MESSAGE FROM THE HOLY QUR'AN

And the earth-We have spread it and cast therein firmly set mountains and caused to grow therein [something] of every well-balanced thing.
Surah Hijr,Verse-20

It is He who sends down water from the skies; you drink thereof, and thereof [drink] the plants upon which you pasture your beasts;
Surah An-Nahl, Verse-10

[and] by virtue thereof He causes crops to grow for you, and olive trees, and date palms, and grapes, and all [other] kinds of fruit: in this, behold, there is a message indeed for people who think!
Surah An-Nahl, Verse-11

Who is it that has created the heavens and the earth, and sends down for you [life-giving] water from the skies? For it is by this means that we cause gardens of shining beauty to grow - [whereas] it is not in your power to cause [even one single of] its trees to grow! Could there be any divine power besides God? Nay, they [who think so] are people who swerve [from the path of reason]
Surah An-Naml, Verse-60

Shahjalal Islami Bank PLC.
Committed to Cordial Service

MANAGING CLIMATE RISK, SECURING TOMORROW

Climate change and risks associated with climate risk is a defining challenge of the 21st century, affecting every country across the globe. To secure a sustainable future, the world must address two key dimensions of climate risk: physical risks and transitional risks. "Managing Climate Risk, Securing Tomorrow" refers to the understanding and managing the both types of risks by addressing climate change events, building resilient economies, protecting communities, and ensuring long-term development for a securing a sustainable world.

Physical climate risks arise from the direct impacts of climate change which include extreme weather events such as hurricanes, floods, heat wave, droughts, wildfires, and rising sea levels.. On the other hand, the direct and indirect effects of the shift to a sustainable, low-carbon economy are referred to as transitional risk. Managing these risks requires coordinated global action and different development including, multilateral organization cooperation. To reduce physical risks, countries must invest in climate-resilient infrastructure, disaster preparedness, and take nature-based solution. To address transitional risks, economies must embrace innovation and policy adaptation. Expanding and promoting renewable energy, improving energy efficiency, reducing carbon emissions, ecological conservation and promoting green technologies, implementing sustainable practices across all sectors and stakeholders of the society are key strategies to manage multiple climate risks.

Financial sector is increasingly focused on climate-resilient projects, sustainable infrastructure, and renewable energy to manage climate risk in Bangladesh. Bangladesh stands on the frontline of global climate change and is one of the most climate vulnerable countries in the world. As a low-lying delta crisscrossed by rivers, the country faces frequent floods, cyclones, rising sea levels, river erosions and salinity intrusion. And also due to the global uncertainty, energy & geopolitical crisis, unsustainable industrial activity and fossil fuel dependence climate transitional risk is also rising rapidly. In light of the significance of these issues and their possible effects on the financial industry, Bangladesh Bank had issued the Guideline on Climate Risk Management for Banks and Finance Companies on 6th November,2025 to ensure the identification, evaluation, management, and disclosure of climate-related risks and opportunities for Banks and Finance Companies. So this year in aligning with this guideline we have selected our slogan "Managing Climate Risk, Securing Tomorrow" by which we re-affirm our commitment towards Managing Climate Related Physical and Transitional Risk by strengthening our Climate Risk Management framework.

Shahjalal Islami Bank PLC's Independent Sustainability Report-2025 shows how climate-related risk and opportunities are integrated into the foundation of SJIBPLC's core risk management framework, its operations, and how we are achieving our ESG goals to safeguard future generations and create sustainable value for our all stakeholders by managing climate-related risk and taking advantage of climate-related opportunities. We are committed to sustainable and low-carbon future by managing climate risk and integrating sustainable business principles into everything we do.



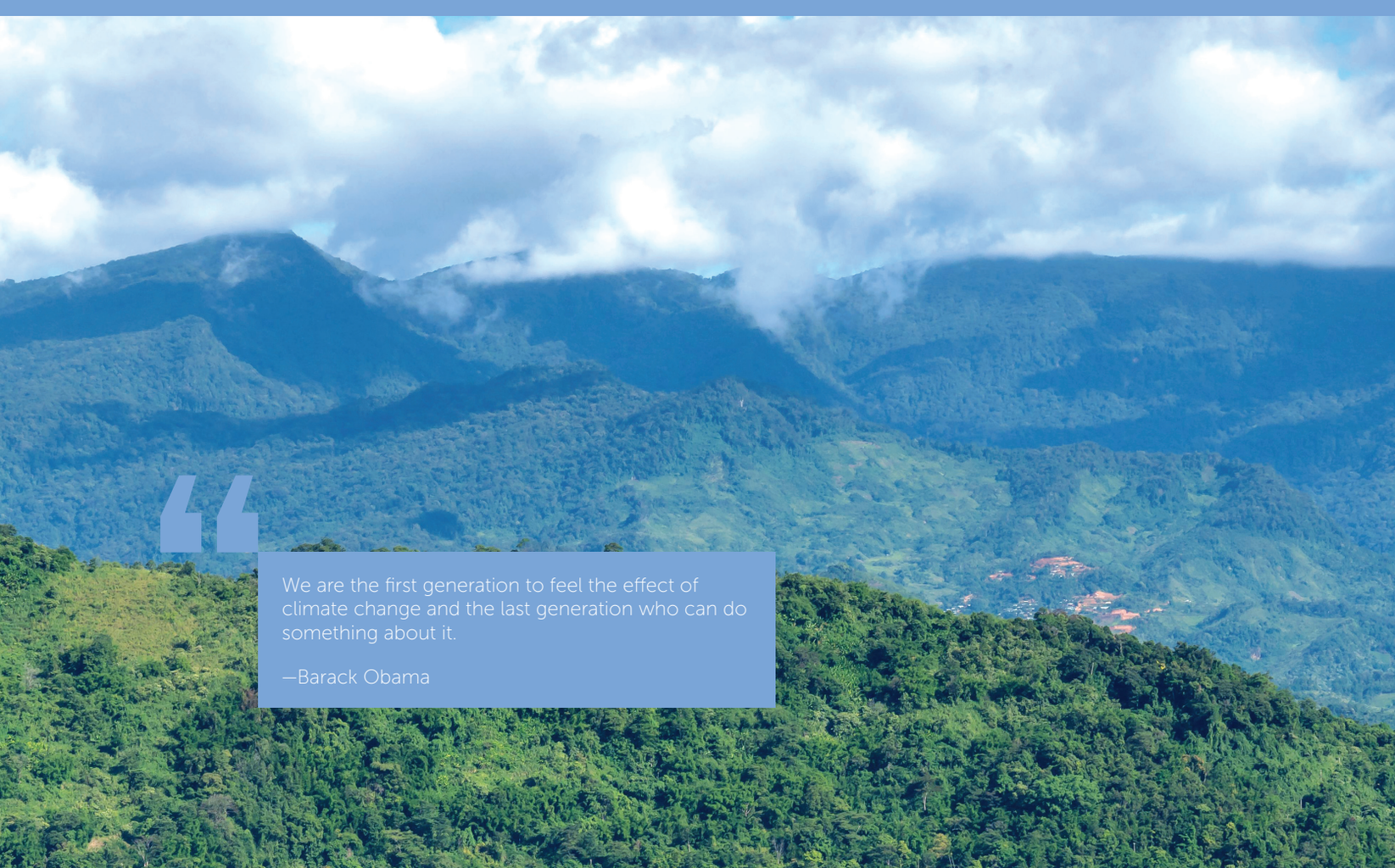


ABOUT THE REPORT

The 5th Sustainability Report 2025 provides a clear and organized summary of the Bank's Environmental, social, and governance performance and specifics about our execution and sustainability path for the year 2025. With the Slogan-Managing Climate Risk, Securing Tomorrow this Sustainability Report describes SJIBPLC's efforts to integrate climate risk management into everything we do, create value for its stakeholders by managing climate risk, a low-carbon economy, and social and environmental responsibility. This report has been incorporated second time in this report have been prepared in accordance with the following regulations, standards.

- IFRS S1 and S2 under the guidelines of the International Sustainability Standards Board (ISSB).
- Sustainable Finance Policy-2023 by Bangladesh Bank
- Climate Risk Management Guideline-2025 by Bangladesh Bank
- The Global GHG Accounting and Reporting Standard, developed by the PCAF
- Greenhouse Gas Protocol (GHG Protocol) by World Business Council for Sustainable Development (WBCSD) and World Resources Institute (WRI).
- Global Reporting Initiative (GRI) Standards
- United Nations Sustainable Development Goals (UN SDGs)
- Task Force on Climate-related Financial Disclosures (TCFD) guidelines

By utilizing these frameworks, guidelines, measurements, metrics and targets that we believe are relevant to the financial services industry, we seek to disclose the efforts and effects of our Climate Risk Management Framework, Environmental, Social, and Governance (ESG) as well as our Carbon footprint and emission performances.



> We are the first generation to feel the effect of climate change and the last generation who can do something about it.
>
> —Barack Obama

Reporting Period:

The report highlights the activities that took place throughout the calendar year from January 1, 2025, to December 31, 2025. However, when necessary, data and information from the most recent years are also consulted.

Reporting Scope:

This report details all the significant economic, environmental, and social effects that Shahjalal Islami Bank PLC's daily operations and activities had in 2025. From that point on, the bank's sustainability report is prepared annually, highlighting the bank's sustainability-related initiatives and accomplishments. This is our 5th published independent sustainability report strengthening our commitment towards transparency, accountability and sustainability in managing climate risk.

Boundary of the Report:

The main business operations of the Bank, which are entirely carried out via its branches, offshore banking unit, and agent banking outlets spread out across the nation, are the subject of this report. This report does not cover the effects, and the activities of Shahjalal Islami Bank Securities PLC. Financial Data is presented in local currency which is Bangladeshi Taka (BDT). Information and statistics from our annual report 2025, as well as information shared by different business verticals are included in this internally created report.



Feedback

We welcome all feedback and comments from our shareholders, stakeholders on our sustainability report which may be addressed to rmd@sjiblbd.com for more information on this report, or to provide your feedback, please mail to: rmd@sjiblbd.com.

Availability of the Report

This Report can be accessed via online on our website at www.sjiblbd.com

AWARDS AND ACCOLADES

Year of Accomplishments

Shahjalal Islami Bank was recognized by different professional bodies at home and abroad including SAFA, ICMAB and ICSB for its Annual Report 2024, as well as for its strong financial performance, good governance and sustainability practices.



15th ICMAB Best Corporate Award-2024 in Private Commercial Bank (Islamic Operation) Category-Gold Award



12th ICSB National Award 2024 for Corporate Governance Excellence (Islamic Banking category)-Gold Award



Best Rated Bank Award-2024 for excellence across various critical financial parameters



Certificate: 15th ICMAB Best Corporate Award-2024 in Private Commercial Bank (Islamic Operation) Category-Gold Award



Certificate: Sustainable rating 2024 Award from Bangladesh Bank in recognition of its strong and consistent commitment to sustainability practices



Certificate: 12th ICSB National Award 2024 for Corporate Governance Excellence (Islamic Banking category)-Gold Award



Sustainable rating 2024 Award from Bangladesh Bank in recognition of its strong and consistent commitment to sustainability practices



SAFA Best Presented Annual Report Award 2024 on Private Sector Banks Category- Bronze Award

Bangladesh Bank
Central Bank of Bangladesh

20 August 2025

Letter of Appreciation

Congratulations for being one of the Top Banks/FCs in Sustainability Rating 2024. Your dedicated efforts, innovative strategies, and unwavering commitment to Sustainable Finance, Core Banking Activities and Inclusive Green Finance are truly commendable and have left an indelible mark on our collective journey toward a more sustainable future.

Your dedication to promoting sustainable practices and fostering awareness about the importance of aligning financial activities with broader sustainability goals has been both impressive and impactful.

Once again, I would like to congratulate you and your entire team for your relentless pursuit of excellence in the realm of Sustainable Finance activities.

Dr. Ahsan H. Mansur
Governor
Bangladesh Bank

Managing Director/Chief Executive Officer
Shahjalal Islami Bank PLC

BANGLADESH BANK

(Central Bank of Bangladesh)
Motijheel, Dhaka-1000

Dr. Ahsan H. Mansur
Governor

28 May 2025

Managing Director & CEO
Shahjalal Islami Bank PLC.
Head Office
Dhaka.

Letter of Appreciation

On behalf of Bangladesh Bank, I sincerely thank Shahjalal Islami Bank PLC. for its support in the session on **Experience Sharing and Showcasing the Impact of Financial Inclusion Policies on WMSMEs** which was held on 05 February 2025 as a part of BB-AFI Joint Learning Program on Advancing Women's Financial Inclusion, Leveraging Disaggregated Data and Digital Financial Services.

Shahjalal Islami Bank PLC's active role in facilitating the participation of women entrepreneurs in that session greatly contributed to the success of this event. By providing women entrepreneurs with a platform to showcase their achievements and impacts of policy initiatives, the bank has highlighted Bangladesh's commitment to fostering women's economic empowerment. The engagement and success of these entrepreneurs deeply impressed our international participants from 31 countries, further enhancing Bangladesh's reputation on the global stage.

We appreciate commitment of Shahjalal Islami Bank PLC. to support WMSMEs and look forward to working together to build a more inclusive financial sector.

Ahsan H. Mansur

(Dr. Ahsan H. Mansur)
Governor

Motijheel Commercial Area, Dhaka-1000, Bangladesh, Phone : 880-2-9530420, Fax : 880-2-9530415
Web : www.bb.org.bd, E-mail : governor@bb.org.bd

greenbud

Head Office
14A, Level: 14, Building No: 02
Confidence Center, Kha-09, Shahjadpur
Gulshan, Dhaka-1212

Contact Us
info@greenbudbd.com
+88 0255048399, 01977047336
www.greenbudbd.com

Certificate No. **GB/ESG/202600874** Date of Issue: 31.03.2026

To Whom It May Concern

The direct and indirect emissions of Carbon or Carbon equivalent by Shahjalal Islami Bank PLC. have been assessed by us in accordance with the Bangladesh Bank's requirements aligned with IFRS S1 and IFRS S2 Standards.

Period of Assessment: January 01, 2025- December 31, 2025.
Boundary Covered: Direct and Indirect Emissions including emissions from Financed Activities
Outcome/Result:
Scope 1 Emissions: 3,817.77 tCO_2e
Scope 2 Emissions: 7,039.12 tCO_2e
Scope 3 Emissions: 1,060,014.10 tCO_2e

**tCO_2e means tons of CO_2 equivalent*

During our calculations, we are assuring you that we have followed global standards and methodologies including PCAF standards and GHG protocol as well as Bangladesh Bank's guidelines.

Initiated by

Authorized by

Lets Grow Together Sustainable

REGISTRATION CERTIFICATE

this is to certify that the management system of

Shahjalal Islami Bank PLC

have been assessed by A CUBE TIC LIMITED and registered against the requirements of

ISO/IEC 27001:2022

25/18021	15th September 2025
Certificate Number	Date of Original Registration
14th September 2028	N/A
Expiry Date	Date of Re-Registration

Alfonso Pagliuca, President & Founder, A Cube TIC Limited

This certificate is issued in respect of the location & scope of registration detailed in the Associated Registration Schedule
This certificate is the property of A Cube TIC Limited Unit 5 Middle Bridge Business Park Bristol Road Portishead Bristol BS20 6PN UK and must be returned on request.



Regulatory guidelines backed by International Standards on Sustainability and Climate-related disclosure requirements act as drivers in our bank while formulating and implementing our business strategies, policy, governance and risk management frameworks.

—**Mohammed Younus,** Chairman

MESSAGE FROM THE CHAIRMAN

GRI-102

Dear Stakeholders,

Assalamu Alaikum.

We are glad to publish our 5th Sustainability Report which highlights our Climate Risk Management framework, efforts and accomplishments focusing Sustainable Banking and Operations, Core Risk Management Framework of Shahjalal Islami Bank PLC. (SJIBPLC) in 2025. Despite the overall context and volatility of the country's banking sector our capital base and liquidity management are very strong. Even in these challenging times we have declared 13% dividend for shareholders. Our Capital to Risk Assets Ratio (CRAR) is 14.19 % which reflects that we manage risk efficiently. Several national and international awards have been given to our bank by internationally recognized institutions. In 2025, we were honored with one of the Top Sustainable Bank by Bangladesh Bank, the Gold Awards from ICMAB and ICSB for our Annual Report. We also achieved the Bronze Award as the only bank in Bangladesh in SAFA for the Best Presented Annual Report. These accolades are proof of our dedication to good governance, which is essential to our persistent efforts to persuade stakeholders to bank responsibly.

SJIBPLC. has been rated by Emerging Credit Rating PLC. (ECRL). ECRL performed the rating surveillance based on the Bank's audited financial statements of December 31, 2025, and other relevant information and the report was issued on June 17, 2025. They rated the bank as "AA+" under the "Long Term" category and "ST-1" under the "Short Term" category.

The banking sector stands out as one of the major participants in the shift to more sustainable practices in the current global environment, where sustainability and managing climate risks have emerged as a crucial issue. SJIBPLC as a responsible financial entity has remained steadfast in its commitment to growth, sustainability, and managing climate risks in the face of fundamental obstacles. In 2025, we disbursed Tk.142,648 million under Sustainable Finance which was 85.69 % against annual target of 40% and Tk 20,084 million under Green Finance which was 40.79 % against annual target of 5% set by Bangladesh Bank.

This year we have selected the slogan of our Report titled "Managing Climate Risk, Securing Tomorrow" in line up with the newly published Guidelines on Climate Risk Management for Banks and Finance Companies by Bangladesh Bank. As the Chairman of the Board of Directors, I am personally and collectively committed to ensure that our bank stays focused on managing climate risk and integrating climate risk into our bank's core risk management framework and relevant risk management guidelines in order to mitigate or adapt to climate change and the risk arising out of such events.

Shahjalal Islami Bank PLC performed exceptionally well by addressing environmental and climate risk managements issues with top priority. Our bank is measuring its carbon emissions from 2024 in accordance with the instruction of Bangladesh Bank using both direct and indirect (scope 1, 2, and 3) emission criteria. Every business decision we make takes into account the issues of climate related risk and its management, the well-being of our stakeholders, and the legacy we leave for the current and future generations. For more than 25 years, SJIBPLC has worked to play a comprehensive role in developing a more climate-resilient and sustainable economy that can not only fulfill our nation's developmental goals but also assist in putting it on a path toward equitable, sustainable, and decarbonized growth minimizing climate risk.

Regulatory guidelines backed by International Standards on Sustainability and Climate-related disclosure requirements act as drivers in our bank while formulating and implementing our business strategies, policy, governance and risk management frameworks. I want to express my gratitude to Bangladesh Bank for their prudent guidelines on Managing Climate Risk for Banks and everyone involved in publishing this Sustainability Report-2025.

With warmest regards,



Mohammed Younus
Chairman



We supported 2,44,383 number of beneficiaries through our CSR activities spending Taka 205.70 million on education, health and environment in the year 2025. SJIBPLC opened Climate Risk Fund (CRF) Account and disbursed from the account for the first time which is a regulatory requirement.

—**Mosleh Uddin Ahmed,** Managing Director

MESSAGE FROM THE MANAGING DIRECTOR

Dear Stakeholders,

Assalamu Alaikum.

As a Sustainable Bank, we have embedded environmental considerations into our operations and finance decisions through strategic green investments and responsible banking to face the challenges, induced by climate risk.

Following Bangladesh Bank's Sustainable Finance Policy-2023 and Guideline on Climate Risk Management for Banks and Finance Companies-2025, Shahjalal Islami Bank has taken necessary steps to report and disclose its initiatives based on IFRS S1 and IFRS S2 standards, introduced by the International Sustainability Standards Board (ISSB). The bank has its own structure that consist of Executive Risk Management Committee (ERMC), Board Risk Management Committee (BRMC), Sustainable Finance Committee(SFC) and Sustainable Finance Unit (SFU) to address sustainability and climate risk management initiatives.

This year Shahjalal Islami Bank's Sustainability Report 2025 focuses on managing climate related physical and transitional risk with the tagline of – "Managing Climate Risk, Securing Tomorrow."

Managing Climate Risk: Heading towards net zero

Climate Risk Management and Sustainability is a fundamental principle that directs SJIB's every actions and decisions to accelerate Bangladesh's shift towards a greener economy In order to address the environmental concerns, our bank has integrated climate risk management and environmental considerations into our everyday operations and financing decisions through responsible banking and strategic green investments. We have funded numerous green initiatives to accelerate Bangladesh's transition to a low-carbon, climate-resilient future minimizing and managing climate risk. By integrating Environmental, Social, and Governance (ESG) factors into our investment decisions, we proactively identify and manage risks that could impact the value of our portfolio target to net zero emission gradually.

Inclusive Development: Banking for Everyone

As of 31 December 2025, SJIBPLC has 142 Branches, 5 Sub-Branches and 143 Agent Banking outlets. At present, the Bank has 470 number of female employees that is increasing each year to address gender discrimination. In 2025, the Bank participated in School (Student) Banking Conference in Kuakata as the Lead Bank and we ran 38 number of financial literacy programs across the country. Besides, we have conducted 64 literacy programs in the year 2025. We especially focused on this no-frills account by running financial literacy program across the country. We opened a substantial number of no-frills accounts like Mudarabaha Savings A/C for Farmers, Garments Workers, Leather Employees as well as Mudaraba Lower Income Individual accounts that contributed to the growth of low-cost fund in addition to financial inclusion.

Digital Drive

We are working dedicatedly to popularize our digital products, like QR code-based transactions, green pins for paperless credit and debit card activation, and a PIN generation system, Central Circular Management System (CCMS), Shahjalal TouchPay etc. SJIBPLC Corporate Head Office Canteen has also introduced QR Code-based transactions to make employees habituated to cashless transactions. Besides, employees are also using an automated challan for tax payments to NBR. We conducted 23,34,615 number of transactions through EFTN and 4,59,597 number of transactions through RTGS in 2025. We are promoting e-Commerce Transaction which was 4,42,505 and our smart phone transactions which was punched 5,41,379 times in the year 2025.

Society First: Corporate Social Responsibility

We supported 2,44,383 number of beneficiaries through our CSR activities spending Taka 205.70 million on education, health and environment in the year 2025. SJIBPLC opened Climate Risk Fund (CRF) Account and disbursed from the account for the first time which is a regulatory requirement. SJIBPLC has plan to go for concessional investment in future from this CRF fund. We have conducted country-wide Tree Plantation program through 100 Branches utilizing our CRF Fund. The bank also conducts humanitarian work from Cash Waqf which contributes to philanthropic organizations like Anzuman Mofidul Islam, Al Markajul Foundation, etc. every year.

Commitment to Sustainability: Securing a better tomorrow

Sustainability along with climate risk mitigation and adaptation is a core value for SJIBPLC that governs our operations and decisions. All our initiatives are aligned with the United Nations Sustainable Development Goals (SDGs). In conclusion, managing both physical and transitional climate risks is not just an environmental necessity but an economic and social priority. By acting collectively and proactively, we are committed to minimize and manage climate related risk. By managing climate risk and by taking proactive steps today, together we can build a sustainable future for a better tomorrow for the bank and the country as a whole.



Mosleh Uddin Ahmed
Managing Director



SJIBPLC adheres to the 3P ideology, which stands for "People, Planet, and Profit." SJIBPLC has been growing significantly every year to conduct CSR initiatives in a variety of fields, such as disaster management, health, and the environment to minimize and manage climate related physical risk.

—**M.M. Saiful Islam,** DMD & CRO

MESSAGE FROM THE CHAIRMAN OF SUSTAINABLE FINANCE UNIT (SFU)

Dear Stakeholders,

Assalamu Alaikum.

As the Chairman of the Sustainable Finance Committee of the Bank, it is my immense pleasure to present before you the 5th Sustainability Report of our Bank which will portray our journey towards sustainability and climate risk management initiatives.

Responsible Financing to manage climate risk and sustainability

Bangladesh faces severe climate risks due to its geographic location, including floods, cyclones, and rising sea levels and different national and worldwide policy changes. Shahjalal Islami Bank PLC has embraced short-, medium- and long-term goals and targets to reduce GHG emissions in its business and expansion of investment for managing climate risk and moving towards a sustainable and decarbonized future. We assess ESG criteria to make our financing decisions in responsible investments that create meaningful value enhancing better quality of life for all, reducing carbon emission and safeguarding the planet and its resources.

Inclusive Growth

SJIBPLC has been working diligently to provide individuals and businesses access to useful and affordable financial products and services that meet their needs– transactions, savings, investments – delivered in a responsible and sustainable way. We have 142 branches, 151 ATM Booths coupled with 143 Agent Banking Outlets to serve mass people of the country. Moreover, we have issued 52,382 number of Debit Card and 4,403 number of Credit Card in 2025. Our financial inclusion journey must be in tandem with our journey to promote financial literacy in line with our value creation model.

Community Wellbeing & CSR Contribution in reducing climate related physical risk.

We choose societal spending that focuses on improving the welfare of society. In addition to being profit-driven, SJIBPLC adheres to the 3P ideology, which stands for "People, Planet, and Profit." SJIBPLC has been growing significantly every year to conduct CSR initiatives in a variety of fields, such as disaster management, health, and the environment to minimize and manage climate related physical risk. In 2025, number of our CSR beneficiaries was 2,44,383 out of which 30,000 people were beneficiary of our Environment & Climate change related CSR.

Managing climate related risk

To maintain future economic stability, SJIBPLC is moving towards green energy considering climate change impact. Use of renewable energy can help to reduce emission and manage & minimize climate related risk. Solar power played the biggest role in the rise of renewable energy in 2025 in the world. Our Head Office uses 35% less energy and water thanks to its rainwater collecting system, water recycling, auto sensor power switch, and hand dryers. We also have solar powered ATM's booth and are planning to construct more or replace the existing ones with solar powered ATM. In order to maintain regulatory compliance, we don't finance conventional brick fields, transportation that is older than five years and in any other projects which is harmful for our environment. Era of fossil fuels is slowly coming to an end.

Future Outlook

SJIBPLC will continuously work to reduce the risk of climate related risk by reducing dependence on fossil fuel imports, enhance energy security, invest more in renewable energy and position itself as a leader in managing climate risk and sustainable energy transition in the country. In the upcoming days, SJIBPLC activities and strategies will be more broad-based, inclusive, and sustainable.



M.M. Saiful Islam
DMD & CRO

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INTRODUCTION

ABOUT SHAHJALAL ISLAMI BANK PLC

Name of the Company	:	Shahjalal Islami Bank PLC.
Legal Form	:	A public limited company incorporated in Bangladesh on 1st April 2001 under the companies Act 1994 and listed with Dhaka Stock Exchange PLC. and Chittagong Stock Exchange PLC..
Commencement of Business	:	10th May 2001
Registered Office	:	Shahjalal Islami Bank Tower Plot No.-04, Block-CWN(C), Gulshan Avenue,Dhaka-1212
Telephone No.	:	88-02-222283457 (Hunting)
Fax No.	:	88-02-222297607
Website	:	www.sjiblbd.com
SWIFT	:	SJBLBDDH
E-mail	:	sjiblho@sjiblbd.com
Chairman	:	Mr. Mohammed Younus
Managing Director	:	Mr. Mosleh Uddin Ahmed
Auditors	:	Aziz Halim Khair Choudhry Chartered Accountants Ahsan Bhaban, (2nd Floor) Road- 5/A, Dhanmondi, Dhaka-1209 Phone: +8809613339090-92
Tax Advisor	:	M/s. K.M Hasan & Co., Chartered Accountants 87, New Eskaton Road, Dhaka. Phone: +88-02-9351457, 9351564
Credit Rating Agency	:	Emerging Credit Rating Ltd. SHAMS Rangs, 104 Park Road, Level-A1 & A2, Baridhara, Dhaka-1212 Phone: +880 2 986 0911, +880 2 986 0897
Subsidiary Company	:	Shahjalal Islami Bank Securities Limited. DSL Building, (3rd floor) 1/C, DIT Avenue, Dainik Bangla, Motijheel, Dhaka-1000.
Off-Shore Banking Unit (OBU)	:	1

No. of Branches 142

No. of Sub-branches 5

Number of Agent Outlets 143

No. of ATM & CRM Booth 151

No. of Employees 2812

Paid up Capital ▸ Tk. 11,130 million

Authorized Capital ▸ Tk. 15,000 million



VISION, MISSION, MOTTO AND CORE VALUES

Our Vision

Where we want to be... Most admirable brand of Shariah based banking and investment in Bangladesh by ensuring sustainable value for all our stakeholders which is embodied with human development based on morality and ethics.



Our Mission

What we want to achieve...

- Uncompromised quality service and customer care
- Setting high standards of integrity
- Inclusive and innovative banking
- Sustainable value for all stakeholders
- Continuous development of professionals and system up gradation to face the challenges and drive for excellence
- System Automation and digitization adopting the state-of-art technology with full proof security to ensure fast and accurate customer service
- Human Resources Development based on morality and ethics



Our Motto

Ethical Bondage to aim...Cordial Service and Welfare Banking.

Our Core Values

- **UNIQUE BANK-** Our Banking products are the benchmark; our commitment is to contribute to building and expanding Islamic banking industry
- **Dynamic-** Progressive and Innovative. We are constantly moving ahead as we offer new and technologically advanced products and services
- **PROFESSIONAL-** Fast, Efficient, and Responsive Service. Our constant strive is to equip the team of professionals to face the challenges and drive for the excellence
- **CARING-** Approachable and Supportive Partner We are always attentive to customers' needs & satisfactions
- **TRUSTWORTHY-** Dependable and Reliable. We believe in both way communications and always care and share the views and knowledge with all stakeholders.

STRATEGIC OBJECTIVE

Our strategy is to work towards sustainable growth by reducing the risk of climate change and securing a sustainable future for both the current and upcoming generations.

Our strategic intent

To be the unique shariah based Bank in Bangladesh

A very caring bank to:

- facilitate trade across the markets
- enable customers of all walks of life to conduct business transactions happily and easily.
- provide easy solution of complex business situation
- capture the unbanked population of the country
- strengthen responsible and sustainable lending and financing
- conduct ESDD for eligible investment clients.
- focus on SDGs and decarbonization.

Our brand promises

DYNAMIC — PROFESSIONAL — CARING — TRUSTWORTHY

Our commitment to three core pillars:



people

we believe in long-last relationships and possess great value for the customers and stakeholders around us



progress

the way we conduct ourselves



prosperity

our passion for sustainable value addition and decarbonization world to our all stakeholders

How we deliver: Our Strategic Pillar

Our presence

We have an extensive network of branches presence across the country and want to have an unequivocal focus all over the country with deep local relationships. We are trying to expand our horizon and service network by opening more branches, subbranches, agent outlets and setting up more ATMs and CRMS especially in unbanked areas of the country.

Strict Observance of Shariah-We believe and are committed to provide banking service that is purely based on Shariah.

Improvement of Deposit Mix & reduction of Cost of Deposit

To be the competitive in the Market, bank always give emphasis on procurement of Low cost & No cost deposit.

Diversified deposit and investment product:

For long term sustainability, SJIBPLC mobilizes sticky deposit from the market, and to avoid large corporate deposit, we will diversify our investment portfolio to CMSME & Consumer finance to reduce concentration on Corporate Investment.

Strengthen recovery & Monitoring Department

The prime objectives of the bank are to maintain quality asset portfolio, reduction and recovery of Non-Performing Invest (NPI), arrest compensation and increase recovery of written off Investment. Our Special Asset Management Department (SAMD) and Investment Monitoring Department take all out efforts to prevent the deterioration quality asset.

Development of Human Capital

Continuous development of our human resource is the prime objectives of the bank. Maintain reward and recognition based on performance and intensive training for upskilling.

Promoting Sustainability & Financial Inclusion

To penetrate in the untapped market, SJIBPLC increases countrywide Agent Banking operation and financial literacy program and campaigns. Firmly promotes green and sustainable banking to reach its strategic objective to be a sustainable, triple bottom line, decarbonized bank where every decision will be taken keeping both financial and environmental considerations.

Client relationship rather than a product driven approach

We focus our capabilities on customers' needs, rather than seeking a rapid return on products or building product silos. We always try to ensure higher customer satisfaction and loyalty and reduce customer effort.

Conservative and disciplined on risk, capital and liquidity

We regard balance sheet quality as a cornerstone of our business model & strategy. We are more cautious about capital adequacy, liquidity & risk mitigation rather than running after profit only.

Organic growth, the primary driver of our strategy and value creation

We believe that organic growth drives the greatest value creation for our shareholders. Where we cannot grow organically, or cannot do so within a reasonable time frame, we will explore acquisitions that will reinforce our core strategy.

Our delivery

We are committed to Cordial Service and with this commitment we constantly try to pull on sustainable business practices, decarbonization, upholding high standards of corporate governance, social responsibility, environmental protection, and human resource development.

CODE OF CONDUCT

Ethical Principles of SJIBPLC

The Bank has achieved a remarkable reputation since its inception. This reputation is our most important asset, source of inspiration & pride. The Bank's continued success depends heavily on all the member staffs of SJIBPLC family doing their best to maintain and enhance our tradition of honesty, integrity, fairness, excellence, respect, and concern for others.

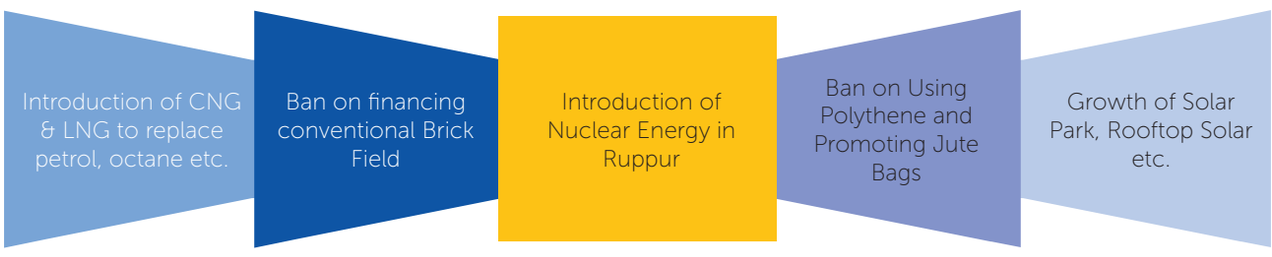
The ethical conduct of SJIBPLC is followed by its directors, officials and all the member staffs from their respective positions. The ethical conduct includes, but not limited to, the following:

1. Adhere to the Shariah and implementing its principles.
2. Maintain honesty and integrity, avoiding actual or apparent conflicts of interest in personal and professional relationships.
3. Provide customers with information that is accurate, complete, objective, relevant, timely, and understandable.
4. Comply with all applicable rules and regulations of the country.
5. Act in good faith, responsibly, with due care, competence and diligence, without misrepresenting material facts or allowing one's independent judgment to be subordinated.
6. Respect the confidentiality of information acquired during one's work except when authorized or otherwise legally obligated to disclose. Confidential information acquired during one's work will not be used for personal advantage.
7. Share knowledge and maintain skills important and relevant to customer's needs.
8. Proactively promote ethical behavior as a responsible partner among peers, in the work environment and the community.
9. Achieve responsible use of and control over all assets and resources employed or entrusted.
10. Any violation of this Code is strictly dealt with appropriate administrative measures.

OUR SUSTAINABILITY & CLIMATE RISK MANAGEMENT OBJECTIVES

Shahjalal Islami Bank PLC understands the vital role which they play in the development of a robust framework for managing the climate risk and the long-term prosperity of the nation as a Shariah-based financial services provider. We want to address rising climate related financial risk, social and environmental issues by managing climate risk and being ethical and providing excellent products and services. By doing this, we also hope to establish a strong climate risk management framework, increase our corporate value and support the decarbonized and sustainable expansion of our organization. In order to uphold our climate risk management structure in everything we do, minimizing the climate risk in our investment portfolio, we are eager to contribute to the creation of a sustainable and decarbonized environment and society throughout this journey by setting some specific goals for which we are dedicatedly working and putting in a lot of effort to secure a sustainable tomorrow for all. Bangladesh is in the progressing stage of sustainability and managing climate risk and preparing climate risk management framework which is a subtype of the implementation stage, out of the two stages of sustainability advancement identified by the Global Sustainability Advancement Report: preparation and implementation. Different type of international survey claims that Bangladesh is performing better than other developing South Asian nations like India and Pakistan. The People's Republic of Bangladesh's, central bank and government both put up a lot of effort to achieve this goal.

In Bangladesh, evolution of sustainability creates ample opportunity in 1990 and onward:



Sustainable Finance Department of Bangladesh Bank issued the circular dated 26 December 2023 requiring a bank or finance company to disclose governance, strategy, risk management as well as metrics and targets as follows. Bangladesh Bank mainly attempted to broaden sustainability and climate risk management idea in line with International Sustainability Standards Board of the IFRS Foundation and the purpose is also to develop globally comparable sustainability related disclosures to communicate with all levels of investors and stakeholders. IFRS S1 suggests General Requirements for Disclosure of Sustainability while IFRS S2 suggest Climate-related Disclosures.

Sustainability content pillars embrace the following aspects for the purpose of disclosure:

SUSTAINABILITY CONTENT PILLAR	
Governance (Both Banks Board & Management Role for ensuring climate resilience and decarbonization)	Board led by RMC & Management led by SFC
Strategy (Short, Mid and Long Term Strategy for Climate Mitigation & Adaptation Purpose for managing climate risk & for reducing carbon emission)	Climate Risk Management Framework, Green & Sustainable Finance, Environmental CSR, Ethical Banking
Risk Management (The processes and related policies the entity uses to identify, assess, prioritise and monitor sustainability and climate-related physical and transitional risks)	Preparing Climate risk Management Guideline and Framework, Consulting ESDD Checklist, Obtaining Environmental Clearance Certificate, Confirming Exclusion Checklist. Integrate S1 & S2 Issues in the bank's RM Framework
Metrics & Targets (Green House Gas Emission by the Bank itself as well as those whom bank finance	Measuring and Monitoring GHG Emission & Other sustainability related parameters & climate Related Risk

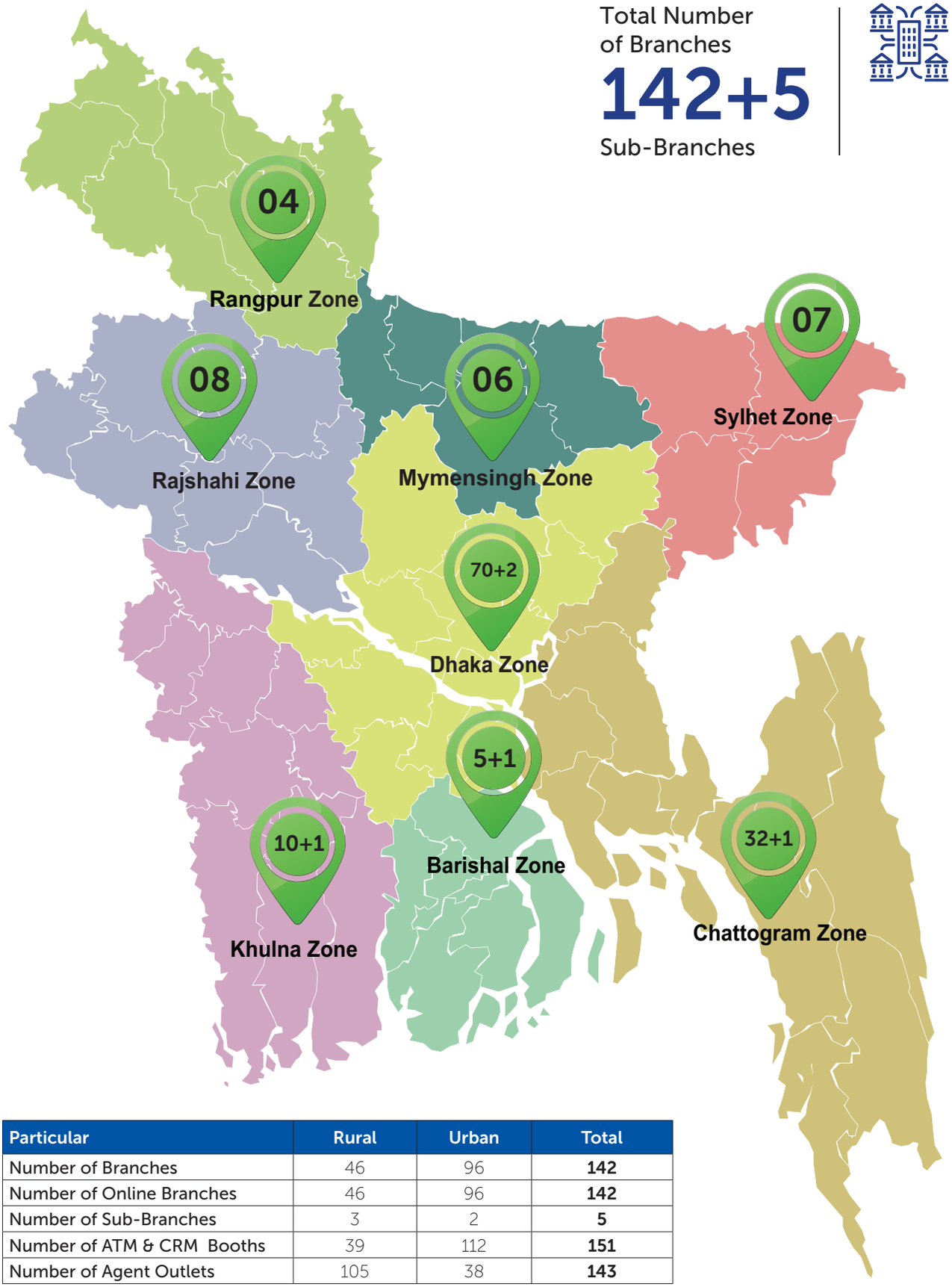
Agenda	Objective	Action
Governance	Coordination between Board and Top Management and engaging the employees in decision making process, making everyone aware about issues related to climate risk management.	Regular Board & Management level meetings and making everyone aware about the minutes of the meetings & Climate Risk Management issues.
Strategies	Set Up Short-, Medium- & Long-Term Objectives. Align business strategies with climate goals and regulatory shifts.	Working all together in achieving the set-up Goals. Financial flows are increasingly directed toward renewable energy, sustainable infrastructure, and climate-resilient projects for managing and minimizing climate risk investment portfolio.
Risk Management	Lowering Capital Charge and addressing climate physical and transitional risk.	Refrain from financing in high-risk projects, high emitting carbon projects and integrating ESG, embedding climate risks and opportunities into financial decision-making and in all core risk management framework and guideline.
Target & Metrics	Target Set Up of different Sustainability Parameters and green and sustainable finance yearly targets for branch. Unlock long-term value through sustainable finance and transparent ESG performance and Climate Risk Management implementation. Minimizing waste and maximizing reuse of resources to reduce environmental impact. Full-scale transition to renewable energy sources for managing and minimizing climate related risk and utilizing climate related opportunities.	Achieving the yearly target by engaging everyone. Embrace innovation and lead sustainability transitions towards a decarbonized future by managing climate physical and transitional risk.

NETWORK COVERAGE

Total Number of Branches

142+5

Sub-Branches



Particular	Rural	Urban	Total
Number of Branches	46	96	**142**
Number of Online Branches	46	96	**142**
Number of Sub-Branches	3	2	**5**
Number of ATM & CRM Booths	39	112	**151**
Number of Agent Outlets	105	38	**143**

CREDIT RATING



Based on the bank's audited financial statements 2025 and other information, Emerging Credit Rating Limited (ECRL) assigned the bank a long-term rating of "AA+" (pronounced "double A plus") and a short-term rating of "ST-1." The rating's outlook is stable. The bank's strengths—which include a solid management team, a notable increase in operational profit, substantial capital coverage with high Tier-1 capital, enhanced asset quality, and a tightly managed liquidity position—are reflected in the rating.

MEMBERS OF ASSOCIATION

SJIBPLC can drive and strengthen its business toward sustainability and decarbonization because it operates in accordance with its ethical code of conduct, good corporate governance, and places a high value on joining and forming networks with prominent external organizations. Since each organization has unique potential, strengths and expertise collaboration with these parties is regarded as a pathway to bring the best out of each organization to reinforce sustainable stewardships together.

Bangladesh Institute of Bank Management
বাংলাদেশ ইনস্টিটিউট অব ব্যাংক ম্যানেজমেন্ট

বাংলাদেশ ব্যাংক

الهيئة الشرعية المركزية للبنوك الإسلامية في بنغلاديش
সেন্ট্রাল শরীয়াহ্ বোর্ড ফর ইসলামিক ব্যাংকস্ অব বাংলাদেশ
CENTRAL SHARIAH BOARD FOR ISLAMIC BANKS OF BANGLADESH

ABB
Association of Bankers Bangladesh Limited

BAPLC

ICC INTERNATIONAL CHAMBER OF COMMERCE
The world business organization

DHAKA STOCK EXCHANGE PLC.

BANGLADESH SECURITIES AND EXCHANGE COMMISSION
BSEC

IBCF
A FORUM OF THE ISLAMIC BANKING INDUSTRY OF BANGLADESH

DHAKA STOCK EXCHANGE LTD.

CSE CHITTAGONG STOCK EXCHANGE


INDIAN OCEAN

PRODUCTS AND SERVICES OF SJIBPLC

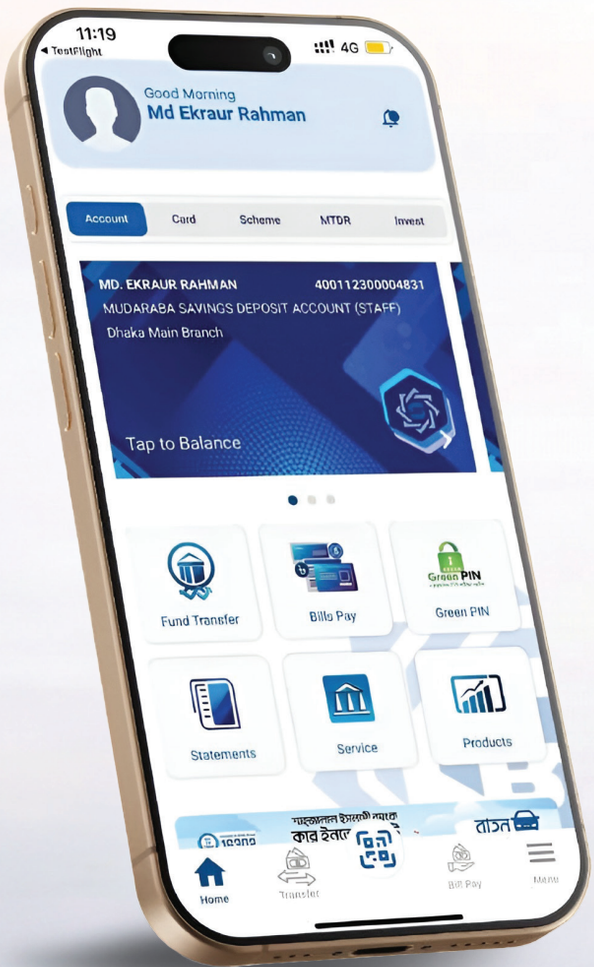


Deposit Accounts (LCY)

- Mudaraba Savings Deposit Account
- Mudaraba Money Spinning Account
- Mudaraba Savings Account Payroll Scheme
- Mudaraba School (Student) Banking Account
- Al- Wadiah Current Deposit
- Mudaraba Special Notice Deposit
- Mudaraba Term Deposit Account
- Mudaraba Savings Account –Garment Employee
- Mudaraba Savings Account –Lather Employee
- Mudaraba Farmer's Deposit Account
- Mudaraba Foreign Remittance Savings Taka Account
- Mudaraba Lower Income Individual Deposit Account

Deposit Accounts (FCY)

- Al- Wadiah Foreign Currency A/C (USD, GBP, JPY, EUR, AED)
- Al- Wadiah Retention Quota FC (USD, EUR, CNY)
- Mudaraba RFCD (USD/GBP/EUR) Account
- Non Resident Taka Account (NRTA)
- Al-Wadiah Agent's Retention Quota (ARQ) Account
- Al-Wadiah Freelancer's Retention Quota (FRQ) Account



Deposit Schemes

- Mudaraba Monthly Deposit Scheme
- Mudaraba Monthly Income Scheme
- Mudaraba Hajj Deposit Scheme
- Mudaraba Education Deposit Scheme
- Mudaraba Cash Waqf Account

Corporate Investment Products (Modes)

- Bai-Muajjal
- Bai-Salam
- Murabaha
- Quard-E-Hasana
- Lease/Ijara
- Hire Purchase Under Shirkatul Meelk (HPSM)

Agriculture Investment Sectors (Through own network and NGO Linkage)

- Crops
- Fisheries
- Live Stocks
- Poverty Alleviation

Retail Investment Products:

- Household Durable Scheme
- Housing Investment Program
- Car Investment Scheme
- Semi Pucca Housing Investment Scheme
- Investment Scheme For Executives
- Investment Scheme For Doctors
- Investment Scheme For Marriage
- Investment Scheme For Overseas Employment
- Investment Scheme For Education

Other Banking Services

- ATM Services
- Remittance Services
- Locker Services
- Online Banking
- SMS Push-Pull
- SJIBPLC Student File
- Evening Banking Services
- Internet Banking Services (SJIBPLC NET)
- Utility Bill Payment Services
- Priority Banking Services
- E-Account Opening Service
- E-GP Services
- QR Teller Services

VISA Cards

- Debit Card
- Classic Credit Card
- Gold Credit Card
- Platinum Credit Card
- International Prepaid Card
- Local Gift Card



SME investment products

- Cottage & Micro Enterprise Investment Program
- Small Business Investment Program
- Medium Enterprise Investment Program
- Women Entrepreneur Investment Program

Green & Sustainable Investment Products

- Energy Efficiency
- Green/ Environment Friendly Establishments
- Green CMSME
- Socially Responsible Financing
- Sustainable Agriculture
- Sustainable MSME
- Other Sustainable Linked Finance



GREEN & SUSTAINABLE FINANCE PRODUCT LIST

A. Renewable Energy

1. Net Metering Rooftop Solar System
2. Solar Grid
3. Solar Park
4. Solar Irrigation Pumping System
5. Solar Photovoltaic (PV) Assembly/ Manufacturing Plant
6. Solar Water Heater Assembling/ Manufacturing Plant
7. Solar Home System
8. Solar Pump for Drinking Water
9. Solar Cooker Assembly/Manufacturing Plant
10. Solar Air Heater & Cooling System Assembly/Manufacturing Plant
11. Solar Powered Cold Storage
12. Biogas Plants
13. Integrated Cow Rearing and Setting up of Bio-gas Plant
14. Wind Power Plant
15. Hydro Power Plant
16. Portable Solar Charging Station

B. Energy & Resource Efficiency especially certified by energy auditor

17. Installation of Energy Auditor Certified machineries including boiler in industries for following purposes:

I. Energy Efficiency
II. Resource Efficiency
III. Heat and temperature management
IV. Air ventilation and circulation efficiency
V. Business process automation
VI. Operations management
VII. Waste management
VIII. Water use management
IX. Human resources development and management
X. Accounting, inventory management, marketing, sales and security management automation

18. Auto Sensor Power Switch Assembly Plant
19. Energy Efficient Cook Stove Assembly Plant
20. LED Bulb/Tube Manufacturing/Assembly Plant
21. Energy Efficient Lime Kiln
22. Improved Rice Parboiling System

C. Alternative Energy

23. Pyrolysis Processed Oil/Bio-crude Oil/Bio Fuel Manufacturing Plant
24. Lithium Battery Manufacturing Plant
14. Wind Power Plant
15. Hydro Power Plant
16. Portable Solar Charging Station

D. Liquid Waste Management

25. Biological ETP
26. Combination of Biological and Chemical ETP
27. Conversion of Chemical ETP into Combination of Biological and Chemical ETP
28. Central ETP
29. Waste Water Treatment Plant
30. Sewage Water Treatment Plant

E. Solid Waste Management

31. Methane Recovery and Power Production from City/Municipal Waste Plant
32. Compost Production from City/Municipal Waste Plant
33. Hazardous Waste Management Unit/Plant
34. Medical Waste Management Unit/Plant
35. E-Waste Management Unit/Plant
36. Sludge Management Unit/Plant

F. Circular Economy & Eco-Projects Financing

37. PET Bottle Recycling Plant
38. Plastic Waste (PVC, PP, LDPE, HDPE, PS) Recycling Plant
39. Paper Recycling Plant
40. Recyclable Bag Manufacturing Plant
41. Recyclable Poly Propylene Thread and Bag Manufacturing Plant
42. Battery (Solar/Led Acid/Lithium Ion) Recycling Plant
43. Recycling & Recyclable Goods Manufacturing Plant
44. Biodegradable/ Reusable/ Compostable Items Manufacturing Plant
45. Solar powered/used Items Manufacturing Plant
46. Eco-industrial parks
47. Jute Products Manufacturing Plant

G. Environment Friendly Brick Production

48. Compressed Block-Brick
49. Foam Concrete Brick
50. Environment Friendly/Brick Kiln Efficiency Improvement Project (Tunnel Kiln, HHK and other eco-friendly bricks)

H. Green/Environment Friendly Establishments

51. Establishment of Green Industry certified by appropriate authority (In Bangladesh - SREDA, Internationally - USGBC-LEED, BREEAM, CASBEE, EDGE, GRIHA)

52. Establishment of Green Building certified by appropriate authority (In Bangladesh - SREDA, Internationally - USGBC-LEED, BREEAM, CASBEE, EDGE, GRIHA)
53. Establishment Green Featured Buildings
54. Concerning Factory working environment and safety (Fire defense system, disaster defense and prevention system, workers' health safety system)
55. Affordable Green Housing

J. Green CMSME

67. Financing in Cottage Industry (CMSME Code-43)

K. Green SRF especially for climate adaptation

68. Community Investment for addressing Climate Resilience and Disaster Management in a concessional rate (finance to clean air, clean water, minimizing industrial and municipal waste, recovery and protection of water bodies, marshy lands, expansion of green coastal belt, water purification, sustainable sanitation, water blockage mitigation, soil and water salinity mitigation, river erosion prevention)
69. Financing in Green/Clean transportation projects (cycles, hybrid car, green vehicles those run on wind, solar energy, electricity, hydrogen, bio-fuels etc.)
70. Financing in Sand-witch Panel (Floating or Movable Houses in coastal areas or climate vulnerable zone)
71. Financing in Govt. approved Eco-tourism project
72. Installment based digital loan/credit in climate risk-vulnerable and disaster-prone areas using own platform (MFS or other digital medium); except Consumer Finance
73. Financing projects that promote cultural preservation, arts, and heritage conservation.
74. Natural ecosystem protection and restoration.

L. Blue Economy Financing

75. Marine sustainable Fisheries
76. Mariculture
77. Coastal Ecotourism
78. Marine Plastic Pollution
79. Coastal Renewable Energy
80. Green Shipyard (Ship building and ship breaking) certified by appropriate authority (compliant with the International Maritime Organization (IMO) Guidelines for Safe and Environmentally Sound Ship Recycling under the Hong Kong Convention)
81. Eco Port
82. Marine protection

M. Information and Communication Technology especially IT Solution Firms

83. Hi-Tech Park
84. Internet of Things (IOT)
85. Artificial Intelligence
86. Robotics

N. Miscellaneous

87. Research and development for Sustainable Activities
88. Sustainable Supply Chain management
89. Manufacture and assembly of green building products

CRITERIA-2 FOLLOWING AGRICULTURE PRODUCTS ARE ALL SUSTAINABLE FINANCE IRRESPECTIVE OF TERM AND NON TERM

Sustainable Agriculture

1. Crops
2. Pisciculture
3. Crop Storage
4. Livestock
5. Poverty Alleviation
6. Irrigation Tools
7. Agricultural Tools-

CRITERIA-3 FOLLOWINGS SOCIALLY RESPONSIBLE FINANCE ARE ALL SUSTAINABLE FINANCE IRRESPECTIVE OF TERM AND NON TERM

Socially Responsible Finance

1. Financing/Investment through MFI (MRA Regulated)/NGO (Govt. Approved) Linkage Mode for capacity building, Education, employment generation including self employment
2. Financing in trading of green and agro products using ICT/online/e-business platform (as recognized by BB)
3. Financing in Orphanage/Child Rehabilitation Center/Old Age Home
4. Financing in educational institutions, scholarship programs, or edtech startups that aim to improve access to quality education and workforce development (Included as per SFD circular letter no-01/2026 dated 13 Jan, 2026)
5. Financing projects and businesses that promote gender equality, such as those supporting women entrepreneurs, addressing gender-based violence, and promoting women's rights.

(Included as per SFD circular letter no-01/2026 dated 13 Jan, 2026)

SUSTAINABILITY HIGHLIGHTS AND ACHIEVEMENTS OF 2025

Social Initiatives

CSR Donation: **Tk.205.73** million	Medical Bill Paid against claim of Group Insurance: **Tk.21.65** million	Number of No-frill Account: **54,104**	Profit paid to Cash Waqf Account: **Tk 2.06** million
Number of Female Employees **472**	Employee Retention **93.87%**	Contribution to National Exchequer **Tk. 11302** Million	

Environmental Initiatives

Number of ESDD checklist done: **67,373**	Expenditure of Trees Planted: **3.2** Million Tk	Number of Solar Powered Branches: **9**	Number of Solar Powered Agent Outlet: **02**
Total Outstanding amount of Sustainable Finance (including Green Finance): Tk. **142,648.14** million	Number of Training on Sustainable Finance: **15**	SME with low environmental risk outstanding: **BDT 35,541** million	Environmental CSR- **BDT 10.89** million

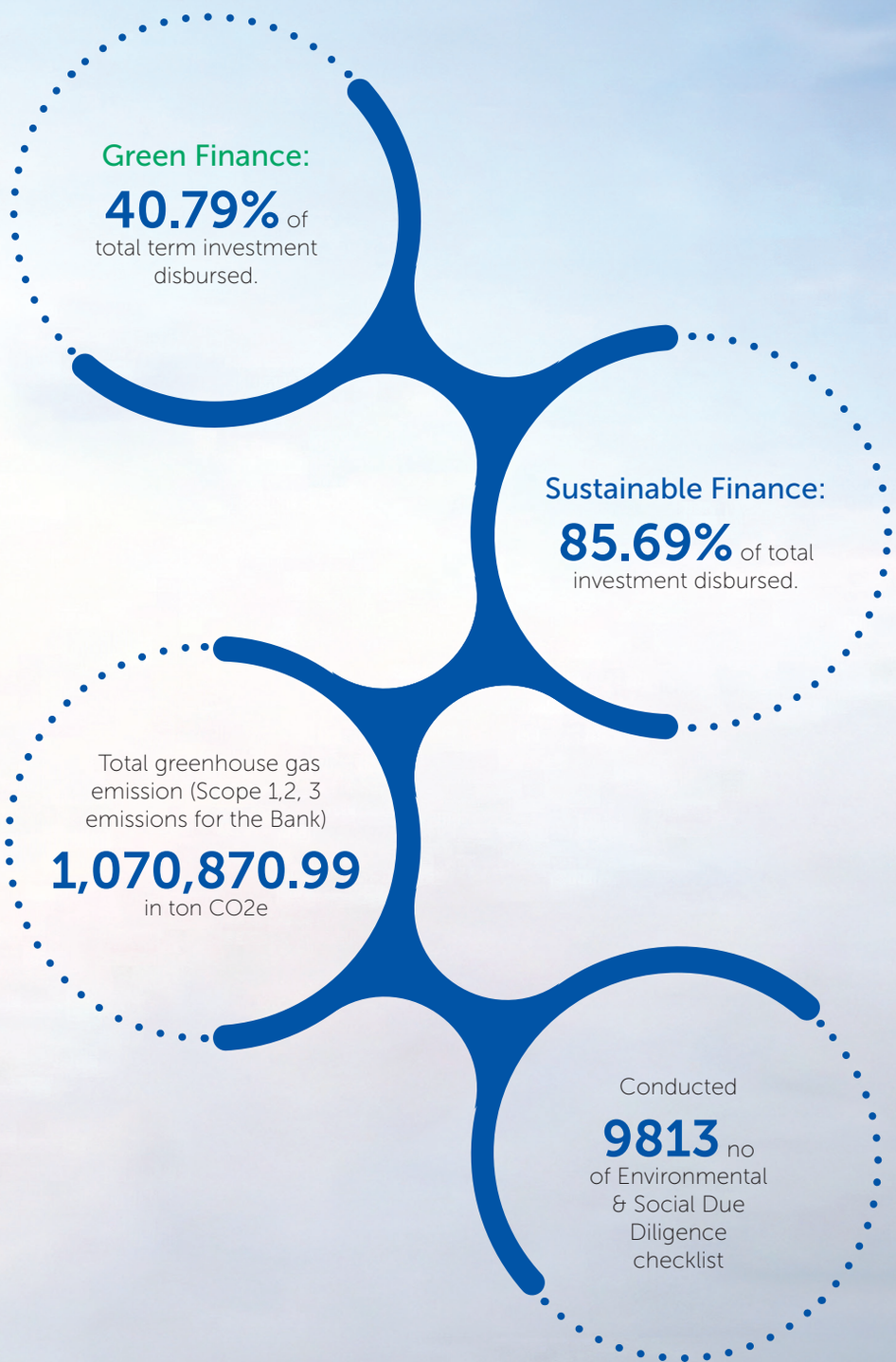
Use of Technology

QR Transaction: **38,511** In number	E-Statement Number through Credit Card: **96,397**	Number of SJIBPLC's Official Facebook Followers: **57,000**	Number of mobile app users: **90,400**

Disclosure of Consumption

Electricity Consumption: **11353405.2** kilowatt	Diesel Consumption (For Generator): **66,358** liter	Octane Consumption (Vehicle): **31,930.01** liter

ACHIEVEMENTS 2025



January

- Organized "Annual Business Conference-2025
- Organized School Banking Conference-2025 at Chuadanga district as lead Bank.

February

- Won the Best Rated Bank Award-2025 with satisfactory position in various banking related indicators initiated by the national English daily newspaper the Daily Industry.
- Organized Financial Literacy Program on Remittance workers in Chattogram zone

among Marginal Farmers from ethnic communities in the Tangail Region.

- Donation of Tk.1 million to Barishal Cantonment for Tree Plantation
- Inaugurated a Hajj Booth and Free Medical Camp at Ashkona Hajj Camp for providing sufficient Hajj guidelines and free Medical services to the Pilgrims
- Distributed Iron Sheet among the affected families of Kalapara Upazila due to Cyclone Remal as part of CSR.

- Provided financial assistance for the construction of a basketball court for the students of Bandura Holy Cross School and College at Nawabganj in Dhaka

MILESTO

March

- Observing Financial Literacy day and Financial Literacy Week by promoting slogans in banks official Facebook page.

April

- Organized workshop on Climate Risk Management for the 1st time.

May

- Open cheque distribution to marginal and ethnic group
- Organized Open Agriculture Finance Cheque Distribution program

June

- Celebrated the International MSME Day 2025.
- Honored for significant role in advancing financial inclusion for women entrepreneurs by Bangladesh Bank.
- Organized a Seminar on Female Participation in Financial Sector & Female Right for women entrepreneur at Uttara, Dhaka.
- Donated Tk. 50 (fifty) Lac to Gonoshasthaya Kendra to provide better medical services at low cost to the poor and destitute patients of the society.

July

- Organized the closing and certificate distribution ceremony of the Entrepreneurship Development Program (EDP) under the Skills for Industry Competitiveness and Innovation Program (SICIP).
- Organised Tree Plantation Program 2025 by 100 Branches within a budget of TK. 3 million

August

- Organized financial literacy program in Chattogram to attract remittances through legal Channels.
- Provided scholarships to 400 poor and meritorious students who have passed SSC and equivalent examinations
- Economics Club of East West University organized the closing ceremony of National Economics Contest-2025 under the patronage of Shahjalal Islami Bank PLC.
- Achieved sustainable Award and crest from the Governor of Bangladesh Bank for sustainable rating-2024

September

- Refinance Agreement signed with Bangladesh Bank for Start Ups
- Zoom workshop on carbon emission conducted by Greenbud, a carbon consulting firm for banks employees.

October

- Signed a Memorandum of Understanding (MoU) with American Wellness Center
- Organized Financial Literacy Program for CMSME Women Entrepreneurs in Chattogram.
- Organized Accelerance program on Financial Literacy for Development of CMSME Women Entrepreneur in Manikganj and Khulna zone.
- Organized two Uthan Boithok at Sirajganj Belkuchu and Ulkapara area for Financial Empowerment of Marginal and traditional weavers through Cluster Based Inclusion.
- Started "Centralized Trade Services Division (CTSD), Gulshan Hub, Dhaka" to provide better services to the customers.

NE 2025

November

- Awarded Prestigious Award (Bronze Award) from SAFA as the only Bank in Bangladesh for best presented Annual Report-2024.
- Awarded scholarship to 300 poor and meritorious students who have passed HSC and equivalent examinations from different parts of the country.
- Signed a Memorandum of Understanding (MoU) with National Pension Authority.
- Signed a Memorandum of Understanding (MoU) with Best Western Plus Bay Hills Hotel.
- Inauguration of 142th Branch-Airport Road Branch in Dhaka Banani,11.
- As part of CSR Program, financial assistance of Tk. 10 Lac (Ten Lac) was peovided for the construction of a 5th floor building of "Rahima & Arifa Khatun Mohila Madrasha & Orphanage" at Chakpanchpara area under Trishal Upazila of Mymensingh district.

December

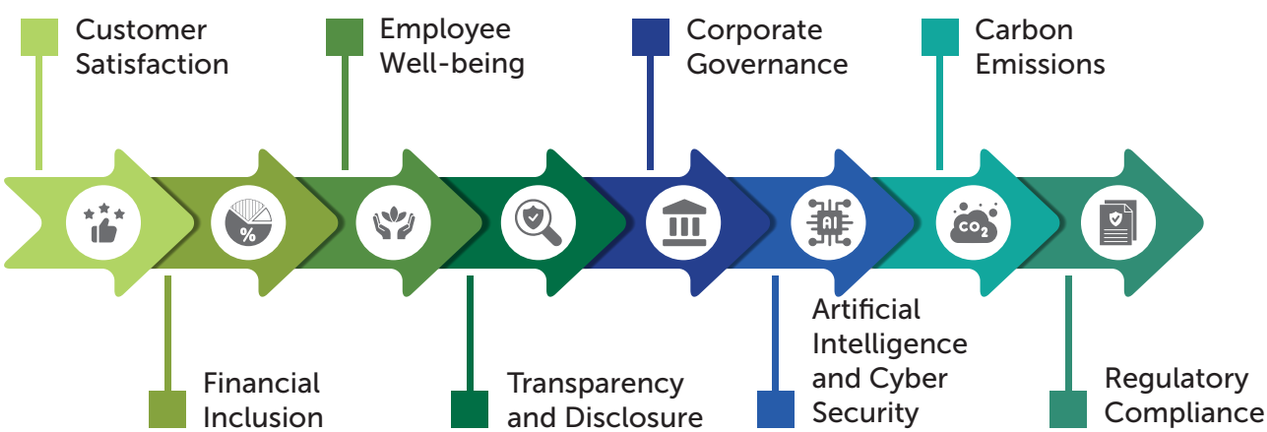
- Introduction of ShahjalalTouchPay Apps for all.
- Awarded First Prize (Gold Award) in ICMAB Best Corporate Award-2024
- Won Gold Award at 12th ICSB National Award-2024
- Organized a seminar on- "Female Participation in Financial Sector & Women's Rights in Tangail District.
- Participated in SME Fair held in Bangladesh China Friendship Center, Agargaon.

BUSINESS MODEL

The Bank's business model is the system it uses to transform inputs, through its business activities, into outputs and outcomes that aim to fulfill the Bank's strategic purposes and create value over the short, medium, and long term. Climate Risk Management, social and environmental impact and sustainability and decarbonization are at the core and fundamental part of our business model.

Upstream	Our Integrated Business Activities Model			Downstream
Value Chain Partners	**Key Resources**	**Primary Activities**		Value Chain Partners
Regulatory Bodies Employees Suppliers	• Financial • Human • Manufactured • Intellectual • Social & Relationship • Natural	• Retail Banking • Corporate Banking • CMSME Banking • International Trade • Remittances • Treasury • Recoveries		Customers Shareholders Local Communities
	Support Activities	**Value Propositions**		
	• Operational Support • Legal & Administrative • Support • IT & Data Support • Contact Center • R & D	• Client centered innovation • Expansion of operational • Touchpoints • Maximization of Shareholders • Value • Investing on Human Capital • Partnering with regulators • Environmental & Social Obligations		
	Customer Relationships	**Customer Segment**		
	• Need based product • Marketing & Branding • Customer Awareness • Customer engagement • Customer Feedback	• Corporate • SME • Retail • High net worth Individuals • Institutional client		
	Channels	**Cost Structure**		
	• Branch • ATM • POS • Agent Outlet • Digital Wallet • Internet Banking • Fin-techs	• Profit Expense • Operating Expense • Personnel Expense • Tax Expense • Default Investment Write off		
	Revenue Stream	**Revenue Stream**		
	• Investment Income • Treasury Income • Fees & Commission • Other Operating Income	• Investment Income • Treasury Income • Fees & Commission • Other Operating Income		

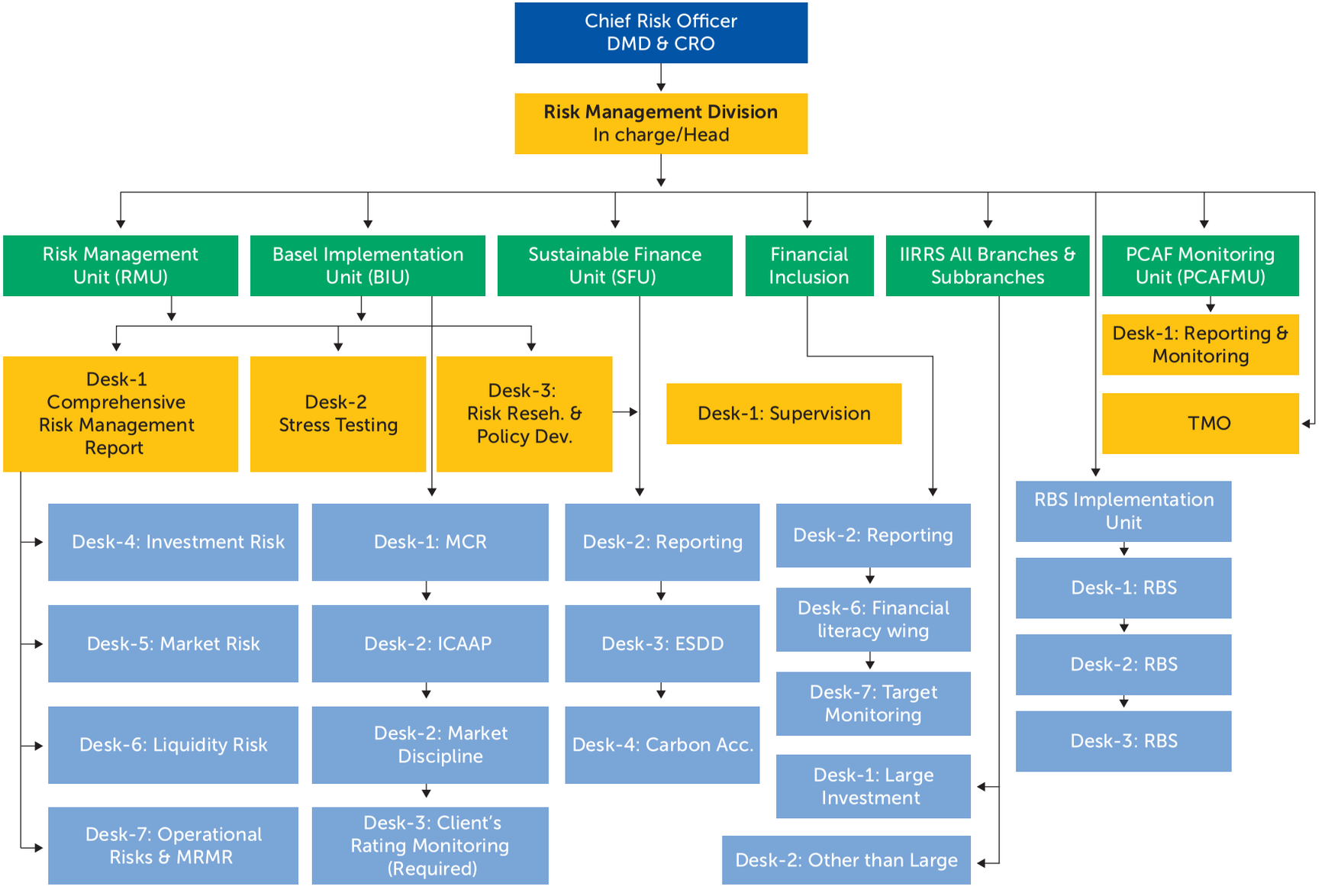
MAPPING OUR VALUE CHAIN BUSINESS MODEL



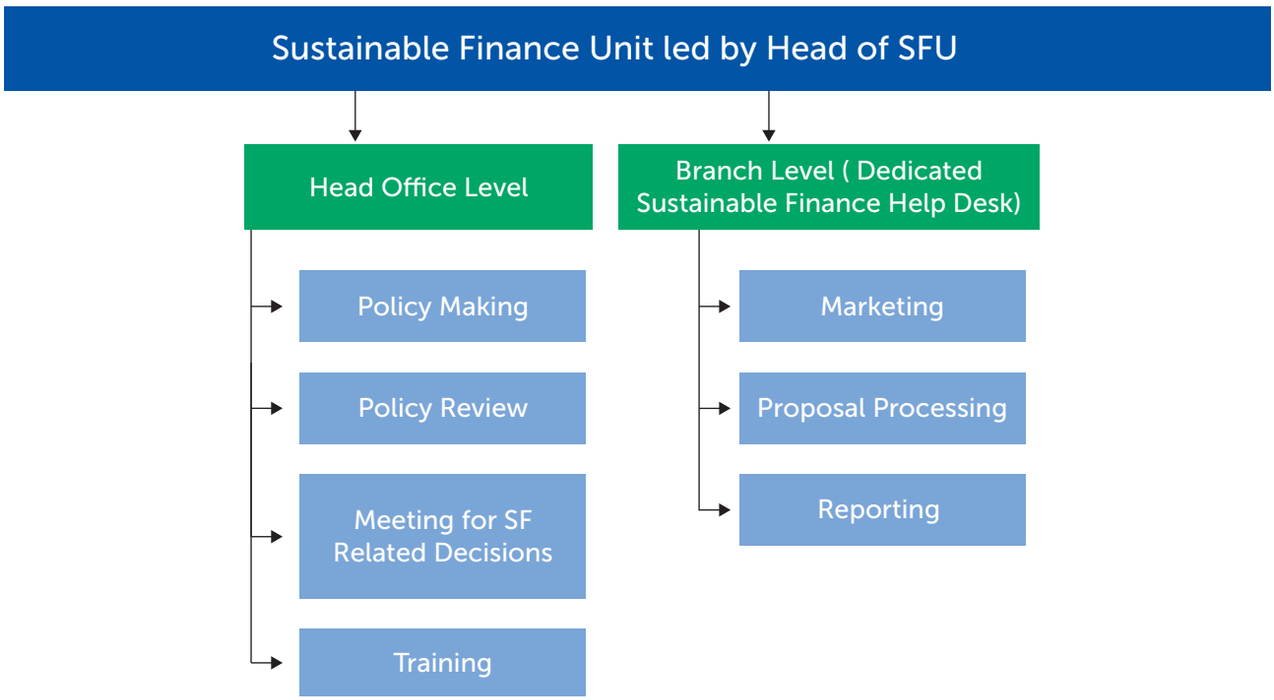


SUSTAINABLE GOVERNANCE

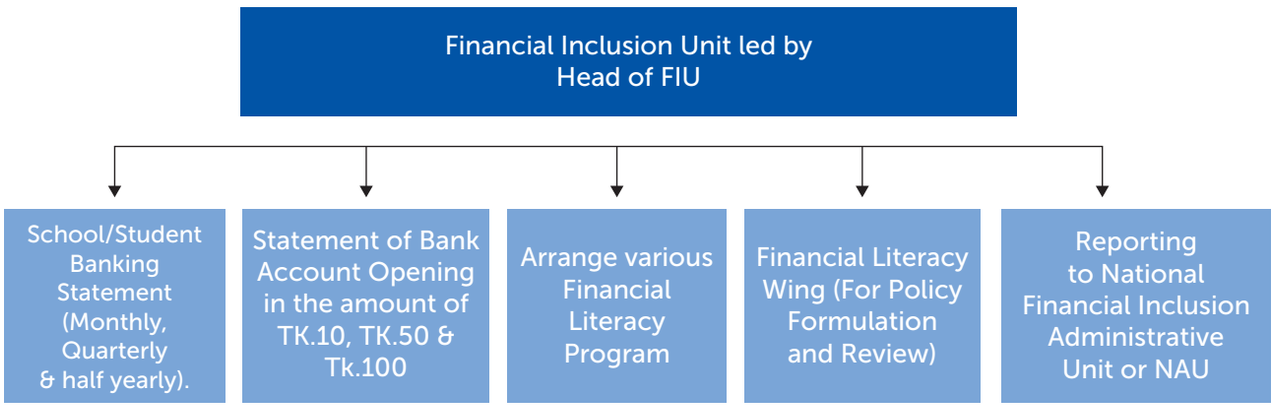
ORGANOGRAM OF RISK MANAGEMENT DIVISION



Organogram of Sustainable Finance Unit



Organogram of the Financial Inclusion Unit

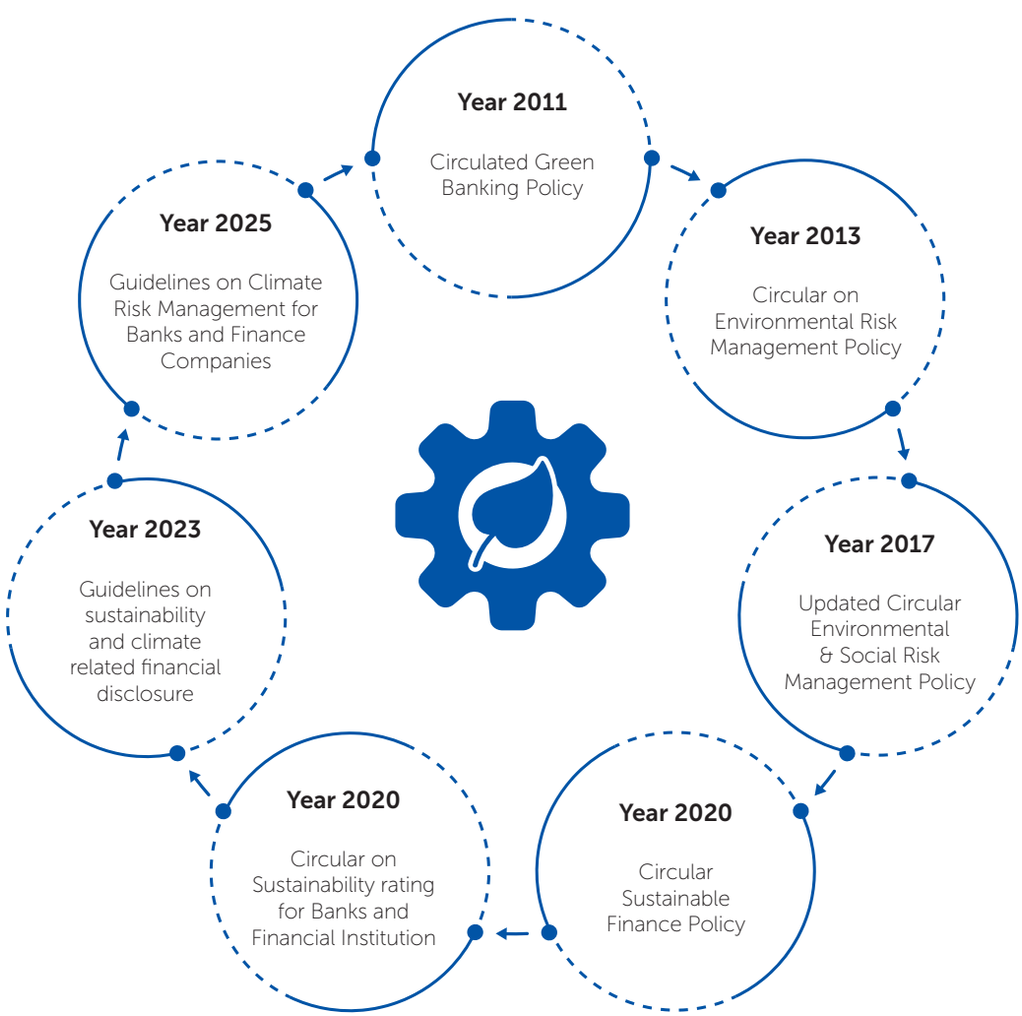


SUSTAINABLE GREEN FINANCE AND ESG ISSUES

In Bangladesh's banking industry, sustainable governance has developed gradually. The Green Banking Policy was introduced in 2011, marking the start of this journey. Climate Risk Management Guideline is the latest development. SJIBPLC has advanced in the same manner as other banks.



The circulars published by Bangladesh Bank's Sustainable Finance Department from time to time have guided the development of our own sustainable governance.



Shahjalal Islami Bank PLC. is committed to upholding a high standard of Corporate Governance across its systems, procedures, and practices. The Bank has established a clear and structured Climate Risk Management Framework and Corporate Governance framework to assist the Board in pursuing long-term sustainable value while cultivating a climate risk management culture that prioritizes climate change, decarbonization, ethical behavior, integrity, and respect for all stakeholders' interests always.

- **Board of Directors (BoD):** The Board of Directors is ultimately in charge of assessing and approving policies and strategies related to climate risk management and sustainability. The Board will take into account both tactical and strategic issues related to physical and transitional climate risk and overall sustainability.
- **Board Risk Management Committee (BRMC):** The BRMC is responsible for supervising, reviewing and directing the action plan, climate risk management structure that the Bank's Sustainable Finance Committee, risk management committee have adopted, the BRMC is also responsible for managing. mitigating risk related to climate risk, evaluating and screening proposals for sustainable investment.
- **Sustainable Finance Committee (SFC):** Shahjalal Islami Bank PLC have its own dynamic Sustainable Finance Committee headed by the Deputy Managing Director of the Bank. This committee provides the Bank's Sustainable Finance Unit (SFU) with the roadmap for accomplishing the goals established by the Board of Directors and oversees, leads, monitors, directs, and follows up on the SFU's operations. The SFC, which consist of the heads from various divisions of the bank, is also responsible for carrying out Climate Risk Management Governance structure established by the Board of Directors.
- **Sustainable Finance Unit (SFU):** The Sustainable Finance Unit has the operational responsibility by mandate from the SFC to drive the sustainability agenda across the Bank. SFU coordinates the agenda, ensuring correlation between strategic initiatives for climate risk management sustainability, decarbonization and reporting on the progress as well as undertakes initiatives for the overall prioritization to ensure alignment of climate risk management with the business strategy.
- Besides, the bank has a separate unit called Financial Inclusion Unit to work with inclusive growth.

Board of Directors	Board Risk Management Committee	Sustainable Finance Committee	Sustainable Finance Unit
Board Guidance and Oversight	Board Committee	Senior Management Board	Working Level

POLICY REQUIREMENTS

- Establish organization's Climate Risk Management Framework/Guideline and any kinds of policy related to sustainability and green finance.
- Document, implement and maintain Climate Risk Management Framework/Guideline and any kinds of policy related to sustainability and green finance.
- Communicate organization's Climate Risk Management Framework/Guideline and any kinds of policy related to sustainability and green finance.

Our Status- Sustainable Finance Committee of the bank has the responsibility to document, implement, maintain and communicate the organization's Climate Risk Management Framework/Guideline and any kinds of policy related to sustainability and green finance. SJIBPLC have its own Climate Risk Management Framework and Sustainable Finance Policy to comply with regulations.

PLANNING REQUIREMENTS

- Identify climate related physical and transitional risk and different environmental aspects.
- Establish procedures to identify the environmental aspects of the activities, products, and services related to climate risk and sustainability.
- Document, implement and maintain procedures to manage climate related physical and transitional risk and identify the environmental aspects of the activities, products, and services.

Our Status- Sustainable Finance Unit (SFU) of the bank is responsible for document, implement and maintain procedures to manage climate related physical and transitional risk and identify the environmental aspects of the activities, products, and services and calls Sustainable Finance meeting time to time to discuss progress on sustainability and decarbonization.

CLARIFY LEGAL AND OTHER REQUIREMENTS

- Establish procedures to identify and clarify the legal and other requirements that apply to the organization's Climate Risk Management and environmental aspects.
- Implement and maintain the procedures to identify and clarify the legal and other requirements that apply to the Climate Risk Management & environmental aspects.

Our Status- Legal Department of the bank establish, implement and maintain the procedures to identify and clarify the legal and other requirements that apply to the Climate Risk Management & environmental aspects. However, banks RMs must confirm compliance like Environmental Clearance Certificate, Environment Impact Analysis where required for approval of investment proposal.

ESTABLISH OBJECTIVES AND PROGRAMS

- Establish Climate Risk Mitigation and adaptation targets and environmental objectives and targets.
- Implement and maintain Climate Risk Mitigation and adaptation targets and environmental objectives and targets.

Our Status- SFC & SFU work jointly and set objectives and programs to comply with Bangladesh Bank regulations and guidelines especially.

OPERATIONAL REQUIREMENTS

- Define the climate risk management roles, responsibilities, and authorities.
- Implement and maintain climate risk management roles, responsibilities, and authorities.
- Communicate the climate risk management roles, responsibilities, and authorities.
- Appoint someone to assume the role of management representative.

Our Status- Branch/RM is responsible to comply and implement climate risk management policies in all related activities and operational requirement.

DELIVER TRAINING AND AWARENESS PROGRAMS

- Identify the organization's training needed for climate risk management.
- Deliver training programs that meet the climate risk management and sustainable training needs.
- Maintain a record of the organization's climate risk management and sustainable finance training activities.

Our Status- Training Academy of SJIBPLC is responsible for that. Besides, banks top officials attend workshops, seminars organized by SREDA, IFC, IDCOL etc. to ensure global compliance requirement.

ESTABLISH COMMUNICATION PROCEDURES

- Establish a procedure to control the organization's internal environmental communications.
- Implement and maintain organization's internal climate risk management framework and environmental communications procedure.

Our Status- Banks Public Relation is mainly responsible for that. Banks SFU sends Press Releases on workshops, CSR and tree plantations programs to PRD for publishing in media right after the program.

DOCUMENT ENVIRONMENTAL MANAGEMENT SYSTEM

- Document organization's climate risk management framework and environmental scope, policy, objectives and targets.
- Document the main parts of climate risk and environmental management system.
- Describe how the parts of the organization's climate risk environmental management system interact.

Our Status- Concerned RM of Branches/Sub-Branches is mainly responsible for the business. Like if any document like boiler certificate, certificate from fire authority is absent, it must be informed in the investment proposals for approval authority.

CONTROL ENVIRONMENTAL MANAGEMENT DOCUMENTS

- Control documents required by the ISO 14001 2004 standard.
- Control documents required by the environmental management system.
- Control environmental management system records.

Our Status- Concerned Branch/RM of the business is mainly responsible.

CONTROL ENVIRONMENTALLY SIGNIFICANT OPERATIONS

- Identify those operations and risks that are associated with the organization's significant environmental and climate aspects.
- Establish, document and maintain procedures to manage and control operational situations that could have significant environmental impacts.
- Implement and maintain environmental supplier and contractor control procedures.

Our Status- Concerned RM of Branches/Sub-Branches of the business is mainly responsible for this compliance through visit of the client's factory and office and submit visit report formally later.

ESTABLISH AN EMERGENCY MANAGEMENT PROCESS

- Prepare for emergency situations and accidents that could have a significant impact on the environment.
- Establish, implement and maintain procedures to identify potential emergency situations and accidents that could have an impact on the environment.
- Test the environmental emergency response procedures.
- Respond to actual environmental emergencies and accidents.
- Prevent or mitigate the adverse environmental impacts that emergencies and accidents can and do cause.
- Review and revise the environmental emergency preparedness and response procedures

Our Status- Concerned Branch/RM of the business is mainly responsible.

ESTABLISH MONITORING AND MEASUREMENT CAPABILITIES

- Establish procedures to monitor and measure the operational characteristics that could have a significant impact on the environment.
- Implement and maintain organization's environmental monitoring and measuring procedures.
- Use calibrated or verified environmental monitoring and measuring equipment.
- Maintain organization's environmental monitoring and measuring equipment.
- Keep a record of environmental monitoring and measuring activities.

Our Status- Investment Monitoring Department of SJIBPLC is supposed to mainly coordinate here with SFU. However, Branch/RM must ensure issues like if regular fire drill, occupational health etc. is well addressed in the client's factory or not.

EVALUATE COMPLIANCE WITH LEGAL REQUIREMENTS

- Establish, implement and maintain a procedure to periodically evaluate how well the organization complies with all relevant legal environmental requirements and climate risk management guideline.
- Record the results of organization's legal environmental compliance evaluations.

Our Status- Internal Control & Compliance Department of SJIBPLC is supposed to mainly coordinate here with SFU.

EVALUATE COMPLIANCE WITH OTHER REQUIREMENTS

- Establish, implement and maintain a procedure to periodically evaluate how well organization complies with climate risk management guideline and other environmental requirements.
- Record the results of organization's other environmental compliance evaluations.

Our Status- Internal Control & Compliance Department of SJIBPLC is supposed to mainly coordinate here with SFU. Before renewal or any fresh disbursement RM must ensure that ESDD is consulted, and approval obtained from EC/Board in case of high-risk proposals.

DEAL WITH NONCONFORMITIES

- Establish, implement and maintain noncompliance management procedures.
- Change documents when nonconformities make it necessary.

Our Status- Approval Authority like Corporate Department or SME Department insert special conditions during approval to minimize environmental risks or non-compliance.

CONTROL ENVIRONMENTAL RECORDS

- Establish environmental records for organization.
- Establish procedures to control environmental records.
- Implement and maintain procedures to control environmental records.

Our Status- Banks MIS is used to report and restore environmental data related all information. Right now, banks SBS report is used as data base for reporting green finance related information.

PERFORM INTERNAL ENVIRONMENTAL MANAGEMENT AUDITS

- Plan the development of an internal environmental management audit program.
- Establish, implement and maintain environmental management audit program.
- Conduct internal audits of environmental management system.
- Report internal audit results to organization's management.

Our Status- SJIBPLC has plan to have energy audit of the organization as well as to pressure its stakeholders for energy audit of their respective organizations.

REVIEW REQUIREMENTS

- Perform environmental and climate risk management reviews.
- Review the suitability, adequacy, and effectiveness of the climate risk management guideline and environmental management system.
- Assess opportunities for improvement.
- Assess whether environmental management system, policy, target and objectives should be changed.
- Keep a record of environmental reviews.

Our Status- Board as ultimate approval authority give approval to any review, if required. It is done based on policy changes by regulatory bodies like Bangladesh Bank, DOE etc. time to time.

ESG Issues of SJIBPLC

The following chart outlines the most material environmental, social and governance issues relevant to our business and key stakeholders.

SJIBPLC ESG Topics	Key Stakeholders					
	Clients and Customers	Employees	Suppliers	Communities	Shareholders	Government and Regulators
Environmental						
Climate Change	◆	◆	◆	◆	◆	◆
Operational Footprint		◆	◆			◆
Products and Services with Environmental or Social Benefits	◆		◆	◆	◆	
Social						
Community Development		◆		◆		
Employee Health and Well-being		◆	◆			
Talent Attraction, Retention and Development		◆			◆	
Workforce Diversity, Inclusion and Equal Opportunity		◆		◆	◆	
Governance						
Business Ethics	◆	◆	◆	◆	◆	◆
ESG Governance	◆	◆			◆	
Public Policy and Regulation Reform	◆			◆	◆	◆
Systematic Risk Management	◆				◆	
Transparency & Accountability	◆			◆	◆	◆

CORPORATE GOVERNANCE & ETHICS

In the banking sector, excellent corporate governance is referred to as governance. The collection of rules, regulations, and policies that control how a business is managed is known as corporate governance. In essence, corporate governance entails striking a balance between the interests of all parties involved in a business, including shareholders, senior management, suppliers, customers, financiers, the government, and the community. The 1997–1998 Asian financial crises have made the term "corporate governance" a catchphrase.

Governance Structure of the Bank (GRI-102)	
Regular and Auditor	Board Committees (EC, Audit and RMC Committee))
Shareholders (Governance impact through AGM, EGM, Share Price etc.)	Management Committees (SMT, SFC, RMC, CCU, ALCO etc.)

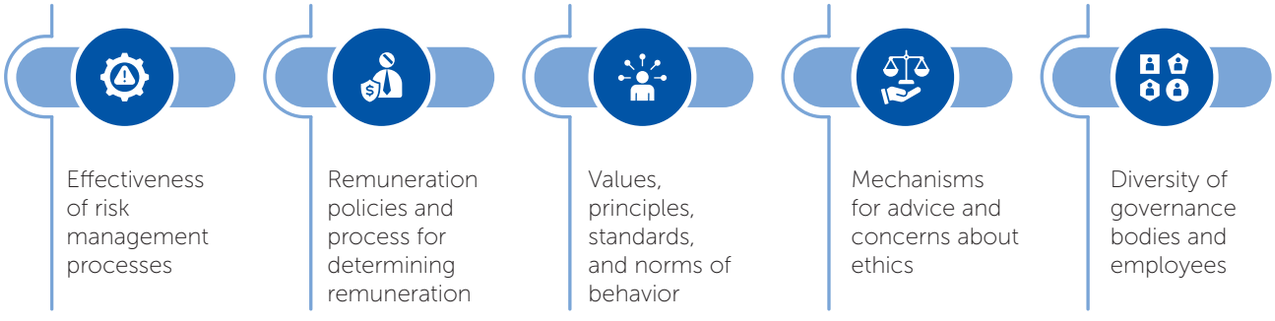
FEATURES OF GOOD GOVERNANCE

Major internal and external factors, such as the legal framework, the financial sector scenario, accounting standards and disclosures with regulatory requirements, the role of independent regulators and the judiciary, and, lastly, the role of a pressure group, are explored by Bangladesh's corporate governance practice. The guiding concepts and unique characteristics in this instance are noteworthy.

Meetings	Number in 2025
Board Meeting	17
Executive Meeting	22
Audit Committee Meeting	6
Risk Management Meeting	5

Following issues have been addressed along with others in Corporate Governance Report of SJIBPLC. to comply GRI (Global Reporting Initiatives) 102 and GRI-405:

- Governance structure, Delegating authority
- Composition and Chair of the highest governance body and its committees
- Nominating and selecting the highest governance body
- Conflicts of interest
- Collective knowledge of highest governance body
- Effectiveness of risk management processes
- Remuneration policies and process for determining remuneration
- Values, principles, standards, and norms of behavior
- Mechanisms for advice and concerns about ethics.
- Diversity of governance bodies and employees



The Board of Directors plays a crucial role in shaping governance structure and practices through their choice of strategy and leadership to drive the Bank towards growth. The board is in charge of creating and carrying out governance procedures, including choosing and appointing subcommittee members. The risk management and overall support functions of the Bank have been designed and kept fully independent from the ordinary course of business to safeguard against any unforeseen events that may weaken the brand value of the Bank. The Governance Structure of the bank or its Board Committees are as follows:

Executive Committee	Audit Committee	Risk Management Committee
Maximum Seven Members	Minimum Three to Maximum Five Members	Maximum Five Members
Chairman determined by the Board	Chairman is Independent Director who is not the Board Chairman	Chairman determined by the Board
All members are Non - executive Directors	All members are Non - executive Directors with majority as Independent Directors	All members are Non - executive Directors

GUIDING ETHICS OF GOVERNANCE PRACTICES

SJIBPLC is committed to a truly diverse and independent board, honest corporate reporting, positive stakeholder engagement, internalizing core values, and productive boardroom debate. Complaints are handled here in a very open and prompt manner.

Complaints	2024
Lodged	84
Resolved	80
Resolved Rate	95.24%

Complaints	2025
Lodged	131
Resolved	118
Resolved Rate	90.08%

When an organization has a strong corporate governance culture, investors are willing to pay more. The following Acts, Regulations, Notifications, and Circulars have significantly influenced SJIBPLC's governance structure and operations as a locally incorporated bank.

External	Internal
• The Companies Act, 1994 • The Bank Companies Act, 1991 • Bangladesh Securities and Exchange Commission (BSEC) Notifications • Bangladesh Bank Circulars • Dhaka Stock Exchange and Chittagong Stock Exchange Listing Regulations • Financial Reporting Council (FRC)	• Articles of Association of SJIBPLC • Organizational Structure • Minutes of meetings of Management Committees • Board approved policies on all major operational aspects • Code of Conduct of SJIBPLC • Internal Circulars

Besides, we comply following checklist to ensure sound governance

Corporate Governance Parameters	SJIBPLC's Status
Adequate representation of non-executive directors i.e. one third of the board, subject to a minimum of two	Complied
At least one independent director on the board and disclosure / affirmation of the board on such director's independence.	Complied
Chairman to be independent of CEO	Complied
Responsibilities of the Chairman of the Board appropriately defined and disclosed.	Complied
Existence of a scheme for annual appraisal of the board's performance and disclosure of the same.	Complied
Disclosure of policy on annual evaluation of the CEO by the Board.	Complied
Disclosure of number of meetings of the board and participation of each director (at least 4 meetings are required to be held)	Complied
Whether the Audit Committee Chairman is an independent Non – Executive Director and Professionally Qualified	Complied
More than two thirds of the members are to be Non-Executive Directors.	Complied
Head of internal audit to have direct access to audit committee.	Complied
Dissemination / communication of the statement of ethics & business practices to all directors and employees and their acknowledgment of the same	Complied
Disclosure of key policies regarding remuneration of directors, senior management and employees.	Complied

The agendas that the SJIBPLC's board usually discuss in any bank can broadly be classified based on priority:

Agendas on Corporate Governance	Priority
Policy Formulation	High
Performance Monitoring	Medium
Reporting & Disclosure	Low

In 2025, our Board, BRMC and ERMC took following decisions:

Qualitative Components-2025		
1	Number of decision taken by the BoD/(Regional Office/SMT in case of FCBs) in SF?	17
2	Number of decision taken by the BoD/(Regional Office/SMT in case of FCBs) in GF?	12
3	Number of decision taken by the BoD/(Regional Office/SMT in case of foreign banks) in Green Banking activities other than GF?	13
4	Number of decision taken by the Risk Management Committee of BoD/(Regional Office/SMT in case of foreign banks) in SF?	21



Last Shariah Supervisory Committee Meeting in the year 2025.

DIGITAL DRIVE

Shahjalal Islami Bank PLC. has achieved the prestigious ISO 27001:2013 Certification from the UK-based Certification Body Intertek (one of the big four) which is accredited from UKAS for fulfilling the requirements of the standards. ISO/IEC 27001:2013 specifies the requirements for establishing, implementing, maintaining and continuously improving an information security management system within the context of the Bank. ISMS implementation is a never-ending process, and ISMS maintenance must be a part of our culture and daily routine to derive the maximum benefit from its establishment. The basic goal of ISO 27001 is to protect three aspects of information which SJIBPLC pursue meticulously.

Confidentiality

Only the authorized persons have the right to access information.

Integrity

Only the authorized persons can change the information.

Availability

The information must be accessible to authorized persons whenever it is needed.

To enhance information system security and minimize risk, this certification also ensure compliance with statutory requirements, regulatory standards, and related legislation, such as the Guideline on ICT Security for Banks by Bangladesh Bank, ISO, and other relevant standards.



RIGHT TIME LIMITED

Right Time Limited

Together we make the world happier

PCI DSS COMPLIANT

Certificate of PCI DSS Compliance

Is hereby awarded to

Shahjalal Islami Bank PLC

Shahjalal Islami Bank Tower, Plot: 4, Block: CWN(C), , Gulshan – 1, Dhaka-1212. Bangladesh

On the successful audit against the Payment Card Industry Data Security Standard (PCI DSS) Version 4.0

Certificate Number : 29052025-05-PCIDSS
Date of Issue : May 29 2025
Expiration Date : May 28, 2026
Next Validation : on or before May 28, 2026

Dr. Mohammad Tohidur Rahman Bhuiyan
PCI QSA and MD & CEO
Right Time Limited

The entity shown above was assessed by Right Time Limited on the dates shown and, on that date, and in the environment in which they were tested were found to comply with the Payment Card Industry Data Security Standard (PCI DSS) Version 4.0 (current at the time of testing) - endorsed by VISA USA, VISA International, MasterCard Worldwide, American Express, Discover Network, JCB.

This certificate does not provide any guarantee that ongoing compliance is being maintained by the entity. The responsibility of maintaining the requirements of this security standard, remains with the entity above.

This certificate does not offer any form of guarantee or warranty to 3rd parties that the entity above is secure from attacks and breaches. Right Time Limited excludes all liability for loss or damage of any description caused by any failure or breach of the above organization's security as may be required by the law.

This certificate does not substitute for the need to register with all the major card brands (VISA USA, VISA International, MasterCard Worldwide, American Express, Discover Network, JCB) directly in order to be listed on their websites and for them to confirm you as compliant per their individual programs.

Green Office Guide (GOG) of SJIBPLC

A green office guideline provides actionable strategies to minimize environmental impact, reduce operational costs and minimize workplace carbon footprint. It helps to educate the employees of the bank about better use of eco-friendly office equipment for reducing greenhouse gas emission. Core initiatives include optimizing energy use, enforcing waste reduction and responsibly consumption of materials.

Electricity Conservation

- Install energy-efficient appliances and electronic devices
- Replace conventional bulbs with LED or energy-saving bulbs.
- Utilize natural daylight wherever possible to reduce lighting needs.
- Explore solar power solutions for both urban and rural branches.
- Promote the use of smart power strips and motion sensor lighting and exhaust fan.
- Regularly maintain HVAC (Heating, Ventilation, and Air Conditioning) systems to ensure optimal energy performance.
- Use natural ventilation and ceiling fans as alternatives where possible.
- Periodically clean air filters to maintain airflow and improve indoor air quality.

Water Efficiency

- Use low-flow fixtures, dual-flush toilets, and sensor taps, repair leaks and monitor water usage regularly.
- Use recycled water for non-potable applications- Avoid unnecessary water usage in kitchens, washrooms, and maintenance.

Paper Saving and Digital Documentation

- Default all printers and copiers to duplex (double-sided) printing, reuse one-sided paper as notepads or drafts.
- Use Eco-fonts to minimize ink consumption.
- Encourage digital communication through-Emails, Cloud based collaboration tools, Internet messaging system, Promote e-statements, electronic bills, and digital storage.

Equipment and Material Reuse v/ Reuse or refurbish office furniture, appliances, and IT equipment.

- Encourage repair before replacement wherever feasible.
- Avoid disposable cups, plates, and cutlery; promote reusable alternatives.
- Implement office-level waste segregation and recycling stations

Shahjalal Islami Bank PLC adopted Green Office Guidelines as part of its commitment to sustainable banking and environmental stewardship aligned with the directives of Bangladesh Bank vide BRPD Circular dated 27 February 2011. As part of the bank's digitalization and energy efficient operation, the Green Office Guideline (GOG) of SJIBPLC is as follows:

Fuel and Travel Efficiency-

- Encourage employees to purchase or use fuel-efficient or hybrid/electric vehicles, promote public transportation, carpooling, or cycling where applicable
- Minimize business travel by prioritizing video conferencing and virtual meetings. Encourage use of eco-driving practices during official travel.

In-House Environmental Management Strategy

- Reduction of GHG emissions through sustainable energy practices.
- Use of renewable energy where feasible.
- Conservation of electricity, water, gas, and petrol.
- Reduction of paper use through digitization.
- Waste minimization, reuse, and recycling of office materials and equipment.
- Increasing reliance on virtual meetings over physical travel.
- Promotion of environmentally certified office buildings.

Green Branch Concept of the Bank- A Green Branch shall be one that incorporates environment-friendly infrastructure and practices, including:

- Maximum use of natural light and ventilation.
- Installation of renewable energy sources (e.g., solar panels).
- Use of energy-efficient lighting and electronic equipment.
- Reduced consumption of electricity and water.
- Use of recycled and safe-to-reuse water.
- Incorporation of green building materials and eco-friendly design.



SUSTAINABLE STRATEGIES

STRATEGIES FOR EMBRACING THE COMMUNITY

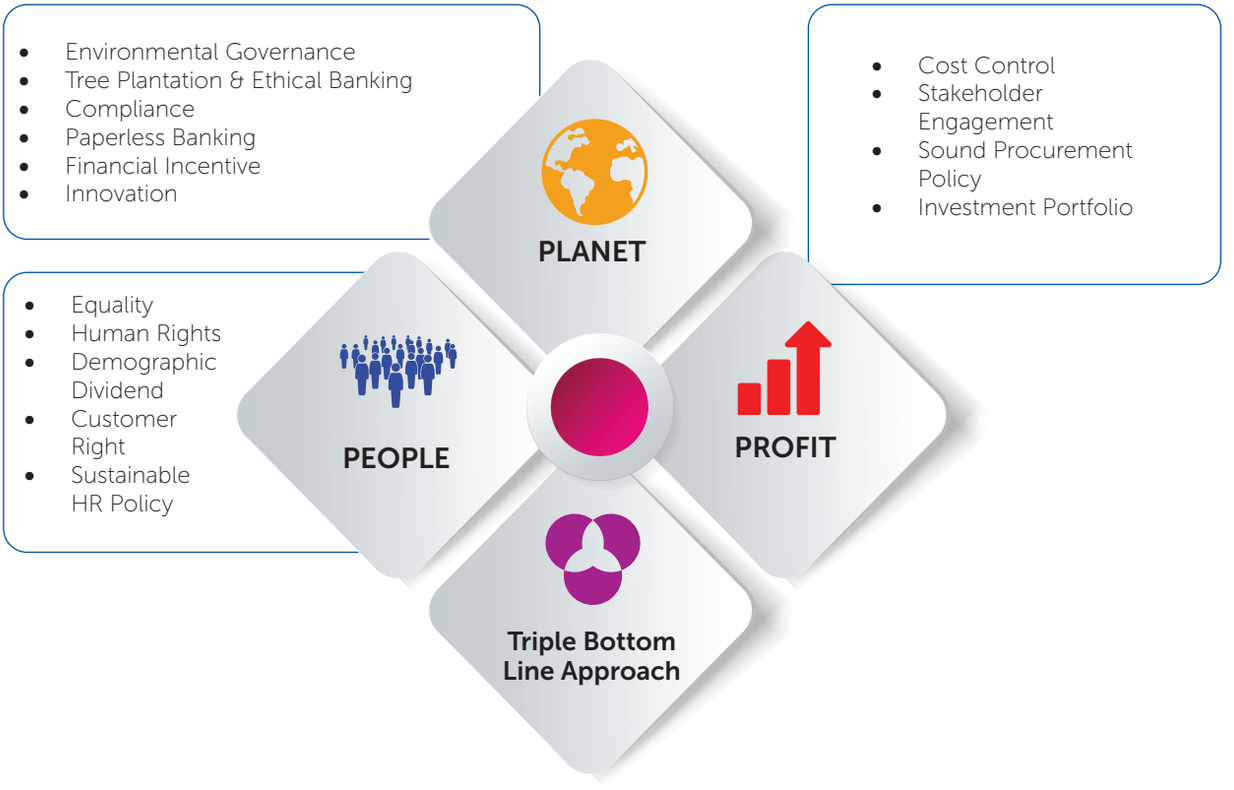
Being eligible for graduation from Least Developed Country(LDC), a new socio-economic reality has impacted business environment of Bangladesh where business sustainability has become a key challenge. As such, we are trying to be more sustainable especially by implementing well known Triple Bottom line approach.

For the 5th time, Shahjalal Islami Bank PLC. has published Sustainability Report in line with GRI (Global Reporting Initiatives) standards. GRI is the internationally recognized criteria to evaluate if an organization is truly sustainable or not in different environmental and social parameters. Besides, we work to ensure Environmental, Social and Governance (ESG) in our organization as well as with other stakeholders we deal professionally.

As an institution that has embraced a holistic approach to sustainability, SJIBPLC follows the '3P' concept of 'people, planet and profit' under the ambit of its CSR aspirations and goals. Triple Bottom line approach suggests that we will ensure economic growth by not sacrificing environmental and social sustainability.



The bank has been working ardently to fulfill Sustainable Development Goals (SDGs) of the United Nations which include Inclusive Growth, Poverty Reduction, Gender Equality, Climate Action, Sustainable Cities and Communities, Quality Education and Good Health and Well-Being for the People. These Sustainable Development Goals (SDGs) commensurate with Triple Bottom line Approach in perfect way.



PEOPLE

Equality

In the year 2025 the bank recruited 75 Management Trainee Officers and 75 Probationary Officers through competitive recruitment test organized by BIBM. We highly encourage female entrepreneurship and Tk.85,952.70 million was disbursed to women entrepreneurs in the year 2025. According to the policy of Bangladesh Bank as regards financing women entrepreneurs, SJIBPLC is giving best emphasis to maintain 10% of total CMSME Investment portfolio for female and the percentage will have to be raised at least 15% by the year 2025. The bank has its own Board approved Female Anti-Harassment policy which is duly followed.

Human Rights

Universal Declaration of Human Rights in the year 1947 was unanimously accepted by all members of the United Nations. It incorporates all basic issues ranging from child right to adult rights. As a responsible stakeholder, SJIBPLC comply followings in pursuance of this declaration:

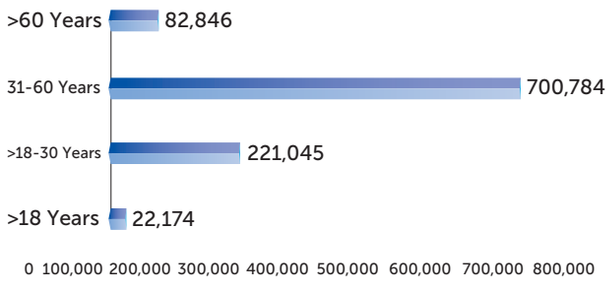
Human-Rights Indicator	SJIBPLC's Position
Child Labor	SJIBPLC doesn't recruit any child in its operation.
Minimum Wage	SJIBPLC has ensured minimum wages for all its messengers, sub staffs and maximum 17 increments are given for its messengers and sub staffs.
Decent & Safe Working Environment	SJIBPLC's Head Office is a LEED Certified Green Building having sufficient safety initiatives.

The bank distributed blanket among all its messengers, cleaners and drivers in winter from its CSR fund in the year 2025 like last years.

Demographic Dividend

SJIBPLC promote younger generations through opening their accounts. At present, we have 22174 bank individual accounts within age bracket of 18 years old. Besides, we have 221,045 bank account including both deposit and investment types within age bracket 18-30.

Aging of individul Deposit & Investment Account Number



This younger generation are main running engine of economy for which their dominance in population segment is considered as demographic dividend. In the year 2025, we ran 73 financial literacy program under the government proposed banner of Tarunner Utshob which was mostly participated by young generations. SJIBPLC has been promoting the age bracket 18-30 by different other programs like women entrepreneurship seminar, remittance seminar etc. We had run remittance seminar for customers especially younger generations all across Bangladesh in following manner:

Year	Customers Remittance Seminar held in
2025	Sylhet & Chattogram
2024	Cumilla
2023	Dhaka (Tangail)

We have plan to run remittance seminar in Rajshahi zone in the year 2026. It can be mentioned that a substantial segment of our employees belong to younger generation.

Customer Right

The bank does not judge its performance by looking at its profit figures; rather, the bank considers that it is the right of customers to get high-quality modern services. It is even enshrined in the bank's slogan, "Committed to Cordial Service," and it is at the heart of all the bank offers.

- SJIBPLC introduced compliant/suggestion box in each and every branch.
- All regulatory notifications are displayed in branches.
- SMS are sent to customers on each transaction.
- In case of revising provisional profit rate of deposit or investment products, the same is informed to all concerned customers.
- Bank has several branches having Women Entrepreneurship / SME / Sustainable Finance Help Desk to deal with investment customers of that type dedicatedly.

Sustainable HR Policy

The bank's Human Resource Division (HRD), as a facilitator of people transformation, is committed to the ideals of building the workforce of the future, while enabling the bank to become a thriving hub for talent. It is focused on investing in the development and well-being of people, which contribute to productivity and performance enhancement. It helps the bank to achieve its targets and objectives. Our sustainable HR Policy includes:

Medical Insurance Claim Paid to Staff	Amount in BDT Million	Claim Ratio
Year-2025	20.84	102.72%
Year-2024	23.60	152%

We try to address staffs quantity and quality of work along with timeliness and problem solving. Staff performance judgment also includes job knowledge, leadership, management and relationship building ability. SJIBPLC has its own Service Rules which is modified time to time. We have sound leave policy so that staffs can make a good work-life balance.

LEAVE TYPE	Each Year to allow per employee
Casual Leave	10 days
Sick Leave	15 days
Earned Leave	10 days

Besides, SJIBPLC has already digitalized maximum of its HR activities that helped in maintaining accurate Human Resource database:

- Leave Application through HRMS from Jan to Dec,2025- 14436
- Tax Info Certificate through HRMS Jan to Dec,2025- 4611
- Quard Application through HRMS Jan to Dec,2025- 651

PLANET

Environmental Governance

In order to ensure environmental governance, SJIBPLC meticulously follows all guidelines and circulars of Bangladesh Bank. SIBPLC measured its carbon emission consequently last 02 years whose ultimate objective is to decide emission target:

Period	Scope 1 in ton CO2e	Scope 2 in ton CO2e	Scope 3 in ton CO2e
2025	3,817.77	7,039.12	534,882.85
2024	4,412.51	27,724.68	2,450,916.00

Initially we have plan to reach net emission zero by 2050 like many other financial institutions for which we will go for detail work in future. Bangladesh Bank has set up deadline up to 2027 to set up such plan for all banks which we are working to comply.

Besides, Environmental & Social Due Diligence (ESDD) compliance was largely ensured especially for SME clients in the year 2025 which results in following outcome:

BDT in Million

MSME with Low Environmental Risk	Rural		Urban		Total Outstanding
	Male	Female	Male	Female	
Micro	128.704699	2.46005715	293.977	10.50522	435.647
Small	1207.834067	18.72677433	11,315.78	592.6631	13,135.01
Medium	155.3628051	85.07186899	21,218.94	510.5152	21,969.89
MSME with Low Environmental Risk					35,540.54

Tree Plantation & Ethical Banking

SJIBPLC is one of the few banks in banking industry of Bangladesh that did not terminate a single in last few years in spite of financial shock in banking industry of Bangladesh. Besides, SJIBPLC declare integrity award each year to motive employees into ethical banking. In the year 2025, SJIBPLC planted trees in cluster basis in different areas of Bangladesh:

Year	Amount in BDT Million (for Tree Plantation)
2023	2.5
2024	2.5
2025	3.0

Compliance

In 2025, SJIBPLC has successfully addressed the complaints received from both customers and Bangladesh Bank and percentage (%) of complaints settled stood at 100% for customers and 93.18% for Bangladesh Bank. SJIBPLC implemented full functional Disaster Recovery Site to run most of the critical business services from the Disaster Recovery Site, located at Kashimpur, Gazipur. It can be mentioned that suspicious accounts are reported each year to BFIU of Bangladesh Bank as part of active drive against money laundering.

Redressal of customer complains each year justify SJIBPLC's sound governance practice:

Complaints Received From	Particulars	Jan to June, 2025	July to Dec, 2025
Customers	Total number of customers complaints received	4	4
	No. of complaints settled	4	3
	% of complaint settled	100%	75%
Bangladesh Bank	Total number of customers complaints received through Bangladesh Bank	58	65
	No. of complaints settled	53	58
	% of complaint settled	91%	89%

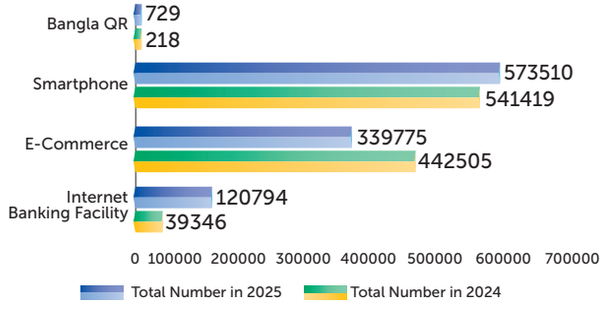
Emerging Credit Rating Limited (ECRL) has assigned Shahjalal Islami Bank PLC a long- term credit rating of "AA+" (Double A Plus) for the fourth consecutive year, reflecting a very strong capacity to meet its financial commitments with very low credit risk. The rating underscores the Bank's robust financial fundamentals, stable operational performance, and prudent risk management practices. ECRL has also upgraded the Bank's short-term credit rating to "ST-1" from the previous "ST-2", signifying the strongest capacity to meet short-term financial obligations in a timely manner, with the lowest expectation of default risk.

Paperless Banking

The Bank offers a wide range of secure transaction platforms, including Bangla QR for charge-free payments in line with Bangladesh Bank guidelines and EFT facilities for cost-free interbank transactions, reflecting its commitment to accessible and efficient cashless services. To enhance customer experience and ensure uninterrupted service delivery, the Bank has launched ShahjalalTouchPay, its new internet and mobile banking app, alongside deploying CRM-enabled ATMs and strengthening integration with MFS providers, card networks, and remittance channels. Corporate clients benefit from a robust Corporate Payment Management System and various value-added services, while ongoing initiatives include expanding digital capabilities, upgrading platforms, and introducing cardless payment solutions under strict regulatory compliance.

As part of its digital transformation, the Bank introduced a redesigned website on 5 March 2025, offering improved performance and a comprehensive service overview. Furthermore, the successful upgrade of its ISO 27001 Information Security Management System certification from the 2013 to the 2022 standard underscores its strong commitment to global best practices in data security, risk management, and operational integrity.

Growth of Paperless Banking (in number)



It can be mentioned that above parameters digital growth of the bank is supposed to be reported to the Financial Inclusion Department of Bangladesh Bank to measure digital financial growth of the each schedule bank on half yearly basis. Again, one type of digital transaction may decrease from one year to other due to increase of other type of digital transactions which means that decrease of any digital transaction does not necessarily mean any negative growth in true sense.

Financial Incentive

Refinance is a strong form of financial incentive that helps to get customers investment facilities much lower than commercial profit rate and it helps business's cost of fund minimization.

Nature of Refinance	Number of Refinance Facilities obtained as of 31.12.2025 (cumulative)
Bai Muajjal FSF Agri Refinance	16
HPSM Refinance Scheme under TD & UF	2
HPSM SME Refinance Scheme(25000 crore)	101
Bai-Muajjal-Wheat Maize Refinance Scheme	34
Bai-Muajjal SME Term - SMEF Refinance Scheme	57
Bi-Muazzal SME Term - Refinance Scheme (25000crore)	74
Bai-Muajjal SME Term - Startup Refinance Scheme	10
HPSM Term Women Entrepreneur Refinance	13

Besides, SJIBPLC also give EDF for export development and many other business related incentives on demand basis.

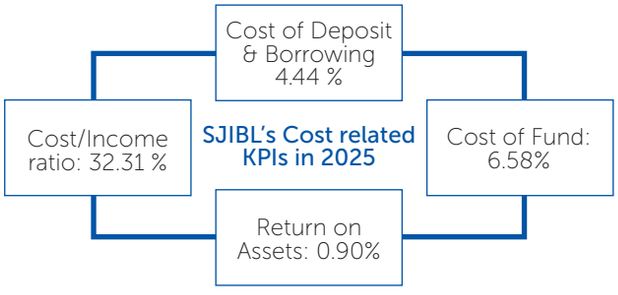
Innovation

Our innovation is leading us to a paradigm shift from conventional products into digital products and from manual activities into MIS. Some of our innovations in 2025 are as follows:

- Shahjalal TouchPay
- Corporate Payment System rebranding
- Job Functional Role added into HRMS
- Applying staff Quard facility through HRMS
- Release Note through HRMS
- Training Need Assessment through HRMS
- CL Automation
- Centralized MTDR System
- Limit Loading Proposal fully automated
- Multiblock option system of deposit instrument
- LC and BG margin full scale automation
- Export Proceed Realization through CBS
- LC number implemented to 13 digit
- Environmental & Social Due Diligence (ESDD) Automation

PROFIT

Cost Control



The Bank maintained a disciplined approach to cost and funding management. The cost of deposits (COD) remained among the lowest in the industry, comparatively lower than peer banks, supported by a strategic focus on mobilizing low-cost and stable funding sources despite prevailing inflationary pressures. Effective cost control measures ensured that operating expenses were well contained, resulting in enhanced operational efficiency. Consequently, the cost-to-income ratio remained healthy at 32.31%, contributing positively to overall profitability.

Stakeholder Engagement

SJIBPLC conducts AGM for shareholders each year. The bank has introduced hotline for its customers service 24/7. We conduct Board, EC and BRMC meeting as per regulatory requirement which ensure our pro-activeness in stakeholder engagement and transparency. Our Independent Directors also attend the meetings.

(Total Number)

Particulars of A/C	Year-2025
Board Meeting	15
Executive Committee Meeting	23
Audit Committee Meeting	11
Board Risk Management Committee Meeting	7

Our shareholders benefit from EPS on the basis of their number of shares and SJIBPLC register a handsome EPS each year for its shareholders.

Sound Procurement Policy

SJIBPLC conducts AGM for shareholders each year. The bank has introduced hotline for its customers service 24/7. We conduct Board, EC and BRMC meeting as per regulatory requirement which ensure our pro-activeness in stakeholder engagement and transparency. Our Independent Directors also attend the meetings.

SJIBPLC has sound procurement policy. Whoever wants cannot engage in selling necessary items unless being properly enlisted. Tender is called and selected maintaining full confidentiality.

	Procurement Budget of 2025 in BDT in Million	Percentage of Utilization(%) out of total Budget of 2025	Total Enlisted Vendor up to Dec, 2025
ICT related Procurement	76.28	55%	240
Other Procurement	38,42	72%	
Total	114,70	63.5%	

However, we procure without quotation or unenlisted vendors only when we do not have sufficient time to procurement formality. Since procurement is a time consuming issue, often we cannot utilize 100% procurement budget within the year. The main objective of our procurement policy is cost cutting and cost benefit analysis for selection through proper tender.

Investment Portfolio

Our finance is managed into distinct units, each strategically assigned to specific branches, ensuring the delivery of effective and personalized investment solutions. In the crucial phase of customer onboarding, where future investment risks are anticipated, the investment conducts a thorough evaluation of customers' financial health to assess their eligibility for investment during the underwriting process as well as potential of profitability of the bank. Both Corporate and SME portfolio contribute to substantial profit of the bank.

	Year-2023	Year-2024	Year-2025
Percentage of Investment Income of SJIBPLC	68%	70%	72%

Shahjalal Islami Bank PLC. deeply acknowledges the invaluable contribution of its export-oriented customers to the bank's steady and sustainable growth. Our esteemed clientele includes front-ranking large- to-medium 100% export-oriented businesses such as RMG, textiles (spinning & weaving), dyeing, washing, accessories, leather & footwear, and other non-traditional exporters that contribute to huge profit generation for the banks balance sheet.

STAKEHOLDER ENGAGEMENT STRATEGIES

GRI 416,417,418

Identification of stakeholders is the key to understanding their expectations out of the bank and, as such, helps pave the way towards fulfilling those expectations and delivering consistent value. Our stakeholder ecosystem can be broadly divided into two major categories: Core stakeholder group comprising shareholders, customers, suppliers and employees, while other stakeholders include regulators, local communities, NGO and civil society.



Financial Assistance to a Madrasha having collection account with SJIBPLC

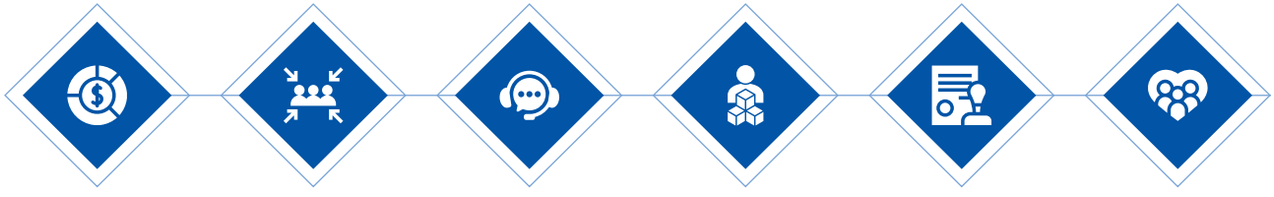


Seminar with Small and Micro Enterprise clients

The ways in which we engage with our stakeholders, and the frequency with which we do so, varies according to each stakeholder group. We use a decentralized stakeholder engagement model in which individual business units undertake stakeholder engagement appropriate to their areas and are responsible for identifying stakeholder concerns and taking appropriate action.

Stakeholders	Engagement Method	Frequency of Engagement	Key topics related to stakeholders	Expectation of Stakeholder	Our Status
Investors/ Shareholders	• BRMC Meeting • Board meeting	-Quarterly -Monthly	Environmental & Social Risk Analysis along with other risks	Value maximization	In 2025, the BRMC conducted seven (07) scheduled meetings.
Employees	• SFC Meeting • SFU Meeting • Written Communication	• Monthly • As per requirements	Professionalism	Fair play	In 2025, we updated and got Board approval on Sustainable Finance and CSR Policy
Customers	Branch Network Marketing Campaign Website Social media	Regularly	Business Transaction	Optimum satisfaction from offered products and services	SJIBPLC has total 11,78,025 number of accounts of its customers that increase every year
Suppliers / Service providers	Newspaper Advertisement Group meeting	As & when required	Supply chain	Fair dealing	Maximum vendors of the bank are enlisted to ensure compliance
Regulator	Monitoring regulatory compliance	As & when required	Regulation & compliance	Thorough compliance	SJIBPLC measured carbon emission for the 2nd time of the whole organization.
Community	CSR, Zakat, Cash Waqf, SME	Regularly	Social Business entity	Welfare Organization	SJIBPLC promote environmental CSR for decarbonization and sustainability

Community Welfare encompasses various aspects of near-by peoples welfare, including their physical, social, emotional, and economic well-being. Community welfare initiatives aim to improve living standards, reduce poverty, and promote social equity within a community. SJIBPLC address different aspect for stakeholders growth like as follows:



For Shareholders	For Employees	For Customers	For Suppliers	For Regulators	For Community
AGM,. Dividend, Disclosures	Provident Fund, Gratuity, Group Health Insurance, Maternity Leave	RTGS, EFTN, E-Commerce, Customer Compliant Cell, 24/7 Days Call Center Service Maternity Leave	Impartial Enlistment	Timely Reporting, Audit	CSR, Cash Waqf, Zakath, Student Banking

Consistent and clear communication relating to financial and strategic information enhances stakeholders' expectations and goes a long way in establishing and maintaining trust. By understanding and aligning with stakeholders' expectations and positioning our value proposition accordingly, we remain best placed to manage their expectations. The bank has maintained regular communication with the stakeholders through periodic updates of performance and at any other time when it believes it needs to be done in the best interest of stakeholders.

SJIBPLC follows the following principles in dealing with the Investors:

- Protection of investors' interest;
- Fair treatment to all investors;
- Equal opportunity for all type of investors;
- Resolution of investors' complaints in time;
- Investors' are informed about the resolution of their complaints;
- Investors are dealing with Friendliness;

Redress Mechanism of SJIBPLC

Shahjalal Islami Bank PLC. always remain cautious on the swift redress of any investor complaint. We have a dedicated quick response system in place to ensure all complaints are heard and resolved as quickly as possible.

- **Complaint Cell Hotline**

Mr.M.M.Saiful Islam

Deputy Managing Director and Head of Complaint Cell

Phone Number- 02-22228347

- **Email**

All Branch Managers- bm@sjiblbd.com

All Divisions-division@sjiblbd.com

Card-card@sjiblbd.com

IT Support-itsupport@sjiblbd.com

- **Physical**

Complaint boxes available at all 147 branches and sub-branches.

- **Postal**

Shahjalal Islami Bank Tower, Plot-4, Block- CWN(C), Gulshan Avenue, Dhaka-1212.

Complaints are acknowledged immediately upon receipt, and a unique tracking reference is provided.

The Redressal Process:

- **Investigation**

A detailed investigation is launched regarding the specifics of the complaint. The process may involve contacting the parties concerned, reviewing pertinent documents using all possible steps in the process and conducting other necessary checks.

- **Resolution**

The bank aims to resolve most operational grievances within 3 to 7 working days. For complex issues requiring technical audit, the stakeholder is kept informed of the progress.

- **Closure of the Complaints**

After getting satisfactory resolution is arrived at and acceptable to the investor concerned a complaint is considered as closed.

- **Feedback & Redress**

Once a resolution is reached, the stakeholder is formally notified. If unsatisfied, the stakeholder can escalate the matter to the Financial Integrity and Customer Services Department (FICSD) of Bangladesh Bank.

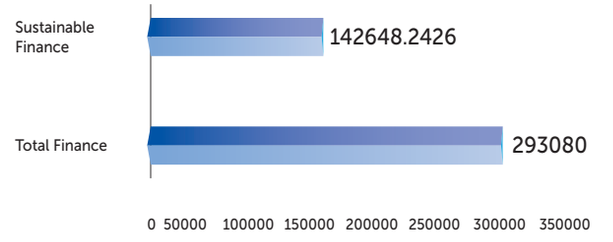
ENVIRONMENTAL & CLIMATE RISK MANAGEMENT STRATEGIES

We manage environmental and climate risk in line with Bangladesh Bank Guidelines. As such, sustainable finance occupied a remarkable portion in our total investment portfolio.

GRI- 302,303, 304,305,306,307

Year 2025 Status

In BDT Million





ETP of Sadma Fashion, a client of Dhanmondi Branch

Green & Sustainable Finance Status in 2025

As per ESDD (Environmental & Social Due Diligence) Guidelines of Bangladesh Bank we ensure ESDD in below cases compulsorily:

- **Agriculture Sector:** ESDD (Environmental & Social Due Diligence) is done for investment proposals of more than BDT 2.5 million (25.00 Lakh) for agriculture.
- **Cottage, Micro, Retail and Trading Enterprises:** ESDD is not required unless issues like chemical or chemical ingredients, highly fire absorbent products, electronic appliances, combustible oil, paper and dry materials, plastic items are involved into business.
- **Small Enterprises:** For financing in small enterprises (manufacturing & service) amounting to more than BDT 3.00 million (30.00 Lakh) has to be complied with the ESDD checklist.
- **Medium Enterprises:** For financing in medium enterprises (manufacturing & service) amounting to more than BDT 5.00 million (50.00 Lakh) has to be complied with the ESDD checklist.
- **Large Enterprises (Manufacturing and Services):** Financing in all large manufacturing and service enterprises (other than CMSME, retail and trading enterprises) have to be complied with the ESDD checklist.
- **Infrastructure Projects:** All infrastructure projects have to be complied with the ESDD checklist.



Konika Vermicompost, a client of Chuadanga Branch

Besides we also recommend ESDD in other possible cases for meticulous compliance in case of our sustainable finance reporting as well as to ensure investment performance:

Q1-25 (Jan-Mar)		Q2-25 (Apr-Jun)		Q3-25 (Jul-Sep)			Q4-25 (Oct-Dec)		
Low	Medium	Low	Medium	Low	Medium	High	Low	Medium	High
2620	9	2080	3	2496	177	21	2273	126	8
Total- 2629		Total- 2083		Total- 2694			Total-2407		
Manually				Digitally (After ESDD automation)					

Besides, the new reporting format has included the healthcare sector, projects that promote gender equality, as well as marine fisheries, transport, etc. This expanded scope provides SJIBPLC with increased opportunities to enhance its green and sustainable finance initiatives in the future. We are working with potential products like solar, ETP since long:

Name of Client	Investment Type	Name of Client	Investment Type
Sherpa Power	Solar	Fabian Multiplex Ind.Ltd	ETP
Electra	Solar	Belcuchi Knitting & Dying Ltd	ETP
Naraygi Agro	Solar	Zon Ron	ETP
Masrur Trading	Solar under work order	Best Cotton	ETP
Mamico Ltd	Solar under Work Order	MRL Blue Jeans	ETP
Radiant Alliance	Solar Park	SRD Ltd	ETP
Filament Engineering Ltd	Solar under Work Order		

SJIBPLC does not finance into the following sectors to comply with the Sustainable Finance Exclusion Checklist of the ESRM Guidelines of Bangladesh Bank:

- Ships with asbestos or ships not certified as "Gas Free"
- Operations impacting UNESCO World Heritage and Ramsar site
- Trade in weapons, munitions, tobacco
- Gambling, Pornography
- Brick production through fixed chimney kiln
- Deep net fishing, deep sea boat trawling, fishing with explosives
- Hydraulic horn
- Polythene
- Two stroke engines
- Illegal logging
- Activities threatening indigenous people, etc.

Besides, we promote sustainable finance by discouraging the following businesses in order to comply with the Sustainable Finance Exclusion Checklist:

- Use of thermal coal
- High toxic projects
- High chemical pesticide/fertilizer
- Use of fossil fuels
- Projects that are a threat public health, gender equality, etc.
- Projects that do not support recycling

SJIBPLC has also been compliant with industry-specific Environmental and Social Due Diligence (ESDD) for the following 10 sectors:

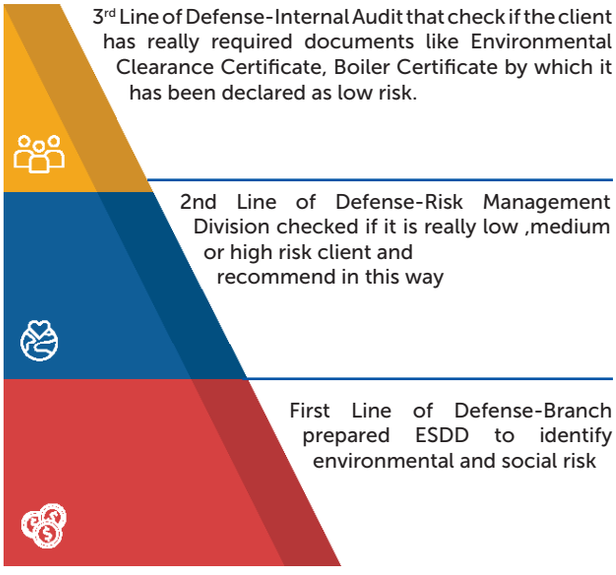
1) Cement, 2) Ceramic, 3) Fertilizer, 4) Leather & Tanning, 5) Pharmaceutical, 6) Power

7) Pulp & Paper, 8) Shipbreaking, 9) Steel re-rolling, 10) Textile

It can be mentioned that SJIBPLC has no finance in following sectors:

- Tannery Sector
- Conventional Brickfield

In order to ensure compliance with the investment, SJIBPLC ensure 03 lines of defense as per Climate Risk Management Guideline:



Our Green & Sustainable Finance Business Compliances

In order to run business in this segment of sustainability we usually comply followings:

- Formation of Sustainable Finance Committee of SJIBPLC
- Linking of SJIBPLCs Vision, Mission and Objectives with Sustainability
- Developing Sustainable Finance Policy of SJIBPLC in line with BB Policy
- Identification and evaluation of green finance scopes
- Time Bound Action Plan in case of environmentally moderate or high risk projects
- Marketing of green products done by Branch Manager along with other products
- Awareness and Capacity Building to be ensured by Training Academy under HRD of the Bank.
- Impact Assessment & Review as well as approval (Environmental & Social) by SFU/BRMC/Board.

Many of the investment clients lie in orange and red zone as defined by DOE. As such, we finance in these sectors with adequate environmental precautions so that our finance does not hamper social stability. In case of finance in orange and red category business, we obtain all required documents for compliance which are not needed when we finance in green category.

Category	Business Type	Our Finance
Green	Businesses which are environmentally not vulnerable	Garment Accessories (except washing & dying), cold storage.
Yellow	Businesses which are environmentally less vulnerable.	Fishery(less than 5 acre), Rice Mill (up to 50 ton productivity), confectionery & Bakery (per day production above 500 KG) etc.
Orange	Businesses which are environmentally more vulnerable.	Road Construction/Reconstruction (from 5 to 10 km),Bridge flyover Construction (100 to 500 meter), Housing & Urbanization project (below 25 acre) , Hospital (below 50 bed) etc.
Red	Businesses which are environmentally most vulnerable.	Road Construction/Reconstruction (above 10 km), Bridge/ flyover Construction (above 500 meter), Housing & Urbanization project (above 25 acre), Hospital (above 50 bed) etc.

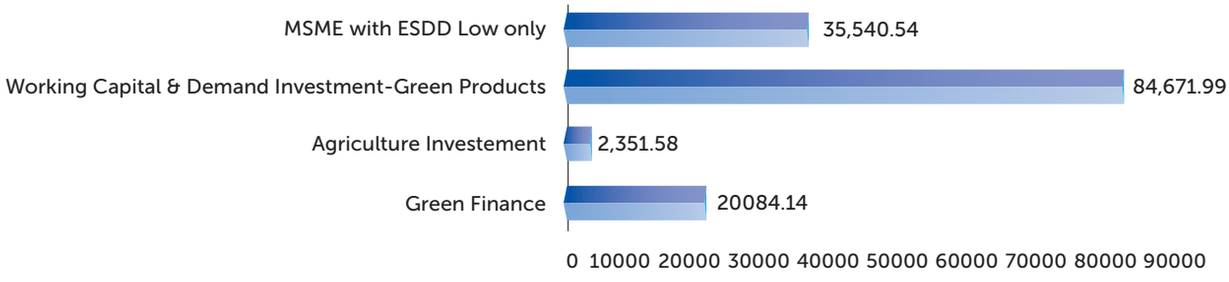
In addition, following Environmental and Social Feasibility is required to ensure for green and sustainable finance which is checked in SJIBPLC in all steps of approval as well as post approval phase:

- Resource Efficiency
- Resource Recycling
- Renewable Energy
- Energy Efficiency
- Water Management and Conservation
- Water Use Efficiency
- Waste Water and Effluent Treatment Management
- Heat and temperature management
- Air ventilation and circulation efficiency
- Air emission and quality efficiency
- Waste (liquid and solid) Management
- Land Contamination Prevention/Mitigation
- Land Acquisition and Resettlement Management
- Labor and Working Condition Management
- Community Health and Safety Management
- Indigenous People and Cultural Heritage

SJIBPLC mainly report following categories under green and sustainable finance:

Product Category	Nature	Cumulative Outstanding as of 31.12.2025 in BDT & Million	
HPSM-Equipment/Ijara Equipment	Green Finance	20,084.14	Sustainable Finance is 49 percent of total Investment portfolio of the bank
Cottage Industry(Term) SME Code-43			
Hybrid Car/Vehicle			
Agriculture Investment which are reported to Agriculture Department of Bangladesh Bank	Sustainably linked Finance	2,351.58	
Working Capital & Demand Investment part of Green Products mainly paper, plastic, jute, agro marketing(not reported in Agriculture Department of BB), ICT,RMG & Textile etc. are only sustainable finance.		84,671.99	
MSME(Micro, Small & Medium Enterprise) with ESDD Low only		35,540.54	
Total Sustainable Finance Outstanding		142,648.24	

Cumulative Outstanding as of 31.12.2025 in BDT Million



It can be mentioned that as per SFD Circular Letter No-01/2026 issued in 13 January, 2026 all scheduled banks have been instructed to report green and sustainable finance by excluding merely ESDD-low-based sustainable finance that impacted the growth of our sustainable finance in December quarter of 2025 compared to last 03 quarters.

Sustainable Finance Disbursement position in the year 2025:

(Amount in BDT Million)

Particulars	Total
a. Disbursement in Green Finance	7192.90
b. Disbursement in Sustainable Linked Finance	23,1261.10
c. Disbursement in Sustainable Finance (a + b)	23,8454.00
d. Total Term Investment Disbursed (excluding Staff Investment)	1,7635.50
e. Total Finance Disbursed (excluding Staff Investment)	27,8261.30
Achievement in Green Finance against 5% Term Investment Disbursed(a/d)	40.79%
Achievement in Sustainable Finance against 40% Total Investment Disbursed(c/e)	85.69%

Both green finance and sustainable finance at SJIBPLC witnessed significant growth in 2025. But change of reporting format by Bangladesh Bank that was effective from December quarter, 2025 caused reduce of sustainable finance that year. As such, negative disbursement growth of sustainable finance in the year 2025 (85.69%) compared to the year 2024(89.72%) resulted mainly due to change of reporting rules by central bank.

Year-on-Year	Outstanding of Green Finance Only in BDT Million
2014	364.78
2015	721.14
2016	217
2017	360
2018	787
2019	1005
2020	752
2021	770
2022	583
2023	265.35
2024	1573
2025	20,084.14

Clients that availed Green & Refinance from GTF/TDF Fund in 2025

Branch Name	Client Name	Nature of Green Refinance Facility
Mohakhali	Radiant Alliance	GTF
Mohakhali	Rapida Shoes	GTF
Gulshan	Trade International Industries	GTF
Foreign Exchange	Chorka Textiles Ltd	GTF
Karwanbazar	Hydroxide Knitwear Ltd	TDF

Particulars	Target Achivement
Sustainable Finance Disbursement Target for the year 2025	100908
Sustainable Finance Disbursement for the year 2025	238454
Achievement	236%

Case Study : Konika Vermicompost, a Green Finance client of our Chuadanga Branch

Mr. Md. Nur Alam Liton is a manufacturer and supplier of compost fertilizer and very experienced businessman in his business arena. He has been running his business for many years with good market reputation. He is 45 years old and very energetic person. By this time, he increased his business remarkably and he has a huge opportunity to expand it. The client had applied to SJIBPLC, Chuadanga Branch to avail finance for his green investment of BDT 10.00 Lac under Bai-Muajjal-Commercial-TR (Revolving) favoring Konika Vermi Compost Joybo Shar Farm to operate the green business smoothly. With the financing facility from the Bank, his main objective was to purchase earthworm, cowdung, packing bag & others chemicals from local market for producing of Compost Fertilizer. SJIBPLC investment officials were convinced of his proposal and approved him required amount of investment for vermicomposting. Such type of finance help to fulfill both yearly green finance target and agriculture investment target of the bank.

SUSTAINABLE HR PRACTICES & STRATEGIES

At the end of 2025, total manpower strength of the Bank stands 2812 as remain deployed at 142 branches, 5 Sub-Branches and the Corporate Head Office. Human capital development remains central to HRD's mandate.



The Bank views employee capability enhancement not as an administrative obligation but as a long-term investment. During 2025, a total of 302 training programs were conducted, benefiting 10,364 participants. Our Human Resources are our Human Capital:

Particulars	2025	2024
Total Asset	427,425.71	386,849.89
Human Asset (Individuals' value)	43,592.15	47,557.08
Value of Investments (Training Expense)	10.91	8.09
Total Asset Including Human Asset	471,028.77	437,608.70
Total Liabilities	427,425.71	386,849.89
Human Capital	43,592.15	47,557.08
Total Capital & Liabilities Including Human Capital	471,028.77	437,608.70

These programs covered critical functional areas including ICT, anti-money laundering, foreign trade, general banking, investment operations, Shariah compliance, and regulatory updates. Training initiatives were delivered both in-house and through reputable local and international institutions. A digitalized Training Need Assessment system within the HR Management System (HRMS) enabled structured identification of learning requirements and systematic training calendar development.

Sl No	Training Provider/Training Institute	No. of Participants
1	Foreign Trade	586
2	Anti-Money Laundering	1,919
3	Information & Communication Technology (ICT)	179
4	General Banking & Cash	929
5	Shariah Compliance	559
6	Banking Laws and Regulations	66
7	Banking Operations & compliance	311
8	Investment	1,461
9	Foundation Course	20
10	ISS Reporting	70
12	Others	4,264
	Total Number of Participants	10,364

At Shahjalal Islami Bank PLC, Human Resource Accounting (HRA) ultimately reflects our commitment to valuing and nurturing our human capital, thereby fostering sustainable growth and success in a competitive banking environment.

Particulars	2025	2024	2023
Revenue Per Employee	9.70	7.99	6.31
Operating Income per employee	7.57	6.38	5.29
Operating Cost Per Employee	2.45	2.51	2.20
Operating Profit Per Employee	5.13	3.86	3.09
Profit before Tax Per Employee	3.07	1.97	2.49

Profit after Tax Per Employee	1.31	0.61	1.26
Salary Cost Per Employee	1.61	1.65	1.37
Salary cost as % of Operating Cost	65.87%	65.80%	62.08%
Salary cost as % of Operating Income	21.28%	25.93%	25.82%
Value of Human Capital Per Employee	43,592	47,557	40,686

The Shahjalal Islami Bank believes that workplace diversity can create synergy for the organization and is a key enabler for long-term success. The Bank, by building teams of people with different backgrounds, education, skills and experiences creates sustainable value across the organization. The Bank pursues to uphold workplace diversity in thoughts, culture, religion and gender which makes it stronger to serve the clients as well as to achieve the goals.



Shahjalal Islami Bank focuses on maintaining gender ratio to an acceptable level and provides equal employment opportunities. At present 17% officials of the Bank are female and also holding different key position at Branch and Corporate Head Office.

Particular	2025		2024		2023
Male	2,340	83%	2,308	83%	2,397
Female	472	17%	470	17%	481
Total	2,812	100%	2,778	100%	2,878

Employee Type	2025		Total-2025	Total-2024
	Male	Female		
Executive	319	25	344	325
Officer	1,182	319	1,501	1,473
Cash Officer	371	124	495	492
Sub-Staff	468	4	472	487
Total	2,340	472	2,812	2,777

Age Group	Male	Female	Total-2025	Total-2024
Below 30 Years	270	41	311	301
30 to 40 Years	852	200	1,051	1,080
40 to 50 Years	934	202	1,136	1,094
50 to 60 Years	284	29	313	296
Above 60 Years	0	0	1	6
Total	2340	472	2,812	2,777

SJIBPLC focuses on identifying and growing talents to fill the key positions as well as providing opportunities to explore the capabilities in future. The bank emphasizes developing a set of potential internal candidates to ensure that required qualified officials are prepared to take over the new assignments when the vacancies are caused. This succession planning initiative begins with the recruitment of fresh talent, where SJIBPLC rigorously selects candidates. Once on boarded, the bank focuses on developing employees' skills, expertise, and knowledge, preparing them to assume leadership positions within branches, divisions, or departments in the event of organizational expansion or attrition.

302 Number of Training Programs Conducted and **10,364** participants of the Training Programs

2812 Number of Manpower Strength

439 (i.e.@78%) Number of claims settled under family floater package (Group Insurance)

The Human Resources Division (HRD) of Shahjalal Islami Bank PLC continues to play a strategic role in strengthening the Bank's long-term sustainability by transforming its workforce into structured, capable, and accountable human capital. In 2025, HRD aligned its operational and developmental initiatives with the Bank's expansion objectives, Shariah-based governance framework, and digital transformation agenda. The Bank has a well-defined Employees' Service Rules approved by the Board of Directors, which includes remuneration/ compensation packages, retirement benefits of regular employees and incentive schemes etc. The Board has also approved a very competitive and rewarding scale of pay for the Employees. The Service Rules and Remuneration policies/Pay Structure is reviewed and revised from time to time by the management constituting high powered committee taking account of peer group salary structures as well as inflation.

MATERIALITY STRATEGIES

Material issues comprise both emerging opportunities that can affect value creation. These issues are determined by factoring stakeholders' expectations into the economic, social, environmental, and governance landscape in which we operate. We prioritized the topics most significant to us based on their relevance to both management and stakeholders by considering both risk and returns.



On rapidly changing the financial landscape, any corporate entity's strategic focus areas are supposed to be determined based on short term, mid-term and long-term goals. To protect investors' interest and interest of all other stakeholders, SJIBPLC constantly pursues strategies:



Short Term Strategy	Mid Term Strategy	Long Term Strategy
Achieve Yearly 5% Disbursement Target of Green Finance	Compliance of Bangladesh Bank regulation	Promote Green Banking
Achieve Yearly 40% Disbursement Target of Sustainable Finance	Compliance of Bangladesh Bank regulation	Promote Green Banking
Achieve Yearly School/Student Banking Account Opening Target	Compliance of Bank Management	Ensure inclusive growth to assist the nation to meet SDG target.
Achieve Yearly Frill Account Opening Target	Compliance of Bank Management	Ensure inclusive growth to assist the nation to meet SDG target.
Achieve Yearly CSR Target	Compliance of Bangladesh Bank regulation	Assist in community development
Yearly 64 number of Financial Literacy program	Marketing and promotion of School/ Student Banking and Other No Frill Account	Bring cent percent population into banking network.
Energy cost i.e. fuel, gas minimization	Rationalize emission factor	Reach to net Emission Zero by 2050

Our Key Resources

While investment in Manufactured Capital promotes physical infrastructure, Intellectual Capital deals with In House Software.

- Manufactured & Intellectual Capital



Key Resources of SJIBPLC & their interconnection

While Human Capital recommends investment on Human productivity & operational skill, Financial Capital deals with all such operational expenditure.

- Financial & Human Capital

While Social & Relationship Capital promotes inclusive growth, Natural Capital promotes green economy.

- Natural and Social & Relationship Capital

Manufactured Capital grew in terms of SJIBPLC's growth of touch points

Intellectual Capital grew in terms of growth of SJIBPLC's knowledge base

Natural Capital grew in terms of inhouse-environmental management and green financing

SJIBPLC's Social & Relationship Capital grew in terms of inclusiveness

Financial Capital grew in terms of efficient fund management by SJIBPLC

Human Capital grew in terms of SJIBPLC's employee productivity

In our first sustainability report, we used a materiality assessment process to categorize the relevant issues that have the most potential to impact our ability to run our operation successfully and derive value for our internal and external stakeholders. In conducting our materiality assessment, we considered our strategy, values, and code of conduct, the wants and needs of our stakeholders to identify the most relevant risks and opportunities. This exercise is undertaken to identify the material issues and define priorities in an unbiased manner as the materiality assessment was carried out during the reporting period, and findings from the same have been used to develop the contents of the report. The identified material topics through the exercise are reflected in the content of this report and are in accordance with the GRI Standards.



Sustainability Award is received by SJIBPLC from Bangladesh Bank

Materiality Determination process at SJIBPLC:

In our sustainability reporting, a matter is considered material if it could substantively affect the Bank's ability to create value in the short, medium and long terms. The materiality determination process at SJIBPLC is depicted below:



Step 1: Identification

In our sustainability report, we have identified material aspects relevant to our sustainable strategies and stakeholder expectations toward the Bank taking into account our own Sustainable Finance Policy as well as the Sustainable Finance Policy of Bangladesh Bank for reviewing and considering all issues, challenges, and trends raised at both national and international levels.

Step 2: Prioritize

Through discussion with our stakeholders, the preliminary material topics are mapped with our business strategy and prioritized across our materiality matrix, reflecting importance to our stakeholders in contrast to the significance and impact of the economy, environment, and community.

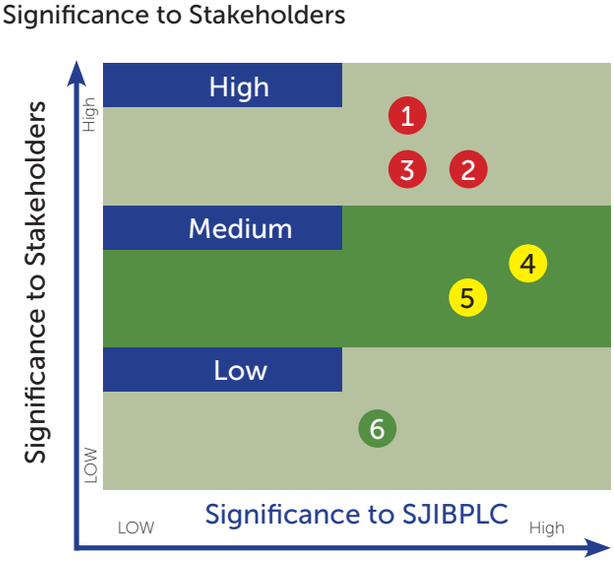
Step 3: Review

The Sustainable Finance Committee headed by the Deputy Managing Director as well as Senior Management Team members have reviewed material aspects with a view to confirming that relevant issues and impacts were thoroughly considered.

Step 4: Disclose

The reviewed material aspects were proposed to the Board Risk Management Committee (BRMC) and the Board of Directors (BoD) for their acknowledgment and consideration. The chosen and final materiality topics are used as the base information for the preparation of this sustainability report.

Prioritizing the sustainability and decarbonization topics enriches our understanding of our stakeholders' needs and focuses our strategic approach. Material issues are those that reflect our organization's most significant environmental, social and governance impacts, or those that influence the assessments and decisions of our internal and external stakeholders. To understand the current and emerging issues that matter most to our stakeholders and that will have the most material impact of our business, we conduct regular comprehensive assessment of the Bank's material issues and got following material matrix:





Uthan Boithok for Literacy by Cumilla Br held in April, 2025

Significance to SJIBPLC

Capital Planning	Technological Advancement	Environment Friendly Investment	Building the Community and impacts of climate change	Good Governance	Human Capital

CAPITAL PLANNING

SJIBPLC is one of the few banks in the industry that was able to give dividend to shareholders in 2025. It proves the soundness of our financial position in the industry. We have made adequate provision to face the challenge of Non-Performing Investments.

Input	Output	Risk	Mitigation
Monetary Investment	Monetary Gain	Liquidity, investment & market risk	Stress Testing

Capital Planning-Year-2025
Liquidity Coverage Ratio:
308.32%

Return on Equity
15.00 %

Balance Sheet Growth
10.49%

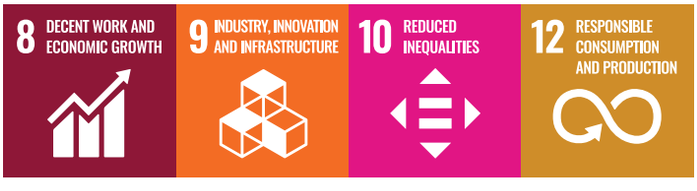
NSFR
117.54%

Deposit, investment ,import and export are four major segments of business on which our capital planning is based and as such we set branch wise yearly target against which achievement is measured.

In BDT Million

Particulars	Budget	Achievement	% of Achievement
Deposits	327,800	313,123	95.52%
Investment	313,950	293,078	93.35%
Import Business	448,600	421,246	93.90%
Export Business	442,950	408,732	92.27%
Operating Profit	11,500	14,414	125.34%

SDG Relevance



Our Priorities

- High quality asset growth
- Rationalize cost of deposit and operating expenses
- Sustainable growth of our investment and decarbonization

TECHNOLOGICAL ADVANCEMENT

SJIBPL is yet to invest in ICT sector in compared to many banks that have already tremendous investment to capture digital financial market. The bank has plan to adopt new core banking software and automation of ESDD to face the challenge of digital divide of the society.

Input	Output	Risk	Mitigation
Physical Infrastructure	Sustainability of Infrastructure	ICT and operational Risk	BRMC

Besides, with a view to promote cashless banking and digitalization, our marketing personnel always work on promoting debit and credit card business.

Year	Debit Card Number	Credit Card Number
2025	52,382	4,403
2024	59,439	3,414
2023	58,674	3,224

Technological Advancement-2025

- Wide network of 147 branches and sub branches which are all on-line branches
- A network of 436 Global Correspondent
- YoY Growth in Digital Banking Users 231%
- YoY Growth in Digital Transaction 82.88%

SDG Relevance



Our Priorities

- Expansion in geographical presence
- Relocation with modern layouts
- Investment in IT infrastructure and resources for digital financial inclusion and decarbonization
- Automation of ESDD and development of sustainable software.

GOOD GOVERNANCE

A balanced mixed of shares among member of Board of Directors has made it a balanced organization for which no specific group can enjoy monopoly to control Board, and this helps in ensuring corporate governance properly. The challenge of impartial governance is addressed by engaging skilled and renowned independent directors in the Board.

Input	Output	Risk	Mitigation
Training/Workshop	Knowledge Enhancement	Governance	Audit

SJIBPLC follows BSS (Bangladesh Secretarial Standard) to ensure corporate governance of the organization for which we received corporate governance award from ICMAB different times.

Sl No.	BSS	Particulars	% of Achievement
1	BSS–1	Meetings of the Board of	Complied
2	BSS–2	Directors	Complied
3	BSS–3	General Meetings	Complied
4	BSS–4	Minutes	Complied
5	BSS-5	Dividend	Complied
6	BSS-6	Meeting Through Electronic Modes (Virtual or Hybrid Meetings)	Complied
5	BSS-5	Resolutions by Circulation	Complied
6	BSS-6	Resolutions by Circulation	Complied

Good Governance-2025

- 25 years of glorious experience
- SJIBPLC measured its carbon emission for the 2nd time.
- 02 Independent Directors in the Board
- Independent Decision making process
- 02 employees got Chairman award and 03 employees got MDs award.

SDG Relevance



Our Priorities

- Non-Intervention of Board into Management Affairs.
- Compliance side by side with profitability
- No compromise with ESG and integrating ESG into all investment decisions.

HUMAN CAPITAL

Being a welfare-oriented organization, SJIBPLS has never downsized or terminated its employees for retaining mere profit; rather employees' weakness is converted into strength by proper training and supervision. The bank faced the challenge of non-performance of some of its staffs by training them and through ACR based performance recognition.

Input	Output	Risk	Mitigation
Working Hours	Productivity	Forgery and Fraudulences	Monitoring

With a view to promote in-house green banking, our HRMS software contribute largely by which we can avoid paper.

Major Service obtained through HRMS in 2025	Number
Leave Application	14,436
Tax Certificate	4,611
Quard Application	651

Human Capital-2025

- Number of Training conducted: 302
- Female Employee ratio: 17%
- Staff promotion:538
- Green Office Guide is published in Annual Report to reduce consumption and subsequent GHG emission

SDG Relevance



Our Priorities

- Linking reward and various incentives with performance
- Attract qualified employees and provide learning opportunities
- Recruit employees in line with growth of business
- Arrange effective and timely training programs

BUILDING THE COMMUNITY

Profit is not the only goal of a good organization. Any organization must contribute for betterment of society. SJIBPLC give CSR, Zakath and it promotes Waqf accounts for the betterment of society and the environment. SJIBPLC faces the challenge of building society along with its own profitability by sacrificing from its net profit to sponsors and donations in many cases.

Input	Output	Risk	Mitigation
Partnerships	Community Wellbeing	Investment/Social	Monitoring

We conduct tree plantation program every year all across the country which also strengthen our community bondage.

Sl. No	Particulars	2024	2025
1.	Amount Spent for Tree Plantation	BDT 2.50 million	BDT 3.20 million
2.	Number of Trees planted & distributed	28,000	30,000

Building the Community-2025

- CSR expense about 206 million
- CSR Beneficiary: 2,44,388 people
- Zakat donated: 249 million
- Tree Plantation of Tk.3.2 million by 100 branches to promote decarbonization

SDG Relevance



Our Priorities

- Linking banks profitability with sustainable growth and decarbonization
- Ethical Banking
- Being peoples' bank

ENVIRONMENT FRIENDLY INVESTMENT

In SJIBPLC, 90% out of our total investment disbursed was sustainable finance in the year 2025. We have increased environmental and social risk rating substantially last year for achieving ESG growth and sustainability rating of Bangladesh Bank. In many cases, SJIBPLC face the challenge of carbon emission by not investing in sectors like conventional brick field, tannery etc.

Input	Output	Risk	Mitigation
Natural Resources	Optimum use of resources	Environmental and climate related risk	ESR

We mainly promote following green products:

Green Products	Outstanding BDT in Million
Solar	364.67
Energy Efficiency/HPSM-Equipment	19,008.78
COTTAGE-TERM-43	14.32
Auto Rice Mill	467.78
Jute	28.57
Total GREEN FINANCE	20,084.14

Environmental & Social Risk (ESR)

Shahjalal Islami Bank PLC creates a successful strategy for social and environmental risk management. In this sense, the bank uses the following strategy to control social and environmental risk:

- Enacting and implementing comprehensive policies
- ESDD Check list for every eligible client and acting plan and other related measures if ESDD score is medium or high.
- Prioritizing Environmentally Friendly Projects and considering social and ecological aspects.
- Adequate training to employees.
- Acknowledge the need to balance non-monetary aspects including social and environmental concerns.
- Integrating ESG Factors in every investment decision.

Environment Friendly Investment-2025

- Head Office is LEED Gold Certified Green Building
- 09 number of solar powered Branches
- Disbursement of Green Finance TK. 20,084 million

SDG Relevance



Our Priorities

- Carbon footprints reduction
- Use of energy efficient technology and use of renewable energy to reduce GHG emission
- Responsible cultivation, water conversation & waste management Practices.



METRICS & TARGETS

SUSTAINABILITY AND CLIMATE RELATED FINANCIAL DISCLOSURE

Climate change due to global warming is increasingly recognized as a major global threat. The nation's infrastructure and means of subsistence are seriously threatened by floods, cyclones, river erosion, salinity, and sea level. For this, moving towards a Net Zero and decarbonized economy, measuring and reducing carbon footprints has become essential for all industries and Bangladesh Bank have published a guideline regarding this issue. As per SFD circular no. 06 dated 26 December 2023, Sustainability and Climate related financial disclosure has mentioned the issue of GHG accounting according to prescribed format and this report will be implemented phase by phase and full disclosure required to be made within 2027 and to be submitted to Bangladesh Bank on half yearly basis.





Complying with the given guideline of Bangladesh Bank, SJIBPLCPLC has been disclosing greenhouse gas (GHG) emission at portfolio level with the assistance of Greenbud from 2024. This calculation and report enable the quantification of greenhouse gas (GHG) emissions and value added related to SJIBPLC financing portfolio. This GHG Emission Calculation is based on standards set by PCAF (Partnership for Carbon Accounting Financials). This demonstrates our dedication to tackling and managing climate related risk and creating a decarbonized future in line with the SDGs. By measuring key impact indicators, SJIBPLC is now able to determine the amount of CO2 and other GHG gas emissions as well as non-CO2 emissions from the business investments it finances. Additionally, it is bringing comparability, accountability, and transparency to its business operations and to Bangladesh's financial sector. These impacts serve as metrics for evaluating and disclosing the contributions of SJIBPLCPLC towards the targets outlined in the Paris Agreement, United Nations Sustainable Development Goals and Bangladesh National

Determined Contributions to reduce GHG gas emission and CO2 by 1.5 degree Celsius (1.5C) and to manage climate risk. Consequently, we are measuring and disclosing the GHG emission with a broader scope for the second time, i.e., Internal Emission (scope 1, 2 & 3) and our financed emission which includes our investment financing (scope 3).

Understanding Scope 1, 2 & 3 Emission

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 2025.

Direct Greenhouse Gas Emissions

- **Scope-1:** Direct emissions from owned or controlled sources by the organization like Fuel Consumption, Owned or Controlled Vehicles, Refrigerant Usage, air conditioning usages etc. Example-SJIBPLCs car and generator fuel consumption.

Indirect greenhouse gas emissions

- **Scope-2:** Indirect emissions from the consumption of purchased energy, steam, heating and cooling. SJIBPLC usually consumes electricity from national grid like other organizations like DESCO.
- **Scope 3** (Financial Emission)- Emission which take place due to the organization financing activities and in its value chain. Mainly SJIBPLCs loans/investment and advances portfolio is the basis of other emission.

Carbon Accounting and GHG Calculation Methodology

For the year ended in 2025 SJIBPLC obtained third party certification from a prominent carbon consultancy firm namely-Greenbud and with the help of Greenbud we have been measuring carbon emission from 2024 and submitting the report to Bangladesh Bank on half yearly basis. The Greenhouse Gas Protocol (GHG Protocol) for internal emissions and PCAF Global GHG Accounting Standards for funded emissions serve as the foundation for the computation and analysis. Emission summary of SJIBPLC-2025 is as follows-

Emission in full figer

Emission Summary of 2025 of SJIBPLC				
Particulars	Period	Scope 1 in ton CO2e	Scope 2 in ton CO2e	Scope 3 in ton CO2e
Absolute gross financed emissions	Jan to June 2025	1,448.86	2,714.09	534,882.85
	July to Dec 2025	2,368.91	4,325.03	525,131.25
	Total in 2025	3,817.77	7,039.12	1,060,014.10

Source-Greenbud, appointed vendor

- For scope - 1, generator fuel consumption, fugitive emission, i.e., AC refrigerant refilling, Vehicle fuel consumption, and fire extinguisher refill amount emissions are considered.
- For Scope - 2, electricity consumption (location wise) is considered. Emissions were calculated using the national grid emission factor of .62 tons CO2 per Mwh, in alignment with Bangladesh electricity generation profile.
- GHG emission factor source- Bangladesh's electricity grid
- According to the measured results, the bank's finance emissions are concentrated in five major sectors—

Emission in full figer

TOP EMISSION SECTOR					
NAME OF SECTOR	EMISSION PERIOD	EMISSION IN ton CO2e	EMISSION PERIOD	EMISSION IN ton CO2e	TOTAL EMISSION IN CO2E
a	b	c	e	f	g=c+f
RMG	JAN TO JUNE-2025	240810.28	JULY TO DEC-2025	214132.656	454942.936
Agricultural Products and Services Fish feed and fish meal processing for poultry and livestock		40193.98		41947.718	82141.698
Construction Materials & Cement Factories		34401.08		39334.064	73735.144
Electric Utilities & Production, supply and distribution of power in the private sector		30055.28		31350.163	61405.443
Garments Accessories manufacturing industries		28171.95		28347.815	56519.765

- There are a total of 126 sectors (according to SBS codes of Bangladesh Bank) where SJIBPLC has disbursed investment amount throughout the year 2025.
- The bank has roughly estimated that around .25% of its assets may be vulnerable to climate-related physical risks, while approximately 7.31% of assets of total outstanding amount are aligned with climate-related opportunities, though the exact total asset value is not fully incorporated. In this report assets or business activities vulnerable related to climate related transition risk have not been considered in 2025, from next year it will considered and included in the report.
- The risks and opportunities associated with climate change are still being assessed in terms of capital expenditure and financing. Although internal carbon pricing has not yet been put into practice, its incorporation into decision-making is still being explored.
- SJIBPLC is planning to extend data collection to include investee emissions for more comprehensive climate-related disclosures.

Climate Related Targets based on the GHG Emission:

To monitor progress in lowering greenhouse gas emissions and boosting sustainable finance and decarbonization, the bank has set three major climate-related goals.

- **Target 1 Short Term Target (Less than 1 year)-**
- Aligns with our annual operational plans, investment risk screening upgrades, and quick-win initiatives such as energy-saving projects and digital banking.
- Focuses on reducing emissions from fuel use, vehicle operations, and fugitive emissions to reduce CO2 emission for managing climate relate risk.
- Align business strategies with climate risk management guideline and regulatory shifts.
- To embedding climate related risks and opportunities into financial decision-making and incorporating ESG (Environmental, Social, Governance) reporting, and climate risk management regulations.
- **Target 2 Mid Term Target (1-5 years)-**

1. Guiding portfolio rebalancing, internal capacity building, and the rollout of new sustainable finance products in reconciling with climate risk management guidelines.
2. Assessment/calculation of bank's physical and transitional risk according to the given approach in Climate Risk Management Guideline given by Bangladesh Bank.
3. aims to decrease energy consumption across operations and in investment portfolio.
4. Minimizing waste and maximizing reuse of resources to reduce environmental impact. Embrace innovation and lead sustainability transitions.
5. New policies to be made incentivizing low-carbon choices while penalizing high-emission practices. To increase the flow of finance towards- renewable energy, sustainable infrastructure, and climate-resilient projects.

♣ **Target 3 Long Term Target (Beyond 5 years)-**

- shifting financing towards more sustainable sectors, aligning with global climate commitments to manage climate related physical and transitional risk.
- Equitable business models and investment products that create green jobs, reduce inequality, protect ecosystems and pave a pathway to sustainability and decarbonization.
- Full-scale transition to renewable energy sources—solar, wind, green hydrogen—and electrification of transport and industry. Unlock long-term value through sustainable finance and transparent ESG performance.
- Emission reduction target as of Sustainability and Climate Related Financial Disclosure Report-
- The internally set targets for emission reductions- 5% reduction in Scope 1,2, 3 emissions by 2029,
- These targets, though not publicly disclosed, are monitored through regular sustainable finance committee meetings with quarterly progress assessments, although no specific metrics are currently in use.
- The emissions reduction covers CO_2, CH_4, and N_2O for Scope 1 and 2, while financed emissions focus on CO_2e in alignment with PCAF standards.
- The methodology follows GHG Protocol for Scope 1 and 2 emissions and PCAF for financed emissions.
- reductions being pursued through lowering stationary, vehicle, and fugitive emissions for Scope 1, reducing energy consumption for Scope 2
- increasing sustainable sector financing for Scope 3.
- Currently, these targets remain invalidated by third parties and are defined as absolute measures, with no sectoral decarbonization approach applied at this stage.

These targets are internally set and monitored through quarterly Sustainable Finance Committee (SFC) meetings. We monitor energy consumption throughout the year, including electricity, fuel used for generator and office car, use of toner and computer paper consumption which are mainly major parameters to calculate Green House Gas (GHG) emission in the Bank. Energy conservation, transitioning to clean energy such as – investing more in solar, hydro, wind power and decarbonisation are key pillars of SJIBPLC's efforts to manage its climate related risk. It is not only integral to the Bank's commitment to becoming carbon neutral by 2030, but is also helping reduce dependency on fossil fuels, driving business and climate resilience and cost efficiency. To maintain future economic stability, we must move towards sustainable and green energy. It's not just an option it's an only way for us.



Inauguration of Banks new website


Agreement with National Pension Scheme-Press Release JPG

SWOT ANALYSIS

SJIBPLC uses SWOT analysis to look at its external opportunities and threats in addition to its internal strengths and weaknesses. In addition to enhancing operations and sustainable finance initiatives, this analysis helps in climate risk management and strategic planning for business operation.



STRENGTHS

- Most trustworthy Shariah-based Bank
- Diversified shariah compliant product and services
- NPIs rate is below the industry average
- Strong capital base with a 14.19% CRAR
- Strong Regulatory Compliance and corporate governance practice.
- Energy efficient machineries constitute major portion of green finance
- ESG consideration for all investment facilities
- Achievement of 100% target in agriculture investment given by Bangladesh Bank.
- High quality Credit Rating of the Bank
- Top sustainable bank as rated by Bangladesh Bank
- Recognized by top local & international institutions through prestigious awards
- A competent and well-balance & skilled leadership group navigates obstacles and provides strategic direction.



OPPORTUNITIES

- Taking the advantage of climate related investment opportunities.
- Growing demand for Shariah-compliant banking services and products
- Partnerships with FinTech Companies for innovative and digital solutions.
- Substantial development potential focusing on the unbanked and underbanked people.
- Scope to increase MSME and Retail Investment for increasing sustainable performances.
- Investing in green technologies and renewable energy as part of managing climate risk and sustainability initiatives.



WEAKNESSES

- Over-reliance on the Corporate Segment for Finance
- Excess liquidity with little prospects for investments.
- For long-term profitability, it is imperative to address the increasing trend of operating costs.
- Limited penetration of technology upgradation, digital banking and alternative delivery channel.
- For Shariah compliance, limited product options for cash-mode facility compared to conventional banks.
- The market share of deposits and inward foreign remittances needs to be strengthened.



THREATS

- Increasing risk related with climate change-physical risk & transitional risk.
- Investment growth is impacted by worldwide energy crisis, international commerce, tariff wars, geopolitical situation and domestic political and economic concerns.
- Economic instability and a rapid increase in habitual defaulters could raise the NPI.
- More competitors are entering with Shariah-based products and Islmic-banking windows/branches.
- Rapid digitalization may lead to an increasing risk of fraud and cybersecurity.

PESTEL ANALYSIS

MACROECONOMIC FACTORS AND THEIR IMPACTS

P-Political

Key Factors	Impact on the Banking Sector
Persistent Political and Geopolitical Uncertainty	High
Regulatory Landscape & Enforcement	High
Sector wise Policy reformation	Medium
International Relation, Trade war & Energy Crisis	Medium

Impacted Risk Category

- Investment Risk
- Climate Risk-Transition Risk
- Compliance Risk
- Operational Risk

Shahjalal Islami Bank Response

Align business strategy according to ongoing political and geo-political scenario and uncertainty, taking into account of the ongoing reform process in different sectors. Despite the situation we manage to doing good in respect of business and profitability.

E-Economic

Key Factors	Impact on the Banking Sector
GDP growth, Inflation Management & low growth of private investment	Medium
Liquidity state & Non-Performing Investment	High
Deposit Growth & Savings behavior	Medium
Global Economic Trend and climate change	Low

Impacted Risk Category

- Investment Risk
- Climate Risk
- Liquidity Risk
- Market Risk

Shahjalal Islami Bank Response

- Strong credit rating among the peer banks
- Healthy deposit and Investment growth over the years
- Taking in account of Climate Risk Management Guideline and Risk appetite strategy
- Persistent financial performance over the years
- Maintain Adequate provision to enhance asset quality
- Emphasize more on write off recovery

S-Social

Key Factors	Impact on the Banking Sector
Demographic Dividend	Low
Rapid Urbanization & Industrialization leading to climate vulnerability	High
Financial Literacy & Awareness	Medium
Trust & Confidence on Banking sector	High

Impacted Risk Category

- Market Risk
- Reputation Risk
- Climate Risk -Physical Risk

Shahjalal Islami Bank Response

- Diversified products and services offer to valued customer
- Community and Environment perspective CSR investment
- Most reliable Islamic Bank
- Increasing our social media interaction and communication to attract the customer with our newly launched products.

T-Technological

Key Factors	Impact on the Banking Sector
Sophisticated digital banking	High
Cybersecurity Threats	High
Fintech Evolution & Integration	Medium
Mobile Financial Services (MFS) Dominance	Medium

Impacted Risk Category

- Operational Risk
- Climate Risk-Physical Risk
- Market Risk
- Technology Risk
- Cyber & data Risk

Shahjalal Islami Bank Response

- Ensuring strict cybersecurity measures and disaster management plan to ensures zero cyber threat and natural disasters over the years.
- Developing a sophisticated datacenter
- Time to time upgradation of Core Banking Solution to ensure uninterrupted services
- Adopt most advanced Agent Banking Solution
- Expansion Advanced Technology driven platform to quick disposal of investment

E-Environmental

Key Factors	Impact on the Banking Sector
Climate change Impact	High
Sustainable Linked Finance & Green Finance Initiatives	Medium
Framework to achieve SDG	Medium
SDG and middle income country Regulatory Pressure	Low

Impacted Risk Category

- Climate Risk-Physical and Transitional
- Investment Risk
- Reputation Risk

Shahjalal Islami Bank Response

- Disbursement of Green Finance BDT 20,084 million
- Disbursement Sustainable linked Finance BDT 142,648 million
- Achieve the sustainable growth aligning with ESG guidelines
- Number of ESDD conducted: 9813
- Expenditure on Trees Plantation: BDT 3.2 million

L-Legal

Key Factors	Impact on the Banking Sector
Banking Laws & Regulations	High
Anti-Money Laundering & Counter Terrorist Financing	High
Labor Laws	Medium

Impacted Risk Category

- Compliance Risk
- Operational Risk
- Reputation Risk

Shahjalal Islami Bank Response

- Endeavor to maintain compliance in respect of regulations
- Regular due diligence of court case
- Strict in-house measures against the money laundering & terrorist financing
- Strong legal team formation to deal with the write off recovery process



FINANCIAL INDICATORS FOR SUSTAINABILITY

FIVE YEARS FINANCIAL SUMMARY

Figures in BDT Million unless otherwise specified

SL	Items	2025	2024	2023	2022	2021
A) Financial Position						
1	Authorized Capital	15,000	15,000	15,000	15,000	15,000
2	Paid up Capital	11,130	11,130	11,130	10,805	10,291
3	Reserve and Surplus	14,498	12,297	12,631	11,065	9,512
4	Total Shareholders' Equity	25,627	23,427	23,760	21,870	19,803
5	Total Deposits	313,123	285,654	249,585	227,982	217,289
6	Total Investment	293,078	268,946	241,751	237,230	216,587
7	Investment in Share and Securities	47,060	36,301	31,951	33,486	36,268
8	Fixed Assets	5,091	5,115	5,235	5,273	5,077
9	Total Assets (excluding off-balance sheet items)	427,426	386,850	351,719	339,819	313,731
10	Total Contingent Liabilities and Commitment	227,965	217,932	164,382	154,272	171,224
11	Profit Earning Assets	358,257	314,102	281,805	285,103	266,235
12	Non-profit Earning Assets	69,169	72,747	69,914	54,716	47,496
B) Operating Profit						
1	Investment Income	27,269	22,193	18,130	15,885	13,805
2	Profit Paid on Deposit	14,225	11,865	9,034	8,335	7,382
3	Net Investment Income	13,044	10,328	9,095	7,550	6,424
4	Total Income	35,518	29,574	24,249	22,456	18,282
5	Total Expenditure	21,104	18,844	15,362	14,121	12,279
6	Operating Profit	14,414	10,730	8,887	8,335	6,004
7	Provision for Investments and Other Assets	5,774	5,254	1,734	1,108	1,167
8	Profit before Taxation	8,640	5,476	7,153	7,226	4,837
9	Profit after Taxation	3,680	1,688	3,625	3,525	2,585
10	Cash Dividends	*1,447	1,113	1,558	1,297	1,029
*Proposed by the Board of Directors						
C) Cash Flow Summary						
1	Cash and cash equivalents at the beginning of the year	35,482	29,652	20,619	17,054	22,901
2	Net Cash flows from operating activities	13,517	8,890	11,223	3,882	632
3	Net Cash flows from/ (used in) investing activities	(10,998)	(4,533)	1,347	2,589	(8,804)
4	Net Cash flows from/ (used in) financing activities	(2,777)	1,031	(3,680)	(3,075)	2,314
5	Net (Decrease)/Increase in cash and cash equivalents	(258)	5,388	8,890	3,395	(5,858)
6	Cash and Cash equivalents at the end of the year	35,359	35,482	29,652	20,619	17,054
D) Consolidated Position						
1	Total Assets	429,466	388,847	354,462	342,728	316,558
2	Net Assets	25,902	23,699	24,027	22,185	20,058
3	Profit Before Taxation	8,676	5,507	7,133	7,332	4,930
4	Profit After Taxation	3,681	1,693	3,582	3,585	2,612
E) Capital Adequacy						
1	Risk Weighted Assets	306,028	260,567	226,626	236,937	224,654

SL	Items	2025	2024	2023	2022	2021
2	Tier l Capital	30,406	28,371	28,727	26,846	24,532
3	Tier ll Capital	13,012	8,816	5,391	7,218	9,246
4	Total Regulatory Capital (Tier l & Tier ll)	43,418	37,186	34,117	34,064	33,778
5	Capital Requirement	30,603	26,057	22,663	23,694	22,465
6	Capital Surplus	12,815	11,130	11,454	10,371	11,313
7	Tier I Capital Ratio (%)	9.94	10.89	12.68	11.32	10.92
8	Tier II Capital Ratio (%)	4.25	3.38	2.38	3.05	4.12
9	Total Capital to Risk Weighted Assets ratio (CRAR) (%)	14.19	14.27	15.05	14.38	15.04
10	RWA to Total Assets (%)	71.60	67.36	64.43	69.72	71.61
F) Asset/ Investment Quality						
1	Non-performing Investment	13,080	21,191	10,689	11,333	9,569
2	Provision for classified Investment	6,303	7,916	4,020	3,927	3,075
3	Provision for unclassified Investment	6,292	2,153	2,866	2,662	2,419
4	Provision for Off Balance Sheets Exposures	1,720	1,663	1,325	1,356	1,356
5	Classified Investment as % of Total Investment	4.46	7.88	4.42	4.78	4.42
6	Earning Asset to Total Assets Ratio (%)	83.82	81.19	80.12	83.90	84.86
G) Foreign Exchange Business						
1	Import Business	421,246	371,934	266,912	254,756	248,934
2	Export Business	408,732	333,723	247,526	265,942	191,899
3	Bank Guarantee	27,569	23,757	33,925	30,658	15,064
4	Inward Foreign Remittance	38,397	34,158	55,822	13,411	11,888
H) Dividend						
1	Cash Dividend	*13%	10%	14%	12%	10%
2	Stock Dividend	-	-	-	3%	5%
3	Dividend Per Share	1.30	1.00	1.40	1.50	1.50
4	Profit Against Mudaraba Perpetual Bond (%)	10.00	9.28	8.22	7.87	7.87
5	Market Capitalization	18,364	20,367	20,367	20,314	22,434
*Proposed by the Board of Directors						
I) Shareholders Information						
1	No. of Share Outstanding (million share)	1,112.97	1,112.97	1,112.97	1,080.55	1,029.10
2	Operating Profit Per Share	12.95	9.64	7.98	7.71	5.83
3	Earnings Per Share (Taka)	3.31	1.52	3.26	3.17	2.39
4	Number of Shareholders	21,608	22,487	23,505	24,172	26,060
5	Market Value Per Share (Taka)	16.50	18.30	18.30	18.80	21.80
6	Net Asset Value per Share (Taka)	23.03	21.05	21.35	19.65	18.33
7	Net operating Cash flow per Share (Taka)	12.14	7.99	10.08	3.49	0.58
J) Other Information						
1	Number of Customers	1,178,025	1,352,482	1,257,705	1,163,904	1,080,779
2	Number of Branches	142	141	140	140	132
3	Number of Agent Banking Outlets	143	120	119	111	100
4	Number of foreign Correspondents	436	435	433	437	436
5	Number of Brokerage House	8	8	8	8	8
6	Number of Exchange House	34	31	26	17	14
7	Number of Employees	2,812	2,777	2,875	2,835	2,741
8	Number of Female Employees	472	470	481	472	467
9	Number of Training Participants	10,364	9,951	12,518	5,751	10,552
10	Internal Employee Promotion	538	467	411	513	711
11	Industrial Disputes	0	0	0	0	0

KEY RATIOS

i) Business Ratio/Information

SL	Items	2025	2024	2023	2022	2021
1	Statutory Liquidity Ratio (SLR) (%)	13.32	12.25	10.79	12.74	14.73
2	Operating profit as a percentage of working funds (%)	3.54	2.91	2.57	2.55	1.98
	Net profit income as a percentage of working funds/ Operating cost-efficiency ratio (%)	3.20	2.80	2.63	2.31	2.12
3	Non-Profit Income as a percentage of working funds (%)	2.03	2.00	1.77	2.01	1.47
4	Return on Average Asset (%)	0.90	0.46	1.05	1.08	0.85
5	Cost/Income ratio (%)	32.31	39.41	41.59	40.98	44.92
6	Profit per Employee (BDT million)	5.13	3.86	3.09	2.94	2.19
	Profit per Branch (BDT million)	101.51	76.10	63.48	59.53	45.48
7	Capital to Risk Weighted Assets/Capital Adequacy Ratio (%)	14.19	14.27	15.05	14.38	15.04
8	Cost of Deposit (%)	4.44	4.17	3.47	3.32	3.19
	Cost of Fund (%)	6.58	6.43	5.64	5.27	5.28
9	Cash Reserve Ratio/Liquid Asset Ratio (%)	4.53	5.25	4.47	4.99	4.58
10	Dividend Coverage Ratio (times)	2.55	1.52	2.33	2.17	1.67
11	Non-Performing Investment/ Total Investment (%)	4.46	7.88	4.42	4.78	4.42
12	Net Non-Performing Assets ratio (%)	2.31	4.94	2.76	3.12	3.00
13	Provision Coverage Ratio (%)	57.33	56.55	52.64	48.16	45.58
14	Investment-Deposit Ratio (%)	81.59	81.09	85.13	83.64	84.48

ii) Financial Ratios

A. Profitability Ratios						
1	Return on Assets (ROA) (%)	0.90	0.46	1.05	1.08	0.85
2	Gross Profit Ratio (%)	59.95	59.88	62.74	62.88	59.62
3	Net Profit (Interest) Income Ratio (%)	3.88	3.47	3.21	2.74	2.52
4	EBITDA (BDT million)	14,918	11,309	9,446	8,854	6,515
5	Return on Capital Employed (%)	10.47	5.07	11.32	11.00	8.74
6	Return on General Investment (%)	9.35	8.11	7.14	6.36	6.76
7	Shareholder fund ratio (%)	6.00	6.06	6.76	6.44	6.31
8	Operating Income Ratio (%)	40.58	36.28	36.65	37.12	32.84
9	Net Income Ratio (%)	10.36	5.71	14.95	15.70	14.14
B. Liquidity Ratios						
1	*Current Ratio	N/A				
2	*Quick Ratio/Acid Test Ratio	N/A				
3	Investment to Total Deposit Ratio (%)	81.59	81.09	85.13	83.64	84.48
4	Earning Assets to Total Assets Ratio (%)	83.82	81.19	80.12	83.90	84.86
5	CASA to Total Deposits (%)	41.69	40.74	39.95	37.38	34.75
6	Liquidity Coverage Ratio (LCR) (%)	308.32	172.94	123.88	158.23	181.95
7	Net Stable Funding Ratio (NSFR) (%)	117.54	130.01	126.21	128.01	127.96
8	Cash Reserve Ratio (CRR) (%)	4.53	5.25	4.47	4.99	4.58
9	Statutory Liquidity Ratio (SLR) (%)	13.32	12.25	10.79	12.74	14.73

iii) Non-Financial Ratios

SL	Items	2025	2024	2023	2022	2021
A. Retention Ratio						
1	Customer Retention Rate (%)	60.17	80.52	79.54	75.40	75.40
2	Staff Retention Rate (%)	93.87	95.50	95.97	95.17	96.42
B. Employee Productivity Rate						
1	Deposits per Employee (BDT Million)	111	103	87	80	79
2	Investments per Employee (BDT Million)	104	97	84	84	79
3	Operating Income per Employee (BDT Million)	7.57	6.38	5.29	4.98	3.98
4	Operating Profit per Employee (BDT Million)	5.13	3.86	3.09	2.94	2.19

iv) Other Ratios

SL	Items	2025	2024	2023	2022	2021
A. Profitability Ratios						
1	Return on Equity (%)	15.00	7.15	15.89	16.92	13.70
B. Market Ratios						
1	Dividend Yield (%)	7.88	5.46	7.65	7.98	6.88
2	Price Earnings Ratio (Times)	4.99	12.07	5.62	5.76	9.11
3	Dividend Payout (%)	39.27	65.79	48.43	51.80	59.76
C. Leverage Ratios						
1	Debt Equity Ratio (Times)	15.68	15.51	13.80	14.54	14.84
2	Debt Ratio (Times)	0.94	0.94	0.93	0.94	0.94
3	Interest Coverage Ratio	N/A				
D. **Activity Ratios						
1	Trade Payable Turnover	N/A				
2	Trade Receivable Turnover	N/A				
E. Customer						
1	Customer Satisfaction Index (%)	96.88	96.93	96.90	96.62	96.73
F. Learning and Growth						
1	Turnover Rate for highest performers (%)	6.08	6.83	6.27	5.34	5.59
2	Internal Promotion Rate (%)	19.13	16.96	14.29	18.09	25.93
3	Training Expense per Employee (BDT Million)	0.0039	0.0029	0.0027	0.0026	0.0008

*Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) can be treated in place of current, quick ratios andliquid asset ratios for banking industry.

** Considering our business model, Shahjalal Islami bank doesn`t have trade receivable and payables turnover.



EMBRACING THE COMMUNITY

COMMUNITY ENGAGEMENT

There are different tools for community engagement that SJIBPLC use:

- CSR (Corporate Social responsibility) to contribute to education, health and environmental management
- Zakath from banks retain earning for Shariah compliance and to gain community trust.
- Cash Waqf to help humanitarian organizations
- Tax properly given as a responsible organization committed to the state

CSR Tk.	Zakath Tk.	Profit on Cash Waqf	Tax given
205.70 million spent	288.26 million spent	given Tk. 2.06 million	Tk. 9984 million

These funds are disbursed mainly targeting the poor and vulnerable part of the society. Besides, SJIBPLC has 100% online branches to facilitate the community for banking from anywhere, any time.

COMMUNITY DEVELOPMENT 2025

For development of the community, SJIBPLC organized different programs all the year round.

- School/Student Banking Conference held once a year with SJIBPLC as Lead Bank.
- Financial Literacy Programs are arranged to meet up minimum 64 programs in different districts
- Workshops are arranged to promote gender equality, CMSME, Entrepreneurship Development etc.
- SJIBPLC measure carbon emission so that emission can be reduced proportionately along with the growth of its business volume.

SJIBPLC has donated the CSR of 2025 to a remarkable number of beneficiaries which is as follows:

CSR Sectors	Number of Beneficiary
Education	2782
Healthcare	9094
Environment & Climate Change Mitigation	30000
Others	202507
Total	2,44,383

Climate Related CSR- Tree plantation and Housing reconstruction are our main climate related CSR.

Sl. No	Particulars	2024	2025
1.	Amount Spent for Tree Plantation	Tk. 2.50 million	Tk. million
2.	Number of Trees planted & distributed	28,000	30,000

Mentionable that SJIBPLC organized School/Student Banking Conference as Lead bank in Chuadanga and organized 73 number of financial literacy programs across the country District in the year 2025.



Greenvally Oldage Home & Orphanage

COMMUNITY INVESTMENT 2025

If we consider the word investment literally SJIBPLC investment into following sectors for communities.

- CMSME Investment
- Agriculture Investment
- Women Entrepreneurship related Investment
- Retail Investment

CMSME Investment

The Bank recorded strong growth in its CMSME portfolio, with increased investment disbursements across a wide range of sectors, including manufacturing, trading, and service-oriented businesses. This expansion highlights its strategic focus on fostering inclusive, grassroots economic development.

Key Highlights of CMSME investment are:

- Introduced flexible and customized investment schemes designed to meet the unique needs of small entrepreneurs, with special emphasis on women-led enterprises.
- Actively collaborated with Bangladesh Bank and the SME Foundation under refinancing and pre-financing programs, enabling businesses to access funds at competitive rates.
- Reinforced our support for women entrepreneurs through dedicated investment facilities offering preferential terms and conditions.



Tree Plantation in Head office premise

Sector wise CMSME Portfolio	Outstanding in BDT Million
Manufacturing	38,665
Service	15,706
Trading	17,145

Agriculture Investment

Recognizing agriculture's vital role in the national economy, Shahjalal Islami Bank has further strengthened its commitment to the farming sector through targeted initiatives focused on empowering farmers, enhancing productivity, and reinforcing food security. Key Highlights of Agri investment:

- Channeled agricultural financing under refinancing schemes of Bangladesh Bank, extending support to farmers across diverse regions—particularly marginalized and small-scale producers—to promote inclusive growth and uplift rural livelihoods.
- Provided financial assistance to agro-processing, dairy, poultry, and fisheries sectors to foster value addition within the agricultural value chain.

To enhance financial inclusion for marginalized farmers in rural regions, Shahjalal Islami Bank provides affordable accounts (Tk.10/50/100) and inclusive banking solutions, such as accessible loans and subsidies. Additionally, the bank is actively involved in Bangladesh Bank's Refinancing Scheme, which focuses on supporting underserved communities. In the previous year, Shahjalal Islami Bank distributed BDT 6.64 Crore among 233 low-income professionals, demonstrating its commitment to empowering vulnerable groups.

(in BDT Million)

Year	Target	Achievement
2024-25	2022.80	6060
2023-24	3803.90	5010
2022-23	4428	4210

Women Entrepreneurship related Investment

Through these focused programs and strategic partnerships, Shahjalal Islami Bank PLC. continues to advance financial inclusion and foster sustainable growth for women entrepreneurs, thereby contributing to inclusive and resilient economic development in Bangladesh.



- Shahjalal Islami Bank PLC. offers a range of affordable investment schemes specifically designed to support women entrepreneurs nationwide. These initiatives aim to enhance access to capital, enabling women to establish, sustain, and expand their businesses effectively.
- To strengthen financial support for women entrepreneurs, Shahjalal Islami Bank PLC. has established strategic partnerships. Notably, the Bank signed a participatory agreement with the SME Foundation to extend investment facilities on favorable terms to entrepreneurs, including women, in the production and service sectors. Additionally, the Bank has collaborated with Bangladesh Bank to provide credit guarantee facilities tailored for women.

Year	Outstanding in BDT Million
2023	2228.50
2024	1881.30
2025	2339

Retail Investment

IRMD Retail Investment Department of Shahjalal Islami Bank has been offering retail investment products since 2005. Our product line as well as Product Program Guideline (PPGs) is similar as other commercial Banks who have focused on retail businesses. In SJIBPC, retail investment clients are served through all the branches.

Year	Outstanding in BDT Million
2023	13105
2024	14017
2025	15463

VEHICLES OF SOCIAL WELFARE

As a responsible stakeholder, SJIBPLC focuses on topics that make the organization socially responsible and streamlines its efforts to look beyond immediate quantitative rewards. We work to guarantee sustainable, balanced growth in the social, economic, and ecological spheres because we are dedicated to the welfare of the environment and society. SJIBPLC is adamant that an organization's sustainable growth is nothing more than a fake philosophy if it does not practice socially responsible business practices and make contributions to society. SJIBPLC is dedicated to becoming a proud development partner in the communities to which it belongs. We have different vehicles for social welfare.



Bandura Holly Cross School & College-Basket Court inauguration

- Agent Banking to reach unbanked and underserved area.
- Corporate Social Responsibility to reach mainly in the form of education scholarships, donation for healthcare, climate risk mitigation etc.
- Cash Waqf to channel the profit of these accounts to humanitarian organizations like Anjuman Mofidul Islam, Markajul etc. No. of Cash Waqf Account (cumulative) in 2025 is 159 in total.
- Job creation through recruitment of new staffs as well as existing human capital development through training in our bank.
- The Bank Staffs received BDT 21.65 million for medical insurance purpose.
- 29 female employees received six months of maternity leave with full maternity benefits & monthly salary. Our female employee ratio: 16.92%
- Number of Solar powered branches: 9 and solar powered agent outlet: 2
- SJIBPLC, or Shahjalal Islami Bank PLC, continuously behaves as a responsible member of the community. For example, SJIBPLC conducted an awareness campaign in 2025 on the value of transmitting money through legal channels rather than hundi or other illicit means in Chattogram Branch.
- SJIBPLC has a Memorandum of Understanding (MOU) with an organization named Twinklers. Through this arrangement, bank employees—especially women—can take advantage of childcare services during business hours. This program shows the bank's dedication to helping its female employees and encouraging a work-life balance that supports their career advancement. In 2025, SJIBPLC contributed Tk.1.3 million to provide day care facilities to the officials of Corporate Head Office.
- In addition, we are popularizing our digital products like net banking, card transaction, QR Code based transactions etc. as important vehicle for social engagement and welfare. On the other hand, SJIBPLC organized Tree Plantation in 100 places by its branches with a budget of 30 lac taka in the year 2025. Our bank spent Tk.10.91 million for employee training in 2025.
- In the year 2025 the bank recruited 75 Management Trainee Officers and 75 Probationary Officers through competitive recruitment test organized by BIBM and as such contributed to new job creation.
- SJIBPLC sponsor programs, sports, cultural festival of different educational institutions and charitable organizations.

PHOTOGRAPHS OF SUPPORTING THE COMMUNITY



Students co-curricular program co-sponsored by SJIBPLC



ICSB Award received by SJIBPLC



INCLUSIVE APPROACH FOR MANAGING CLIMATE RISK

FINANCIAL INCLUSION

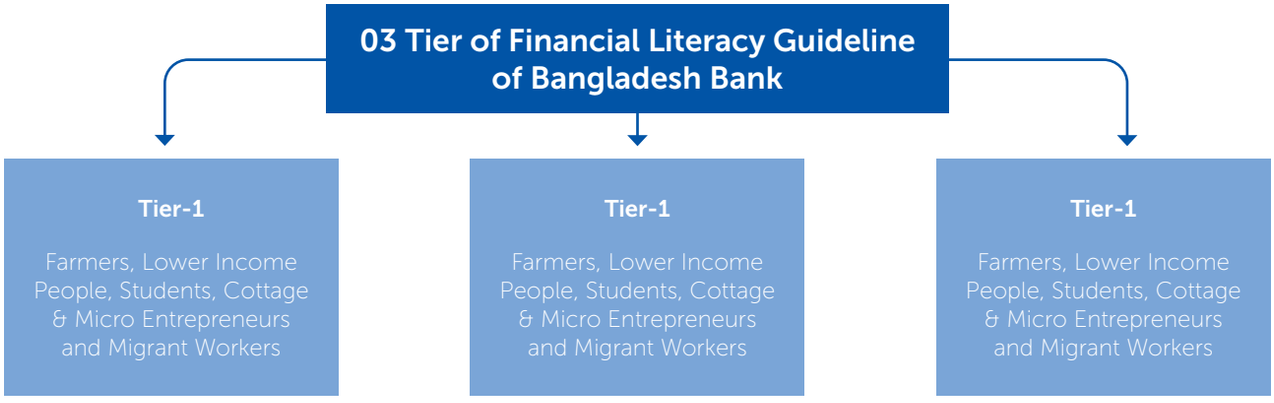
The strategic vision of the National Financial Inclusion Strategy (NFIS) of Bangladesh recommends "an integrated financial system supportive to rapid and inclusive development of the country's potential sectors, accessible and responsive to the needs of the population such that they can regularly use financial products and services to manage their cash flows and needs of livelihoods, and mitigate shocks as needed at individual, household, and enterprise levels."





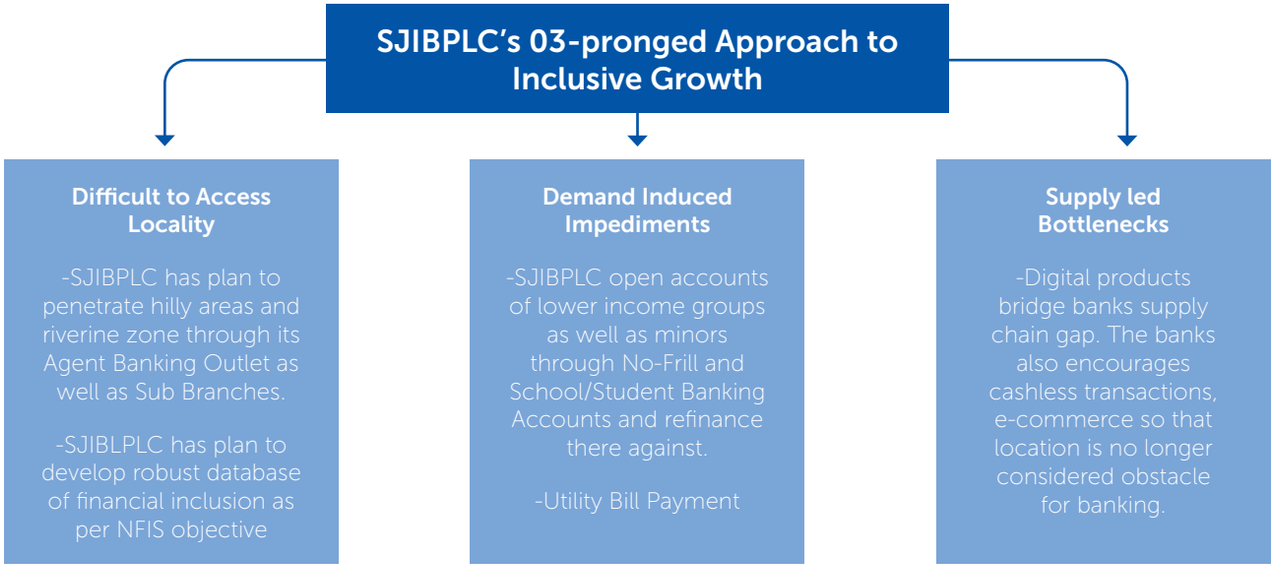
To accelerate financial inclusion, SJIBPLC addresses three key issues through its policy formulation and implementation: the expansion of branch networks, agent banking outlet networks, and sub-branches. Additionally, SJIBPLC utilizes digital products, such as the Shahjalal Touchpay for net banking, ATM cards, and 100% online branches, to overcome challenges related to 1) Difficult to Access Locality, 2) Demand-Induced Impediments, and 3) Supply-Led Bottlenecks.

SJIBPLC follows the Financial Literacy Guidelines of Bangladesh Bank, which were circulated vide FID Circular Number-01 dated: 27th March, 2022. As a bank, SJIBPLC has a multi-pronged strategy to contribute to the financial inclusion of the country, which is in line with NFIS:



As per the Financial Literacy Guidelines of Bangladesh Bank, financial inclusion is a gradual process to be implemented across Tier-1,2 and 3. The bank focuses on Tier-1 by emphasizing School/Student Banking through campaigns and conferences as the lead bank. For Tier-2, SJIBPLC leverages digital products like SJIBPLC Net, Online Banking, and SME. In Tier-3, the bank expands its reach through the growth of Agent Banking Outlets and Sub-Branches, with a notable increase in their numbers in 2025.

In line with the Financial Literacy Guidelines of Bangladesh Bank, we promote the following three tiers with a view to expanding our products and services:



Our Financial Literacy mainly target all segments through Tier-1 and Tier 2 and Tier 3. Mentionable that wage earners have been included in both tier 1 & 2 to promote remittance through legal channel. Besides, Tier 1 & 2 have combination of deposit and investment clients so that financial inclusion can be promoted in both ways.

The target groups of SJIBPLC are comprised of cross-cutting communities. Both the financially included and excluded populations of the target groups are covered through tier distribution. The excluded people are basically unserved or underserved segments, who are hereby expected to reap the uncovered potential of the available financial services after financial literacy. Those who are already included in the financial system are expected to keep pace with the evolution of the financial ecosystem.

- **Difficult to Access Locality (Agent Banking & Sub Branches to reach all other target groups)**

While the major urban centers in Bangladesh hold significance, SJIBPLC acknowledges the substantial potential of serving the larger population residing outside these areas. A considerable portion of the population resides in rural areas, providing a significant opportunity to expand the bank's reach and cater to a broader customer base. Additionally, financial inclusion is a regulatory requirement in Bangladesh, ensuring equitable access to financial services throughout the country. The following is a brief description of SJIBPLC's number of access points:

Particulars	Rural	Urban	Total
Number of Branches	46	96	142
Number of Online Branches	46	96	142
Number of Sub-Branches	3	2	5
Number of Solar-Powered Branches	8	3	11
Number of Branches with Rainwater Harvesting	0	1	1
Number of Branches with Solid Waste Management	0	1	1
Number of ATM booths	39	91	130
Number of Agent Outlets	105	38	143
Number of Solar-Powered Agent Outlets	2	0	2

Agent Banking has significantly enhanced banking accessibility within the banking sector. The SJIBPLC provides the Agent Banking Service through a secure technology-based and real-time banking service platform for customers. The Agent Banking Network enables customers to conduct transactions in real-time, seamlessly integrated with the Core Banking System. Customers across Bangladesh receive instant SMS notifications and system-generated money receipts for each transaction. Currently, SJIBPLC operates through 143 agent outlets, further bolstering financial inclusion and convenience for customers nationwide.



It's worth noting that agent banking outlets are not established everywhere. Following a feasibility study, if an area shows significant business potential, we opt to open a sub-branch instead of an agent banking outlet. Subsequently, if the business thrives, we may upgrade the sub-branch to a full branch. Whereas in banking industry agent banking and sub branch opening are 02 different network coverage strategy, we pursue both on the basis of area need.

Male Agent		Female Agent		Total Agents
Rural	Urban	Rural	Urban	
88	31	17	7	143

In 2025, the total number of deposit accounts opened through the Agent Banking Outlet was also satisfactory. The main reason for opening an account is to receive remittances and make deposits. Agent banking outlets are emerging as a major channel for the distribution of remittances among the families of migrant workers. And the easier accessibility motivates wage earners to channel money in a more formal way. Therefore, the service impacts the industry positively in terms of fund mobilization and the inclusion of money in national economics.

- **Demand Induced Impediments (No Frill Deposit Account, School/Student Banking, Utility Bill Payment etc.)**

One of the primary goals of NFIS is to achieve 100 percent financial inclusion for all adults by 2025. This has to be measured by a nationally authenticated evaluation framework that ensures that everyone has at least one regulated financial service account.

Demand-induced impediments refer to situations where people desire to open bank accounts but the area lacks adequate bank branches, sub-branches, or agent banking booths. SJIBPLC addresses this by establishing agent banking booths in areas where it has no branches. Additionally, we open sub-branches based on market demand to further enhance accessibility to financial services.

Particulars	Total in Number
Mudaraba Savings School/Student Banking Account	40,489
Mudaraba Farmer's Deposit Account	4,463
Mudaraba Lower Income Individual Deposit Account	3,449
Other No Frill Account	5,703

NFIS actually targets expanding financial literacy and education, supplemented by a strong and robust consumer empowerment framework, to empower people and entrepreneurs to make rational and well-informed financial decisions. Since SJIBPLC is committed to ensuring mass participation in the formal economy, it has equally emphasized opening 10 Taka and 100 Taka accounts regardless of any cost-benefit analysis.

As per the regulatory requirements of Bangladesh Bank, SJIBPLCPLC has been moving towards the goal of 100% bank accounts through its financial literacy campaign in the following recommended manner:

Divisional level Financial Literacy Program-Year 2023	District level Financial Literacy Program-Year 2024	Thana level Financial Literacy Program-2025 & onwards

Financial Inclusion Department of Bangladesh Bank has instructed banks to continue work at district level up to 2025. It can be mentioned that SJIBPLC organized Financial Literacy Programs at the Divisional Level in 2023 and in district level since 2024.

In the year 2025, we budgeted for organizing a total of 64 financial literacy programs, apart from school/student banking campaigns within a budget of 9,60,000 taka.

Year	Type	Number of Program	Target Group	Focus on
2025	Seminar	73	Lower Income Individual, Farmer, RMG Worker etc.	No Frill AC, Remittance and Yearly Theme namely "Digital Transaction"

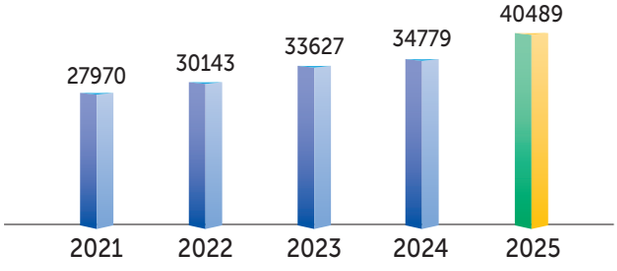
School/Student banking is also increasingly gaining popularity among students despite ongoing economic hurdles such as rising inflation. In the banking industry of Bangladesh, school/student banking accounts exceeded Tk. 28,000.00 million, for which credit goes to all scheduled banks. SJIBPLC has also been proactively promoting such accounts.

The central bank introduced school/student banking in 2010 as part of its efforts to expand financial inclusion and enhance financial literacy among students. Since then, SJIBPLC has actively participated in school banking conferences under the lead banking concept and has organized school banking conferences as the lead bank in various districts.

Role Played as Lead Bank for school/student banking conferences	
Year	District
2017	Brahmanbaria
2018	Laxmipur
2019	Pabna
2022	Patuakhali
2023	Coxs Bazar
2024	Chattogram
2025	Patuakhali

At SJIBPLC, the school/student banking account has been contributing CASA deposits, thereby enhancing the low-cost deposit base. Compared to last few years growth of the number of school/student banking account was highest in the year 2025 which was so because of regulatory requirement of Bangladesh bank to open minimum 300 school banking accounts by each branch of each bank.

Status of School/Student Banking (In Number)



It can be mentioned that after 18 years, we convert school banking accounts into general saving accounts. In 2025, 2180 number of school banking accounts have been converted into savings account as students crossed minority attaining age 18.

In addition, SJIBPLC branches have conducted financial literacy campaigns in various educational institutions. A significant number of individuals in rural areas open bank accounts primarily to receive remittances from their relatives. Our efforts aim to raise awareness about the benefits of opening bank accounts for remittance and other purposes, thereby discouraging the use of informal channels and illegal practices like hundi. Notably, school students often convert their accounts into savings accounts upon reaching the age of 18, indicating a successful transition as they continue to utilize formal banking channels.

Utility Bill Payment

Side by side with mobile financial services, banking sector is also competing for collecting client's utility bill to improve CASA accounts in its deposit mix. At present, SJIBPLC has agreements with following ten ((10) companies for the purpose of bill collection:

1. KGDCL	6. BREB
2. BGDCL	7. BKASH
3. NESCO	8. TITAS GAS
4. DESCO	9. BTCL
5. DPDC	10. WASA

- **Supply led Bottlenecks (SME & Agriculture Investment, Digital Products)**

Supply chain bottlenecks refer to the constraints that disrupt the flow of goods or services, resulting in delays and inefficiencies. In hilly parts of Bangladesh, like Chattogram Hill Tracts and Rangamati, banks are not yet well penetrated. In this case, we designed our digital products in such a way that once a bank account is opened anywhere, clients can transact in a mobile app conveniently and can take advantage of call centers for information. Besides, we reached our SME and agriculture clients through Bangladesh Bank refinance in many underserved markets so far.

SME & Agriculture Investment

	Cumulative Outstanding as of 31.12.2025
SME Portfolio	Tk.71516.00 Million

The ultimate goal of NFIS is to ensure the transformation of informal sectors of the economy into formal ones through financial inclusion. For this, the investment side is no less important than the deposit side. Banks are supposed to address cottage industry, SME, and agriculture investments as well as refinance against 100 taka accounts, just like normal account openings.

Shahjalal Islami Bank PLC disburses agriculture investment on crops, fisheries, and live stocks mainly through NGO linkage since NGOs have direct access to the farmers because they have multiple distribution channels. It served banks dual purpose of disbursement of finance both to NGO and agriculture sectors.

Agriculture Portfolio	Achievement in 2025
	Tk.2419.38 Million

On the other hand, SJIBPLC strongly believes that the SME sector is one of the main driving forces of economic growth, having huge potential for socio-economic development. In order to facilitate the SMEs in our country, the bank has been financing the SME sector since its inception.

Digital Products

The long-term objective of NFIS is to create digital financial infrastructure, including DFS, Fintech, Regtech, etc., and an effective interface using technology between financial products and services, as well as delivery channels used by different providers such as banks, nonbank financial institutions, insurance companies, post offices, MFIs, and other institutions.

In this backdrop, SJIB has introduced different digital products that include Shahjalal Touchpay, e-KYC, e-Account, Call Center, Automated Challan, Green PIN etc. Among SJIBPLC's digital products, the oldest are ATM cards. In 2025, has introduced ESDD automation software which save huge paper consumption of the bank. Besides, limit loading has been fully automated last year. Such service automation will pave the way of cashless economy in future.

Decarbonization

SJIBPLC measured its carbon emission in the year 2024 for the first time not only because of regulatory requirement but also due to its commitment to the community it serves. As desired by regulatory body, the bank will also fix emission reduction target by the year 2027 so that the bank cab reach net zero emission for the society and environment.

AGENT BANKING ACTIVITIES

(as on 31 December 2025)



Shahjalal Islami Bank PLC launched its Agent Banking Division (ABD) on the 2nd January, 2020 to extend banking services to the unbanked and underbanked population. This initiative was designed to bridge the gap between traditional banking services and underserved communities by leveraging a network of local agents who deliver banking products directly at the community level. As of December 2025, the Agent Banking Division has established 143 agent outlets across 43 districts, successfully serving over 46,118 accounts. With total deposits exceeding Tk. 830.06 million and remittance disbursements of Tk.2,096.37 million through Agent Outlets, the division is making significant strides in reaching its goals.

The performance of accounts opened through Agent Banking has shown a consistent upward trend, reflecting the growing confidence and reliance of target groups on the bank's agent banking. As

of 2025, a total of 46,118 accounts have been opened, accumulating a total deposit of BDT 830.06 million. The transaction performance in 2025 showcases a significant increase in customer engagement with Agent Banking services. This upward trend is largely attributed to enhanced accessibility and convenience, enabling customers to conduct transactions quickly and efficiently.

(In Number)

Particular	2024	2025
Mudaraba Saving Deposit Account	3538	4997
Al Wadiah Deposit Account	73	301
Mudaraba Term Deposit	706	793
Mudaraba Monthly Deposit Scheme	944	1156
Total	**5261**	**7247**

The remittance performance through the Agent Banking Division has also shown remarkable growth. In 2025, the amount of inward remittances collected and disbursed reached BDT 2,096.37 million.

Agent banking has stared investment facilities to its customers in 2025. As of December 2025, the investment through agent banking is BDT 1.6 million.

To align with industry best practices and overcome existing limitations, the Board of Directors approved two major strategic changes in its 391st meeting held on March 5, 2025. This transition is designed to enhance technological capabilities, allowing for a broader range of products and seamless integration of services. This new model, changing from a divisional profit center structure to a branch-led model, ensures that agent banking services are closely aligned with traditional banking operations, facilitating better customer service and operational synergy. The migration to the new Agent Banking System was successfully completed, with live operations commencing on September 9, 2025.

GEO COVER OF AGENT BANKING

Till 31 December 2025 there were 143 Agent Banking Outlets in 43 districts and 105 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, fund transfer (P2P), inward/outward cheque payment, remittance disbursement, balance inquiry, SMS banking, EFTN & RTGS etc.

(In Number)

Division Name	Number of Outlets	District coverage
Barisal	8	3
Chattogram	43	8
Dhaka	40	11
Khulna	10	6
Mymensingh	6	2
Rajshahi	28	8
Rangpur	3	2
Sylhet	5	3
Total	**143**	**43**

CORPORATE SOCIAL RESPONSIBILITY (CSR)

According to World Bank observation, poverty in Bangladesh declined since 2010 but the pace of progress slowed after 2016 and slowest since 2024 due to some political uncertainty and slower investment growth. However, Bangladesh expanded access to electricity, sanitation and education since last decade. After 2016 and onward our country's Economic growth pattern changed. Rural areas led poverty reduction as agriculture rebounded and urban manufacturing slowed down. Bangladesh has expanded social spending like government allowance, CSR and other welfare subsidy. In line with this national trend, SJIBPLC also contributed to public welfare in the form of CSR, Zakath, Cash Waqf etc. so that people have the opportunity to launch a new chapter of poverty reduction, pro-poor value chain in agriculture and social protection against shocks.

Corporate Social Responsibility (CSR) is now being regarded as an important tool all over the world to uphold equitable and sustainable development, maintain consistent higher growth of the economy, decrease the inequality of a society and mitigate environmental degradation. The concept of CSR extends the responsibility of companies beyond the interest of their owners to other societal stakeholders, including employees, consumers, government, community, and the natural environment. CSR encompasses a wide range of proactive and reactive activities focused on both internal and external factors aimed at enhancing the economic, social, and environmental performance of enterprises, with respect to stakeholder expectations. The above factors, ranging from external regulatory and market pressures to the individual sense of moral obligation, have gradually become crucial determinants of modern firms' behavior.

Policy of the Bank on CSR and its Implementation

Shahjalal Islami Bank PLC. has own CSR policy which was last updated on 30th July, 2025 in the bank's 397th Board Meeting. It may be noted here that Shahjalal Islami Bank Foundation in association with the bank's Sustainable Finance Unit jointly work to implement SJIBPLC's corporate social responsibility and philanthropic activities as per regulatory guidance in the areas such as Health, Education, Environment and others.

Mentionable that as per SFD Circular 05 dated; 23.11.2023, SJIBPLC has opened an account to maintain its Climate Risk Fund (CRF). Environmental CSR is supposed to be disbursed from this fund as per rules of Bangladesh Bank, i.e. 10% out of total environmental CSR each year.



Bangladesh has already paved the way ahead of SDGs localization and implementation. The responsibilities of ministries and agencies against each goal and target of the 2030 agenda have been mapped out. Bangladesh is also one of the signatories which outlined what post-2020 climate actions they intended to take as part of Intended Nationally Determined Contributions (INDCs) under Paris Agreement. Accordingly, the sectors of CSR expenditure and target beneficiaries under this policy have been aligned with relevant goals and targets of SDGs and INDC's commitment of Bangladesh in the following manner:

AC Name	AC Number	Disbursement of CSR Purpose
Shahjalal Islami Bank Foundation	403012100000171	When Fund is Available for CSR
Shahjalal Islami Bank Foundation(Zakat)	403012100002598	When zakath fund is available for CSR
Climate Risk Fund(CRF)	405712100005950	Used only for Environmental CSR
Sundry Account-SJIB Foundation	90100000375	When Fund is unavailable for CSR

SDGs	CSR expenditure	Target Beneficiaries	Status of SJIBPLC
	1. Education 2. Health 3. Income Generating Activities 4. Infrastructure Development	1. Vulnerable and undernourished men, women and children of all ages living in poverty line 2. Under privileged students, street children 3. Indigenous peoples, family farmers, pastoralists and fishers 4. Unemployed youth and adults	We spent Tk.77.93 million as Education CSR and Tk.31.99 million as Healthcare related CSR
	5. Climate Change Mitigation and Adaptation 6. Disaster Management 7. Green SRF	5. Climate vulnerable and coastal women, children and old aged people 6. People living in slums, informal settlements, remote area, hill tracts and islands 7. Climate refugees	We spent Tk.10.89 million from Climate Risk Fund(CRF)
	8. Financial Inclusion 9. Sports and Culture	8. Students, unskilled and unemployed women and youths, pensioners and old age people 9. CMSMEs, micro-merchants and low income households, freelancers, migrants	We organized 73 number of Financial Literacy Programs all across Bangladesh.

Objectives and Parameters of SJIBPLC Foundation & Sustainable Finance Unit (SFU)

The CSR regulations establish a broad framework and provide guidance for achieving a more sustainable future and better implementation of the Sustainable Development Goals (SDGs). The objective of the SJIBPLC Foundation is to benefit all stakeholders in a manner that aligns with certain SDG Goals, specifically Goals 1 through 4 and 13, which include No Poverty, Zero Hunger, Good Health & Well-being, Quality Education, and Climate Action.

The Shahjalal Islami Bank Foundation was established in 2006 to implement SJIBPLC's corporate social responsibility and philanthropic activities in Bangladesh. Its mission and strategic intent are to advance stakeholders and society by creating long-term positive impacts through engagement with community-related socio-economic and environmental issues. The objectives of SJIBPLC's CSR are as follows:

30% of CSR on Education

-Scholarships for students of lower income family. We mainly give scholarship to SSC and HSC level students to continue their study.

30% of CSR on Healthcare

-We financially help people for treatment of fatal diseases like cancer, kidney dialysis etc on the basis of recommendation letter from Bangladesh Bank or any other reliable source.

20% of CSR on Environment & Climate Change (with 10% CRF)

-We mainly give CRF fund for Tree Plantation. Besides, we help in house reconstruction in climate vulnerable areas.

20 % of CSR for other purposes

Income Generating Activities, Disaster Management
-Infrastructure Development
-Sports & Culture etc.

Management and Operational Guidelines

We have a well-defined structure to review and monitor our CSR initiatives. The Sustainable Finance Unit (SFU) of the Bank, as well as the Foundation, review progress on a regular basis. The SFU of the Bank has created Policy Guidelines on Corporate Social Responsibility and internal systems and processes to monitor and evaluate our CSR programs. This not only helps in defining the target group but also in monitoring and evaluating programs in a structured way.

Target Group of CSR is selected → Evaluation of Feasability of CSR Event/project is done → Monitoring of end use of the beneficiaries

Sector-wise CSR allocation

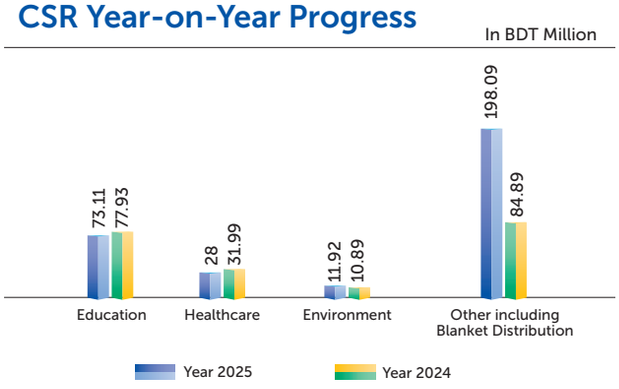
Bangladesh Bank developed its Policy Guidelines on Corporate Social Responsibility, in line of which we have developed our own CSR Policy which is compliance in one hand and helps in need analysis of the society prior to disbursement of CSR by our bank. Though we disburse in education CSR more than minimum threshold, CSR for Health and Environment fall short of expectation due to lack of actual beneficiaries in these sectors.

SJIBPLC's CSR scenario in the last two consecutive years (amount in BDT million) are as follows:

Particular	Unit	2025	2024
Scholarship Expense	BDT Million	63.181214.00	59.39231.00
Number of Scholarship Provided to Students	Count	2782	4011
CSR Expense	BDT Million	205.727735.00	316.175483.00
Total CSR Beneficiary	Number	244383	337221
Beneficiary through healthcare initiatives	Number	9094	21218

SJIBPLC believes that CSR is not charity but right of the poor people of the society from the profit of the bank. As such, our CSR is disbursed to fulfil the need of the larger population of the society. However, disbursement of CSR vary year-on-year.

CSR Year-on-Year Progress



In 2025, growth of CSR was lower than previous year in SJIBPLC because of mainly 02 reasons:

- Bangladesh Bank has issued circular by giving waiver for donation to Prime Minister's Fund.
- 403rd Board meeting held on dated: 29 December, 2025 instructed banks Foundation to save 80% out of total CSR fund for construction of foundation hospital in future.

SJIBPLC has donated the CSR of 2025 to a remarkable number of beneficiaries out of which beneficiary of environmental CSR is top since it includes distribution of tree plants, saplings as well as distribution of blanket. SJIBPLC distributed blanket to all its messengers as well as executive drivers in the year 2025 along with huge number of common people.

CSR Particulars	Number of Beneficiary
Education	2782
Health	9094
Environment	30,000
Other Sectors	202507
Total	**2,44,383**

The last published CSR policy of Bangladesh Bank recommends all shariah-compliant banks spend CSR simultaneously from

- Net Profit After Tax (NPAT)
- Compensation Realized, Zakat, Doubtful Income

As such, Shariah-compliant banks must ensure CSR funding primarily from Net Profit After Tax (NPAT) and secondarily from compensation realized account, doubtful account, zakath fund, and any other income which are not included in the operational income and not distributed to the shareholders. SJIBPLC has already commenced compliance with this requirement, with notification to the regulatory body. It's noteworthy that SJIBPLC has allocated a portion of its profit to the implementation of CSR programs aimed at assisting the needy in our community, regardless of background, since 2021.

Education

General education, vocational education, and financial literacy all fall under the purview of educational CSR. SJIBPLC supports students at both individual and institutional levels. This support takes various forms, including providing stipends to students, purchasing laptops for students, and acquiring projectors and other necessary items for educational institutions.

Health and Community Well-Being

The pandemic of 2020 exposed the weaknesses in our healthcare sector, particularly in handling a large number of patients simultaneously, including challenges related to bedding, oxygen services, ambulances, and life support. Since then, all banks have prioritized healthcare donations from their CSR funds. SJIBPLC is no exception to this trend.

Climate Change Management

At present, SJIBPLC's climate CSR address 02 type of risks:

- Physical Risk
- Transitional Risk

For above purpose SJIBPLC make 02 types of environmental CSR:

- Climate Adaption CSR
- Climate Mitigation CSR

Sl. No	Particulars	2024	2025
1.	Amount Spent for Tree Plantation	Tk. 2.50 million	Tk. million
2.	Number of Trees planted & distributed	28,000	30,000

Tree plantation and Housing reconstruction are our main climate related CSR.

CSR under Climate Risk Fund

As per regulatory requirement, SJIBPLC opened CRF AC to maintain its CRF fund in the year 2024. From now onward, the bank disburse CSR for CRF fund sectors as determined by Bangladesh Bank. It can be mentioned that unused CRF fund of one year to be used in the subsequent years. So far SJIBPLC credited almost 1 crore taka to this CRF account of the bank for onward use for as climate risk fund for issues like tree plantation, house reconstruction etc. Remarkable use of CRF Fund of SJIBPLC in the year 2025 are as follows:

Tree Plantation in Barishal Cantonment	**Taka 1.00 million**
Tree Plantation by 100 Branches	**Taka 3.50 million**
Financial Assistance for House Reconstruction in several climate vulnerable areas	**Taka 2.25 million**

Women Empowerment

Females in Bangladesh face barriers in every aspect of a male-dominated society. To address these barriers, SJIBPLC intends to facilitate female participation, reduce

gender inequality, and establish basic rights. The bank supports female education through stipends and has implemented an anti-sexual harassment policy to ensure a safe work environment. Additionally, SJIBPLC prioritizes financing for women entrepreneurs in many cases.

Year	Disbursement for Women Entrepreneur (In BDT Million)
2025	85,952.70
2024	81,998.60
2023	84,767.70

Shahjalal Islami Bank PLC (SJIBPLC) is dedicated to empowering women entrepreneurs within the Cottage, Micro, Small, and Medium Enterprises (CMSME) sector across Bangladesh. Recognizing the pivotal role of women in economic development, SJIBPLC has implemented several initiatives to support and nurture female-led businesses.

Charity & Donation Statement:

SJBIBPLC has involved itself in charity and in donation mainly in 02 ways:

- Through Corporate Social Responsibility(CSR)
- Through Other Sources

SJIBPLC pay zakath each year as an organization on its income. On the other hand, CSR is disbursed from 02 sources: from compensation and from net profit after tax. Cash Waqf is a humanitarian product and sadkaye zariah whose fund is channeled by applicant to beneficiary like Anjuman Mofidul Islam, Markajul etc.

(In BDT Million)

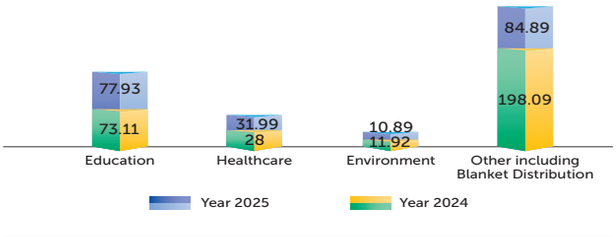
Charity & Donation from CSR Fund	Year-2024	Year-2025
Education	73.11	77.93
Health	28.00	31.99
Environment & Climate Change Mitigation	11.92	10.89
Other CSR	198.09	84.89
Total	311.12	205.7

Apart from CSR, we fulfil our social obligation by giving zakath and profit on cash waqf account.

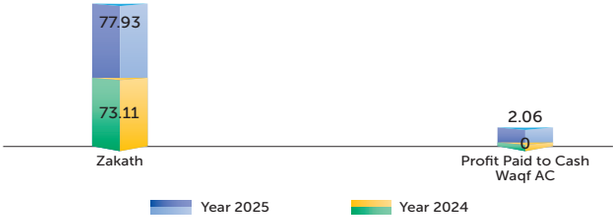
(In BDT Million)

Charity & Donation from Other Sources	Year-2024	Year-2025
Zakath	285.66	288.55
Profit Paid to Cash Waqf AC	1.70	2.06
Total	287.36	290.61

Charity & Donation from CSR In BDT Million



Charity & Donation from Other Sources In BDT Million



Employment Generation

SJBIBPLC contributes to employment generation in different ways; like

- We recruit female employees in our organization. As of 31.12.2025 we have 472 number of female employees including 04 female sub staffs.
- We organize workshop and finance female entrepreneurs every year. In the year 2025, we financed 507 number of female entrepreneurs.
- Most of our finance in cottage industry is conducive to employment generation. We disbursed Tk.7.60 million last year in cottage industry.
- We contribute to self-employment generation from our CSR fund. A villager of Faridpur was given CSR to buy auto rickshaw. Besides, we disburse CSR to pay for banks female employee to keep their children in day care center during office time.

Year	CSR Expenditure (in BDT Million)
2010	23.17
2011	8.65
2012	49.81
2013	50.26
2014	43.78
2015	66.58
2016	81.88
2017	191.17
2018	151.28
2019	220.18
2020	323.49
2021	252.02
2022	325.36
2023	536.12
2024	311.12
2025	205.70



GRI INDICATORS OF ESG

ESG ASPECTS

(In Full Figure)

Economic Aspects:

GRI 201: Economic Performance:						
Sl No.	Disclosures no.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	201-1	Total revenues earned	TK.	24,248,608,918	29,573,963,190	35,517,698,736
2	201-1	Total revenues earned from interest on financial loans	TK.	18,129,791,800	22,192,564,823	27,268,810,577
3	201-1	Total revenues earned from dividends from shareholdings	TK.	216,523,735	245,302,574	200,465,417
4	201-1	Types of physical assets, such as property, infrastructure, and	Text	Land, Building, Furniture & Fixtures, Office Equipment, Computer & Network Equipment, Vehicles, Books		
5	201-1	Total monetary value of physical assets, such as property, infrastructure, and equipment	TK.	5,210,604,993	5,085,291,843	5,067,171,179
6	201-1	Types of intangibles, such as intellectual property rights, designs, and brand names	Text	Core Banking Software, Other Software, Goodwill		
7	201-1	Total operating costs	TK.	6,327,354,539	6,978,681,070	6,878,552,983
8	201-1	Total cost for property rental	TK.	362,274,434	379,780,564	375,757,801
9	201-1	Total cost for salary & allowances	TK.	2984727970.00	3013171508.83	4,530,580,106
10	201-1	Total cost by payments for contractual workers/employees	Text	SJIBPLC do not recruit workers contractually.		
11	201-1	Total wage distributed	TK.	3,927,904,751	4,190,090,869	63,867,421.16
12	201-1	Total training costs	TK.	7,831,304	8,087,614	10,911,666
13	201-1	Regular contributions, such as to pensions, insurance, company vehicles, and private health	Text	Provident Fund, Gratuity Fund, Social Security Fund, Health Insurance	Provident Fund, Gratuity Fund, Social Security Fund, Health Insurance	Provident Fund, Gratuity Fund, Social Security Fund
14	201-1	Total interest on all forms of debt and borrowings (long-term & short-term debts)	TK.	9,034,423,217	11,864,837,981	14,225,209,389
15	201-1	Contributions to charities, NGOs and research institutes (unrelated to the organization's commercial research and development)	Text	As per CSR Policy of Bangladesh Bank, SJIBPLC has allocated 30% to Health, 30% to Education, 20% to Environment & Climate Change Mitigation & Adaptation and remaining 20 % to Others sectors.		
16	201-1	Funds to support community infrastructure, such as recreational facilities	Text	Helping the society for the establishment of Club, Library, park		
17	201-1	Direct costs of social programs, including arts and educational events/CSR	TK.	536,200,000.00	316,180,000.00	205,000,000.00
18	201-2	Description of the risk or opportunity and its classification as either physical, regulatory, or other	Text	Major Risks are Asset Liability Risk, Credit Risk, Foreign Exchange Risk, Money Laundering Risk, Internal Control & Compliance Risk, ICT Security Risk and Environmental & Social Risk. Major Opportunities include Participation in Capital Market, Offering products and services at competitive rate, Exploring new Business areas, Reaching Target Groups easily through new branch opening.		

(In Full Figure)

19	201-2	Description of the overall impacts associated with the risk or opportunity	Text	**Impacts associated with the Risk:** We strive to addressing risk and minimizing the risk by keeping it at its tolerable level and implementing Policy for Six Core Risks individually. Major impacts are Bad Investment, low quality of risks, volatility of exchange rates , breach and theft of data & hacking . **Impacts associated with the Opportunity:** Opportunities are identifying customer needs and demands, launching new products and services and mainstreaming core banking to the every sphere of the society. Major impacts are increasing profitability, strengthening financial stability, creating positive impressions.		
20	201-4	Total financial assistance received from any government (subsidies)-BB Financial Stimulus	TK.	742,848,980.00	440,490,000.00	50,060,000.00
21	201-4	Total financial assistance from EDF	TK.	16,651,315,958.23	16,651,315,958.23	30,479,044,100.08
22	201-4	Types of financial incentives	Text	Export Development Fund or EDF received from Bangladesh Bank		

GRI 202: Market Presence

Sl No.	Disclosures no.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	202-1	Minimum Wage (starting from messenger)	TK.	24,000	24,000	24,000
2	202-1	Proportion of Senior Management	Number (Vice President and above)	117	111	129

GRI 203: Indirect Economic Impacts

Sl No.	Disclosures no.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	203-1	Total costs of infrastructure investment/Construction Finance	TK.	23,802,812,149.16	24,216,984,903.63	748,84,000,00.00

GRI 204: Procurement Practices

Sl No.	Disclosures no.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	204-1	Total procurement budget	TK.	1130,000,000.00	1314,000,000	38,42,00,000 (Excluding IT Asset)
2	204-1	Number of local suppliers dealt with	No.	216	226	240
3	204-1	Money spent on local suppliers:				
4	204-1	Selection of Suppliers	Text	All suppliers are enlisted as per approval of the competent authority of the bank.		
5	204-1	Paid to suppliers on Computer Expense	TK.	74,475,320.64	88,089,635.69	83,840,228.87
6	204-1	Expense/Paid to service provider of Card	TK.	13,618,720.51	7548246.22	6,962,602.50
7	204-1	Paid to suppliers on Stationery Expense	TK.	40,051,117.19	51,087,820.47	50,550,826.39
8	204-1	Paid to vendor of Newspaper & Magazine	TK.	20,036,149.37	15052634.27	21,777,477.91
9	204-1	Paid to Security Service provider	TK.	107,195,276	13825761736	155,700,682.65

(In Full Figure)

10	204-1	Paid to enlisted Fuel Station for Car Fuel	TK.	9,289,052.01	8,382,358.63	8,530,878.20
11	204-1	Paid to 3rd party Cleaners salary (including purchasing cleaning items)	TK.	52,030,873.60	56,456,900.70	57,884,621.43
12	204-1	Percentage of budget utilized	%	60%	65%	73%
13	204-1	Ratio of local suppliers and total suppliers	x:y	All Suppliers are local Suppliers		

GRI 205: Anti-Corruption

Sl No.	Disclosures no.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	205-2	Number of trainings provided to governance body members on anti-corruption/Anti Money Laundering	No.	1	0	0
2	205-2	Percentage of trainings provided to governance body members on anti-corruption/Anti Money Laundering	%	12.50%	0	0
3	205-2	Number of trainings provided to employees/workers on anti-corruption/ Anti Money Laundering	No.	2821	1875	2096
4	205-2	Percentage of trainings provided to employees/workers on anti-corruption/ Anti Money Laundering	%	98.12%	67.51%	74.53%

GRI 206: Anti-Competitive Behavior

Sl No.	Disclosures no.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	206-1	Minimum frequency of price fixing of deposit & investment products	No.	2	2	2
2	206-2	Complain for Price Fixing or any unfair Business Practice	No.	-	-	-

GRI 207: Tax

Sl No.	Disclosures no.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	207-1	Nature of organizational tax strategy including regulatory compliance	Text	SJIBPLC has adopted tax strategy as circulated and change time to time by National Board of Revenue		
2	207-1	Description of the governance body or executive-level position within the organization that formally reviews and approves the tax strategy	Text	Tax governance is usually dealt by Senior Management Team (SMT) . Any changes in taxation is intimated to the Board of Directors of SJIBPLC for their information and guidance.		
3	207-4	Total Tax paid	TK.	9,857,504,455	9,890,000,000	11,301,566,122
4	207-4	Describe the organizational tax jurisdictions	Text	Large Taxpayers Unit (LTU)	Large Taxpayers Unit (LTU)	Large Taxpayers Unit (LTU)

Environmental Aspects:

Sl No.	Disclosers No.	Disclosers	Unit	Year-2023	Year-2024	Year-2025
1	301-1	Non-renewable materials used:				
2	301-1	Calendar (Wall & Desk)	Number/Pieces	1,65,500	1,95,000	195000
3	301-1	Computer Paper	Kg	75,919	80,833	954
5	301-1	ID Card issuance (including replacement of old ID)	Number	286	298	320
6	301-1	Photgraph & Photocopy	Number	830,132.99	688,411.78	864163.45

(In Full Figure)

7	301-1	Debit Card(cumulative)	Number	58,674	59,439	1,34,301
8	301-1	Credit Card(cumulative)	Number	3,224	3,414	14,350
9	301-1	Cheque Book	Number	1,90,618	1,99,500	1,93,036
10	301-1	Deposit Book	Number	3,37,400	1,86,600	3,08,595
11	301-1	Account Opening Form	Number	2,73,600	2,47,800	2,51,930
12	301-1	Types of Non-renewable materials used	Text	AC related forms and Cards		

GRI 302: Energy

Sl No.	Disclosers No.	Disclosers	Unit	Year-2023	Year-2024	Year-2025
1	302-1	Total fuel consumption (from generator & Office Car) within the organization	Tk.	11,800,112.00	16,809,196.00	15,511,069.00
2	302-1	Type of fuel from Non-renewable sources	Text	Diesel	Diesel	Diesel
3	302-1	Type of fuel from renewable sources	Text	Solar system	Solar system	Solar system
4	302-1	Electricity consumption	Tk.	101,300,711.00	109,351,718.62	103,153,109.32
5	302-1	Cooling consumption	Tk.	-	-	-
6	302-1	Total energy consumption within the organization	Tk.	-	-	-
7	302-2	Energy consumption outside of the organization,	Text	Organizations financed by Shahjalal Islami Bank Ltd as well as all vendors/suppliers of the bank.		
8	302-4	Description of energy consumption reductions	Text	1.BMS System a. All HVAC equipment Start/ Stop with schedule time b. Chiller run with load basis. c. chilled water control with set temperature by modulating valve. 2. All chiller, pump, cooling tower, fresh air AHU, ventilation fan motor are running with VFD for motor speed control. 3. Lighting system are operating by motion sensor and using 60%-day light within office time. 4. Using LED light for low electric power consumption. 5. Smart intelligence system for using lift operation. 6. Solar system which produce 25kw electricity per day this amount of electricity reduces from our total electricity energy consumption. 7. we are maintaining proper preventive maintenance (PM) all equipment for smooth operation. So no way to flow over current.		

GRI 303: Water & Effluent

Sl No.	Disclosers No.	Disclosers	Unit	Year-2023	Year-2024	Year-2025
1	303-5	Water Consumption(Drinking Water Only)	TK.	-	146,949,507.62	1,420,558.87

GRI 304: Bio Diversity

Sl No.	Disclosers No.	Disclosers	Unit	Year-2023	Year-2024	Year-2025
1	304-3	Habitats protected or restored/ Tree Planted & Distributed	TK.	10,00,000	25,00,000	32,00,000

GRI 305: Emission

(In Full Figure)

Sl No.	Disclosers No.	Disclosers	Unit	Year-2023	Year-2024	Year-2025
1	305-1	Direct GHG Emission (Scope 1 & 2)	MTon	-	32,137	10,856.89

GRI 306: Waste

Sl No.	Disclosers No.	Disclosers	Unit	Year-2023	Year-2024	Year-2025
1	306-3	Sources of waste generation	Text	Paper , tissue paper, water, solid waste.		
2	306-3	Total weight of waste generated	ton	595,714 kg	8390 KG (Food and Drink Waste)	8510 KG (Food and Drink Waste)

GRI 307: Environmental Compliance

Sl No.	Disclosers No.	Disclosers	Unit	Year-2023	Year-2024	Year-2025
1	307-1	Number of non-compliance incidents	No.	-	-	-
2	307-1	Total fines paid due to non-compliance incidents	TK.	-	-	-
3	307-1	Number of non-monetary sanctions	No.	-	-	-
4	307-1	Necessary initiatives taken against non-compliance incidents	Text	In case of investment clients not obtaining Environmental Clearance Certificate, Boiler Certificate, Fire Certificate etc, time bound action plan is introduced by bank for compliance.		
5	307-1	Certificates, awards etc. other environmental compliance issues	International Award	-	-	-

Social Aspects:

GRI 401 : Employment

Sl no	Disclosure No.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	401-1	Number of employees (Both Male & Female)	No.	Male: 2394 Female: 481 Total: 2875	Male: 2307 Female: 470 Total: 2777	Male: 2341 Female: 471 Total: 2812
2	401-1	Number of employees (Based on Divisions of Bangladesh)	No.	Barishal: 64 Chattogram: 413 Dhaka: 2075 Khulna: 105 Rajshahi: 84 Rangpur: 40 Sylhet: 94	Barishal: 111 Chattogram: 402 Dhaka: 1926 Khulna: 60 Rajshahi: 95 Rangpur: 39 Sylhet: 83 Mymensingh: 61	Barishal: 67 Chattogram: 402 Dhaka: 1960 Khulna: 106 Rajshahi: 85 Rangpur: 38 Sylhet: 91 Mymensingh: 63
3	401-1	Number of employees (Based on age group)	No.	1) Below 30 Years: 458 30-40 Years:1137 3) 40-50 Years:1013 4) Above 50:267	1) Below 301 Years: 458 30-40 Years:1080 3) 40-50 Years:1096 4) Above 50:6	1) Below 30 Years: 311 30-40 Years:1052 3) 40-50 Years:1136 4) Above 50:313
4	401-1	Number of Part time employees (Both Male & Female)	No.	SJIBPLC usually do not recruit any part time employee		

(In Full Figure)

5	401-1	Number of employees in management/ supervisory positions	No.	322	325	81
6	401-1	Number of employees turnover (Both Male & Female)	No.	Male: 145 Female: 29	Male: 166 Female: 27	Male: 138 Female: 31
7	401-2	Number of employees (Both Male & Female covering life insurance)	No.	2,875	2,777	2771
8	401-3	Number of employees (Both Male & Female getting parental leaves)	No.	28	33	29
9	401-3	Number of employees (Both Male & Female returning after parental leaves)	No.	-	10	27

GRI 402 : Labor/Management Relations

Sl no	Disclosure No.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	402-1	Minimum notice periods regarding operational changes		01 month	01 month	01 month

GRI 403 : Occupational Health & Safety

Sl no	Disclosure No.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	403-2	Number of In-House Consultancy & Treatment	Yearly	9,500	9,700	10,200
2	403-2	Fire Drill in number	Yearly	4	4	3

GRI 404 : Training & Education

Sl no	Disclosure No.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	404-1	Types of trainings provided	Text	General Banking Investment Foreign Exchange Anti Money Laundering Treasury Management	Sustainable Finance Student Banking & Other No Frill Accounts Risk Management including all core risks Entrepreneurship Development Leadership Building	
2	404-1	Number of employee (Both Male & Female) getting training in the reporting period	No.	8738	9951	10364
3	404-1	Total number of training hours (Both Male & Female employees)	No.	808	9717	10650
5	404-1	Number of employee (In management / supervisory positions getting training in the reporting period)	No.	430	474	832

(In Full Figure)

7	404-2	Types of skills grown because of training provided	Text	Enhancement of Banking knowledge in banking laws and regulations, operations, foreign exchange and investment activities.
8	404-2	Types of Transition assistance programs taken	Text	Online & Offline
10	404-3	Access to skill improvement/ education trainings	Text	All employees are given training for according to respective functions.

GRI 405 : Diversity & Equal Opportunity

Sl no	Disclosure No.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	405-1	Number of women in management / supervisory positions	No.	21	24	25
2	405-1	Carried out programs/ measures to fulfill equal opportunities at the facility	Text	SJIBPLC conducts workshop on Gender Equality each year to comply with regulatory requirement. Besides, SJIBPLC has adopted Board approved Women Anti-Harassment Policy. SJIBPLC follows the principle of recruiting minimum 20% women employee.		
3	405-2	Number of women workers/female employees	No.	481	470	471

GRI 406 : Non-Discrimination

Sl no	Disclosure No.	Disclosures	Unit		Year-2023	Year-2024	Year-2025
1	406-1	Number of discrimination incident(s) reported	No.		0		
2	406-1	Status of review of reported incidents	Text		No Incident was found		
3	406-1	Corrective actions taken for reported incidents	Text		Since there was no incident, so no corrective action was taken.		

GRI 413 : Local Communities

Sl no	Disclosure No.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	413-1	Local Community Development program/Sponsorship	TK.	536130000	316180000	205,727,735

GRI 414 : Supplier Social Assessment

Sl no	Disclosure No.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	414-1	Percentage of new suppliers that were screened using social criteria	%	100%	100%	100%

(In Full Figure)

GRI 416 : Customer Health & Safety

Sl no	Disclosure No.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	416-1	Health Insurance facility received by staff under SJIBPLC Group Insurance Policy	TK.	2,50,10000.00	23, 630,000	2,16,45,464.87
2	416-1	Customer Health & Safety	Text	There are Fire Extinguishers for all branches for immediate action if fire case occurs. Besides, branches are cleaned with sanitizers, savlon etc.		

GRI 417 : Marketing & Labelling

Sl no	Disclosure No.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	417-1	Requirements for product and service information and labeling	Text	Website, Brochure disclose all product information of SJIBPLC.		
2	417-1	Non compliance related to marketing	Text	SJIBPLCs marketing policy like distribution of marketing kit or gift item, making product campaign is done following Bangladesh Bank regulations and relevant circulars.		
3	417-1	Business Development Expense		14,896,416.00	11818678.61	15,282,304.86

GRI 418 : Customer Privacy

Sl no	Disclosure No.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	418-1	Total number of complaints received(directly from customers and via Bangladesh Bank)	No.	67	84	129
2	418-1	Actions taken for the complaints received	Text	Resolved 41 nos. complaints i.e. 99% and rest 1 is under process	Resolved 65 nos. complaints i.e. 95.24% and rest 1 is under process	Resolved 120 nos. complaints i.e. 93.02 % and rest is under process
3	418-1	Total number of identified leaks/ theft/loss of customer data.	No.	0		
4	418-1	Initiatives taken to secure customer privacy	Text	In SJIBPLC, only account holder or person authorized by the account holder is eligible to have access into his/her information through proper channel.		

GRI 419 : Socioeconomic Compliance

Sl no	Disclosure No.	Disclosures	Unit	Year-2023	Year-2024	Year-2025
1	419-1	Number of non-compliance incidents	No.	0		
2	419-1	Total fines paid due to non-compliance incidents	TK.	0		
3	419-1	Number of non-monetary sanctions	No.	0		
4	419-1	Necessary initiatives taken against non-compliance incidents	Text	Non Compliance issues like delay to reporting or non-reporting or misreporting (if any) to Bangladesh Bank is addressed through appropriate Division of Corporate Head Office and duly signed by the competent authority, where required.		