



Shahjalal Islami Bank PLC.

Committed to Cordial Service

HALF YEARLY FINANCIAL STATEMENTS (UN-AUDITED)

30TH JUNE 2025

SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY

CONSOLIDATED BALANCE SHEET (UN-AUDITED)

AS AT 30 JUNE 2025

Property and Assets	30.06.2025 Taka	31.12.2024 Taka
Cash		
Cash in Hand (including Foreign Currencies)	3,020,151,257	2,995,303,942
Balance with Bangladesh Bank & Its Agent Banks (including Foreign Currencies)	28,614,178,536	20,112,112,890
	31,634,329,793	23,107,416,832
Balance with other Banks and Financial Institutions		
Inside Bangladesh	6,169,720,456	7,359,024,903
Outside Bangladesh	3,001,717,801	5,125,346,839
	9,171,438,257	12,484,371,742
Investments in Shares & Securities	14,852,369,641	20,405,585,416
Government	37,653,612,000	27,462,412,000
Others	10,986,595,424	10,931,555,429
	48,640,207,424	38,393,967,429
Investments		
General Investment etc.	266,961,727,161	251,689,403,345
Bills Purchased and Discounted	19,042,041,085	19,183,549,819
	285,803,768,246	270,872,952,164
Fixed Assets including Premises, Furniture and Fixtures	5,126,774,519	5,219,058,005
Other Assets	20,636,036,188	18,275,774,479
Non-Banking Assets	88,309,355	88,309,355
Total Property and Assets	415,953,233,423	388,847,435,421
Liabilities and Capital		
Liabilities		
Placement from other Banks & Financial Institutions	33,199,146,642	24,197,634,890
Other Accounts		
Mudaraba Savings Deposits	44,172,140,316	42,801,987,314
Mudaraba Term Deposits	121,635,107,954	113,697,878,350
Other Mudaraba Deposits	45,771,844,721	50,910,711,798
Al-Wadeeah Current & Other Deposit Accounts	74,508,845,496	73,572,554,175
Bills Payable	9,255,632,048	4,520,558,362
	295,343,570,536	285,503,689,999
Total Shareholders' Equity	11,200,000,000	11,200,000,000
Other Liabilities	51,055,431,883	44,203,687,615
Deferred Tax Liabilities	74,051,207	42,964,715
Total Liabilities	390,872,200,268	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	28,361,816	26,898,101
Retained Earnings	2,531,644,645	1,148,775,249
Total Shareholders' Equity	24,854,892,058	23,470,558,947
Non-controlling Interest	226,141,097	228,899,256
Total Liabilities & Shareholders' Equity	415,953,233,423	388,847,435,421
Contingent Liabilities		
Acceptances & endorsements	71,337,904,527	71,017,397,287
Letters of guarantee	30,529,094,749	31,352,564,663
Irrevocable letters of credit	69,165,063,739	76,207,690,971
Bills for collection	36,871,728,209	39,354,008,948
Other contingent liabilities	-	-
Total	207,903,791,225	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	207,903,791,225	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 JUNE 2025

Operating Income	Jan'25 to Jun'25 Taka	Jan'24 to Jun'24 Taka	Apr'25 to Jun'25 Taka	Apr'24 to Jun'24 Taka
Investment Income	13,286,274,090	11,231,948,435	6,726,067,253	6,013,833,003
Less: Profit paid on Deposits	6,745,291,397	5,333,873,676	3,498,056,862	2,844,243,033
Net Investment Income	6,540,982,693	5,898,074,759	3,228,010,392	3,169,589,970
Income from Investment in Shares/Securities	1,163,646,684	993,159,757	593,466,948	420,626,520
Commission, Exchange and Brokerage	1,826,760,156	1,320,990,837	1,010,477,717	772,591,200
Other Operating Income	911,951,971	802,245,374	522,576,727	481,944,457
	3,902,358,791	3,116,395,969	2,126,521,342	1,675,161,977
Total Operating Income	10,443,341,484	9,014,470,728	5,354,531,733	4,844,751,947
Operating Expenses				
Salaries and Allowances	2,054,503,653	1,987,665,762	1,100,998,586	1,062,620,534
Rent, Taxes, Insurance, Electricity etc.	196,304,284	211,506,893	95,911,823	118,219,525
Legal Expenses	1,606,788	1,529,024	1,220,254	755,617
Postage, Stamps, Telecommunication etc.	29,964,127	34,879,206	13,789,724	20,828,612
Stationery, Printings, Advertisements etc.	88,567,129	78,507,955	57,430,342	39,918,156
Chief Executive's Salary & Fees	9,856,000	9,856,000	5,678,000	5,678,000
Directors' Fees & Expenses	3,525,702	4,347,731	2,153,600	2,249,014
Shariah Supervisory Committee's Fees & Expenses	407,904	421,196	275,245	202,577
Auditors' Fees	2,058,500	391,000	1,886,000	189,750
Depreciation & Repairs of Bank's Assets	273,129,614	340,214,950	138,813,837	185,459,843
Zakat Expenses	-	-	-	-
Other Expenses	580,169,287	550,900,677	269,860,694	291,549,165
Total Operating Expenses	3,240,092,989	3,220,220,394	1,688,017,106	1,727,670,494
Profit / (Loss) before Provision	7,203,248,495	5,794,250,333	3,666,514,628	3,117,081,454
Specific provision for Classified Investments	650,000,000	146,000,000	650,000,000	86,000,000
General Provision for Unclassified Investments	805,000,000	135,759,160	40,000,000	83,259,160
General Provision for Off-Balance Sheet Items	-	99,000,000	(115,000,000)	(38,500,000)
Provision for diminution in value of Investments in Shares	72,000,000	163,940,000	104,000,000	130,900,000
Provision for Other Assets	10,921,000	-	(39,079,000)	-
Total Provision	1,537,921,000	544,699,160	639,921,000	261,659,160
Total Profit / (Loss) before Taxes	5,665,327,495	5,249,551,173	3,026,593,628	2,855,422,293
Provision for Taxation for the period				
Deferred tax	31,086,492	(26,170,061)	38,435,633	(12,764,207)
Current tax	2,883,222,192	2,387,043,159	1,394,115,931	1,197,656,016
	2,914,308,685	2,360,873,098	1,432,551,564	1,184,891,809
Net Profit / (Loss) after Tax	2,751,018,810	2,888,678,075	1,594,042,063	1,670,530,485
Net Profit after Tax attributable to:				
Equity holders of SJBPLC	2,753,776,968	2,887,068,268	1,595,700,913	1,670,115,321
Non-controlling Interest	(2,758,150)	(1,609,807)	(1,654,747)	(1,584,836)
	2,751,018,810	2,888,678,075	1,594,042,063	1,670,530,485
Retained Earnings from previous year/period	1,148,775,249	1,822,170,932	2,180,736,707	2,438,060,579
Add: Net Profit after Tax (attributable to equity holders of SJBPLC)	2,753,776,968	2,887,068,268	1,595,700,913	1,670,115,321
Profit available for Appropriation	3,902,552,218	4,709,239,200	3,776,437,620	4,108,175,901
Appropriation:				
Statutory Reserve	27,846,071	1,043,072,553	16,564,742	16,142,432
Start-up Fund	-	-	-	-
Dividend	1,112,968,351	1,558,155,691	1,112,968,351	1,558,155,691
Profit against Mudaraba Perpetual Bond	230,093,151	230,732,240	115,682,192	115,366,120
Capital Reserve	-	-	-	-
Retained Earnings	2,531,644,646	1,848,587,973	2,531,644,645	1,848,587,973
	3,902,552,218	4,709,239,200	3,776,437,620	4,108,175,901
Consolidated Earnings per Share(EPS)	2.47	2.59	1.43	1.50
Consolidated Net Asset Value per Share as at 30 June	22.33	22.36	12.48	12.48

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 JUNE 2025

	Jan'25 to Jun'25 Taka	Jan'24 to Jun'24 Taka
Cash flows from operating activities		
Investment income receipt in cash	14,239,548,140	12,517,745,659
Profit paid on deposits and borrowings	(6,764,274,442)	(5,196,156,234)
Dividend receipts	118,410,070	116,167,811
Fees & commission receipt in cash	1,756,512,176	912,143,553
Recoveries on investment previously written off	18,155,300	13,333,321
Cash payments to employees	(2,064,359,653)	(1,997,521,762)
Cash payments to suppliers	(88,567,129)	(78,079,955)
Income tax paid	(2,146,158,479)	(1,684,871,689)
Receipts from other operating activities	914,041,776	801,982,999
Payments for other operating activities	(978,054,670)	(990,604,018)
(i) Operating Profit before changes in operating assets & liabilities	5,007,253,088	4,413,801,484
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(14,930,816,082)	(22,768,904,328)
(Increase)/decrease in other assets	(13,870,785)	(2,399,925,444)
(Increase)/decrease of placement with other banks & financial institutions	5,553,215,775	(500,000,000)
(Increase)/decrease in deposits from other banks	(187,680,767)	10,959,375
(Increase)/decrease of placement from other banks & financial institutions	8,970,005,096	15,832,053,947
(Increase)/decrease in deposits received from customers	10,033,663,125	17,828,819,360
(Increase)/decrease in other liabilities on account of customers	1,915,951,502	1,215,418,445
(Increase)/decrease in other liabilities	786,073,713	800,562,860
(ii) Cash flows from operating assets and liabilities	12,126,541,577	9,473,984,215
Net cash flow from operating activities (A)=(i+ii)	17,133,794,665	13,887,785,699
Cash flows from investing activities		
Proceeds from sale of securities	251,528,523	415,590,474
Payments for purchases of securities	(10,497,768,518)	(3,006,715,633)
Proceeds from sale of fixed assets	1,100,768	3,047,754
Payments for purchases of property, plants & equipments	(165,955,590)	(76,819,547)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	(10,411,094,817)	(2,664,896,952)
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Payments for redemption of debt instruments	-	(800,000,000)
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)	5,145,731,497	8,453,732,963
Add: Effect of exchange rate changes on cash & cash equivalents	68,247,980	408,847,484
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	40,805,768,050	38,538,056,330
Consolidated Net Operating Cash Flow per Share (NOCFPS)	15.39	12.48

Chief Financial Officer Company Secretary Managing Director Director Director

SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation Gain/(Loss)	Non-controlling Interest	Total Capital/Shareholders' Equity
Balance as at 01 January 2025	11,129,683,510	11,129,683,510	35,518,577	1,148,775,249	26,898,101	228,899,256	23,699,458,202
Cash Dividend for the year 2024	-	-	-	(1,112,968,351)	-	-	(1,112,968,351)
Profit against Mudaraba Perpetual Bond	-	-	-	(230,093,151)	-	-	(230,093,151)
Net profit during the period	-	-	-	2,753,776,968	-	(2,758,150)	2,751,018,810
Statutory Reserve	-	-	-	-	-	-	-
Currency Translation Difference	-	-	-	-	1,463,716	-	1,463,716
Start-up Fund	-	-	-	(27,846,071)	-	-	(27,846,071)
Capital Reserve	-	-	-	-	-	-	-
Total Shareholders' Equity as at 30 June 2025	11,129,683,510	11,129,683,510	35,518,577	2,531,644,645	28,361,816	226,141,097	25,081,033,155
Add: Mudarabah Perpetual Bond	-	-	-	-	-	-	5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items	-	-	-	-	-	-	4,653,940,020
Add: Mudaraba Subordinated Bond	-	-	-	-	-	-	5,000,000,000
Less: Adjustment for Intangible Assets	-	-	-	-	-	-	26,474,347
Less: Shortfall of provision required against investments	-	-	-	-	-	-	917,640,602
Total Equity as at 30 June 2025							38,790,858,226

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation Gain/(Loss)	Non-controlling Interest	Total Capital/Shareholders' Equity
Balance as at 01 January 2024	11,129,683,510	10,803,111,162	34,820,349	1,822,170,932	9,087,189	228,460,797	24,022,333,937
Cash Dividend for the year 2023	-	-	-	(1,558,155,691)	-	-	(1,558,155,691)
Profit against Mudaraba Perpetual Bond	-	-	-	(230,732,240)	-	-	(230,732,240)
Net profit during the period	-	-	-	2,887,068,268	-	1,609,807	2,888,678,075
Statutory Reserve	-	-	-	(1,043,072,553)	-	-	-
Currency Translation Difference	-	-	-	-	13,377,247	-	13,377,247
Start-up Fund	-	-	-	(28,690,742)	-	-	(28,690,742)
Total Shareholders' Equity as at 30 June 2024	11,129,683,510	11,129,683,510	34,820,349	1,848,587,972	22,464,436	230,070,604	25,111,810,585
Add: Mudarabah Perpetual Bond	-	-	-	-	-	-	5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items	-	-	-	-	-	-	4,484,653,735
Add: Mudaraba Subordinated Bond	-	-	-	-	-	-	1,200,000,000
Less: Adjustment for Intangible Assets	-	-	-	-	-	-	26,158,815
Less: Shortfall of provision required against investments	-	-	-	-	-	-	601,645,886
Total Equity as at 30 June 2024							35,168,659,619

Chief Financial Officer Company Secretary Managing Director Director Director