



Shahjalal Islami Bank PLC.

Committed to Cordial Service

3RD QUARTER UNAUDITED FINANCIAL STATEMENTS 30TH SEPTEMBER 2024

SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY CONSOLIDATED BALANCE SHEET (UN-AUDITED) AS AT 30 SEPTEMBER 2024

Property and Assets	30.09.2024		31.12.2023	
	Taka		Taka	
Cash				
Cash in Hand (including Foreign Currencies)	2,958,500,017		2,247,682,953	
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	16,893,625,381		23,432,585,249	
	19,852,125,398		25,680,268,203	
Balance with other Banks and Financial Institutions				
Inside Bangladesh	4,240,818,377		2,240,532,287	
Outside Bangladesh	9,731,149,622		1,754,675,394	
	13,971,967,999		3,995,207,681	
Placement with other Banks & Financial Institutions				
Investments in Shares & Securities	10,965,585,416		14,115,801,566	
Government	27,462,412,000		24,639,910,000	
Others	9,140,973,373		9,442,757,280	
	36,603,385,373		34,082,667,280	
Investments				
General Investment etc.	251,043,173,001		234,137,238,783	
Bills Purchased and Discounted	14,293,398,024		10,067,701,645	
	265,336,571,025		244,204,940,428	
Fixed Assets including Premises, Furniture and Fixtures				
Other Assets	5,174,298,859		5,362,859,454	
Non Banking Assets				
Total Property and Assets	385,479,680,741		354,461,764,322	
Liabilities and Capital				
Liabilities				
Placement from other Banks & Financial Institutions				
Deposits and Other Accounts	22,458,146,311		27,742,904,371	
Mudarabah Savings Deposits	41,347,617,602		39,696,815,899	
Mudarabah Term Deposits	109,408,811,206		97,867,730,869	
Other Mudarabah Deposits	47,802,086,319		46,767,072,113	
Al-Wadeeah Current & Other Deposit Accounts	73,271,497,703		60,012,459,409	
Bills Payable	4,308,282,199		4,877,233,738	
	276,138,295,029		249,221,202,028	
Mudarabah Bonds				
Other Liabilities	7,400,000,000		8,200,000,000	
Deferred Tax Liabilities				
Total Liabilities	359,317,285,821		330,434,200,385	
Capital/Shareholders' Equity				
Paid-up Capital	11,129,683,510		11,129,683,510	
Statutory Reserve	12,308,789,031		10,803,111,162	
Foreign Currency Translation Reserve	34,820,349		34,820,349	
Retained Earnings	2,433,308,966		1,822,170,931	
	25,932,625,400		23,789,873,140	
Non-controlling Interest	229,769,880		228,460,797	
Total Liabilities & Shareholders' Equity	385,479,680,741		354,461,764,322	
Contingent Liabilities				
Acceptances & endorsements	55,393,914,120		49,612,821,032	
Letters of guarantee	33,763,698,035		32,828,176,233	
Irrevocable letters of credit	75,776,616,540		55,470,593,578	
Bills for collection	32,347,764,473		26,470,542,968	
Other contingent liabilities	-		-	
	197,281,993,168		164,382,133,811	
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 off-balance sheet items including contingent liabilities	197,281,993,168		164,382,133,811	

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	30.09.2024						31.12.2023					
	Paid-up Capital		Statutory Reserve		Capital Reserve		Retained Earnings		Foreign Currency Translation Gain/(Loss)		Non-controlling Interest	
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	2,247,333,937	-	(1,558,155,691)	2,370,189,123	23,789,873,140	
Cash Dividend for the year 2023	-	-	-	(1,558,155,691)	-	-	(1,558,155,691)	-	-	-	(1,558,155,691)	
Profit against Mudarabah Perpetual Bond	-	-	-	(347,366,120)	-	-	(347,366,120)	-	-	-	(347,366,120)	
Net profit during the period	-	-	-	4,062,819,586	-	-	4,062,819,586	-	1,309,083	-	4,064,128,669	
Statutory Reserve	-	-	1,505,677,870	-	-	-	1,505,677,870	-	-	-	1,505,677,870	
Currency Translation Difference	-	-	-	-	-	16,935,996	16,935,996	-	-	-	16,935,996	
Start-up Fund	-	-	-	-	-	(40,481,869)	(40,481,869)	-	-	-	(40,481,869)	
Capital Reserve	-	-	-	-	-	-	-	-	-	-	-	
Total Shareholders' Equity as at 30 September 2024	11,129,683,510	12,308,789,031	34,820,349	2,433,308,966	26,023,185	229,769,880	26,202,394,921	1,309,083	-	23,789,873,140	25,932,625,400	
Add: Mudarabah Perpetual Bond	-	-	-	-	-	-	4,691,453,735	-	-	-	4,691,453,735	
Add: General Provision for Unclassified Investments & Off-balance Sheet Items	-	-	-	-	-	-	1,200,000,000	-	-	-	1,200,000,000	
Add: Mudarabah Subordinated Bond	-	-	-	-	-	-	2,400,000,000	-	-	-	2,400,000,000	
Less: Adjustment for Intangible Assets	-	-	-	-	-	-	(32,355,177)	-	-	-	(32,355,177)	
Less: Shortfall of provision required against investments	-	-	-	-	-	-	(746,294,574)	-	-	-	(746,294,574)	
Total Equity as at 30 September 2024	11,129,683,510	12,308,789,031	34,820,349	2,433,308,966	26,023,185	229,769,880	35,725,188,904	1,309,083	-	23,789,873,140	36,275,188,904	

Chief Financial Officer Company Secretary Managing Director Director Director

SHAHJALAL ISLAMI BANK PLC. BALANCE SHEET (UN-AUDITED) AS AT 30 SEPTEMBER 2024

Property and Assets	30.09.2024		31.12.2023	
	Taka		Taka	
Cash				
Cash in Hand (including Foreign Currencies)	2,958,500,017		2,247,682,953	
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	16,893,625,381		23,432,585,249	
	19,852,125,398		25,680,268,203	
Balance with other Banks and Financial Institutions				
Inside Bangladesh	4,131,312,092		2,217,432,070	
Outside Bangladesh	9,731,149,622		1,754,675,394	
	13,862,461,714		3,972,107,464	
Placement with other Banks & Financial Institutions				
Investments in Shares & Securities	10,965,585,416		14,115,801,566	
Government	27,462,412,000		24,639,910,000	
Others	7,104,554,233		7,310,952,402	
	34,566,969,632		31,950,862,402	
Investments				
General Investment etc.	249,028,228,558		231,683,099,579	
Bills Purchased and Discounted	14,293,398,024		10,067,701,645	
	263,321,626,582		241,750,801,224	
Fixed Assets including Premises, Furniture and Fixtures				
Other Assets	5,061,949,653		5,235,145,745	
Non Banking Assets				
Total Property and Assets	383,325,518,191		351,719,340,172	
Liabilities and Capital				
Liabilities				
Placement from other Banks & Financial Institutions				
Deposits and Other Accounts	22,458,146,311		27,511,352,759	
Mudarabah Savings Deposits	41,347,627,994		39,696,820,704	
Mudarabah Term Deposits	109,408,811,206		97,867,730,869	
Other Mudarabah Deposits	48,068,769,786		47,130,779,986	
Al-Wadeeah Current & Other Deposit Accounts	73,271,574,550		60,012,469,463	
Bills Payable	4,308,282,199		4,877,233,738	
	276,405,065,735		249,580,204,682	
Mudarabah Bonds				
Other Liabilities	7,400,000,000		8,200,000,000	
Deferred Tax Liabilities				
Total Liabilities	357,446,209,800		327,950,151,049	
Capital/Shareholders' Equity				
Paid-up Capital	11,129,683,510		11,129,683,510	
Statutory Reserve	12,308,789,031		10,803,111,162	
Foreign Currency Translation Reserve	34,820,349		34,820,349	
Retained Earnings	2,433,308,966		1,822,170,931	
	25,879,308,383		23,789,873,140	
Total Liabilities & Shareholders' Equity	383,325,518,191		351,719,340,172	
Contingent Liabilities				
Acceptances & endorsements	55,393,914,120		49,612,821,032	
Letters of guarantee	33,763,698,035		32,828,176,233	
Irrevocable letters of credit	75,776,616,540		55,470,593,578	
Bills for collection	32,347,764,473		26,470,542,968	
Other contingent liabilities	-		-	
	197,281,993,168		164,382,133,811	
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 off-balance sheet items including contingent liabilities	197,281,993,168		164,382,133,811	

Chief Financial Officer Company Secretary Managing Director Director Director

SHAHJALAL ISLAMI BANK PLC. PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE PERIOD ENDED 30 SEPTEMBER 2024

Operating Income	Jan'24 to Sep'24		Jan'23 to Sep'23		Jul'24 to Sep'24		Jul'23 to Sep'23	
	Taka		Taka		Taka		Taka	
Investment Income	16,541,168,279	13,970,835,166	5,336,974,139	5,118,245,132	-	-	-	-
Less: Profit paid on Deposits	8,299,584,066	6,660,862,797	2,973,432,129	2,143,751,127	-	-	-	-
Net Investment Income	8,241,584,213	7,309,972,369	2,363,542,010	2,974,494,005	-	-	-	-
Income from Investment in Shares/Securities	1,507,954,638	1,391,993,736	537,711,305	449,523,743	-	-	-	-
Commission, Exchange and Brokerage	2,403,402,941	2,167,298,226	1,137,770,823	230,386,754	-	-	-	-
Other Operating Income	1,119,500,492	1,081,775,206	322,645,639	301,897,239	-	-	-	-
	5,030,858,071	4,641,067,168	1,998,127,767	981,807,726	-	-	-	-
Total Operating Income	13,272,442,283	11,951,039,537	4,361,669,777	3,956,301,741	-	-	-	-
Operating expenses								
Salaries and Allowances	2,931,760,430	2,826,541,177	980,809,882	949,039,857	-	-	-	-
Rent, Taxes, Insurance, Electricity etc.	292,163,852	278,258,222	83,106,170	109,898,990	-	-	-	-
Legal Expenses	1,897,344	1,866,227	460,320	598,234	-	-	-	-
Postage, Stamps, Telecommunication etc.	57,730,005	36,839,853	24,228,589	16,054,414	-	-	-	-
Stationery, Printings, Advertisements etc.	10,280,049	9,450,564	24,961,552	19,862,607	-	-	-	-
Chief Executive's Salary & Fees	13,234,000	12,894,000	3,378,000	3,378,000	-	-	-	-
Directors' Fees & Expenses	5,735,596	3,229,244	1,387,865	1,100,000	-	-	-	-
Shariah Supervisory Committee's Fees & Expenses	528,409	720,534	107,213	11,279	-	-	-	-
Auditors' Fees	517,500	517,500	172,500	172,500	-	-	-	-
Depreciation & Repairs of Bank's Assets	484,893,970	432,662,290	154,736,992	148,419,532	-	-	-	-
Zakat Expenses	767,067,779	673,431,057	234,053,270	214,140,252	-	-	-	-
Other Expenses	4,658,112,936	4,361,464,758	1,507,402,354	1,462,675,938	-	-	-	-
Total Operating Expenses</								