



Shahjalal Islami Bank PLC.

Committed to Cordial Service

3RD QUARTER UNAUDITED FINANCIAL STATEMENTS 30th SEPTEMBER 2025

SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY			
CONSOLIDATED BALANCE SHEET (UN-AUDITED) AS AT 30 SEPTEMBER 2025			
Property and Assets	30.09.2025	31.12.2024	
	Taka	Taka	
Cash			
Cash in Hand (Including Foreign Currencies)	2,815,123,374	2,995,303,942	
Balance with Bangladesh Bank & its Agent Banks (Including Foreign Currencies)	24,065,531,809	20,112,112,890	
	26,880,655,180	23,107,416,832	
Balance with other Banks and Financial Institutions			
Inside Bangladesh	13,134,093,969	7,359,024,903	
Outside Bangladesh	9,535,496,181	5,125,346,839	
	22,669,590,381	12,484,371,742	
Placement with other Banks & Financial Institutions	17,822,708,066	20,405,585,416	
Investments in Shares & Securities			
Government	37,653,112,000	27,462,412,000	
Others	10,778,743,939	10,931,555,429	
	48,431,855,939	38,393,967,429	
Investments			
General Investment etc.	259,895,141,958	251,689,403,345	
Bills Purchased and Discounted	17,959,261,368	19,183,548,819	
	279,654,403,326	270,872,952,164	
Fixed Assets including Premises, Furniture and Fixtures	5,043,369,221	5,219,058,005	
Other Assets	21,625,971,848	18,275,774,479	
Non-Banking Assets	88,309,355	88,309,355	
Total Property and Assets	422,216,863,316	388,847,435,421	
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	25,759,534,888	24,197,634,890	
Deposits and Other Accounts			
Mudaraba Savings Deposits	45,113,143,961	42,801,987,314	
Mudaraba Term Deposits	126,747,884,951	113,697,878,350	
Other Mudaraba Deposits	47,350,110,298	50,910,711,798	
Al-Wadeeah Current & Other Deposit Accounts	76,739,856,435	73,572,554,175	
Bills Payable	8,188,193,778	4,520,558,362	
	304,139,189,422	285,503,689,999	
Mudaraba Bonds	11,200,000,000	11,200,000,000	
Other Liabilities	54,786,958,879	44,203,687,615	
Deferred Tax Liabilities	67,480,996	12,964,715	
Total Liabilities	395,953,164,185	365,147,977,219	
Capital/Shareholders' Equity			
Paid-up Capital	11,129,683,510	11,129,683,510	
Statutory Reserve	11,129,683,510	11,129,683,510	
Capital Reserve	35,518,577	35,518,577	
Foreign Currency Translation Reserve	25,282,057	26,898,101	
Start-up Equity Investment Fund	172,451,480	172,451,480	
Retained Earnings	3,543,922,817	1,148,775,249	
Total Shareholders' Equity	26,036,541,950	23,479,598,256	
Non-controlling Interest	227,157,181	228,899,256	
Total Liabilities & Shareholders' Equity	422,216,863,316	388,847,435,421	
Contingent Liabilities			
Acceptances & endorsements	69,966,475,474	71,017,397,287	
Letters of guarantee	29,349,816,181	31,352,564,663	
Irrevocable letters of credit	72,961,976,101	76,207,690,971	
Bills for collection	35,395,773,578	39,354,008,948	
Other contingent liabilities	-	-	
Total	207,674,041,334	217,931,661,870	
Other Commitments			
Documentary credits, short term and trade related transactions	-	-	
Forward assets purchased and forward deposits placed	-	-	
Undrawn note issuance, revolving and underwriting facilities	-	-	
Undrawn formal standby facilities, credit lines and other commitments	-	-	
Total	-	-	
Total off-balance sheet items including contingent liabilities	207,674,041,334	217,931,661,870	

Chief Financial Officer Company Secretary Managing Director Director Director

SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY			
CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE PERIOD ENDED 30 SEPTEMBER 2025			
	Jan'25 to Sep'25	Jan'24 to Sep'24	Jul'25 to Sep'25
	Taka	Taka	Taka
Operating Income			
Investment Income	20,331,024,216	16,576,648,725	7,044,750,126
Less: Profit paid on Deposits	10,378,424,747	8,309,070,657	3,633,133,349
Net Investment Income	9,952,599,470	8,267,578,068	3,411,616,777
Income from Investment in Shares/Securities	1,835,922,759	1,342,586,615	672,276,095
Commission, Exchange and Brokerage	2,752,673,912	2,485,821,142	925,913,755
Other Operating Income	1,271,660,368	1,125,168,030	359,708,398
	5,860,257,039	5,145,227,786	1,957,898,248
Total Operating Income	15,812,856,509	13,412,805,854	5,369,515,025
Operating Expenses			
Salaries and Allowances	3,002,858,393	2,984,914,910	948,354,740
Rent, Taxes, Insurance, Electricity etc.	290,326,053	297,871,405	94,021,769
Legal Expenses	2,085,985	2,868,844	479,197
Postage, Stamps, Telecommunication etc.	40,731,621	59,807,911	10,767,494
Stationery, Printings, Advertisements etc.	119,810,553	103,865,016	31,243,423
Chief Executive's Salary & Fees	13,234,000	12,324,000	3,378,000
Directors' Fees & Expenses	4,810,702	5,735,596	1,285,000
Shariah Supervisory Committee's Fees & Expenses	540,963	528,409	133,059
Auditors' Fees	3,087,750	586,500	109,250
Depreciation & Repairs of Bank's Assets	413,579,802	499,913,971	140,450,188
Zakat Expenses	960,121,104	791,581,397	379,951,818
Other Expenses	4,851,186,926	4,760,907,961	1,611,093,937
Total Operating Expenses	10,961,669,583	8,651,897,894	3,758,421,088
Profit / (Loss) before Provision	4,851,186,926	4,760,907,961	1,611,093,937
Specific provision for Classified Investments	1,450,000,000	483,000,000	800,000,000
General Provision for Unclassified Investments	1,185,000,000	201,000,000	380,000,000
General Provision for Off-Balance Sheet Items	-	235,500,000	-
Provision for demerit in value of Investments in Shares	72,000,000	166,440,000	-
Provision for Other Assets	10,921,000	-	-
Total Provision	2,717,921,000	1,085,940,000	1,180,000,000
Total Profit / (Loss) before Taxes	8,243,748,583	7,565,957,894	2,578,421,088
Provision for Taxation for the period	24,516,282	(14,924,731)	(6,570,211)
Deferred Tax	4,326,674,155	3,517,553,957	1,443,451,963
Current Tax	3,892,558,146	4,064,128,669	1,141,539,336
Net Profit / (Loss) after Tax	3,892,558,146	4,064,128,669	1,141,539,336
Net Profit after Tax attributable to:			
Equity holders of SJIBPLC	3,894,300,221	4,062,819,586	1,140,523,253
Non-controlling Interest	1,742,075	1,309,083	1,016,083
	3,892,558,146	4,064,128,669	1,141,539,336
Retained Earnings from previous year/period	1,148,775,249	1,822,170,932	2,531,644,646
Add: Net Profit after Tax attributable to equity holders of SJIBPLC	3,894,300,221	4,062,819,586	1,140,523,253
Profit available for Appropriation	5,043,075,470	5,884,990,517	3,672,167,898
Appropriation:			
Statutory Reserve	-	1,505,677,870	-
Start-up Fund	39,137,727	40,481,869	11,291,657
Dividend	1,112,968,351	1,558,155,691	-
Profit against Mudaraba Perpetual Bond	347,046,575	347,366,120	116,953,425
Capital Reserve	3,543,922,816	2,433,308,967	2,433,308,967
Retained Earnings	5,043,075,470	5,884,990,517	3,672,167,898
Consolidated Earnings per Share(EPS)	3.50	3.65	1.02
Consolidated Net Asset Value per Share as at 30 September	23.39	23.30	-

Chief Financial Officer Company Secretary Managing Director Director Director

SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY			
CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED) FOR THE PERIOD ENDED 30 SEPTEMBER 2025			
	Jan'25 to Sep'25	Jan'24 to Sep'24	
	Taka	Taka	
Cash flows from operating activities			
Investment income receipt in cash	21,964,675,479	17,967,402,114	
Profit paid on deposits and borrowings	(10,308,046,730)	(7,778,163,460)	
Dividend receipts	146,282,938	146,072,926	
Fees & commission receipt in cash	2,542,911,179	1,647,877,913	
Recoveries on investment previously written off	37,546,811	27,722,321	
Cash payments to employees	(3,016,092,393)	(2,998,148,910)	
Cash payments to suppliers	(119,810,553)	(71,118,912)	
Income tax paid	(2,995,084,239)	(2,995,084,738)	
Receipts from other operating activities	1,273,515,355	1,124,356,765	
Payments for other operating activities	(1,546,013,515)	(1,425,577,499)	
(i) Operating Profit before changes in operating assets & liabilities	7,979,884,334	6,377,948,415	
Changes in operating assets and liabilities			
(Increase)/decrease in investment to customers	(8,781,451,162)	(21,299,311,282)	
(Increase)/decrease in other assets	(146,763,430)	(4,350,651,783)	
(Increase)/decrease of placement with other banks & financial institutions	2,582,877,350	3,150,216,150	
(Increase)/decrease in deposits from other banks	(199,511,121)	(7,118,912)	
(Increase)/decrease of placement from other banks & financial institutions	1,527,895,693	(5,315,339,807)	
(Increase)/decrease in deposits received from customers	18,736,366,687	26,368,548,507	
(Increase)/decrease in other liabilities on account of customers	2,615,792,378	2,980,908,845	
(Increase)/decrease in other liabilities	1,245,448,374	823,886,742	
(ii) Cash flows from operating assets and liabilities	17,580,654,764	2,351,244,461	
Net cash flow from operating activities (A)=(i)+(ii)	25,560,539,098	8,729,192,876	
Cash flows from investing activities			
Proceeds from sale of securities	642,280,784	704,267,016	
Payments for purchases of securities	(10,680,169,295)	(3,224,985,109)	
Proceeds from sale of fixed assets	1,590,005	4,254,679	
Payments for purchases of property, plants & equipments	(198,577,986)	(132,899,393)	
Purchase/sale of subsidiaries	-	-	
Net cash used in investing activities (B)	(10,234,876,492)	(2,649,362,807)	
Cash flows from financing activities			
Receipts from issue of debt instruments	-	(800,000,000)	
Payments for redemption of debt instruments	-	-	
Receipts from issue of ordinary shares	-	-	
Profit against mudaraba perpetual bond	(464,000,000)	(411,000,092)	
Dividend paid to ordinary shareholders	(1,112,968,351)	(1,558,155,691)	
Net cash used in financing activities (C)	(1,576,968,351)	(2,769,155,783)	
Net increase in cash & cash equivalents (A+B+C)	13,748,694,255	3,310,674,286	
Add: Effect of exchange rate changes on cash & cash equivalents	209,762,732	837,943,229	
Add: Cash and cash equivalents at the beginning of the period	35,591,788,574	29,675,475,883	
Cash and cash equivalents at the end of the period	49,550,245,561	33,824,093,397	
Consolidated Net Operating Cash Flow Per Share (NOCFPS)	22.97	7.84	

Chief Financial Officer Company Secretary Managing Director Director Director

SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY									
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)									
For the period ended 30 September 2025									
Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Gain/(loss)	Non-controlling Shareholders' Interest	Total Capital/Shareholders' Equity	(Amount in Taka)
Balance as at 01 January 2025	11,129,683,510	11,129,683,510	35,518,577	1,148,775,249	-	26,898,101	228,899,256	23,479,598,256	
Transferred from Start-up Fund	-	-	-	-	133,313,753	-	-	133,313,753	
Cash Dividend for the year 2024	-	-	-	(1,112,968,351)	-	-	-	(1,112,968,351)	
Profit against Mudaraba Perpetual Bond	-	-	-	(347,046,575)	-	-	-	(347,046,575)	
Net profit during the period	-	-	-	3,894,300,221	-	(1,742,075)	-	3,892,558,146	
Statutory Reserve	-	-	-	-	-	-	-	-	
Currency Translation Difference	-	-	-	-	-	(1,616,044)	-	(1,616,044)	
Start-up Fund	-	-	-	(39,137,727)	39,137,727	-	-	-	
Capital Reserve	-	-	-	-	-	-	-	-	
Total Shareholders' Equity as at 30 September 2025	11,129,683,510	11,129,683,510	35,518,577	3,543,922,816	172,451,480	25,282,057	227,157,181	26,263,699,131	
Add: Mudarabah Perpetual Bond	-	-	-	-	5,000,000,000	-	-	5,000,000,000	
Add: General Provision for Unclassified Investments & Off-balance Sheet Items	-	-	-	-	5,032,442,895	-	-	5,032,442,895	
Add: Mudaraba Subordinated Bond	-	-	-	-	5,000,000,000	-	-	5,000,000,000	
Less: Adjustment for Intangible Assets	-	-	-	-	26,939,560	-	-	26,939,560	
Less: Shortfall of provision required against investments	-	-	-	-	57,315,216	-	-	57,315,216	
Total Equity as at 30 September 2025	-	-	-	-	-	-	-	46,996,951,239	

Chief Financial Officer Company Secretary Managing Director Director Director

Property and Assets	30.09.2025	31.12.2024
	Taka	Taka
Cash		
Cash in Hand (including Foreign Currencies)	2,815,123,374	2,995,303,942
Balance with Bangladesh Bank & Its Agent Banks(Including Foreign Currencies)	24,065,531,809	20,112,112,890
	26,880,655,180	23,107,416,832
Balance with other Banks and Financial Institutions		
Inside Bangladesh	13,062,179,839	7,248,803,296
Outside Bangladesh	9,535,496,412	5,125,346,839
	22,597,676,251	12,374,150,135
Placement with other Banks & Financial Institutions	17,822,708,066	20,405,585,416
Investments in Shares & Securities		
Government	37,653,112,000	27,462,412,000
Others	8,791,590,564	8,838,299,753
	46,444,702,564	36,300,711,753
Investments		
General Investment etc.	257,732,728,757	249,762,935,844
Bills Purchased and Discounted	19,759,261,368	19,183,548,819
	277,491,990,125	268,946,484,663
Fixed Assets including Premises, Furniture and Fixtures	4,950,471,093	5,114,844,336
Other Assets	23,858,893,589	20,512,387,444
Non-Banking Assets	88,309,355	88,309,355
Total Property and Assets	420,135,406,223	386,849,889,733