969,692,072	1,163,646,664	1,070,718,073	593,466,848
Commission, Exchange and Brokerage	28	2,033,522,031	1,826,760,156	956,768,251	1,010,477,717
Other Operating Income	29	948,442,916	911,951,971	530,953,160	522,576,777
		4,951,657,018	**3,902,358,791**	**2,558,439,483**	**2,126,521,342**
Total Operating Income		**11,869,320,623**	**10,443,341,484**	**6,198,910,314**	**5,354,531,733**
Operating Expenses					
Salaries and Allowances	30	2,569,534,297	2,054,503,653	1,383,750,316	1,100,998,586
Rent, Taxes, Insurances, Electricity etc.	31	154,604,045	196,304,284	85,000,109	95,911,823
Legal Expenses	32	1,182,424	1,606,788	201,214	1,220,254
Postage, Stamps, Telecommunication etc.	33	25,478,298	29,964,127	13,136,219	13,788,724
Stationery, Printings, Advertisements etc.	34	96,873,780	88,567,129	49,689,114	57,430,342
Chief Executive's Salary & Fees	35	10,400,000	9,856,000	5,950,000	5,678,000
Directors' Fees & Expenses	36	2,453,834	3,525,702	1,620,834	2,153,600
Shariah Supervisory Committee's Fees & Expenses	37	225,599	407,904	145,259	275,245
Auditors' Fees	38	2,062,229	2,058,500	1,056,079	1,886,000
Depreciation & Repairs of Bank's Assets	39	215,874,393	273,129,614	78,880,872	138,813,837
Zakat Expenses	40	-	-	-	-
Other Expenses	41	429,735,816	580,169,287	227,734,060	269,860,694
Total Operating Expenses		**3,508,424,715**	**3,240,092,989**	**1,847,164,075**	**1,688,017,106**
Profit / (Loss) before Provision	24	**8,360,895,908**	**7,203,248,495**	**4,351,746,240**	**3,666,514,628**
Specific provision for Classified Investments		(152,691,369)	650,000,000	(100,000,000)	650,000,000
General Provision for Unclassified Investments		1,869,395,365	805,000,000	836,123,895	40,000,000
General Provision for Off-Balance Sheet Items		310,550,000	-	108,500,000	(115,000,000)
Provision for deminution in value of Investments in Shares		(70,000,000)	72,000,000	-	104,000,000
Provision for Other Assets		12,100,000	10,921,000	12,100,000	(39,079,000)
Total Provision	42	**1,969,353,996**	**1,537,921,000**	**856,723,895**	**639,921,000**
Total Profit / (Loss) before Taxes		**6,391,541,912**	**5,665,327,495**	**3,495,022,345**	**3,026,593,628**
Provision for Taxation for the period					
Deferred Tax	43	(9,751,536)	31,086,492	(3,860,337)	38,435,633
Current Tax	43b	3,318,714,474	2,883,222,192	1,664,785,697	1,394,115,931
		3,308,962,938	**2,914,308,685**	**1,660,925,360**	**1,432,551,564**
Net Profit / (Loss) after Tax		**3,082,578,974**	**2,751,018,810**	**1,834,096,984**	**1,594,042,063**
Net Profit after Tax attributable to:					
Equity holders of SJIBPLC.		3,084,485,807	2,753,776,968	1,834,871,247	1,595,700,913
Non-controlling Interest		(1,906,833)	(2,758,158)	(774,262)	(1,658,850)
		3,082,578,974	**2,751,018,810**	**1,834,096,984**	**1,594,042,063**
Retained Earnings from previous year/period		3,179,683,878	1,148,775,249	4,302,264,738	2,180,736,707
Add: Net Profit after Tax (attributable to equity holders of SJIBPLC.)		3,084,485,807	2,753,776,968	1,834,871,247	1,595,700,913
Profit available for Appropriation		**6,264,169,685**	**3,902,552,218**	**6,137,135,984**	**3,776,437,620**
Appropriation:					
Statutory Reserve	18	-	-	-	-
Start-up Fund		31,058,000	27,846,071	18,435,258	16,142,432
Dividend		1,446,858,856	1,112,968,351	1,446,858,856	1,112,968,351
Profit against Mudaraba Perpetual Bond		230,093,151	230,093,151	230,093,151	115,682,192
Capital Reserve		-	-	(114,410,959)	-
Retained Earnings	21	4,556,159,679	2,531,644,646	4,556,159,679	2,531,644,645
		6,264,169,685	**3,902,552,218**	**6,137,135,984**	**3,776,437,620**
Consolidated Earnings per Share(EPS)	44	**2.77**	**2.47**	**1.65**	**1.43**
Consolidated Net Asset Value per Share as at 30 June	44(i)	**24.33**	**22.33**		

Chairman **Director** **Director** **Managing Director**

This is the consolidated profit and loss account referred to in our separate report of even date.

Signed for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants
FRC Enlistment No.:CAF-001-027

Signed by
Golam Fazlul Kabir FCA
Partner
ICAB Enrolment No: 1721
DVC No: 2610141721AS390428

Dhaka
14 October 2026

Shahjalal Islami Bank PLC. and its Subsidiary

Consolidated Cash Flow Statement
For the period ended 30 June 2026

	Notes	Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
Cash flows from operating activities			
Investment income receipt in cash	45.	16,001,113,619	14,239,548,140
Profit paid on deposits and borrowings	46.	(7,408,315,693)	(6,764,274,442)
Dividend receipts		113,503,259	118,410,070
Fees & commission receipt in cash		2,043,904,579	1,758,512,176
Recoveries on investment previously written off		102,709,845	18,155,300
Cash payments to employees		(2,579,934,297)	(2,064,359,653)
Cash payments to suppliers		(96,873,780)	(88,567,129)
Income tax paid		(2,973,264,483)	(2,146,158,479)
Receipts from other operating activities	47.	944,431,343	914,041,776
Payments for other operating activities	48.	(798,600,934)	(978,054,670)
(i) Operating profit before changes in operating assets & liabilities		**5,348,673,458**	**5,007,253,088**
Changes in operating assets and liabilities			
(Increase)/decrease in investment to customers		(17,819,796,161)	(14,930,816,082)
(Increase)/decrease in other assets	49.	(304,074,537)	(13,870,785)
(Increase)/decrease of placement with other banks & financial institutions		(544,760,325)	5,553,215,775
Increase/(decrease) in deposits from other banks		(46,815,598)	(187,680,767)
Increase/(decrease) of placement from other banks & financial institutions		8,870,118,888	8,970,005,096
Increase/(decrease) in deposits received from customers		7,619,571,875	10,033,663,125
Increase/(decrease) in other liabilities on account of customers		1,419,450,498	1,915,951,502
Increase/(decrease) in other liabilities	50.	680,464,555	786,073,713
(ii) Cash flows from operating assets and liabilities		**(125,840,804)**	**12,126,541,577**
Net cash flow from operating activities (A)=(i+ii)		**5,222,832,654**	**17,133,794,665**
Cash flows from investing activities			
Proceeds from sale of securities		659,824,328	251,528,523
Payments for purchases of securities		(14,681,836,656)	(10,497,768,518)
Proceeds from sale of fixed assets		8,649,339	1,100,768
Payments for purchases of property, plants & equipments		(139,936,921)	(165,955,590)
Purchase/sale of subsidiaries		-	-
Net cash used in investing activities (B)		**(14,153,299,910)**	**(10,411,094,817)**
Cash flows from financing activities			
Receipts from issue of debt instruments		-	-
Payments for redemption of debt instruments		-	-
Receipts from issue of ordinary shares		-	-
Profit against mudaraba perpetual bond		(500,000,000)	(464,000,000)
Dividend paid to ordinary shareholders		(1,446,858,856)	(1,112,968,351)
Net cash used in financing activities (C)		**(1,946,858,856)**	**(1,576,968,351)**
Net increase in cash & cash equivalents (A+B+C)		**(10,877,326,112)**	**5,145,731,497**
Add: Effect of exchange rate changes on cash & cash equivalents		(10,382,548)	68,247,980
Add: Cash and cash equivalents at the beginning of the period		35,418,438,167	35,591,788,574
Cash and cash equivalents at the end of the period	51.	**24,530,729,507**	**40,805,768,050**
Consolidated Net Operating Cash Flow per Share (NOCFPS)	44(ii)	**4.69**	**15.39**

Dhaka,
14 October, 2026

Chairman **Director** **Director** **Managing Director**

Aziz Halim Khair Choudhury Chartered Accountants Dhaka

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Statement of Changes in Equity

For the period ended 30 June 2026

(Amount in Taka)

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Gain/(loss)	Non-controlling Interest	Total Capital/ Shareholders' Equity
Balance as at 01 January 2026	11,129,683,510	11,129,683,510	36,052,522	3,179,683,878	170,108,898	27,313,033	229,050,585	25,901,575,936
Cash Dividend for the year 2025	-	-	-	(1,446,858,856)			-	(1,446,858,856)
Profit against Mudaraba Perpetual Bond	-	-	-	(230,093,151)		-	-	(230,093,151)
Net profit during the period	-	-	-	3,084,485,807		-	(1,906,833)	3,082,578,974
Currency Translation Difference	-	-	-	-		656,683	-	656,683
Start-up Fund	-	-	-	(31,058,000)	31,058,000	-	-	-
Total Shareholders' Equity as at 30 June 2026	**11,129,683,510**	**11,129,683,510**	**36,052,522**	**4,556,159,679**	**201,166,898**	**27,969,716**	**227,143,752**	**27,307,859,587**
Add: Mudarabah Perpetual Bond								5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items								10,223,494,389
Add: Mudaraba Subordinated Bond								5,000,000,000
Less: Adjustment for Intangible Assets								37,990,018
Less: Shortfall of provision required against investments								635,092,331
Total Equity as at 30 June 2026								**46,858,271,627**

For the period ended 30 June 2025

(Amount in Taka)

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

Dhaka,
14 October, 2026

Chairman **Director** **Director** **Managing Director**

Aziz Halim Khair Choudhury Dhaka Chartered Accountants

Shahjalal Islami Bank PLC.

Balance Sheet

As at 30 June 2026

	Notes	30.06.2026 Taka	31.12.2025 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3a	3,018,470,557	2,741,913,947
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4a	14,673,862,104	23,112,956,618
		17,692,332,662	**25,854,870,565**
Balance with other Banks and Financial Institutions			
Inside Bangladesh		4,997,189,804	5,025,667,336
Outside Bangladesh		1,542,911,417	4,478,953,957
	5a	**6,540,101,221**	**9,504,621,293**
Placement with other Banks & Financial Institutions	6a	**24,292,773,691**	**23,748,013,366**
Investments in Shares & Securities			
Government		52,899,292,000	38,648,372,000
Others		8,416,524,347	8,411,768,204
	7a	**61,315,816,347**	**47,060,140,204**
Investments			
General Investment etc.		284,699,100,576	270,433,701,006
Bills Purchased and Discounted		26,258,062,016	22,644,654,738
	8a	**310,957,162,592**	**293,078,355,744**
Fixed Assets including Premises, Furniture and Fixtures	9a	**5,135,758,697**	**5,090,831,591**
Other Assets	10a	**26,136,377,109**	**23,000,566,244**
Non-Banking Assets	11	**88,309,355**	**88,309,355**
Total Property and Assets		**452,158,631,674**	**427,425,708,361**
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	12a	**35,438,376,756**	**26,479,673,944**
Deposits and Other Accounts			
Mudaraba Savings Deposits		48,380,634,888	47,027,619,924
Mudaraba Term Deposits		131,123,318,772	125,525,469,639
Other Mudaraba Deposits		48,226,057,379	52,301,793,405
Al-Wadeeah Current & Other Deposit Accounts		84,343,301,614	83,520,560,232
Bills Payable		8,450,809,672	4,747,203,022
	13a	**320,524,122,325**	**313,122,646,223**
Mudaraba Bonds	14	**10,000,000,000**	**10,000,000,000**
Other Liabilities	15a	**59,120,954,607**	**52,167,939,552**
Deferred Tax Liabilities	16a	**18,424,538**	**28,199,829**
Total Liabilities		**425,101,878,225**	**401,798,459,549**
Capital/Shareholders' Equity			
Paid-up Capital	17.2	11,129,683,510	11,129,683,510
Statutory Reserve	18	11,129,683,510	11,129,683,510
Foreign Currency Translation Reserve	19	27,969,716	27,313,033
Start-up Equity Investment Fund	20	201,166,898	170,108,898
Retained Earnings	21a	4,568,249,814	3,170,459,862
Total Shareholders' Equity		**27,056,753,448**	**25,627,248,813**
Total Liabilities & Shareholders' Equity		**452,158,631,674**	**427,425,708,361**

Shahjalal Islami Bank PLC.
Off-balance Sheet Items (Un-Audited)
As at 30 June 2026

	Note	30.06.2026 Taka	31.12.2025 Taka
Contingent Liabilities			
Acceptances & endorsements		92,220,160,984	73,192,098,516
Letters of guarantee	22	35,434,288,673	33,956,684,583
Irrevocable letters of credit	23	93,967,729,981	79,729,601,717
Bills for collection		43,567,844,144	41,086,139,841
Other contingent liabilities		-	-
Total		**265,190,023,782**	**227,964,524,658**
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		**265,190,023,782**	**227,964,524,658**

Chairman **Director** **Director** **Managing Director**

Signed for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants
FRC Enlistment No.:CAF-001-027

Signed by
Golam Fazlul Kabir FCA
Partner
ICAB Enrolment No: 1721
DVC No: 2610141721AS390428

Dhaka
14 October 2026

Shahjalal Islami Bank PLC.

Profit and Loss Account

For the period ended 30 June 2026

	Notes	Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka	Apr'26 to Jun'26 Taka	Apr'25 to Jun'25 Taka
Operating income					
Investment Income	25a	14,093,332,197	13,295,408,807	7,199,622,641	6,731,681,231
Less: Profit paid on Deposits	26a	7,147,864,726	6,743,734,431	3,546,993,343	3,498,964,772
Net Investment Income		**6,945,467,471**	**6,551,674,376**	**3,652,629,298**	**3,232,716,460**
Income from Investment in Shares/securities	27a	1,947,133,389	1,150,036,675	1,064,442,814	591,161,571
Commission, Exchange and Brokerage	28a	1,975,132,349	1,794,991,029	920,469,000	995,684,026
Other Operating Income	29a	947,237,429	911,304,382	530,010,998	522,100,377
		4,869,503,166	**3,856,332,087**	**2,514,922,811**	**2,108,945,974**
Total Operating Income		**11,814,970,637**	**10,408,006,463**	**6,167,552,109**	**5,341,662,434**
Operating expenses					
Salaries and Allowances	30a	2,531,734,802	2,202,523,946	1,364,488,584	1,082,406,250
Rent, Taxes, Insurances, Electricity etc.	31a	151,998,477	193,107,459	83,712,674	94,477,860
Legal Expenses	32a	1,176,424	1,505,788	195,214	1,185,754
Postage, Stamps, Telecommunication etc.	33a	24,069,718	28,569,626	12,413,117	13,075,904
Stationery, Printings, Advertisements etc.	34a	96,202,858	88,152,587	49,210,515	57,356,902
Chief Executive's Salary & Fees	35	10,400,000	9,856,000	5,950,000	5,678,000
Directors' Fees & Expenses	36	2,453,834	3,525,702	1,620,834	2,153,600
Shariah Supervisory Committee's Fees & Expenses	37	225,599	407,904	145,259	275,245
Auditors' Fees	38a	2,012,500	2,012,500	1,006,350	1,840,000
Depreciation & Repairs of Bank's Assets	39a	207,466,647	264,979,324	74,655,543	134,536,715
Zakat Expenses	40	-	-	-	-
Other Expenses	41a	416,538,862	387,210,971	219,670,733	265,942,105
Total Operating Expenses		**3,444,279,721**	**3,181,851,808**	**1,813,068,822**	**1,658,928,336**
Profit / (Loss) before Provision	24a	**8,370,690,916**	**7,226,154,655**	**4,354,483,288**	**3,682,734,099**
Specific provision for Classified Investments		(152,691,369)	650,000,000	(100,000,000)	650,000,000
General Provision for Unclassified Investments		1,869,395,365	805,000,000	836,123,895	40,000,000
General Provision for Off-balance Sheet Items		310,550,000	-	108,500,000	(115,000,000)
Provision for diminution in value of Investments in Shares		(70,000,000)	72,000,000	-	104,000,000
Provision for Other Assets		12,100,000	10,921,000	12,100,000	(39,079,000)
Total Provision	42a	**1,969,353,996**	**1,537,921,000**	**856,723,895**	**639,921,000**
Total Profit / (Loss) before taxes		**6,401,336,920**	**5,688,233,655**	**3,497,759,393**	**3,042,813,099**
Provision for taxation					
Deferred tax	43a	(9,775,292)	31,097,498	(3,882,749)	38,386,761
Current tax	43c	3,305,312,252	2,872,529,106	1,658,116,366	1,390,183,174
		3,295,536,961	**2,903,626,605**	**1,654,233,617**	**1,428,569,935**
Net Profit after Taxation		**3,105,799,959**	**2,784,607,050**	**1,843,525,776**	**1,614,243,163**
Retained Earnings from previous year/period		3,170,459,862	1,140,708,815	4,305,700,345	2,184,958,104
Add: Net Profit after Tax		3,105,799,959	2,784,607,050	1,843,525,776	1,614,243,163
Profit available for Appropriation		**6,276,259,821**	**3,925,315,865**	**6,149,226,120**	**3,799,201,267**
Appropriation					
Statutory Reserve	18	-	-	-	-
Start-up Fund		31,058,000	27,846,071	18,435,258	16,142,432
Dividend		1,446,858,856	1,112,968,351	1,446,858,856	1,112,968,351
Profit against Mudaraba Perpetual Bond		230,093,151	230,093,151	115,682,192	115,682,192
Retained Earnings	21a	4,568,249,815	2,554,408,293	4,568,249,815	2,554,408,293
		6,276,259,821	**3,925,315,865**	**6,149,226,120**	**3,799,201,267**
Earnings per Share (EPS)	44a	**2.79**	**2.50**	**1.66**	**1.45**
Net Asset Value per Share as at 30 June	44(i)	**24.31**	**22.32**		

Chairman **Director** **Director** **Managing Director**

Signed for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants
FRC Enlistment No.:CAF-001-027

Signed by
Golam Fazlul Kabir FCA
Partner
ICAB Enrolment No: 1721
DVC No: 2610141721AS390428

Dhaka
14 October 2026

Shahjalal Islami Bank PLC.
Cash Flow Statement
For the period ended 30 June 2026

	Notes	Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
Cash flows from operating activities			
Investment income receipt in cash	45a	15,930,511,534	14,157,119,534
Profit paid on deposits and borrowings	46a	(7,387,368,413)	(6,713,811,838)
Dividend receipts		113,503,259	118,410,070
Fees & commission receipt in cash		1,985,514,897	1,726,743,049
Recoveries on investment previously written off		102,709,845	18,155,300
Cash payments to employees		(2,542,134,802)	(2,027,379,946)
Cash payments to suppliers		(96,202,858)	(88,152,587)
Income tax paid		(2,959,470,457)	(2,135,259,087)
Receipts from other operating activities	47a	938,939,158	910,935,227
Payments for other operating activities	48a	(781,135,586)	(965,187,216)
(i) Operating Profit before changes in operating assets & liabilities		**5,304,866,577**	**5,001,572,505**
Changes in operating assets and liabilities			
(Increase)/decrease in investment to customers		(17,878,806,848)	(14,961,967,319)
(Increase)/decrease in other assets	49a	(177,635,224)	(32,019,045)
(Increase)/decrease of placement with other banks & financial institutions		(544,760,325)	5,553,215,775
Increase/(decrease) in deposits from other banks		(46,815,598)	(187,680,767)
Increase/(decrease) of placement from other banks & financial institutions		8,958,702,811	9,001,511,753
Increase/(decrease) in deposits received from customers		7,726,492,446	10,177,873,077
Increase/(decrease) in other liabilities on account of customers		1,419,450,498	1,915,951,502
Increase/(decrease) in other liabilities	50a	448,570,015	653,719,435
(ii) Cash flows from operating assets and liabilities		**(94,802,224)**	**12,120,604,410**
Net cash flow from operating activities (A)=(i+ii)		**5,210,064,353**	**17,122,176,915**
Cash flows from investing activities			
Proceeds from sale of securities		140,769,796	78,892,657
Payments for purchases of securities		(14,396,445,940)	(10,280,798,030)
Proceeds from sale of fixed assets		8,649,339	1,100,768
Payments for purchases of property, plants & equipments		(132,854,120)	(165,005,359)
Purchase/sale of subsidiaries		-	-
Net cash used in investing activities (B)		**(14,379,880,924)**	**(10,365,809,964)**
Cash flows from financing activities			
Receipts from issue of debt instruments		-	-
Payments for redemption of debt instruments		-	-
Receipts from issue of ordinary shares		-	-
Profit against mudaraba perpetual bond		(500,000,000)	(464,000,000)
Dividend paid to ordinary shareholders		(1,446,858,856)	(1,112,968,351)
Net cash used in financing activities (C)		**(1,946,858,856)**	**(1,576,968,351)**
Net increase in cash & cash equivalents (A+B+C)		**(11,116,675,428)**	**5,179,398,600**
Add: Effect of exchange rate changes on cash & cash equivalents		(10,382,548)	68,247,980
Add: Cash and cash equivalents at the beginning of the period		35,359,491,858	35,481,566,967
Cash and cash equivalents at the end of the period	51a	**24,232,433,882**	**40,729,213,547**
Net Operating Cash Flow per Share (NOCFPS)	44(ii)	**4.68**	**15.38**

Dhaka,
14 October, 2026

Chairman **Director** **Director** **Managing Director**

Aziz Halim Khair Chowdhury Dhaka Chartered Accountants

Shahjalal Islami Bank PLC.
Statement of Changes in Equity

For the period ended 30 June 2026

(Amount in Taka)

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Gain/(loss)	Total Capital/ Shareholders' Equity
Balance as at 01 January 2026	11,129,683,510	11,129,683,510	3,170,459,862	170,108,898	27,313,033	25,627,248,812
Cash Dividend for the year 2024	-	-	(1,446,858,856)		-	(1,446,858,856)
Profit against Mudaraba Perpetual Bond	-	-	(230,093,151)		-	(230,093,151)
Net profit during the period	-	-	3,105,799,959		-	3,105,799,959
Currency Translation Difference	-	-	-		656,683	656,683
Start-up Fund	-	-	(31,058,000)	31,058,000	-	-
Total Shareholders' Equity as at 30 June 2026	**11,129,683,510**	**11,129,683,510**	**4,568,249,814**	**201,166,898**	**27,969,716**	**27,056,753,448**
Add: Mudarabah Perpetual Bond						5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items						10,189,528,654
Add: Mudaraba Subordinated Bond						5,000,000,000
Less: Adjustment for Intangible Assets						36,645,162
Total Equity as at 30 June 2026						**47,209,636,940**

For the period ended 30 June 2025

(Amount in Taka)

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

Dhaka,
14 October 2026

Chairman **Director** **Director** **Managing Director**

Abdul Halim Khair Chowdhury & Co. Dhaka Chartered Accountants

Shahjalal Islami Bank PLC.

Liquidity Statement (Assets & Liabilities Maturity Analysis)

As at 30 June 2026

(Amount in Taka)

Particulars	Up to 01 Month	01-03 Months	03-12 Months	01-05 Years	More than 05 years	Total
Assets						
Cash in Hand	3,018,470,557	-	-	-	-	3,018,470,557
Balance with Other Banks and Financial Institutions	4,320,517,805	4,386,038,864	-	-	12,507,406,656	21,213,963,325
Placement with Other Banks & Financial Institutions	16,277,625,000	7,705,000,000	-	310,148,691	-	24,292,773,691
Investments in Shares & Securities	-	-	3,989,239,855	55,799,292,000	1,527,284,492	61,315,816,347
Investments	71,520,147,396	62,191,432,518	68,410,575,770	40,424,431,137	68,410,575,770	310,957,162,592
Fixed Assets including Premises, Furniture and Fixtures	1,181,224,500	1,027,151,739	1,129,866,913	667,648,631	1,129,866,913	5,135,758,697
Other Assets	5,905,344,277	5,905,344,277	4,724,275,422	7,086,413,133	2,515,000,000	26,136,377,109
Non-Banking Assets	-	-	88,309,355	-	-	88,309,355
Total Assets (i)	**102,223,329,536**	**81,214,967,399**	**78,342,267,316**	**104,287,933,592**	**86,090,133,832**	**452,158,631,674**
Liabilities						
Placement from Other Banks & Financial Institutions	10,478,335,351	11,742,920,702	10,281,390,527	2,935,730,176	-	35,438,376,756
Deposits and Other Accounts	74,271,308,340	63,904,125,756	62,876,594,886	49,664,065,258	69,808,028,085	320,524,122,325
Mudaraba Bonds	-	-	-	4,000,000,000	6,000,000,000	10,000,000,000
Other Liabilities	11,232,981,375	4,729,676,369	2,956,047,730	34,290,153,672	5,912,095,461	59,120,954,607
Deferred Tax Liabilities	-	-	-	-	18,424,538	18,424,538
Total Liabilities (ii)	**95,982,625,066**	**80,376,722,827**	**76,114,033,143**	**90,889,949,105**	**81,738,548,084**	**425,101,878,226**
Net Liquidity Gap (i-ii)	**6,240,704,469**	**838,244,572**	**2,228,234,173**	**13,397,984,486**	**4,351,585,748**	**27,056,753,448**

The annexed notes from 1 to 55 form an integral part of these financial statements.

Dhaka,
14 October 2026

Chairman **Director** **Director** **Managing Director**

Aziz Halim Khair Choudhury
Dhaka
Chartered Accountants

Shahjalal Islami Bank PLC. and its Subsidiary
Notes to the Consolidated and Separate Financial Statements
As at and for the period ended 30 June 2026

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 142 (one hundred forty-two) branches, 05 (five) sub-branches, 152 (one hundred fifty-two) ATM, 155 (one hundred fifty-five) agent banking outlets and 2,811 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 up to date), Bangladesh Bank's Directives and directives of other regulatory authorities and the principles of the Islamic Shari'ah.

1.3. Offshore Banking Unit

Offshore 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 Offshore 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 Offshore Banking Unit are also presented.

1.4. 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 2026 there were 155 Agent Banking Outlets in 43 districts and 114 upazillas across the country. Services that are currently being dispensed include account opening i.e., Al-Wadeeah Current A/C, Mudaraba Savings A/C, Mudaraba Scheme Deposit A/C, Mudaraba Term Deposit A/C, cash deposit and withdrawal from agent banking outlets and SJIBPLC branches, investment to clients, fund transfer (P2P), inward/outward cheque payment, remittance disbursement, balance inquiry, SMS banking, EFTN & RTGS etc.

1.5. Shahjalal Islami Bank Securities Limited

Shahjalal Islami Bank Securities Limited is a subsidiary company of Shahjalal Islami Bank PLC. incorporated as a public limited company under the Companies Act, 1994 vide Certificate of Incorporation No. C-86917/10 dated 06 September 2010 and commenced its operation on 25 May 2011. The main objective of the company is to carry on business of stock brokers/dealers in relation to shares and securities dealings and other services as mentioned in the Memorandum and Articles of Association of the company. It has corporate membership of Dhaka Stock Exchange PLC and Chittagong Stock Exchange PLC. Shahjalal Islami Bank PLC. holds 91.79% shares of Shahjalal Islami Bank Securities Limited.

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2. Significant Accounting Policies

The accounting policies set out below have been applied consistently to all the periods presented in these financial statements and have been applied consistently by the Bank:

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).

Consolidated and separate financial statements of the Group and the Bank, respectively, have been prepared in accordance with the International Financial Reporting Standards (IFRSs) and International Accounting Standards (IASs) as adopted by the Financial Reporting Council (FRC) under the Financial Reporting Act (FRA), 2015 and, 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 (as amended up to date);
ii) The Companies Act, 1994;
iii) Circulars, Rules and Regulations issued by Bangladesh Bank (BB) time to time;
iv) Bangladesh Securities and Exchange Ordinance, 1969; Bangladesh Securities and Exchange Rules, 1987; 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 and Supplementary Duty Act, 2012, The Value Added Tax Rules, 2016 and amendments thereon;
vii) Dhaka Stock Exchange PLC (DSE), Chittagong Stock Exchange PLC. (CSE) and Central Depository Bangladesh Limited (CDBL) rules and regulations;
viii) Financial Reporting Act, 2015; and
ix) Other applicable laws and regulations.

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

As such the Group and the Bank have departed from those which are the requirements of IFRSs and IASs in order to comply with the rules and regulations of Bangladesh Bank are disclosed below:

i) Presentation of Financial Statements

IFRS/IAS: As per IAS 1: *Presentation of Financial Statements*, a complete set of financial statements comprises a statement of financial position, a statement of profit or loss and other comprehensive income, a statement of changes in equity, a statement of cash flows, notes comprising a summary of significant accounting policies and other explanatory information and comparative information. IAS 1 has also stated the entity to disclose assets and liabilities under current and non-current classification separately in its statement of financial position.

Bangladesh Bank: A format of financial statements (i.e., balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement) is prescribed in the "First Schedule" of Section 38 of the Banking Companies Act, 1991 (as amended up to date) and BRPD circular no. 15 dated 09 November 2009 of Bangladesh Bank. Assets and liabilities are not classified under current and non-current heading in the prescribed format of financial statements.

ii) Name of the Financial Statements

IFRS/IAS: As per IAS 1, complete set of financial statements consists statement of financial position, statement of profit or loss and other comprehensive income, statement of changes in

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equity, statement of cash flows and notes comprising a summary of significant accounting policies and other explanatory information.

Bangladesh Bank: The forms of financial statements and directives for preparation thereof of the Islamic banking companies in Bangladesh are guided by BRPD circular no. 15 dated 09 November 2009 Bangladesh Bank. BRPD circular no. 15 states the statement of financial position as balance sheet and statement of profit or loss and other comprehensive income as profit and loss account.

iii) Investments in Shares and Securities

IFRS/IAS: As per requirements of IFRS 9: *Financial Instruments*, classification and measurement of investments in shares and securities will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics. Based on these factors it would generally fall either under "at fair value through profit or loss account" or under "at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or other comprehensive income respectively.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investments; otherwise, investments are recognised at cost.

iv) Revaluation Gains/Losses on Government Securities

IFRS/IAS: As per requirement of IFRS 9, where securities will fall under the category of fair value through profit or loss account and any change in fair value of the asset is recognised through profit or loss account. Held for Trading (HFT), any change in the fair value of held for trading assets is recognised through profit and loss account. Securities designated as amortised cost are measured at effective interest rate method and interest income is recognised through the profit and loss account.

Bangladesh Bank: HFT securities are revalued on the basis of mark to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognised in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortised at the year end and gains or losses on amortisation are recognised in other reserve as a part of equity.

v) Provision on Investments and Off-balance Sheet Items

IFRS/IAS: As per IFRS 9, an entity shall recognise an impairment allowance on investments (loans) based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for investments (loans) at an amount equal to the lifetime expected credit losses if the credit risk on these investments has increased significantly since initial recognition whether assessed on an individual or collective basis considering all reasonable information, including that which is forward-looking. For those investments (loans) for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 months' expected credit losses that may result from default events on investments that are possible within 12 months after reporting date.

Bangladesh Bank: As per BRPD circular no.15 dated 27 November 2024 (Master Circular of Loan Classification & Provisioning), BRPD circular no.05 dated 25 June 2025, BRPD Circular letter no. 29, dated 21December 2025, BRPD circular no.16 dated 18 July 2022 [Master Circular of Loan Rescheduling & Re-structure], BRPD circular letter no. 33 dated 03 August 2022, BRPD circular no. 06 dated 25 April 2023 [Policy on Off-Balance Sheet (OBS) Exposure], BRPD circular no.07, dated 16 September 2025 (Regarding Policy Support), BRPD Circular letter no. 26, dated 24 November 2025, BRPD circular no.06, dated 25 June 2025, BRPD circular no.13, dated 08 July 2024 (Exit

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Policy) and BRPD Circular letter no. 05, dated 10 March 2025, a general provision at 0.5% to 1% under different categories of unclassified loans (good/standard loans) except CMS under CMSME & Short term Agri. Credit where 0.5% for SMA has to be maintained regardless of objective evidence of impairment. Also, provision for sub-standard loans, doubtful loans and bad losses has to be provided at 20%, 50% and 100% respectively. Again, as per BRPD circular no. 06 dated 25 April 2023, a general provision of 1% is required to be provided for all off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by IFRS 9.

vi) Recognition of Investment Income in Suspense

IFRS/IAS: Investments (loans) to customers are generally classified at amortised cost as per IFRS 9 and interest income is recognised by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently becomes credit-impaired, the entity shall apply the effective interest rate to the amortised cost of the investment (loan).

Bangladesh Bank: As per BRPD circular no.15 dated 27 November 2024, once an investment (loan) is classified, investment income on such investment is not allowed to be recognised as income, rather the corresponding amount needs to be credited to an investment income in suspense account, which is presented as liability in the balance sheet.

vii) Other Comprehensive Income

IFRS/IAS: As per IAS 1, Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single other comprehensive income statement.

Bangladesh Bank: Bangladesh Bank issued templates for financial statements which will strictly be followed by all Banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to be included in a single Other Comprehensive Income (OCI) Statement. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

viii) Financial Instruments - Presentation and Disclosure

In several cases, Bangladesh Bank guidelines categorise, recognise, measure and present financial instruments differently from those prescribed in IFRS 9. As such full disclosure and presentation requirements of IFRS 7 cannot be made in the financial statements.

ix) Financial Guarantees

IFRS/IAS: As per IFRS 9, financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value plus transaction costs that are directly attributable to the issue of the financial liabilities. The financial guarantee liability is subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognised less, income recognised in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, financial guarantees such as letter of credit, letter of guarantee will be treated as off-balance sheet item. No liability is recognised for the guarantee except the cash margin.

x) Cash and Cash Equivalents

IFRS/IAS: Cash and cash equivalent items should be reported as cash items as per IAS 7: *Statement of Cash Flows.*

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Bangladesh Bank: Some cash and cash equivalent items such as 'money at call on short notice', treasury bills, Bangladesh Bank bills and prize bond are not shown as cash and cash equivalents. Money at call on short notice is presented on the balance sheet, and treasury bills, prize bonds are shown in investments.

xi) Non-Banking Assets

IFRS/IAS: No indication of non-banking assets is found in any IFRSs.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, there must exist a face item named Non-Banking Asset.

xii) Cash Flow Statement

IFRS/IAS: The cash flow statement can be prepared using either the direct method or the indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 and BRPD circular no. 15 dated 09 November 2009, cash flow is the mixture of direct and indirect methods.

xiii) Balance with Bangladesh Bank (Cash Reserve Requirement)

IFRS/IAS: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per IAS 7.

Bangladesh Bank: Balance with Bangladesh Bank is treated as cash and cash equivalents.

xiv) Presentation of Intangible Asset

IFRS/IAS: An intangible asset must be identified and recognised, and the disclosure must be given as per IAS 38: *Intangible Assets.*

Bangladesh Bank: There is no regulation for intangible assets in BRPD circular no. 15 dated 09 November 2009.

xv) Off-balance Sheet Items

IFRS/IAS: There is no concept of off-balance sheet items in any IFRS; hence, there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, off-balance sheet items (e.g., letter of credit, letter of guarantee, etc.) must be disclosed separately on the face of the balance sheet.

xvi) Disclosure of Appropriation of Profit

IFRS/IAS: There is no requirement to show appropriation of profit in the face of statement of comprehensive income.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, an appropriation of profit should be disclosed in the face of profit and loss account.

xvii) Investments Net off Provision

IFRS/IAS: Investments/loans and advances should be presented net off provision.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, provisions on investments/loans and advances are presented separately as liability and cannot be net off against investments/loans and advances.



xviii) Recovery of Written off Investments/Loans

IFRS/IAS: As per IAS 1, an entity shall not offset assets and liabilities or income and expenses, unless required or permitted by any IFRSs. Again, recovery of written off investments/loans should be charged to profit and loss account as per IFRS 15: *Revenue from Contracts with Customers.*

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, recoveries of amount previously written off should be adjusted with the specific provision for investments/loans and advances.

xix) Revenue

As per IFRS 15, revenue should be recognised on accrual basis, but due to the unique nature of Islamic Banks, income from investment under Murabaha, Bi-Muazzal, HPSM, Ijarah, Bi-Salam, Quard, IDBP and FDBP modes is accounted for on realization basis as per AAOIFI and Bangladesh Bank guidelines.

xx) Sustainability and Climate related financial disclosure

IFRS/IAS: The International Sustainability Standards Board (ISSB) has issued IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information and IFRS S2 Climate-related Disclosures, which are applicable from the financial year starting from 1 January 2024.

Bangladesh Bank: As per SFD circular no. 06 dated 26 December 2023, Sustainability and Climate related financial disclosure will be implemented phase by phase and full disclosure required to be made within 2027.

Departure from BSEC Directive to comply with the rules and regulations of Bangladesh Bank:

As per BSEC Directive No. BSEC/CMRRCD/2021-386/03 dated 14 January 2021, unclaimed dividend is required to be presented as a separate line item in the statement of financial position but the financial statements of the Bank are prepared as per the "First Schedule" and Section 38 of the Banking Companies Act, 1991 (as amended up to date) and BRPD Circular No. 15 dated 09 November 2009. Therefore, the unclaimed dividend has been presented in the separate note no. 13a.5 under the head of Unclaimed Dividend Account of the financial statements.

2.2. Basis of Consolidation

The consolidated Financial Statements include the Financial Statements of Shahjalal Islami Bank PLC. including Offshore Banking Unit and the Financial Statements of its subsidiary named Shahjalal Islami Bank Securities Limited made up to the end of the financial year.

The consolidated Financial Statements have been prepared in accordance with IFRS 10: *Consolidated Financial Statements.* The consolidated Financial Statements are prepared to a common financial period ending 30 June 2026.

2.3. Subsidiary

Subsidiary is that enterprise which is controlled by the Bank. Control exists when the Bank has the power, directly or indirectly, to govern the financial and operating policies of an enterprise to obtain benefits from its activities from the date that control commences until the date that control ceases. The Financial Statements of subsidiary are included in the consolidated Financial Statements from the date that control effectively commences until the date the control effectively ceases.

2.4. Transactions Eliminated on Consolidation

All intra-group transactions, balances, income and expenses are eliminated on consolidation. Profit and Loss resulting from transaction between groups are also eliminated on consolidation.

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2.5. Going Concern

The Financial Statements have been prepared on a going concern principle which is the assumption that an entity will remain in business for the foreseeable future. Conversely, the Bank has neither any intention nor any legal or regulatory compulsion to halt operations and liquidate its assets in the near term at what may be very low fire-sale prices. Key financial parameters (including liquidity, profitability, asset quality, provision sufficiency, capital adequacy and credit rating) of the Bank continued to demonstrate a healthy trend for a couple of years. The management is not aware of any material uncertainties that may cause to believe that significant doubt upon the Bank's ability to continue as a going concern.

2.6. Significant Accounting Estimates, Judgments and Assumptions

The preparation of Financial Statements requires the Bank to make certain estimates and to form judgments about the application of accounting policies which may affect the reported amounts of assets, liabilities, income and expenses; due to that actual results may differ to reasonable extent.

Estimates and underlying assumptions are reviewed on an ongoing basis and recognised its effects on present and future financial positions. The most significant areas where estimates and judgments have been made are on:

- provision for investments;
- provision for income taxes (current & deferred);
- gratuity fund;
- lease liabilities;
- liquidity statement;
- estimation of useful life of fixed assets and its depreciation; and
- going concern assumption.

2.7. Assets and Basis of their Valuation

2.7.1 Cash and Cash Equivalents

Cash and cash equivalents include cash in hand and balance with Bangladesh Bank and its agent bank and balances with other banks and financial institutions.

2.7.2 Investments in Shares and Securities

Bangladesh Government Investment Sukuk

Investment in Bangladesh Government Investment Sukuk is reported at cost price.

Bangladesh Government Shariah based Special Bond

Investment in Bangladesh Government Shariah based Special Bond is reported at cost price

Mudaraba Perpetual Bond

Investment in Mudaraba Perpetual Bond is reported at cost price. Provision for diminution in value of investment in Mudaraba Perpetual Bond was made as per Bangladesh Bank DOS circular no. 01 dated 24 May 2023.

Mudaraba Subordinated Bond

Investment in Mudaraba Subordinated Bond is reported at cost price.

Investment in Quoted Securities

These shares and securities are brought and held primarily for the purpose of selling them in future or held for dividend income. These are reported at cost. As per Bangladesh Bank DOS circular no. 01 dated

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24 May 2023, provision for diminution in value of investments was made by netting off unrealised gain/loss of shares from market price less cost price.

Investment in Unquoted Securities

Investment in unlisted securities is reported at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unlisted securities.

Derivative Investments

Derivative is a financial security whose value is derived from the value and characteristics of an underlying security. Option contract, future and swaps are types of derivative.

The Bank has no investments in any derivative investments.

Investment in Subsidiary

Investment in subsidiary is accounted for under the cost method of accounting in the Bank's financial statements in accordance with the IAS 27: *Separate Financial Statements*, IFRS 3: *Business Combinations*, IAS 36: *Impairment of Assets* and IFRS 10: *Consolidated Financial Statements*.

2.7.2.1 Held to Maturity

Held to Maturity Securities are the securities that a firm has intention to hold until maturity. These investments include investment in sukuk, bonds and other approved Shariah-compliant securities. These are reported at amortised cost therefore; they are not affected by swings in the financial markets.

2.7.2.2 Held for Trading

Held for trading securities are those which are held with the intention of selling in order to generate profits. Investment in quoted Shares/Debenture/Bond/Mutual Fund are categorized in these type. Held for trading securities are revalued at market price.

2.7.2.3 Sale/Transfer of securities to/from HTM (Held to Maturity Category)

Securities classified under the HTM category are intended to be held until maturity and are generally not sold or transferred before maturity except under specific circumstances permitted by the regulator.

During the year under review, the Bank did not sell or transfer any securities to or from the HTM category. Accordingly, no gain or loss arose from such transactions during the year.

2.7.2.4 Investment - Initial Recognition and Subsequent Measurement

Investment Class	Initial Recognition	Measurement after Initial Recognition	Recording of Changes
Govt. Treasury Securities – BGIIB/BGIS/BGSSB	Cost	Cost	None
Quoted Shares Debenture/Bond/ Mutual Fund (Close-end)	Cost	Lower of cost or market value (each type in portfolio)	Provision made for unrealised Loss (each type net off gain) through profit and loss account but no unrealised gain booking.

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Investment Class	Initial Recognition	Measurement after Initial Recognition	Recording of Changes
Shares (Un-quoted)	Cost	Lower of cost or Net Worth	In case of loss due to reduction in Net Worth or non-existence or discontinued operation, provision made for proportionate to the investment (in case of reduction in Net Worth) or equal to investment (in case of non-existence or discontinued operation) through profit and loss account but no unrealised gain booking.
Mutual Fund (Open-end)	Cost	If average cost price (CP) > Surrender Price (SP), then required provision (RP) will be (RP) = CP - SP	Provision made for Loss (net) through profit and loss account but no unrealised gain booking.

2.7.2.5 Statutory and Non-statutory Investment

Statutory Investment

To comply with the Statutory Liquidity Requirement (SLR) prescribed by Bangladesh Bank, the Bank maintains statutory investments mainly in Bangladesh Government Islamic Investment Bonds (BGIIB), Bangladesh Government Investment Sukuk (BGIS) and other approved government securities.

Non-statutory Investment

Non-statutory investments represent investments made by the Bank beyond the statutory requirement for income generation and portfolio diversification. These investments include shares, mutual funds, sukuk, bonds and other approved Shariah-compliant securities.

2.7.3 General Investments

Investments are recognized at gross amount on the date on which they are originated. After initial recognition, investments are stated in the Balance Sheet net off profit receivables and unearned income. However, provisions for investments are not net off with investments.

Investments are written off as per guidelines of Bangladesh Bank. These write off however will not undermine/affect the claim amount against the client. Detailed memorandum records for all such write off accounts are meticulously maintained and followed up.

Provisions

Investments are stated in the Balance Sheet after netting 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.15 dated 27 November 2024 (Master Circular of Loan Classification & Provisioning), BRPD circular no.05 dated 25 June 2025, BRPD Circular letter no. 29, dated 21December 2025, BRPD circular no.16 dated 18 July 2022 [Master Circular of Loan Rescheduling & Re-structure], BRPD circular letter no. 33 dated 03 August 2022, BRPD circular no. 06 dated 25 April 2023 [Policy on Off-Balance Sheet (OBS) Exposure], BRPD circular no.07, dated 16 September 2025 (Regarding Policy Support), BRPD Circular letter no. 26, dated 24 November 2025, BRPD circular no.06, dated 25 June 2025, BRPD circular no.13, dated 08 July 2024 (Exit Policy) and BRPD Circular letter no. 05, dated 10 March 2025.



The rates of provision are given below:

SL	Sector	Rate of Provision as per BRPD new Circulars						
		Unclassified				Classified		
		STD-0	STD-1	STD-2	SMA	SS	DF	B/L
1	Agricultural Credit (Other than Short Term)	1%	1%	1%	5%	20%	50%	100%
2	CMS under CMSME	0.5%	0.5%	0.5%	0.5%	20%	50%	100%
3	Medium under CMSME	1%	1%	1%	5%	20%	50%	100%
4	Consumer Financing (Other than Credit Card)	1%	1%	1%	5%	20%	50%	100%
5	Consumer Financing (Other than Housing Finance)	1%	1%	1%	5%	20%	50%	100%
6	Housing Finance	1%	1%	1%	5%	20%	50%	100%
7	Credit Card	1%	1%	1%	5%	20%	50%	100%
8	Industrial Credit	1%	1%	1%	5%	20%	50%	100%
9	Service Sector Credit	1%	1%	1%	5%	20%	50%	100%
10	Trade & Commerce Sector Credit	1%	1%	1%	5%	20%	50%	100%
11	Other Credit	1%	1%	1%	5%	20%	50%	100%
12	Consumer Financing	1%	1%	1%	5%	20%	50%	100%
13	Short Term Agri. Credit	0.5%	0.5%	0.5%	0.5%	20%	50%	100%

2.7.4 Sale & Acquisition of Investments (Loans)

The Bank may transfer or take over investments (loans) in accordance with the relevant guidelines of Bangladesh Bank. Such transactions represent the transfer or receipt of rights and obligations relating to financing facilities from one bank to another.

2.7.5 Assets given on Operating & Finance Lease

Assets Given on Operating Lease

Assets given on operating lease represent assets owned by the Bank and leased to customers under Ijarah arrangements where substantially all risks and rewards of ownership remain with the Bank. These assets are presented as "Assets given on lease" in the balance sheet.

Assets Given on Finance Lease

Assets given under finance lease represent Ijarah, where substantially all risks and rewards incidental to ownership are transferred to the lessee. At the commencement of the lease, the asset is recognized as a finance lease receivable equal to the net investment in the lease. Income from finance lease is recognized on an accrual basis over the lease tenure.

2.7.6 Impairment of Financial Assets

An asset is impaired when its carrying value exceeds its recoverable amount as per IAS 36: *Impairment of Assets*. At each balance sheet date, Shahjalal Islami Bank PLC. assesses whether there is objective evidence that a financial asset or a group of financial assets, i.e., general investments, off-balance sheet items and investments in shares and securities are impaired. A financial asset or a group of financial assets is impaired and impairment losses are incurred if-

- there is objective evidence of impairment as a result of a loss event that occurred after the initial recognition of the asset up to the balance sheet date;

- the loss event had an impact on the estimated future cash flows of the financial asset or the group of financial assets; and
- a reliable estimate of the loss amount can be made.

In the event of impairment loss, the Bank reviews whether a further allowance for impairment should be provided in the profit and loss statement in addition to the provision made based on Bangladesh Bank guidelines or other regulatory requirements.

2.7.7 Fixed Assets including Premises, Furniture and Fixtures

Recognition and Measurement

All fixed assets including premises, furniture and fixtures are stated at cost less accumulated depreciation as per IAS 16: *Property, Plant and Equipment.* Land is measured at cost.

The cost is the amount of cash or cash equivalents paid or the fair value of the other consideration given to acquire an asset at the time of its acquisition or construction or, where applicable, the amount attributed to that asset when initially recognised in accordance with the specific requirements of the IAS.

The cost of an item of fixed assets including premises, furniture and fixtures is recognised as an asset if-

- it is probable that future economic benefits associated with the item will flow to the entity; and the cost of the item can be measured reliably.

The cost of an item of fixed assets including premises, furniture and fixtures comprises:

(a) Its purchase price, including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates;

(b) Any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management;

(c) The initial estimate of the costs of dismantling and removing the item and restoring the site on which it is located, the obligation for which an entity incurs either when the item is acquired or as a consequence of having used the item during a particular period for purpose other than to produce inventories during that period.

Subsequent Costs

The cost of replacing part of an item of fixed assets is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the company and its cost can be measured reliably. The carrying amount of the replaced part is derecognised. The costs of the day to day servicing of fixed assets are recognised in profit or loss as incurred.

Depreciation

No depreciation is charged on land. Depreciation is charged on straight-line method. Charging depreciation against fixed assets commences from the date of acquisition and ceases at the date when the assets are disposed. Asset category-wise depreciation rates are as follows:

Name of the Assets	Rates of Dep. (%)	Method of Dep.
Building	2.50	Straight line
Furniture & Fixtures other than residence	10	Straight line
Furniture & Fixtures - residence	20	Straight line
Office Equipment	20	Straight line
Computer & Network Equipment	20	Straight line
Vehicles	20	Straight line
Books	20	Straight line

Gain or loss on sale of fixed assets is recognised in profit and loss statement as per provision of IAS 16.

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Construction Work in Progress/Building under Construction

Building under construction is recognised and reported under Fixed Assets as per IAS 16 as Construction work in progress until the construction work is completed and the asset is ready for intended use. This asset is stated at cost and depreciation of the asset will be charged from the date of its intended use.

Intangible Assets

a. Goodwill

Goodwill that arises upon the acquisition of subsidiaries is included in intangible assets. Acquisitions of minority interest (non-controlling interest) are accounted as transactions with equity holders in their capacity as equity holders and therefore no goodwill is recognised as a result of such transactions. Subsequently goodwill is measured at cost less accumulated impairment losses.

b. Software

Software acquired by the Bank is stated at cost less accumulated amortisation and accumulated impairment losses.

c. License

Value of license is recognised at cost and since it has an indefinite useful life it is not amortised. The value of the license is not measured at fair value.

2.7.8 IFRS 16: Leases

Shahjalal Islami Bank PLC. applied IFRS 16: *Leases* where the Bank measure the lease liability at the present value of the remaining lease payments and recognised a right-of-use asset at the date of the initial application on a lease by lease basis.

According to IFRS 16, a contract is, or contains, a lease if it conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

Control is conveyed where the customer has both the right to direct the identified asset's use and to obtain substantially all the economic benefits from that use.

An asset is typically identified by being explicitly specified in a contract, but an asset can also be identified by being implicitly specified at the time it is made available for use by the customer.

Upon lease commencement, the Bank recognizes a right-of-use asset and a lease liability. The right-of-use asset is initially measured at the amount of the lease liability plus any initial direct costs incurred by the Bank. Adjustments may also be required for lease incentives, payments at or prior to commencement and restoration obligations or similar. After lease commencement, the Bank measures the right-of-use asset using a cost model. Under the cost model, a right-of-use asset is measured at cost less accumulated depreciation and accumulated impairment.

The lease liability is initially measured at present value of the future lease payments discounted using the discount rate implicit in the lease. Subsequently, the lease liability is adjusted for interest and lease payments as well as the impact of lease modifications, amongst others.

The Bank has elected to account for short-term leases and leases of low-value assets using the practical expedients. Instead of recognising a right-of-use asset and lease liability, the payments in relation to these are recognised as an expense in profit and loss account on a straight-line basis over the lease term.

On the balance sheet, right-of-use assets have been included in fixed assets including premises, furniture and fixtures and lease liabilities have been included in other liabilities.

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2.7.9 Fair Value of Assets and Liabilities

IFRS 13 refers fair value measurement assumes that the asset or liability is exchanged in an orderly transaction between market participants to sell the asset or transfer the liability at the measurement date under current market conditions.

2.7.10 Impairment of Fixed Assets

At each balance sheet date, the Bank assesses whether there is any indication that the carrying amount of an asset exceeds its recoverable amount. An asset is carried at more than its recoverable amount if its carrying amount exceeds the amount to be recovered through use or sale of the asset. If this is the case, the asset is described as impaired and an impairment loss is recognised as an expense in the profit and loss account unless the asset is carried at revalued amount in accordance with IAS 16 in which case any impairment loss of a revalued asset should be treated as a revaluation decrease under that accounting standard. No impairment loss was recognised up to the reporting period as there were no such indications existed as at balance sheet date.

2.7.11 Investment Properties

a) Investment property is held to earn rentals or for capital appreciation or both and the future economic benefits that are associated with the investment property but not held for sale in the ordinary course of business.

b) Investment property is accounted for under cost model in the financial statements. Accordingly, after recognition as an asset, the property is carried at its cost less accumulated depreciation and accumulated impairment loss.

2.7.12 Other Assets

Other assets include all other financial assets and include fees and other unrealised income receivable, advance for operating and capital expenditure and stocks of stationery and stamps.

2.7.13 Inventories

Inventory is the accounting of items, component parts and raw materials that a company either uses in production or sells. Inventories are measured at the lower of cost and net realisable value.

2.7.14 Trade & Other Receivables

Trade receivables are amounts accrued by an organization when it delivers goods or renders services to its customers in the ordinary course of business.

2.7.15 Non-Financial / Working Fund

Non-financial or working funds represent temporary funds provided to branches or departments on account of Suspense to meet day-to-day operational and administrative expenses. These funds are utilized strictly for operational purposes and are adjusted against actual expenses upon submission of supporting documents. The balances are periodically reviewed and recorded under the appropriate asset head in the financial statements.

2.8. Liabilities and Provisions

2.8.1 Placement from other Banks and Financial Institutions

Placement from other Banks and Financial Institutions include profit bearing placements and Bangladesh Bank refinance. These items are brought to the financial statements at the gross value of the outstanding balance.

2.8.2 Deposits and Other Accounts

Deposits and other accounts include non-profit bearing Al-Wadeeah current deposits redeemable at call, bills payable, profit bearing on demand and special notice deposits, Mudaraba savings deposits,

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Mudaraba term deposits and Mudaraba scheme deposits. These items are brought to the financial statements at the gross value of the outstanding balance.

2.8.3 Mudaraba Perpetual Bond

With due approval from competent authority, Shahjalal Islami Bank PLC. raised Additional Tier-1 Capital through issuance of "SJIBL Mudaraba Perpetual Bond" for BDT 500 crore of which BDT 450 crore raised through private placement and BDT 50 crore raised through public offer in order to strengthen the capital base of the Bank. The average of latest available yearly deposit rate (1 year but < 2 year) of scheduled Islamic banks published in Bangladesh Bank website plus a predetermined additional margin @ 2.50%. The range of return/profit is fixed from 6% to 10% and the payment of profit is made annually after the end of calendar year.

2.8.4 Mudaraba Subordinated Bond

The Bank issued floating rate non-convertible Mudaraba Subordinated Bond of BDT 500 crore after obtaining approval from Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank. Mudaraba Subordinated Bonds were mainly issued to support and strengthen the capital base of the Bank under Tier-II, supplementary capital of Basel-III.

2.8.5 Trade Payables

Trade payables are any expenses incurred from vendors, suppliers or other third parties for goods or services provided in bringing the products to the customer.

2.8.6 Other Liabilities

Other liabilities comprise items such as provision for general investments, provision for investments in shares and securities, provision for taxation, profit payable, profit suspense, accrued expenses, obligation under finance lease, etc. Other liabilities are recognised in the balance sheet according to the guidelines of Bangladesh Bank, income tax laws and internal policy of the Bank.

As per IAS 37: *Provisions, Contingent Liabilities and Contingent Assets*, the Bank recognises provisions only when it has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the amount of the obligation can be made.

2.8.7 Taxation

Current Tax

Provision for current income tax has been made at 37.50% as prescribed in the Finance Act, 2026 on the accounting profit made by the Bank after considering some of the add backs to income and disallowances of expenditure and provisions as per Income Tax ACT, 2023 in compliance with IAS 12: *Income Taxes*.

Deferred Tax

Principle of Recognition

Deferred tax is recognised as income or an expense amount within the tax charge, and included in the net profit and loss account for the period. Deferred tax relating to items dealt with directly in equity is recognised directly in equity.

Recognition of Taxable Temporary Difference

A deferred tax liability is recognised for all taxable differences, except to the extent that the deferred tax liability arises from the initial recognition of goodwill; or the initial recognition of an asset or liability in a transaction which is not a business combination; and at the time of the transaction, affects neither accounting profit nor taxable profit (tax loss).

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Recognition of Deductible Temporary Difference

A deferred tax asset is recognised for all deductible temporary differences to the extent that it is probable that taxable profit will be available against which the deductible temporary difference can be utilised, unless the deferred tax asset arises from the initial recognition of an asset or liability in a transaction that is not a business combination; and at the time of the transaction, affects neither accounting profit nor taxable profit (tax loss).

Measurement

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period.

2.9. Capital/Shareholders' Equity

Authorised Capital

Authorised capital is the maximum amount of share capital that the Bank is authorised by its Memorandum and Articles of Association.

Paid-up Capital

Paid-up capital represents total amount of share capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of winding-up of the Bank, ordinary shareholders rank after all other shareholders and creditors and are fully entitled to receive any residual proceeds of liquidation.

Statutory Reserve

Statutory reserve has been maintained @ 20% of profit before tax in accordance with provisions of Section 24 of the Bank Companies Act, 1991 (amended thereon) until such reserve equals to its paid-up capital together with the share premium. Statutory reserve is transferred in yearly basis. As on 30 June 2026 the statutory reserve equals the paid-up capital so SJIBPLC does not transfers 20% of profit before tax to statutory reserve.

Non-controlling (minority) Interest

Non-controlling (minority) interest in business is an accounting concept that refers to the portion of a subsidiary company's stock that is not owned by the parent company. The magnitude of the minority interest in Shahjalal Islami Bank Securities Limited, a majority owned subsidiary (91.79%) of Shahjalal Islami Bank PLC. is very insignificant. Also, minority interest is reported on the consolidated profit and loss account as a share of profit belonging to the minority shareholders.

2.10. Contingencies and commitments

Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or any present obligation that arises from past events but is not recognised because:

- It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
- The amount of the obligation cannot be measured with sufficient reliability.

Contingent liabilities are not recognised but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated.

Contingent assets are not recognised in the financial statements as this may result in the recognition of income which may never be realised.

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2.11. Operating Segment

As per IFRS 8 "Operating Segments", is a component of an entity:

(a) that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity)

(b) whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performances, and

(c) for which discrete financial information is available.

2.12. Revenue Recognition

In line with IFRS 15: *Revenue from Contract with Customers*, income of the Bank has been recognised in the financial statements as follows:

Investment Income

Income from general investments is accounted for on accrual basis except for investments under Musharaka, Mudaraba, Bai-Salam, Ujarah (Khidmah & Wakalah for Islamic Credit Card) modes where the investment income is accounted for on realisation basis. The Bank does not charge any rent during the gestation period of investment against Hire Purchase under Shirkatul Melk (HPSM) mode of investment but it fixes the sale price of the asset at a higher level in such a way to cover its expected rate of return. Such income is recognised on realisation basis.

Profit/rent/compensation accrued on classified investments are suspended and accounted for as per circulars issued by Bangladesh Bank in this regard from time to time. At the time of recovery or regularisation of those investments the related income which was suspended and shown as a liability is taken as investment income (except compensation) as per circulars issued by Bangladesh Bank. As a result, the entire transferred amount to investment income from suspense during the year has already been included in the investment income of the Bank.

Profit on placement with other Banks & Financial Institutions is accounted for on accrual basis.

Income on Investments in Securities

Income on investments in securities is recognised on accrual basis. This income includes profit on Bangladesh Government Investment Sukuk (BGIS), Bangladesh Government Shariah based Special Bond, Mudaraba Perpetual Bond, Mudaraba Subordinated Bond, capital gain on investments in shares and dividend on investments in shares are also included in investment income.

Dividend Income on Shares

Dividend income from investments in shares is recognised when the Bank's right to receive dividend is established. It is recognised when-

a. It is probable that the economic benefits associated with the transaction will flow to the entity; and

b. The amount of the revenue can be measured reliably.

Fees, Commission and Exchange Income

Fees, commission and exchange income on services provided by the Bank are recognised as and when the related services are rendered. Commission charged to customers on letter of credit and letter of guarantee are credited to Income at the time of effecting the transactions.

Other Operating Income

Other operating income includes revenue from all other operating activities which are not related to the principal activities of the company, such as service charges, processing charge, maintenance charge and disposals income, etc.

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Finance Income and Costs

Finance income comprises profit earned on outstanding financial assets and finance costs comprises profit expense arises on outstanding financial liabilities.

Profit Paid on Deposits

As per agreement between the Mudaraba depositors and the Bank in line with Mudaraba Principle, the Mudaraba depositors are entitled to get minimum 65% of the investment income earned through deployment of Mudaraba Fund as per weightage assigned to each type of Mudaraba deposit. In the year 2025, the Bank paid 76.47% of Investment Income earned through deployment of Mudaraba Fund. Mudaraba Depositors do not share any income derived from various banking services where their fund is not involved and any income derived from investing Bank's equity and other cost free fund. Al-Wadeeah depositors do not share any income of the Bank. Profit is paid to Mudaraba Deposit accounts at provisional rate throughout the year. Final rates of profit of any accounting year are declared after finalization of Shari'ah Inspection report and certifying the Investment Income of the Bank by the statutory auditor.

Depositors' share of profit has been determined based on the net investment income after deduction of expenses directly attributable to the Mudaraba investment pool. Only those expensed which are directly related to the generation and management of investment assets have been considered prior to profit distribution, in accordance with the principles of Mudaraba. No general administrative or Mudarib-specific expenses have been charged to the Mudaraba investment pool.

Other Operating Expenses

All other operating expenses are provided for in the books of the accounts on accrual basis according to the IAS 1.

Zakat

Zakat is paid by the Bank at the rate of 2.58% (instead of 2.50% as the Bank maintains its Accounts following Gregorian Year) on the closing balances of Statutory Reserve, General Reserve (Retained Earnings and Other free reserves).

Zakat is chargeable in the profit and loss account of the Bank as per "Guidelines for Conducting Islamic Banking" issued by Bangladesh Bank through BRPD circular no. 15 dated 09 November 2009.

2.13. Profit Suspense/Compensation Account & Shari'ah Non-Compliance Income

Profit/compensation accrued on classified investments is suspended and accounted for as per circulars issued by the Bangladesh Bank.

Moreover, income which is irregular (doubtful) as per Shari'ah is also not included in the distributable income of the Bank. The Bank charges compensation on unclassified overdue investments. Such compensation is not permissible as regular income of the Bank as per Shari'ah.

Interest received from the balances held with Foreign Banks abroad and from Foreign Currency Clearing Account with the Bangladesh Bank and also other interest based Banks are also not credited to regular income since it is not permissible as per Shari'ah. Such doubtful income is being appropriated for charitable purpose through Shahjalal Islami Bank Foundation (a separate organisation).

2.14. Provision for Nostro Accounts

According to Banking Regulatory and Policy Department of Bangladesh Bank vide the circular letter no. 04 dated 12 April 2022, the Bank is not required to make provision regarding the unreconciled debit

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balance of Nostro accounts as on the reporting date in these financials as there are no unreconciled outstanding entries for 06 (six) months or more.

2.15. Functional and Presentation Currency including Foreign Currency Transactions

Functional and Presentation Currency

Functional currency represents the currency of the primary economic environment in which the entity operates. On the other hand presentation currency represents the currency in which the financial statements are presented.

The Financial Statements have been presented based on the Bank's functional currency, Bangladesh Taka (BDT/Taka/Tk.). Functional currency of Offshore Banking Unit (OBU) is United States Dollar (USD/US$).

Foreign Currency Translation

Transactions in foreign currencies are converted into equivalent Taka currency using the ruling exchange rates on the dates of such transactions as per IAS 21: The Effects of Changes in Foreign Exchange Rates. At the Balance Sheet date, related assets and liabilities are converted to Taka using exchange rates prevailing on that date and incomes and expenses are translated using monthly average exchange rate.

Commitment

Contingent liabilities/commitments for letter of credit, letter of guarantee and acceptance denominated in foreign currencies have been expressed in Taka currency at revaluation rate.

2.16. 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 year, as there exists no dilution possibilities during the period.

2.17. Statement of Liquidity

The liquidity statement of assets and liabilities as on the reporting date has been prepared on residual maturity term as per following basis:

a) Balance and Placement with other Banks and Financial Institutions are on the basis of their maturity term.
b) Investments in shares and securities are on the basis of their residual maturity term.
c) Investments are on the basis of their repayment/maturity schedule.
d) Fixed assets are on the basis of their useful life.
e) Other assets are on the basis of their adjustment.
f) Placement from other Banks & Financial Institutions are as per their maturity/repayment term.
g) Deposit and Other Accounts are on the basis of their maturity term, demand & time liability related guidelines of Bangladesh Bank and behavioral trend of encashment.
h) Other long-term liabilities are on the basis of their maturity term. Provisions and other liabilities are on the basis of their expected settlement.

2.18. Cash Flow Statement

Cash flow statement is prepared principally in accordance with IAS 7: *Statement of Cash Flows*; and as prescribed by BRPD circular no. 14 dated 25 June 2003 & Guidelines for Conducting Islamic Banking issued by Bangladesh Bank vide BRPD circular no. 15 dated 09 November 2009. The Cash Flow Statement shows the structure of and changes in cash and cash equivalents during the period. Cash flows during the period have been classified as Operating Activities, Investing Activities and Financing Activities.

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2.19. Statement of Changes in Equity

Statement of Changes in Equity has been prepared in accordance with IAS 1 and by following the guidelines of BRPD circular no. 14 dated 25 June 2003 and BRPD circular no. 15 dated 09 November 2009.

2.20. 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.

2.21. Changes in Accounting Policies and Estimates

Accounting Policies, Changes in Accounting Estimates is applied in selecting and applying accounting policies, accounting for changes in estimates. Effect of changes of accounting estimates is included in Profit and Loss account. Shahjalal Islami Bank PLC. did not change the accounting policies and accounting estimates during the period 30 June 2026.

2.22. Offsetting

Financial assets and financial liabilities are offset and the net amount reported in the balance sheet when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis, or realise the asset and settle the liability simultaneously.

2.23. Employee Benefits

Provident Fund (Defined Contribution Plan)

A "Defined Contribution Plan" is a post-employment benefit plan under which an entity pays fixed contribution into a separate entity and will have no legal constructive obligation to pay further amounts. Provident fund benefit is given to the eligible staffs of the Bank in accordance with the rules of the provident fund duly recognised by the National Board of Revenue of Bangladesh. The Fund is administered by the Board of Trustees and is funded by fixed contributions equally from the employees and the Bank. The fund is managed separately from the Bank's assets, as per rules of the fund & Section 399 of the Companies Act, 1994.

Gratuity Fund (Defined Benefit Plan)

Gratuity benefits are given to the staff of the Bank in accordance with the approved Gratuity Fund Rules. The National Board of Revenue has approved the gratuity fund as a recognised gratuity fund and the fund is operated by a separate Board of Trustees. Employees are entitled to get the benefit after the completion of minimum 05 (five) years of service in the Bank. The gratuity is calculated on the basis of last basic pay of every employee in service as per IAS 19: *Employee Benefits*. Gratuity fund is a "Defined Benefit Plan" and payable as per the modalities of the rules. Gratuity so calculated is transferred to the fund and charged to expenses of the Bank.

Other Employee Benefits

Superannuation Fund

"Shahjalal Islami Bank Limited Employees' Social Security - Superannuation Fund" commenced with effect from 01 January 2008. The purpose of the fund is to provide medical and death cum survival benefit in lieu of group insurance (death cum endowment). The fund shall be subscribed by the employees on monthly basis and with the contribution of the Bank.

Benevolent Fund

The Benevolent Fund for the regular and confirmed employees of Shahjalal Islami Bank Limited was established in the year 2007. This fund is mainly used for payment of scholarship to the meritorious students among the children of SJIBL's deceased subscribers, to allow short-term grant for the

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unexpected and certain needs of the staff of SJIBPLC and their family like accident, clinical treatment, marriage ceremony, etc.

Incentive Bonus

The Bank usually pay incentive bonus among its employees. This bonus amount is distributed among the employees on annual basis considering specific terms & policies of the Bank.

Hospitalization Insurance

The Bank operates a health insurance scheme to its confirmed employees and their respective spouses and children at rates provided in health insurance coverage policy.

Workers Profit Participation Fund

In consistent with widely accepted industry practice and in line with Section 11(1) of the Banking Companies Act, 1991 (as amended up to date) and subsequent clarification given by Bank & Financial Institutions Division (BFID), Ministry of Finance, no provision has been made by the Bank in the reporting period against Workers Profit Participation Fund (WPPF).

2.24. Reconciliation:

i) Reconciliation of Books of Accounts

Books of accounts in regard to inter-Bank are reconciled and un-reconciled entries in case of inter-Branch transactions on the reporting date are not mentionable, which are, due to the time-gap before finalizing the same. Inter-Branch outstanding entries are less than 03 (three) months, details of which are disclosed in note no. 10a.5.

ii) Reconciliation of inter-bank accounts

Accounts with regard to interbank are reconciled regularly and there are no material differences which may affect the financial statements significantly.

2.25. Related Party Disclosures

A party is related to the company, if:

i) directly or indirectly through one or more intermediaries, the party controls, is controlled by, or is under common control with the company; has an interest in the company that gives it significant influence over the company; or has joint control over the company;
ii) the party is an associate;
iii) the party is a joint venture;
iv) the party is a member of the key management personnel of the Company or its parent;
v) the party is a close member of the family of any individual referred to in (i) or (iv);
vi) the party is an entity that is controlled, jointly controlled or significantly influenced by or for which significant voting power in such entity resides with, directly or indirectly, any individual referred to in (iv) or (v); or
vii) the party is a post-employment benefit plan for the benefit of employees of the company, or of any entity that is a related party of the company.

Related Party Transactions

The Bank in its ordinary course of business undertook financial transactions with some entities or persons that fall within the definition of 'Related Party' as contained in IAS 24: *Related Party Disclosures* and relevant provisions of the Banking Companies Act, 1991 (as amended up to date) and Bangladesh Bank BRPD circular no. 14 dated 25 June 2003. As on the reporting date, the Bank had funded and non-funded exposures with its subsidiary and exposures to some related concerns of its Directors. Please refer to note no. 55 of financial statements for details of related party transactions.

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2.26. Corporate Governance

The Bank has given the priority to the compliance of the rules, regulations and guidelines of Bangladesh Bank, National Board of Revenue and Bangladesh Securities & Exchange Commission (BSEC). The Bank has also complied with all related International Financial Reporting Standards (IFRSs).

2.27. The Bank's Compliance with Related Pronouncement of Bangladesh Bank

i. Risk Management

Department of Off-site Supervision (DOS) of Bangladesh Bank issued circular no. 02 dated 15 February 2012 under Section 45 of the Bank Companies Act, 1991 on Risk Management Guidelines for Banks and instructed all scheduled Banks operating in Bangladesh to follow this Guidelines for managing various risks which have been compiled by the Bank. In addition, the Bank is also following relevant Bangladesh Bank guidelines on risk based capital adequacy, supervisory review process, stress testing and managing the Banking risks in other core risk areas.

The risk of a Bank is defined as the possibility of losses, financial or otherwise. The Risk Management of the Bank covers 6 (six) Core Risk Areas of Banking industry i.e., i) Internal Control and Compliance Risk; ii) Foreign Exchange Risk; iii) Investment (Credit) Risk; iv) Asset Liability Management Risk; v) Money Laundering Risk; and vi) Information & Communication Technology Security Risk. The risk management procedures in the core risk areas have been devised in line with the core risk management guidelines of Bangladesh Bank. Core Risk Management Guidelines are periodically reviewed by the Bank, and Bangladesh Bank periodically inspects the implementation status of these guidelines and as per the reports of Bangladesh Bank, and Shahjalal Islami Bank PLC. is well compliant in Core Risk Management activities.

In line with instruction of Bangladesh Bank, SJIBPLC formed a Risk Management Division (RMD) to formulate risk assessment and management policies, methodologies, guidelines and procedures for risk identification, risk measurement, risk monitoring, deciding acceptable level of risk and risk controlling by taking mitigating steps, Comprehensive Risk Management Report (CRMR), conducting monthly risk management meeting, stress testing and reporting the competent authority from time to time. It also reports to Bangladesh Bank on quarterly basis along with the CRMR, minutes of the monthly meeting and all other required supporting papers. Moreover, in compliance with the Banking Companies Act, 1991 (as amended up to date), Section 15 (Kha) and BRPD circular no. 11 dated 27 October 2013 of Bangladesh Bank, the Bank has constituted a Risk Management Committee comprising of 5 (five) directors from the Board to formulate risk management policies, procedures and oversee the risk management activities of the Bank.

The prime objective of the Risk Management Committee is that the Bank takes well calculative Business Risk Policy for safeguarding the Bank's capital, its financial resources and profitability from various risks. In this context, the Bank implemented all the guidelines of Bangladesh Bank as under:

a) Investment (Credit) Risk Management

The management of specific investment risk is developed according to associated risk with individual business units. The investment risk management function ensures that appropriate policies are established and ensures compliance with the related sanction, monitoring procedures and controls at the business unit level. Investment exposures are aggregated from individual business units and are monitored on a regular basis.
Investment risks may be summarized as under:

- Difficulty in choosing core business.
- Failure in business of the customer.
- Encompassing a blend of Banking and non-Banking service.
- Investment either too liquid or of questionable quality.
- Competition from other commercial Banks.

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- Security Control Risk.
- Market volatility both local and global.

Portfolio monitoring is carried out by asset quality, background of the customer, soundness and viability of his/her business and cash flow, etc., sector of the economy, cost of long-term financing to match with the return on long-term investment.

The Bank pays adequate emphasis on business risk than analysis of security risk because the security reduces the risk but does not always improve the quality of investment. Besides, the Bank addresses the Investment (Credit) risk guideline cited by the Bangladesh Bank.

As regards to other parts of the Banking business, the control staffs follow a pragmatic program of regular monitoring and follow-up.

b) Foreign Exchange Risk Management

The Financial Institutions' performance is directly related to Foreign Exchange Market. To ensure effective Foreign Exchange Risk Management, the Bank has wide scope in establishing organizational structure and formulating Manual as per Guidelines of Bangladesh Bank. However, the Bank has already formulated a comprehensive manual. The Bank maintains various Nostro accounts in order to conduct operations in different currencies including BDT. The senior management of the Bank set limits for handling Nostro accounts' transactions that include time and amount limits. As per guidelines of Bangladesh Bank, the Foreign Exchange business should be audited internally to review the key control issues such as various limits, compliance requirements and statutory management.

c) Asset Liability Risk Management

The Asset Liability Management Committee (ALCO) that is formed with the senior executives headed by Managing Director conducted 06 (Six) meetings during the period 30 June 2026. The key agenda of the meetings were liquidity position, pricing, risk related to the Balance Sheet, maintaining CRR & SLR along with other BASEL liquidity ratio, Economic Outlook & Market Status and Rate of Profit (Interest). For managing Balance Sheet risk properly, the Bank has already prepared a policy Guidelines on the Asset Liability Management in light with the guidelines of Bangladesh Bank.

d) Money Laundering Risk Management

Shahjalal Islami Bank PLC. is taking preventive measures against money laundering and terrorist financing and proliferation financing in line with the Money Laundering Prevention Act, 2012 (amended 2015), Anti-Terrorism Act, 2009 (amended 2012 & 2013), related Rules and guidelines issued by the Bangladesh Financial Intelligence Unit (BFIU) from time to time. Shahjalal Islami Bank PLC. applies risk sensitive customer due diligence measures, monitors business relationship and keeps records in line with regulatory instructions. The Bank regularly collects the accurate and complete information from the customers which enables the prudential prevention of money laundering and terrorist financing risk. The Bank has formed Central Compliance Committee (CCC) headed by the Deputy Managing Director as Chief Anti-Money Laundering Compliance Officer (CAMLCO) and the committee established a robust AML/CFT Compliance Program comprising Policy, Procedure, Control and ensures implementation of the same through the trained personnel of Head Office and Branches & Sub-Branches. The Bank has already subscribed 'Accuity Online Compliance' for screening PEPs, UBO & Sanction, 'Transaction Screening Service (TSS)' from SWIFT, Seasearcher' service from Lloyd's List Intelligence for vessel tracking & container tracking along with price verification solution named 'Global Trade Tracker (GTT)' from Zen Innovations AG, Switzerland, 'Hawkerbd' for Adverse Media News monitoring and 'Sanction Screening Software (S3) in order to appetite money laundering and terrorist financing risk.

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e) Internal Control & Compliance Risk Management

Internal control is a process that ensures operational efficiency, reliability of financial reporting and compliance with applicable laws, regulations, policies for attainment of organizational objectives. The primary objective of Internal Control and Compliance of Shahjalal Islami Bank PLC. (SJIBPLC) is enabling the Bank to perform better, establish governance across the bank and add value by proper use of infrastructure and blending of available resources.

The Internal Control & Compliance Division (IC&CD) of SJIBPLC has been set up with the objective to provide independent advice & counselling and value added service to the management & authority of the bank for sustainable business growth by constant improvement of operational efficiency in all segment of performance. In order to carry out the mission, IC&CD of SJIBPLC is consisted of 03 (three) independent units namely Internal Audit & Inspection Unit, Compliance Unit and Monitoring Unit.

As a guideline in performing the responsibilities, SJIBPLC has drawn up its own 'Internal Control & Compliance Manual' in conformity to the "Guidelines on Internal Control & Compliance in Banks" provided by Bangladesh Bank. SJIBPLC has also introduced a separate "Compliance Policy" as per directives of Bangladesh Bank. Both the manual and policy are being reviewed & updated from time to time for betterment & best practices in the industry.

f) Information and Communication Technology Security Risk Management

According to BRPD circular no. 14 dated 23 October 2005 regarding "Guideline on ICT Security for Banks and Non-Bank Financial Institutions", BRPD circular no. 21 dated 20 May 2010, BRPD circular no. 09 dated 17 September 2015 and BRPD circular no. 10 dated 19 June 2023 of Bangladesh Bank for maintaining "Guideline on ICT Security – Version 4.0", the Bank has followed IT Security Policy which deals operational risk, physical security control, potential for wide area disaster, data center disaster, recovery plan and backup/restore plan etc. The customers of SJIBPLC are enjoying 24 hours Banking facilities through Internet Banking and Mobile Application with different services like other bank fund transfer, utility bill payment, transfer to Mobile Financial Services (MFSs), etc. In addition, SWIFT, SJIBL Visa Debit and Credit Card, SMS Notification Services, Instabalance Call Service etc. facilities are also available. For corporate customers, there is Corporate Payment Module. Using this module the corporate customers can perform most of their banking activities like vendor payment, salary disbursement etc. without coming to the branch premises. The Bank joined Q-Cash consortium under which ATM and POS services are being offered to its customers to meet the demand of time. Moreover, the Bank is running on technology-based total Banking solution module, i.e., core banking software. The Bank has introduced Agent Banking Services around all over the country targeting unbanked rural people to bring under formal banking services. For better and smooth management of its internal operations, the bank has developed different solutions using its in-house resources. The Bank formed a separate department named ICT Security Department to deal dedicatedly with ICT and Cyber Threats. In addition to this, up-to-date security solutions have been implemented to ensure confidentiality, integrity and availability of critical business data.

ii. Internal Audit & Inspection

The Internal Audit & Inspection independently and objectively evaluates and report on the effectiveness of the Bank's risk management, control and governance processes. The Head of Audit & Inspection Unit, although being a part of IC&CD administratively, is reporting directly to the Audit Committee of the Board and is responsible to the Audit Committee of the Board. Internal Audit & Inspection of SJIBPLC is being conducted based on Annual Audit Plan structured on a risk based approach and approved by the Audit Committee of the Board of Directors to provide vital information about risks and controls to assist the management in the following ways:

a. Identification of gap in policy and procedures with the Business and its Operation.
b. Identification of breach in policy and procedures against internal and regulatory policies & procedures.
c. Assessment of qualitative and quantitative risk of the Business.

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d. Recommending remedial course of actions, where necessary.

Irregularities detected in the Bank's internal audit & inspection reports as well as external auditor's reports of the previous year have so far been rectified/regularized properly.

iii. Fraud and Forgeries

The Bank is operating its business by dealing with public funds. As the custodian of such funds, the Bank has to establish a robust internal control framework, introduce corporate governance, and practice ethical standards in the Bank for safeguarding the interests of the stakeholders. Public trust has been undermined due to the occurrence of various forms of malpractices, frauds, and forgeries within the banking sector. Accordingly, Shahjalal Islami Bank PLC. remains fully conscious of its responsibilities toward stakeholders, particularly depositors.

Shahjalal Islami Bank PLC. follows a strict screening procedure while recruiting officers and staff. In terms of integrity, attitude, and behavioral patterns, the prospective employees' associations, employment history, and family backgrounds are examined and cross-checked. In order to determine whether the candidate has ever participated in anti-social, anti-state, or detrimental/subversive acts, the Bank collects police clearance. Additionally, it conducts background checks of experienced bankers through Bangladesh Bank's Corporate Memory Management System (CMMS) and verifies National IDs online.

As a result, the Bank, since its inception, has had relatively few cases of fraud and forgeries. In order to maintain constant vigilance, the Internal Control and Compliance Division (IC&CD) has been reinforced. These measures have contributed to a substantial reduction in the number of fraudulent activities within Shahjalal Islami Bank PLC.

2.28. Audit Committee

According to BRPD circular no. 11 dated 27 October 2013, all banks are instructed to constitute an audit committee comprising of maximum 05 (five) members of the Board. The audit committee will assist the board in fulfilling its oversight responsibilities including implementation of the objectives, strategies and overall business plan set by board for the effective functioning of the Bank. The committee will review the financial reporting process, the system of internal control and management of the financial risk, the audit process and the Bank's process for monitoring compliance with laws and regulations and its own code of business conduct. The Board of Directors of the Bank formed an audit committee consisting of four members including two independent directors.

2.29. Compliance with Financial Reporting Standards as applicable in Bangladesh

The financial statements of the Bank have been prepared in accordance with the following International Financial Reporting Standards (IFRSs) & International Accounting Standards (IASs) as adopted by the Financial Reporting Council (FRC) and the requirements of the Banking Companies Act, 1991 (as amended up to date), the rules and regulations issued by Bangladesh Bank, the Companies Act, 1994. In case any requirement of the Banking Companies Act, 1991 (as amended up to date), and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs, the requirements of the Banking Companies Act, 1991 (as amended up to date), and provisions and circulars issued by Bangladesh Bank shall prevail. Material deviations from the requirements of IFRSs are mentioned above under note no. 2.1.

Sl. No.	IAS No.	IAS Title	Compliance Status
1	1	Presentation of Financial Statements	Complied *
2	2	Inventories	Not Applicable
3	7	Statement of Cash Flows	Complied *
4	8	Accounting Policies, Changes in Accounting Estimates and Errors	Complied

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Sl. No.	IAS No.	IAS Title	Compliance Status
5	10	Events after the Reporting Period	Complied
6	12	Income Taxes	Complied
7	16	Property, Plant & Equipment	Complied
8	19	Employee Benefits	Complied
9	20	Accounting for Government Grants and Discloser of Government Assistance	Not Applicable
10	21	The Effects of Changes in Foreign Exchanges Rates	Complied
11	23	Borrowing Costs	Not Applicable
12	24	Related Party Disclosures	Complied
13	26	Accounting and Reporting by Retirement Benefit Plans	Not Applicable
14	27	Consolidated and Separate Financial Statements	Complied
15	28	Investment in Associates	Not Applicable
16	33	Earnings per Share	Complied
17	34	Interim Financial Reporting	Complied
18	36	Impairment of Assets	Complied
19	37	Provisions, Contingent Liabilities and Contingent Assets	Complied *
20	38	Intangible Assets	Complied
21	40	Investment Property	Not Applicable
22	41	Agriculture	Not Applicable

Sl. No.	IFRS No.	IFRS Title	Compliance Status
1	1	First-time Adoption of International Financial Reporting Standards	Not Applicable
2	2	Share-based Payment	Not Applicable
3	3	Business Combinations	Complied
4	5	Non-current Assets Held for Sale and Discontinued Operations	Complied
5	6	Exploration for and Evaluation of Mineral	Not Applicable
6	7	Financial Instruments: Disclosures	Complied *
7	8	Operating Segments	Complied
8	9	Financial Instruments	Complied *
9	10	Consolidated Financial Statements	Complied
10	11	Joint Arrangements	Not Applicable
11	12	Disclosure of Interests in Other Entities	Not Applicable
12	13	Fair Value Measurement	Complied
13	14	Regulatory Deferral Accounts	Not Applicable
14	15	Revenue from Contracts with Customers	Complied
15	16	Leases	Complied
16	17	Insurance Contracts	Not Applicable

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Sl. No.	IFRS No.	IFRS Title	Compliance Status
17	S1	General Requirements for Disclosure of Sustainability-related Financial Information	Complied *
18	S2	Climate-related Disclosures	Complied *

*Subject to departure disclosed in note no. 2.1.

Standard issued but not yet effective

IFRS 18 – Presentation and Disclosure in Financial Statements

The International Accounting Standards Board (IASB) issued **IFRS 18: "Presentation and Disclosure in Financial Statements"** in April 2024, which will replace IAS 1 Presentation of Financial Statements. The standard introduces new requirements for the presentation and disclosure of information in financial statements, particularly in the statement of profit or loss, including defined subtotals and enhanced guidance on aggregation and disaggregation of financial information.

IFRS 18 is effective for annual reporting periods beginning on or after 1 January 2027, with earlier application permitted. The Bank is currently assessing the potential impact of this standard on its financial statements. At present, it is not expected to have any material impact on the Bank's financial statements.

IFRS 19 – Subsidiaries without Public Accountability: Disclosures

The International Accounting Standards Board (IASB) issued **IFRS 19: "Subsidiaries without Public Accountability: Disclosures"** in May 2024. The standard permits eligible subsidiaries that do not have public accountability and that have a parent preparing consolidated financial statements in accordance with IFRS Accounting Standards to apply reduced disclosure requirements while continuing to measure and recognise transactions in accordance with IFRS Accounting Standards.

IFRS 19 is effective for annual reporting periods beginning on or after 1 January 2027, with earlier application permitted. The standard is not expected to have any significant impact on the Bank's financial statements as the Bank has public accountability and therefore is not eligible to apply this standard.

2.30. Director's Responsibilities on Financial Statement

The directors are responsible for the preparation and fair presentation of the consolidated and separate financial statements in accordance with International Financial Reporting Standards (IFRS), International Accounting Standards (IASs), The Banking Companies Act, 1991, The Companies Act, 1994, Financial reporting Act, 2015 and other related laws and regulations pertaining to the financial statement.

The Board of Directors accept their responsibility for the preparation and fair presentation of these financial statements.

2.31. Reporting Period

The Financial Statements cover the period from 01 January to 30 June 2026.

2.32. Auditor of the Subsidiary

Name of the Subsidiary	Relationship	Name of the Auditor
Shahjalal Islami Bank Securities Limited	Subsidiary	M/s. Mahamud Sabuj & Co., Chartered Accountants

The financial statements of Shahjalal Islami Bank Securities Limited for the period ended as on 30 June 2026 is unaudited.

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2.33. Events after the Reporting Period

Events after the Reporting Period are those events, favorable and unfavorable, that occur between the end of the reporting period and the date when the financial statements are authorized for issue. The adjusting events are those that provide evidence of conditions that existed at the end of the reporting period and non-adjusting events are those that are indicative of conditions that arose after the reporting period. The non-adjusting events require disclosure in the notes to the Financial Statements considering their materiality. The detail of Events after the Reporting Period is given in Note No. 56 of these financial Statements.

2.34. Disclosure on IFRS S1 & IFRS S2

In line with global advancements in sustainability reporting, Shahjalal Islami Bank PLC recognizes the significance of providing transparent, reliable, and decision-useful information on sustainability-related and climate-related risks and opportunities. While implementation of these standards will follow a phase-wise approach as outlined in the relevant Bangladesh Bank circular, the Bank remains committed to progressively adopting the principles of IFRS S1 and S2 in its sustainability disclosures. With a strong focus on capacity building, system preparedness, and stakeholder engagement, the Bank aims to gradually integrate sustainability and climate-related information into its overall reporting framework. Simultaneously, it continues to align its strategies with national regulatory frameworks while working towards broader convergence with global best practices, including the ISSB standards.

2.35. Implementation of IFRS 9 – Expected Credit Loss (ECL) Framework

In line with BRPD Circular Letter No. 03 dated 23 January 2025 issued by Bangladesh Bank, Shahjalal Islami Bank PLC has initiated steps toward implementing the ECL-based investment classification and provisioning framework under IFRS 9. In this regard, the bank has presented the circular to the Board and formed the necessary committee to implement IFRS 9. The Bank is committed to full compliance by the stipulated deadline of 2027 and is currently working on system enhancements, capacity building, and model development to ensure a smooth transition.

Assets under IFRS-9 and their applicability of ECL:

Name of items	ECL applicability	Remarks
Cash in hand (incl. foreign currencies)	ECL will be applicable	Generally considered risk-free
Balance with other banks and financial institutions	ECL will be applicable	Counterparty bank may default
Investments in Shares & Securities	ECL will not be applicable	Fair Value through Profit or Loss
Investments (Loans and Advances	ECL will be applicable	Measured at amortised cost
Profit Receivable	ECL will be applicable	Right to receive cash
Other receivables	ECL will be applicable	Right to receive cash
Off - Balance Sheet Items	ECL will be applicable	May lead to funded facility

2.36. Date of Authorization

The financial statements were authorized by the Board of Directors on 14 October 2026.

2.37. General Information

i. Figures appearing in these financial statements have been rounded off to the nearest Taka.
ii. Figures of previous year have been rearranged wherever necessary to conform to current year's presentation.

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Notes			30.06.2026 Taka	31.12.2025 Taka
3.	**Consolidated Cash in Hand (including Foreign Currencies)**			
	Shahjalal Islami Bank PLC.	(Note-3a)	3,018,470,557	2,741,913,947
	Shahjalal Islami Bank Securities Ltd.		-	-
			3,018,470,557	**2,741,913,947**
3a	**Cash in Hand of the Bank (including Foreign Currencies)**			
	In Local Currencies		2,950,477,331	2,690,655,005
	In Foreign Currencies	(Note-3a.1)	67,993,226	51,258,942
			3,018,470,557	**2,741,913,947**

3a.1 In Foreign Currencies

Foreign Currency	Amount in FC	Exchange Rate (Mid Rate)		
USD	505,455.29	122.8500	62,095,183	46,353,290
Euro	554.36	140.3807	77,821	224,696
SAR	177,890.00	32.7181	5,820,223	4,680,956
			67,993,226	**51,258,942**

4.	**Consolidated Balance with Bangladesh Bank and its agent bank(s)**			
	Shahjalal Islami Bank PLC.	(Note-4a)	14,673,862,104	23,112,956,618
	Shahjalal Islami Bank Securities Ltd.		-	-
			14,673,862,104	**23,112,956,618**
4a	**Balance with Bangladesh Bank and its agent bank(s) (including Foreign Currencies)**			
	Balance with Bangladesh Bank			
	In Local Currencies		12,766,471,565	14,423,154,565
	In Foreign Currencies		1,661,785,230	8,493,444,340
			14,428,256,795	**22,916,598,905**
	Balance with Sonali Bank PLC. as agent of Bangladesh Bank			
	In Local Currencies		245,605,310	196,357,713
	In Foreign Currencies		-	-
			245,605,310	**196,357,713**
			14,673,862,104	**23,112,956,618**

4a.1 Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) Requirements

Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with Section 33 of the Banking Companies Act, 1991 (as amended up to date) and subsequent Circular No. 02 dated 10 December 2013 and MPD Circular No. 03 dated 09 April 2020.

4a.2 Cash Reserve Ratio (CRR): 4.00% of Average Demand and Time Liabilities

Required Reserve		12,507,406,656	12,671,506,000
Actual Reserve held with Bangladesh Bank (in Local Currencies)*		12,980,922,151	14,337,961,055
CRR Surplus		**473,515,495**	**1,666,455,055**
Maintained (%)		4.15%	4.53%

*Actual Reserve held with Bangladesh Bank (in Local Currencies) reported as per the statement of Bangladesh Bank.
Minimum requirement of Daily Cash Reserve Ratio (CRR) has been maintained throughout the year.

4a.3 Statutory Liquidity Ratio (SLR): 5.50% of Average Demand and Time Liabilities

Required Reserve		17,467,522,270	17,620,412,000
Actual Reserve held	(Note-4a.4)	48,872,191,362	42,688,406,715
SLR Surplus		**31,404,669,092**	**25,067,994,715**
Maintained (%)		15.39%	13.32%

4a.4 Components of Statutory Liquidity Ratio

Cash in Hand	(Note-3a)	3,018,470,557	2,741,913,947
Balance with Sonali Bank PLC. as agent of Bangladesh Bank	(Note-4a)	245,605,310	196,357,713
Excess CRR	(Note-4a.2)	473,515,495	1,666,455,055
Bangladesh Government Investment Sukuk (BGIS)	(Note-7a)	45,134,600,000	38,083,680,000
Refinance Fund (with Bangladesh Bank)	(Note-6a.1)	-	-
		48,872,191,362	**42,688,406,715**

5.	**Consolidated Balance with Other Banks and Financial Institutions**			
	Inside Bangladesh			
	Shahjalal Islami Bank PLC.	(Note-5a.1)	4,997,189,804	5,025,667,336
	Shahjalal Islami Bank Securities Ltd.		612,020,404	265,750,517
			5,609,210,208	5,291,417,854
	Less: Inter Company Transaction		313,724,780	206,804,209
			5,295,485,428	**5,084,613,645**

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			30.06.2026 Taka	31.12.2025 Taka
	Outside Bangladesh			
	Shahjalal Islami Bank PLC.	(Note-5a.2)	1,542,911,417	4,478,953,957
	Shahjalal Islami Bank Securities Ltd.		-	-
			1,542,911,417	**4,478,953,957**
			6,838,396,845	**9,563,567,601**

5a Balance with Other Banks and Financial Institutions of the Bank

	Inside Bangladesh	(Note-5a.1)	4,997,189,804	5,025,667,336
	Outside Bangladesh	(Note-5a.2)	1,542,911,417	4,478,953,957
			6,540,101,221	**9,504,621,293**

5a.1 Inside Bangladesh

Current Account			
Sonali Bank PLC. (other than as agent of Bangladesh Bank)		123,737,111	86,396,377
Agrani Bank PLC. (Islami Banking Wing)		76,177	4,058,895
Offshore Banking Unit		14,101,953	20,815,350
		137,915,241	111,270,622
Less: Offshore Banking Unit		14,101,953	20,815,350
		123,813,288	**90,455,272**
Mudaraba Special Notice Deposit			
Export Import Bank of Bangladesh Limited		64,015,742	62,747,819
Trust Bank Limited (Dilkusha Corporate Branch)		45,844,047	1,011,465,023
Prime Bank PLC. (Islami Banking Branch)		181,768	10,802,865
Social Islami Bank PLC.		252,369	249,987
Agrani Bank PLC. (Islami Banking Wing)		13,360,298	243,816,921
AB Bank PLC. (Islami Banking Branch)		21,988	22,563
Jamuna Bank PLC. (Naya Bazar Islami Banking Branch)		9,337,129	9,349,997
Bank Alfalah (Islami Banking Branch)		2,773,325	2,771,941
Al-Arafah Islami Bank PLC.		501,381,739	506,730,593
Southeast Bank PLC. (Islami Banking Branch)		4,528,924	992,027,445
City Bank PLC. (Islamic Banking Branch)		260,006	77,740
Islami Bank Bangladesh PLC.		753,681	744,241
Mercantile Bank PLC. (Islami Wing Main Branch)		400,276,131	59,427
Premier Bank PLC. (Mohakhali Branch-Islami Banking Wing)		440,637	436,717
Dhaka Bank PLC. (Islami Banking Branch)		8,573,890	8,509,876
Midland Bank PLC. (Islamic Banking Branch-Gulshan)		251,497,006	1,532,828
United Commercial Bank PLC. (Islami Banking Branch)		2,002,972,646	4,049
Mutual Trust Bank PLC. (Islamic Banking Branch-Gulshan)		1,000,542,724	541,112
National Credit and Commerce Bank PLC. (Islamic Banking Branch Gulshan)		3,830,689	3,547,726
Eastern Bank PLC.(Gulshan Branch- Islamic Banking Window)		57,931,706	79,760,218
Pubali Bank PLC - Principal (Islamic) Branch		4,587,096	2,000,000,000
Bengal Commercial Bank PLC (Islamic Banking Branch)		500,000,000	-
		4,873,363,539	**4,935,199,088**
Mudaraba Savings Deposit			
Social Islami Bank PLC.		11,028	11,028
Al-Arafah Islami Bank PLC.		1,948	1,948
Islami Bank Bangladesh PLC.		-	-
		12,977	**12,977**
		4,997,189,804	**5,025,667,336**

5a.2 Outside Bangladesh (Nostro Accounts) [as at 30 June 2026]

Current Account	Currency	F.C. Amount	Rate	Amount in Taka
Standard Chartered Bank, NY	USD	26,231.67	122.8500	3,222,561
Mashreq Bank PSC, NY	USD	1,179,463.94	122.8500	144,897,145
Standard Chartered Bank, Mumbai	USD	222,198.53	122.8500	27,297,089
Habib American Bank, USA	USD	25,530.95	122.8500	3,136,477
ICICI Bank, Hong Kong	USD	287,985.15	122.8500	35,378,976
Commerzbank AG Frankfurt	USD	1,538,252.06	122.8500	188,974,266
Bank Aljazira	USD	770.80	122.8500	94,693
JPMorgan Chase Bank N.A., NY, USA	USD	47,016.91	122.8500	5,776,027
Citibank N.A., NY, USA	USD	122,666.42	122.8500	15,069,570
Sonali Bangladesh UK Ltd.	USD	373,841.47	122.8500	45,926,425
AB Bank Ltd. Mumbai	ACUD	35,453.88	122.8500	4,355,509
Standard Chartered Bank, Mumbai	ACUD	459,417.32	122.8500	56,439,418
Standard Chartered Bank, Colombo	ACUD	6,967.01	122.8500	855,897
ICICI Bank, Mumbai	ACUD	453,031.94	122.8500	55,654,974
Habib Metropoliton Bank Ltd.	ACUD	109,624.96	122.8500	13,467,426
United Bank of India, Kolkata	ACUD	98,009.89	122.8500	12,040,515
Sonali Bank Ltd. ACU, Kolkata	ACUD	57,005.07	122.8500	7,003,073
Bank of Bhutan Ltd. Main Branch	ACUD	14,970.58	122.8500	1,839,136
AXIS Bank Ltd. India	ACUD	358,892.71	122.8500	44,089,969
MCB Bank Limited	ACUD	204,547.90	122.8500	25,128,710
HDFC Bank Ltd., Mumbai	ACUD	175,396.41	122.8500	21,547,449



Current Account	Currency	F.C. Amount	Rate	Amount in Taka
Nabil Bank Limited, Kathmandu, Nepal	ACUD	60,900.19	122.8500	7,481,588
Standard Chartered Bank, Frankfurt	EURO	879,522.52	140.3807	123,467,987
Commerzbank AG	EURO	1,064,063.03	140.3807	149,373,913
JPMorgan Chase AG, Frankfurt	EURO	2,460,356.22	140.3807	345,386,528
Sonali Bangladesh UK Ltd.	EURO	12,650.00	140.3807	1,775,816
Standard Chartered Bank,Tokyo	YEN	1,386,526.54	0.7588	1,052,096
Habib Bank AG Zurich	CHF	5,801.85	152.1866	882,964
ICICI Bank, Canada	CAD	21,660.81	86.4958	1,873,569
Bank Aljazira, KSA	SAR	17,641.99	32.7181	577,212
Riyad Bank, KSA	SAR	2,874,625.59	32.7181	94,052,288
Standard Chartered Bank, London	GBP	6,787.45	162.8991	1,105,670
JPMorgan Chase Bank N.A., London	GBP	28,902.29	162.8991	4,708,157
Sonali Bangladesh UK Ltd.	GBP	10,000.00	162.8991	1,628,991
Mashreq Bank PSC, UAE	AED	2,487,722.74	33.4486	83,210,843
Emirates Islamic Bank PJSC, Dubai	AED	353,008.98	33.4486	11,807,656
Standard Chartered Bank, China	CNY	128,766.15	18.1013	2,330,835
				1,542,911,417

Currency-wise Distribution:

Foreign Currency	Amount in Taka	Composition
USD	469,773,228	30.45%
ACUD	249,903,664	16.20%
EURO	620,004,244	40.18%
YEN	1,052,096	0.07%
CHF	882,964	0.06%
CAD	1,873,569	0.12%
SAR	94,629,500	6.13%
GBP	7,442,818	0.48%
AED	95,018,499	6.16%
CNY	2,330,835	0.15%
	1,542,911,417	100%

Please see **Annexure-C** for detailed comparative statement of 30 June 2026 & 31 December 2025 of foreign currency amount and rate thereof.

5a.3 In accordance with Bangladesh Bank Foreign Exchange Policy Department, Circular Letter No. FEPD (FEMO)/01/2005-677 dated 13 September 2005, the quarterly review of Nostro Accounts for the quarter ended 30 June 2026 reflect the true state of the Nostro Account entries recorded correctly and after review a separate audit certificate has also been given by the Auditor. The status of all outstanding unmatched entries is given below:

As at 30 June 2026

Amount in US$

	As per Bank's Book				As per Correspondents' Book			
	Debit Entries		Credit Entries		Debit Entries		Credit Entries	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Up to 3 months	17	8,220,078.38	547	24,459,015.31	33	4,773,653.63	497	29,419,130.13
More than 03 months but less than 06 months		-		-		-		-
More than 06 months but less than 09 months		-		-		-		-
More than 09 months but less than 12 months		-		-		-		-
More than 12 months		-		-		-		-
	17	8,220,078.38	547	24,459,015.31	33	4,773,653.63	497	29,419,130.13

As at 31 December 2025

Amount in US$

	As per Bank's Book				As per Correspondents' Book			
	Debit Entries		Credit Entries		Debit Entries		Credit Entries	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Up to 3 months	4	185,287	496	18,268,464	19	6,830,982	603	30,658,956
More than 03 months but less than 06 months		-		-		-		-
More than 06 months but less than 09 months		-		-		-		-
More than 09 months but less than 12 months		-		-		-		-
More than 12 months		-		-		-		-
	4	185,287	496	18,268,464	19	6,830,982	603	30,658,956

	30.06.2026 Taka	31.12.2025 Taka
5a.4 Maturity-wise groupings of Balance with Other Banks and Financial Institutions		
On Demand	123,814,456.19	90,456,440.19
Not more than 03 months	6,416,286,764	9,414,164,853
More than 03 months but less than 01 year	-	-
More than 01 year but less than 05 years	-	-
More than 05 years	-	-
	6,540,101,221	9,504,621,293
6. Consolidated Placement with Other Banks & Financial Institutions		
Shahjalal Islami Bank PLC. (Note-6a)	24,292,773,691	23,748,013,366
Shahjalal Islami Bank Securities Ltd.	-	-
	24,292,773,691	23,748,013,366
Less: Inter Company Transaction	-	-
	24,292,773,691	23,748,013,366



			30.06.2026 Taka	31.12.2025 Taka
6a	**Placement with Other Banks & Financial Institutions of the Bank**			
	Placement with Other Banks	(Note-6a.1)	23,237,773,691	22,693,013,366
	Placement with Financial Institutions	(Note-6a.2)	1,055,000,000	1,055,000,000
			24,292,773,691	**23,748,013,366**
6a.1	**Placement with other Banks**			
	Mudaraba Term Deposits-Other Banks			
	ICB Islamic Bank Limited		310,148,691	310,369,266
	Standard Bank PLC.		1,000,000,000	1,500,000,000
	Mercantile Bank PLC. (Islami Banking Wing)		1,000,000,000	2,000,000,000
	Al-Arafah Islami Bank PLC.		3,250,000,000	2,750,000,000
	Southeast Bank PLC.(Islami Banking Wing)		1,000,000,000	-
	NCC Bank PLC. (Islami Banking Branch)		400,000,000	-
	Pubali Bank PLC. (Islami Banking Wing)		-	2,000,000,000
	The Premier Bank PLC. (Islami Banking Wing)		-	1,000,000,000
	United Commercial Bank PLC. (Islami Banking Branch)		-	5,000,000,000
			6,960,148,691	**14,560,369,266**
	FC Mudaraba Term Deposits-Other Banks			
	Mutual Trust Bank PLC. (Islami Banking Branch)		6,265,350,000	1,222,954,000
	NCC Bank PLC. (Islami Banking Branch)		737,100,000	978,363,200
	Midland Bank PLC. (Islami Banking Branch)		2,764,125,000	3,974,600,500
	United Commercial Bank PLC. (Islami Banking Branch)		2,457,000,000	-
	Prime Bank PLC		2,457,000,000	-
	Pubali Bank PLC		1,597,050,000	-
	AL-Arafah Islami Bank PLC.		-	978,363,200
	South East Bank PLC. (Islami Banking Branch)		-	978,363,200
			16,277,625,000	**8,132,644,100**
			23,237,773,691	**22,693,013,366**
6a.2	**Placement with Financial Institutions**			
	Mudaraba Term Deposits-Financial Institutions			
	Industrial and Infrastructure Development Finance Company PLC.		135,000,000	135,000,000
	Union Capital Limited		250,000,000	250,000,000
	Phoenix Finance & Investments Limited		370,000,000	370,000,000
	Premier Leasing & Finance Limited		300,000,000	300,000,000
			1,055,000,000	**1,055,000,000**
			24,292,773,691	**23,748,013,366**
6a.3	**Maturity-wise groupings of Placement with Other Banks and Financial Institutions**			
	On Demand		-	-
	Not more than 03 months		23,982,625,000	23,437,644,100
	More than 03 months but not more than 01 year		-	-
	More than 01 year but not more than 05 years		310,148,691	310,369,266
	More than 05 years		-	-
			24,292,773,691	**23,748,013,366**
7.	**Consolidated Investments in Shares & Securities**			
	Government			
	Shahjalal Islami Bank PLC.	(Note-7a.i)	52,899,292,000	38,648,372,000
	Shahjalal Islami Bank Securities Ltd.		-	-
			52,899,292,000	**38,648,372,000**
	Others			
	Shahjalal Islami Bank PLC.	(Note-7a.ii)	8,416,524,347	8,411,768,204
	Shahjalal Islami Bank Securities Ltd.		2,048,391,706	2,282,055,522
			10,464,916,053	**10,693,823,725**
			63,364,208,053	**49,342,195,725**
7a	**Investments in Shares & Securities of the Bank**			
	i) Government			
	Bangladesh Government Shariah based Special Bond	(Note-7a.2)	564,692,000	564,692,000
	Bangladesh Government Investment Sukuk (BGIS)	(Note-7a.3)	52,334,600,000	38,083,680,000
			52,899,292,000	**38,648,372,000**
	ii) Others			
	Mudaraba Perpetual Bond	(Note-7a.4)	1,527,284,492	1,527,284,492
	Mudaraba Subordinated Bond	(Note-7a.5)	3,420,000,000	3,420,000,000
	Beximco Green Sukuk Al Istisna'a		646,672,900	646,672,900
	Investments in Shares & Securities	(Note-7a.6)	2,822,566,955	2,817,810,812
			8,416,524,347	**8,411,768,204**
			61,315,816,347	**47,060,140,204**



	30.06.2026 Taka	31.12.2025 Taka
7a.1 Maturity-wise groupings of Investments in Shares & Securities		
On Demand	-	-
Not more than 03 months	-	-
More than 03 months but less than 01 year	3,989,239,855	3,984,483,712
More than 01 year but less than 05 years	55,799,292,000	41,548,372,000
More than 05 years	1,527,284,492	1,527,284,492
	61,315,816,347	**47,060,140,204**

7a.2 In an initiative aimed to clear Bangladesh Government outstanding liabilities to private power plants, government Issued special bonds in January, 2024 for 5 years tenure and allotted this bond to different bank against their exposure to the private power plants for meet their financial obligations.

7a.3 Sukuk is an Islamic financial certificate, similar to a conventional bond, and structured to generate returns in compliance with Islamic finance principles. The government raised the fund through issuing the Bangladesh Government Investment Sukuk (BGIS) in December 2020 & June 2021 for Tk. 80 billion for implementation of a water-supply project titled "Safe Water Supply for the Whole Country" @4.69% for 5 years' tenure and in December 2021 for Tk. 50 billion for a project titled "Need Based Infrastructure Development of Government Primary School Project (1st Phase)" @4.65% for 5 years' tenure, in April 2022 for Tk. 50 billion for a project titled "IRIDP-3 Social Impact Sukuk" @4.75% for 5 years' tenure, in June 2024 for Tk. 10 billion for a project titled "CDWSP Social Impact Sukuk" @10.40% for 5 years' tenure, in March 2025 for Tk. 30 billion for a project titled "CIBRR-2 Socio-Economic Sukuk" @9.25% for 7 years' tenure and in May 2025 for Tk. 20 billion for a project titled "RDIRWSP- Socio-Economic Sukuk" @10.50% for 7 years' tenure. SJIBL, in view of diversifying its investment portfolio, maintaining Statutory Liquidity Ratio (SLR) requirement as well as pile up Stock of High Quality Liquidity Assets, participated in all 03 (three) auctions and received an allocation for investment of (i) in December 2020 Tk. 369.56 crore (Taka three hundred sixty-nine crore and fifty-six lac only) fixed rental rate @4.69% per annum (ii) in June 2021 Tk. 496.20 crore (Taka four hundred ninety-six crore and twenty lac only) fixed rental rate @4.69% per annum and (iii) in December 2021 Tk. 614.01 crore (Taka six hundred fourteen crore and one lac only) fixed rental rate @4.65% per annum (iv) in April 2022 Tk. 984.22 crore (Taka nine hundred eighty four crore and twenty two lac only) fixed rental rate @4.75% per annum (v) in June 2024 Tk. 225.78 crore (Taka two hundred twenty five crore and seventy eight lac only) fixed rental rate @10.40% per annum. (vi) in March 2025 Tk.568.88 crore (Taka five hundred sixty eight crore and eighty eight lac only)fixed rental rate @9.25% per annum (vii) in May 2025 Tk. 450.9 4 crore (Taka four hundred fifty crore and ninety four lac only) fixed rental rate @10.50% per annum. (viii) in December 2025 Tk. 99.79 crore (Taka ninety nine crore and seventy nine lac only) fixed rental rate @9.51% per annum. (ix) in February 2026 Tk. 151.82 crore (Taka one hundred fifty one crore and eighty two lac only) fixed rental rate @9.60% per annum. (x) in May 2026 Tk. 357.44 crore (Taka Three hundred fifty seven crore and forty four lac only) fixed rental rate @10.40% per annum. (xi) in June 2026 Tk. 501.81 crore (Taka Five hundred one seven crore and eighty one lac only) fixed rental rate @9.75% per annum. (xii) in June 2026 Tk. 417.91 crore (Taka Four hundred seventeen crore and ninety one lac only) fixed rental rate @9.36% per annum.

7a.4 Mudaraba Perpetual Bond		
Islami Bank Bangladesh PLC.	1,077,284,492	1,077,284,492
Al-Arafah Islami Bank PLC.	450,000,000	450,000,000
	1,527,284,492	**1,527,284,492**
7a.5 Mudaraba Subordinated Bond		
IBBL 3rd Mudaraba Subordinated Bond	520,000,000	520,000,000
AIBL 3rd Mudaraba Subordinated Bond	400,000,000	400,000,000
IBBPLC 5th Mudaraba Subordinated Bond	2,500,000,000	2,500,000,000
	3,420,000,000	**3,420,000,000**
7a.6 Investments in Shares & Securities (at cost)		
Quoted		
The ACME Laboratories Limited	71,550,943	76,842,020
Active Fine Chemicals Ltd.	60,709,192	60,709,192
Aftab Automobiles Limited	54,174,441	54,174,441
AIBL 1st Islamic Mutual Fund	44,927,560	44,927,560
Dhaka Electric Supply Company Ltd.	125,754,826	125,754,826
Export Import Bank of Bangladesh PLC.	158,153,884	158,153,884
Generation Next Fashions Limited	25,741,813	25,741,813
RAK Ceramics (Bangladesh) Limited	49,814,878	49,814,878
Square Textile Ltd.	104,619,614	105,600,640
The Dacca Dyeing & Mfg. Co. Limited	102,948,339	102,948,339
Titas Gas Transmission and Distribution Co. Ltd	240,881,514	240,881,514
Prime Islami Life Insurance Ltd.	47,262,250	47,262,250
Singer Bangladesh Limited	88,910,881	88,910,881
Square Pharmaceuticals Ltd.	188,978,625	209,375,200
Silva Pharmaceuticals Limited	48,788,156	48,788,156
Robi Axiata Limited	142,756,117	187,021,727
Linde Bangladesh Ltd.	75,143,517	75,143,517
Power Grid Company of Bangladesh Ltd.	123,322,659	123,322,659
Lub-rref (Bangladesh) Limited	69,212,179	69,212,179
Mir Akhter Hossain Limited	95,652,768	95,652,768
ACI Limited	44,635,402	44,635,402
ACI Formulations Limited	91,841,140	91,841,140
Grameenphone Ltd.	50,486,426	50,486,426
Apex Tannery Limited	13,619,478	13,619,478
Aamra Technologies Limited	6,642,625	6,642,625
ADN Telecom Limited	6,603,045	6,603,045
Crown Cement PLC.	37,148,434	37,148,434
Energypac Power Generation Limited	29,171,775	29,171,775
Global Islami Bank Limited	13,173,669	13,173,669
IFAD Autos Limited	24,142,177	24,142,177
LafargeHolcim Bangladesh Limited	110,211,607	125,570,041
Agricultural Marketing Company Ltd. (Pran)	16,586,180	17,003,132
Bashundhara Paper Mills Limited	55,038,573	55,038,573



		30.06.2026 Taka	31.12.2025 Taka
JMI Hospital Requisite Manufacturing Limited		40,681,277	40,681,277
LankaBangla Securities Limited		4,999,989	4,999,989
Fareast Islami Life Insurance Co. Ltd.		6,612,721	6,612,721
Union Bank Limited		25,711,346	25,711,346
Eastern Housing Limited		83,284,392	83,284,392
Reckitt Benckiser (Bangladesh) PLC		3,836,686	-
MJL Bangladesh PLC.		47,253,241	56,719,989
The IBN SINA Pharmaceutical Industry PLC		11,568,064	26,581,124
Apex Footwear Limited		13,573,283	7,648,249
BSRM Steels Limited		-	6,666,609
Shasha Denims Limited		-	10,810,004
i) Total		**2,656,125,685**	**2,775,030,059**
Un-Quoted			
Investment A/C - SWIFT Membership Share		22,209,631	22,780,753
CWT – Community Bank Shariah Fund		20,000,000	20,000,000
Investment in Venture Capital		124,231,640	-
ii) Total		**166,441,271**	**42,780,753**
Grand Total		**2,822,566,955**	**2,817,810,812**

Please see **Annexure-A** for details regarding unrealised gain/(loss).

8. Consolidated Investments

Shahjalal Islami Bank PLC.	(Note-8a)	284,699,100,576	270,433,701,006
Shahjalal Islami Bank Securities Ltd.		2,993,058,725	3,203,332,101
		287,692,159,301	273,637,033,107
Less: Inter Company Transaction		1,231,480,415	1,344,502,667
		286,460,678,886	**272,292,530,440**
Bills Purchased and Discounted			
Shahjalal Islami Bank PLC.	(Note-8a.2)	26,258,062,016	22,644,654,738
Shahjalal Islami Bank Securities Ltd.		-	-
		26,258,062,016	**22,644,654,738**
		312,718,740,901	**294,937,185,178**

8a Investments of the Bank

Country-wise Classification of Investments:

Inside Bangladesh			
Gross Murabaha, Bai-Muajjal etc.		299,506,317,123	284,676,494,737
Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income)		14,807,216,547	14,242,793,731
Net Murabaha, Bai-Muajjal etc.		**284,699,100,576**	**270,433,701,006**
Net Bills Purchased and Discounted	(Note-8a.2)	26,258,062,016	22,644,654,738
Outside Bangladesh		-	-
		310,957,162,592	**293,078,355,744**

As per letter # 178/FRC/APR/2021/27(45) dated 09 December 2021 issued by the Financial Reporting Council (FRC) regarding the compliance of BRPD Circular Letter # 04 dated 04 January 2021 and BRPD Circular Letter # 35 dated 06 July 2021, the current status of the Bank is as follows: [Following information is furnished on the basis of data during the period from January to June 2026]

Particulars	Compliance of BRPD Circular Letter # 04*		Compliance of BRPD Circular Letter # 35**	
	No. of Files	% of Compliance	No. of Files	% of Compliance
Complied Files	362	99%	362	100%
Total Files	365		362	

* BRPD Circular Letter # 04: Regarding the collection of audited financial statements and statutory audit report for sanctioned/renewed investments. [According up to date Gazette]

** BRPD Circular Letter # 35: Regarding the verification of audited financial statements through Document Verification System (DVS) developed by ICAB.

8a.1 Maturity-wise Classification of Investments

With a residual maturity of:		
Re-payable on Demand	71,520,147,396	67,408,021,821
Not more than 03 months	62,191,432,518	58,615,671,149
Over 03 months but not more than 01 year	68,410,575,770	64,477,238,264
Over 01 year but not more than 05 years	40,424,431,137	38,100,186,247
Over 05 years	68,410,575,770	64,477,238,264
	310,957,162,592	**293,078,355,744**

8a.2 Bills Purchased and Discounted

Payable inside Bangladesh	5,247,177,362	6,533,468,573
Payable outside Bangladesh	21,044,284,808	16,160,496,263
Gross Bills Purchased and Discounted	**26,291,462,170**	**22,693,964,837**
Less: Profit receivable on Bills Purchased and Discounted	33,400,154	49,310,099
Net Bills Purchased and Discounted	**26,258,062,016**	**22,644,654,738**

Azizul Halim Khair Chowdhury
Dhaka
Chartered Accountants

		30.06.2026 Taka	31.12.2025 Taka
8a.3	**Maturity-wise Classification of Bills Purchased and Discounted**		
	Re-payable:		
	Within 01 month	5,375,025,295	4,635,360,825
	Over 01 month but less than 03 months	7,491,425,093	6,460,519,997
	Over 03 months but less than 06 months	5,451,173,674	4,701,030,324
	06 months or more	7,940,437,954	6,847,743,593
		26,258,062,016	**22,644,654,738**
8a.4	**Investments on the basis of significant concentration**		
	Investments to allied concern of Directors (Note-55.5)	1,417,834,448	1,521,964,245
	Investments to Executives/Officers	3,155,510,477	2,902,464,730
	Investments to Customer Groups	67,791,626,447	70,135,034,188
	Industrial Investments	225,889,070,619	205,691,325,436
	Others	12,703,120,601	12,827,567,145
		310,957,162,592	**293,078,355,744**

Investments allowed to single person/counterparty or a group which is equal to or greater than 10% of Bank's total capital:

Total outstanding amount to such customers at end of the year	:	247,456.17 million	117,172.52 million
Number of such types of customers	:	24	20
Amount of Classified Investments thereon	:	Nil	Nil
Measures taken for recovery	:	Not applicable	Not applicable

The amount represents the sum of total investments (both Funded and Non-Funded) to single person/counterparty or a group equal to or greater than Tk. 4,698.05 million which is computed @ 10% and above of total capital of the bank, i.e. Tk. 46,980.50 million (Note-17.5.c) as at 30 June 2026

For details, please refer to **Annexure-D**.

8a.5 Sector-wise Classification of Investments

Sector	As at 30 June 2026		As at 31 December 2025	
	Amount	Composition	Amount	Composition
Agriculture & Fishing	7,374,813,404	2.37%	2,419,740,184	0.83%
Cotton & Textile	41,993,789,477	13.50%	39,276,128,220	13.40%
Garments	55,758,411,785	17.93%	49,409,241,360	16.86%
Cement	4,639,156,545	1.49%	4,650,253,766	1.59%
Pharmaceuticals & Chemicals	10,585,289,894	3.40%	11,802,794,491	4.03%
Real Estate	14,422,177,191	4.64%	14,279,686,057	4.87%
Transport	3,099,285,007	1.00%	3,232,647,440	1.10%
Information Technology	1,990,175,104	0.64%	1,755,260,306	0.60%
Non Banking Financial Institutions	1,595,473,339	0.51%	1,580,143,331	0.54%
Steel & Engineering	16,002,760,144	5.15%	13,577,169,509	4.63%
Food Processing & Beverage	20,254,524,303	6.51%	20,717,787,888	7.07%
Power & Energy	7,719,841,512	2.48%	7,783,267,563	2.66%
Paper & Paper Products	3,674,872,325	1.18%	3,158,450,209	1.08%
Plastic & Plastic Product	11,071,902,889	3.56%	10,374,142,134	3.54%
Electronics	10,258,441,601	3.30%	8,590,029,518	2.93%
Leather & Footware	7,804,698,822	2.51%	7,085,060,016	2.42%
Wood & Woor Product	4,324,628,168	1.39%	3,609,856,718	1.23%
Jute & Jute Goods	2,589,259,163	0.83%	4,011,842,939	1.37%
Ship Building & Breaking	729,569,947	0.23%	797,563,973	0.27%
Services Industries	9,981,579,109	3.21%	9,760,150,267	3.33%
Trading	37,576,408,962	12.08%	37,509,858,108	12.80%
Construction incl. Work Order Financing	17,974,372,313	5.78%	18,383,474,463	6.27%
Share business	1,233,108,415	0.40%	1,346,821,428	0.46%
Consumer Financing	2,443,992,096	0.79%	2,237,826,880	0.76%
Staff Investment	3,155,510,477	1.01%	2,902,464,730	0.99%
Others	12,703,120,601	4.09%	12,826,694,248	4.38%
Total	**310,957,162,592**	**100.00%**	**293,078,355,744**	**100.00%**

Incompliance with Bangladesh Bank SMESPD circular No.-01 dated 17 March 2025; CMSME Cluster Financing position are as follow:

Cluster's Category	Outstanding as on 30.06.2026
Ata, Flour, Suji, Vushi, Filter	41,998,000
Rice	446,356,571
Lentils	53,779,000
Sweets	48,141,000
Oil	295,405,000
Bakery and Confectionary	6,802,000
Fish	57,197,000
Light Engineering product such as repairing parts, agricultural machinery	68,181,000
Motor car parts Manufacturing, Repairing, Painting	572,000
Steel Furniture, Grill, File cabinet, Cabinet drawers, Show case, Hospital equipment.	2,407,000
Light Engineering, Textile Parts, Stone Breaking Machine.	18,685,000
Iron bar, Rod board	229,983,000
Embroidery-Garments related forward linkage products	596,477,000
Embroidery	1,370,000
Screen Printing, Dyeing and Printing, Grey Fabrics	236,230,000
Children wear, Woman wear	54,135,020
Knitwear	1,480,042,728
Sweater	819,254,213
Clothes	20,171,000



Cluster's Category	Outstanding as on 30.06.2026
Sharee, Dupatta, Three Piece, Panchari	1,968,000
Chadar, Bed, Tailoring	2,607,000
Leather goods	650,862,000
Shoe	497,850,000
Healthcare services	69,811,000
Plastic Materials	2,887,000
Plastic Items	156,673,000
Electrical and Electronics Accessories	1,194,473,000
Towel, Chador	26,686,000
Wooden Furniture	764,000
Stone Breaking Machine	106,460,000
Others	44,531,000
Total	**7,232,758,531**

8a.6 Geographical Location-wise Investments

Area	As at 30 June 2026		As at 31 December 2025	
	Amount in Taka	Composition	Amount in Taka	Composition
i) Inside Bangladesh				
a. In Urban Areas				
Dhaka	224,840,136,536	73.99%	226,083,902,290	79.01%
Chattogram	48,663,610,386	16.01%	41,642,403,198	14.55%
Sylhet	2,498,407,000	0.82%	1,935,133,069	0.68%
Rajshahi	7,941,920,524	2.61%	4,536,806,147	1.59%
Rangpur	2,026,208,533	0.67%	2,007,112,731	0.70%
Khulna	11,824,179,500	3.89%	7,503,641,126	2.62%
Barishal	4,008,243,853	1.32%	829,736,631	0.29%
Mymensingh	2,066,961,089	0.68%	1,604,838,996	0.56%
Sub-total	**303,869,667,421**	**100%**	**286,143,574,189**	**100%**

Area	As at 30 June 2026		As at 31 December 2025	
	Amount in Taka	Composition	Amount in Taka	Composition
b. In Rural Areas				
Dhaka	5,176,314,322	73.03%	5,234,926,149	75.49%
Chattogram	951,485,910	13.42%	984,504,521	14.20%
Sylhet	128,587,009	1.81%	147,714,484	2.13%
Rajshahi	165,037,348	2.33%	162,062,088	2.34%
Khulna	340,157,409	4.80%	116,085,334	1.67%
Barishal	108,522,431	1.53%	94,355,725	1.36%
Mymensingh	217,390,743	3.07%	195,133,254	2.81%
Sub-total	**7,087,495,171**	**100%**	**6,934,781,555**	**100%**
ii) Outside Bangladesh	-	-	-	-
Total	**310,957,162,592**	**100%**	**293,078,355,744**	**100%**

	30.06.2026	31.12.2025
	Taka	Taka

8a.7 Mode-wise Investments

Mode of Investment	Amount in Taka	Percentage	Amount in Taka	Percentage
Bai-Murabaha	16,525,098,214	5.31%	13,388,682,929	4.57%
Bai-Muajjal	112,029,549,231	36.03%	112,318,621,267	38.32%
Hire Purchase Under Shirkatul Melk	109,606,301,389	35.25%	102,315,956,462	34.91%
Ijara	815,945,012	0.26%	837,536,197	0.29%
Bai-Salam	8,899,690,183	2.86%	7,205,663,785	2.46%
Mudaraba	19,595,603,859	6.30%	16,725,504,082	5.71%
Investment for EDF	34,182,141,794	10.99%	30,479,044,100	10.40%
Quard	624,231,354	0.20%	2,607,572,891	0.89%
IDBP	30,576,801	0.01%	30,985,936	0.01%
FDBP	830,424,030	0.27%	730,770,202	0.25%
Musharaka Inland Documentary Bill	5,851,998,915	1.88%	5,197,563,407	1.77%
Islamic Credit Card Investment	814,425,634	0.26%	763,015,913	0.26%
Istisnaa'	1,151,176,175	0.37%	477,438,573	0.16%
Total	**310,957,162,592**	**100.00%**	**293,078,355,744**	**100.00%**

8a.8 Grouping of Investments as per Classification Rules of Bangladesh Bank

Status	As at 30 June 2026		As at 31 December 2025	
	Amount in Taka	Composition	Amount in Taka	Composition
Unclassified:				
Standard (including Staff Investment)	273,854,723,656	88.07%	258,039,335,700	88.04%
Special Mention Account (SMA)	22,251,025,278	7.16%	21,958,863,015	7.49%
Sub-total	**296,105,748,934**	**95.22%**	**279,998,198,715**	**95.54%**
Classified				
Substandard	444,444,447	0.14%	414,348,215	0.14%
Doubtful	700,983,215	0.23%	894,243,078	0.31%
Bad or Loss	13,705,985,996	4.41%	11,771,565,736	4.02%
Sub-total	**14,851,413,658**	**4.78%**	**13,080,157,029**	**4.46%**
Grand Total	**310,957,162,592**	**100.00%**	**293,078,355,744**	**100.00%**

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8a.9 Particulars of Provision for Investments

Status	Basis for Provision	Rate	30.06.2026 Taka	31.12.2025 Taka
Standard:				
Unclassified (excluding staff Investments, CMSME, HF, Card, St Agri)	206,350,370,498	1% (ex. RSDL BB NOC)	2,063,503,704.98	1,899,889,899
Staff Investments	3,155,510,477	0%	-	-
CMSME Financing	59,111,122,274	0.5% CMS & Medium 1%	473,094,907	465,876,647
Housing Finance(HF)	4,594,108,358	1%	45,941,084	45,106,438
Short Term Agri Credit	20,453,248	0.50%	102,266	320,492
Islamic Credit Card	623,158,802	1%	6,231,588	6,144,049
SMA	22,251,025,278	0.5% CMS & Medium 5%	1,023,430,184	1,013,343,517
			3,612,303,734	3,430,681,041
Additional General Provision-Special Policy Support & Special RSDL			3,723,515,610	1,979,505,136
Additional General Provision as per BB Requirement			-	871,500,000
			7,335,819,344	**6,281,686,178**
Sub-standard	249,805,030	20%	49,961,006	62,412,583
Doubtful	274,606,430	50%	137,303,215	241,759,411
Bad or Loss	5,735,682,009	100%	5,735,682,009	5,176,908,778
Reschedule (BB NOC)			-	-
Additional Specific Provision-3rd and more time RSDL			152,632,700	816,506,323
			6,075,578,930	**6,297,587,096**
Required Provision for Investments			**13,411,398,274**	**12,579,273,273**
Total Provision Maintained {note-15a.1(a) & (b)}			14,415,514,080	12,595,240,000
Surplus/(Shortfall) Provision			**1,004,115,806**	**15,966,726**

8a.10 Particulars of Provision for Off-balance Sheet Items

Status	Basis for Provision	Amount of provision @ 1%	Amount of provision @ 1%
Acceptances & endorsements	73,646,527,195	736,465,272	581,128,329
Letters of Guarantee	35,434,288,673	354,342,887	339,566,846
Irrevocable Letters of Credit	93,967,729,981	939,677,300	797,296,017
Bills for collection	16,591	166	166
Required provision for Off-balance Sheet Items	**203,048,562,440**	**2,030,485,624**	**1,717,991,358**
Provision maintained {note-15a.1(c)}		2,030,550,000	1,720,000,000
Surplus Provision		**64,376**	**2,008,642**

		30.06.2026 Taka	31.12.2025 Taka
8a.11	**Particulars of Investments**		
(i)	Investments considered good in respect of which the banking company is fully secured	255,431,989,771	238,547,979,004
(ii)	Investments considered good for which the banking company holds no other security than the debtor's personal security	49,628,763,150	46,775,305,577
(iii)	Investments considered good and secured by personal security of one or more parties in addition to the personal security of the debtors	5,896,409,671	7,755,071,163
(iv)	Investments considered bad or doubtful not provided for	-	-
		310,957,162,592	**293,078,355,744**
(v)	Investments due by directors or officers of the banking company or any of them either severally or jointly with any other person	**3,155,510,477**	**2,902,464,730**
(vi)	Investments due by companies or firms in which the directors of the banking company are interested as directors, partners or managing agents or, in the case of private companies as members (Note 55.5).	**1,417,834,448**	**1,521,964,245**
(vii)	Maximum total amount of investments, including temporary investments made at any time during the period to directors or managers or officers of the banking company or any of them either severally or jointly with any other persons.	**3,155,510,477**	**2,902,464,730**
(viii)	Maximum total amount of advances including temporary advances granted during the period to the companies or firms in which the directors of the banking company are interested as directors, partners or managing agents or in the case of private companies as members	**1,417,834,448**	**1,521,964,245**
(ix)	Investments due from other Banks	-	-
(x)	Classified Investment on which profit has not been charged	**14,851,413,658**	**13,080,157,029**

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		30.06.2026 Taka	31.12.2025 Taka
a.	Movement of Classified Investments:		
	Opening Balance	13,080,157,029	21,191,054,697
	Increase/(decrease) during the year	1,771,256,629	(8,110,897,668)
		14,851,413,658	**13,080,157,029**
	i) (Decrease)/increase of specific provision	**(46,664,574)**	**(1,612,905,695)**
	ii) Amount of written-off investment during the year against which fully provided	**-**	**3,082,957,700**
	iii) Amount recovered against the investment which was previously written-off	**102,709,845**	**211,432,368**
b.	Amount of provision kept against classified Investment as Bad or Loss on the reporting day of Balance Sheet	**6,256,535,426**	**6,303,200,000**
c.	Amount of profit charged in suspense account	**14,021,989,081**	**12,730,731,953**
(xi)	Cumulative amount of written-off Investments		
	Opening Balance	12,464,163,723	9,381,206,023
	Amount written-off during the year	-	3,082,957,700
		12,464,163,723	**12,464,163,723**

9. Consolidated Fixed Assets including Premises, Furniture and Fixtures

Cost			
Shahjalal Islami Bank PLC.	(Note-9a)	9,365,853,647	9,146,298,961
Shahjalal Islami Bank Securities Ltd.		251,873,975	244,791,174
		9,617,727,622	**9,391,090,135**
Accumulated Depreciation			
Shahjalal Islami Bank PLC.	(Note-9a)	4,230,094,949	4,055,467,370
Shahjalal Islami Bank Securities Ltd.		152,017,482	143,808,253
		4,382,112,431	**4,199,275,623**
Written Down Value		**5,235,615,190**	**5,191,814,512**

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

Tangible Assets:		
Cost		
Land	1,876,724,350	1,876,724,350
Building	898,786,278	893,986,278
Furniture & Fixtures	1,359,206,823	1,329,480,320
Office Equipment	908,264,251	893,630,737
Computer & Network Equipment	976,625,898	935,724,278
Vehicles	141,759,371	133,226,381
Right of Use Assets as per IFRS-16*	2,985,937,270	2,883,495,098
Books	1,042,667	1,042,667
	9,148,346,907	**8,947,310,109**
Less:		
Accumulated depreciation	4,049,233,371	3,880,138,930
Written Down Value	**5,099,113,535**	**5,067,171,179**

*Right of Use (RoU) Assets are measured at cost less any accumulated depreciation and adjusted for any measurement of lease liabilities (Note-2.7.6).

Intangible Assets:		
Cost		
Software-Core Banking	62,615,430	62,615,431
Software-Others	154,891,310	136,373,422
	217,506,740	**198,988,853**
Less:		
Amortization	180,861,578	175,328,440
Written Down Value	**36,645,162**	**23,660,412**
Total Written Down Value	**5,135,758,697**	**5,090,831,591**

The details of fixed assets are given in **Annexure-B**.

10. Consolidated Other Assets

Shahjalal Islami Bank PLC.	(Note-10a)	26,136,377,109	23,000,566,244
Shahjalal Islami Bank Securities Ltd.		395,002,084	254,768,745
		26,531,379,193	23,255,334,989
Less: Inter Company Transaction		2,515,000,000	2,515,000,000
		24,016,379,193	**20,740,334,989**



		30.06.2026 Taka	31.12.2025 Taka
10.1 Consolidated Advance Tax			
Shahjalal Islami Bank PLC.	(Note-10a.4)	14,666,944,147	11,707,473,690
Shahjalal Islami Bank Securities Ltd.		213,263,909	199,469,883
		14,880,208,056	**11,906,943,573**
10a Other Assets of the Bank			
Income Generating:			
Shahjalal Islami Bank Securities Ltd.	(Note-10a.1)	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)		65,731,866	52,838,763
Advance Rent and Security Deposit		41,225,294	56,308,560
Suspense Account	(Note-10a.2)	379,176,779	393,256,090
Profit Receivable	(Note-10a.3)	1,129,878,874	1,133,428,082
Other Prepayments		1,184,295,673	658,247,036
Advance Tax Paid	(Note-10a.4)	14,666,944,147	11,707,473,690
Other Receivables		588,927,878	444,812,338
SJIBL General Account-Net	(Note-10a.5)	5,565,196,598	6,039,201,684
Balance with OBU		13,407,849,000	10,744,873,844
		37,029,226,109	31,230,440,088
Less: Offshore Banking Unit		13,407,849,000	10,744,873,844
Sub-total		**23,621,377,109**	**20,485,566,244**
Grand Total		**26,136,377,109**	**23,000,566,244**

10a.1 Shahjalal Islami Bank PLC. invested Tk. 251.50 crore in its subsidiary company named 'Shahjalal Islami Bank Securities Limited' as per approval of competent authority. The subsidiary company commenced its operation on 25 May 2011. The total paid-up capital of the subsidiary company is Tk. 274.00 crore which is divided into 27,40,00,000 ordinary shares at Tk. 10 each and the Bank holds 91.79% of its paid-up capital.

10a.2 Suspense Account

Sundry Debtors*	289,779,996	288,007,974
Excise Duty on MTDR	6,409,681	42,222,451
Advance against TA/DA	49,985	34,000
Advance against Petty Cash	669,210	648,000
Cash Remittance	5,000,000	-
Law Charges	73,851,922	53,307,971
Stamp	59,215	54,260
Advance for New Branches	-	150,000
Others	3,356,769	8,831,435
	379,176,779	**393,256,090**

* BDT 267,954,700, included in Sundry Debtors, was paid to Rajuk against purchasing Commercial Plot in Purbachal, Dhaka. This amount will be transferred to Fixed Asset once the registration of the plot is completed.

The detailed break-up of unadjusted suspense accounts is given below:

(Amount in '000)

Sl. #	Break-up	Less than 03 months	03 months to less than 06 months	06 months to less than 09 months	09 months to less than 12 months	12 months and above
1	Sundry Debtors	7,133	14,308	185	-	268,154
2	Advance against TA/DA	50	-	-	-	-
3	Advance against Petty Cash	669	-	-	-	-
4	Cash Remittance	5,000	-	-	-	-
4	Legal Expenses	15,812	6,347	9,414	5,986	38,000
5	Others	1,353	356	6,410	-	-
	Grand Total	**30,017**	**21,011**	**16,009**	**5,986**	**306,154**

	30.06.2026 Taka	31.12.2025 Taka
10a.3 Profit Receivable		
Placement to Other Banks-MTDR	137,278,267	189,592,341
Placement to Financial Institutions-MTDR	-	1,948,218
Profit on Investment against MSD	361,167	361,167
Other Investments	992,239,440	941,526,357
	1,129,878,874	**1,133,428,082**



	30.06.2026 Taka	31.12.2025 Taka
10a.4 Advance Tax Paid		
Balance at the beginning of the year	11,707,473,690	11,089,146,448
Adjustment for final Settlement	-	(3,086,829,864)
Paid during the year	2,959,470,457	3,705,157,106
	14,666,944,147	**11,707,473,690**

10a.5 SJIBL General Account represents outstanding Inter-Branch and Head Office transactions (Net) originated but yet to be responded at the Balance Sheet date. The break-up of SJIBL General Account is given below:

	Debit		Credit	
	No. of Entry	Amount in Taka	No. of Entry	Amount in Taka
Up to 3 months	780	4,278,053,578	394	1,024,605,461
Over 3 Months but within 6 months	118	1,747,338,692	-	-
Over 6 Months but within 1 year	14	564,409,789	-	-
Over 1 year but within 5 years	-	-	-	-
	912	**6,589,802,058**	**394**	**1,024,605,461**
Net unreconciled amount				**5,565,196,598**

There are no outstanding unreconciled entries for more than 09 months. However, outstanding entries on Balance Sheet date are subsequently reconciled.

	30.06.2026 Taka	31.12.2025 Taka
11. Non-Banking Assets		
Shahjalal Islami Bank PLC.	**88,309,355**	**88,309,355**

The Bank was awarded absolute ownership on some mortgaged properties through the verdict of Honorable Court under Section 33(7) of the Artharin Adalat Act, 2003. These were recorded as non-banking assets as per valuation report of professional surveyor. Value of these assets was recorded in equivalent to the client's adjustable outstanding. Following are the details:

Sl. #	Name of Parties	Assets Details	30.06.2026 Taka	31.12.2025 Taka
i.	Haque Steel & Re-Rolling Industries Pvt. Ltd.	**i)** 26 (twenty six) decimals land situated at Savar, Mouza: Boroboreshi **ii)** 160.50 decimals land together with building structures standing and/or existing therein and appurtenance thereto situated at Narayangonj, Mouza: Dapa Idrakpur. Carrying value of which was **BDT 1741.59 Lac (Market Value)**. Entitlement Date: 12 October 2014	47,064,331	47,064,331
ii.	M/S Noor Mohammad Iron Store	6.25 (six point two five) decimals land situated at Bashundhara River View Project at Block - A, Plot # 532, Keranigonj, Dhaka, Mouza - Naiyatola. Carrying value of which was **BDT 47.34 Lac (Market Value)**. Entitlement Date: 14 May 2015	4,014,637	4,014,637
iii.	M/s Khizir Trading	13.83 (thirteen point eight three) decimals land situated at Khulshi, Mouza: Pahartali. Carrying value of which was **BDT 356.81 Lac (Market Value)**. Entitlement Date: 05 November 2017	31,468,345	31,468,345
iv.	Md. Mehedul Islam*	04 (four) decimals land situated at Dinajpur, Kotwali, Mouza: Majipara Carrying value of which was **BDT 42.00 Lac (Market Value)**. Entitlement Date: 04 April 2017	2,780,238	2,780,238
v.	Sohel Enterprise	**i)** 08 (eight) decimals land situated at Rangpur, Kotwali, Mouza: Taluk Dharmadash **ii)** 4 (four) decimals land situated at Rangpur, Kotwali, Mouza: Alamnagar **iii)** 3 (three) decimals land situated at Rangpur, Kotwali, Mouza: Taluk Dharmadash. Carrying value of which was **BDT 34.50 Lac (Market Value)**. Entitlement Date: 29 November 2017	2,981,804	2,981,804
Total			**88,309,355**	**88,309,355**

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			30.06.2026 Taka	31.12.2025 Taka
12.	**Consolidated Placement from other Banks & Financial Institutions**			
	Shahjalal Islami Bank PLC.	(Note-12a)	35,438,376,756	26,479,673,944
	Shahjalal Islami Bank Securities Ltd.		1,339,102,494	1,481,521,983
			36,777,479,250	27,961,195,927
	Less: Inter Company Transaction		1,231,480,415	1,344,502,667
			35,545,998,835	**26,616,693,260**
12a	**Placement from other Banks & Financial Institutions of the Bank**			
	Export Development Fund - Bangladesh Bank		18,483,019,451	16,179,019,555
	Financial Stimulus Fund - Bangladesh Bank		27,610,000	50,060,000
	Foreign Currency Deposit (FSSP BB USD) - Bangladesh Bank		285,750	284,460
	Mudaraba Term Deposit from other Banks	(Note-12a.1)	6,081,075,000	6,726,247,000
	Bangladesh Bank Refinance (Bai Salam)		582,400,000	-
	Bangladesh Bank Refinance (TDF)		134,540,875	158,059,500
	Bangladesh Bank Refinance (BMMFLIPSB)		42,716,666	38,302,941
	SME Foundation Refinance Scheme		42,890,186	57,798,063
	Bangladesh Bank Refinance		1,259,946,828	958,223,759
	Bangladesh Bank Pre-Finance Scheme-CMSME		1,379,200,000	1,746,986,667
	Quard against Bangladesh Government Shariah Based Special Bond		564,692,000	564,692,000
			35,438,376,756	**26,479,673,944**
12a.1	**Mudaraba Term Deposit from other Banks**			
	Inside Bangladesh			
	Mutual Trust Bank PLC.		737,100,000	611,477,000
	EXIM Bank PLC		1,105,650,000.00	-
	Midland Bank PLC.			244,590,800
	Southeast Bank PLC.			489,181,600
	Trust Bank PLC.		-	-
	Sub-total		**1,842,750,000**	**1,345,249,400**
	Outside Bangladesh			
	National Bank of Ras Al-Khaimah (P.S.C.)		2,334,150,000	1,222,954,000
	United Bank Ltd., UAE		1,474,200,000	1,467,544,800
	CaixaBank S.A., Spain		429,975,000	-
	Dubai Islamic Bank PJSC, UAE		-	1,222,954,000
	JPMorgan Chase Bank N.A., Singapore		-	244,590,800
	Abu Dhabi Islamic Bank, UAE		-	1,222,954,000
	Sub-total		**4,238,325,000**	**5,380,997,600**
	Grand Total		**6,081,075,000**	**6,726,247,000**
13.	**Consolidated Deposits and Other Accounts**			
	Al-Wadeeah Current Deposits & Other Accounts			
	Shahjalal Islami Bank PLC.	(Note-13a)	84,343,301,614	83,520,560,232
	Shahjalal Islami Bank Securities Ltd.		-	-
			84,343,301,614	83,520,560,232
	Less: Inter Company Transaction		22,496	205,470
			84,343,279,118	**83,520,354,762**
	Bills Payable			
	Shahjalal Islami Bank PLC.	(Note-13a)	8,450,809,672	4,747,203,022
	Shahjalal Islami Bank Securities Ltd.		-	-
			8,450,809,672	**4,747,203,022**
	Mudaraba Savings Deposits			
	Shahjalal Islami Bank PLC.	(Note-13a)	48,380,634,888	47,027,619,924
	Shahjalal Islami Bank Securities Ltd.		-	-
			48,380,634,888	47,027,619,924
	Less: Inter Company Transaction		5,368	5,483
			48,380,629,520	**47,027,614,441**
	Mudaraba Term Deposits			
	Shahjalal Islami Bank PLC.	(Note-13a)	131,123,318,772	125,525,469,639
	Shahjalal Islami Bank Securities Ltd.		-	-
			131,123,318,772	**125,525,469,639**
	Other Mudaraba Deposits			
	Shahjalal Islami Bank PLC.	(Note-13a)	48,226,057,379	52,301,793,405
	Shahjalal Islami Bank Securities Ltd.		-	-
			48,226,057,379	52,301,793,405
	Less: Inter Company Transaction		313,696,916	206,593,256
			47,912,360,463	**52,095,200,149**
	Total		**320,210,397,545**	**312,915,842,014**



			30.06.2026 Taka	31.12.2025 Taka
13a	**Deposits and Other Accounts of the Bank**			
	Al-Wadeeah Current Deposits & Other Accounts			
	Al-Wadeeah Current Deposits		20,503,486,821	20,513,708,450
	Foreign Currency Deposits		10,399,523,222	10,091,668,818
	Non-Resident Taka Account		200,604,399	29,358,317
	Profit Payable		2,507,163,691	2,785,364,438
	Sundry Deposits		50,542,545,640	50,011,342,701
	Unclaimed Dividend	(Note-13a.5)	204,079,794	109,932,858
			84,357,403,567	83,541,375,581
	Less: Offshore Banking Unit		14,101,953	20,815,350
			84,343,301,614	**83,520,560,232**
	Bills Payable			
	Payable inside Bangladesh			
	Payment Order Issued		8,445,008,942	4,742,330,449
	Demand Draft Payable		3,999,437	3,999,437
	Instant Cash Payable		2,000	400
	Electronic Fund Transfer		1,799,293	872,736
			8,450,809,672	4,747,203,022
	Payable outside Bangladesh		-	-
			8,450,809,672	**4,747,203,022**
	Mudaraba Savings Deposits			
	General Deposits		48,326,343,596	46,978,214,854
	Foreign Currency Deposits		54,291,292	49,405,070
			48,380,634,888	**47,027,619,924**
	Mudaraba Term Deposits			
	General Deposits		130,948,018,517	125,316,904,900
	Foreign Currency Deposits		175,300,255	208,564,740
			131,123,318,772	**125,525,469,639**
	Other Mudaraba Deposits			
	Mudaraba Special Notice Deposits		12,588,478,533	17,169,511,975
	Mudaraba Scheme Deposits	(Note-13a.1)	34,916,844,160	34,364,731,146
	Deposits from Other Banks (SND)	(Note-13a.3)	720,734,687	767,550,285
			48,226,057,379	**52,301,793,405**
			320,524,122,325	**313,122,646,223**
13a.1	**Mudaraba Scheme Deposits**			
	Millionaire Scheme		5,725,633,647	6,430,341,225
	Multiple Benefit Scheme		3,970,372,324	4,557,700,003
	Monthly Income Scheme		6,471,713,799	4,867,192,272
	Monthly Deposit Scheme		18,315,374,998	18,094,506,636
	Hajj Deposit Scheme		309,632,461	299,661,424
	Cash Waqf		25,414,739	25,102,446
	Lakhpoti Deposit Scheme		2,826	2,826
	Marriage Deposit Scheme		22,989,015	21,822,861
	Education Deposit Scheme		75,710,352	68,401,453
			34,916,844,160	**34,364,731,146**
13a.2	**Deposits and Other Accounts**			
	General Deposits		319,803,387,638	312,355,095,938
	Deposits from Other Banks	(Note- 13a.3)	720,734,687	767,550,285
			320,524,122,325	**313,122,646,223**
13a.3	**Deposits from Other Banks**			
	Mudaraba Special Notice Deposits			
	Export Import Bank of Bangladesh PLC		497,000	493,150
	AB Bank PLC.		12,208	12,270
	Jamuna Bank PLC.		188,860	700,723,580
	Al-Arafah Islami Bank PLC.		545,758,000	1,846,920
	Social Islami Bank PLC.		153,598,000	48,067,765
	National Credit and Commerce Bank PLC		691,820	686,310
	ICB Islamic Bank Limited		1,349	2,170
	Islami Bank Bangladesh PLC.		2,858,620	2,841,200
	Sonali Bank PLC.		192,900	193,650
	Mercantile Bank PLC.		98,960	98,920
	Bangladesh Krishi Bank		6,663,230	2,570,820
	Standard Bank PLC		27,250	27,940
	Bank Asia Agent Bank		1,400	2,120
	Eastern Bank PLC.		10,055,560	9,981,000
	Bangal Commercial Bank PLC.		89,530	2,470
			720,734,687	**767,550,285**

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		30.06.2026 Taka	31.12.2025 Taka
13a.4	**Maturity-wise classification of Deposits is as under**		
	With a residual maturity of		
	Repayable on demand	16,026,206,116	15,656,132,311
	Within 01 month	58,245,102,224	68,780,247,499
	Over 01 month but not more than 06 months	96,157,236,697	93,936,793,867
	Over 06 months but not more than 01 year	30,623,483,944	23,765,908,314
	Over 01 year but not more than 05 years	49,664,065,258	49,463,697,444
	Over 05 years	69,808,028,085	61,519,866,788
		320,524,122,325	**313,122,646,223**
13a.5	**Unclaimed Cash Dividend**		
	Dividend remained unclaimed which were declared for the year:		
	2021	-	-
	2022	-	10,080,501
	2023	37,849,868	37,943,718
	2024	61,867,125	61,908,639
	2025	104,362,801	-
		204,079,794	**109,932,858**

To comply with Bangladesh Securities and Exchange Commission Directive No. BSEC/CMRRCD/2021-386/3 dated 14 January 2021, Unclaimed Cash Dividend of the year 2022 of Tk. 8,844,470.08 has been transferred to Capital Market Stabilization Fund's (CMSF) on 23 June 2026.

14.	**Mudaraba Bonds**			
	Mudaraba Subordinated Bond	(Note- 14.1)	5,000,000,000	5,000,000,000
	Mudaraba Perpetual Bond	(Note- 14.2)	5,000,000,000	5,000,000,000
			10,000,000,000	**10,000,000,000**
14.1	**Mudaraba Subordinated Bond**			
	3rd Mudarabah Subordinated Bond		5,000,000,000	5,000,000,000
			5,000,000,000	**5,000,000,000**

The Bank issued floating rate non-convertible Mudaraba Subordinated Bond of Tk. 500 crore after obtaining approval from Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank. Mudaraba Subordinated Bonds was mainly issued to support and strengthen the capital base of the Bank under Tier-II, supplementary capital of Basel-III. The features of the bonds is enumerated below:

Features of SJIBL Mudaraba Subordinated Bonds

Particulars	3rd Mudaraba Subordinated Bond
Issuer	Shahjalal Islami Bank PLC.
Lead Arranger	Standard Chartered Bank
Trustee	DBH Finance PLC.
Tenure of Bond	7 (Seven) Years
Total Face Value	BDT 500 Crore (Five Hundred Crore)
Number of Bonds	5,000 (Five Thousand)
Profit Rate	The average of most recent month's published highest Mudaraba Term Deposit profit rates in 6 months tenor of all Islami Banks (except foreign Islamic Banks and Z category Islamic Banks) to be applied semi-annually Plus an additional profit rate of 3%
Date of Issue	From 07 November, 2024 to 30 December,2024
Repayment/ Redemption	20% of the Total Bond Value to be Redeemed at the end of each year Starting from year 3 (Three) at Face Value.

List of Investors

Name of the Investor	3rd Mudaraba Subordinated Bond	
	Bond Issued (Taka)	Outstanding (as at 30 June 2026)
EXIM Bank PLC.	1,250,000,000	1,250,000,000
Standard Bank PLC.	1,250,000,000	1,250,000,000
Square Pharmaceuticals PLC.	1,000,000,000	1,000,000,000
Square Food And Beverage Ltd.	50,000,000	50,000,000
Hams Garments Limited	100,000,000	100,000,000
Fiber At Home Ltd.	100,000,000	100,000,000
Norban Comtex Limited	60,000,000	60,000,000
Pantex Dress Ltd	50,000,000	50,000,000
Texeurop (Bd) Ltd	50,000,000	50,000,000
Hornbill Apparel Limited	40,000,000	40,000,000
Advance Flexopack Industries	40,000,000	40,000,000
Other Corporate,Provident Fund &	1,010,000,000	1,010,000,000
Total	**5,000,000,000**	**5,000,000,000**



	30.06.2026 Taka	31.12.2025 Taka

14.2 Mudaraba Perpetual Bond

Mudaraba Perpetual Bond	**5,000,000,000**	**5,000,000,000**

With due approval from competent authority, Shahjalal Islami Bank PLC. raised Additional Tier-1 Capital through issuance of "SJIBL Mudaraba Perpetual Bond" for Tk. 500.00 crore of which Tk. 450.00 crore raised through private placement and Tk. 50.00 crore raised through public offer in order to strengthen the capital base of the Bank.

Rate of Return/ Profit: The average of latest available yearly deposit rate (1 year but < 2 year) of scheduled Islamic banks (1st, 2nd and 3rd Generation banks only excluding foreign Islamic banks and any z-category Islamic Banks enlisted in capital market) published in Bangladesh Bank website plus a predetermined additional margin @2.50%. The range of return/profit is fixed from 6% to 10% and the payment of profit are made annually after the end of calendar year.

Contingent Convertible feature: The bond was issued with a contingent convertible feature that the bond will be converted to common share if the Banks's consolidated common equity Tier-I (CET-I) falls below Bangladesh Bank requirement (Currently of 4.50%) and stays below for 03 (Three) successive quarters. The conversion amount will be to the extent of shortfall amount for reaching CET-I @4.5%.

List of Investors

Name of the Investor	Outstanding as at 30 June 2026
Mercantile Bank PLC.	500,000,000
Community Bank Bangladesh PLC	250,000,000
Bank Asia PLC.	500,000,000
Trust Bank PLC.	1,000,000,000
Social Islami Bank PLC.	1,500,000,000
Standard Bank PLC.	250,000,000
Global Islami Bank PLC.	250,000,000
The Premier Bank PLC.	250,000,000
IPO-General/Investors	500,000,000
Total	**5,000,000,000**

		30.06.2026 Taka	31.12.2025 Taka

15. Consolidated Other Liabilities

Shahjalal Islami Bank PLC.	(Note-15a)	59,120,954,607	52,167,939,552
Shahjalal Islami Bank Securities Ltd.		2,044,527,834	1,837,471,509
		61,165,482,441	54,005,411,061
Less: Inter Company Transaction		-	-
		61,165,482,441	**54,005,411,061**

15.1 Consolidated Provision for Current Tax

Shahjalal Islami Bank PLC.	(Note-15a.2)	19,070,827,238	15,765,514,985
Shahjalal Islami Bank Securities Ltd.		234,181,398	220,779,176
		19,305,008,636	**15,986,294,161**

15.2 Consolidated Current Tax Expenses

Shahjalal Islami Bank PLC.	(Note-15a.2)	3,305,312,252	4,976,976,421
Shahjalal Islami Bank Securities Ltd.		13,402,222	19,638,850
		3,318,714,474	**4,996,615,271**

15a Other Liabilities of the Bank

Profit Payable		279,431,553	600,908,619
Provision for Investment	{Note-15a.1 (a) & (b)}	14,415,514,080	12,595,240,000
Provision for Off-balance Sheet items	{Note-15a.1 (c)}	2,030,550,000	1,720,000,000
Provision for Other Assets	{Note-15a.1(d)}	1,520,679,000	1,508,579,000
Provisions for Investments in Securities	{Note-15a.1(e)}	1,085,000,000	1,155,000,000
Provision for Taxation	(Note-15a.2)	19,070,827,238	15,765,514,985
Profit Suspense Account	{Note-15(a).1 (f)}	12,432,969,716	11,084,209,297
Compensation Realisable & Suspense Account		1,589,019,365	1,646,522,655
Compensation Realised Account		2,726,888,015	2,598,694,645
Other Payables		1,805,913,873	1,100,208,924
Outstanding Expenses		418,533,508	633,511,954
Unearned Income on Quard		4,981,547	5,004,047
Lease Liabilities as per IFRS 16 Leases*	(Note-2.7.6)	1,740,646,712	1,754,545,424
		59,120,954,607	**52,167,939,552**

*As per note-2.7.6, in accordance with IFRS 16, the Bank has recognised the lease liabilities.



		30.06.2026 Taka	31.12.2025 Taka
15a.1	**Provision for Investment**		
	(a) Provision on Classified Investments		
	Provision held at the beginning of the year	6,303,200,000	7,916,105,695
	Written-off Recovery	102,709,845	211,432,368
	Provision transferred from General Provision on Unclassified Investments	3,316,950	-
	Net charge to Profit and Loss Account	(152,691,369)	58,167,195
	Fully provided investment written-off during the year	-	(1,882,505,258)
	Provision held at the end of the year	**6,256,535,426**	**6,303,200,000**
	(b) General Provision on Unclassified Investments		
	Provision held at the beginning of the year	6,292,040,000	2,153,166,000
	Effect of exchange rate changes against provision held by offshore banking unit	860,239	3,420,146
	Provision transferred to Provision on Classified Investments	(3,316,950)	-
	Addition during the year	1,869,395,365	4,135,453,854
	Balance at the end of the year	**8,158,978,654**	**6,292,040,000**
	Total Provision for Investments (a+b)	**14,415,514,080**	**12,595,240,000**
	(c) General Provision on Off-balance Sheet Items		
	Provision held at the beginning of the year	1,720,000,000	1,662,500,000
	Addition during the year	310,550,000	57,500,000
	Balance at the end of the year	**2,030,550,000**	**1,720,000,000**
	Total Provision for Investments & Off-balance Sheet Items (a+b+c)	**16,446,064,080**	**14,315,240,000**
	(d) Provision for Other Assets		
	Provision held at the beginning of the year	1,508,579,000	189,079,000
	Addition during the year	12,100,000	1,319,500,000
	Balance at the end of the year	**1,520,679,000**	**1,508,579,000**
	(e) Provision for Investments in Shares & Securities		
	Provision held at the beginning of the year	1,155,000,000	952,000,000
	Addition during the year	(70,000,000)	203,000,000
	Balance at the end of the year	**1,085,000,000**	**1,155,000,000**
	(f) Profit Suspense Account		
	Balance at the beginning of the year	11,084,209,297	9,144,638,007
	Amount transferred to suspense account during the year	1,348,760,419	4,038,428,037
	Amount recovered from suspense account during the year		(766,346,623)
	Amount waived/ written-off during the year		(1,332,510,124)
	Balance at the end of the year	**12,432,969,716**	**11,084,209,297**
15a.2	**Provision for Taxation**		
	Provision for Current Tax		
	Balance at the beginning of the year	15,765,514,985	13,767,160,112
	Add: Provision for current year	3,305,312,252	4,976,976,421
	Add: Provision for prior years	-	-
	Add: Provision made on other during the year	-	108,208,316
	Less: Adjustment for final settlement for previous years	-	(3,086,829,864)
	Balance at the end of the year	**19,070,827,238**	**15,765,514,985**

The Bank has challenged some disputed income tax assessments which are pending at various appeal stages (i.e. Appellate Tribunal, High Court Division). The Bank is confident that once these appeals are finally disposed off, there should not be any additional tax demand against the Bank and hence no further provision is required.

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			30.06.2026 Taka	31.12.2025 Taka
15a.2(a)	**Provision for Current Tax made during the year**			
	Income tax @ 37.50% on estimated taxable Business Profit		3,279,702,931	4,936,082,352
	Income tax @ 20% on Dividend Income		22,700,652	40,093,083
	Income tax @ 15% on Capital Gain on Sale of Shares		2,908,669	800,986
	Adjustment for previous year		-	-
	Estimated Total Provision Required		**3,305,312,252**	**4,976,976,421**
	Computation of Taxable Business Profit			
	Profit before Taxes		6,401,336,920	8,640,315,315
	Add: Inadmissible expenditures & Separate consideration		2,803,466,745	7,369,711,655
			9,204,803,665	16,010,026,970
	Less: Allowable Expenditure & Separate consideration		458,929,182	2,847,140,699
	Estimated Taxable Business Profit for the year		**8,745,874,483**	**13,162,886,271**
15a.2(b)	**Reconciliation of effective tax rate of the Bank**			
	Particulars	**Effective Rate**		
	Profit before income taxes as per profit and loss account		6,401,336,920	8,640,315,315
	Income taxes as per applicable tax rate	**37.5%**	2,400,501,345	3,240,118,243
	Factors affecting the tax charge for current year:			
	Inadmissible expenses	**16.42%**	1,051,300,029	2,763,641,871
	Admissible expenses in the current year	**-1.91%**	(122,263,048)	(990,500,766)
	Tax savings from reduced tax rates for dividend	**-0.31%**	(19,863,070)	(35,081,448)
	Tax loss/(savings) from reduced tax rates for capital gain	**-0.07%**	(4,363,004)	(1,201,479)
	Adjustment for previous year	**0.00%**	-	-
	Total Income Tax Expenses	**51.63%**	**3,305,312,252**	**4,976,976,421**
15a.3	**Provision against Entries of Nostro Accounts**			
	No provision is required as per BRPD Circular Letter No. 04; dated 12 April 2022 for unreconciled debit entries of Nostro Accounts as there is no outstanding entry for 06 months and over.			
16.	**Consolidated Deferred Tax Liabilities**			
	Shahjalal Islami Bank PLC.	(Note-16a)	18,424,538	28,199,829
	Shahjalal Islami Bank Securities Ltd.		(1,407,054)	(1,430,809)
			17,017,484	**26,769,020**
16a	**Deferred Tax Liabilities of the Bank**			
	Balance at the beginning of the year		28,199,829	44,375,479
	Add: Provision made during the year		(9,775,292)	(16,175,650)
			18,424,538	**28,199,829**
16a.1	**Deferred Tax (Assets)/Liabilities**			
	Fixed Assets (as per Financial Statements)		5,135,758,697	5,090,831,591
	Less: Carrying amount of vehicles purchase over the allowable limit		3,504,600	3,786,516
			5,132,254,097	**5,087,045,075**
	Tax base carrying amount		5,083,121,997	5,011,845,531
			49,132,101	**75,199,545**
	Deferred Tax (Assets)/Liabilities		**18,424,538**	**28,199,829**
17.	**Capital**			
17.1	**Authorized Capital**			
	1,500,000,000 ordinary shares of Tk. 10 each		**15,000,000,000**	**15,000,000,000**
17.2	**Issued, Subscribed and Paid-up Capital**			
	1,112,968,351 ordinary shares of Tk. 10 each		**11,129,683,510**	**11,129,683,510**
	20,500,000 ordinary sponsor shares of Tk. 10 each issued for cash		205,000,000	205,000,000
	12.5% Stock Dividend for the year 2002		25,625,000	25,625,000
	2,362,000 ordinary new shares issued		236,200,000	236,200,000
	4,690,000 ordinary new shares issued		469,000,000	469,000,000
	93,582,500 shares issued under Initial Public Offer (IPO)		935,825,000	935,825,000
	20% Stock Dividend for the year 2007		374,330,000	374,330,000
	22% Stock Dividend for the year 2008		494,115,600	494,115,600

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	30.06.2026 Taka	31.12.2025 Taka
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

As on 31 December 2025, Total 2769 number of shares are remained unclaimed/Unpaid in Suspense BO ID: 1204090016665712 of the Bank. To comply with Bangladesh Securities and Exchange Commission Directive No. BSEC/CMRRCD/2021-386/3 dated 14 January 2021 and Bangladesh Securities and Exchange Commission (Capital Market Stabilization Fund) Rules, 2021, during the period from 01 January 2025 to 31 December 2025, the Bank has transferred 5076 numbers of Unclaimed Bonus Share to CMSF bearing BO ID – 1201530074571230.

Category	Holding		
Sponsor & Director	30 June 2026: 43.01%; 2025: 43.08%	4,786,802,790	4,794,902,490
Institutes	30 June 2026: 24.23%; 2025: 24.47%	2,696,831,650	2,723,632,770
General Shareholders	30 June 2026: 32.76%; 2025: 32.45%	3,646,049,070	3,611,148,250
Foreign	30 June 2026: 00.00%; 2025: 00.00%	-	-
		11,129,683,510	**11,129,683,510**

Classification of Shareholders by Number of Holding:

As at 30 June 2026

Range of Share Holding	No. of Shareholders	No. of Shares	Percentage of Holding Shares
Up to 500	9,751	1,468,029	0.13%
501-5,000	9,766	20,698,931	1.86%
5,001-10,000	1,052	7,609,734	0.68%
10,001-20,000	528	7,471,328	0.67%
20,001-30,000	235	5,832,239	0.52%
30,001-40,000	86	2,980,656	0.27%
40,001-50,000	55	2,511,473	0.23%
50,001-100,000	121	8,701,753	0.78%
100,001-1,000,000	176	54,604,075	4.91%
Over 1,000,000	89	1,001,090,133	89.95%
Total	**21,859**	**1,112,968,351**	**100.00%**

As at 31 December 2025

Range of Share Holding	No. of Shareholders	No. of Shares	Percentage of Holding Shares
Up to 500	9,687	1,475,304	0.13%
501-5,000	9,705	20,556,765	1.85%
5,001-10,000	1,012	7,242,703	0.65%
10,001-20,000	503	7,073,602	0.64%
20,001-30,000	192	4,736,144	0.43%
30,001-40,000	83	2,874,278	0.26%
40,001-50,000	50	2,317,966	0.21%
50,001-100,000	115	8,184,133	0.74%
100,001-1,000,000	158	49,031,876	4.41%
Over 1,000,000	103	1,009,475,580	90.70%
Total	**21,608**	**1,112,968,351**	**100.00%**

17.3 Consolidated Capital to Risk-Weighted Assets Ratio (CRAR) Under Basel-III

a) Going Concern Capital (Tier-I):

Common Equity Tier-I Capital (CET-I)			
i. Paid-up Capital		11,129,683,510	11,129,683,510
ii. Statutory Reserve	(Note-18)	11,129,683,510	11,129,683,510
iii. Retained Earnings	(Note-20)	4,556,159,679	3,179,683,878
iv. Capital Reserve		36,052,522	36,052,522
v. Non-controlling Interest		227,143,752	229,050,585
		27,078,722,973	**25,704,154,005**
Less: Carrying amount of intangible assets		37,990,018	23,801,363
Less: Shortfall in provisions required against investment		635,092,331	1,050,663,231
		26,405,640,624	**24,629,689,411**
Additional Tier-I Capital (AT-I)		5,000,000,000	5,000,000,000
		31,405,640,624	**29,629,689,411**



	30.06.2026 Taka	31.12.2025 Taka
b) Gone Concern Capital (Tier-II):		
i. General Provision	10,223,494,389	8,046,005,735
ii. Mudaraba Subordinated Bond	5,000,000,000	5,000,000,000
iii. Mudaraba Perpetual Bond (Excess over limit of AT-I)	-	-
	15,223,494,389	**13,046,005,735**
c) Total Eligible Regulatory Capital (a+b)	**46,629,135,013**	**42,675,695,146**
d) Consolidated Total Risk Weighted Assets	**327,625,127,613**	**306,945,077,827**
e) Minimum Required Capital (10% of Risk-Weighted Assets)	**32,762,512,761**	**30,694,507,783**
f) Minimum Required Capital (12.50% of Risk-Weighted Assets) including conservation buffer	**40,953,140,952**	**38,368,134,728**
g) Total Capital Surplus (c-e)	**13,866,622,251**	**11,981,187,363**
h) Total Capital Surplus considering conservation buffer (c-f)	**5,675,994,061**	**4,307,560,417**

Consolidated Capital to Risk-Weighted Assets Ratio

Particulars	30-Jun-26		31-Dec-25	
	Requirement	Capital Maintained	Requirement	Capital Maintained
Going Concern Capital: (Tier-I)	6.00%	9.59%	6.00%	9.65%
Common Equity Tier-I Capital: (CET-I)	4.50%	8.06%	4.50%	8.02%
Tier-I Plus Conservation Buffer	8.50%	9.59%	8.50%	9.65%
CET-I Plus Conservation Buffer	7.00%	8.06%	7.00%	8.02%
Gone Concern Capital: (Tier-II)	-	4.65%	-	4.25%
CRAR	10.00%	14.23%	10.00%	13.90%
CRAR including Conservation Buffer	**12.50%**	**14.23%**	**12.50%**	**13.90%**

17.4 Consolidated Risk-Weighted Assets (RWA) for

1. Investment (Credit) Risk			
On-balance Sheet		233,672,787,280	225,591,115,911
Off-balance Sheet		49,025,109,496	37,457,047,107
2. Market Risk		8,274,491,219	7,244,175,191
3. Operational Risk		36,652,739,618	36,652,739,618
Consolidated Total Risk Weighted Assets (1+2+3)		**327,625,127,613**	**306,945,077,827**

17.5 Capital to Risk-Weighted Assets Ratio (CRAR) Under Basel-III of the Bank

a) Going Concern Capital (Tier-I):			
Common Equity Tier-I Capital (CET-I)			
i. Paid-up Capital		11,129,683,510	11,129,683,510
ii. Statutory Reserve	(Note-18)	11,129,683,510	11,129,683,510
iii. Retained Earnings	{Note-21(a)}	4,568,249,814	3,170,459,862
		26,827,616,834	**25,429,826,882**
Less: Carrying amount of intangible assets		36,645,162	23,660,412
		26,790,971,672	**25,406,166,470**
Additional Tier-I Capital (AT-I)		5,000,000,000	5,000,000,000
		31,790,971,672	**30,406,166,470**
b) Gone Concern Capital (Tier-II):			
i. General Provision	{Note-15.1(b+c)}	10,189,528,654	8,012,040,000
ii. Mudaraba Subordinated Bond		5,000,000,000	5,000,000,000
		15,189,528,654	**13,012,040,000**
c) Total Eligible Regulatory Capital (a+b)		**46,980,500,326**	**43,418,206,470**
d) Total Risk-Weighted Assets		**326,584,752,939**	**306,028,155,803**
e) Minimum Required Capital (10% of Risk-Weighted Assets)		**32,658,475,294**	**30,602,815,580**
f) Minimum Required Capital (12.50% of Risk-Weighted Assets) including conservation buffer		**40,823,094,117**	**38,253,519,475**
g) Total Capital Surplus (c-e)		**14,322,025,032**	**12,815,390,889**
h) Total Capital Surplus considering conservation buffer (c-f)		**6,157,406,209**	**5,164,686,994**

Capital Adequacy Ratio

Particulars	30-Jun-26		31-Dec-25	
	Requirement	Capital Maintained	Requirement	Capital Maintained
Going Concern Capital: (Tier-I)	6.00%	9.73%	6.00%	9.94%
Common Equity Tier-I Capital: (CET-I)	4.50%	8.20%	4.50%	8.30%
Tier-I Plus Conservation Buffer	8.50%	9.73%	8.50%	9.94%
CET-I Plus Conservation Buffer	7.00%	8.20%	7.00%	8.30%
Gone Concern Capital: (Tier-II)	-	4.65%	-	4.25%
CRAR	10.00%	14.39%	10.00%	14.19%
CRAR including Conservation Buffer	**12.50%**	**14.39%**	**12.50%**	**14.19%**

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			30.06.2026 Taka	31.12.2025 Taka
17.6	**Risk-Weighted Assets (RWA) for**			
	1. Investment (Credit) Risk			
	On-balance Sheet		231,129,560,600	223,256,043,813
	Off-balance Sheet		49,025,109,496	37,457,047,107
	2. Market Risk		6,203,483,060	5,088,465,101
	3. Operational Risk		40,226,599,782	40,226,599,782
	Total Risk-Weighted Assets (1+2+3)		**326,584,752,939**	**306,028,155,803**
17.7	**Non-Controlling Interest**			
	Opening Balance		229,050,585	228,899,256
	Dividend paid to non-controlling shareholders		-	-
	Share of current year's profit/Loss		(1,906,833)	151,330
			227,143,752	**229,050,585**
18.	**Statutory Reserve**			
	Opening Balance		11,129,683,510	11,129,683,510
	Add: Addition during the year		-	-
			11,129,683,510	**11,129,683,510**
19.	**Foreign Currency Translation Reserve**			
	Opening Balance		27,313,033	26,898,101
	Add: Addition during the year		656,683	414,932
			27,969,716	**27,313,033**

Assets & liabilities of Offshore Banking Unit have been converted to BDT currency which is the functional currency of the Bank @ US$1 = Taka 122.8500 [closing rate (interbank weighted average exchange rate)] and income & expenses have been converted to BDT currency @ US$1 = Taka 122.6241 (monthly average rate of (interbank weighted average exchange rate). Any differences arising from the above two rates have been recognized as foreign currency translation reserve.

20	**Start-up Equity Investment Fund**			
	Opening Balance/Transfer from Provision for Start-up Fund		170,108,898	133,313,752.81
	Add: Addition during the year		31,058,000	36,795,145
			201,166,898	**170,108,898**

In compliance with Bangladesh Bank SMESPD Circular No. 02 dated 09 July 2025, the entire amount of the Start-up Fund has been presented under Equity instead of Other Liabilities. During the year, the Bank also transferred 1% of net profit to the fund in accordance with the said circular.

21	**Consolidated Retained Earnings**			
	Shahjalal Islami Bank PLC.	(Note-21a)	4,568,249,815	3,170,459,862
	Shahjalal Islami Bank Securities Ltd.		(9,946,384)	13,274,601
			4,558,303,430	3,183,734,463
	Less: Non-Controlling Interest		2,143,752	4,050,585
			4,556,159,679	**3,179,683,878**
21.1	**Consolidated current year's Retained Earnings**			
	Shahjalal Islami Bank PLC.	(Note-21a)	3,105,799,959	3,679,514,543
	Shahjalal Islami Bank Securities Ltd.		(23,220,985)	1,842,856
			3,082,578,974	3,681,357,400
	Less: Non-Controlling Interest		(1,906,833)	151,329
			3,084,485,807	**3,681,206,070**
21a	**Retained Earnings of the Bank**			
	Opening Balance		3,170,459,862	1,140,708,815
	Less: Payment of Dividend		1,446,858,856	1,112,968,351
	Less: Profit against Mudaraba Perpetual Bond		230,093,151	500,000,000
	Add: Transfer from Profit and Loss Account		3,105,799,959	3,679,514,543
	Less: Transfer to Statutory Reserve		-	-
	Less: Start-up Fund		31,058,000	36,795,145
			4,568,249,815	**3,170,459,862**
22.	**Letters of Guarantee**			
	Letters of Guarantee (Local)		33,711,544,669	31,903,630,610
	Letters of Guarantee (Foreign)		1,722,744,004	2,053,053,973
	Back to Back Usance		-	-
			35,434,288,673	**33,956,684,583**
	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		136,990,070	136,990,070
	Government		127,456,628	127,456,628
	Banks and Other Financial Institutions		-	-
	Others		35,169,841,975	33,692,237,886
			35,434,288,673	**33,956,684,583**
23.	**Irrevocable Letters of Credit**			
	Letters of credit		**93,967,729,981**	**79,729,601,717**

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			Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
24.	**Consolidated Profit and Loss Account**			
	Income:			
	Profit on Investments	(Note-25)	14,067,029,692	13,286,274,090
	Income from Investments in securities	(Note-27)	1,836,797,685	1,043,440,659
	Dividend Income	(Note-27)	113,503,259	118,410,070
	Commission, Exchange and Brokerage	(Note-28)	2,033,522,031	1,826,760,156
	Gains less losses arising from Investments in Securities	(Note-27)	19,391,127	1,795,935
	Other Operating Income	(Note-29)	948,442,916	911,951,971
			19,018,686,710	**17,188,632,881**
	Expenses:			
	Profit paid on Deposits	(Note-26)	7,149,366,087	6,745,291,397
	Administrative Expenses		2,880,717,311	2,403,686,059
	Other operating Expenses		429,735,816	580,169,287
	Depreciation on Banking Assets		197,971,587	256,237,643
			10,657,790,802	**9,985,384,386**
	Profit before Provision		**8,360,895,908**	**7,203,248,495**
24a	**Profit and Loss Account of the Bank**			
	Income:			
	Profit on Investments	(Note-25a)	14,093,332,197	13,295,408,807
	Income from Investments in Securities	(Note-27a)	1,814,239,002	1,029,830,670
	Dividend Income	(Note-27a)	113,503,259	118,410,070
	Commission, Exchange and Brokerage	(Note-28a)	1,975,132,349	1,794,991,029
	Gains less losses arising from Investments in Securities	(Note-27a)	19,391,127	1,795,935
	Other Operating Income	(Note-29a)	947,237,429	911,304,382
			18,962,835,363	**17,151,740,894**
	Expenses:			
	Profit paid on Deposits	(Note-26a)	7,147,864,726	6,743,734,431
	Administrative Expenses		2,838,177,017	2,361,553,484
	Other Operating Expenses		416,538,862	572,210,971
	Depreciation on Banking Assets		189,563,841	248,087,353
			10,592,144,447	**9,925,586,239**
	Profit/(Loss) before Provision		**8,370,690,916**	**7,226,154,655**
25.	**Consolidated Profit on Investments**			
	Shahjalal Islami Bank PLC.	(Note-25a)	14,093,332,197	13,295,408,807
	Shahjalal Islami Bank Securities Ltd.		48,043,402	68,818,617
			14,141,375,599	13,364,227,424
	Less: Inter Company Transaction		74,345,907	77,953,334
			14,067,029,692	**13,286,274,090**
25a	**Profit on Investments of the Bank**			
	Profit on Investments	(Note-25a.1)	13,231,624,687	12,227,743,262
	Profit on Placement with Other Banks & Financial Institutions		861,707,510	1,067,665,545
			14,093,332,197	**13,295,408,807**
25a.1	**Profit on Investments**			
	Profit on Murabaha		1,063,929,885	1,031,217,320
	Profit on Bi-Muazzal		5,894,377,627	5,369,670,013
	Profit Received From HPSM		3,512,811,995	2,896,277,259
	Profit on Ijara		65,593,892	53,602,383
	Profit on Bi-Salam		518,993,405	567,829,190
	Profit on Musharaka		346,307,097	350,651,940
	Profit on Inland Document Bill Purchased		32,967,430	35,910,846
	Profit on Foreign Document Bill Purchased		7,383,799	8,887,803
	Profit on Investment against EDF		683,844,030	784,945,271
	Profit on Mudaraba		1,039,140,169	1,070,213,606
	Income from Islamic Credit Card		66,275,358	58,537,631
			13,231,624,687	12,227,743,262
			13,231,624,687	**12,227,743,262**
	Less: Off Shore Banking Unit		-	-
			13,231,624,687	**12,227,743,262**



		Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
25a.2	**Investment Income derived from the fund deployed**		
	Inside Bangladesh		
	i) Mudaraba Deposits	7,278,716,740	6,860,986,744
	ii) Other Deposits/Fund	5,952,907,947	5,366,756,518
		13,231,624,687	**12,227,743,262**
	Outside Bangladesh	-	-
		13,231,624,687	**12,227,743,262**

25a.3 Geographical Location-wise Profit on Investments

Area	Jan'26 to Jun'26		Jan'25 to Jun'25	
	Amount in Taka	Composition	Amount in Taka	Composition
i. Inside Bangladesh (note-22a.3.1)				
a) In Rural Areas	384,692,855	2.91%	341,783,291	2.80%
b) In Urban Areas	12,846,931,833	97.09%	11,885,959,971	97.20%
Sub-total	**13,231,624,687**	**100.00%**	**12,227,743,262**	**100.00%**
ii. Outside Bangladesh	-	-	-	-
Total	**13,231,624,687**	**100.00%**	**12,227,743,262**	**100.00%**

25a.3.1 Inside Bangladesh

Area	Jan'26 to Jun'26		Jan'25 to Jun'25	
	Amount in Taka	Composition	Amount in Taka	Composition
i. Inside Bangladesh				
a) In Rural Areas				
Dhaka	300,927,051	2.27%	263,470,652	2.15%
Chattogram	42,860,041	0.32%	41,362,203	0.34%
Sylhet	8,627,169	0.07%	8,692,437	0.07%
Rajshahi	9,251,121	0.07%	8,666,144	0.07%
Khulna	9,958,956	0.08%	4,343,009	0.04%
Barishal	3,918,513	0.03%	4,038,280	0.03%
Mymensingh	9,150,003	0.07%	11,210,565	0.09%
Sub-total	**384,692,855**	**2.91%**	**341,783,291**	**2.80%**
b) In Urban Areas				
Dhaka	10,054,832,729	75.99%	9,336,177,388	76.35%
Chattogram	1,993,198,302	15.06%	1,797,208,261	14.70%
Sylhet	65,220,374	0.49%	45,193,065	0.37%
Rajshahi	188,944,907	1.43%	179,229,076	1.47%
Rangpur	91,028,620	0.69%	75,990,052	0.62%
Khulna	339,254,300	2.56%	340,349,490	2.78%
Barishal	37,950,092	0.29%	36,806,821	0.30%
Mymensingh	76,502,508	0.58%	75,005,819	0.61%
Sub-total	**12,846,931,833**	**97.09%**	**11,885,959,971**	**97.20%**
ii) Outside Bangladesh	-	-	-	-
Total	**13,231,624,687**	**100%**	**12,227,743,262**	**100%**

			Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
26.	**Consolidated Profit paid on Deposits**			
	Shahjalal Islami Bank PLC.	(Note-26a)	7,147,864,726	6,743,734,431
	Shahjalal Islami Bank Securities Ltd.		80,133,966	81,969,261
			7,227,998,692	6,825,703,692
	Less: Inter Company Transaction		78,632,605	80,412,295
			7,149,366,087	**6,745,291,397**
26a	**Profit paid on Deposits of the Bank**			
	Profit on Deposits*		6,602,133,600	6,140,762,592
	Profit paid on Borrowings		545,731,127	602,971,839
			7,147,864,726	**6,743,734,431**

*Profit paid on deposit increased due to increase of cost of deposit as well as increase in the volume of deposit.

26a.1	**Profit paid on Borrowings**		
	Profit paid on Borrowings	507,034,068	566,947,425
	Profit Expenses of Lease Liabilities (as per IFRS 16 Leases)	38,697,059	36,024,414
		545,731,127	**602,971,839**
27.	**Consolidated Income from Investments in Shares & Securities**		
	Shahjalal Islami Bank PLC. (Note-27a)	1,947,133,389	1,150,036,675
	Shahjalal Islami Bank Securities Ltd.	22,558,683	13,609,989
		1,969,692,072	1,163,646,664
	Less: Dividend from Subsidiary	-	-
		1,969,692,072	**1,163,646,664**



			Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
27a	**Income from Investments in Shares & Securities of the Bank**			
	Income from Investments in Govt. Sukuk/Islamic Bond		1,578,084,323	766,889,651
	Income from Investments in Shares & Securities	(Note-27a.1)	19,391,127	1,795,935
	Dividend Income		113,503,259	118,410,070
	Income from Investments in Corporate Sukuk/Islamic Bond		236,154,679	262,941,019
			1,947,133,389	**1,150,036,675**
27a.1	Income from investments in shares & securities arose through sale of listed shares in the Stock Exchanges.			
28.	**Consolidated Commission, Exchange and Brokerage**			
	Shahjalal Islami Bank PLC.	(Note-28a)	1,975,132,349	1,794,991,029
	Shahjalal Islami Bank Securities Ltd.		58,389,682	31,769,127
			2,033,522,031	**1,826,760,156**
28a	**Commission, Exchange and Brokerage of the Bank**			
	Other commission		1,001,831,647	981,101,956
	Exchange earnings	(Note-28a.1)	973,300,702	813,889,074
			1,975,132,349	**1,794,991,029**
28a.1	**Exchange Earnings**			
	Gross exchange gain		4,562,892,127	6,342,562,714
	Less: Exchange loss		3,589,591,426	5,528,673,640
	Net Exchange Gain		**973,300,702**	**813,889,074**
29.	**Consolidated Other Operating Income**			
	Shahjalal Islami Bank PLC.	(Note-29a)	947,237,429	911,304,382
	Shahjalal Islami Bank Securities Ltd.		5,492,185	3,106,549
			952,729,614	914,410,931
	Less: Inter Company Transaction		4,286,698	2,458,961
			948,442,916	**911,951,971**
29a	**Other Operating Income of the Bank**			
	Postage, Telex, SWIFT & REUTERS		83,734,217	78,162,657
	Incidental Charge		5,000	11,400
	Supervision & Monitoring Charge		1,447,420	3,011,795
	Other Charges	(Note-29a.1)	862,050,792	830,118,530
			947,237,429	**911,304,382**
29a.1	**Other Charges**			
	Rent receipts		8,031,634	7,790,850
	Charges on A/C closing		422,680	455,121
	Charges on clearing returned		398,308	337,258
	Cheque processing charge		130,538	103,153
	Service charges on Ijara		38,500	-
	Service charges on scheme investment		3,787,725	2,793,591
	Service charges on Quard		75,829,820	63,961,449
	Passport endorsement charge		47,100	77,300
	PO/DD cancellation charge		82,150	29,782
	Branch banking services		12,803,282	12,962,925
	Account maintenance fee		50,085,227	48,036,884
	Recoveries from cheque issue		-	9,254,283
	Income from sale of forms		282,525	419,200
	Service charge on SJIBL VISA Card		104,428,230	102,129,041
	Other Income From Islamic Credit Card		29,112,420	27,604,919
	Management Fees		524,823	430,430
	Notice pay earnings		3,239,620	3,798,772
	Rebate on Trade Finance		102,999,025	107,958,503
	Discrepency Fee		291,622,002	277,183,895
	Profit on sale of Bank's Assets		8,298,271	369,155
	Miscellaneous income		169,886,915	164,422,020
			862,050,792	**830,118,530**
30.	**Consolidated Salaries & Allowances**			
	Shahjalal Islami Bank PLC.	(Note- 30a)	2,531,734,802	2,202,523,946
	Shahjalal Islami Bank Securities Ltd.		37,799,495	68,999,697
			2,569,534,297	**2,271,523,643**
30a	**Salaries & Allowances of the Bank**			
	Basic Salary		941,914,245	787,325,940
	Allowances		802,742,370	705,180,535
	Bonus		303,109,772	426,858,927
	Bank's Contribution to Provident fund		88,732,313	76,937,296
	Leave Encashment		25,236,101	21,221,248
	Gratuity expenses		370,000,000	185,000,000
			2,531,734,802	**2,202,523,946**



			Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
31.	**Consolidated Rent, Taxes, Insurance, Electricity etc.**			
	Shahjalal Islami Bank PLC.	(Note- 31a)	151,998,477	193,107,459
	Shahjalal Islami Bank Securities Ltd.		2,605,568	3,196,825
			154,604,045	**196,304,284**
31a	**Rent, Taxes, Insurance, Electricity etc. of the Bank**			
	Rent, Rates & Taxes	(Note- 31a.1)	24,005,290	26,706,995
	Insurance		90,087,214	122,329,766
	Electricity & Lighting		37,905,974	44,070,698
			151,998,477	**193,107,459**
31a.1	**Rent, Rates & Taxes**			
	Rent, Rates & Taxes		189,216,892	175,102,785
	Transfer to depreciation and profit expenses under IFRS 16*		165,211,602	148,395,790
			24,005,290	**26,706,995**
	*Due to the adoption of IFRS 16 Leases, rental expense of Tk. 165,211,602 was transferred to depreciation of Right of Use (RoU) Assets and profit expense of lease liabilities.			
32.	**Consolidated Legal Expenses**			
	Shahjalal Islami Bank PLC.	(Note- 32a)	1,176,424	1,505,788
	Shahjalal Islami Bank Securities Ltd.		6,000	101,000
			1,182,424	**1,606,788**
32a	**Legal Expenses of the Bank**			
	Legal Fees & Charge		153,696	992,943
	Other Legal Expenses		1,022,727	512,845
			1,176,424	**1,505,788**
33.	**Consolidated Postage, Stamps, Telecommunication etc.**			
	Shahjalal Islami Bank PLC.	(Note- 33a)	24,069,718	28,569,626
	Shahjalal Islami Bank Securities Ltd.		1,408,580	1,394,501
			25,478,298	**29,964,127**
33a	**Postage, Stamps, Telecommunication etc. of the Bank**			
	Postage		2,227,346	1,795,566
	Leased line		13,094,177	18,056,662
	Telegram, Fax & Telex		1,989,254	2,739,207
	Telephone charges		337,953	479,628
	Mobile phone charges		6,420,989	5,498,563
			24,069,718	**28,569,626**
34.	**Consolidated Stationery, Printing, Advertisements etc.**			
	Shahjalal Islami Bank PLC.	(Note- 34a)	96,202,858	88,152,587
	Shahjalal Islami Bank Securities Ltd.		670,922	414,542
			96,873,780	**88,567,129**
34a	**Stationery, Printing, Advertisements etc. of the Bank**			
	Table Stationery		6,150,922	5,400,177
	Printing Stationery		5,954,569	6,169,512
	Security Stationery		2,037,538	5,924,709
	Computer Stationery		58,514,762	45,954,817
	Publicity and Advertisement		23,545,067	24,703,372
			96,202,858	**88,152,587**
35.	**Chief Executive's Salary & Fees of the Bank**			
	Basic Salary		5,100,000	4,800,000
	Allowances		2,100,000	1,956,000
	Bonus		3,200,000	3,100,000
			10,400,000	**9,856,000**
36.	**Directors' Fees & Expenses of the Bank**			
	Directors' Fees		2,453,834	3,235,000
	Meeting Expenses		-	290,702
			2,453,834	**3,525,702**
37.	**Shariah Supervisory Committee's Fees & Expenses of the Bank**			
	Shariah Council Meeting Expenses		**225,599**	**407,904**
38.	**Consolidated Auditors' Fees**			
	Shahjalal Islami Bank PLC.	(Note-38a)	2,012,500	2,012,500
	Shahjalal Islami Bank Securities Ltd.		49,729	46,000
			2,062,229	**2,058,500**



			Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
38a	**Auditor's Fees of the Bank**			
	Auditor's Fees		**2,012,500**	**2,012,500**
39.	**Consolidated Depreciation & Repairs of Assets**			
	Shahjalal Islami Bank PLC.	(Note-39a)	207,466,647	264,979,324
	Shahjalal Islami Bank Securities Ltd.		8,407,746	8,150,290
			215,874,393	**273,129,614**
39a	**Depreciation & Repairs of Bank's Assets**			
	a) Depreciation of Bank's Assets (Annexure-B)			
	Land & Building		9,799,235	9,749,300
	Furniture & Fixtures		50,555,613	52,305,190
	Office Equipment		20,247,283	20,663,316
	Computer & Network Equipment		37,780,664	31,482,041
	Vehicles		3,011,467	3,082,164
	Right of Use (ROU) Assets*		62,636,443	125,853,673
	b) Amortization of Bank's Assets (Annexure-B)			
	Software-Core Banking		-	-
	Software-Others		5,533,138	4,951,670
			189,563,841	**248,087,353**
	c) Repairs on Bank's Assets			
	Office Premises		1,134,613	797,654
	Office Equipment		7,058,008	7,765,722
	Office Furniture & Fixtures		1,318,970	837,963
	Vehicles		923,155	1,878,472
	Procurement of Parts, Spares & Others		7,468,060	5,612,162
			17,902,805	**16,891,971**
			207,466,647	**264,979,324**

*As per note-2.7.6, in accordance with IFRS 16 Leases, the Bank has recognized Right of Use (ROU) Assets and related depreciation as shown above.

40.	**Zakat Expenses of the Bank**			
	Zakat Expenses		-	-
			-	-
41.	**Consolidated Other Expenses**			
	Shahjalal Islami Bank PLC.	(Note-41a)	416,538,862	572,210,971
	Shahjalal Islami Bank Securities Ltd.		13,196,954	7,958,316
			429,735,816	**580,169,287**
41a	**Other Expenses of the Bank**			
	Petrol, Oil and Lubricants		2,676,809	4,245,045
	Entertainment		21,977,611	22,298,021
	Subscription		7,075,727	12,320,727
	Traveling and Conveyance		13,281,977	16,814,671
	Training Expenses		3,907,153	3,179,412
	Car expenses		150,340,313	132,189,647
	Papers & Periodicals		219,958	327,986
	Utility		4,194,283	3,769,681
	Uniform & Liveries		1,068,077	1,011,765
	Bank Charges		1,725,575	719,116
	Business development & promotion		28,711,395	18,901,123
	Upkeep and cleaning of office premises		27,759,111	27,126,348
	Security Service- outsourcing		67,881,038	65,882,924
	SJIBPLC. Card expenses		40,603,146	36,447,596
	Islamic Credit Card Expenses		15,032,271	14,567,486
	AGM & meeting expenses		8,015,950	7,222,402
	Capital Enhancement Fees		1,954,900	3,669,977
	Laundry and Washing		408,029	295,806
	Crockeries, Kettle and others		1,450,303	233,547
	Photograph and Photocopy		387,865	489,613
	Loss on Disposal of Fixed Assets		454,236	1,440,495
	CSR Expense		1,280,000	495,000
	Agent Banking Expanse		8,333,204	6,544,153
	Branch Opening Expenses		84,909	957,879
	Miscellaneous Expenses		7,715,022	6,060,554
			416,538,862	**387,210,971**



			Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
42.	**Consolidated Provision against Investments, Off-balance Sheet Items & Others**			
	Shahjalal Islami Bank PLC.	(Note-42a)	1,969,353,996	1,537,921,000
	Shahjalal Islami Bank Securities Ltd.		-	-
			1,969,353,996	**1,537,921,000**
42a	**Provision against Investments, Off-balance Sheet Items & Others of the Bank**			
	Provision on Unclassified Investments		1,869,395,365	805,000,000
	Provision on Classified Investments		(152,691,369)	650,000,000
	Provision on Off-balance Sheet Items		310,550,000	-
	Provisions on Investments in Securities		(70,000,000)	72,000,000
	Provision on Other Assets		12,100,000	10,921,000
			1,969,353,996	**1,537,921,000**
43.	**Consolidated Deferred Tax (Income)/Expenses**			
	Shahjalal Islami Bank PLC.	(Note-43a)	(9,775,292)	31,097,498
	Shahjalal Islami Bank Securities Ltd.		23,755	(11,006)
			(9,751,536)	**31,086,492**
43a	**Deferred Tax (Income)/Expenses of the Bank**			
	Closing deferred tax liability		18,424,538	75,472,977
	Opening deferred tax liability		28,199,829	44,375,479
	Deferred tax expenses/(Income)		**(9,775,292)**	**31,097,498**
43b	**Consolidated Tax Expenses**			
	Current tax		3,318,714,474	2,883,222,192
	Deferred tax		(9,751,536)	31,086,492
			3,308,962,938	**2,914,308,685**
43c	**Tax Expenses of the Bank**			
	Current tax	(Note-15a.2)	3,305,312,252	2,872,529,106
	Deferred tax	(Note-43a)	(9,775,292)	31,097,498
			3,295,536,961	**2,903,626,605**
44.	**Consolidated Earnings per Share (EPS)**	(Note-2.17)		
	Net Profit after Taxes		3,084,485,807	2,753,776,968
	No. of Ordinary Shares outstanding		1,112,968,351	1,112,968,351
			2.77	**2.47**
44a	**Earnings per Share (EPS) of the Bank**	(Note-2.17)		
	Net Profit after Tax		3,105,799,959	2,784,607,050
	Number of Ordinary Shares outstanding		1,112,968,351	1,112,968,351
			2.79	**2.50**

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

Operating Income & Earnings per Share substantially increased compared to that of last year mainly due to the increase of Net Investment Income and Income from Investments in Shares & Securities.

44(i)	**Net Asset Value (NAV) per Share:**		
	Net Asset Value (Consolidated)	27,080,715,834	24,854,892,058
	Net Asset Value (Bank's)	27,056,753,448	24,842,137,129
	No. of Outstanding Shares	1,112,968,351	1,112,968,351
	Net Asset Value (NAV) per Share (Consolidated)	**24.33**	**22.33**
	Net Asset Value (NAV) per Share (Bank's)	**24.31**	**22.32**

Net Asset Value per Share has increased compared to that of last year due to the increase of net profit after taxes during the period.

44(ii)	**Net Operating Cash Flows per Share (NOCFPS):**		
	Net cash flow from operating activities (Consolidated)	5,223,627,513	17,133,794,665
	Net cash flow from operating activities (Bank's)	5,210,859,211	17,122,176,915
	No. of Outstanding Shares	1,112,968,351	1,112,968,351
	Net Operating Cash Flow per Share (NOCFPS) (Consolidated)	**4.69**	**15.39**
	Net Operating Cash Flow per Share (NOCFPS) (Bank's)	**4.68**	**15.38**

Net Operating Cash Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) decreased compared to the same period of last year due to increase in investment to customers & increase in placement with other banks & financial institutions.

45.	**Consolidated Investment Income Receipt in Cash**			
	Shahjalal Islami Bank PLC.	(Note-45a)	15,930,511,534	14,157,119,534
	Shahjalal Islami Bank Securities Ltd.		70,602,085	82,428,606
			16,001,113,619	**14,239,548,140**



			Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
45a	**Investment Income Receipt of the Bank**			
	Investment income receipt (excluding Dividend Income)	(Note 25a & 27a)	15,926,962,326	14,327,035,412
	Add: Opening profit receivable	(Note-10a.2)	1,133,428,082	885,735,166
	Less: Closing profit receivable	(Note-10a.2)	1,129,878,874	1,055,651,045
			15,930,511,534	**14,157,119,534**
46.	**Consolidated Profit Paid on Deposits**			
	Shahjalal Islami Bank PLC.	(Note-46a)	7,387,368,413	6,713,811,838
	Shahjalal Islami Bank Securities Ltd.		20,947,280	50,462,604
			7,408,315,693	**6,764,274,442**
46a	**Profit Paid on Deposits of the Bank**			
	Profit Paid on Deposits	(Note-26a)	7,109,167,667	6,707,710,017
	Add: Opening profit payable on deposit	(Note-13a)	2,785,364,438	2,465,029,509
	Less: Closing profit payable on deposit	(Note-13a)	2,507,163,691	2,458,927,688
			7,387,368,413	**6,713,811,838**
47.	**Consolidated Cash Receipts from Other Operating activities**			
	Shahjalal Islami Bank PLC.	(Note-47a)	938,939,158	910,935,227
	Shahjalal Islami Bank Securities Ltd.		5,492,185	3,106,549
			944,431,343	**914,041,776**
47a	**Cash Receipts from other Operating activities of the Bank**			
	Postage & Telex Charge Recovery		83,734,217	78,162,657
	Incidental Charge		5,000	11,400
	Supervision & Monitoring Charge		1,447,420	3,011,795
	Other charges (except income from sale of fixed assets)		853,752,521	829,749,375
			938,939,158	**910,935,227**
48.	**Consolidated Cash Payments for Other Operating activities**			
	Shahjalal Islami Bank PLC.	(Note-48a)	781,135,586	965,187,216
	Shahjalal Islami Bank Securities Ltd.		17,465,348	12,867,454
			798,600,934	**978,054,670**
48a	**Cash Payments for Other Operating activities of the Bank**			
	Rent, Taxes, Insurance, Lighting etc.	(Note-31a)	317,210,079	341,503,249
	Legal Expenses	(Note-32a)	1,176,424	1,505,788
	Postage, Stamp, Telegram & Telephone	(Note-33a)	24,069,718	28,569,626
	Directors' Fee & Expenses	(Note-36)	2,453,834	3,525,702
	Shariah Supervisory Committee's Fees & Expenses	(Note-37)	225,599	407,904
	Auditor's Fee	(Note-38a)	2,012,500	2,012,500
	Repairs & Maintenance of Bank's Assets	(Note-39a.c)	17,902,805	16,891,971
	Zakat Expenses	(Note-40)	-	-
	Other Expenses		416,084,626	570,770,476
			781,135,586	**965,187,216**
49.	**Cash Increase/Decrease in Consolidated Other Assets**			
	Shahjalal Islami Bank PLC.	(Note-49a)	10,329,380,430	8,577,833,033
	Shahjalal Islami Bank Securities Ltd.		181,738,175	21,416,442
			10,511,118,605	8,599,249,475
	Less: Cash Increase/(Decrease) through Inter Company Transaction		2,515,000,000	2,515,000,000
			7,996,118,605	**6,084,249,475**
	Cash (Increase)/Decrease in Other Assets		**(304,074,537)**	**(13,870,785)**
49a	**Cash Increase/Decrease in Other Assets of the Bank**			
	Stock of Stationery and Stamps		65,731,866	46,872,978
	Advance deposits and rent		31,051,636	22,812,354
	Suspense Account		379,176,779	782,436,627
	Other Prepayments		1,184,295,673	725,773,791
	Receivable from Shahjalal Islami Bank Securities Limited		-	-
	Shahjalal Islami Bank Securities Ltd.	(Note 10a.3)	2,515,000,000	2,515,000,000
	Advance Insurance premium		-	-
	Other Receivables		588,927,878	3,034,667
	SJIBL General Account-Net		5,565,196,598	4,481,902,616
			10,329,380,430	**8,577,833,033**
	Cash (Increase)/Decrease in Other Assets		**(177,635,224)**	**(32,019,045)**
50.	**Cash Increase/Decrease in Consolidated Other Liabilities**			
	Shahjalal Islami Bank PLC.	(Note- 50a)	3,293,900,467	2,677,516,955
	Shahjalal Islami Bank Securities Ltd.		1,406,863,694	1,335,695,168
			4,700,764,161	4,013,212,122
	Less: Cash Increase/(Decrease) through Inter Company transaction		-	-
			4,700,764,161	**4,013,212,122**
	Cash Increase/(Decrease) in Other Liabilities		**680,464,555**	**786,073,713**



		Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
50a	**Cash Increase/Decrease in Other Liabilities of the Bank**		
	Other Payables	2,544,162,129	1,753,669,450
	Taxation on other income & prior years	326,223,283	326,223,283
	Outstanding Expenses	418,533,508	592,641,242
	Unearned Income on Quard	4,981,547	4,982,980
		3,293,900,467	**2,677,516,955**
	Cash Increase/(Decrease) in Other Liabilities	**448,570,015**	**653,719,435**
51.	**Consolidated Cash and Cash Equivalents**		
	Shahjalal Islami Bank PLC. (Note-51a)	24,232,433,882	40,729,213,547
	Shahjalal Islami Bank Securities Ltd.	612,020,404	370,904,864
		24,844,454,286	41,100,118,411
	Less: Cash Increase/(Decrease) through Inter Company Transaction	313,724,780	294,350,361
		24,530,729,507	**40,805,768,050**
51a	**Cash and Cash Equivalents of the Bank**		
	Cash in Hand	3,018,470,557	3,020,151,257
	Balance with Bangladesh Bank & Sonali Bank PLC. (as agent of Bangladesh Bank)	14,673,862,104	28,614,178,536
	Balance with Other Banks & Financial Institutions	6,540,101,221	9,094,883,754
		24,232,433,882	**40,729,213,547**
52.	**Reconciliation of Net Profit after Taxes and Operating Profit before changes in operating assets and liabilities of the Bank**		
	Cash flows from operating activities		
	Net profit after taxes	3,105,799,959	2,784,607,050
	Provision for taxation	3,295,536,961	2,903,626,605
	Provision for investments, shares & contingent liabilities	1,969,353,996	1,537,921,000
	(Increase)/decrease profit receivable	3,549,208	(169,915,878)
	Increase/(decrease) profit payable on deposits	(278,200,746)	(6,101,821)
	Depreciation & amortization of fixed assets	189,563,841	248,087,353
	Recoveries on investment previously written-off	102,709,845	18,155,300
	Income tax paid	(2,959,470,457)	(2,135,259,087)
	Loss/profit on the sale of Bank's assets	(7,844,035)	1,071,340
	Non-cash Impact of IFRS 16 "Lease"	(126,514,543)	(112,371,376)
	Effect of exchange rate changes on cash and cash equivalents	11,177,406	(68,247,980)
	Operating profit before changes in operating assets and liabilities	**5,305,661,435**	**5,001,572,505**

53. Number of Employees of the Bank

The number of employees engaged for the whole period or part thereof who received a total remuneration of Tk. 36,000 or above was 2,811.

54. Audit Committee of the Bank

a) Particulars of Audit Committee

Pursuant to the BRPD Circular No. 02 dated 11 February 2024, the Board of Directors of the Bank formed a 04 (Four) members' [including 02 (Two) Independent Directors] Audit Committee called 'Board Audit Committee'. The Board of Directors in its Meeting No. 404 held on 28 January 2026 reconstituted the Committee by the following members:

Name	Status with the Bank	Status with the Committee	Educational Qualification
Nasir Uddin Ahmed, FCA, FCS	Independent Director	Chairman	Masters
Fakir Mashrikuzzaman	Director	Member	BBA
Fakir Maniruzzaman	Director	Member	HSC
Md. Rezaul Karim, FCMA	Independent Director	Member	Masters

All the members of the Board Audit Committee have good exposure in the banking business. All of them are playing active role in the Board Audit Committee.

Nasir Uddin Ahmed, FCA, FCS, former Independent Director has finished his second tenor on 08-04-2026.

b) Meeting of Audit Committee

During 1st January to 30th June 2026, the Audit Committee of the Board conducted 04 (Four) meetings in which among others, the following issues were discussed:

i) The duties and responsibilities of the Committee as stated in BRPD Circular No. 02 dated 11 February 2024;

ii) Regular review of the Internal and External (including Bangladesh Bank) Inspection & Audit Report with a view to implementing the suggestion of Internal and External Auditors in respect of Internal Control structure and techniques;

iii) Minimization of expenditure in all operational activities where possible;

iv) Reviewing the accounting procedures with a view to ascertain that the International Financial Reporting Standards (IFRSs) have been applied in maintaining books and records of the Bank.



55. Related Party Disclosures of the Bank

55.1 Name of the Directors and Their Interest in Different Entities

Name of Director	Status with the Bank	Name of the Firms/Companies in which they have Interest
Mohammed Younus	Chairman	i) Sonali Papers and Board Mills PLC. ii) Sonali Dredger Ltd. iii) Younus Newsprint Mills Ltd. iv) Younus Offset Paper Mills Ltd. v) Younus Fine Paper Mills Ltd. vi) Younus Paper Mills Ltd. vii) Younus Fillament Ind. Ltd. viii) Younus Plastic Ind. Ltd. ix) Younus Spinning Mills Ltd. x) Younus Specialized Cold Storage Ltd. xi) Younus Cold Storage Ltd. xii) United Multi Agro Ltd. xiii) Ananta Paper Mills Ltd. xiv) Sobhan Ice & Cold Storage Ltd. xv) Sharif Cold Storage Ltd. xvi) Nowpara Cold Storage Pvt. Ltd. xvii) Garib-E-Newaj Cold Storage Pvt. Ltd. xviii) Siddheswari Cold Storage Ltd. xix) Europa Cold Storage Ltd. xx) Combined Food & Cold Storage Ltd. xxi) A. Kader & Sons Himagar Ltd. xxii) Wadud & Ayesha Cold Store Ltd. xxiii) Galaxy Flying Academy Ltd. xxiv) Quality Accessories Ltd. xxv) Laxmi Cold Storage Ltd. xxvi) Sreenagor Cold Storage Ltd. xxvii) Five Star Ice and Cold Storage Ltd. xxviii) Sonali News.Com xxix) Sonali IT xxx) Sonali Bazar Dot Com xxxi) United Traders xxxii) United Fisheries xxxiii) Sonali Abason Ltd. xxxiv) Sonali Rubber Garden xxxv) Long Lasting Coating xxxvi) Meghna Pipe Factory xxxvii) Fly Galaxy Travel and Tours xxxviii) NRB Recruiting Agency xxxix) Perfume Chemical Industries PLC. xxxx) Jago Corporation PLC. xxxxi) Fareast International University xxxxii) Shahjalal Islami Bank Securities Ltd.
Mohiuddin Ahmed	Vice Chairman	i) Rupsha Trading Corporation ii) Mohiuddin Auto House iii) Pacific Automobile iv) Shahjalal Islami Bank Securities Ltd.
Fakir Akhtaruzzaman	Vice Chairman	i) Fakir Knitwears Ltd. ii) Central Hospital Ltd. iii) Zaman Agro Fisheries Ltd. iv) Fakir Echo Knitwears Ltd. v) FKL Spinning Ltd. vi) Fakir Securities Ltd.
Md. Sanaullah Shahid (Rep. of Electra International Ltd.)	Director	i) Electra International Ltd. ii) Electra Consumer Electronics Industries Ltd. iii) Electra Furniture iv) Electra International v) Electra Mobile Ltd. vi) Electra Holding Ltd. vii) Electra Industries Ltd. viii) Electra Mobile ix) Federal Securities & Invst. Ltd. x) Jalsiri Dairy Firm and Fishery xi) Kashmir Chemical Co. xii) Sazawa Brothers xiii) Shahjalal Islami Bank Securities Ltd.
Harun Miah (Rep. of Shamsuddin Khan & Harun Miah Ltd.)	Director	i) Shamsuddin Khan & Harun Miah Ltd. (UK) ii) Kushiara Financial Service iii) Kushiara Travels Ltd. iv) Pritom Inn (Pvt.) Ltd. v) Kushiara International Travels vi) Windsor Hotel & Resort vii) Shahjalal Islami Bank Securities Ltd.



Name of Director	Status with the Bank	Name of the Firms/Companies in which they have Interest
Md. Abdul Barek	Director	i) Arju Electronics ii) Jony Electronics iii) Rony Electronics iv) Shahjalal Islami Bank Securities Ltd.
Akkas Uddin Mollah (Rep. of Akkas Uddin Mollah Ltd.)	Director	i) Russel Garments ii) Russel Apperals iii) Ekram Sweaters Ltd. iv) PNR Industries Ltd. v) Tania Cotton Mills Ltd. vi) Russel Washing Plant vii) Russel Spinning Mills Ltd. viii) Nurul Islam Spinning Mills Ltd. ix) Alalpur Agro & Fisheries Ltd. x) Ekram Export Ltd. xi) Akkas Uddin Mollah Ltd. xii) Shahjalal Islami Bank Securities Ltd.
Khandaker Sakib Ahmed	Director	i) Own The World Company Ltd. ii) Own the World Hajj & Umrah Ltd. iii) AQUA Consultant & Associates Ltd. iv) Intech Limited (Listed Public Limited Company) v) Millennium Information Solution Ltd vi) Eastern University vii) HURDCO International School viii) Al-Azhar International Grammar School ix) Shahjalal Islami Bank Securities Ltd.
Engr. Md. Towhidur Rahman	Director	i) Fresh Foods Ltd. ii) Sea Fresh Ltd. iii) Libas Textiles Ltd. iv) Moshiur Infrastructure Ltd. v) Natural Faves Ltd. vi) South Asian Scolars School and College vii) Prime University viii) Eng. Towhidur Rahman Ltd ix) Shahjalal Islami Bank Securities Ltd.
A. K. Azad	Director	i) Ha-Meem Denim Ltd. ii) Ha-Meem Spinning Mills Ltd. iii) Ha-Meem Design Ltd. iv) That's It Sweater Ltd. v) That's It Sportswear Ltd. vi) That's It Garments Ltd. vii) That's It Knit Ltd. viii) Sajid Washing & Dyeing Ltd. ix) Nishat Jute Mills Ltd. x) Refat Garments Ltd. xi) Modern Washing & Dyeing Industries Ltd. xii) Refat Packaging & Printing Industries Ltd. xiii) Sakib Poly Industries Ltd. xiv) Apparels Galary Ltd. xv) Artistic Design Ltd. xvi) Creative Collections Ltd. xvii) Creative Wash Ltd. xviii) Express Washing & Dyeing Ltd. xix) Times Media Ltd. [The Daily Samakal] xx) Channel 24 Ltd. xxi) That's It Packaging xxii) That's Fashions Ltd. xxiii) Nishat Packaging & Printing Industries Ltd. xxiv) Crecent Spinning Mills Ltd. xxv) Ha-Meem Pharmaceuticals Ltd. xxvi) Shahjalal Islami Bank Securities Ltd.
Md. Moshiur Rahman Chamak (Rep. of Fresh Export Import Ltd.)	Director	i) Fresh Export Import Ltd. ii) Libas Textiles Ltd. iii) Natural Faves Ltd. iv) Moshiur Infrastructure Ltd. v) Eng. Towhidur Rahman Ltd
Mrs. Tahera Faruque	Director	i) F & T Property Management Company (UK) ii) Star of India Restaurant (UK)
Fakir Mashrikuzzaman (Rep. of Fakir Knitwears Ltd.)	Director	i) Fakir Knitwears Ltd. ii) Zaman Agro Fisheries Ltd. iii) Fakir Echo Knitwears Ltd. iv) FKL Spinning Ltd. v) Fakir Logistics Service vi) Fakir Securities Ltd.
Fakir Maniruzzaman (Rep. of Fakir Apparels Ltd.)	Director	i) Fakir Apparels Ltd. ii) Armour Polymer Ltd. iii) Fakir Trade Agency iv) Green View Golf Resort Ltd.



Name of Director	Status with the Bank	Name of the Firms/Companies in which they have Interest
Abdul Hakim	Director	i) Excellent Tiles Industries Ltd. ii) Excellent Ceramic Industries Ltd. iii) Zareen Agro Industries Ltd. iv) Karnafully Motors v) Halim Motors vi) Shahjalal Islami Bank Securities Ltd.
Md. Reazul Karim FCMA	Independent Director	-

55.2 Significant Contracts where Bank is a party and wherein Directors have interest: Nil

55.3 Shares issued to Directors & Executives without consideration or exercise at discount: Nil

55.4 Lending Policies to Related Parties

Lending to related parties is effected as per requirements of Section 27(1) of the Banking Companies Act, 1991 (as amended up to date).

55.5 Investments (Loans and Advances) to Directors and their related Concern (Note-8a.4) as on 30 June 2026:

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	1,875,838	-	Regular
ii)	Electra International Ltd.	Electra International Ltd., representated by Mr. Md. Sanaullah Shahid	BMCTR-Rev	-	115,459,841	Regular
iii)	Own the World Company Limited	Khandaker Sakib Ahmed	BMCTR/BG	7,500,000	9,416,898	Regular
iv)	Aqua Consultant And Associates Ltd.	Khandaker Sakib Ahmed	BG	70,000,000	-	Regular
v)	M/s. Rupsha Trading Corporation	Md. Mohiuddin Ahmed	L/C /MPI-TR/Bai-Muajjal	-	39,956,943	Regular
vi)	Abdul Hakim	Abdul Halim	HPSM-Real Estate	-	10,413,913	Regular
vii)	Shoyeb Ahmed	Abdul Halim	HPSM-Real Estate	-	10,464,305	Regular
viii)	Fakir Knitwears Ltd	Fakir Mashrikuzzaman	BG	4,113,900	-	Regular
ix)	Fakir Knitwears Ltd	Fakir Akhtaruzzaman	BG	55,376,170	-	Regular
x)	Akkas Uddin Mollah	Akkas Uddin Mollah	Credit Card	-	54,076	Regular
xi)	Khandoker Sakib Ahmed	Khandoker Sakib Ahmed	Credit Card	-	122,484	Regular
xii)	Abdul Barek	Abdul Barek	Credit Card	-	38,345	Regular
xiii)	Anuarul Kuddas	Abdul Barek	Credit Card	-	5,988	Regular
xiv)	Anwarul Kaium Shimu	Abdul Barek	Credit Card		23,554	Regular
xv)	Tanzin Zaman	Khandoker Sakib Ahmed	Credit Card	-	397,684	Regular
xvi)	Shahjalal Islami Bank Securities Ltd.	Subsidiary	Bai-Muajjal/BG	100,000,000	1,231,480,415	Regular
				238,865,908	**1,417,834,448**	

55.6 Business other than Banking business with any related concern of the Directors as per Section 18 (2) of the Banking Companies Act, 1991 (as amended up to date): Nil

55.7 Investments in Securities of Directors and their related concern: Nil

56. Events after Reporting Period

There is no such events after Reporting Period.

Dhaka,
14 October 2026

Chairman | Director | Director | Managing Director

Aziz Halim Khair Chowdhury & Co. Chartered Accountants Dhaka

Annexure-A

Shahjalal Islami Bank PLC.

Investments in Shares & Securities (Listed with Stock Exchanges)

As at 30 June 2026

(Amount in Taka)

Sl. No.	Name of Company	No. of Shares/ Securities	Market Price per Share	Market Value as at 30 June 2026	Cost Price as at 30 June 2026	Unrealised Gain/(loss)
	Quoted					
1	The ACME Laboratories Limited	800,000	82.40	65,920,000	71,550,943	(5,630,943)
2	Active Fine Chemicals Ltd.	2,200,000	7.00	15,400,000	60,709,192	(45,309,192)
3	Aftab Automobiles Limited	912,000	31.40	28,636,800	54,174,441	(25,537,641)
4	AIBL 1st Islamic Mutual Fund	5,000,000	4.30	21,500,000	44,927,560	(23,427,560)
5	Dhaka Electric Supply Company Ltd.	2,500,000	25.00	62,500,000	125,754,826	(63,254,826)
6	Export Import Bank of Bangladesh PLC.	11,500,000	3.00	34,500,000	158,153,884	(123,653,884)
7	Generation Next Fashions Limited	1,989,845	3.10	6,168,520	25,741,813	(19,573,294)
8	RAK Ceramics (Bangladesh) Limited	1,000,000	29.50	29,500,000	49,814,878	(20,314,878)
9	Square Textile Ltd.	1,615,486	50.60	81,743,592	104,619,614	(22,876,022)
10	The Dacca Dyeing & Mfg. Co. Limited	2,800,000	17.30	48,440,000	102,948,339	(54,508,339)
11	Titas Gas Transmission and Distribution Co. Ltd	4,600,000	18.20	83,720,000	240,881,514	(157,161,514)
12	Prime Islami Life Insurance Ltd.	700,000	42.00	29,400,000	47,262,250	(17,862,250)
13	Singer Bangladesh Limited	500,000	81.60	40,800,000	88,910,881	(48,110,881)
14	Square Pharmaceuticals Ltd.	850,000	224.00	190,400,000	188,978,625	1,421,375
15	Silva Pharmaceuticals Limited	2,300,000	15.60	35,880,000	48,788,156	(12,908,156)
16	Robi Axiata Limited	3,000,000	32.60	97,800,000	142,756,117	(44,956,117)
17	Linde Bangladesh Ltd.	50,000	715.20	35,760,000	75,143,517	(39,383,517)
18	Power Grid Company of Bangladesh Ltd.	2,000,000	39.60	79,200,000	123,322,659	(44,122,659)
19	Lub-rref (Bangladesh) Limited	1,500,000	13.10	19,650,000	69,212,179	(49,562,179)
20	Mir Akhter Hossain Limited	1,375,946	41.40	56,964,164	95,652,768	(38,688,603)
21	ACI Limited	181,125	201.90	36,569,138	44,635,402	(8,066,264)
22	ACI Formulations Limited	555,000	154.40	85,692,000	91,841,140	(6,149,140)
23	Grameenphone Ltd.	150,000	259.60	38,940,000	50,486,426	(11,546,426)
24	Apex Tannery Limited	100,000	105.10	10,510,000	13,619,478	(3,109,478)
25	Aamra Technologies Limited	200,000	16.90	3,380,000	6,642,625	(3,262,625)
26	ADN Telecom Limited	49,900	68.50	3,418,150	6,603,045	(3,184,895)
27	Crown Cement PLC.	500,000	66.10	33,050,000	37,148,434	(4,098,434)
28	Energypac Power Generation Limited	750,000	19.80	14,850,000	29,171,775	(14,321,775)
29	Global Islami Bank Limited	1,383,235	1.70	2,351,500	13,173,669	(10,822,169)
30	IFAD Autos Limited	530,250	26.10	13,839,525	24,142,177	(10,302,652)
31	LafargeHolcim Bangladesh Limited	1,570,000	56.00	87,920,000	110,211,607	(22,291,607)
32	Agricultural Marketing Company Ltd. (Pran)	60,000	222.50	13,350,000	16,586,180	(3,236,180)
33	Bashundhara Paper Mills Limited	700,000	28.60	20,020,000	55,038,573	(35,018,573)
34	JMI Hospital Requisite Manufacturing Limited	543,420	51.10	27,768,762	40,681,277	(12,912,515)
35	LankaBangla Securities Limited	97,828	11.40	1,115,239	4,999,989	(3,884,750)
36	Fareast Islami Life Insurance Co. Ltd.	100,000	22.80	2,280,000	6,612,721	(4,332,721)
37	Union Bank Limited	2,100,000	1.50	3,150,000	25,711,346	(22,561,346)
38	Eastern Housing Limited	926,397	91.90	85,135,884	83,284,392	1,851,492
39	Reckitt Benckiser (Bangladesh) PLC	1,146	3,369.20	3,861,103	3,836,686	24,417
40	MJL Bangladesh PLC.	500,000	94.50	47,250,000	47,253,241	(3,241)
41	The IBN SINA Pharmaceutical Industry PLC	37,687	319.60	12,044,765	11,568,064	476,701
42	Apex Footwear Limited	70,000	205.60	14,392,000	13,573,283	818,717
	Un-Quoted					
1	CWT – Community Bank Shariah Fund	2,000,000	9.91*	19,820,000	20,000,000	(180,000)
2	Investment A/C - SWIFT Membership Share			22,209,631	22,209,631	-
3	Investment in Venture Capital			124,231,640	124,231,640	-
Total				**1,791,032,412**	**2,822,566,955**	**(1,031,534,543)**

* Current Surrender Price



Annexure-B

Shahjalal Islami Bank PLC.

Schedule of Fixed Assets including Premises, Furniture and Fixtures

As at 30 June 2026

(Amount in Taka)

Particulars	Cost				Depreciation & Amortization						Written Down Value as at 30.06.2026
	Balance as at 01.01.2026	Addition during the year	Adjustment during the year	Balance as at 30.06.2026	Rate	Balance as at 01.01.2026	Adjustment during the year	Charged during the year	Exch. Rate effect of OBU	Balance as at 30.06.2026	
Tangible Assets											
Land	1,876,724,350	-	-	1,876,724,350	-	-	-	-		-	1,876,724,350
Building	893,986,278	4,800,000	-	898,786,278	2.50%	224,985,939	-	9,799,235		234,785,173	664,001,104
Furniture & Fixtures	1,329,480,321	34,144,231	4,417,729	1,359,206,823	10% & 20%	800,633,105	3,628,120	50,555,650	-	847,560,636	511,646,187
Office Equipment	893,630,737	20,665,740	6,032,226	908,264,251	20%	781,346,987	6,030,836	20,247,283		795,563,435	112,700,817
Computer & Network Equipment	935,724,277	46,193,271	5,291,651	976,625,898	20%	703,308,489	5,277,345	37,780,664	39	735,811,847	240,814,051
Vehicles	133,226,381	8,532,990	-	141,759,371	20%	126,391,394	-	3,011,467		129,402,860	12,356,511
Right of Use Assets (ROU)	2,883,495,098	102,442,172	-	2,985,937,270	-	1,242,452,439	-	62,636,443		1,305,088,882	1,680,848,388
Books	1,042,667	-	-	1,042,667	20%	1,020,539	-	-		1,020,539	22,128
Sub-total	**8,947,310,108**	**216,778,404**	**15,741,605**	**9,148,346,907**		**3,880,138,892**	**14,936,301**	**184,030,741**	**39**	**4,049,233,371**	**5,099,113,535**
Intangible Assets											
Software-Core Banking	62,615,430	-	-	62,615,430	20%	62,615,428	-	-		62,615,428	2
Software-Others	136,373,422	18,517,888	-	154,891,310	20%	112,713,012	-	5,533,138		118,246,150	36,645,160
Sub-total	**198,988,852**	**18,517,888**	**-**	**217,506,740**		**175,328,440**	**-**	**5,533,138**	**-**	**180,861,578**	**36,645,162**
Grand Total	**9,146,298,960**	**235,296,292**	**15,741,605**	**9,365,853,647**		**4,055,467,332**	**14,936,301**	**189,563,878**	**39**	**4,230,094,949**	**5,135,758,697**

As at 31 December 2025

Particulars	Cost				Depreciation & Amortization						Written Down Value as at 31.12.2025
	Balance as at 01.01.2025	Addition during the year	Adjustment during the year	Balance as at 31.12.2025	Rate	Balance as at 01.01.2025	Adjustment during the year	Charged during the year	Exch. Rate effect of OBU	Balance as at 31.12.2025	
Tangible Assets											
Land	1,876,724,350	-	-	1,876,724,350	-	-	-	-		-	1,876,724,350
Building	893,986,278	-	-	893,986,278	2.50%	205,325,749		19,660,190		224,985,939	669,000,339
Furniture & Fixtures	1,306,951,595	40,714,132	18,185,406	1,329,480,321	10% & 20%	709,252,941	13,269,375	104,649,539	1	800,633,105	528,847,215
Office Equipment	870,075,095	31,820,801	8,265,159	893,630,737	20%	749,337,898	8,232,423	40,241,511		781,346,987	112,283,750
Computer & Network Equipment	779,014,901	164,435,445	7,726,069	935,724,277	20%	638,800,838	7,687,410	72,195,023	37	703,308,489	232,415,788
Vehicles	133,226,381	-	-	133,226,381	20%	119,960,639	-	6,430,755		126,391,394	6,834,987
Right of Use Assets (ROU)	2,639,248,105	244,246,993	-	2,883,495,098	-	991,278,924		251,173,514		1,242,452,439	1,641,042,659
Books	1,042,667	-	-	1,042,667	20%	1,020,539	-	-		1,020,539	22,128
Sub-total	**8,500,269,371**	**481,217,371**	**34,176,633**	**8,947,310,108**		**3,414,977,528**	**29,189,207**	**494,350,533**	**39**	**3,880,138,892**	**5,067,171,216**
Intangible Assets											
Software-Core Banking	62,615,431	-	-	62,615,430	20%	62,615,428	-	-		62,615,428	2
Software-Others	132,245,866	4,127,555	-	136,373,422	20%	102,693,577	-	10,019,436		112,713,012	23,660,409
Sub-total	**194,861,297**	**4,127,555**	**-**	**198,988,852**		**165,309,005**	**-**	**10,019,436**	**-**	**175,328,440**	**23,660,412**
Grand Total	**8,695,130,668**	**485,344,926**	**34,176,633**	**9,146,298,960**		**3,580,286,533**	**29,189,207**	**504,369,968**	**39**	**4,055,467,332**	**5,090,831,627**

Aziz Halim Khair Choudhury Chartered Accountants Dhaka

Annexure-C

Shahjalal Islami Bank PLC.

Statement of Foreign Currency

As at 30 June 2026

[Refer to Note-5a.2 to the financial statements]

Sl. No.	Name of the Bank	Currency Name	30-Jun-26			31-Dec-25		
			Amount in Foreign Currency	Conversion Rate per Unit F.C.	Amount in Taka	Amount in Foreign Currency	Conversion Rate per Unit F.C.	Amount in Taka
1	Standard Chartered Bank, NY	USD	26,231.67	122.8500	3,222,561	9,598,968.46	122.2954	1,173,909,687
2	Mashreq Bank PSC, NY	USD	1,179,463.94	122.8500	144,897,145	4,028,533.69	122.2954	492,671,139
3	Standard Chartered Bank, Mumbai	USD	222,198.53	122.8500	27,297,089	222,198.53	122.2954	27,173,858
4	Habib American Bank, USA	USD	25,530.95	122.8500	3,136,477	1,928,305.44	122.2954	235,822,885
5	ICICI Bank, Hong Kong	USD	287,985.15	122.8500	35,378,976	403,591.96	122.2954	49,357,440
6	WACHOVIA BANK, NY, USA	USD	-	122.8500	-	-	122.2954	-
7	Commerzbank AG Frankfurt	USD	1,538,252.06	122.8500	188,974,266	4,031,730.27	122.2954	493,062,066
8	Bank Aljazira	USD	770.80	122.8500	94,693	770.80	122.2954	94,265
9	JPMorgan Chase Bank N.A., NY, USA	USD	47,016.91	122.8500	5,776,027	2,597,603.68	122.2954	317,674,981
10	Citibank N.A., NY, USA	USD	122,666.42	122.8500	15,069,570	6,335,308.63	122.2954	774,779,103
11	Sonali Bangladesh UK Ltd.	USD	373,841.47	122.8500	45,926,425	491,216.25	122.2954	60,073,488
12	AB Bank Ltd. Mumbai	ACUD	35,453.88	122.8500	4,355,509	294,245.58	122.2954	35,984,881
13	Standard Chartered Bank, Mumbai	ACUD	459,417.32	122.8500	56,439,418	1,155,436.94	122.2954	141,304,623
14	Standard Chartered Bank, Colombo	ACUD	6,967.01	122.8500	855,897	7,017.01	122.2954	858,148
15	ICICI Bank, Mumbai	ACUD	453,031.94	122.8500	55,654,974	97,060.07	122.2954	11,870,000
16	Habib Metropoliton Bank Ltd.	ACUD	109,624.96	122.8500	13,467,426	10,474.66	122.2954	1,281,003
17	United Bank of India, Kolkata	ACUD	98,009.89	122.8500	12,040,515	230,028.66	122.2954	28,131,447
18	Sonali Bank Ltd. ACU, Kolkata	ACUD	57,005.07	122.8500	7,003,073	988.07	122.2954	120,836
19	Bank of Bhutan Ltd. Main Branch	ACUD	14,970.58	122.8500	1,839,136	14,970.58	122.2954	1,830,833
20	AXIS Bank Ltd. India	ACUD	358,892.71	122.8500	44,089,969	175,287.21	122.2954	21,436,819
21	MCB Bank Limited	ACUD	204,547.90	122.8500	25,128,710	158,427.64	122.2954	19,374,972
22	HDFC Bank Ltd., Mumbai	ACUD	175,396.41	122.8500	21,547,449	570,168.16	122.2954	69,728,943
23	Nabil Bank Limited, Kathmandu, Nepal	ACUD	60,900.19	122.8500	7,481,588	56,130.19	122.2954	6,864,464
24	Standard Chartered Bank, Frankfurt	EURO	879,522.52	140.3807	123,467,987	1,264,535.06	143.9906	182,081,162
25	Commerzbank AG	EURO	1,064,063.03	140.3807	149,373,913	913,271.31	143.9906	131,502,484
26	JPMorgan Chase AG, Frankfurt	EURO	2,460,356.22	140.3807	345,386,528	719,375.25	143.9906	103,583,274
27	Sonali Bangladesh UK Ltd.	EURO	12,650.00	140.3807	1,775,816	3,055.00	143.9906	439,891
28	Standard Chartered Bank,Tokyo	YEN	1,386,526.54	0.7588	1,052,096	2,239,688.36	0.7838	1,755,468
29	Habib Bank AG Zurich	CHF	5,801.85	152.1866	882,964	44,932.66	155.0094	6,964,985
30	ICICI Bank, Canada	CAD	21,660.81	86.4958	1,873,569	28,615.65	89.3384	2,556,476
31	Bank Aljazira, KSA	SAR	17,641.99	32.7181	577,212	17,641.99	32.6199	575,480
32	Riyad Bank, KSA	SAR	2,874,625.59	32.7181	94,052,288	835,755.59	32.6199	27,262,264
33	Standard Chartered Bank, London	GBP	6,787.45	162.8991	1,105,670	231,881.30	165.2700	38,323,022
34	JPMorgan Chase Bank N.A., London	GBP	28,902.29	162.8991	4,708,157	7,077.99	165.2700	1,169,779
35	Sonali Bangladesh UK Ltd.	GBP	10,000.00	162.8991	1,628,991	10,000.00	165.2700	1,652,700
36	Mashreq Bank PSC, UAE	AED	2,487,722.74	33.4486	83,210,843	84,923.81	33.3012	2,828,065
37	Emirates Islamic Bank PJSC, Dubai	AED	353,008.98	33.4486	11,807,656	404,679.56	33.3012	13,476,315
38	Standard Chartered Bank, China	CNY	128,766.15	18.1013	2,330,835	78,857.91	17.4581	1,376,709
Total					**1,542,911,417**			**4,478,953,957**

A.Z. Halim Khair Choudhury
Dhaka
Chartered Accountants

Annexure-D

Details of Information on Investments Exceeding 10% of Bank's Total Regulatory Capital (Funded & Non-Funded) As at 30 June 2026

(Taka in Lac)

Sl. No.	Name of Client	Outstanding			% of Investments to Total Capital		
		Funded	Non-funded	Total	Funded	Non-Funded	Total
1	LOGOS APPARELS LIMITED	20,684	10,912	31,596			
	RAHMAT SWEATER (BD) LTD.	4,490	3,004	7,494			
	BELKUCHI SPINNING MILLS LTD.	5,540	224	5,764			
	M/S. SHAHI PRODUCTS	3,246	-	3,246			
	MOHAMMAD ALI SPINNING MILLS LTD.	24,691	4,885	29,577			
	M/S. SHAHI DYEING AND FINISHING MILLS LTD.	-	4	4			
	Group-total	**58,651**	**19,030**	**77,680**	**12.48%**	**4.05%**	**16.53%**
2	ANWAR SILK MILLS LTD.	5,101	973	6,075			
	A-ONE POLYMER LTD.	-	436	436			
	ANWAR CEMENT LTD	-	10,471	10,471			
	ANWAR ISPAT LTD.	4,613	-	4,613			
	ANWAR JUTE SPINNING MILLS LTD.	-	80	80			
	A.G. AUTOMOBILES LTD.	39	70	109			
	A.G. MOTORS LTD.	105	-	105			
	HOSSAIN DYEING AND PRINTING MILLS LTD	11,896	5,816	17,712			
	MEHMUD INDUSTRIES (PVT.) LTD.	9,753	6,917	16,670			
	ANWAR CEMENT SHEET LTD.	21,225	18,324	39,549			
	TOLEDO MOTORS LIMITED	357	-	357			
	EUTOCARS LIMITED	-	-	-			
	Group-total	**53,088**	**43,088**	**96,177**	**11.30%**	**9.17%**	**20.47%**
3	UNIQUE CEMENT INDUSTRIES LTD.	-	1,723	1,723			
	EVEREST POWER GENERATION POWER GENERATION COMI	-	647	647			
	UNIQUE POWER PLANT LTD.	-	437	437			
	UNITED EDIBLE OILS LTD.	-	6	6			
	KAMAL TRADING CO.LTD.	-	-	-			
	MEGHNA AVIATION LTD.	-	-	-			
	MEGHNA BALL PEN & ACCESSORIES MFG LTD.	-	8,030	8,030			
	MEGHNA BEVERAGE LIMITED	-	9,985	9,985			
	MEGHNA CERAMIC INDUSTRIES LTD.	-	-	-			
	MEGHNA EDIBLE OILS REFINERY LTD.	-	-	-			
	MEGNA FOIL PACKAGING LTD.	-	299	299			
	MEGHNA FRESH LPG LTD.	-	-	-			
	MEGHNA NOODLES & BISCUIT FACTORY LTD.	-	583	583			
	MEGHNA PULP & PAPER MILLS LTD.	-	12,022	12,022			
	MEGHNA SUGAR REFINERY LTD.	-	17,461	17,461			
	MEGHNA PVC LIMITED	-	11,050	11,050			
	MEGHNA INDUSTRIAL ECONOMIC ZONE LTD.	-	404	404			
	MEGHNA RE-ROLLING AND STEEL MILLS LTD.	-	134	134			
	SONARGAON FLOUR & DAL MILLS LTD.	-	-	-			
	SONARGAON SALT IND. LTD.	-	-	-			
	SONARGAON SOLAR ENERGY LTD.	-	3,203	3,203			
	SONARGAON STEEL FABRICATE LTD.	-	1,582	1,582			
	TANVEER FOOD LTD.	-	501	501			
	TANVEER PAPER MILLS LTD.	-	19	19			
	TASNIM CHEMICAL COMPLEX LTD.	-	25	25			
	TASNIM CONDENSED MILK LTD.	-	-	-			
	SURMA MUSTARD OIL LTD.	-	38	38			
	SONARGAON SEED CRUSHING LIMITED	-	27,244	27,244			
	COMILLA ECONOMIC ZONE LIMITED	-	335	335			
	EQUILIBRIUM LTD	4,808	-	4,808			
	Group-total	**4,808**	**95,728**	**100,536**	**1.02%**	**20.38%**	**21.40%**
4	SINHA DYEING AND FINISHING LTD.	2,736	52	2,788			
	SINHA YARN DYEING AND FABRICS LTD	6,911	2	6,913			
	PRITHA FASHIONS LTD.	-	16	16			
	OPEX INDUSTRIES LTD.	13,944	-	13,944			
	SHIKHARAA DEVELOPMENTS LTD.	4,120	-	4,120			
	SINHA PEOPLES ENERGY LTD.	10,406	-	10,406			
	VENTURE ENERGY RESOURCES LTD.	3,566	-	3,566			
	SINHA POWER GENERATION COM. LTD	26,587	-	26,587			
	Group-total	**68,271**	**69**	**68,341**	**14.53%**	**0.01%**	**14.55%**
5	CHITTAGONG DENIM MILLS LTD	6,888	5,944	12,832			
	SMART JEANS LTD	2,728	231	2,959			
	SMART JACKET LTD.	1,408	2,443	3,851			
	SHEHAN SPECIALIZED TEXTILE MILLS LTD.	544	252	796			
	SMART BIO-INCEPTION LTD	-	-	-			
	APPAREL PROMOTERS LIMITED	3,624	11,665	15,289			
	AL-RAZI CHEMICAL COMPLEX LTD.	13,849	416	14,264			
	SMART POLYMER INDUSTRIES LTD.	119	20	139			
	BM CONTAINER (BD)LTD.	3,479	115	3,594			
	BM ENERGY (BD) LTD.	1,783	3,261	5,044			
	SHOISHOB FASHION LTD.	-	-	-			
	Group-total	**34,422**	**24,346**	**58,768**	**7.33%**	**5.18%**	**12.51%**

Dhaka

Sl. No.	Name of Client	Outstanding			% of Investments to Total Capital		
		Funded	Non-funded	Total	Funded	Non-Funded	Total
6	SUPER OIL REFINERY LIMITED	2,909	23,834	26,744			
	MULTI OIL REFIBNERY LTD	-	-	-			
	SUPER BOARD MILLS LIMITED	-	-	-			
	SUPER FORMICA & LAMINATION LTD.	11,043	3,839	14,882			
	PRIME PUSTI LIMITED	-	-	-			
	T.K FOOD PRODUCTS DISTRIBUTION LTD.	-	-	-			
	GREEN BOARD & FIBRE MILLS LTD.	19,188	13,408	32,595			
	MAKS DRUG LTD	548	-	548			
	NATIONAL HOSPITAL CHATTOGRAM (PVT) LTD.	2,810	-	2,810			
	T.K. CHEMICAL COMPLEX LTD.	4,254	2,041	6,295			
	Bio-Pharma Limited	1,304	1,481	2,785			
	Group-total	**42,057**	**44,603**	**86,660**	**8.95%**	**9.49%**	**18.45%**
7	MYMENSINGH AGRO LTD	19,697	9,093	28,790			
	BANGA BUILDING MATERIALS LTD.	7,600	11,550	19,150			
	CHORKA TEXTILE LIMITED	22,270	8,637	30,907			
	PRAN DAIRY LTD.	175	1,925	2,100			
	Group-total	**49,742**	**31,206**	**80,948**	**10.59%**	**6.64%**	**17.23%**
8	ALIM KNIT (BD) LTD.	1,559	19,658	21,217			
	MONDOL INTIMATES LTD.	3,845	13,043	16,888			
	MONDOL KNIT TEX LTD.	-	-	-			
	MONDOL SPINNING MILLS LTD.	19,007	7,889	26,896			
	APPOLLO KNITWEAR BD LTD	2,526	1,708	4,234			
	APPOLLO FASHIONS LTD	621	752	1,373			
	APPOLLO PACKAGING (BD) LTD.	-	1	1			
	TROPICAL KNITEX LTD.	258	13,850	14,108			
	COTTON CLUB (BD) LTD.	-	33	33			
	COTTON CLOTHING (BD) LTD.	-	7,450	7,450			
	COTTON CLOUT (BD) LTD.	-	-	-			
	COTTON FIELD (BD) LTD.	2,300	7,849	10,149			
	NOOR CHECKS & STRIPES LTD	7,370	2,243	9,613			
	MONDOL KNITWEARS LTD.	-	50	50			
	ECO INTIMATES LTD.	-	-	-			
	Group-total	**37,486**	**74,527**	**112,013**	**7.98%**	**15.86%**	**23.84%**
9	INCEPTA PHARMACUTICALS LTD.	11,547	14,324	25,871			
	INCEPTA VACCINE LTD.	-	361	361			
	INCEPTA HYGIENE AND HOSPICARE LTD.	-	-	-			
	INCEPTA CHEMICALS LTD.	-	360	360			
	INCEPTA HERBAL AND NUTRICARE LTD.	-	-	-			
	MAHEEN DIZAYN ETIKET (BD) UNIT-2 LIMITED	1,851	2,052	3,903			
	IMPRESS FASHION LIMITED	2,751	38	2,789			
	IMPRESS ACCESSORIES LIMITED	5,609	354	5,963			
	IPORT LOGISTICS LTD	337	470	807			
	IMPRESS AVIATION LIMITED	-	160	160			
	EVERLIFE BATTERY RECYCLING & MANUFACTURING CO.	4,699	3,928	8,627			
	IMPRESS AVIATION LIMITED	-	-	-			
	NEXT SPACES LTD	-	1,446	1,446			
	INFRATRADE LIMITED	-	-	-			
	Group-total	**26,795**	**23,492**	**50,287**	**5.70%**	**5.00%**	**10.70%**
10	BENGAL POLYMER WARES LTD.	11,046	5,052	16,097			
	BENGAL POLYMER WARES LTD. (UNIT-2)	6,765	-	6,765			
	BENGAL CONCEPT AND HOLDINGS LTD	606	-	606			
	EUPHORIA APPARELS LTD	17,486	301	17,787			
	BENGAL PLASTICS LIMITED	10,787	2,809	13,596			
	Bengal Plastics Ltd. (Unit-3)	2,919	3,200	6,119			
	Group-total	**49,610**	**11,361**	**60,971**	**10.56%**	**2.42%**	**12.98%**
11	DHALY CONSTRUCTION LTD.	48,371	821	49,192			
	RBS CONSTRUCTION LTD.	2,573	-	2,573			
	Group-total	**50,944**	**821**	**51,765**	**10.84%**	**0.17%**	**11.02%**
12	KABIR STEEL RE-ROLLING MILLS LTD.	-	-	-			
	KABIR STEEL LTD.	-	-	-			
	KSRM STEEL PLANT LTD.	38,467	8,015	46,482			
	S. R. SHIPPING LTD.	13,023	-	13,023			
	Group-total	**51,490**	**8,015**	**59,505**	**10.96%**	**1.71%**	**12.67%**
13	ENERGYPAC ENGINEERING LTD.	-	7,748	7,748			
	ENERGYPAC FASHIONS LIMITED	27,838	16,150	43,988			
	Group-total	**27,838**	**23,898**	**51,737**	**5.93%**	**5.09%**	**11.01%**
14	TRADE INTERNATIONAL INDUSTRIES LIMITED	44,003	6,858	50,861			
	TRADE INTERNATIONAL INDUSTRIES LTD	1,779	1,861	3,640			
	BLUEBERRY CORPORATION	350	-	350			
	ORCHID CORPORATION	-	-	-			
	Group-total	**46,132**	**8,719**	**54,851**	**9.82%**	**1.86%**	**11.68%**
15	MAF SHOES LTD.	39,539	25,281	64,821			
	MAF FOOT WARE	-	-	-			
	Group-total	**39,539**	**25,281**	**64,821**	**8.42%**	**5.38%**	**13.80%**



Sl. No.	Name of Client	Outstanding			% of Investments to Total Capital		
		Funded	Non-funded	Total	Funded	Non-Funded	Total
16	ROSE SWEATERS LTD.	8,525	7,905	16,430			
	MADINAPLE FASHIONS CRAFT LTD	6,756	3,836	10,591			
	TEXEUROP (BD) LTD	3,005	15,545	18,551			
	SCARLET KNITWEARS LTD.	3,399	8,805	12,205			
	PANTEX DRESS LTD	-	4,370	4,370			
	T SHIRT PRINTERS LTD	-	24	24			
	Group-total	**21,685**	**40,485**	**62,170**	**4.62%**	**8.62%**	**13.23%**
17	M. HOSSAIN SPINNING MILLS (PVT.) LTD.	11,461	3,803	15,264			
	M. HOSSAIN COTTON SPINNING MILLS (PVT.) LTD.	35,282	16,073	51,354			
	HOSSAIN TRADING CO.	-	271	271			
	EASTERN TRADING CO.	-	-	-			
	DHAKA TRADING CO.	-	533	533			
	S.A. TRADING CO.	-	32	32			
	FAYSAL TRADING CO.	-	181	181			
	UNITED PLASTIC WOOD IND. (PVT.) LTD.	1,567	163	1,729			
	UNITED LEATHER PVT. IND. LTD.	6,501	973	7,474			
	SELINA TRADING CO.	-	-	-			
	UNITED POLYMER INDUSTRIES (URF)	538	559	1,097			
	UNITED QUARTZ STONE INDUSTRIES PVT. LTD.	1,092	-	1,092			
	Group-total	**56,441**	**22,587**	**79,027**	**12.01%**	**4.81%**	**16.82%**
18	LIZ FASHION INDUSTRY LIMITED	14,930	6,272	21,202			
	LIDA TEXTILE & DYEING LIMITED	19,107	6,864	25,971			
	PANDA SHOES INDUSTRY LIMITED	5,186	1,869	7,055			
	GOOD & FAST PACKAGING CO. LTD.	12,628	4,451	17,079			
	LIZDA HOLDING LTD.	2,725	-	2,725			
	Group-total	**54,575**	**19,457**	**74,032**	**11.62%**	**4.14%**	**15.76%**
19	HABITUS FASHION LIMITED	14,762	4,988	19,750			
	K A DESIGN LIMITED	1,494	884	2,378			
	FORTIS GARMENTS LIMITED	-	-	-			
	FORTIS AGRO LIMITED	1,266	-	1,266			
	SARAH RESORT LIMITED	4,435	-	4,435			
	QUATTRO FASHION LIMITED	5,875	1,517	7,392			
	MASTRADE INTERNATIONAL GARMENTS LTD.	3,141	3,753	6,894			
	MD. SHAHADAT HOSSAN	-	-	-			
	RAPIDA SHOES AND BAGS LTD	5,664	279	5,943			
	Group-total	**36,637**	**11,420**	**48,057**	**7.80%**	**2.43%**	**10.23%**
20	SHAH CEMENT IND. LTD.	-	1,842	1,842			
	ABUL KHAIR STEEL MELTING IND LTD	24,276	9,968	34,245			
	ABUL KHAIR STRIP PROCESSING	3,117	129	3,246			
	ABUL KHAIR LTD	5,664	-	5,664			
	ABUL KHAIR MILK PRODUCTS LTD	-	2,615	2,615			
	ABUL KHAIR STEEL PRODUCTS LTD.	-	-	-			
	Group-total	**33,057**	**14,554**	**47,611**	**7.04%**	**3.10%**	**10.13%**
21	DIVINE DESIGN LTD.	12,756	9,689	22,445			
	NAFISA APPARELS LTD	-	-	-			
	FELIX FASHION'S LTD	332	3,619	3,951			
	FOUR H FASHIONS LTD	938	3,897	4,835			
	FOUR H APPARELS LTD	1,005	1,394	2,399			
	FOUR H DYEING & PRINTING LIMITED	31,577	5,308	36,886			
	Group-total	**46,608**	**23,907**	**70,515**	**9.92%**	**5.09%**	**15.01%**
22	AKIJ HOMEWARES LTD.	1,387	6,080	7,468			
	AKIJ JUTE MILLS LIMITED	15,622	1,315	16,937			
	AKIJ PLASTICS LIMITED	17,126	7,460	24,586			
	AKIJ WELLNESS LTD.	572	267	840			
	ECOPACK LIMITED	307	1,407	1,714			
	JANATA JUTE MILLS LIMITED	10,180	-	10,180			
	Akij Steel Mills Ltd.	1,365	-	1,365			
	Akij Bathware Ltd	967	-	967			
	Akij Cartons Ltd.	353	-	353			
	Group-total	**47,879**	**16,530**	**64,409**	**10.19%**	**3.52%**	**13.71%**
23	MIR CEMENT LTD	37,555	6,470	44,026			
	MIR CONCRETE PRODUCTS LTD	6,781	1,842	8,622			
	Group-total	**44,336**	**8,312**	**52,648**	**9.44%**	**1.77%**	**11.21%**
24	CRC TEXTILE MILLS LTD.	39,969	52,993	92,962			
	Group-total	**39,969**	**52,993**	**92,962**	**8.51%**	**11.28%**	**19.79%**

Total	**1,454,904**	**1,019,658**	**2,474,562**

Total Capital of the Bank as at 30 June 2026 is **Taka 469,805.00 lac.**



Annexure-G

Shahjalal Islami Bank PLC. (Offshore Banking Unit)

Balance Sheet

As at 30 June 2026

	Notes	30.06.2026		31.12.2025	
		USD	Taka	USD	Taka
Property and Assets					
Cash					
Cash in Hand (including Foreign Currencies)		-	-	-	-
Balance with Bangladesh Bank & Sonali Bank PLC. (including Foreign Currencies)		-	-	-	-
		-	-	-	-
Placement with Other Banks & Financial Institutions		-	-	-	-
Balance with Other Banks and Financial Institutions					
Inside Bangladesh		114,790.01	14,101,953	170,205.50	20,815,350
Outside Bangladesh		-	-	-	-
	3	**114,790.01**	**14,101,953**	**170,205.50**	**20,815,350**
Investments					
General Investment etc.		9,786,309.14	1,202,248,078	11,963,332.91	1,463,060,584
Bills Purchased and Discounted		159,096,965.97	19,545,062,269	136,434,691.68	16,685,335,193
	4	**168,883,275.11**	**20,747,310,347**	**148,398,024.59**	**18,148,395,776**
Fixed Assets including Premises, Furniture and Fixtures	5	**1,254.50**	**154,115**	**1,169.89**	**143,072**
Other Assets		-	-	-	-
Non-Banking Assets		-	-	-	-
Total Property and Assets		**168,999,319.62**	**20,761,566,415**	**148,569,399.98**	**18,169,354,198**
Liabilities and Capital					
Liabilities					
Placement from Other Banks & Financial Institutions	6	**158,640,000.00**	**19,488,924,000**	**142,860,000.00**	**17,471,120,844**
Deposits and Other Accounts					
Mudaraba Savings Deposits		43,566.54	5,352,149	40,517.87	4,955,149
Mudaraba Term Deposits		4,228,014.53	519,411,585	2,421,000.51	296,077,226
Other Mudaraba Deposits		-	-	-	-
Al-Wadeeah Current & Other Deposit Accounts		244,029.61	29,979,038	291,096.89	35,599,811
Bills Payable		-	-	-	-
	7	**4,515,610.68**	**554,742,772**	**2,752,615.27**	**336,632,185**
Other Liabilities	8	**2,936,743.73**	**360,778,967**	**2,956,784.71**	**361,601,169**
Total Liabilities		**166,092,354.41**	**20,404,445,739**	**148,569,399.98**	**18,169,354,198**
Capital/Shareholders' Equity					
Paid-up Capital		-	-	-	-
Statutory Reserve		-	-	-	-
Foreign Currency Translation Reserve		-	27,969,716	-	27,313,033
Retained Earnings	9	2,906,965.21	329,150,960	-	(27,313,033)
Total Shareholders' Equity		**2,906,965.21**	**357,120,676**	-	-
Total Liabilities & Shareholders' Equity		**168,999,319.62**	**20,761,566,415**	**148,569,399.98**	**18,169,354,198**

Aziz Halim Khair Chowdhury Dhaka Chartered Accountants

Shahjalal Islami Bank PLC. (Offshore Banking Unit)
Off-balance Sheet Items
As at 30 June 2026

	Notes	30.06.2026		31.12.2025	
		USD	Taka	USD	Taka
Contingent Liabilities					
Acceptances & endorsements		-	-	-	-
Letters of guarantee		-	-	-	-
Irrevocable letters of credit (including back to back bills)		-	-	-	-
Bills for collection		270,824.25	33,270,759	682,828.19	83,506,747
Other contingent liabilities			-	-	-
Total		**270,824.25**	**33,270,759**	**682,828.19**	**83,506,747**
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		**270,824.25**	**33,270,759**	**682,828.19**	**83,506,747**



Shahjalal Islami Bank PLC. (Offshore Banking Unit)
Profit and Loss Account
For the year ended 30 June 2026

	Notes	Jan'26 to Jun'26		Jan'25 to Jun'25	
		USD	Taka	USD	Taka
Investment Income	10	5,624,299.24	689,674,632	4,607,358.06	563,469,294
Less: Profit paid on Deposits & Borrowing	11	2,558,627.02	313,749,336	1,885,754.35	230,623,420
Net Investment Income		**3,065,672.22**	**375,925,297**	**2,721,603.71**	**332,845,874**
Commission, Exchange and Brokerage	12	3,035.66	372,245	8,184.76	1,000,977
Other Operating Income	13	68,273.84	8,372,018	53,695.71	6,566,862
		71,309.50	**8,744,263**	**61,880.47**	**7,567,839**
Total Operating Income		**3,136,981.72**	**384,669,560**	**2,783,484.18**	**340,413,713**
Salaries and Allowances	14	75,502.60	9,258,438	46,524.01	5,689,779
Rent, Taxes, Insurances, Electricity etc.	15	-	-	-	-
Legal Expenses		-	-	-	-
Postage, Stamps, Telecommunication etc.	16	88.20	10,815	34.02	4,161
Stationery, Printings, Advertisements etc.	17	156.30	19,166	204.23	24,977
Auditor's Fees		-	-	-	-
Depreciation & Repairs of Bank's Assets	18	173.23	21,242	290.96	35,584
Other Expenses	19	4,096.18	502,290	3,578.83	437,683
Total Operating Expenses		**80,016.51**	**9,811,953**	**50,632.05**	**6,192,183**
Profit before Provision		**3,056,965.21**	**374,857,608**	**2,732,852.13**	**334,221,530**
Specific provision for Classified Investments		-	-	-	-
General provision for Unclassified Investments		150,000.00	18,393,615	-	-
Provision for Other Assets		-	-	-	-
Total Provision		150,000.00	**18,393,615**	-	-
Total Profit before Provisions for Taxation		**2,906,965.21**	**356,463,993**	**2,732,852.13**	**334,221,530**
Deferred Tax Expenses		-	-	-	-
Current Tax Expenses		-	-	-	-
		-	-	-	-
Net Profit after Taxation		**2,906,965.21**	**356,463,993**	**2,732,852.13**	**334,221,530**
Retained Earnings from previous year		-	-	-	-
Add: Retained Earnings of current year		2,906,965.21	356,463,993	2,732,852.13	334,221,530
Retained Earnings carried forward		**2,906,965.21**	**356,463,993**	**2,732,852.13**	**334,221,530**
Less: Retained earnings transferred to central operation		-	-	-	-
Translation Reserve Movement			(656,683)		(1,463,716)
		2,906,965.21	**357,120,676**	**2,732,852**	**335,685,246**



Shahjalal Islami Bank PLC. (Offshore Banking Unit)

Notes to the Financial Statements

As at and for the period ended 30 June 2026

1. Status of the Unit

Offshore 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 Offshore 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.

1.1 Nature of Business/Principal Activities

The principal activities of Offshore Banking Unit are to provide all kinds of shariah based commercial banking services to its customers complying the applicable rules & regulations.

2. Significant Accounting Policies

2.1 Basis of Accounting

The accounting records of the unit are maintained in USD form and the financial statements are prepared on a going concern basis under the historical cost convention and in accordance with First Schedule of the Banking Companies Act, 1991 (as amended up to date) by Bangladesh Bank BRPD Circular No. 15 dated 09 November 2009, other Bangladesh Bank circulars, International Financial Reporting Standards (IFRSs) and International Accounting Standards (IASs) as adopted by the Financial Reporting Council (FRC), the Companies Act, 1994, the listing regulations of the Stock Exchanges, the Securities and Exchange Rule, 1987 and other laws and rules applicable in Bangladesh.

2.2 Common Expense

a. Expenditure for audit fees has not been separately accounted for in the Financial Statements of OBU.

b. Provision for taxation and Off-balance sheet items has not been accounted for in the separate Financial Statements of OBU. However, all provisions have been accounted for in the Financial Statement of Shahjalal Islami Bank PLC. instead of OBU.

2.3 General

a. These Financial Statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.

b. Assets & liabilities have been converted to BDT currency which is the functional currency of the Bank @ US$1 = Taka 122.8500 [closing rate (inter-bank weighted average)] and income & expenses have been converted to BDT currency @ US$1 = Taka 122.6241 (monthly average rate of inter-bank weighted average rate). The arising differences between two rates have been recognized as foreign currency translation reserve.



Notes		30.06.2026		31.12.2025	
		USD	Taka	USD	Taka
3. Balance with Other Banks and Financial Institutions (other than Mudaraba Term Fund)					
Inside Bangladesh	(Note-3.1)	114,790.01	14,101,953	170,205.50	20,815,350
Outside Bangladesh		-	-	-	-
		114,790.01	**14,101,953**	**170,205.50**	**20,815,350**
3.1 Inside Bangladesh					
Shahjalal Islami Bank PLC.		114,790.01	14,101,953	170,205.50	20,815,350
		114,790.01	**14,101,953**	**170,205.50**	**20,815,350**
4. Investments (Loans and Advances)					
Country-wise Classification of Investments					
Inside Bangladesh					
Gross Murabaha, Bai-Muajjal etc.		9,786,309.14	1,202,248,078	11,963,332.91	1,463,060,584
Less: Profit receivable on Murabaha, Bai-Muajjal etc.		-	-	-	-
Net Murabaha, Bai-Muajjal etc.		**9,786,309.14**	**1,202,248,078**	**11,963,332.91**	**1,463,060,584**
Net Bills Purchased and Discounted	(Note- 4.1)	159,096,965.97	19,545,062,269	136,434,691.68	16,685,335,193
Outside Bangladesh		-	-	-	-
		168,883,275.11	**20,747,310,347**	**148,398,024.59**	**18,148,395,776**
4.1 Bills Purchased and Discounted					
Payable inside Bangladesh		3,959,321.73	486,402,675	10,616,959.00	1,298,405,248
Payable outside Bangladesh		155,226,903.58	19,069,625,105	126,082,871.23	15,419,355,170
Gross Bills Purchased and Discounted		**159,186,225.31**	**19,556,027,779**	**136,699,830.23**	**16,717,760,418**
Less: Profit receivable on Bills Purchased and Discounted		89,259.34	10,965,510	265,138.55	32,425,225
Net Bills Purchased and Discounted		**159,096,965.97**	**19,545,062,269**	**136,434,691.68**	**16,685,335,193**
5. Fixed Assets including Premises, Furniture & Fixtures					
Furniture & Fixture		77.41	9,510	77.41	9,467
Office Equipment		1,177.09	144,606	1,092.48	133,605
Carrying Value		**1,254.50**	**154,115**	**1,169.89**	**143,072**
6. Placement from other Banks & Financial Institutions					
Mudaraba Term Deposit from other Banks		49,500,000.00	6,081,075,000	55,000,000.00	6,726,247,000
Borrowing from Shahjalal Islami Bank PLC.		109,140,000.00	13,407,849,000	87,860,000.00	10,744,873,844
		158,640,000.00	**19,488,924,000**	**142,860,000.00**	**17,471,120,844**
7. Deposits and Other Accounts					
Al-Wadeeah Current Deposit		68,372.64	8,399,579	95,766.73	11,711,831
Profit Payable on Deposit		99,778.77	12,257,822	36,705.29	4,488,888
Sundry Deposits		75,878.20	9,321,637	158,624.87	19,399,092
		244,029.61	**29,979,038**	**291,096.89**	**35,599,811**
Mudaraba Savings Deposit		41,616.54	5,112,592	38,567.87	4,716,673
Foreign Currency Deposits		1,950.00	239,558	1,950.00	238,476
		43,566.54	**5,352,149**	**40,517.87**	**4,955,149**
Mudaraba Term Deposit		4,228,014.53	519,411,585	2,421,000.51	296,077,226
		4,228,014.53	**519,411,585**	**2,421,000.51**	**296,077,226**
		4,515,610.68	**554,742,772**	**2,752,615.27**	**336,632,185**
8. Other Liabilities					
Profit Payable		1,286,967.51	158,103,959	1,457,565.09	178,253,506
General Provision for Unclassified Investment		1,618,000.00	198,771,300	1,490,000.00	182,220,146
Provisions for Classified Investment		22,000.00	2,702,700	-	
Profit Suspense Account		5,325.55	654,244		
Compensation Realised Account		650.67	79,935		
Other Payables		-	-	5,157.62	630,753
Outstanding Expenses		3,800.00	466,830	4,062.00	496,764
		2,936,743.73	**360,778,967**	**2,956,784.71**	**361,601,169**
9. Surplus in Profit and Loss Account/Retained Earnings					
Opening Balance		2,732,852.13	307,323,429	-	(26,898,101)
Add: Profit/(Loss) during the Period		2,906,965.21	356,463,993	2,732,852.13	334,221,530
		5,639,817.34	**663,787,422**	**2,732,852.13**	**307,323,429**
Less: Transfer to Central Operation during the Year		-	-	-	-
Closing Balance		**5,639,817.34**	**663,787,422**	**2,732,852.13**	**307,323,429**



Notes		Jan'26 to Jun'26		Jan'25 to Jun'25	
		USD	Taka	USD	Taka
10.	**Profit on Investments**				
	Profit received from Mudaraba Import Bills (UPAS)	5,161,670.38	632,945,185	4,023,881.22	492,111,418
	Profit received from Murabaha	-	-	-	-
	Profit received from Hire Purchase	141,615.97	17,365,531	220,798.28	27,003,122
	Profit received from Ijara	96,193.66	11,795,661	128,173.90	15,675,373
	Profit on Inland Document Bill Purchased	224,819.23	27,568,256	234,504.66	28,679,381
	Profit Received from Mudaraba FC	-	-	-	-
		5,624,299.24	**689,674,632**	**4,607,358.06**	**563,469,294**
11.	**Profit paid on Deposits & Borrowings**				
	Profit on Deposits	81,877.14	10,040,110.60	83,940.16	10,265,688.51
	Profit paid on Borrowings	2,476,749.88	303,709,225	1,801,814.19	220,357,731
		2,558,627.02	**313,749,336**	**1,885,754.35**	**230,623,420**
12.	**Commission, Exchange & Brokerage**				
	Commission from LC	**3,035.66**	**372,245**	**8,184.76**	**1,000,977**
13.	**Other Operating Income**				
	SWIFT & REUTERS	15,776.08	1,934,528	15,317.79	1,873,330
	Miscellaneous Earnings	52,497.76	6,437,491	38,377.92	4,693,531
		68,273.84	**8,372,018**	**53,695.71**	**6,566,862**
14.	**Salary & Allowances**				
	Basic Salary	25,728.55	3,154,940	20,450.41	2,501,038
	Allowances	22,683.20	2,781,507	18,925.84	2,314,587
	Bonus	24,517.83	3,006,477	5,102.74	624,053
	Bank's Contribution to Provident fund	2,573.02	315,514	2,045.02	250,101
		75,502.60	**9,258,438**	**46,524.01**	**5,689,779**
15.	**Rent, Taxes, Insurance, Electricity etc.**				
	Insurance	-	-	-	-
		-	-	-	-
16.	**Postage, Stamps, Telecommunication etc**				
	Telephone charges	88.20	10,815	34.02	4,161
		88.20	**10,815**	**34.02**	**4,161**
17.	**Stationery, Printing, Advertisement etc**				
	Computer Stationery	146.20	17,928	201.04	24,587
	Publicity and Advertisement	10.10	1,239	3.19	390
		156.30	**19,166**	**204.23**	**24,977**
18.	**Depreciation and Repairs of Fixed Assets**				
	Depreciation of Fixed Assets				
	Furniture & Fixtures	-	-	7.36	900
	Office Appliance & Equipment	173.23	21,242	248.80	30,428
		173.23	**21,242**	**256.16**	**31,328**
	Repairs & Maintainance	-	-	34.80	4,256
		173.23	**21,242**	**290.96**	**35,584**
19.	**Other Expenses**				
	Entertainment Expense	17.15	2,103.00	23.59	2,885
	Travelling Expense	-	-	16.38	2,003
	Business Development & Promotion	169.35	20,766.39	205.49	25,131
	Car Expense	3,827.15	469,301	3,333.37	407,663
	Miscellaneous Expenses	82.53	10,120.17	-	-
	Uniform & Liveries	-	-	-	-
	Losses	-	-	-	-
		4,096.18	**502,290**	**3,578.83**	**437,683**

A. Abdul Halim Khair Choudhury
Dhaka
Chartered Accountants