



Shahjalal Islami Bank PLC

Committed to Cordial Service

1ST QUARTER UNAUDITED FINANCIAL STATEMENTS

31ST MARCH 2026

SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY

CONSOLIDATED BALANCE SHEET (UN-AUDITED)

AS AT 31 MARCH 2026

Property and Assets	31.03.2026	31.12.2025
	Taka	Taka
Cash		
Cash in Hand (including Foreign Currencies)	3,672,994,210	2,741,913,947
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	19,777,054,596	23,112,956,618
23,450,048,805	25,854,870,565	
Balance with other Banks and Financial Institutions		
Inside Bangladesh	5,476,835,028	5,084,613,645
Outside Bangladesh	8,025,867,359	4,478,953,957
13,502,702,387	9,563,567,601	
Placement with other Banks & Financial Institutions	17,279,619,291	23,748,013,366
Investments in Shares & Securities		
Government	40,128,232,000	38,648,372,000
Others	10,546,035,464	10,693,823,725
50,674,267,464	49,342,195,725	
Investments		
General Investment etc.	274,136,238,416	272,292,530,440
Bills Purchased and Discounted	24,690,127,145	22,644,654,738
298,826,365,561	294,937,185,178	
Fixed Assets including Premises, Furniture and Fixtures	5,129,721,233	5,191,814,512
Other Assets	22,670,372,347	20,740,334,989
Non-Banking Assets	88,309,355	88,309,355
Total Property and Assets	431,621,406,343	429,466,291,292
Liabilities and Capital		
Liabilities		
Placement from other Banks & Financial Institutions	29,037,339,974	26,616,693,260
Deposits and Other Accounts		
Mudaraba Savings Deposits	46,800,650,724	47,027,614,441
Mudaraba Term Deposits	126,214,870,316	125,525,469,639
Other Mudaraba Deposits	46,814,530,785	52,095,200,149
Al-Wadeeah Current & Other Deposit Accounts	80,979,875,230	83,520,354,762
Bills Payable	6,619,661,668	4,747,203,022
307,429,588,722	312,915,842,014	
Mudaraba Bonds	10,000,000,000	10,000,000,000
Other Liabilities	58,097,591,938	54,005,411,061
Deferred Tax Liabilities	20,877,821	26,769,020
Total Liabilities	404,585,398,456	403,564,715,355
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	36,052,522	36,052,522
Foreign Currency Translation Reserve	27,673,953	27,673,953
Start-up Equity Investment Fund	182,731,640	170,108,898
Retained Earnings	4,302,264,738	3,179,683,878
Total Shareholders' Equity as at 31 March 2026	11,129,683,510	11,129,683,510
Other Liabilities		
Less: Adjustment for Undisclosed Investments & Off-Balance Sheet Items	-	-
Less: Adjustment for Intangible Assets	-	-
Less: Shortfall of provision required against investments	-	-
Total Equity as at 31 March 2026	11,129,683,510	11,129,683,510

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 31 MARCH 2026

	Jan'26 to Mar'26	Jan'25 to Mar'25
	Taka	Taka
Operating Income		
Investment Income	6,881,058,173	6,560,206,837
Less: Profit paid on Deposits	3,603,865,398	3,247,234,535
Net Investment Income	3,277,192,775	3,312,972,301
Income from Investments in Shares & Securities	898,573,999	570,179,816
Commission, Exchange and Brokerage	1,076,753,989	816,282,439
Other Operating Income	417,864,787	389,375,194
Total Operating Income	2,393,217,534	1,775,837,449
Operating Expenses	5,670,410,309	5,088,809,750
Salaries and Allowances	1,185,783,981	1,063,505,068
Rent, Taxes, Insurances, Electricity etc.	69,603,937	100,392,461
Legal Expenses	981,210	386,534
Postage, Stamps, Telecommunication etc.	12,342,079	16,175,403
Stationery, Printings, Advertisements etc.	47,184,666	31,136,787
Chief Executive's Salary & Fees	4,450,000	4,178,000
Directors' Fees & Expenses	833,000	1,372,102
Shariah Supervisory Committee's Fees & Expenses	80,340	132,659
Auditors' Fees	1,006,150	172,500
Depreciation & Repairs of Assets	136,993,521	134,315,778
Zakat Expenses	-	-
Other Expenses	202,001,756	200,308,593
Total Operating Expenses	1,661,260,640	1,552,075,883
Profit/(Loss) before Provision	4,009,149,669	3,536,733,867
Specific provision for Classified Investments	(52,691,369)	-
General Provision for Unclassified Investments	1,033,271,470	765,000,000
General Provision for Off-Balance Sheet Items	202,050,000	115,000,000
Provision for diminution in value of Investments in Shares	(70,000,000)	(32,000,000)
Provision for Other Assets	-	50,000,000
Total Provision	1,112,630,101	898,000,000
Total Profit/(Loss) before Taxes	2,896,519,568	2,638,733,867
Provision for Taxation		
Deferred Tax	(5,891,199)	(7,349,141)
Current Tax	1,653,928,777	1,489,106,261
Net Profit/(Loss) after Tax	1,648,037,578	1,481,757,127
Net Profit after Tax attributable to:		
Equity holders of SJBPLC	1,249,614,560	1,158,076,056
Non-controlling Interest	(1,132,571)	(1,099,309)
1,248,481,989	1,156,976,747	
Retained earnings from previous year	3,179,683,878	1,148,775,249
Add: Net Profit after Tax (attributable to equity holders of SJBPLC)	1,249,614,560	1,158,076,056
Profit available for Appropriation	4,429,298,439	2,306,851,305
Appropriation:		
Statutory Reserve	-	-
Start-up Fund	12,622,742	11,703,639
Dividend	-	-
Capital Reserve	-	-
Profit against Mudaraba Perpetual Bond	114,410,959	114,410,959
Retained Earnings	4,302,264,738	2,180,736,707
4,429,298,439	2,306,851,305	
Consolidated Earnings per Share	1.12	1.04
Net Asset Value per Share as at 31 March	24.09	22.02

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 31 MARCH 2026

	Jan'26 to Mar'26	Jan'25 to Mar'25
	Taka	Taka
Cash flows from operating activities		
Investment income receipt in cash	7,574,810,774	6,761,825,495
Profit paid on deposits and borrowings	(3,585,228,135)	(2,611,912,184)
Dividend receipts	57,144,026	67,226,385
Fees & commission receipt in cash	1,062,072,691	710,101,888
Recoveries on investment previously written off	17,177,694	4,267,800
Cash payments to employees	(1,190,233,981)	(957,683,068)
Cash payments to suppliers	(47,184,666)	(31,136,787)
Income tax paid	(710,291,173)	(806,300,309)
Receipts from other operating activities	417,393,922	389,198,137
Payments for other operating activities	(368,463,850)	(509,289,984)
(I) Operating Profit before changes in operating assets & liabilities	3,226,759,301	3,016,297,373
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(3,889,180,283)	(5,874,800,472)
(Increase)/decrease in other assets	(1,022,740,701)	(3,168,752,341)
(Increase)/decrease of placement with other banks & financial institutions	6,468,394,075	5,104,215,575
(Increase)/decrease in deposits from other banks	(627,499,610)	89,572,819
(Increase)/decrease of placement from other banks & financial institutions	2,394,338,147	1,205,956,480
(Increase)/decrease in deposits received from customers	(4,870,143,748)	3,435,947,879
(Increase)/decrease in other liabilities on account of customers	956,775,261	928,366,855
(Increase)/decrease in other liabilities	781,921,250	210,355,091
(II) Cash flows from operating assets and liabilities	191,864,392	1,831,459,886
Net cash flow from operating activities (A)+(II)	3,418,623,693	4,847,757,259
Cash flows from investing activities		
Proceeds from sale of securities	415,590,735	163,950,499
Payments for purchases of securities	(1,747,662,474)	(5,918,446,751)
Proceeds from sale of fixed assets	263,506	373,895
Payments for purchases of property, plants & equipments	(67,183,523)	(37,226,763)
Purchases/sale of subsidiaries	-	-
Net cash used in investing activities (B)	(1,398,991,756)	(5,791,349,120)

	Jan'26 to Mar'26	Jan'25 to Mar'25
	Taka	Taka
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	-
Profit against Mudaraba perpetual bond	(500,000,000)	(411,000,092)
Dividend paid to ordinary shareholders	-	-
Net cash used in financing activities (C)	(500,000,000)	(411,000,092)
Net increase in cash & cash equivalents (A+B+C)	1,519,631,937	(1,354,591,953)
Add: Effect of exchange rate changes on cash & cash equivalents	14,681,089	106,180,551
Add: Cash and cash equivalents at the beginning of the period	35,418,438,167	35,591,788,574
Cash and cash equivalents at the end of the period	36,952,751,193	34,343,377,171
Consolidated Net Operating Cash Flow per Share (NOCFPS)	3.07	4.36

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 31 March 2026

Particulars	Jan'26 to Mar'26		Jan'25 to Mar'25	
	Paid-up Capital	Statutory Reserve	Retained Earnings	Total Capital/Shareholders' Equity
Balance as at 01 January 2025	11,129,683,510	11,129,683,510	36,052,522	22,905,585
Profit against Mudaraba Perpetual Bond	-	-	(114,410,959)	(114,410,959)
Net profit during the period	-	-	1,249,614,560	1,248,814,989
Currency Translation Difference	-	-	-	360,920
Start-up Fund	-	-	(12,622,742)	-
Total Shareholders' Equity as at 31 March 2026	11,129,683,510	11,129,683,510	36,052,522	27,673,953
Add: Mudarabah Perpetual Bond	-	-	-	5,000,000,000
Add: General Provision for Undisclosed Investments & Off-Balance Sheet Items	-	-	-	9,278,733,089
Add: Mudaraba Subordinated Bond	-	-	-	5,000,000,000
Less: Adjustment for Intangible Assets	-	-	-	27,939,286
Less: Shortfall of provision required against investments	-	-	-	886,796,139
Total Equity as at 31 March 2026	11,129,683,510	11,129,683,510	36,052,522	45,400,055,522

Particulars	Jan'26 to Mar'26		Jan'25 to Mar'25	
	Paid-up Capital	Statutory Reserve	Retained Earnings	Total Capital/Shareholders' Equity
Balance as at 01 January 2025	11,129,683,510	11,129,683,510	35,518,577	22,899,256
Profit against Mudaraba Perpetual Bond	-	-	(114,410,959)	(114,410,959)
Net profit during the period	-	-	1,158,076,956	1,158,076,956
Currency Translation Difference	-	-	-	(1,703,639)
Start-up Fund	-	-	(11,703,639)	-
Total Shareholders' Equity as at 31 March 2025	11,129,683,510	11,129,683,510	35,518,577	22,799,947
Add: Mudarabah Perpetual Bond	-	-	-	5,000,000,000
Add: General Provision for Undisclosed Investments & Off-Balance Sheet Items	-	-	-	4,732,611,735
Add: Mudaraba Subordinated Bond	-	-	-	5,000,000,000
Less: Adjustment for Intangible Assets	-	-	-	28,342,377
Less: Shortfall of provision required against investments	-	-	-	697,424,931
Total Equity as at 31 March 2025	11,129,683,510	11,129,683,510	35,518,577	38,737,164,778

Chief Financial Officer Company Secretary Managing Director Director Director

SHAHJALAL ISLAMI BANK PLC.

BALANCE SHEET (UN-AUDITED)

AS AT 31 MARCH 2026

Property and Assets	31.03.2026	31.12.2025
	Taka	Taka
Cash		
Cash in Hand (including Foreign Currencies)	3,672,994,210	2,741,913,947
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	19,777,054,596	23,112,956,618
23,450,048,805	25,854,870,565	
Balance with other Banks and Financial Institutions		
Inside Bangladesh	5,316,550,639	5,025,667,336
Outside Bangladesh	8,025,867,359	4,478,953,957
13,342,417,998	9,504,611,293	
Placement with other Banks & Financial Institutions	17,279,619,291	23,748,013,366
Investments in Shares & Securities		
Government	40,128,232,000	38,648,372,000
Others	8,415,791,636	8,417,768,204
48,544,023,636	47,066,140,204	
Investments		
General Investment etc.	274,136,238,416	272,292,530,440
Bills Purchased and Discounted	24,690,127,145	22,644,654,738
298,826,365,561	294,937,185,178	
Fixed Assets including Premises, Furniture and Fixtures	5,027,046,031	5,090,831,591
Other Assets	24,937,503,990	23,000,566,244
Non-Banking Assets	88,309,355	88,309,355
Total Property and Assets	429,542,049,410	427,425,708,361
Liabilities and Capital		
Liabilities		
Placement from other Banks & Financial Institutions	28,914,946,149	26,479,673,944
Deposits and Other Accounts		
Mudaraba Savings Deposits	46,800,650,724	47,027,614,441