



# Shahjalal Islami Bank PLC.

**Committed to Cordial Service** 

## HALF YEARLY FINANCIAL STATEMENTS (UN-AUDITED)

**30<sup>™</sup> JUNE 2025** 

Augustus and August	30.06.2025	31.12.2024
Property and Assets	Taka	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		
nside Bangladesh	6,169,720,456	7,359,024,90
Outside Bangladesh	3,001,717,801	5,125,346,839
Placement with other Banks & Financial Institutions	9,171,438,257 14,852,369,641	12,484,371,74 20,405,585,41
nvestments in Shares & Securities	14,032,303,041	20,403,303,41
Sovernment	37,653,612,000	27,462,412,00
Others	10,986,595,424	10,931,555,42
	48,640,207,424	38,393,967,429
nvestments General Investment etc.	266,961,727,161	251.689.403.345
bills Purchased and Discounted	18,842,041,085	19,183,548,81
nis i di criasca di la siscodricca	285,803,768,246	270,872,952,16
ixed Assets including Premises, Furniture and Fixtures	5,126,774,519	5,219,058,00
Other Assets	20,636,036,188	18,275,774,479
Ion-Banking Assets	88,309,355	88,309,35
otal Property and Assets iabilities and Capital	415,953,233,423	388,847,435,42
iabilities		
Placement from other Banks & Financial Institutions	33,199,146,642	24,197,634,89
Deposits and Other Accounts		
Audaraba Savings Deposits	44,172,140,316	42,801,987,31
Mudaraba Term Deposits	121,635,107,954	113,697,878,35
Other Mudaraba Deposits N-Wadeeah Current & Other Deposit Accounts	45,771,844,721 74,508,845,496	50,910,711,798 73,572,554,175
Sills Payable	9,255,632,048	4,520,558,362
	295,343,570,536	285,503,689,999
⁄ludaraba Bonds	11,200,000,000	11,200,000,000
Other Liabilities	51,055,431,883	44,203,687,61
Deferred Tax Liabilities Otal Liabilities	74,051,207 390,872,200,268	42,964,711 365,147,977,211
Capital/Shareholders' Equity	390,672,200,206	303, 147, 977, 213
aid-up Capital	11,129,683,510	11,129,683,51
tatutory Reserve	11,129,683,510	11,129,683,510
Capital Reserve	35,518,577	35,518,57
oreign Currency Translation Reserve	28,361,816	26,898,10
tetained Earnings Otal Shareholders' Equity	2,531,644,645	1,148,775,249
Ion-controlling Interest	<b>24,854,892,058</b> 226,141,097	<b>23,470,558,94</b> 7 228,899,256
otal Liabilities & Shareholders' Equity	415,953,233,423	388,847,435,42
Contingent Liabilities		
cceptances & endorsements	71,337,904,527	71,017,397,28
etters of guarantee	30,529,094,749	31,352,564,66
rrevocable letters of credit Bills for collection	69,165,063,739	76,207,690,97
Other contingent liabilities	36,871,728,209	39,354,008,94
otal	207,903,791,225	217,931,661,87
Other Commitments	201/300/751/225	217,501,001,07
Ocumentary credits, short term and trade related transactions	-	
orward assets purchased and forward deposits placed	-	
Indrawn note issuance, revolving and underwriting facilities	-	
Indrawn formal standby facilities, credit lines and other commitments		
otal otal off-balance sheet items including contingent liabilities	207,903,791,225	217,931,661,87

	Jan'25 to Jun'25	Jan'24 to Jun'24	Apr'25 to Jun'25	Apr'24 to Jun'2
Operating Income	Taka	Taka	Taka	Taka
Investment Income	13,286,274,090	11,231,948,435	6,726,067,253	6,013,833,00
Less: Profit paid on Deposits	6,745,291,397	5,333,873,676	3,498,056,862	2,844,243,03
Net Investment Income	6,540,982,693	5,898,074,759	3,228,010,392	3,169,589,97
Income from Investment in Shares/Securities	1,163,646,664	993,159,757	593,466,848	420,626,32
Commission, Exchange and Brokerage	1,826,760,156	1,320,990,837	1,010,477,717	772,591,20
Other Operating Income	911,951,971	802,245,374	522,576,777	481,944,45
	3,902,358,791	3,116,395,969	2,126,521,342	1,675,161,97
Total Operating Income	10,443,341,484	9,014,470,728	5,354,531,733	4,844,751,94
Operating Expenses	,, ,	5,01.,0,720	5,55 .,55 .,755	.,0,,,,,,,
Salaries and Allowances	2,054,503,653	1,987,665,762	1,100,998,586	1,062,620,53
Rent, Taxes, Insurances, Electricity etc.	196,304,284	211,506,893	95,911,823	118,219,22
Legal Expenses	1,606,788	1,529,024	1,220,254	755,61
Postage, Stamps, Telecommunication etc.	29,964,127	34,879,206	13,788,724	20,828,61
Stationery, Printings, Advertisements etc.	88,567,129	78,507,955	57,430,342	39,918,15
Chief Executive's Salary & Fees	9,856,000	9,856,000	5,678,000	5,678,00
Directors' Fees & Expenses	3,525,702	4,347,731	2,153,600	2,249,01
Shariah Supervisory Committee's Fees & Expenses	407,904	421,196	275,245	202,57
Auditors' Fees	2,058,500	391,000	1,886,000	189.75
Depreciation & Repairs of Bank's Assets	273,129,614	340,214,950	138,813,837	185,459,84
Zakat Expenses		-	' -	
Other Expenses	580,169,287	550,900,677	269,860,694	291,549,16
Total Operating Expenses	3,240,092,989	3,220,220,394	1,688,017,106	1,727,670,49
Profit / (Loss) before Provision	7,203,248,495	5,794,250,333	3,666,514,628	3,117,081,45
Specific provision for Classified Investments	650,000,000	146,000,000	650,000,000	86,000,00
General Provision for Unclassified Investments	805,000,000	135,759,160	40,000,000	83,259,16
General Provision for Off-Balance Sheet Items		99,000,000	(115,000,000)	(38,500,00
Provision for deminution in value of Investments in Shares	72,000,000	163,940,000	104,000,000	130,900,00
Provision for Other Assets	10,921,000	-	(39,079,000)	
Total Provision	1,537,921,000	544,699,160	639,921,000	261,659,16
Total Profit / (Loss) before Taxes	5,665,327,495	5,249,551,173	3,026,593,628	2,855,422,29
Provision for Taxation for the period				
Deferred tax	31,086,492	(26,170,061)	38,435,633	(12,764,20
Current tax	2,883,222,192	2,387,043,159	1,394,115,931	1,197,656,01
Not Duefit / (Less) often Tay	2,914,308,685	2,360,873,098	1,432,551,564	1,184,891,80
Net Profit / (Loss) after Tax Net Profit after Tax attributable to:	2,751,018,810	2,888,678,075	1,594,042,063	1,670,530,48
Equity holders of SIBPLC.				
Non-controlling Interest	2,753,776,968	2,887,068,268	1,595,700,913	1,670,115,32
Non-controlling interest	(2,758,158)	1,609,807	(1,658,850)	415,16
Retained Earnings from previous year/period	2,751,018,810	2,888,678,075	1,594,042,063	1,670,530,48
Add: Net Profit after Tax (attributable to equity holders of SJIBPLC.)	1,148,775,249	1,822,170,932	2,180,736,707	2,438,060,57
Profit available for Appropriation	2,753,776,968	2,887,068,268	1,595,700,913	1,670,115,32
Appropriation:	3,902,552,218	4,709,239,200	3,776,437,620_	4,108,175,90
Statutory Reserve		1 042 072 552		ECO 411 20
Start-up Fund	27.046.074	1,043,072,553	16 1 42 422	569,411,36
Dividend	27,846,071	28,690,742	16,142,432	16,654,74
Profit against Mudaraba Perpetual Bond	1,112,968,351	1,558,155,691	1,112,968,351	1,558,155,69
Capital Reserve	230,093,151	230,732,240	115,682,192	115,366,12
		1 -		
Retained Farnings				
Retained Earnings	2,531,644,646	1,848,587,973	2,531,644,645	1,848,587,97
Retained Earnings  Consolidated Earnings per Share(EPS)	2,531,644,646 3,902,552,218 2.47	1,848,587,973 4,709,239,200 2.59	2,531,644,645 3,776,437,620 1.43	1,848,587,91 4,108,175,90

SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY

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	Jan'24 to Jun'24
	Taka	Taka
Cash flows from operating activities		
Investment income receipt in cash	14,239,548,140	12,517,745,65
Profit paid on deposits and borrowings	(6,764,274,442)	(5,196,156,234
Dividend receipts	118,410,070	116,167,81
Fees & commission receipt in cash	1,758,512,176	912,143,35
Recoveries on investment previously written off	18,155,300	13,333,32
Cash payments to employees	(2,064,359,653)	(1,997,521,762
Cash payments to suppliers	(88,567,129)	(78,507,955
Income tax paid	(2,146,158,479)	(1,684,781,689
Receipts from other operating activities	914,041,776	801,982,99
Payments for other operating activities	(978,054,670)	(990,604,018
(i) Operating profit before changes in operating assets & liabilities	5,007,253,088	4,413,801,48
Changes in operating assets and liabilities (Increase)/decrease in investment to customers	(44,000,045,000)	(00 = 00 00 100
(Increase)/decrease in investment to customers (Increase)/decrease in other assets	(14,930,816,082)	(22,768,904,328
(Increase)/decrease in other assets	(13,870,785)	(2,399,925,444
	5,553,215,775	(500,000,000
Increase/(decrease) in deposits from other banks Increase/(decrease) of placement from other banks & financial institutions	(187,680,767)	10,959,37
	8,970,005,096	15,832,053,94
Increase/(decrease) in deposits received from customers Increase/(decrease) in other liabilities on account of customers	10,033,663,125	17,283,819,36
	1,915,951,502	1,215,418,44
Increase/(decrease) in other liabilities	786,073,713	800,562,86
(ii) Cash flows from operating assets and liabilities	12,126,541,577	9,473,984,21
Net cash flow from operating activities (A)=(i+ii)	17,133,794,665	13,887,785,69
Cash flows from investing activities		
Proceeds from sale of securities	251,528,523	415,590,47
Payments for purchases of securities	(10,497,768,518)	(3,006,715,633
Proceeds from sale of fixed assets	1,100,768	3,047,75
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)	(1,558,155,69
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	8,453,732,96
Add: Effect of exchange rate changes on cash & cash equivalents	68,247,980	408,847,48
Add: Cash and cash equivalents at the beginning of the period	35,591,788,574	29,675,475,88
Cash and cash equivalents at the end of the period	40,805,768,050	38,538,056,33
Consolidated Net Operating Cash Flow per Share (NOCFPS)	15.39	12.4











CONSOLIDATED S	17 (1 E IVIE	VI 01 C		JES IIV E	QUITT	(0147101	וובטן
For the period ended 30 June 2025						(Ar	nount in Taka
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	23,699,458,20
Cash Dividend for the year 2024	-	-[	-	(1,112,968,351)		-	(1,112,968,351
Profit against Mudaraba Perpetual Bond	-		-	(230,093,151)	-	-	(230,093,151
Net profit during the period	-	-	-	2,753,776,968	-	(2,758,158)	2,751,018,81
Statutory Reserve	-	-[	-	-	-	-	
Currency Translation Difference	-	-[	-	-	1,463,716	-	1,463,71
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	25,081,033,15
Add: Mudarabah Perpetual Bond		[					5,000,000,00
Add: General Provision for Unclassified Investments & Off-balance Sheet Items							4,653,940,02
Add: Mudaraba Subordinated Bond							5,000,000,00
Less: Adjustment for Intangible Assets							26,474,34
Less: Shortfall of provision required against investments							917,640,60
Total Equity as at 30 June 2025							38,790,858,22

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	1,822,170,931	9,087,189	228,460,797	24,027,333,93
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	2,888,678,07
Statutory Reserve	-	1,043,072,553	-	(1,043,072,553)	-	-	
Currency Translation Difference	-	-	-	-	13,377,247	-	13,377,24
Start-up Fund	-	-	-	(28,690,742)		-	(28,690,742
Total Shareholders' Equity as at 30 June 2024	11,129,683,510	11,846,183,715	34,820,349	1,848,587,972	22,464,436	230,070,604	25,111,810,58
Add: Mudarabah Perpetual Bond							5,000,000,00
Add: General Provision for Unclassified Investments & Off-balance Sheet Items							4,484,653,73
Add: Mudaraba Subordinated Bond							1,200,000,00
Less: Adjustment for Intangible Assets							26,158,81
Less: Shortfall of provision required against investments							601,645,88
Total Equity as at 30 June 2024							35,168,659,61

SHAHJALAL ISLAMI	BANK PLC.	
BALANCE SHEET (U AS AT 30 JUNE		)

Property and Assets	30.06.2023	31.12.2024	
Troperty and Assets	Taka	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	6,093,165,953	7,248,803,296	
Outside Bangladesh	3,001,717,801	5,125,346,839	
	9,094,883,754	12,374,150,135	
Placement with other Banks & Financial Institutions	14,852,369,641	20,405,585,416	
Investments in Shares & Securities			
Government	37,653,612,000	27,462,412,000	
Others	8,849,005,126	8,838,299,753	
	46,502,617,126	36,300,711,753	
Investments			

Government	37,653,612,000	27,462,412,000
Others	8,849,005,126	8,838,299,753
	46,502,617,126	36,300,711,753
Investments		
General Investment etc.	265,066,410,897	249,762,935,844
Bills Purchased and Discounted	18,842,041,085	19,183,548,819
	283,908,451,982	268,946,484,663
Fixed Assets including Premises, Furniture and Fixtures	5,029,589,898	5,114,844,136
Other Assets	22,879,898,021	20,512,387,444
Non-Banking Assets	88,309,355	88,309,355
Total Property and Assets	413,990,449,570	386,849,889,733
Liabilities and Capital		
Liabilities		

Liabilities		
Placement from other Banks & Financial Institutions	33,199,146,642	24,197,634,890
Deposits and Other Accounts		
Mudaraba Savings Deposits	44,172,145,943	42,801,991,614
Mudaraba Term Deposits	121,635,107,954	113,697,878,350
Other Mudaraba Deposits	46,066,165,344	51,060,838,775
Al-Wadeeah Current & Other Deposit Accounts	74,508,869,607	73,572,563,307
Bills Payable	9,255,632,048	4,520,558,362
	295,637,920,897	285,653,830,408
Mudaraba Bonds	11,200,000,000	11,200,000,000
Other Liabilities	49,035,771,924	42,327,075,021
Deferred Tax Liabilities	75,472,977	44,375,479
Total Liabilities	389,148,312,441	363,422,915,798
Capital/Shareholders' Equity		
Paid-up Capital	11,129,683,510	11,129,683,510
Statutory Reserve	11,129,683,510	11,129,683,510
Foreign Currency Translation Reserve	28,361,816	26,898,101
Retained Earnings	2,554,408,293	1,140,708,815
Total Shareholders' Equity	24,842,137,129	23,426,973,935
Total Liabilities & Shareholders' Equity	413,990,449,570	386,849,889,733
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	-	-



Other Commitments

Documentary credits, short term and trade related transactions Forward assets purchased and forward deposits placed

Chief Financial Officer Company Secretary

# PROFIT AND LOSS ACCOUNT (UN-AUDITED)

TORTHETERIOL	LINDLD 30	JOINE 2023		
Operating Income	Jan'25 to Jun'25	Jan'24 to Jun'24	Apr'25 to Jun'25	Apr'24 to Jun'24
——————————————————————————————————————	Taka	Taka	Taka	Taka
Investment Income	13,295,408,807	11,204,194,140	6,731,681,231	6,006,702,185
Less: Profit paid on Deposits	6,743,734,431	5,326,151,937	3,498,964,772	2,842,378,895
Net Investment Income	6,551,674,376	5,878,042,203	3,232,716,460	3,164,323,290
Income from Investment in Shares/securities	1,150,036,675	970,243,333	591,161,571	405,933,423
Commission, Exchange and Brokerage	1,794,991,029	1,265,632,118	995,684,026	753,427,699
Other Operating Income	911,304,382	796,854,853	522,100,377	476,862,663
	3,856,332,087	3,032,730,304	2,108,945,974	1,636,223,785
Total Operating Income	10,408,006,463	8,910,772,507	5,341,662,434	4,800,547,075
Operating expenses				
Salaries and Allowances	2,017,523,946	1,950,950,548	1,082,406,250	1,044,323,720
Rent, Taxes, Insurances, Electricity etc.	193,107,459	209,057,682	94,477,860	116,999,585
Legal Expenses	1,505,788	1,437,024	1,185,754	755,617
Postage, Stamps, Telecommunication etc.	28,569,626	33,501,416	13,075,904	20,138,201
Stationery, Printings, Advertisements etc.	88,152,587	77,622,497	57,356,902	39,225,124
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	2,012,500	345,000	1,840,000	172,500
Depreciation & Repairs of Bank's Assets	264,979,324	330,156,978	134,536,715	180,421,530
Zakat Expenses	-	-	-	-
Other Expenses	572,210,971	533,014,509	265,942,105	281,665,202
Total Operating Expenses	3,181,851,808	3,150,710,581	1,658,928,336	1,691,831,071
Profit / (Loss) before Provision	7,226,154,655	5,760,061,925	3,682,734,099	3,108,716,005
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	5,688,233,655	5,215,362,765	3,042,813,099	2,847,056,844
Provision for taxation				
Deferred tax	31,097,498	(26,093,841)	38,386,761	(12,723,957)
Current tax	2,872,529,106	2,372,382,402	1,390,183,174	1,194,306,086
	2,903,626,605	2,346,288,561	1,428,569,935	1,181,582,129
Net Profit after Taxation	2,784,607,050	2,869,074,204	1,614,243,163	1,665,474,715

Retained Earnings from previous year/period	1,140,708,815	1,818,307,263	2,184,958,104	2,420,843,452
Add: Net Profit after Tax	2,784,607,050	2,869,074,204	1,614,243,163	1,665,474,715
Profit available for Appropriation	3,925,315,865	4,687,381,466	3,799,201,267	4,086,318,167
Appropriation				
Statutory Reserve	-	1,043,072,553	-	569,411,369
Start-up Fund	27,846,071	28,690,742	16,142,432	16,654,747
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
Retained Earnings	2,554,408,293	1,826,730,239	2,554,408,293	1,826,730,239
	3,925,315,865	4,687,381,466	3,799,201,267	4,086,318,167
Earnings per Share (EPS)	2 50	2.58	1.45	1.50









#### SHAHJALAL ISLAMI BANK PLC. CASH FLOW STATEMENT (UN-AUDITED) FOR THE PERIOD ENDED 30 JUNE 2025 Jan'25 to Jun'25 Jan'24 to Jun'24 Taka Taka Cash flows from operating activities Investment income receipt in cash 14,157,119,534 12,391,784,252 Profit paid on deposits and borrowings (6,713,811,838) (5,116,362,513) Dividend receipts 118,410,070 Fees & commission receipt in cash 1,726,743,049 856,784,634 Recoveries on investment previously written off 18,155,300 13,333,321 Cash payments to employees (2,027,379,946) (1,960,806,548 Cash payments to suppliers (88,152,587) (77,622,497) Income tax paid (2,135,259,087) (1,669,537,720 Receipts from other operating activities 910.935.227 796.532.297 Payments for other operating activities (965, 187, 216) (968,479,712) (i) Operating Profit before changes in operating assets & liabilities 5,001,572,505 4,381,793,324 Changes in operating assets and liabilities (Increase)/decrease in investment to customers (14,961,967,319) (23,103,462,123) (Increase)/decrease in other assets (32,019,045) (2,405,673,012) (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 9,001,511,753 16,066,884,445 Increase/(decrease) in deposits received from customers 10,177,873,077 17,186,767,412 Increase/(decrease) in other liabilities on account of customers 1,915,951,502 1,215,418,445 Increase/(decrease) in other liabilities 653,719,435 1.050.106.875 (ii) Cash flows from operating assets and liabilities 12.120.604.410 9.521.001.417 Net cash flow from operating activities (A)=(i+ii) 17,122,176,915 13,902,794,741 Cash flows from investing activities Proceeds from sale of securities 78,892,657 317,146,257 Payments for purchases of securities (10,280,798,030) (2,941,207,936) Proceeds from sale of fixed assets 1,143,163 Payments for purchases of property, plants & equipments (165,005,359) (75,697,244) Purchase/sale of subsidiaries Net cash used in investing activities (B) (10,365,809,964) (2,698,615,760) 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) 5,179,398,600 8,435,023,198 Add: Effect of exchange rate changes on cash & cash equivalents Add: Cash and cash equivalents at the beginning of the period 35,481,566,967 29,652,375,666 Cash and cash equivalents at the end of the period 38,496,246,349 40,729,213,547 Net Operating Cash Flow per Share (NOCFPS) 15.38 Chief Financial Officer Company Secretary CTATEMENT OF CHANGES IN FOLLITY (LINEALIDITED)

For the period ended 30 June 2025					(Amount in Taka)
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Total Capital/ Shareholders' Equity
Balance as at 01 January 2025	11,129,683,510	11,129,683,510	1,140,708,815	26,898,101	23,426,973,935
Cash Dividend for the year 2024	-	-	(1,112,968,351)	-	(1,112,968,351)
Profit against Mudaraba Perpetual Bond	-	-	(230,093,151)	-	(230,093,151)
Net profit during the period	-	-	2,784,607,050	-	2,784,607,050
Statutory Reserve		-	-	-	
Currency Translation Difference	-	-	-	1,463,716	1,463,716
Start-up Fund	-	-	(27,846,071)	-	(27,846,071)
Total Shareholders' Equity as at 30 June 2025	11,129,683,510	11,129,683,510	2,554,408,293	28,361,816	24,842,137,129
Add: Mudarabah Perpetual Bond					5,000,000,000
Add: General Provision for Unclassified Investments & Off- Balance Sheet Items					4,619,974,285
Add: Mudaraba Subordinated Bond					5,000,000,000
Less: Adjustment for Intangible Assets					26,315,778
Total Equity as at 30 June 2025					39,435,795,635
For the period ended 30 June 2024					(Amount in Taka)
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Total Capital/ Shareholders' Equity
Balance as at 01 January 2024	11,129,683,510	10,803,111,162	1,818,307,263	9,087,189	23,760,189,123
Cash Dividend for the year 2023	-		(1,558,155,691)		(1,558,155,691)

Total Equity as at 30 June 2025					39,435,795,635
For the period ended 30 June 2024					(Amount in Taka)
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Total Capital/ Shareholders' Equity
Balance as at 01 January 2024	11,129,683,510	10,803,111,162	1,818,307,263	9,087,189	23,760,189,123
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			2,869,074,204	-	2,869,074,204
Statutory Reserve	-	1,043,072,553	(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	11,846,183,715	1,826,730,240	22,464,436	24,825,061,900
Add: Mudaraba Perpetual Bond					5,000,000,000
Add: General Provision for Unclassified Investments & Off- Balance Sheet Items					4,435,188,000
Add: Mudaraba Subordinated Bond					1,200,000,000
Less: Adjustment for Intangible Assets					25,960,603
Total Equity as at 30 June 2024					35,434,289,297



207,903,791,225 217,931,661,870

Director

Director









### NOTES TO THE CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS AS AT AND FOR THE PERIOD ENDED 30 JUNE 2025

### Status of the Bank 1.1. Legal Form of the Bank

Shahjalal Islami Bank PLC (hereinafter called the 'Bank' or 'SJIBPLC') was established as a public limited company (Banking Company) on 01 April 2001 in the name of 'Shahjalal Islami Bank Limited' which was subsequently renamed as 'Shahjalal Islami Bank PLC' wide PJSC Certificate No. C-42778 dated 06 August 2023 under the Companies Act, 1994 as interest free Islamic Shariah based Commercial Bank. The Bank commenced its operation on 10 May 2001 with the permission of Bangladesh Bank. Currently, the Bank is operating its business through head office having 141 (one hundred forty-one) branches, 05 (they sub-branches, 143 (one hundred direction) of the Hundred forty-one Bankis Currently, the Bank is one saudiscipled in the Standard Sta

The registered office of the Bank is located at Shahjalal Islami Bank Tower, Plot-04, Block-CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212. 1.2. Nature of Business

1.3. Shahjalal Islami Bank Securities Limited

Shahjalal Islami Bank Securities Limited is a subsidiary Company of Shahjalal Islami Bank PLC. incorporated as a public limited company under the Companies Act, 1994 vide Certificate of Incorporation no. C8691710 dated 06 September 2010 and commenced its operation on 25 May 2011. The main objective of the Company is carry on Dusiness's ofsock broker/Seldesirs in relation to shares and securities dealings and other services as mentioned in the Memorianum and Articles Of Association of the Company. It has corporate membership of Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. Shahjalal Islami Bank Limited holds 91.79% shares of Shahjalal Islami Bank Exclusible Limited. 1.4. Off-shore Banking Unit

Off-shore Banking Unit (OBU) is a separate business unit of Shahjalal Islami Bank PLC, governed under the rules and guidelines of Bangladesh Bank. The Bank commenced the operation of its Off-shore Banking Unit on 21 December 2008 with the permission from Bangladesh Bank vide letter no. BRPD (P-3)744(99)2008-2800 dated 24 July 2008. The unit is located at Shahjalal Islami Bank Tower, Plot-04, Block-CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212. Separate Financial Statements of Off-shore Banking Unit are also presented. 1.5. Agent Banking

Ashaliala Islami Bank PLC. obtained permission from Bangladesh Bank on 16 October 2019 vide reference no. BRPD(P-3)745(54)/2019-8354 to commence Agent Banking services and subsequently started commercial operations on 02 January 2020. Till 30 June 2025 there were 119 Agent Banking Outlets in 40 districts and 94 upasillas across the country. Services that are currently being disposed include account opening, cash deposit and withdrawal, Fund Transfer, Inward/Outward Cheque payment, Remittance Disbursement, balance inquiry, SMS banking, etc.

The Bank and its subsidiary (the "Group") are being operated in strict compliance with the rules of Islamic Sharfah. The consolidated financial statements of the Group and separate financial statements of the Bank have been prepared under the historical cost convention in accordance with international Financial Reporting Standards (SIC) (PRSs) and International Accounting Standards (SIC).

In addition to this, the Bank also complied with the requirements of the following laws and regulations from various Government bodies:

The Banking Companies Act, 1991 and amendment thereon; The Companies Act, 1994; Circulars, Rules and Regulations issued by Bangladesh Bank (BB) time to time;

2.1. Basis of Preparation of the Financial Statements

iv) Bangladesh Securities and Exchange Rules, 1987; Bangladesh Securities and Exchange Ordinance, 1969; Bangladesh Securities and Exchange Act, 1993 and Bangladesh Securities and Exchange Commission (Public Issue) Rules, 2015 and amendments thereon; v) The Income Tax Act, 2023 and amendments thereon;

The Value Added Tax Act 1991 and Supplementary Duty Act, 2012, The Value Added Tax Rules, 2016 and amendments thereory,
iii) Dhaka Stock Exchange PLC. (DSE). Chittagong Stock Exchange PLC. (CSE) and Central Depository Bangladesh Limited (CDBL) rules and regulations;

viii) Financial Reporting Act, 2015; and

(ix) Other applicable laws and regulations.

In case any requirement of the Banking Companies Act, 1991 (as amended) and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs as adopted, the requirements of the Banking Companies Act, 1991 and provisions and circulars issued by Bangladesh Bank shall prevail. 2.2. Consolidation

The consolidated Financial Statements include the Financial Statements of Shahjalal Islami Bank PLC. Including Off-shore Banking Unit and the Financial Statements of its subsidiary named Shahjalal Islami Bank Securities Limited made up to the end of the period.

The consolidated Financial Statements have been prepared in accordance with IFRS 10: Consolidated Financial Statements. The consolidated Financial Statements are prepared to a common financial period ending 30 June 2025. 2.3. Investment and Provisions

As per BRPD circular no. 16 dated 18 July 2022 [Master Circular of Loan Rescheduling & Re-structure], BRPD circular letter no. 33 dated 03 August 2022, BRPD circular no. 06 dated 25 April 2023 [Policy on Off-Balance Sheet (OBS) Exposure], BRPD circular no. 15 dated 27 November 2024 (Master Circular of Loan Classification & Provisioning) and BRPD circular no. 05 dated 25 June 2005.

2.4. Earnings Per Share

This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the period as per IAS 33: Earnings Per Share. Diluted Earnings Per Share is not required to be calculated for the period, as there exist no dilution possibilities during the period.

Cash flow statement is prepared principally in accordance with IAS 7: Cash Flow Statement; and as prescribed by BRPD circular no. 14 dated 25 June 2003 & Guidelines for Islamic Banking issued by Bangladesh Bank vide BRPD circular no. 15 dated 09 November 2009.

Provision for current income tax has been made at 37.50% as prescribed in the Finance Act, 2024 on the accounting profit made by the Bank after considering some of the add backs to income and disallowances of expenditure & provisions as per income Tax Act, 2023 (as amendments thereon) in compliance with IAS 12: income Taxes.

Deferred Tax The Bank adopted deferred tax accounting policy as per IAS 12. Accordingly, deferred tax liability/asset is accounted for all temporary timing differences arising between the tax base of the assets and liabilities and their carrying value for financial reporting purpose. Deferred tax is computed at the prevailing tax rate as per Finance Act, 2024.

2.8. Reporting Period

2.9. Significant deviation between the quarterly periods

Net Operating Cash Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) increased compare to the same period of last year due to increase of investment income and decrease of Placement with other Banks & Financial institutions.