



Committed to Cordial Service

FINANCIAL STATEMENTS 2023

INDEPENDENT AUDITOR'S REPORT

Report on the Audit of the Consolidated and Separate Financial Statements

We have audited the consolidated financial statements of Shahjalal Islami Bank PLC. and its subsidiaries (the "Group") as well as the separate financial statements of Shahjalal Islami Bank PLC. (the "Bank"), which comprise the consolidated and separate balance sheets as at 31 December 2023 and the consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flow statements for the year then ended, and notes to the consolidated and separate financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying consolidated financial statements of the Group and separate financial statements of the Bank give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2023, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in note 2 and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements section of our report. We are independent of the Group and the Bank in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion

Key audit matters are those matters that, in our professional judgement, were of most significance in our were hole. each

procedures, monitoring and provisioning process:

Completeness of appropriate documentation before

disbursement of investments as well as recording of

Alternate procedures applied by management

to assess new investment/renewal of existing

investments where latest audited financial statements of the borrower is not available;

Identification of loss events, including early warning

Review of quarterly Classification of Loans (CL);

or investments portfolio comprised the following

Our substantive procedures in relation to the provision

Reviewed the adequacy of the general and specific

provisions in line with related Bangladesh Bank

Assessed the methodologies on which the provision

amounts are based, recalculated the provisions

and tested the completeness and accuracy of the

Evaluated the appropriateness and presentation of

disclosures against relevant accounting standards

Finally, compared the amount of provision requirement as determined by Bangladesh Bank

inspection team to the actual amount of provision

For the year ended 31 December 2023, the Bank has

maintained required provision as per Bangladesh Bank letter DBI-7/4(5)/2024-336 dated 8 April 2024. For the

vear ended 31 December 2023, the Bank has maintained

ninimum required provision as per Bangladesh Bank

etter DBI-7/4(5)/2024-336 dated 8 April 2024 and also

agreed to ensure recovery/regularization of certain

For selected customers and investment files on sample

basis we have also performed substantive test of details

including recalculation and cut-of testing to check

Finally, we also conducted substantive analytical procedures to assess reasonableness of income

recognised during the year with reference to the product wise outstanding investment balances.

processes, including controls over market data inputs

Finally assessed the appropriateness and presentation

of disclosures against relevant accounting standards and Bangladesh Bank guidelines.

management and aspects of IT operational conti

and reviewed requests of changes to systems

We considered the control environment relating to various interfaces, configuration and other application

Bangladesh Bank vide letter DBI-7/4(5)/2024-336 dated

8 April 2024 has instructed the Bank to consider certain

matters in the subsequent reporting period.

appropriate approval and authorization.

layer controls identified as key to our audit.

vestments to avoid future classification

Our response to the risk

accuracy of investment income

Recognition and measurement of investment income We tested the design and operating effectiveness of key involve complex IT environment as well as require controls including automated control over recognition

The Bank has made significant investments in fixed term financial instruments such as Bangladesh the Bank to identify and confirm the existence of these

Mudaraba Perpetual Bond and Sukuk Al Istisna'a as well as Mudaraba Subordinated Bond, classification and

well as Mudaraba Subordinated Bond, classification and measurement of these require judgment and complex estimates.

and tested the operating effectiveness of the key controls over the treasury bills and bonds valuation

In the absence of a quoted price in an active market, into valuation models, model governance, and valuation

the fair value of these Bonds and Sukuk are determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models and require market data and complex pricing models and require the inputs used in those models, using a variety of techniques, including comparing inputs to available

Our audit procedures have a focus on IT systems and We tested the design and operating effectiveness of the controls due to the pervasive nature and complexity of Bank's IT access controls over the information systems

the IT environment, the large volume of definition of the processed in numerous locations daily and the reliance we tested IT general controls (logical access, changes).

Our areas of audit focus included user access This included testing that requests for access to systems

management, developer access to the production environment and changes to the IT environment. These are key to ensuring IT dependent and application based and reviewed requests of changes to systems for

We focused on this area because the Bank and its We obtained an understanding, evaluated the design

subsidiaries (the "Group") operates in a legal and and tested the operational effectiveness of the Bank's

regulatory environment that is exposed to significant key controls over the legal provision and contingencies litigation and similar risks arising from disputes and process.

regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult obtain their view on the status of all significant litigation

These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other inspected internal notes and regulatory matters and inspected internal notes and reports.

Pursuant to BRPD Circular Letter No. 28 dated 26 July 2022 and BRPD Circular Letter No. 30 dated 27 July 2022, all schedule banks of Bangladesh are instructed to reduce electricity cost, restricting entertainment to reduce certain expenses at specific parameters for the reduce retain expenses at specific parameters for the reduce retain expenses.

2022, all schedule banks of Bangladesh are instructed to reduce certain expenses at specific percentage from the allocated amount.

expenses and travelling, reducing and deferring the expenses on computer and accessories which are not

and regulatory matters

urgently required etc.

inspected internal notes and reports.

the IT environment, the large volume of transactions that are critical to financial reporting

critical estimates and judgment. Since investment and measurement of income on inves

and default warning indicators;

guidelines:

underlying information

and Bangladesh Bank guidelines.

Measurement of provision for investment	W. ()							
Description of key audit matters	Our response to key audit matters							
and in forming our opinion thereon, and we do not p matter below our description of how our audit addre								
addressed in the context of our audit of the consolidated and separate financial statements as								

portfolio associated with credit risk is significant and controls focusing on the following: For the individual analysis for large exposure, provision calculation considers the estimates of future business

performance and the market value of collateral provided for credit transactions. For the collective analysis of exposure on portfolio basis, provision calculation and reporting are manually

assumptions and estimates of complex design and At year end the Group reported total gross investments of BDT 244,205 million (2022: BDT 239,862 million) and provision for investments of BDT 6,886 million (2022:

processed that deals with voluminous databases

BDT 6.589 million). We have focused on the following significant

judgements and estimates which could give rise to material misstatement or management bias: Completeness and timing of recognition of loss events in accordance with criteria set out in BRPD circular no 14, dated 23 September 2012 and BRPD

circular no 03, dated 21 April 2019; and For individually assessed provisions, the measurement of the provision may be dependent on the valuation of collateral, estimates of exit values

and the timing of cash flows; Provision measurement is primarily dependent upor key assumptions relating to probability of default, ability to repossess collateral and recovery rates.

See note # 8 (a) and 15a to the financial statements

income from investments is one of the key performance

indicators of the Bank there is an inherent risk of fraud

Accordingly, this has been considered as key audit

and error in recognition of investment income.

See note # 24 (a) to the financial statements

See note # 7 to the financial statements

controls are operating effectively.

Legal and regulatory matters

contingent liabilities.

Valuation of bonds, sukuk and other investments

Government Islamic Investment Bond and Sukuk, Bonds and Sukuks.

Investment income recognition

Carrying value of investments in subsidiaries by the Bank

The Bank has invested in equity shares of its subsidiary Me have reviewed Management's analysis of namely Shahjalal Islami Bank Securities Limited. As at 31 impairment assessment and recoverable value December 2023 the carrying value of these investments | calculation of subsidiaries in accordance with IAS 36. Shahjalal Islami Bank Securities Limited is BDT 2,515 In particular, our discussions with the Management million (2022: BDT 2,515 million).

Management has conducted impairment assessment We also checked mathematical accuracy of the model.

subsidiaries in accordance with IAS 36

were focused on the continued appropriateness of At the time of conducting our audit of the separate the value in use model, the key assumptions used financial statements of the Bank we have considered in the model, the reasonably possible alternative the recoverable value of the Bank's investments in all the above subsidiaries stated at cost.

assumptions, particularly where they had the most impact on the value in use calculation.

and calculated recoverable value of its individual recalculated discount rate used within the model, inputs used in the determination of assumptions within the model were challenged and corroborating information was obtained with reference to external market information, third-party sources.

We further observed that pursuant to the BSEC notification the subsidiary of the Bank has made partial provision against diminution in the value of investment nd client margin loan as per BSEC notification.

Reporting on other information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, on the other information obtained prior to the date of this audit report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Consolidated and **Separate Financial Statements and Internal Controls**

Management is responsible for the preparation and fair presentation of the consolidated financial statements of the Group and also separate financial statements of the Bank in accordance with IFRSs as explained in note 2, and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope $\,$ and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

consolidated in the financial statements;

Dhaka, 17 April 2024

DVC No: 2404170770AS756293

In accordance with the Companies Act, 1994, the Securities and Exchange Rules 2020, the Bank Company Act, 1991 and the rules and regulations issued by Bangladesh Bank, we also report that: (i) we have obtained all the information and explanations which to the best of our knowledge and belief

- were necessary for the purpose of our audit and made due verification thereof; (ii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the consolidated financial statements
- and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the
 - (a) (a) internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;
 - (b)nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities (other than matters disclosed in these financial statements);
- (iii) financial statements for the year ended 31 December 2023 of subsidiary namely Shahjalal Islami Bank Securities Limited have been audited by M/s. K. M. Hasan & Co., Chartered Accountants and who has expressed unqualified audit opinion. The results of the subsidiary has been properly reflected in the Group's consolidated financial statements:
- (iv) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books; (v) the records and statements submitted by the branches have been properly maintained and
- (vi) the consolidated balance sheet and consolidated profit and loss account together with the annexed notes dealt with by the report are in agreement with the books of account and returns;
- (vii) the consolidated financial statements have been drawn up in conformity with prevailing rules,
- regulations and accounting standards as well as related guidance issued by Bangladesh Bank; (viii) adequate provisions have been made for advance and other assets which are in our opinion, doubtful
- (ix) the information and explanations required by us have been received and found satisfactory; (x) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 7,050 person
- (xi) Capital to Risk-weighted Asset Ratio (CRAR) as required by Bangladesh Bank has been maintained adequately during the year.

Sabbir Ahmed FCA, Partner

ICAB Enrolment number: 770 Hoda Vasi Chowdhury & Co Chartered Accountants

CONSOLIDATED BAL AS AT 31 DECEMBE			
Property and Assets	Note	31.12.2023	31.12.2022
Cash		Taka	Taka
Cash in Hand (including Foreign Currencies) Balance with Bangladesh Bank & Sonali Bank Ltd	3	2,247,682,953	2,399,102,842
(including Foreign Currencies)	4	23,432,585,249	14,924,287,024
		25,680,268,203	17,323,389,865
Balance with other Banks and Financial Institutions		2 240 522 207	2 216 206 600
Inside Bangladesh Outside Bangladesh		2,240,532,287 1,754,675,394	2,216,396,689 1,103,127,014
outside surficiences.	5	3,995,207,681	3,319,523,703
Placement with other Banks & Financial Institutions Investments in Shares & Securities	6	14,115,801,566	21,276,957,716
Government		24,639,910,000	25,639,910,000
Others		9,442,757,280	9,986,112,719
1	7	34,082,667,280	35,626,022,719
Investments General Investment etc.		234,137,238,783	222,960,716,113
Bills Purchased and Discounted		10,067,701,645	16,901,718,515
	8	244,204,940,428	239,862,434,627
Fixed Assets including Premises, Furniture and Fixtures	9	5,362,859,454	5,413,945,799
Other Assets	10	26,931,710,355	19,816,448,541
Non-Banking Assets	11	88,309,355	88,909,355
Total Property and Assets Liabilities and Capital		354,461,764,322	342,727,632,326
Liabilities			
Placement from other Banks & Financial Institutions Deposits and Other Accounts	12	27,742,904,371	42,299,588,342
Mudaraba Savings Deposits		39,696,815,899	36,934,732,886
Mudaraba Term Deposits		97,867,730,869	86,817,226,090
Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts		46,767,072,113 60,012,359,409	49,745,216,186
Bills Payable		4,877,223,738	48,292,958,243 5,872,217,849
Sins i dyasic	13	249,221,202,028	227,662,351,255
Mudaraba Bonds	14	8,200,000,000	10,200,000,000
Other Liabilities	15	45,201,600,617	40,144,704,369
Deferred Tax Liabilities	16	68,723,369	235,884,914
Total Liabilities Capital/Shareholders' Equity		330,434,430,385	320,542,528,880
Paid-up Capital	17.2	11,129,683,510	10,805,517,980
Statutory Reserve	18	10,803,111,162	9,372,461,107
Capital Reserve		34,820,349	28,796,597
Foreign Currency Translation Reserve	19	9,087,189	-
Retained Earnings	20	1,822,170,931	1,745,940,328
Total Shareholders' Equity Non-controlling Interest	17.7	23,798,873,140 228,460,797	21,952,716,012 232,387,434
Total Liabilities & Shareholders' Equity	17.7	354,461,764,322	342,727,632,326
Consolidated Off-balance Sheet Items			
Contingent Liabilities			
Acceptances & endorsements		49,612,821,032	51,712,319,611
Letters of guarantee	20	32,828,176,233	31,316,699,877
Irrevocable letters of credit Bills for collection	21	55,470,593,578	44,418,370,950 26,824,787,053
Other contingent liabilities		26,470,542,968	20,024,767,033
Total		164,382,133,811	154,272,177,491
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		[-[]	-
Undrawn formal standby facilities, credit lines and other commitments Total			<u> </u>
Total off-balance sheet items including contingent liabilities		164,382,133,811	154,272,177,491
Consolidated Net Asset Value per Share [previous year's figure restated]	43(i)	21.38	19.72
The annexed notes from 1 to 55 form an integral part of these consolid	ated fina	ancial statements.	` -
	1		X /

SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY

This is the consolidated balance sheet referred to in our separate report of even date DVC No: 2404170770AS756293

SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2023

	Maria	2023	2022
	Note	Taka	Taka
Operating Income			
Investment Income	24	18,178,269,302	15,965,123,02
Less: Profit paid on Deposits	25	9,063,042,571	8,365,858,04
Net Investment Income		9,115,226,732	7,599,264,98
Income from Investments in Shares & Securities	26	1,718,832,301	1,888,301,44
Commission, Exchange and Brokerage	27	2,942,927,057	3,634,722,39
Other Operating Income	28	1,543,095,945	1,357,676,03
	_	6,204,855,302	6,880,699,87
Total Operating Income	_	15,320,082,034	14,479,964,86
Operating Expenses			
Salaries and Allowances	29	3,978,469,790	3,615,281,01
Rent, Taxes, Insurances, Electricity etc.	30	391,760,855	401,946,75
Legal Expenses	31	2,502,063	1,440,07
Postage, Stamps, Telecommunication etc.	32	57,706,102	56,275,79
Stationery, Printings, Advertisements etc.	33	150,813,527	136,341,22
Chief Executive's Salary & Fees	34	16,272,000	22,399,94
Directors' Fees & Expenses	35	4,343,644	6,596,38
Shariah Supervisory Committee's Fees & Expenses	36	1,073,245	619,58
Auditors' Fees	37	1,104,000	626,50
Depreciation & Repairs of Assets	38	621,510,167	581,205,42
Zakat Expenses	39	243,649,917	205,584,16
Other Expenses	40	984,511,027	908,262,05
Total Operating Expenses	_	6,453,716,337	5,936,578,92
Profit before Provision	23	8,866,365,696	8,543,385,93
Specific provision for Classified Investments		1,570,920,000	876,503,87
General Provision for Unclassified Investments		194,060,890	210,885,44
General Provision for Off-balance Sheet Items		(31,400,000)	
Provision for diminution in value of Investments in Shares		-	12,400,00
Provision for Other Assets		-	112,000,00
Total Provision	41	1,733,580,890	1,211,789,31
Total Profit before Taxes	_	7,132,784,807	7,331,596,61
Provision for Taxation			
Deferred Tax	42	(167,161,546)	334,27
Current Tax	42b	3,718,392,081	3,745,966,75
	_	3,551,230,535	3,746,301,02
Net Profit after Tax	_	3,581,554,271	3,585,295,59
Net Profit after Tax attributable to:	_		

Net Profit after Tax attributable to: Equity holders of SJIBL 573,363 4,946,51 Non-controlling Interest 3.581.554.27 3.585.295.593 1,745,940,328 1,608,652,106 Retained Earnings from previous year Add: Net Profit after Tax (attributable to equity holders of SJIBL) 3,580,980,909 3,580,349,082 Profit available for Appropriation 5,326,921,237 5,189,001,188 Appropriation: Statutory Reserve 1.430.650.055 1,445,255,312 Start-up Fund 15a.3 36.248.720 35,250,58 Dividend 1.620.827.688 1.543.645.42 Capital Reserve 6.023.752 25.346.603

Consolidated Earnings per Share [previous year's figure restated] 43

The annexed notes from 1 to 55 form an integral part of these consolidated financial statements.





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5,326,921,237

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This is the consolidated balance sheet referred to in our separate report of even date.

17 April 2024 DVC No: 2404170770AS756293

Profit against Mudaraba Perpetual Bond

Retained Earnings

393,562,943

1.745.940.328

5.189.001.188

PAGE 01





Committed to Cordial Service

FINANCIAL STATEMENTS 2023

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SHAHJALAL ISLAMI BANK P	LC. AND I	TS SUBSIDIARY	1		Note	31.12.2023 Taka	31.12.2022 Taka			Note	2023 Taka		2022 Taka
CONSOLIDATED CASH	I FLOW S	STATEMENT	•	Capital/Shareholders' Equity		Taka	Taka	Net (decrease)/increase in cash and cash ed	uivalents (A+B+	·C)	8,889,50	8.347	3,394,979,903
FOR THE YEAR ENDED	31 DECEMI	BER 2023		Paid-up Capital	17.2	11,129,683,510	10,805,517,980						
	Note	2023	2022	Statutory Reserve	18	10,803,111,162	9,372,461,107	Add: Effect of exchange rate changes on cash 8 Add: Cash and cash equivalents at the beginning		15	143,88 20,618,91		169,724,866 17,054,274,937
Cash flows from operating activities		Taka	Taka	Foreign Currency Translation Reserve	19	9,087,189	-	Cash and cash equivalents at the end of the		50a	29,652,37		20,618,979,706
	44 [19,943,302,439	17,477,056,520	Retained Earnings	20a	1,818,307,263	1,692,161,829	Net Operating Cash Flow per Share (NOCFP	-	43(ii)		10.08	3.4
Investment income receipt in cash Profit paid on deposits and borrowings	44	(8,976,036,149)	(7,992,472,282)	Total Shareholders' Equity	:	23,760,189,123	21,870,140,916	[previous year's figure restated]	>)	43(11)		10.06	5.43
Dividend receipts		166,223,735	179,480,905	Total Liabilities & Shareholders' Equity		351,719,340,172	339,818,866,156	The annexed notes from 1 to 55 form an integr	al part of these fi	nancial stateme	ents.		
Fees & commission receipt in cash		2,799,039,444	3,464,997,530	Off-balance Sheet Items				0 —			7	X	
Recoveries on investment previously written off Cash payments to employees		22,100,718 (3,994,741,790)	66,934,374 (3,637,680,957)	Contingent Liabilities				***	Tol-	. G	to process	()	<i>\$</i>
Cash payments to employees Cash payments to suppliers		(150,813,527)	(136,341,225)	Acceptances & endorsements		49,612,821,032	51,712,319,611	Dhaka. Chairman 17 April 2024	Director		Director	Managing	g Director & CE
Income tax paid		(4,241,720,985)	(2,231,001,404)	Letters of guarantee	21 22	32,828,176,233 55,470,593,578	31,316,699,877 44,418,370,950			MI DANIZ	DLC		
Receipts from other operating activities	46	1,542,030,020	1,352,760,404	Irrevocable letters of credit Bills for collection	22	26,470,542,968	26,824,787,053	SHAH	JALAL ISLA	WIN BAINK	PLC.		
Payments for other operating activities (i) Operating profit before changes in operating assets & liabili-	47 [(1,999,773,230) 5,109,610,675	(1,616,393,539) 6,927,340,328	Other contingent liabilities		20,470,342,308	20,024,767,033	STATEME	NT OF CH	ANGES IN	NEQUITY		
		3, 103,010,073	0,221,340,320	Total	Į	164,382,133,811	154,272,177,491	For the year ended 31 December 2023			\	1	Amount in Taka
Changes in operating assets and liabilities	r	/F 0F0 026 F027	(20.662.457.640)	Other Commitments		,,		Tot the year ended of December 2025				Foreign	
(Increase)/decrease in investment to customers (Increase)/decrease in other assets	48	(5,859,036,503) (3,328,206,576)	(20,662,157,610) (600,543,150)	Documentary credits, short term and trade related transactions	1	_1	_1	Particulars	Paid-up	Statutory	Retained	Currency	"Total Capital Shareholders
(Increase)/decrease of placement with other banks & financial instit		7,161,156,150	(2,762,364,425)	Forward assets purchased and forward deposits placed		_	_		Capital	Reserve	Earnings	Translation Reserve	Equity "
Increase/(decrease) in deposits from other banks		(43,797,884)	(7,046,926,871)	Undrawn note issuance, revolving and underwriting facilities		<u>-</u>	-	Balance as at 01 January 2023	10,805,517,98	0 9,372,461,107	1,692,161,829		- 21,870,140,910
Increase/(decrease) of placement from other banks & financial institu	ıtions	(14,538,676,415) 21,401,535,105	9,593,984,094	Undrawn formal standby facilities, credit lines and other commitm	nents	-	-	Dividend for the year 2022:					
Increase/(decrease) in deposits received from customers Increase/(decrease) in other liabilities on account of customers		1,477,721,462	17,342,079,211 1,228,145,025	Total		- '	-	Stock Dividend (3%) Cash Dividend Paid (12%)	324,165,53	-	(324,165,530)		(1,296,662,158
Increase/(decrease) in other liabilities	49	(154,560,589)	(104,835,524)	Total off-balance sheet items including contingent liabilities	-	164,382,133,811	154,272,177,491	Net profit during the year			3,624,871,988		3,624,871,98
(ii) Cash flows from operating assets and liabilities	-	6,116,134,751	(3,012,619,250)	Net Asset Value per Share [previous year's figure restated]	43(i)	21.35	19.65	Profit against Mudaraba Perpetual Bond		-	(411,000,092)		(411,000,092
Net cash flow from operating activities (A)=(i+ii)	-	11,225,745,426	3,914,721,079	The annexed notes from 1 to 55 form an integral part of these fina				Statutory Reserve		- 1,430,650,055	(1,430,650,055)		
Cash flows from investing activities				The annexed notes from 1 to 33 form an integral part of these fina	inciai Statemei	iils.	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	Currency Translation Difference Start-up Fund		-	(36,248,720)		9 9,087,188.5
Proceeds from sale of securities	ſ	2,004,687,917	4,679,057,930		\geq	5		Total Shareholders' Equity as at 31 December 20	23 11,129,683,51	0 10,803,111,162	1		9 23,760,189,12
Payments for purchases of securities		(461,332,479)	(1,967,354,246)	Chairman Director	Direct	ter Manag	ging Director & CEO	Equity as per above					23,760,189,12
Proceeds from sale of fixed assets Payments for purchases of fixed assets		42,480,675 (238,429,092)	11,682,989 (218,322,332)			,	ging birector & CEO	Add: Mudaraba Perpetual Bond					5,000,000,00
Net cash flows from/(used in) investing activities (B)	L	1,347,407,022	2,505,064,341	This is the consolidated balance sheet referred to in our separate r	report of even	date.	. \	Add: General Provision for Unclassified Investment Off-Balance Sheet Items	i &				4,190,588,00
Cash flows from financing activities	-					Sabb	ir Ahmed FCA, Partner	Add: Mudaraba Subordinated Bond					1,200,000,00
Receipts from issuance of debt instruments	ſ	_11		Dhaka, 17 April 2024			Enrolment No: 770	Less: Adjustment for Intangible Assets					24,540,75
Payments for redemption of debt instruments		(2,000,000,000)	(2,000,000,000)	DVC No: 2404170770AS756293		пос	da Vasi Chowdhury & Co Chartered Accountants	Total Equity as at 31 December 2023					34,126,236,37
Receipts from issue of ordinary shares		-	-	SHAHJALAL ISLAN	/I BANK	DI C		For the year ended 31 December 2022				(,	Amount in Taka
Profit against mudaraba perpetual bond Dividend paid to ordinary shareholders		(383,315,588)	(46,061,145) (1,029,096,951)									Foreign	"Total Capital
Net cash flows from/(used in) financing activities (C)	ι	(3,684,477,746)	(3,075,158,096)	PROFIT AND LOS FOR THE YEAR ENDED 3				Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Currency Translation	Shareholders
Net (decrease)/increase in cash and cash equivalents (A+B+C	- :)	8,888,674,702	3,344,627,324	FOR THE YEAR ENDED 3	I DECEIVIE	2023	2022		•			Reserve	Equity
Add: Effect of exchange rate changes on cash and cash equivaler		143,887,613	169,724,866		Note	Taka	Taka	Balance as at 01 January 2022	10,290,969,51	0 7,927,205,795	1,584,818,008		- 19,802,993,313
Add: Cash and cash equivalents at the beginning of the year	165	20,642,913,568	17,128,561,378	Operating Income				Dividend for the year 2021: Stock Dividend (5%)	514,548,47	0	(514,548,470)		1
Cash and cash equivalents at the end of the year	50	29,675,475,883	20,642,913,568	Investment Income	24a	18,129,791,800	15,885,443,131	Cash Dividend Paid (10%)			(1,029,096,951)		(1,029,096,951
Consolidated Net Operating Cash Flow per Share (NOCFPS)	43(ii)	10.09	3.52	Less: Profit paid on Deposits	25a	9,034,423,217	8,335,129,184	Net profit during the year		-	3,525,058,077		3,525,058,07
[previous year's figure restated]	=		 _	Net Investment Income		9,095,368,584	7,550,313,947	Profit against Mudaraba Perpetual Bond Statutory Reserve		- 1,445,255,312	(393,562,943)		(393,562,943
The annexed notes from 1 to 55 form an integral part of these co	nsolidated finar	ncial statements.		Income from Investments in Shares & Securities	26a	1,721,361,713	1,732,562,841	Currency Translation Difference		- 1,443,233,312	. (1,443,233,312)		-
	~	<u></u>	8/	Commission, Exchange and Brokerage	27a	2,861,079,211	3,486,719,333	Start-up Fund			(35,250,581)		(35,250,581
July.	æ	to have	(1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	Other Operating Income	28a	1,536,376,195	1,351,229,343	Total Shareholders' Equity as at 31 December 20	22 10,805,517,98	0 9,372,461,107	1,692,161,828		- 21,870,140,91
Dhaka. Chairman Director	i	Director Mana	aging Director & CEO	Total Connecting Income		6,118,817,118	6,570,511,517	Equity as per above					21,870,140,91
17 April 2024		<i>'</i>	•	Total Operating Income		15,214,185,702	14,120,825,464	Add: Mudaraba Perpetual Bond	. 0				5,000,000,00
SHAHJALAL ISLAMI BANK P	LC. AND I	TS SUBSIDIARY	/	Operating Expenses	202 [2 011 622 751	2 541 100 700	Add: General Provision for Unclassified Investment Off-Balance Sheet Items	5 &				4,017,940,09
CONSOLIDATED STATEMEN		NICES IN EQUI	ITV	Salaries and Allowances Rent, Taxes, Insurances, Electricity etc.	29a 30a	3,911,632,751 385,313,991	3,541,190,780 395,349,782	Add: Mudaraba Subordinated Bond					3,200,000,00
CONSOLIDATED STATEMEN	OF CHA	INGES IN EQU	111	Legal Expenses	31a	2,399,713	1,362,822	Less: Adjustment for Intangible Assets Total Equity as at 31 December 2022					23,598,63 34,064,482,37
For the year ended 31 December 2023			(Amount in Taka)	Postage, Stamps, Telecommunication etc.	32a	54,839,785	53,233,194						,00-,702,370
Statutory	ital Retained		on- Total Capital/	Stationery, Printings, Advertisements etc.	33a	149,908,208	134,894,501	The annexed notes from 1 to 55 form an integral	part of these fina	inciai statements	s. 	\vee	٠,
Particulars Paid-up Capital Statutory Cap Reserve Rese		Translation Inte	rolling Shareholders' erest Equity	Chief Executive's Salary & Fees	34	16,272,000	22,399,944			Q		Ž.	, June /
Balance as at 01 January 2023 10,805,517,980 9,372,461,107 28,7	06 507 1 745 040	Reserve	2,387,434 22,185,103,447	Directors' Fees & Expenses Sharia'h Supervisory Committee's Fees & Expenses	35 36	4,343,644 1,073,245	6,596,383 619,587	Dhaka. Chairman	Director		Director	Managins	g Director & CE
Balance as at 01 January 2023 10,805,517,980 9,372,461,107 28,7 Dividend for the year 2022:	J0,J37 1,743,940	,320 - Z3.	2,100,100,447	Auditor's Fees	37a	1,035,000	550,000	17 April 2024					/
Stock Dividend 324,165,530 -	- (324,165,		-	Depreciation & Repairs of Bank's Assets	38a	600,330,115	558,210,217	SHAH	JALAL ISLA	MI BANK	PLC.		
Cash Dividend	- (1,296,662,		1,500,000) (1,301,162,158)	Zakat Expenses	39	243,649,917	205,584,162	LIQUIDITY STATEMENT (A	SSETS &	LIABILITI	ES MATL	RITY AN	(ALYSIS)
Net profit during the year	- 3,580,980	,909	573,363 3,581,554,271	Other Expenses	40a	956,556,170	866,192,092	Λ.	AT 21 DECI	ENABED 202	2		

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation Reserve	Non- controlling Interest	Total Capital/ Shareholders' Equity
Balance as at 01 January 2023	10,805,517,980	9,372,461,107	28,796,597	1,745,940,328	-	232,387,434	22,185,103,447
Dividend for the year 2022:							
Stock Dividend	324,165,530	-	-	(324,165,530)		-	-
Cash Dividend	-	-	-	(1,296,662,158)		(4,500,000)	(1,301,162,158)
Net profit during the year	-	-	-	3,580,980,909		573,363	3,581,554,271
Profit against Mudaraba Perpetual Bond				(411,000,092)		-	(411,000,092)
Statutory Reserve	-	1,430,650,055	-	(1,430,650,055)	l l	-	-
Currency Translation Difference	-	-	-	-	9,087,189	-	9,087,189
Start-up Fund	-	-	-	(36,248,720)		-	(36,248,720)
Capital Reserve	-	-	6,023,752	(6,023,752)		-	-
Total Shareholders' Equity as at 31 December 2023	11,129,683,510	10,803,111,162	34,820,349	1,822,170,931	9,087,189	228,460,797	24,027,333,937
Add: Mudaraba Perpetual Bond							5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items							4,240,053,735
Add: Mudaraba Subordinated Bond							1,200,000,000
Less: Adjustment for Intangible Assets							24,816,045
Total Equity as at 31 December 2023							34,442,571,627
For the year ended 31 December 2023	nber 2022					(Am	34,442,571,62
Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation	Non- controlling	Total Capital/ Shareholders'

For the year ended 31 Decem	iber 2022					(Am	ount in Taka)
Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation Reserve	Non- controlling Interest	Total Capital/ Shareholders' Equity
Balance as at 01 January 2022	10,290,969,510	7,927,205,795	3,449,994	1,608,652,106	-	227,440,923	20,057,718,328
Dividend for the year 2021:							
Stock Dividend (5%)	514,548,470	-		(514,548,470)		-	
Cash Dividend Paid (10%)	-	-	-	(1,029,096,951)		-	(1,029,096,951)
Net profit during the year	-	-	-	3,580,349,082		4,946,511	3,585,295,593
Profit against Mudaraba Perpetual Bond				(393,562,943)			(393,562,943)
Statutory Reserve	-	1,445,255,312	-	(1,445,255,312)		-	-
Currency Translation Difference	-	-	-	-	-	-	-
Start-up Fund				(35,250,581)			(35,250,581)
Capital Reserve			25,346,603	(25,346,603)			-
Total Shareholders' Equity as at 31 December 2022	10,805,517,980	9,372,461,107	28,796,597	1,745,940,328		232,387,434	22,185,103,446
Add: Mudaraba Perpetual Bond							5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items							4,067,405,831
Add: Mudaraba Subordinated Bond							3,200,000,000
Less: Adjustment for Intangible Assets							23,942,748
Total Equity as at 31 December 2022							34,428,566,530

The annexed notes from 1 to 55 form an integral part of these consolidated financial statements.



Mudaraba Term Deposits

Other Mudaraba Deposits

Bills Payable

Mudaraba Bonds

Other Liabilities

Total Liabilities

Deferred Tax Liabilities

Al-Wadeeah Current & Other Deposit Accounts







SHAHJAL	.AL ISLAMI BANK	PLC.				
BALANCE SHEET AS AT 31 DECEMBER 2023						
	31.12.2023					
	Note	Taka	Taka			
Property and Assets						
Cash						
Cash in Hand (including Foreign Currencies)	3a	2,247,682,953	2,399,102,842			
alance with Rangladesh Rank & Sonali Rank Ltd						

(including Foreign Currencies)	4a	23,432,585,249	14,924,287,024
		25,680,268,203	17,323,389,865
Balance with other Banks and Financial Institutions			
Inside Bangladesh	ſ	2,217,432,070	2,192,462,827
Outside Bangladesh		1,754,675,394	1,103,127,014
	5a	3,972,107,464	3,295,589,841
Placement with other Banks & Financial Institutions	6a	14,115,801,566	21,276,957,716
Investments in Shares & Securities			
Government	ſ	24,639,910,000	25,639,910,000
Others		7,310,952,402	7,846,594,135
	7a	31,950,862,402	33,486,504,135
Investments			
General Investment etc.	ſ	231,683,099,579	220,328,259,077
Bills Purchased and Discounted	L	10,067,701,645	16,901,718,515
	8a _	241,750,801,224	237,229,977,592
Fixed Assets including Premises, Furniture and Fixtures	9a	5,235,145,745	5,272,662,474
Other Assets	10a	28,926,044,213	21,844,875,177
Non-Banking Assets	11	88,309,355	88,909,355
Total Property and Assets	_	351,719,340,172	339,818,866,156
Liabilities and Capital	_		
Liabilities			
Placement from other Banks & Financial Institutions	12a	27,511,352,759	42,036,645,204
Deposits and Other Accounts	_		
Mudaraba Savings Deposits		39,696,820,704	36,934,789,424

97,867,730,869

47,130,779,908

60,012,469,463

4,877,223,738

249,585,024,682

8,200,000,000

42,592,548,156

327,959,151,049

70,225,452

13a

15a

86,817,226,090

50,064,730,403

48,293,094,847

5,872,217,849

10,200,000,000

37,492,869,557

317,948,725,240

237,151,866

	Note	31.12.2023	31.12.2022
Control (Character)	14016	Taka	Taka
Capital/Shareholders' Equity	47.0	44 420 602 540	40 005 547 000
Paid-up Capital	17.2	11,129,683,510	10,805,517,980
Statutory Reserve	18	10,803,111,162	9,372,461,107
Foreign Currency Translation Reserve	19	9,087,189	-
Retained Earnings	20a	1,818,307,263	1,692,161,829
Total Shareholders' Equity		23,760,189,123	21,870,140,916
Total Liabilities & Shareholders' Equity		351,719,340,172	339,818,866,156
Off-balance Sheet Items			
Contingent Liabilities			
Acceptances & endorsements		49,612,821,032	51,712,319,611
Letters of guarantee	21	32,828,176,233	31,316,699,877
Irrevocable letters of credit	22	55,470,593,578	44,418,370,950
Bills for collection		26,470,542,968	26,824,787,053
Other contingent liabilities		-	-
Total		164,382,133,811	154,272,177,491
Other Commitments			_
Documentary credits, short term and trade related transactions		-1	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments	S	-	-
Total		<u> </u>	-
Total off-balance sheet items including contingent liabilities		164,382,133,811	154,272,177,491
Net Asset Value per Share [previous year's figure restated]	43(i)	21.35	19.65
The annexed notes from 1 to 55 form an integral part of these financia	ıl stateme	nts.	
	_		X /
	-Lan	a escal	(1 mm)
Chairman Director	Direc	tor Manag	ging Director & CEO
This is the consolidated balance sheet referred to in our separate repo	rt of ever	/	<i>, - </i>
12 11.1			· ~
		Sabb	ir Ahmed FCA, Partner
Dhaka, 17 April 2024		Uee	Enrolment No: 770
DVC No: 2404170770AS756293		нос	la Vasi Chowdhury & Co Chartered Accountants

17 April 2024 DVC No: 2404170770AS756293			Nasi Chowdhury & Co Chartered Accountants					
SHAHJALAL ISLAMI BANK PLC.								
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2023								
2023 2								
	Note	Taka	Taka					
Operating Income								
Investment Income	24a	18,129,791,800	15,885,443,131					
Less: Profit paid on Deposits	25a	9,034,423,217	8,335,129,184					
Net Investment Income		9,095,368,584	7,550,313,947					
Income from Investments in Shares & Securities	26a 🗆	1,721,361,713	1,732,562,841					
Commission, Exchange and Brokerage	27a	2,861,079,211	3,486,719,333					
Other Operating Income	28a	1,536,376,195	1,351,229,343					
		6,118,817,118	6,570,511,517					
Total Operating Income	_	15,214,185,702	14,120,825,464					
Operating Expenses								
Salaries and Allowances	29a	3,911,632,751	3,541,190,780					
Rent, Taxes, Insurances, Electricity etc.	30a	385,313,991	395,349,782					
Legal Expenses	31a	2,399,713	1,362,822					
Postage, Stamps, Telecommunication etc.	32a	54,839,785	53,233,194					
Stationery, Printings, Advertisements etc.	33a	149,908,208	134,894,501					
Chief Executive's Salary & Fees	34	16,272,000	22,399,944					
Directors' Fees & Expenses	35	4,343,644	6,596,383					
Sharia'h Supervisory Committee's Fees & Expenses	36	1,073,245	619,587					
Auditor's Fees	37a	1,035,000	550,000					
Depreciation & Repairs of Bank's Assets	38a	600,330,115	558,210,217					
Zakat Expenses	39	243,649,917	205,584,162					
Other Expenses	40a	956,556,170	866,192,092					
Total Operating Expenses	_	6,327,354,539	5,786,183,465					
Profit before Provision	23a 	8,886,831,162	8,334,641,999					
Specific Provision for Classified Investments		1,570,920,000	785,480,000					
General Provision for Unclassified Investments		194,060,890	210,885,441					
General Provision for Off-balance Sheet Items		(31,400,000)	-					
Provision for diminution in value of Investments in Shares		-	-					
Provision for Other Assets		<u> </u>	112,000,000					
Total Provision	41a	1,733,580,890	1,108,365,441					
Total Profit before Taxes		7,153,250,273	7,226,276,558					
Provision for Taxation								
Deferred Tax	42a	(166,926,414)	-					
Current Tax	42c	3,695,304,699	3,701,218,481					
		3,528,378,285	3,701,218,481					
Net Profit after Taxation	_	3,624,871,988	3,525,058,077					
Retained Earnings from previous year	F	1,692,161,829	1,584,818,008					
Add: Net Profit after Tax		3,624,871,988	3,525,058,077					
Profit available for Appropriation	_	5,317,033,817	5,109,876,085					
	_	3,317,033,017	3,103,070,003					
Appropriation:	_							
Statutory Reserve	18	1,430,650,055	1,445,255,312					

This is the consolidated balance sheet referred to in our separate report of even date.

The annexed notes from 1 to 55 form an integral part of these financial statements.

FOR 1



Cash flows from operating activities Investment income receipt in cash Profit paid on deposits Dividend receipts

Fees & commission receipt in cash

Cash payments to employees

Cash payments to suppliers

Income tax paid

Recoveries on investment previously written-off

Payments for redemption of debt instruments

Net cash flows from/(used in) financing activities (C)

Receipts from issue of ordinary shares

Profit against mudaraba perpetual bond

Dividend paid to ordinary shareholders

Profit against Mudaraba Perpetual Bond

Earnings per Share (EPS) [previous year's figure restated]

Start-up Fund

Retained Earnings

Dividend



35,250,581

1,543,645,421

393,562,943

1.692.161.829

5,109,876,085

3.316.994.466

(3,563,590,724)

(134,894,501)

(2,188,624,194)

66,934,374

SHAHJALAL ISLAMI BANK PLC.								
CASH FLOW STATEMENT OR THE YEAR ENDED 31 DECEMBER 2023								
	Ness	2023	2022					
	Note	Taka	Taka					
ies								
	44a	19,673,238,630	17,054,304,197					
	45a	(8,762,916,189)	(7,778,867,646)					
		216,523,735	179,480,905					

2,717,191,598

22,100,718

(3,927,904,751)

(149,908,208

(4,201,023,656)

15a.3

36.248.720

1,620,827,688

411,000,092

1.818.307.263

5,317,033,817

3.26

Receipts from other operating activities	46a	1,535,197,977	1,346,180,485
Payments for other operating activities	47a	(1,961,852,413)	(1,563,784,406)
(i) Operating Profit before changes in operating assets & liabilities		5,160,647,441	6,734,132,958
Changes in operating assets and liabilities			
(Increase)/decrease in investment to customers		(6,020,842,463)	(20,643,393,593)
(Increase)/decrease in other assets	48a	(3,334,811,127)	(591,081,108)
(Increase)/decrease of placement with other banks & financial institutions		7,161,156,150	(2,762,364,425)
Increase/(decrease) in deposits from other banks		(43,797,884)	(7,046,926,871)
Increase/(decrease) of placement from other banks & financial institutions		(14,525,292,445)	9,600,192,382
Increase/(decrease) in deposits received from customers		21,445,650,400	17,183,735,808
Increase/(decrease) in other liabilities on account of customers		1,477,721,462	1,228,145,025
Increase/(decrease) in other liabilities	49a	(97,767,764)	179,156,379
(ii) Cash flows from operating assets and liabilities		6,062,016,330	(2,852,536,403)
Net cash flow from operating activities (A)=(i+ii)		11,222,663,771	3,881,596,555

Net cash flow from operating activities (A)=(i+ii)	11,222,663,771	3,881,596,555
Cash flows from investing activities		
Proceeds from sale of securities	1,982,799,424	4,331,449,932
Payments for purchases of securities	(447,157,691)	(1,550,351,980)
Proceeds from sale of fixed assets	42,480,675	11,682,989
Payments for purchases of fixed assets	(231,300,086)	(204,239,498)
Purchase/sale of subsidiaries	- -	-
Net cash used in investing activities (B)	1,346,822,322	2,588,541,444
Cash flows from financing activities		
Receipts from issuance of debt instruments	-	-

(3,679,977,746)	(3,075,158,096)
(1,296,662,158)	(1,029,096,951)
(383,315,588)	(46,061,145)
(2,000,000,000)	(2,000,000,000)
-	-

The annexed notes from 1 to 55 form an integral part of these finar	cial statemen	ts	
Net Operating Cash Flow per Share (NOCFPS) [previous year's figure restated]	43(ii)	10.08	3.49
Cash and cash equivalents at the end of the year	50a	29,652,375,666	20,618,979,706
Add: Cash and cash equivalents at the beginning of the year	_	20,618,979,706	17,054,274,937
Add: Effect of exchange rate changes on cash & cash equivalents		143,887,613	169,724,866
Net (decrease)/increase in cash and cash equivalents (A+B+C)		8,889,508,347	3,394,979,903
	Note	Taka	Taka
	Ness	2023	2022

	figure restated]	C11 5)		10.00
annexed note	es from 1 to 55 form an in	tegral part of these financia	l statements.	
ika. April 2024	Chairman	Director	Director	Ma
	CII	ALLIAL AL ICI ABALI	DANIK DLC	

STATEMENT OF CHANGES IN EQUITY							
For the year ended 31 December 2023				(A	mount in Taka)		
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Reserve	"Total Capital/ Shareholders' Equity "		
Balance as at 01 January 2023	10,805,517,980	9,372,461,107	1,692,161,829	-	21,870,140,916		
Dividend for the year 2022:							
Stock Dividend (3%)	324,165,530	-	(324,165,530)		-		
Cash Dividend Paid (12%)	-	-	(1,296,662,158)		(1,296,662,158)		
Net profit during the year	-	-	3,624,871,988		3,624,871,988		
Profit against Mudaraba Perpetual Bond	-	-	(411,000,092)		(411,000,092)		
Statutory Reserve	-	1,430,650,055	(1,430,650,055)		-		
Currency Translation Difference	-	-	-	9,087,189	9,087,188.55		
Start-up Fund	-	-	(36,248,720)		(36,248,720)		
Total Shareholders' Equity as at 31 December 2023	11,129,683,510	10,803,111,162	1,818,307,263	9,087,189	23,760,189,123		
Equity as per above					23,760,189,123		
Add: Mudaraba Perpetual Bond					5,000,000,000		
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items					4,190,588,000		
Add: Mudaraba Subordinated Bond					1,200,000,000		
Less: Adjustment for Intangible Assets					24,540,751		
Tatal Carrier on at 24 December 2022					24 426 226 272		

For the year ended 31 December 2022				(A	mount in Taka
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Reserve	"Total Capital/ Shareholders' Equity "
Balance as at 01 January 2022	10,290,969,510	7,927,205,79	5 1,584,818,008	-	19,802,993,313
Dividend for the year 2021:				•	
Stock Dividend (5%)	514,548,470		- (514,548,470)		
Cash Dividend Paid (10%)	-		- (1,029,096,951)		(1,029,096,951
Net profit during the year	-		- 3,525,058,077		3,525,058,077
Profit against Mudaraba Perpetual Bond	-		- (393,562,943)		(393,562,943
Statutory Reserve	-	1,445,255,31	2 (1,445,255,312)		
Currency Translation Difference	-			-	
Start-up Fund	-		- (35,250,581)		(35,250,581
Total Shareholders' Equity as at 31 December 2022	10,805,517,980	9,372,461,10	7 1,692,161,828		21,870,140,916
Equity as per above					21,870,140,916
Add: Mudaraba Perpetual Bond					5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items					4,017,940,096
Add: Mudaraba Subordinated Bond					3,200,000,000
Less: Adjustment for Intangible Assets					23,598,634
Total Equity as at 31 December 2022					34,064,482,378

annexed notes fro	m 1 to 55 form	n an integral part of these financial st	atements.	
aka. April 2024	Chairman	Director	Director	Managing Director & CE
		CHAHIALAL ICLAMIE	BANK DI C	

AS AT 31 DECEMBER 2023						
					((Amount in Taka)
Particulars	Up to 01 Month	01-03 Months	03-12 Months	01-05 Years	More than 05 years	Total
Assets						
Cash in Hand	2,247,682,953	-	-	-	-	2,247,682,953
Balance with Other Banks and Financial Institutions	15,538,738,979	1,945,509,733	-	٠	9,920,444,000	27,404,692,713
Placement with Other Banks & Financial Institutions	6,300,000,000	7,505,000,000		310,801,566	-	14,115,801,566
Investments in Shares & Securities	200,000,000	-	4,143,667,910	26,079,910,000	1,527,284,492	31,950,862,402
Investments	53,185,176,269	50,767,668,257	53,185,176,269	38,680,128,196	45,932,652,233	241,750,801,224
Fixed Assets including Premises, Furniture and Fixtures	1,151,732,064	1,099,380,606	1,151,732,064	837,623,319	994,677,692	5,235,145,745
Other Assets	7,309,217,563	1,600,485,694	2,206,015,063	15,295,325,892	2,515,000,000	28,926,044,213
Non-Banking Assets	-	-	88,309,355		-	88,309,355
Total Assets (i)	85,932,547,829	62,918,044,291	60,774,900,662	81,203,788,973	60,890,058,416	351,719,340,172
Liabilities						
Placement from Other Banks &	5.502.270.552	11.004.541.103	8.253.405.828	2.751.135.276	-	27.511.352.759

Furniture and Fixtures	1,151,/32,064	1,099,380,606	1,151,/32,064	837,623,319	994,677,692	5,235,145,745
Other Assets	7,309,217,563	1,600,485,694	2,206,015,063	15,295,325,892	2,515,000,000	28,926,044,213
Non-Banking Assets	-	-	88,309,355	-	-	88,309,355
Total Assets (i)	85,932,547,829	62,918,044,291	60,774,900,662	81,203,788,973	60,890,058,416	351,719,340,172
Liabilities						
Placement from Other Banks & Financial Institutions	5,502,270,552	11,004,541,103	8,253,405,828	2,751,135,276	-	27,511,352,759
Deposits and Other Accounts	64,198,673,161	47,607,614,164	47,105,362,775	40,451,264,477	50,222,110,105	249,585,024,682
Mudaraba Bonds	-		2,000,000,000	1,200,000,000	5,000,000,000	8,200,000,000
Other Liabilities	8,092,584,150	3,407,403,853	2,129,627,408	24,703,677,931	4,259,254,816	42,592,548,156
Deferred Tax Liabilities	-	-	-	-	70,225,452	70,225,452
Total Liabilities (ii)	77,793,527,863	62,019,559,120	59,488,396,010	69,106,077,684	59,551,590,372	327,959,151,049
Net Liquidity Gap (i-ii)	8,139,019,967	898,485,171	1,286,504,651	12,097,711,290	1,338,468,044	23,760,189,123
The annexed notes from 1 to 55 for	orm an integral pa	art of these find	ancial stateme	nts.		
			-	_	\sim	_ /

Dhaka. 17 April 2024 HAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY NOTES TO THE CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS

AS AT AND FOR THE YEAR ENDED 31 DECEMBER 2023

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." vide RJSC 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 140 (one hundred forty) branches, 132 (one hundred thirty two) ATM booths, 119 (one hundred mineteen) agent banking outlets and 2.875 employees all over Bangladesh. The Bank also has a subsidiary Company named 'Shahjalal Islami Bank Securities Limited' and an Offshore Banking Unit. The Bank is listed with both the Stock Exchanges of the country, i.e., Dhaka Stock Exchange PLC and Chittagong Stock Exchange Limited. The registered office of the Bank is located at Shahjalal Islami Bank Tower, Plot-04, Block-CWN(C), Gulshan Avenue, Gulshan,

1.2. Nature of Business

The Bank offers all kinds of Islamic Shari'ah based commercial Banking services to its customers through its branches following the provisions of the Banking Companies Act, 1991 (as amended up to date), Bangladesh Bank's Directives and directives of other regulatory authorities and the principles of the Islamic Shari'ah.

Offshore 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 Offshore 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 Offshore Banking Unit are also presented.

1.4. Agent Banking

Shahjalal 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 31 December 2023 there were 119 Agent Banking Outlets in 43 districts and 96 upazillas across the country. Services that are currently being dispensed include account opening i.e., Al-Wadeeah Current A/C, Mudaraba Savings A/C, Mudaraba Scheme Deposit A/C, Mudaraba Term Deposit A/C, cash deposit and withdrawal from agent banking outlets and SJIBPLC branches, fund transfer (P2P), inward/outward cheque payment, remittance disbursement, balance inquiry, SMS banking, EFTN & RTGS etc.

1.5. 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. C-86917/10 dated 06 September 2010 and commenced its operation on 25 May 2011. The main objective of the company is to carry on business of stock brokers/dealers in relation to shares and securities dealings and other services as mentioned in the Memorandum and Articles of Association of the company. It has corporate membership of Dhaka Stock Exchange PLC and Chittagong Stock Exchange Limited. Shahjalal Islami Bank PLC. holds 91.79% shares of Shahjalal Islami Bank Securities Limited.

2. Significant Accounting Policies

The accounting policies set out below have been applied consistently to all the periods presented in these financial statements and have been applied consistently by the Bank:

2.1. Basis of Preparation of the Financial Statements

The Bank and its subsidiary (the "Group") are being operated in strict compliance with the rules of Islamic Shari'ah. 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 (IFRSs).

Consolidated and separate financial statements of the Group and the Bank, respectively, have been prepared in accordance with the International Financial Reporting Standards (IFRS) and International Accounting Standards (IASs) as adopted by the Financial Reporting Council (FFC) under the Financial Reporting Act (FFA), 2015 and, 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 (as amended up to date); ii) The Companies Act, 1994;
- iii) Circulars, Rules and Regulations issued by Bangladesh Bank (BB) time to time;
- iv) Bangladesh Securities and Exchange Ordinance, 1969; Bangladesh Securities and Exchange Rules, 1987; Bangladesh Securities and Exchange Act, 1993 and Bangladesh Securities and Exchange Commission (Public Issue) Rules, 2015 and
- v) The Income Tax Act, 2023; vi) The Value Added Tax and Supplementary Duty Act, 2012, The Value Added Tax Rules, 2016 and amendments thereon;
- vii) Dhaka Stock Exchange PLC (DSE), Chittagong Stock Exchange Limited (CSE) and Central Depository Bangladesh Limited (CDBL) rules and regulations; viii) Financial Reporting Act, 2015; and ix) Other applicable laws and regulations





Committed to Cordial Service

FINANCIAL STATEMENTS 2023

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

As such the Group and the Bank have departed from those which are the requirements of IFRSs and IASs in order to comply with the rules and regulations of Bangladesh Bank are disclosed below:

i) Presentation of Financial Statements

IFRS/IAS: As per IAS 1: Presentation of Financial Statements, a complete set of financial statements comprises a statement of financial position, a statement of profit or loss and other comprehensive income, a statement of changes in equity, a statement of cash flows, notes comprising a summary of significant accounting policies and other explanatory information and comparative information. IAS 1 has also stated the entity to disclose assets and liabilities under current and non-current classification separately in its statement of financial position.

Bangladesh Bank: A format of financial statements (i.e., balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement) is prescribed in the "First Schedule" of Section 38 of the Banking Companies Act, 1991 (as amended up to date) and BRPD circular no. 15 dated 09 November 2009 of Bangladesh Bank. Assets and liabilities are not classified under current and non-current heading in the prescribed format of financial statements.

ii) Name of the Financial Statements

IFRS/IAS: As per IAS 1, complete set of financial statements consists statement of financial position, statement of profit or loss and other comprehensive income, statement of changes in equity, statement of cash flows and notes comprising a summary of significant accounting policies and other explanatory information.

Bangladesh Bank: The forms of financial statements and directives for preparation thereof of the Islamic banking companies in Bangladesh are guided by BRPD circular no. 15 dated 09 November 2009 Bangladesh Bank. BRPD circular no. 15 states the statement of financial position as balance sheet and statement of profit or loss and other comprehensive income as profit and loss account

iii) Investments in Shares and Securities

IFRS/IAS: As per requirements of IFRS 9: Financial Instruments, classification and measurement of investments in shares and securities will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics. Based on these factors it would generally fall either under "at fair value through profit or loss account" or under "at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or other comprehensive income respectively.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investments; otherwise, investments are recognised at cost.

iv) Revaluation Gains/Losses on Government Securities

IFRS/IAS: As per requirement of IFRS 9, where securities will fall under the category of fair value through profit or loss account and any change in fair value of the asset is recognised through profit or loss account. Held for Trading (HFT), any change in the fair value of held for trading assets is recognised through profit and loss account. Securities designated as amortised cost are measured at effective interest rate method and interest income is recognised through the profit and loss account.

Bangladesh Bank: HFT securities are revalued on the basis of mark to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognised in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortised at the year end and gains or losses on amortisation are recognised in other reserve as a part of equity.

v) Provision on Investments and Off-balance Sheet Items

IFRS/IAS: As per IFRS 9, an entity shall recognise an impairment allowance on investments (loans) based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for investments (loans) at an amount equal to the lifetime expected credit losses if the credit risk on these investments has increased significantly since initial recognition whether assessed on an individual or collective basis considering all reasonable information, including that which is forward-looking. For those investments (loans) for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 months' expected credit losses that may result from default events on investments that are possible within 12 months after reporting date.

Bangladesh Bank: As per BRPD circular no. 14 (23 September 2012), BRPD circular no. 19 (27 December 2012), BRPD circular Bangladesh Bank: As per BRPD circular no. 14 (23 September 2012), BRPD circular no. 19 (27 December 2012), BRPD circular no. 0.5 (27 May 2013), BRPD circular no. 16 (18 November 2014), BRPD circular no. 15 (27 September 2017), BRPD circular no. 01 (20 February 2018), BRPD circular no. 03 (21 April 2019), BRPD circular no. 07 (19 March 2020), BRPD circular no. 16 (21 July 2020), BRPD circular no. 17 dated 28 September 2020, BRPD circular letter no. 52 dated 20 October 2020, BRPD circular letter no. 56 dated 10 December 2020, BRPD circular letter no. 3 dated 24 March 2021, BRPD circular letter no. 18 dated 24 March 2021, BRPD circular no. 13 dated 27 June 2021, BRPD circular letter no. 45 dated 04 October 2021, BRPD circular letter no. 50 dated 14 December 2021, BRPD circular letter no. 51 dated 27 June 2021, BRPD circular letter no. 54 dated 30 December 2021, BRPD circular no. 14 dated 22 June 2022, BRPD circular no. 51 dated 18 December 2022 and BRPD circular no. 53 dated 22 December 2022, a general provision at 0.25% to 2% under different categories of june/assified lans (prod/standard loans) bas to be maintained reardless of following vinpairment of impairment in productions and categories of impairment of impairment of impairment of impairment of the production of th categories of unclassified loans (good/standard loans) has to be maintained regardless of objective evidence of impairmen Also, provision for sub-standard loans, doubtful loans and bad losses has to be provided at 20%, 50% and 100% respectively except (a) short-term agricultural and micro-credits where 5% for sub-standard and doubtful loans and 100% for bad & loss loans; and (b) cottage micro and small credits where 5% for sub-standard, 20% for doubtful and 100% for bad & loss loans depending on the duration of overdue. Again, as per BRPD circular no. 14 dated 23 September 2012 and BRPD circular no. 13 dated 18 October 2018, a general provision at 0.50% to 1% is required to be provided for all off-balance sheet exposures except LC issued against Fast Track Electricity Project & Bills for Collection according to BRPD circular letter no. 01 dated 03 January 2018 & BRPD circular no. 07 dated 21 June 2018 respectively. Such provision policies are not specifically in line with those prescribed by IFRS 9.

vi) Recognition of Investment Income in Suspense

IFRS/IAS: Investments (loans) to customers are generally classified at amortised cost as per IFRS 9 and interest income is recognised by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently becomes credit-impaired, the entity shall apply the effective interest rate to the amortised cost of the investment

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, once an investment (loan) is classified, investment income on such investment is not allowed to be recognised as income, rather the corresponding amount needs to be credited to an investment income in suspense account, which is presented as liability in the balance sheet.

IFRS/IAS: As per IAS 1, Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single other comprehensive income stateme

Bangladesh Bank: Bangladesh Bank issued templates for financial statements which will strictly be followed by all Banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to be included in a single Other Comprehensive Income (OCI) Statement. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

viii) Financial Instruments - Presentation and Disclosure

In several cases, Bangladesh Bank guidelines categorise, recognise, measure and present financial instruments differently from those prescribed in IFRS 9. As such full disclosure and presentation requirements of IFRS 7 cannot be made in the financial statements.

IFRS/IAS: As per IFRS 9, financial guarantees are contracts that require the issuer to make specified navments to reimburse the holder for a loss it incurs because a specified debtor falls to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value plus transaction costs that are directly attributable to the issue of the financial liabilities. The financial guarantee liability is subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognised less, income recognised in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, financial guarantees such as letter of credit, letter

x) Cash and Cash Equivalents IFRS/IAS: Cash and cash equivalent items should be reported as cash items as per IAS 7: Statement of Cash Flows.

Bangladesh Bank: Some cash and cash equivalent items such as 'money at call on short notice', treasury bills, Bangladesh Bank bills and prize bond are not shown as cash and cash equivalents. Money at call on short notice is presented on the balance sheet, and treasury bills, prize bonds are shown in investments.

xi) Non-Banking Assets

IFRS/IAS: No indication of non-banking assets is found in any IFRSs. Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, there must exist a face item named Non-Banking

xii) Cash Flow Statement IFRS/IAS: The cash flow statement can be prepared using either the direct method or the indirect method. The presentation is

selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 and BRPD circular no. 15 dated 09 November 2009, cash flow is the mixture of direct and indirect methods. xiii) Balance with Bangladesh Bank (Cash Reserve Requirement)

IFRS/IAS: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations

Bangladesh Bank: Balance with Bangladesh Bank is treated as cash and cash equivalents. xiv) Presentation of Intangible Asset IFRS/IAS: An intangible asset must be identified and recognised, and the disclosure must be given as per IAS 38; Intangible

Bangladesh Bank: There is no regulation for intangible assets in BRPD circular no. 15 dated 09 November 2009.

IFRS/IAS: There is no concept of off-balance sheet items in any IFRS; hence, there is no requirement for disclosure of off-

balance sheet items on the face of the balance sheet. Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, off-balance sheet items (e.g., letter of credit, letter guarantee, etc.) must be disclosed separately on the face of the balance sheet

IFRS/IAS: There is no requirement to show appropriation of profit in the face of statement of comprehensive income. Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, an appropriation of profit should be disclosed in

the face of profit and loss account xvii) Investments Net off Provision

IFRS/IAS: Investments/loans and advances should be presented net off provision. Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, provisions on investments/loans and advances are presented separately as liability and cannot be net off against investments/loans and advances.

xviii) Recovery of Written off Investments/Loans

IFRS/IAS: As per IAS 1, an entity shall not offset assets and liabilities or income and expenses, unless required or permitted by any IFRSA, Again, recovery of written off investments/loans should be charged to profit and loss account as per IFRS 15: Revenue from Contracts with Customers.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, recoveries of amount previously written off should be adjusted with the specific provision for investments/loans and advances.

As per IFRS 15, revenue should be recognised on accrual basis, but due to the unique nature of Islamic Banks, income from investment under Murabaha, Bi-Muazzal, HPSM, Ijarah, Bi-Salam, Quard, IDBP and FDBP modes is accounted for on realization

basis as per AAOIFI and Bangladesh Bank guidelines Departure from BSEC Directive to comply with the rules and regulations of Bangladesh Bank: As per BSEC Directive No. BSEC/CMRRCD/2021-386/03 dated 14 January 2021, unclaimed dividend is required to be presented

as a separate line item in the statement of financial position but the financial statements of the Bank are prepared as per the "First Schedule" and Section 38 of the Banking Companies Act, 1991 (as amended up to date) and BRPD Circular No. 15 dated 09 November 2009. Therefore, the unclaimed dividend has been presented in the separate note no. 13a.5 under the head of Unclaimed Dividend Account of the financial statements. 2.2. Basis of Consolidation

The consolidated Financial Statements include the Financial Statements of Shahjalal Islami Bank PLC. including Offshore Banking Unit and the Financial Statements of its subsidiary named Shahjalal Islami Bank Securities Limited made up to the end of the financial year.

The consolidated Financial Statements have been prepared in accordance with IFRS 10: Consolidated Financial Statements. The

to govern the financial and operating policies of an enterprise to obtain benefits from its activities from the date that contro nmences until the date that control ceases. The Financial Statements of subsidiary are included in the consolidated Financial Statements from the date that control effectively commences until the date the control effectively ceases

2.4. Transactions Eliminated on Consolidation

All intra-group transactions, balances, income and expenses are eliminated on consolidation. Profit and Loss resulting from transaction between groups are also eliminated on consolidation.

The Financial Statements have been prepared on a going concern principle which is the assumption that an entity will remain in business for the foreseeable future. Conversely, the Bank has neither any intention nor any legal or regulatory compulsion to halt operations and liquidate its assets in the near term at what may be very low fire-sale prices. Key financial parameters (including liquidity, profitability, asset quality, provision sufficiency, capital adequacy and credit rating) of the Bank continued to demonstrate a healthy trend for a couple of years. The management is not aware of any material uncertainties that may cause to believe that significant doubt upon the Bank's ability to continue as a going concern

2.6. Significant Accounting Estimates, Judgments and Assumptions

The preparation of Financial Statements requires the Bank to make certain estimates and to form judgments about the application of accounting policies which may affect the reported amounts of assets, liabilities, income and expenses; due to that actual results may differ to reasonable extent.

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Estimates and underlying assumptions are reviewed on an ongoing basis and recognised its effects on present and future financial positions. The most significant areas where estimates and judgments have been made are on: provision for investments;

- provision for income taxes (current & deferred);
- gratuity fund;
- liquidity statement
- estimation of useful life of fixed assets and its depreciation; and

2.7. Assets and Basis of their Valuation

2.7.1 Cash and Cash Equivalents Cash and cash equivalents include cash in hand and balance with Bangladesh Bank and its agent bank and balances with other banks and financial institutions.

2.7.2 Investments in Shares and Securities

Mudaraba Subordinated Bond

Islamic Investment Bond Investment in Bangladesh Government Islamic Investment Bond (BGIIB) is reported at cost price.

Bangladesh Government Investment Sukuk

ment in Bangladesh Government Investment Sukuk is reported at cost price

Mudaraba Perpetual Bond

Investment in Mudaraba Perpetual Bond is reported at cost price. Provision for diminution in value of investment in Mudaraba Perpetual Bond was made as per Bangladesh Bank DOS circular no. 04 dated 24 November 2011.

Investment in Mudaraba Subordinated Bond is reported at cost price **Investment in Quoted Securities**

These shares and securities are brought and held primarily for the purpose of selling them in future or held for dividend income. These are reported at cost. As per Bangladesh Bank DOS circular no. 04 dated 24 November 2011, provision for diminution in value of investments was made by netting off unrealised gain/loss of shares from market price less cost price. **Investment in Unquoted Securities**

Investment in unlisted securities is reported at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unlisted securities.

Derivative Investments

Derivative is a financial security whose value is derived from the value and characteristics of an underlying security. Option contract, future and swaps are types of derivative.

The Bank has no investments in any derivative investments. Investment in Subsidiary Investment in subsidiary is accounted for under the cost method of accounting in the Bank's financial statements accordance with the IAS 27: Separate Financial Statements, IFRS 3: Business Combinations, IAS 36: Impairment of Assets and IFF 10: Consolidated Financial Statements

2.7.2.1 Held to Maturity Held to Maturity Securities are the securities that a firm has intention to hold until maturity. These are reported at amortised cost therefore; they are not affected by swings in the financial markets.

2.7.2.2 Held for Trading Held for trading securities are those which are held with the intention of selling in order to generate profits. Held for trading securities are revalued at market price.

2.7.2.3 Investment - Initial Recognition and Subsequent Measurement

Investment Class	Initial Recognition	Measurement after Initial Recognition	Recording of Changes
Govt. Treasury Securities - BGIIB	Cost	Cost	None
Quoted Shares Debenture/ Bond/ Mutual Fund (Close-end)	Cost	Lower of cost or market value (each type in portfolio)	Provision made for unrealised Loss (each type net off gain) through profit and loss account but no unrealised gain booking.
Shares (Un-quoted)	Cost	Lower of cost or Net Worth	In case of loss due to reduction in Net Worth or non-existence or discontinued operation, provision made for proportionate to the investment (in case of reduction in Net Worth) or equal to investment (in case of non-existence or discontinued operation) through profit and loss account but no unrealised gain booking.
Mutual Fund (Open-end)	Cost	If average cost price (CP) > Surrender Price (SP), then required provision (RP) will be (RP) = CP - SP	

Investments are recognised at gross amount on the date on which they are originated. After initial recognition, investments are stated in the Balance Sheet net off profit receivables and unearned income. However, provisions for investments are not

Investments are written off as per guidelines of Bangladesh Bank. These write off however will not undermine/affect the claim amount against the client. Detailed memorandum records for all such write off accounts are meticulously maintained.

Investments are stated in the Balance Sheet net off unearned income, Provision on Investments (Loans & Advances) is made on the Investments are stated in the balance sheet net off unearned income. Provision on investments (Loans & Advances) is made on the basis of period end review by the management and as per instructions contained in Bangladesh BaPD circular no. 14 dated 23 September 2012, BRPD circular no. 19 dated 27 December 2012, BRPD circular no. 5 dated 29 May 2013, BRPD circular no. 15 dated 27 September 2017, BRPD circular no. 10 dated 20 February 2018, BRPD circular no. 03 dated 21 April 2019, BRPD circular no. 07 dated 28 September 2020, BRPD circular no. 16 dated 21 July 2020, BRPD circular no. 17 dated 28 September 2020, BRPD circular no. 52 dated 20 October 2020, BRPD circular letter no. 56 dated 10 December 2020, BRPD circular letter no. 3 dated 31 January 2021, BRPD circular letter no. 5 dated 24 March 2021, BRPD circular no. 13 dated 27 June 2021, BRPD circular includar inc. 19 dated 26 August 2021, BRPD circular letter no. 50 dated 24 March 2021, BRPD circular letter no. 50 dated 14 December 2021, BRPD circular letter no. 51 & 52 dated 29 December 2021, BRPD circular letter no. 53 dated 30 December 2021, BRPD circular no. 14 dated 22 June 2022, BRPD circular no. 51 dated 18 December 2022, BRPD circular no. 53 dated 22 December 2022, BRPD circular no. 03 dated 02 February 2023 and BRPD circular no. 11 dated 20 June 2023.

The rates of provision are given below

		Percentage (%) of Provision Requirement				
Particular	rs	Un-cla	ssified	Classified		
		Standard	SMA	SS	DF	BL
Cottage, Mi	icro & Small Investments Under CMSME	0.25%	0.25%	5%	20%	100%
Medium Er	nterprise Financing under SMEF	0.25%	0.25%	20%	50%	100%
	Investment to Professional		2%	20%	50%	100%
Consumer	Investment for House Building	1%	1%	20%	50%	100%
	Other than House Building & Professional	2%	2%	20%	50%	100%
Short-term	Agricultural and Micro-Credits	1%	1%	5%	5%	100%
Investment	t to Stock Dealers & Stock Broker	1%	1%	20%	50%	100%
Credit Card	d .	2%	2%	20%	50%	100%
All Other In	ivestments	1%	1%	20%	50%	100%
Staff Invest	tment	0%	0%	20%	50%	100%
Off-balance	e Sheet Exposures	1%	N/A	N/A	N/A	N/A
Special General Provision for COVID-19 (CMSME)		104	BRPD circular letter no. 53;			3;
Special Gel	leral Provision for Covid-19 (CMSME)	170	1% Date: 22 December 2022			
Special Cor	neral Provision for COVID-19	2%		BRPD circular		
special del	iciai Fiovision foi Covid-13	290	Date: 22 December 2022			

2.7.4 Impairment of Financial Assets

An asset is impaired when its carrying value exceeds its recoverable amount as per IAS 36: Impairment of Assets. At each balance sheet date, Shahjalal Islami Bank PLC. assesses whether there is objective evidence that a financial asset or a group of financial assets, i.e., general investments, off-balance sheet items and investments in shares and securities are impaired. A financial asset or a group of financial assets is impaired and impairment losses are incurred if-· there is objective evidence of impairment as a result of a loss event that occurred after the initial recognition of the asset

the loss event had an impact on the estimated future cash flows of the financial asset or the group of financial assets; and

· a reliable estimate of the loss amount can be made

In the event of impairment loss, the Bank reviews whether a further allowance for impairment should be provided in the profit and loss statement in addition to the provision made based on Bangladesh Bank guidelines or other regulatory requirements.

2.7.5 Fixed Assets including Premises, Furniture and Fixtures Recognition and Measurement

All fixed assets including premises, furniture and fixtures are stated at cost less accumulated depreciation as per IAS 16: Property, Plant and Equipi nent. Land is measured at cost.

The cost is the amount of cash or cash equivalents paid or the fair value of the other consideration given to acquire an asset at the time of its acquisition or construction or, where applicable, the amount attributed to that asset when initially recognized in accordance with the specific requirements of the IAS.

The cost of an item of fixed assets including premises, furniture and fixtures is recognised as an asset if • it is probable that future economic benefits associated with the item will flow to the entity; and the cost of the item can

The cost of an item of fixed assets including premises, furniture and fixtures comprises:

(a) Its purchase price, including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates; (b) Any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of

(c) The initial estimate of the costs of dismantling and removing the item and restoring the site on which it is located, the obligation for which an entity incurs either when the item is acquired or as a consequence of having used the item during a particular period for purpose other than to produce inventories during that period. **Subsequent Costs** The cost of replacing part of an item of fixed assets is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the company and its cost can be measured reliably. The

carrying amount of the replaced part is derecognised. The costs of the day to day servicing of fixed assets are recognised in

Depreciation No depreciation is charged on land. Depreciation is charged on straight-line method. Charging depreciation against fixed assets commences from the date of acquisition and ceases at the date when the assets are disposed. Asset category-wise

Method of Dep. Name of the Assets Rates of Dep. (%) Straight line Building Furniture & Fixtures other than residence Straight line Furniture & Fixtures - residence Straight line Computer & Network Equipment Straight line Straight line Books Straight line

Gain or loss on sale of fixed assets is recognised in profit and loss statement as per provision of IAS 16. Construction Work in Progress/Building under Construction

Building under construction is recognised and reported under Fixed Assets as per IAS 16 as Construction work in progress until the construction work is completed and the asset is ready for intended use. This asset is stated at cost and depreciation of the asset will be charged from the date of its intended use.

Intangible Assets a. Goodwill

b. Software

Goodwill that arises upon the acquisition of subsidiaries is included in intangible assets. Acquisitions of minority interest (non-controlling interest) are accounted as transactions with equity holders in their capacity as equity holders and therefore no goodwill is recognised as a result of such transactions. Subsequently goodwill is measured at cost less accumulated impairment losses

Software acquired by the Bank is stated at cost less accumulated amortisation and accumulated impairment losses. Value of license is recognised at cost and since it has an indefinite useful life it is not amortised. The value of the license is not

measured at fair value 2.7.6 IFRS 16: Leases

Shahjalal Islami Bank PLC. applied IFRS 16: Leases where the Bank measure the lease liability at the present value of the remaining lease payments and recognised a right-of-use asset at the date of the initial application

According to IFRS 16, a contract is, or contains, a lease if it conveys the right to control the use of an identified asset for a period

Control is conveyed where the customer has both the right to direct the identified asset's use and to obtain substantially all the economic benefits from that use.

An asset is typically identified by being explicitly specified in a contract, but an asset can also be identified by being implicitly specified at the time it is made available for use by the customer.

Upon lease commencement, the Bank recognizes a right-of-use asset and a lease liability. The right-of-use asset is initially measured at the amount of the lease liability plus any initial direct costs incurred by the Bank. Adjustments may also be required for lease incentives, payments at or prior to commencement and restoration obligations or similar. After lease commencement, the Bank measures the right-of-use asset using a cost model. Under the cost model, a right-of-use asset is

measured at cost less accumulated depreciation and accumulated impairment. The lease liability is initially measured at present value of the future lease payments discounted using the discount rate implicit in the lease. Subsequently, the lease liability is adjusted for interest and lease payments as well as the impact of lease

modifications, amongst others. The Bank has elected to account for short-term leases and leases of low-value assets using the practical expedients. Instead

of recognising a right-of-use asset and lease liability, the payments in relation to these are recognised as an expense in profit and loss account on a straight-line basis over the lease term. On the balance sheet, right-of-use assets have been included in fixed assets including premises, furniture and fixtures and

lease liabilities have been included in other liabilities. 2.7.7 Fair Value of Assets and Liabilities

IFRS 13 refers fair value measurement assumes that the asset or liability is exchanged in an orderly transaction between market participants to sell the asset or transfer the liability at the measurement date under current market conditions.

At each balance sheet date, the Bank assesses whether there is any indication that the carrying amount of an asset exceeds its recoverable amount. An asset is carried at more than its recoverable amount if its carrying amount exceeds the amount to be recovered through use or sale of the asset. If this is the case, the asset is described as impaired and an impairment loss is recognised as an expense in the profit and loss account unless the asset is carried at revalued amount in accordance with IAS 16 in which case any impairment loss of a revalued asset should be treated as a revaluation decrease under that accounting standard. No impairment loss was recognised up to the reporting period as there were no such indications existed as at balance sheet date.

2.8. Liabilities and Provisions

2.7.9 Investment Properties a) Investment property is held to earn rentals or for capital appreciation or both and the future economic benefits that are

associated with the investment property but not held for sale in the ordinary course of business b) Investment property is accounted for under cost model in the financial statements. Accordingly, after recognition as an asset, the property is carried at its cost less accumulated depreciation and accumulated impairment los

Other assets include all other financial assets and include fees and other unrealised income receivable, advance for operating and capital expenditure and stocks of stationery and stamps.

Inventory is the accounting of items, component parts and raw materials that a company either uses in production or sells. Inventories are measured at the lower of cost and net realisable value. 2.7.12 Trade & Other Receivables

Trade receivables are amounts accrued by an organization when it delivers goods or renders services to its customers in the ordinary course of business

2.8.1 Placement from other Banks and Financial Institutions Placement from other Banks and Financial Institutions include profit bearing placements and Bangladesh Bank refinance. These items are brought to the financial statements at the gross value of the outstanding balance.

Deposits and other accounts include non-profit bearing Al-Wadeeah current deposits redeemable at call, bills payable, profit bearing on demand and special notice deposits, Mudaraba savings deposits, Mudaraba term deposits and Mudaraba scheme deposits. These items are brought to the financial statements at the gross value of the outstanding balance.

With due approval from competent authority, Shahjalal Islami Bank PLC. raised Additional Tier-1 Capital through issuance of "SJIBL Mudaraba Perpetual Bond" for BDT 500 crore of which BDT 450 crore raised through private placement and BDT 50 crore raised through public offer in order to strengthen the capital base of the Bank. The average of latest available yearly deposit rate (1 year but < 2 year) of scheduled Islamic banks published in Bangladesh Bank website plus a predetermined additional margin @ 2,50%. The range of return/profit is fixed from 6% to 10% and the payment of profit is made annually after the end of calendar year. 2.8.4 Mudaraba Subordinated Bond The Bank issued floating rate non-convertible Mudaraba Subordinated Bond of BDT 400 crore and BDT 600 crore after obtaining approval from Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank. Mudaraba Subordinated Bonds were mainly issued to support and strengthen the capital base of the Bank under Tier-II, supplementary capital of Basel-III.

2.8.5 Trade Payables Trade payables are any expenses incurred from vendors, suppliers or other third parties for goods or services provided in bringing the products to the customer.

2.8.6 Other Liabilities Other liabilities comprise items such as provision for general investments, provision for investments in shares and securities, provision for taxation, profit payable, profit suspense, accrued expenses, obligation under finance lease, etc. Other liabilities are recognised in the balance sheet according to the guidelines of Bangladesh Bank, income tax laws and internal policy of the Bank.

As per IAS 37: Provisions, Contingent Liabilities and Contingent Assets, the Bank recognises provisions only when it has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the amount of the obligation can be made.

Deferred Tax

Measurement

Paid-up Capital

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

Principle of Recognition Deferred tax is recognised as income or an expense amount within the tax charge, and included in the net profit and loss account for the period. Deferred tax relating to items dealt with directly in equity is recognised directly in equity

A deferred tax liability is recognised for all taxable differences, except to the extent that the deferred tax liability arises from the initial recognition of goodwill; or the initial recognition of an asset or liability in a transaction which is not a business combination; and at the time of the transaction, affects neither accounting profit nor taxable profit (tax loss). Recognition of Deductible Temporary Difference

Recognition of Taxable Temporary Difference

A deferred tax asset is recognised for all deductible temporary differences to the extent that it is probable that taxable profit will be available against which the deductible temporary difference can be utilised, unless the deferred tax asset arises from the initial recognition of an asset or liability in a transaction that is not a business combination; and at the time of the transaction, affects neither accounting profit nor taxable profit (tax loss).

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period

2.9. Capital/Shareholders' Equity **Authorised Capital**

of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of winding-up of the Bank, ordinary shareholders rank after all other shareholders and are fully entitled to receive any residual proceeds of liquidation. Statutory reserve has been maintained @ 20% of profit before tax in accordance with provisions of Section 24 of the Bank

Paid-up capital represents total amount of share capital that has been paid in full by the ordinary shareholders. Holders

Non-controlling (minority) Interest Non-controlling (minority) interest in business is an accounting concept that refers to the portion of a subsidiary company's stock that is not owned by the parent company. The magnitude of the minority interest in Shahjalal Islami Bank Securities Limited, a majority owned subsidiary (91.79%) of Shahjalal Islami Bank PLC. is very insignificant. Also, minority interest is reported on the consolidated profit and loss account as a share of profit belonging to the minority shareholders.

Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or

Companies Act, 1991 (amended thereon) until such reserve equals to its paid-up capital together with the share premi Statutory reserve is transferred in yearly basis.

currence of one or more uncertain future events not wholly within the control of the Bank; or any present obl that arises from past events but is not recognised because: · It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or

· The amount of the obligation cannot be measured with sufficient reliability. Contingent liabilities are not recognised but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated

Contingent assets are not recognised in the financial statements as this may result in the recognition of income which may 2.11. Operating Segment

2.10. Contingencies and commitments

As per IFRS 8 "Operating Segments", is a component of an entity: (a) that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity)

(b) whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performances, and (c) for which discrete financial information is available. 2.12. Revenue Recognition

In line with IFRS 15: Revenue from Contract with Customers, income of the Bank has been recognised in the financial Income from general investments is accounted for on accrual basis except for investments under Musharaka, Mudaraba, Bai-Salam, Ujarah (Khidmah & Wakalah for Islamic Credit Card) modes where the investment income is accounted for on

Shirkatul Melk (HPSM) mode of investment but it fixes the sale price of the asset at a higher level in such a way to cover its expected rate of return. Such income is recognised on realisation basis. Profit/rent/compensation accrued on classified investments are suspended and accounted for as per circulars issued by Bangladesh Bank in this regard from time to time. At the time of recovery or regularisation of those investments the related income which was suspended and shown as a liability is taken as investment income (except compensation) as per circulars issued by Bangladesh Bank. As a result, the entire transferred amount to investment income from suspense during the year has already been included in the investment income of the Bank.

realisation basis. The Bank does not charge any rent during the gestation period of investment against Hire Purchase under

Profit on placement with other Banks & Financial Institutions is accounted for on accrual basis. Income on Investments in Securities

Income on investments in securities is recognised on accrual basis. This income includes profit on Bangladesh Government Islamic Investment Bond (BGIIB), Bangladesh Government Investment Sukuk (BGIS), Mudaraba Perpetual Bond, Mudaraba Subordinated Bond, capital gain on investments in shares and dividend on investments in shares are also included in

Dividend income from investments in shares is recognised when the Bank's right to receive dividend is established. It is a. It is probable that the economic benefits associated with the transaction will flow to the entity; and

Fees, Commission and Exchange Income Fees, commission and exchange income on services provided by the Bank are recognised as and when the related services are rendered. Commission charged to customers on letter of credit and letter of guarantee are credited to income at the time of effecting the transactions.

Other operating income includes revenue from all other operating activities which are not related to the principal activities of the company, such as service charges, processing charge, maintenance charge and disposals income, etc. Bangladesh Bank vide letter DBI-7/4(5)/2024-336 dated 8 April 2024 has instructed the Bank to reverse certain income cognized during the current year to subsequent period as well as to maintain provision on non-banking as anagement of the bank is confident to get rid of the issues positively in consultation with Bangladesh Bank

Finance Income and Costs

Dividend Income on Shares

Finance income comprises profit earned on outstanding financial assets and finance costs comprises profit expense arises on

Profit Paid on Deposits

As per agreement between the Mudaraba depositors and the Bank in line with Mudaraba Principle, the Mudaraba depositors As per agreement to between the Mudaraba depositors and the Bank in line with Mudaraba Principle, the Mudaraba depositors are entitled to get minimum 65% of the investment income earned through deployment of Mudaraba Fund as per weightage assigned to each type of Mudaraba Deposit. In the year 2023, the Bank paid 76.80% of Investment Income earned through deployment of Mudaraba Fund. Mudaraba Depositors do not share any income derived from various banking services where their fund is not involved and any income derived from investing Bank's equity and other cost free fund. Al-Wadeeah depositors do not share any income of the Bank. Profit is paid to Mudaraba Deposit accounts at provisional rate throughout the year. Final rates of profit of any accounting year are declared after finalization of Shari'ah Inspection report and certifying the Investment Income of the Bank by the statutory auditor.

All other operating expenses are provided for in the books of the accounts on accrual basis according to the IAS 1.





Committed to Cordial Service

FINANCIAL STATEMENTS 2023

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Zakat is paid by the Bank at the rate of 2.58% (instead of 2.50% as the Bank maintains its Accounts following Gregorian Year) on the closing balances of Statutory Reserve, General Reserve (Retained Earnings).

Zakat is chargeable in the profit and loss account of the Bank as per "Guidelines for Conducting Islamic Banking" issued by Bangladesh Bank through BRPD circular no. 15 dated 09 November 2009.

2.13. Dividend Payments

Final dividend is recognised when it is approved by the shareholders in Annual General Meeting (AGM). The proposed dividend for the year 2023, therefore, has not been recognised as a liability however disclosed in the notes to the financial statements in accordance with IAS 10: Events after the Reporting Period. Dividend payable to the Bank's shareholders is recognised as a liability and deducted from the shareholders' equity in the period in which the shareholders' right to receive the dividend is established.

2.14. Profit Suspense/Compensation Account & Shari'ah Non-Compliance Income Profit/compensation accrued on classified investments is suspended and accounted for as per circulars issued by the

Moreover, income which is irregular (doubtful) as per Shari'ah is also not included in the distributable income of the Bank. The Bank charges compensation on unclassified overdue investments. Such compensation is not permissible as regular income of the Bank as per Shari'ah.

Interest received from the balances held with Foreign Banks abroad and from Foreign Currency Clearing Account with the Bangladesh Bank and also other interest based Banks are also not credited to regular income since it is not permissible as per Shari'ah. Such doubtful income is being appropriated for charitable purpose through Shahjalal Islami Bank Foundation (a separate organisation).

2.15. Provision for Nostro Accounts

According to Banking Regulatory and Policy Department of Bangladesh Bank vide the circular letter no. 04 dated 12 April 2022, the Bank is not required to make provision regarding the unreconciled debit balance of Nostro accounts as on the reporting date in these financials as there are no unreconciled outstanding entries for 06 (six) months or more.

2.16. Foreign Currency Transactions

Functional and Presentation Currency Functional currency: The currency of the primary economic environment in which the entity operates.

Presentation currency: The currency in which the financial statements are presented. The Financial Statements have been presented based on the Bank's functional currency, Bangladesh Taka (BDT/Taka/Tk.). Functional currency of Offshore Banking Unit (OBU) is United States Dollar (USD/US\$).

Transactions in foreign currencies are converted into equivalent Taka currency using the ruling exchange rates on the dates of such transactions as per IAS 21: The Effects of Changes in Foreign Exchange Rates. At the Balance Sheet date, related assets and liabilities are converted to Taka using exchange rates prevailing on that date and incomes and expenses are translated using monthly average exchange rate.

Contingent liabilities/commitments for letter of credit, letter of guarantee and acceptance denominated in foreign currencies have been expressed in Taka currency at revaluation rate.

2.17. Earnings per Share

2.18. Statement of Liquidity

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 year, as there exists no dilution possibilities during the year.

The liquidity statement of assets and liabilities as on the reporting date has been prepared on residual maturity term as per

- a) Balance and Placement with other Banks and Financial Institutions are on the basis of their maturity term.
- b) Investments in shares and securities are on the basis of their residual maturity term.
- c) Investments are on the basis of their repayment/maturity schedule
- d) Fixed assets are on the basis of their useful life.
- e) Other assets are on the basis of their adjustment.
- Placement from other Banks & Financial Institutions are as per their maturity/repayment term
- Deposit and Other Accounts are on the basis of their maturity term, demand & time liability related guidelines of Bangladesh Bank and behavioral trend of encashment.
- h) Other long-term liabilities are on the basis of their maturity term. Provisions and other liabilities are on the basis of their

2.19. Cash Flow Statement

Cash flow statement is prepared principally in accordance with IAS 7: Statement of Cash Flows; and as prescribed by BRPD circular no. 14 dated 25 June 2003 & Guidelines for Conducting Islamic Banking issued by Bangladesh Bank vide BRPD circular no. 15 dated 09 November 2009. The Cash Flow Statement shows the structure of and changes in cash and cash equivalents during the year. Cash flows during the year have been classified as Operating Activities, Investing Activities and Financing Activities. 2.20. Statement of Changes in Equity

Statement of Changes in Equity has been prepared in accordance with IAS 1 and by following the guidelines of BRPD circular no. 14 dated 25 June 2003 and BRPD circular no. 15 dated 09 November 2009.

Under general banking transactions, liabilities against acceptance, endorsement and other obligations and bills against which acceptances have been given and claims exist there against, have been shown as Off-balance Sheet items.

2.22. Changes in Accounting Policies and Estimates

Accounting Policies, Changes in Accounting Estimates is applied in selecting and applying accounting policies, accounting for changes in estimates. Effect of changes of accounting estimates is included in Profit and Loss account. Shahjalal Islami Bank PLC. did not change the accounting policies and accounting estimates during the year 2023.

2.23. Offsetting Financial assets and financial liabilities are offset and the net amount reported in the balance sheet when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis, or realise the asset and settle the liability simultaneously.

2.24. Employee Benefits Provident Fund (Defined Contribution Plan)

A "Defined Contribution Plan" is a post-employment benefit plan under which an entity pays fixed contribution into a separate entity and will have no legal constructive obligation to pay further amounts. Provident fund benefit is given to the eligible staffs of the Bank in accordance with the rules of the provident fund duly recognised by the National Board of Revenue of Bangladesh. The Fund is administered by the Board of Trustees and is funded by fixed contributions equally from the employees and the Bank. The fund is managed separately from the Bank's assets, as per rules of the fund & Section 399 of the Companies Act, 1994.

Gratuity Fund (Defined Benefit Plan)

Gratuity benefits are given to the staff of the Bank in accordance with the approved Gratuity Fund Rules. The National Board of Revenue has approved the gratuity fund as a recognised gratuity fund and the fund is operated by a separate Board of Trustees. Employees are entitled to get the benefit after the completion of minimum 05 (five) years of service in the Bank. The gratuity is calculated on the basis of last basic pay of every employee in service as per IAS 19: Employee Benefits. Gratuity fund is a "Defined Benefit Plan" and payable as per the modalities of the rules. Gratuity so calculated is transferred to the fund and charged to expenses of the Bank.

Other Employee Benefits Superannuation Fund

"Shahjalal Islami Bank Limited Employees' Social Security - Superannuation Fund" commenced with effect from 01 January 2008. The purpose of the fund is to provide medical and death cum survival benefit in lieu of group insurance (death cum endowment). The fund shall be subscribed by the employees on monthly basis and with the contribution of the Bank.

The Benevolent Fund for the regular and confirmed employees of Shahjalal Islami Bank Limited was established in the year 2007. This fund is mainly used for payment of scholarship to the meritorious students among the children of SIIBL's officers and sub-staff, to allow short-term quard/grant for the unexpected and certain needs of the staff of SIBL and their family like

Incentive Bonus

The Bank usually pay incentive bonus among its employees. This bonus amount is distributed among the employees on annual basis considering specific terms & policies of the Bank Hospitalisation Insurance

The Bank operates a health insurance scheme to its confirmed employees and their respective spouses and children at rates provided in health insurance coverage policy. **Workers Profit Participation Fund**

In consistent with widely accepted industry practice and in line with Section 11(1) of the Banking Companies Act, 1991 (as amended up to date) and subsequent clarification given by Bank & Financial Institutions Division (BFID), Ministry of Finance, no provision has been made by the Bank in the reporting period against Workers Profit Participation Fund (WPPF).

i) Reconciliation of Books of Accounts Books of accounts in regard to inter-Bank are reconciled and un-reconciled entries in case of inter-Branch transactions on boos of accounts in legal to inter-bank and recombined and unrecombined entires in case of inter-bankin darks and the reporting date are not mentionable, which are, due to the time-gap before finalizing the same. Inter-Branch outstanding entries are less than 03 (three) months, details of which are disclosed in note no. 10a.5.

ii) Reconciliation of inter-bank accounts Accounts with regard to interbank are reconciled regularly and there are no material differences which may affect the financial

2.26. Related Party Disclosures

A party is related to the company, if: directly or indirectly through one or more intermediaries, the party controls, is controlled by, or is under common control with the company; has an interest in the company that gives it significant influence over the company; or has joint control

- ii) the party is an associate
- iii) the party is a joint venture: iv) the party is a member of the key management personnel of the Company or its parent;
- the party is a close member of the family of any individual referred to in (i) or (iv);
- vi) the party is an entity that is controlled, jointly controlled or significantly influenced by or for which significant voting power in such entity resides with, directly or indirectly, any individual referred to in (iv) or (v); or
- vii) the party is a post-employment benefit plan for the benefit of employees of the company, or of any entity that is a related

Related Party Transactions

The Bank in its ordinary course of business undertook financial transactions with some entities or persons that fall within the definition of 'Related Party' as contained in IAS 24: Related Party Disclosures and relevant provisions of the Banking Companies Act, 1991 (as amended up to date) and Bangladesh Bank BRPD circular no. 14 dated 25 June 2003. As on the reporting date, the Bank had funded and non-funded exposures with its subsidiary and exposures to some related concerns of its Directors. Please refer to note no. 54 of financial statements for details of related party transactions.

2.27. Corporate Governance

The Bank has given the priority to the compliance of the rules, regulations and guidelines of Bangladesh Bank, National Board of Revenue and Bangladesh Securities & Exchange Commission (BSEC). The Bank has also complied with all related International Financial Reporting Standards (IFRSs).

2.28. The Bank's Compliance with Related Pronouncement of Bangladesh Bank i. Risk Management

Department of Off-site Supervision (DOS) of Bangladesh Bank issued circular no. 02 dated 15 February 2012 under Section 45 of the Bank Companies Act, 1991 on Risk Management Guidelines for Banks and instructed all scheduled Banks operating in Bangladesh to follow this Guidelines for managing various risks which have been compiled by the Mank. In addition, the Bank is also following relevant Bangladesh Bank guidelines on risk based capital adequacy, supervisory review process, stress testing and managing the Banking risks in other core risk areas.

The risk of a Bank is defined as the possibility of losses, financial or otherwise. The Risk Management of the Bank covers 6 (six) Core Risk Areas of Banking industry i.e., i) Internal Control and Compliance Risk; ii) Foreign Exchange Risk; iii) Investment (Credit) Risk; in Asset Liability Management Risk; v) Money Laundering Risk; and vi) Information & Communication Technology Security Risk. The risk management Procedures in the core risk areas have been devised in line with the core risk management guidelines of Bangladesh Bank. Core Risk Management Guidelines are periodically reviewed by the Bank, and Bangladesh Bank periodically inspects the implementation status of these guidelines and as per the reports of Bangladesh Bank, and Shahjalal Islami Bank PLC. is well compliant in Core Risk Management activities.

In line with instruction of Bangladesh Bank, SJIBPLC formed a Risk Management Division (RMD) to formulate risk assessment and management policies, methodologies, guidelines and procedures for risk identification, risk measurement, risk monitoring, deciding acceptable level of risk and risk controlling by taking mitigating steps, Comprehensive Risk Management Report (CRMR), conducting monthly risk management meeting, stress testing and reporting the competent authority from time to time. It also reports to Bangladesh Bank on quarterly basis along with the CRMR, minutes of the monthly meeting. and all other required supporting papers. Moreover, in compliance with the Banking Companies Act, 1991 (as amended up to date), Section 15 (Kha) and BRPD circular no. 11 dated 27 October 2013 of Bangladesh Bank, the Bank has constituted a Risk Management Committee comprising of 7 (seven) directors from the Board to formulate risk management policies, procedures and oversee the risk management activities of the Bank.

The prime objective of the Risk Management Committee is that the Bank takes well calculative Business Risk Policy for safeguarding the Bank's capital, its financial resources and profitability from various risks. In this context, the Bank implemented all the guidelines of Bangladesh Bank as under:

a) Investment (Credit) Risk Management

The management of specific investment risk is developed according to associated risk with individual business units. The investment risk management function ensures that appropriate policies are established and ensures compliance with the related sanction, monitoring procedures and controls at the business unit level. Investment exposures are aggregated from individual business units and are monitored on a regular basis.

- Investment risks may be summarized as under:
- Difficulty in choosing core business.
- Encompassing a blend of Banking and non-Banking service.
- Investment either too liquid or of questionable quality.
- Security Control Risk. · Market volatility both local and global

Portfolio monitoring is carried out by asset quality, background of the customer, soundness and viability of his/her business and cash flow, etc., sector of the economy, cost of long-term financing to match with the return on long-term investment. The Bank pays adequate emphasis on business risk than analysis of security risk because the security reduces the risk but does not always improve the quality of investment. Besides, the Bank addresses the Investment (Credit) risk guideline cited

As regards to other parts of the Banking business, the control staffs follow a pragmatic program of regular monitoring and

b) Foreign Exchange Risk Management

The Financial Institutions' performance is directly related to Foreign Exchange Market. To ensure effective Foreign Exchange Risk Management, the Bank has wide scope in establishing organisational structure and formulating Manual as per Guidelines of Bangladesh Bank. However, the Bank has already formulated a comprehensive manual. The Bank maintains various Nostro accounts in order to conduct operations in different currencies including BDT. The senior management of the Bank set limits for handling Nostro accounts' transactions that include time and amount limits. As per guidelines of Bangladesh Bank, the Foreign Exchange business should be audited internally to review the key control issues such as various limits, compliance requirements and statutory management.

c) Asset Liability Risk Management

The Asset Liability Management Committee (ALCO) that is formed with the senior executives headed by Managing Director conducted 14 (fourteen) meetings during the year 2023. The key agenda of the meetings were liquidity position, pricing, risk related to the Balance Sheet, maintaining CRR & SLR, Economic Outlook & Market Status and Rate of Profit (Interest). For managing Balance Sheet risk properly, the Bank has already prepared a Manual of the Asset Liability Management according to the guidelines of Bangladesh Bank.

d) Money Laundering Risk Management

a) Money Laundering Kisk Management
Shahjalal Islami Bank PLC. is taking preventive measures against money laundering and terrorist financing and proliferation financing in line with the Money Laundering Prevention Act, 2012 (amended 2015), Anti-Terrorism Act, 2009 (amended 2012 & 2013) and guidelines issued by the Bangladesh Financial Intelligence Unit (BFIU) from time to time. Shahjalal Islami Bank PLC. applies risk sensitive customer due diligence measures, monitors business relationship and keeps records in line with regulations. The Bank regularly collects the accurate and complete documentation of Know Your Customer (KYC) which enables the prudential prevention of money laundering. The Bank has formed Central Compliance Committee (CCC) headed by the Additional Managing Director as Chief Anti-Money Laundering Compliance Officer (CAMLCO) and the committee regularly monitors and ensures the compliance of issues relating to money laundering and terrorist financing and proliferation financing through the trained personnel of Head Office and Branches. The Bank has already subscribed 'Seasearcher' service from I loweful is to Italiance for vises tracking and container tracking in order to appetite tracked based money laundering risk from Lloyd's List Intelligence for vessel tracking and container tracking in order to appetite trade based money laundering risk

e) Internal Control & Compliance Risk Management Internal control is a process that ensures operational efficiency, reliability of financial reporting and compliance with applicable laws, regulations, policies for attainment of organizational objectives. The primary objective of Internal Control and Compliance of Shahjalal Islami Bank PLC. (SJIBPLC) is enabling the Bank to perform better, establish governance across the bank and add value by proper use of infrastructure and blending of available resources.

The Internal Control & Compliance Division (IC&CD) of SJIBPLC has been set up with the objective to provide independent advice & counselling and value added service to the management & authority of the bank for sustainable business growth by constant improvement of operational efficiency in all segment of performance. In order to carry out the mission, Ic&CD of SJIBL is consisted of 03 (three) independent units namely Internal Audit & Inspection Unit, Compliance Unit and Monitoring Unit.

As a guideline in performing the responsibilities, SIBPLC has drawn up its own 'Internal Control & Compliance Manual' in conformity to the "Guidelines on Internal Control & Compliance in Banks" provided by Bangladesh Bank. SJIBPLC has also introduced a separate "Compliance Policy" as per directives of Bangladesh Bank. Both the manual and policy are being reviewed & updated from time to time for betterment & best practices in the industry.

f) Information and Communication Technology Security Risk Management

f) Information and Communication Technology Security Risk Management

According to BRPD circular no. 14 dated 23 October 2005 regarding "Guideline on ICT Security for Banks and Non-Bank Financial Institutions", BRPD circular no. 21 dated 20 May 2010 and BRPD circular no. 09 dated 17 September 2015, the Bank has followed IT Security Policy which deals operational risk, physical security control, potential for wide area disaster, data center disaster, recovery plan and backup/restore plan. The customers of SJIBPLC are enjoying 24 hours Banking facilities through using Internet Banking and Mobile Application with different services like other bank fund transfer, utility bill payment, transfer to Mobile Financial Services (MFSs), etc. In addition, SWIFT, REUTERS, SJIBL Visa Debit Card, SMS Notification Services, Instabalance Call Service etc. facilities are also available. The Bank joined Q-Cash consortium under which ATM and POS services are being offered to its customers to meet the demand of time. Moreover, the Bank is running on technology-based total Banking solution module, i.e., core banking software. The Bank has introduced Agent Banking Services around all over the country targeting unbanked rural people to bring under formal banking services. The Bank formed a separate department named ICT Security Department to deal dedicatedly with ICT and Cyber Threats. In addition to this, up-to-date security solutions have been implemented to ensure confidentiality, integrity and availability of critical business data.

ii. Internal Audit & Inspection

ii. Internal Audit & Inspection

The Internal Audit & Inspection independently and objectively evaluates and report on the effectiveness of the Bank's risk management, control and governance processes. The Head of Audit & Inspection Unit, although being a part of IC&CD administratively, is reporting directly to the Audit Committee of the Board and is responsible to the Audit Committee of the Board. Internal Audit & Inspection of SJIBL is being conducted based on Annual Audit Plan structured on a risk based approach and approved by the Audit Committee of the Board of Directors to provide vital information about risks and controls to assist

- the management in the following ways: a. Identification of gap in policy and procedures with the Business and its Operation.
- Identification of breach in policy and procedures against internal and regulatory policies & procedures.
- Assessment of qualitative and quantitative risk of the Business.

Recommending remedial course of actions, where necessary. Irregularities detected in the Bank's internal audit & inspection reports as well as external auditor's reports of the previous year have so far been rectified/regularized properly.

The Bank is operating its business by dealing with the public money. As a custodian of such money, the Bank have to set up strong internal control structure, introduce corporate governance, practice ethical standards in the Bank for safeguard & interest of the Stakeholders. Public confidence has been shaken when different types of magnactice, fraud and forgeries occurred in the Bank. Shahjalal Islami Bank PLC. is fully aware of its responsibility towards stakeholders specially depositors. occurred in the Bank. Shanjalal Islami Bank PLC. Is fully aware of its responsibility towards stakeholders specially depositors. Shahjalal Islami Bank PLC. Follows a stringent screening process while recruiting officers and staff. The prospective employees' family background/employment history/association are checked/cross checked in terms of integrity, attitude and behavioral pattern. The Bank has started to collect Police Clearance to know if the candidate had ever been engaged in anti-social or anti-state or detrimental/subversive activities. Check with Bangladesh Banks Corporate Menory Management Systems for background check of experienced Bankers, Financial Institution's employees and verify National ID on-line. As a result, the Bank since its inception has seen comparatively very few cases of fraud and forgeries. Moreover, the Internal Control and Compliance Division (IC&CD) have been strengthened to remain ever vigilant. These have reduced the chances of fraudulent activities in Shahjalal Islami Bank PLC.

Further, the number of fraud cases in Shahjalal Islami Bank PLC. is at a minimal level. However, in the year 2023, 02 (two) cases of fraud and forgery were identified. Total embezzled/irregular amount involved in the fraud cases was Tk. 30,050,346 (Taka three crore fifty thousand three hundred forty six) only and Tk. 20,300,000 (Taka two crore three lac) only have been recovered from the proposed for the propos

The Bank has also reported the same to Bangladesh Bank in compliance with the Department of Off-site Supervision (DOS) circular letter no. 10 dated 09 May 2017 of Bangladesh Bank.

SI. No. IAS No.

According to BRPD circular no. 11 dated 27 October 2013, all banks are instructed to constitute an audit committee comprising of maximum 05 (five) members of the Board. The audit committee will assist the board in fulfilling its oversight responsibilities including implementation of the objectives, strategies and overall business plan set by board for the effective functioning of the Bank. The committee will review the financial reporting process, the system of internal control and management of the financial risk, the audit process and the Bank's process for monitoring compliance with laws and regulations and its own code of business conduct. The Board of Directors of the Bank formed an audit committee consisting of five members including

2.30. Compliance with Financial Reporting Standards as applicable in Bangladesh

1 Presentation of Financial Statements

The Financial Reporting Act (FRA), 2015 was enacted in 2015. Under the FRA of the Financial Reporting Council (FRC), it is to issue financial reporting standards for public interest entities such as Banks. The Banking Companies Act, 1991 (as amended up to date) has been amended to require Banks to prepare their financial statements under such financial reporting standards. The FRC has been formed but yet to issue any financial reporting standards as per the provisions of the FRA and hence International Financial Reporting Standards (IFRSs) as issued by the Institute of Chartered Accountants of Bangladesh (ICAB) are still applicable.

Accordingly, the financial statements of the Bank continue to be prepared in accordance with International Financia Reporting Standards (IFRSs) and the requirements of the Banking Companies Act, 1991 (as amended up to date), the rules and regulations issued by Bangladesh Bank, the Companies Act, 1994. In case any requirement of the Banking Companies Act, 1994 (as amended up to date), and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs, the requirements of the Banking Companies Act, 1991 (as amended up to date), and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs, the requirements of the Banking Companies Act, 1991 (as amended up to date), and provisions and circulars issued by Bangladesh Bank shall prevail. Material deviations from the requirements of IFRSs are mentioned above under note no. 2.1.

IAS Title

Compliance Status

Complied *

	2	2	Inventories	Not Applicable
	3	7	Statement of Cash Flows	Complied *
	4	8	Accounting Policies, Changes in Accounting Estimates and Errors	Complied
	5	10	Events after the Reporting Period	Complied
	6	12	Income Taxes	Complied
	7	16	Property, Plant & Equipment	Complied
	8	19	Employee Benefits	Complied
	9	20	Accounting for Government Grants and Discloser of Government Assistance	Not Applicable
	10	21	The Effects of Changes in Foreign Exchanges Rates	Complied
•	11	23	Borrowing Costs	Not Applicable
-	12	24	Related Party Disclosures	Complied
	13	26	Accounting and Reporting by Retirement Benefit Plans	Not Applicable
	14	27	Consolidated and Separate Financial Statements	Complied
	15	28	Investment in Associates	Not Applicable
	16	33	Earnings per Share	Complied
	17	34	Interim Financial Reporting	Complied
	18	36	Impairment of Assets	Complied
	19	37	Provisions, Contingent Liabilities and Contingent Assets	Complied *
	20	38	Intangible Assets	Complied
	21	40	Investment Property	Not Applicable
	22	41	Agriculture	Not Applicable
	Sl. No.	IFRS No.	IFRS Title	Compliance Status
	1	1	First-time Adoption of International Financial Reporting Standards	Not Applicable
	2	2	Share-based Payment	Not Applicable
	3	3	Business Combinations	Complied
	4	5	Non-current Assets Held for Sale and Discontinued Operations	Complied
	5	6	Exploration for and Evaluation of Mineral	Not Applicable

21	40	Investment Property	Not Applicable
22	41	Agriculture	Not Applicable
Sl. No.	IFRS No.	IFRS Title	Compliance Status
1	1	First-time Adoption of International Financial Reporting Standards	Not Applicable
2	2	Share-based Payment	Not Applicable
3	3	Business Combinations	Complied
4	5	Non-current Assets Held for Sale and Discontinued Operations	Complied
5	6	Exploration for and Evaluation of Mineral	Not Applicable
6	7	Financial Instruments: Disclosures	Complied *
7	8	Operating Segments	Complied
8	9	Financial Instruments	Complied *
9	10	Consolidated Financial Statements	Complied
10	11	Joint Arrangements	Not Applicable
11	12	Disclosure of Interests in Other Entities	Not Applicable
12	13	Fair Value Measurement	Complied
13	14	Regulatory Deferral Accounts	Not Applicable
14	15	Revenue from Contracts with Customers	Complied
15	16	Leases	Complied
16	17	Insurance Contracts	Not Applicable

*Subject to departure disclosed in note no. 2.1. Standard issued but not yet effective

A number of new standards and amendments to standards are effective for annual period beginning on 1 January 2023 which have been duly adopted. However, none of these new and/or amended standards have any significant impact on the Bank's

and earlier application is permitted. However, none of these new and/or amended standards have any significant impact on the Bank's financial statements.

The International Sustainability Standards Board (ISSB) has issued IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information and IFRS S2 Climate-related Disclosures, which are applicable from the financial year starting from 1 January 2024. The Central Bank (Bangladesh Bank) has also issued a guideline on sustainability and climate related financial disclosure which would be effected from 1 January 2024. The Bank is assessing impact on these standards and guidelines for implementation

2.31. Director's Responsibilities on Financial Statement

The directors are responsible for the preparation and fair presentation of the consolidated and separate financial statements in accordance with International Financial Reporting Standards (IFRS), International Accounting Standards (IASs), The Banking Companies Act, 1991, The Companies Act, 1994, Financial reporting Act, 2015 and other related laws and regulations pertaining The Board of Directors accept their responsibility for the preparation and fair presentation of these financial statements.

The Financial Statements cover one calendar year from 01 January to 31 December 2023.

2.33. Auditor of the Subsidiary Name of the Auditor

Shahjalal Islami Bank Securities Limited M/s. K. M. Hasan & Co., Chartered Accountants Subsidiary

2.34. Events after the Reporting Period

Events after the Reporting Period are those events, favorable and unfavorable, that occur between the end of the reporting period and the date when the financial statements are authorized for issue. The adjusting events are those that provide evidence of conditions that existed at the end of the reporting period and non-adjusting events are those that are indicative of conditions that arose after the reporting period. The non-adjusting events require disclosure in the notes to the Financial Statements considering their materiality. The detail of Events after the Reporting Period is given in Note No. 55 of these financial Statements.

2.35. Operating Environment

The Bank's operating environment during the year ended 2023 were impacted by a number of major global geo-political events and conflict, volatile fuel and commodity prices, unpredictable foreign exchange and interest rate etc. Most of these events also had significant impact on the local economic environment affecting the Bank's operations. From time to time, the Government of Bangladesh and the local Central Bank (Bangladesh Bank) has issued various directives to manage impacts from these events which the Bank has followed. Management on regular basis review and monitor the global and country specific macro-economic situation and factor these issues into the decision making process.

The financial statements were authorized by the Board of Directors on 17 April 2024.

Consolidated Cash in Hand (including Foreign Currencies)

2.37. General Information

Figures appearing in these financial statements have been rounded off to the nearest Taka

ii. Figures of previous year have been rearranged wherever necessary to conform to current year's presentation.

31.12.2023 31.12.2022

Taka

Taka

226,895,667

23,432,585,249

13,644,581,000

2,217.432.070

1.754.675.394

5.771.963

421,611

1,510,583

843.860

521,596

2.161.628.453

22,121,217

501,318,148

215,613,533

14,924,287,024

13,452,567,000

2.192.462.827

1.103.127.014

5.759.61

6,127,90

509,143,19

8,515,17

8,908,80

1.927.216.989

50.251.50

57.61

3	Consolidated Cash in Ha	and (including Foreig	gn currencies)			
	Shahjalal Islami Bank PLC			(Note-3a)	2,247,682,953	2,399,102,84
	Shahjalal Islami Bank Sec	urities Ltd.			-	
					2,247,682,953	2,399,102,84
3a	Cash in Hand of the Bar	nk (including Foreigr	Currencies)			
	In Local Currencies				2,233,502,027	2,382,419,04
	In Foreign Currencies			(Note-3a.1)	14,180,926	16,683,80
					2,247,682,953	2,399,102,84
3a.1	In Foreign Currencies					
	Foreign Currency	Amount inFC	Exchange Rate (Mid Rate)			
	USD	125,836.18	110.0000	•	13,841,980	16,187,68
	Euro	2,770.98	122.3200		338,946	496,11
					14,180,926	16,683,80
4	Consolidated Balance w	ith Bangladesh Ban	k and its agent l	oank(s)		
	Shahjalal Islami Bank PLC			(Note-4a)	23,432,585,249	14,924,287,02
	Shahjalal Islami Bank Sec	urities Ltd.			-	
					23,432,585,249	14,924,287,02
4a	Balance with Banglades Currencies)	h Bank and its agen	t bank(s) (includ	ing Foreign	=======================================	
	In Local Currencies				8,096,973,848	12,073,949,88
	In Foreign Currencies				15,108,715,734	2,634,723,60
					23,205,689,582	14,708,673,49
	Balance with Sonali Bar	nk PLC. as agent of B	angladesh Bank			
	In Local Currencies				226 895 667	215 613 53

4a.1 Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) Require

In Foreign Currencies

Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with Section 33 of the Banking Companies Act, 1991 (as amended up to date) and subsequent Circular No. 02 dated 10 December 2013 and MPD Circular No. 03 dated 09 April 2020.

4a.2 Cash Reserve Ratio (CRR): 4.00% of Average Demand and Time

14.1.1.1.00	4.470/	
CRR Surplus	1,159,386,083	2,416,801,622
Actual Reserve held with Bangladesh Bank (in Local Currencies)*	11,079,830,083	12,158,133,622
Required Reserve	9,920,444,000	9,741,332,000

*Actual Reserve held with Bangladesh Bank (in Local Currencies) reported as per the statement of Bangladesh Bank. Minimum requirement of Daily Cash Reserve Ratio (CRR) has been maintained throughout the year

4a.3 Statutory Liquidity Ratio (SLR): 5.50% of Average Demand and Time Liabilities Required Reserve

Actual Reserve held	(Note-4a.4)	26,773,874,704	31,171,427,996
SLR Surplus		13,129,293,704	17,718,860,996
Maintained (%)		10.79%	12.74%
1a.4 Components of Statutory Liquidity Ratio			
Cash in Hand	(Note-3a)	2,247,682,953	2,399,102,842
Balance with Sonali Bank PLC. as agent of Bar	ngladesh Bank (Note-4a)	226,895,667	215,613,533
Excess CRR	(Note-4a.2)	1,159,386,083	2,416,801,622
Bangladesh Government Islamic Investment E	Bond (Note-7a)	-	1,000,000,000
Bangladesh Government Investment Sukuk (E	3GIS) (Note-7a)	22,639,910,000	24,639,910,000
Refinance Fund (with Bangladesh Bank)	(Note-6a.1)	500,000,000	500,000,000
		26,773,874,704	31,171,427,996

5. Consolidated Balance with Other Banks and Financial Institution

Inside Bangladesh			
Shahjalal Islami Bank PLC.	(Note-5a.1)	2,217,432,070	2,192,462,827
Shahjalal Islami Bank Securities Ltd.		386,922,871	343,641,22
	_	2,604,354,941	2,536,104,048
Less: Inter Company Transaction		363,822,654	319,707,359
		2,240,532,287	2,216,396,689
Outside Bangladesh			
Shahjalal Islami Bank PLC.	(Note-5a.2)	1,754,675,394	1,103,127,014
Shahjalal Islami Bank Securities Ltd.		-11	
		1,754,675,394	1,103,127,014
	_	2.005.207.604	2 240 522 703

(Note-5a.2)

Balance with Other Banks and Financial Institutions of the Bank Inside Bangladesh (Note-5a.1)

Outside Bangladesh

		3,972,107,464	3,295,589,841
a.1	Inside Bangladesh		
	Current Account		
	Sonali Bank PLC. (other than as agent of Bangladesh Bank)	21,302,328	232,891,294
	National Bank Limited (Narayangonj Branch)	2,489	2,834
	Standard Chartered Bank (Uttara Branch)	22,360,413	20,346,415
	Agrani Bank PLC. (Islami Banking Wing)	12,089,358	11,963,186
	Offshore Banking Unit	6,787,150	60,249,402
		62,541,738	325,453,131
	Less: Offshore Banking Unit	6,787,150	60,249,402
		55,754,588	265,203,729
	Mudaraba Special Notice Deposit		
	Export Import Bank of Bangladesh Limited	8,445,528	23,423,460
	Trust Bank Limited (Dilkusha Corporate Branch)	8,991,763	14,921,577
	Prime Bank PLC. (Islami Banking Branch)	400,364,546	1,001,041,150
	Social Islami Bank PLC.	6,196,767	12,838,172
	Agrani Bank PLC. (Islami Banking Wing)	191,962,879	249,774,582
	AB Bank PLC. (Islami Banking Branch)	24,827	25,594
	Jamuna Bank PLC. (Naya Bazar Islami Banking Branch)	3,133,941	544,871
	Bank Alfalah (Islami Banking Branch)	2,760,825	2,759,330
	Al-Arafah Islami Bank PLC.	6,472,287	14,901,571
	Southeast Bank PLC. (Islami Banking Branch)	171,337	18,126,028

Mudaraha Savings Denosit

ICICI Bank, Mumbai

City Bank PLC. (Islamic Banking Branch)

Dhaka Bank PLC. (Islami Banking Branch)

Mutual Trust Bank PLC. (Gulshan Branch)

Midland Bank PLC. (Gulshan Branch)

Mercantile Bank PLC. (Islami Wing Main Branch)

Premier Bank PLC. (Mohakhali Branch-Islami Banking Wing)

National Credit and Commerce Bank PLC.-Islamic Banking Branch Gulshar

United Commercial Bank PLC. (Islami Banking Branch)

Islami Bank Bangladesh PLC.

wudaraba savings Deposit		
Social Islami Bank PLC.	18,587	13,052
Al-Arafah Islami Bank PLC.	15,061	14,903
Islami Bank Bangladesh PLC.	15,381	14,154
	49,029	42,109
	2,217,432,070	2,192,462,827

Current Account	Currency	F.C. Amount	Rate	Amount in Taka
Standard Chartered Bank, NY	USD	4,280,525.13	110.0000	470,857,764
Mashreq Bank PSC, NY	USD	194,253.24	110.0000	21,367,856
Standard Chartered Bank, Mumbai	USD	222,198.53	110.0000	24,441,838
Habib American Bank, USA	USD	42,118.49	110.0000	4,633,034
ICICI Bank, Hong Kong	USD	758,447.80	110.0000	83,429,258
WACHOVIA BANK, NY, USA	USD	149,157.03	110.0000	16,407,273
Commerzbank AG Frankfurt	USD	1,009,467.52	110.0000	111,041,427
Bank Aljazira	USD	770.80	110.0000	84,788
JPMorgan Chase Bank N.A., NY, USA	USD	85,082.05	110.0000	9,359,026
Citibank N.A., NY, USA	USD	179,380.01	110.0000	19,731,801
AB Bank Ltd. Mumbai	ACUD	193,289.12	110.0000	21,261,803
Standard Chartered Bank, Mumbai	ACUD	178,265.21	110.0000	19,609,173
Standard Chartered Bank, Colombo	ACUD	7,882.01	110.0000	867,021

ACUD

182,773.60

110.0000

20,105,096





Shahjalal Islami Bank PLC. Committed to Cordial Service

FINANCIAL STATEMENTS 2023

Current Account Habib Metropoliton Bank Ltd. United Bank of India, Kolkata Sonali Bank Ltd. ACU, Kolkata	Currency	F.C. Amount	Rate 110.0000	Amount in Taka 1,631,836		31.12.2023	31.12.2022	8a.5 Sector-wise Classification of Invest			
United Bank of India, Kolkata		4402407	110 0000	1 (21 02)							
Carali Bardalad ACII Kallada	ACUD ACUD	14,834.87 204,557.84	110.0000	22,501,362	7a.3 Sukuk is an Islamic financial certificate, similar to a conventional bond, and			Sector	As at 31 December	omposition	As at 31 Dec
	ACUD	59,614.82	110.0000	6,557,630	with Islamic finance principles. The government raised the fund th Investment Sukuk (BGIS) in December 2020 & June 2021 for Tk. 80 billion	rough issuing the Bangl for implementation of a v	adesh Government vater-supply project	Agriculture & Fishing Cotton & Textile	4,467,865,168 26,633,433,551	1.85%	3,750,070,867 19,698,236,300
Bank of Bhutan Ltd. Main Branch AXIS Bank Ltd. India	ACUD ACUD	4,821.19 237,605.51	110.0000 110.0000	530,331 26,136,606	titled "Safe Water Supply for the Whole Country" @4.69% for 5 years' tenu a project titled "Need Based Infrastructure Development of Governmen	t Primary School Project (1st Phase)" @4.65%	Garments	39,378,266,173	16.29%	53,779,166,142
MCB Bank Limited HDFC Bank Ltd., Mumbai	ACUD ACUD	134,552.09 1,427,041.63	110.0000 110.0000	14,800,730 156,974,579	for 5 years' tenure. SJIBL, in view of diversifying its investment portfoli requirement as well as pile up Stock of High Quality Liquidity Assets, part an allocation for investment of (i) in December 2020 Tk. 369.56 crore (Tal	icipated in all 03 (three) au	ictions and received	Cement Pharmaceuticals & Chemicals	5,257,315,762 9,135,491,903	2.17% 3.78%	1,973,238,650 7,198,057,346
Nabil Bank Limited, Kathmandu, Nepal	ACUD	4,945.19	110.0000	543,971	lac only) fixed rental rate @4.69% per annum (ii) in June 2021 Tk. 496.20 twenty lac only) fixed rental rate @4.69% per annum and (iii) in Decem	crore (Taka four hundred	ninety-six crore and	Real Estate	11,212,553,931	4.64%	8,303,793,964
tandard Chartered Bank, Frankfurt ommerzbank AG	EURO EURO	1,794,738.64 1,402,972.54	122.3200 122.3200	219,532,430 171,611,601	fourteen crore and one lac only) fixed rental rate @4.65% per annum hundred eighty four crore and twenty two lac only) fixed rental rate @4.7	(iv) in April 2022 Tk. 984.		Transport Information Technology	2,883,543,801 865,370,411	1.19% 0.36%	3,064,912,499 700,689,623
Wells Fargo Bank, N. A. London, UK	EURO	991,268.47	122.3200	121,251,959	7a.4 Mudaraba Perpetual Bond			Non Banking Financial Institutions	1,578,334,825	0.65%	1,439,455,629
PMorgan Chase AG, Frankfurt Standard Chartered Bank,Tokyo	EURO YEN	669,173.77 1,427,743.01	122.3200 0.7782	81,853,336 1,111,070	Islami Bank Bangladesh PLC. Al-Arafah Islami Bank PLC.	1,077,284,492 450,000,000	1,077,284,492 450,000,000	Steel & Engineering Food Processing & Beverage	11,671,713,531 18,110,469,677	4.83% 7.49%	8,403,069,265 17,157,443,728
Habib Bank AG Zurich	CHF	27,542.06	130.9867	3,607,644		1,527,284,492	1,527,284,492	Power & Energy	6,566,545,477	2.72%	7,780,171,632
ICICI Bank, Canada	CAD	28,664.65	83.3460	2,389,084	7a.5 Mudaraba Subordinated Bond IBBL Mudaraba Subordinated Bond	200,000,000	400,000,000	Paper & Paper Products Plastic & Plastic Product	1,688,411,848 7,615,154,477	0.70% 3.15%	1,743,874,720 7,206,031,728
Bank Aljazira, KSA Riyad Bank, KSA	SAR SAR	1,191,466.49 1,433,341.37	29.3568 29.3568	34,977,643 42,078,316	IBBL 3rd Mudaraba Subordinated Bond	1,360,000,000	1,480,000,000	Electronics	7,713,996,513	3.19%	9,527,940,996
Standard Chartered Bank, London	GBP	120,337.48	140.9650	16,963,373	AIBL 3rd Mudaraba Subordinated Bond	800,000,000	1,000,000,000	Services Industries Trading	8,171,433,036 32,412,143,604	3.38% 13.41%	7,935,089,101 32,884,014,916
JPMorgan Chase Bank N.A., London Mashreq Bank PSC, UAE	GBP AED	13,654.64 130,081.24	140.9650 29.9540	1,924,826 3,896,453	SIBL Mudaraba Subordinated Bond	2,360,000,000	100,000,000 2,980,000,000	Construction incl. Work Order Financing		7.46%	19,053,683,321
Emirates Islamic Bank PJSC, Dubai	AED	10,728.00	29.9540	321,347	7a.6 Investments in Shares & Securities (at cost)			Share business Staff Investment	1,942,575,673 2,322,427,437	0.80% 0.96%	2,369,005,756 2,224,379,061
Standard Chartered Bank, China	CNY	18,253.35	15.4551	282,107	Quoted The ACME Laboratories Limited	49,116,095	29,077,594	Others	24,099,663,567	9.97%	21,037,652,348
Currency-wise Distribution:			=	1,754,675,394	Active Fine Chemicals Ltd.	60,709,192	60,709,192	Total		100.00%	237,229,977,592
Foreign Currency		An	nount in Taka	Composition	Aftab Automobiles Limited AIBL 1st Islamic Mutual Fund	72,694,437 72,760,284	72,694,437 72,762,501	Incompliance with Bangladesh Bank are as follow:	SMESPD circular No05 da	ated 14 August 2	2022; CMSME Cluste
USD			761,354,066	43.39%	Dhaka Electric Supply Company Ltd. Export Import Bank of Bangladesh Limited	125,754,826 158,148,898	125,754,826 158,148,898	Cluster's Category Agro/Food processing and Agri Macl	hinary Manufacturing Clus	tore	Outstanding a
ACUD EURO			291,520,139 594,249,326	16.61% 33.87%	Generation Next Fashions Limited	25,741,813	25,741,813	Ready Made Garments (RMG), Knitw			
EN EN			1,111,070	0.06%	Meghna Petroleum Limited RAK Ceramics (Bangladesh) Limited	103,596,757 49,814,878	133,872,759 49,814,878	ICT Clusters Leather & Leather goods Clusters			
HF			3,607,644	0.21%	Square Textile Ltd. The Dacca Dyeing & Mfg. Co. Limited	82,481,825 102,948,339	82,481,825 102,948,339	Light Engineering Clusters			
AD AR			2,389,084 77,055,959	0.14% 4.39%	Titas Gas Transmission and Distribution Co. Ltd.	240,881,514	240,881,514	Jute & Jute products Cluster Total			
iBP			18,888,199	1.08%	Prime Islami Life Insurance Ltd. Singer Bangladesh Limited	47,262,250 88,910,881	55,501,667 88,910,881	8a.6 Geographical Location-wise Invest	ments		
ED			4,217,800	0.24%	Square Pharmaceuticals Ltd. The IBN SINA Pharmaceutical Industry Ltd.	188,977,997 31,346,168	157,304,920 31,346,168	Area	As at 31 December	er 2023 omposition	As at 31 Dec
NY			282,107 1,754,675,394	0.02%	MJL Bangladesh Limited	82,688,225	86,720,740	i) Inside Bangladesh	Amount Co	ompositiON	Amount
lease see Annexure-C for detailed comp	arative statement o				Silva Pharmaceuticals Limited Robi Axiata Limited	48,788,156 142,756,117	48,788,156 142,756,117	a. In Urban Areas Dhaka	179,707,350,671	76.31%	180,721,421,428
lease see Annexure-C for detailed comp n accordance with Bangladesh Bank Fol		Ü	,		Linde Bangladesh Ltd.	75,143,517	75,143,517	Chattogram	37,397,934,138	15.88%	33,181,120,652
77 dated 13 September 2005, the quarte ne true state of the Nostro Account en	erly review of Nostro	Accounts for the quar	rter ended 31 Dec	ember 2023 reflect	Power Grid Company of Bangladesh Ltd. Lub-rref (Bangladesh) Limited	123,322,659 69,212,179	123,322,659 69,212,179	Sylhet Rajshahi	1,806,869,226 5,586,639,032	0.77% 2.37%	1,860,252,031 4,972,513,864
een given by the Auditor. The status of					Mir Akhter Hossain Limited ACI Limited	87,290,575 44,635,402	76,305,125 44,635,402	Rangpur	1,474,925,868	0.63%	2,313,755,717
s at 31 December 2023	As per Bar	nk's Book	As per Correspor	Amount in US\$	ACI Formulations Limited	91,841,140	51,172,892	Khulna Barishal	7,036,410,476 818,734,426	2.99% 0.35%	6,483,350,950 858,564,534
	Debit Entries	Credit Entries D	Debit Entries	Credit Entries	Agni Systems Ltd. Grameenphone Ltd.	26,617,488 14,420,277	23,470,246 9,177,813	Mymensingh Sub-total	1,652,613,371	0.70%	1,316,819,936
Jp to 3 months	No. Amount 6 5,850,000	No. Amount No. 347 12,170,788 23	6,426,885 4	No. Amount 20,854,089	Apex Tannery Limited BSRM Steels Limited	13,619,478 6,666,609	13,619,478 6,666,609	Sub-total b. In Rural Areas	235,481,477,207	100%	231,707,799,111
More than 03 months but less than 06 mont	ths -	-	-	-	Crown Cement PLC.	27,526,229	33,424,707	Dhaka Chattogram	4,572,480,073 948,805,865	72.93% 15.13%	4,041,266,489 794,078,281
More than 06 months but less than 09 mont More than 09 months but less than 12 mont		- -	-		Energypac Power Generation Limited Global Islami Bank Limited	29,171,775 13,173,670	29,171,775 13,173,670	Sylhet	135,053,946	2.15%	178,493,944
fore than 12 months		247 42 470 700	6 426 605	-	IFAD Autos Limited	24,142,177	24,142,177	Rajshahi Khulna	130,138,268 106,814,095	2.08% 1.70%	100,589,164 94,992,096
s at 31 December 2022	o 5,850,000	347 12,170,788 23	6,426,885 4	71 20,854,089 Amount in US\$	lslami Commercial Insurance Company Limited Olympic Industries Ltd.		87,980 37,182,109	Barishal	131,823,448	2.10%	96,574,816
J. Jeceninei 2022	As per Bar	nk's Book	As per Correspor		Union Bank Limited IT Consultants Limited	22,930,714	25,711,347 -	Mymensingh Sub-total	244,208,322 6,269,324,017	3.90% 100%	216,183,692 5,522,178,481
	Debit Entries No. Amount		Debit Entries Amount N	Credit Entries	LafargeHolcim Bangladesh Limited	110,074,700	-	ii) Outside Bangladesh		-	-
Jp to 3 months		279 8,787,742 18	1,203,402 3		Summit Alliance Port Limited Agricultural Marketing Company Ltd. (Pran)	48,240,857 16,586,180		Total 8a.7 Mode Wise Investment	241,750,801,224	100%	237,229,977,592 31.12.2023
More than 03 months but less than 06 mont More than 06 months but less than 09 mont		-	-	-	Aamra Technologies Limited BDCOM Online Ltd.	6,642,625 1,774,623		Mode of Investment		i	Taka
More than 09 months but less than 12 mont		-	-	-	ADN Telecom Limited	13,232,555		Bai-Murabaha Bai-Muajjal			13,012,917,662 118,366,893,919
More than 12 months	0 135036/	279 8,787,742 18	1,203,402 3	91 22,184,753	Bashundhara Paper Mills Limited JMI Hospital Requisite Manufacturing Limited	28,595,419 34,780,361		Hire Purchase Under Shirkatul Melk			69,026,504,210
	3 1,333,304		31.12.2023	31.12.2022	LankaBangla Securities Limited	4,999,989	-	ljara Bai-Salam			1,035,002,170 5,894,308,296
		<u></u>	Taka	Taka	Fareast Islami Life Insurance Co. Ltd. Agro Organica PLC	3,482,952 36,940]	Mudaraba			96,741,599
Maturity-wise groupings of Balance with Ot On Demand	ther Banks and Finan	icial Institutions	55,759,001	265,207,519	Union Bank Limited i) Total	25,711,346 2,739,251,089	2,421,836,907	Mudaraba Import Bills EDF/Murabaha Foreign Currency Inve	ostmont		5,931,963,134 22,477,359,488
Not more than 03 months			3,916,348,463	3,030,382,322	<u>Un-Quoted</u>		-,, -	Quard	estment		1,228,413,176
More than 03 months but less than 01 ye More than 01 year but less than 05 years			-		Lanka Bangla Securities Ltd. Investment A/C - SWIFT Membership Share	11,758,622	5,000,000 9,443,636	IDBP FDBP			3,846,726,437 289,012,074
More than 05 years				-	CWT – Community Bank Shariah Fund	20,000,000	5,443,030	Islamic Credit Card Investment			544,959,058
Compellidate di Pilanesse estate della Coltana P			3,972,107,464	3,295,589,841	ii) Total Grand Total	31,758,622 2,771,009,710	14,443,636 2,436,280,543	Total		aladaah Bank	241,750,801,224
	anks & Financial In	stitutions							assification Pules of Band		
Consolidated Placement with Other Bases Shahjalal Islami Bank PLC.	anks & Financial Ir		14,115,801,566	21,276,957,716	Please see Annexure-A for details regarding unrealised gain/(loss).	2,771,009,710			assification Rules of Bang As at 31 Decembe	_	As at 31 Dec
	anks & Financial Ir	(Note-6a)	-	_	Please see Annexure-A for details regarding unrealised gain/(loss). 8 Consolidated Investments	2,771,005,710		Status	As at 31 December	_	As at 31 Dec
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.		(Note-6a) 1	14,115,801,566 - 14,115,801,566	21,276,957,716 - 21,276,957,716	8 Consolidated Investments Shahjalal Islami Bank PLC. (Note-8	3a) 231,683,099,579	220,328,259,077		As at 31 December Amount Co	er 2023	
Shahjalal Islami Bank PLC.		(Note-6a) 1	-	_	8 Consolidated Investments	231,683,099,579 4,287,627,656 235,970,727,235	220,328,259,077 4,892,987,792 225,221,246,870	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA)	As at 31 December Amount Co. 228,103,291,862 2,958,491,472	er 2023 omposition	Amount 222,746,444,156 3,150,706,866
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Placement with Other Banks & Financ		(Note-6a.1) (Note-6a.2) 1	14,115,801,566 13,060,801,566 1,055,000,000	21,276,957,716 19,221,957,716 2,055,000,000	8 Consolidated Investments Shahjalal Islami Bank PLC. (Note-8	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452	4,892,987,792 225,221,246,870 2,260,530,757	Status Unclassified: Standard (including Staff Investment)	As at 31 December Amount Co. 228,103,291,862	er 2023 omposition 94.35%	Amount 222,746,444,156
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Placement with Other Banks & Financ Placement with Other Banks		(Note-6a.1) (Note-6a.2) 1	-	21,276,957,716 19,221,957,716	8 Consolidated Investments Shahjalal Islami Bank PLC. (Note-8 Shahjalal Islami Bank Securities Ltd.	231,683,099,579 4,287,627,656 235,970,727,235	4,892,987,792 225,221,246,870	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard	As at 31 December Amount Co Co 228,103,291,862 2,958,491,472 231,061,783,334 209,076,852	er 2023 omposition 94.35% 1.22%	Amount 222,746,444,156 3,150,706,866 225,897,151,022 1,661,805,535
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Placement with Other Banks & Financ Placement with Other Banks Placement with Financial Institutions Placement with other Banks Mudaraba Term Deposits-Other Banks		(Note-6a.1) (Note-6a.2) 1	13,060,801,566 1,055,000,000 14,115,801,566	19,221,957,716 2,055,000,000 21,276,957,716	8 Consolidated Investments Shahjalal Islami Bank PLC. (Note-Established Islami Bank Securities Ltd. Less: Inter Company Transaction Bills Purchased and Discounted Shahjalal Islami Bank PLC. (Note-Established Islami Bank PLC. (Note-Established Islami Bank PLC.)	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783	4,892,987,792 225,221,246,870 2,260,530,757	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified	As at 31 December Amount Co. 228,103,291,862 2,958,491,472 231,061,783,334	er 2023 omposition 94.35% 1.22%	Amount 222,746,444,156 3,150,706,866 225,897,151,022
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Placement with Other Banks & Financ Placement with Other Banks Placement with Financial Institutions Placement with other Banks Mudaraba Term Deposits-Other Banks ICB Islamic Bank Limited Export Import Bank of Bangladesh Limite	ial Institutions of t	(Note-6a) 1 the Bank (Note-6a.1) 1 (Note-6a.2) 1	13,060,801,566 1,055,000,000 14,115,801,566 310,801,566 3,250,000,000	21,276,957,716 19,221,957,716 2,055,000,000 21,276,957,716 311,017,716 3,750,000,000	8 Consolidated Investments Shahjalal Islami Bank PLC. (Note-8 Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Bills Purchased and Discounted	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total	As at 31 December Amount Co. 228,103,291,862 2,958,491,472 231,061,783,334 209,076,852 191,468,005 10,288,473,033 10,689,017,890	er 2023 omposition 94.35% 1.22% 0.09% 0.08% 4.26%	Amount 222,746,444,156 3,150,706,866 225,897,151,022 1,661,805,535 85,784,354 9,585,236,681 11,332,826,570
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Placement with Other Banks & Financ Placement with Other Banks Placement with Financial Institutions Placement with other Banks Mudaraba Term Deposits-Other Banks ICB Islamic Bank Limited	ial Institutions of t	(Note-6a) 1 the Bank (Note-6a.1) 1 (Note-6a.2) 1	13,060,801,566 1,055,000,000 14,115,801,566 3,250,000,000 500,000,000 3,000,000,000	21,276,957,716 19,221,957,716 2,055,000,000 21,276,957,716 3,750,000,000 500,000,000 1,500,000,000	8 Consolidated Investments Shahjalal Islami Bank PLC. (Note-8) Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Bills Purchased and Discounted Shahjalal Islami Bank PLC. (Note-8) Shahjalal Islami Bank Securities Ltd.	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total	As at 31 December Amount Co	er 2023 omposition 94.35% 1.22% 0.09% 0.08%	Amount 222,746,444,156 3,150,706,866 225,897,151,022 1,661,805,535 85,784,354 9,585,236,681
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Placement with Other Banks & Finance Placement with Other Banks Placement with Financial Institutions Placement with other Banks Mudaraba Term Deposits-Other Banks ICB Islamic Bank Limited Export Import Bank of Bangladesh Limite Bangladesh Bank (Refinance Fund)	ial Institutions of t	(Note-6a) 1 the Bank (Note-6a.1) 1 (Note-6a.2) 1	13,060,801,566 1,055,000,000 14,115,801,566 31,0801,566 31,0801,566 32,50,000,000 500,000,000	21,276,957,716 19,221,957,716 2,055,000,000 21,276,957,716 311,017,716 3,750,000,000 500,000,000	8 Consolidated Investments Shahjalal Islami Bank PLC. (Note-8) Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Bills Purchased and Discounted Shahjalal Islami Bank PLC. (Note-8) Shahjalal Islami Bank Securities Ltd. 8a Investments of the Bank	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783 3(a) 10,067,701,645 10,067,701,645	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515 16,901,718,515	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total 8a.9 Particulars of Provision for Investre	As at 31 December Amount Co. 228,103,291,862 2,958,491,472 231,061,783,334 209,076,852 191,468,005 10,288,473,033 10,689,017,890 241,750,801,224 ments Basis for	er 2023 omposition 94.35% 1.22% 0.09% 0.08% 4.26%	Amount 222,746,444,156 3,150,706,866 225,897,151,022 1,661,805,535 85,784,354 9,585,236,681 11,332,826,570 237,229,977,592 31.12.2023
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Placement with Other Banks & Finance Placement with Other Banks Placement with Financial Institutions Placement with other Banks Mudaraba Term Deposits-Other Banks ICB Islamic Bank Limited Export Import Bank of Bangladesh Limite Bangladesh Bank (Refinance Fund) Jamuna Bank PLC. (Islami Banking Brancl Pubali Bank PLC. (Islami Banking Wing) Standard Bank PLC. National Credit and Commerce Bank PLC.	ial Institutions of the state o	(Note-6a) 1 the Bank (Note-6a.1) 1 (Note-6a.2) 1	13,060,801,566 1,055,000,000 14,115,801,566 31,250,000,000 500,000,000 500,000,000 1,000,000,000 1,000,000,000 2,000,000,000 2,000,000,000	21,276,957,716 19,221,957,716 2,055,000,000 21,276,957,716 311,017,716 3,750,000,000 5,000,000,000 1,500,000,000 1,400,000,000	8 Consolidated Investments Shahjalal Islami Bank PLC. (Note-8) Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Bills Purchased and Discounted Shahjalal Islami Bank PLC. (Note-8) Shahjalal Islami Bank Securities Ltd.	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783 3(a) 10,067,701,645 10,067,701,645	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515 16,901,718,515	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total 8a.9 Particulars of Provision for Investre Status Standard:	As at 31 December Amount Corp. 228,103,291,862 2,958,491,472 231,061,783,334 209,076,852 191,468,005 10,288,473,033 10,689,017,890 241,750,801,224 ments Basis for Provision	er 2023 omposition 94.35% 1.22% 0.09% 0.08% 4.26% 100.00%	Amount 222,746,444,156 3,150,706,866 225,897,151,022 1,661,805,535 85,784,354 9,585,236,681 11,332,826,570 237,229,977,592
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Placement with Other Banks & Financ Placement with Other Banks Placement with Financial Institutions Placement with other Banks Mudaraba Term Deposits-Other Banks ICB Islamic Bank Limited Export Import Bank of Bangladesh Limite Bangladesh Bank (Refinance Fund) Jamuna Bank PLC. (Islami Banking Brancl Pubali Bank PLC. (Islami Banking Wing) Standard Bank PLC. National Credit and Commerce Bank PLC The Premier Bank PLC. (Islami Banking W Al-Arafah Islami Bank PLC.	ial Institutions of the state o	(Note-6a) 1 the Bank (Note-6a.1) 1 (Note-6a.2) 1	13,060,801,566 1,055,000,000 14,115,801,566 310,801,566 3,250,000,000 500,000,000 1,000,000,000 1,000,000,000 1,000,000	21,276,957,716 19,221,957,716 2,055,000,000 21,276,957,716 3,750,000,000 500,000,000 1,500,000,000 1,400,000,000 500,000,000 500,000,000 500,000,000	8 Consolidated Investments Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Bills Purchased and Discounted Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. 8a Investments of the Bank Country-wise Classification of Investments: Inside Bangladesh Gross Murabaha, Bai-Muajjal etc.	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783 3(a) 10,067,701,645 10,067,701,645 244,204,940,428	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515 - 16,901,718,515 239,862,434,627	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total 8a.9 Particulars of Provision for Investre Status Standard: Unclassified (excluding Staff Investment)	As at 31 December Amount Co. 228,103,291,862 2,958,491,472 231,061,783,334 209,076,852 191,468,005 10,288,473,033 10,689,017,890 241,750,801,224 ments Basis for Provision ents) 155,132,896,719 1	er 2023 omposition 94.35% 1.22% 0.09% 0.08% 4.26% 100.00% Rate	Amount 222,746,444,156 3,150,706,866 225,897,151,022 1,661,805,535 85,784,354 9,585,236,681 11,332,826,570 237,229,977,592 31.12.2023
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Placement with Other Banks & Finance Placement with Other Banks Placement with Financial Institutions Placement with other Banks Mudaraba Term Deposits-Other Banks ICB Islamic Bank Limited Export Import Bank of Bangladesh Limite Bangladesh Bank (Refinance Fund) Jamuna Bank PLC. (Islami Banking Wing) Standard Bank PLC. (Islami Banking Wing) Standard Bank PLC. National Credit and Commerce Bank PLC The Premier Bank PLC. (Islami Banking W Al-Arafah Islami Bank PLC. Social Islami Bank PLC.	ial Institutions of the control of t	(Note-6a) 1 the Bank (Note-6a.1) 1 (Note-6a.2) 1	13,060,801,566 1,055,000,000 14,115,801,566 31,250,000,000 500,000,000 500,000,000 1,000,000,000 1,000,000,000 2,000,000,000 2,000,000,000	21,276,957,716 19,221,957,716 2,055,000,000 21,276,957,716 311,017,716 3,750,000,000 500,000,000 1,500,000,000 500,000,000 500,000,000 500,000,0	8 Consolidated Investments Shahjalal Islami Bank PLC. (Note-Established Bank PLC.) Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Bills Purchased and Discounted Shahjalal Islami Bank PLC. (Note-Established Bank) Shahjalal Islami Bank Securities Ltd. 8a Investments of the Bank Country-wise Classification of Investments: Inside Bangladesh Gross Murabaha, Bai-Muajjal etc. Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income)	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783 38a) 10,067,701,645 10,067,701,645 244,204,940,428 241,304,576,445 9,621,476,865	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515 16,901,718,515 239,862,434,627 227,474,272,633 7,146,013,556	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total 8a.9 Particulars of Provision for Investre Status Standard:	As at 31 December Amount Co. 228,103,291,862 2,958,491,472 231,061,783,334 209,076,852 191,468,005 10,288,473,033 10,689,017,890 241,750,801,224 ments Basis for Provision ents) 155,132,896,719 1 2,322,427,437	er 2023 composition 94.35% 1.22% 0.09% 0.08% 4.26% 100.00% Rate	Amount 222,746,444,156 3,150,706,866 225,897,151,022 1,661,805,535 85,784,354 9,585,236,681 11,332,826,570 237,229,977,592 31.12.2023 Taka
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Placement with Other Banks & Finance Placement with Other Banks Placement with Financial Institutions Placement with other Banks Mudaraba Term Deposits-Other Banks ICB Islamic Bank Limited Export Import Bank of Bangladesh Limited Export Import Bank (Refinance Fund) Jamuna Bank PLC. (Islami Banking Brancl Pubali Bank PLC. (Islami Banking Wing) Standard Bank PLC. National Credit and Commerce Bank PLC The Premier Bank PLC. (Islami Banking W Al-Arafah Islami Bank PLC. Social Islami Bank PLC.	ial Institutions of the control of t	(Note-6a) 1 the Bank (Note-6a.1) 1 (Note-6a.2) 1	13,060,801,566 1,055,000,000 14,115,801,566 31,250,000,000 500,000,000 500,000,000 1,000,000,000 1,000,000,000 2,000,000,000 2,000,000,000	21,276,957,716 19,221,957,716 2,055,000,000 21,276,957,716 311,017,716 3,750,000,000 500,000,000 1,400,000,000 500,000,000 500,000,000 500,000,0	8 Consolidated Investments Shahjalal Islami Bank PLC. (Note-8 Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Bills Purchased and Discounted Shahjalal Islami Bank PLC. (Note-8 Shahjalal Islami Bank Securities Ltd. 8a Investments of the Bank Country-wise Classification of Investments: Inside Bangladesh Gross Murabaha, Bai-Muajjal etc. Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783 38a) 10,067,701,645 10,067,701,645 244,204,940,428 241,304,576,445 9,621,476,865 231,683,099,579	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515 - 16,901,718,515 239,862,434,627	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total 8a.9 Particulars of Provision for Investre Status Status Standard: Unclassified (excluding Staff Investments Consumer Financing (other than HF & Small & Medium Enterprise	As at 31 December Amount Coron	er 2023 omposition 94.35% 1.22% 0.09% 0.08% 4.26% 100.00% Rate 1% (ex. RSDL BB NOC) 0%	Amount 222,746,444,156 3,150,706,866 225,897,151,022 1,661,805,535 85,784,354 9,585,236,681 11,332,826,570 237,229,977,592 31.12,2023 Taka 1,551,328,967 - 21,468,469 149,054,908
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Placement with Other Banks & Finance Placement with Other Banks With Institutions Placement with other Banks Mudaraba Term Deposits-Other Banks Mudaraba Term Deposits-Other Banks ICB Islamic Bank Limited Export Import Bank of Bangladesh Limite Bangladesh Bank (Refinance Fund) Jamuna Bank PLC. (Islami Banking Branch Pubali Bank PLC. (Islami Banking Wing) Standard Bank PLC. National Credit and Commerce Bank PLC The Premier Bank PLC. (Islami Banking W Al-Arafah Islami Bank PLC. Social Islami Bank PLC. Social Islami Bank PLC. (Islami Banking Wing) Midland Bank PLC. (Islami Banking Branch)	ial Institutions of the control of t	(Note-6a) 1 the Bank (Note-6a.1) 1 (Note-6a.2) 1	13,060,801,566 1,055,000,000 14,115,801,566 31,250,000,000 500,000,000 500,000,000 1,000,000,000 1,000,000,000 2,000,000,000 2,000,000,000	21,276,957,716 19,221,957,716 2,055,000,000 21,276,957,716 311,017,716 3,750,000,000 500,000,000 1,500,000,000 1,400,000,000 500,000,000 1,400,000,000 1,400,000,000 1,400,000,000 1,800,000,000 1,800,000,000 1,800,000,000 300,000,000	8 Consolidated Investments Shahjalal Islami Bank PLC. (Note-Established Bank PLC.) Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Bills Purchased and Discounted Shahjalal Islami Bank PLC. (Note-Established Bank) Shahjalal Islami Bank Securities Ltd. 8a Investments of the Bank Country-wise Classification of Investments: Inside Bangladesh Gross Murabaha, Bai-Muajjal etc. Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income) Net Murabaha, Bai-Muajjal etc.	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783 3(a) 10,067,701,645 244,204,940,428 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515 239,862,434,627 227,474,272,633 7,146,013,556 220,328,259,077 16,901,718,515	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total 8a.9 Particulars of Provision for Investre Status Standard: Unclassified (excluding Staff Investment) Staff Investments Consumer Financing (other than HF & Small & Medium Enterprise Housing Finance (HF) Loan for Professionals (LP)	As at 31 December Amount Co Amount Co 228,103,291,862 2,958,491,472 231,061,783,334 209,076,852 191,468,005 10,288,473,033 10,689,017,890 241,750,801,224 ments Basis for Provision ents) 155,132,896,719 1 2,322,427,437 8, LP) 1,073,423,472 59,621,963,362 6,668,715,591 33,984,496	er 2023 omposition 94.35% 1.22% 0.09% 0.08% 4.26% 100.00% Rate 1% (ex. RSDL BB NOC) 0% 2% 0.25% 1% 2%	Amount 222,746,444,156 3,150,706,866 225,897,151,022 1,661,805,535 85,784,354 9,585,236,681 11,332,826,570 237,229,977,592 31.12.2023 Taka 1,551,328,967 21,468,490 149,054,908 66,687,156 679,690
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Placement with Other Banks & Financ Placement with Other Banks Placement with Financial Institutions Placement with other Banks Mudaraba Term Deposits-Other Banks ICB Islamic Bank Limited Export Import Bank of Bangladesh Limited Export Import Bank of Bangladesh Limited Export Import Bank (Refinance Fund) Jamuna Bank PLC. (Islami Banking Brancl Pubali Bank PLC. (Islami Banking Wing) Standard Bank PLC. National Credit and Commerce Bank PLC National Credit and Commerce Bank PLC Social Islami Bank PLC. Social Islami Bank PLC. Social Islami Bank PLC. (Islami Banking Wing) Midland Bank PLC. (Islami Banking Wing) Midland Bank PLC. (Islami Banking Wing) Midland Bank PLC. (Islami Banking Branch) Placement with Financial Institutions Mudaraba Term Deposits-Financial Insti	ial Institutions of the ded his control of th	(Note-6a) 1 the Bank (Note-6a.1) 1 (Note-6a.2) 1 aranch) 1	13,060,801,566 1,055,000,000 14,115,801,566 3,250,000,000 500,000,000 500,000,000 1,000,000,000 1,000,000,000 2,000,000,000 2,000,000,000 2,000,000,000 1,000,000 1,000,	21,276,957,716 19,221,957,716 2,055,000,000 21,276,957,716 311,017,716 3,750,000,000 500,000,000 1,500,000,000 500,000,000 1,500,000,000 1,800,000,000 1,800,000,000 1,800,000,000 1,800,000,000 1,800,000,000 1,800,000,000 1,9221,957,716	8 Consolidated Investments Shahjalal Islami Bank PLC. (Note-Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Bills Purchased and Discounted Shahjalal Islami Bank PLC. (Note-Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. 8a Investments of the Bank Country-wise Classification of Investments: Inside Bangladesh Gross Murabaha, Bai-Muajjal etc. Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income) Net Murabaha, Bai-Muajjal etc. Net Bills Purchased and Discounted (Note-Sa.	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783 36a) 10,067,701,645 10,067,701,645 244,204,940,428 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total Ba.9 Particulars of Provision for Investre Status Standard: Unclassified (excluding Staff Investments) Consumer Financing (other than HF & Small & Medium Enterprise Housing Finance (HF)	As at 31 December Amount Co. Amount Co. 228,103,291,862 2,958,491,472 231,061,783,334 209,076,852 191,468,005 10,288,473,033 10,689,017,890 241,750,801,224 ments Basis for Provision ents) 155,132,896,719 1 2,322,427,437 8. LP) 1,073,423,472 59,621,963,362 6,668,715,591	er 2023 omposition 94.35% 1.22% 0.09% 0.08% 4.26% 100.00% Rate 1% (ex. RSDL BB NOC) 0% 2% 0.25% 1%	Amount 222,746,444,156 3,150,706,866 225,897,151,022 1,661,805,535 85,784,354 9,585,236,681 11,332,826,570 237,229,977,592 31.12,2023 Taka 1,551,328,967 21,468,469 149,054,908 66,687,156
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Placement with Other Banks & Financ Placement with Other Banks Placement with Financial Institutions Placement with other Banks Mudaraba Term Deposits-Other Banks ICB Islamic Bank Limited Export Import Bank of Bangladesh Limite Bangladesh Bank (Refinance Fund) Jamuna Bank PLC. (Islami Banking Brancl Pubali Bank PLC. (Islami Banking Wing) Standard Bank PLC. Ational Credit and Commerce Bank PLC The Premier Bank PLC. Social Islami Bank PLC. Agrani Bank PLC. (Islami Banking Wing) Midland Bank PLC. (Islami Banking Wind) ONE Bank PLC. (Islami Banking Branch)	ial Institutions of the ded his control of th	(Note-6a) 1 the Bank (Note-6a.1) 1 (Note-6a.2) 1 aranch) 1	13,060,801,566 1,055,000,000 14,115,801,566 3,250,000,000 500,000,000 500,000,000 1,000,000,000 1,000,000,000 2,000,000,000 2,000,000,000	21,276,957,716 19,221,957,716 2,055,000,000 21,276,957,716 3,750,000,000 500,000,000 1,500,000,000 1,400,000,000 5,965,940,000 2,695,000,000 1,800,000,000 1,800,000,000 300,000,000 500,000,000	8 Consolidated Investments Shahjalal Islami Bank PLC. (Note-Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Bills Purchased and Discounted Shahjalal Islami Bank PLC. (Note-Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. 8a Investments of the Bank Country-wise Classification of Investments: Inside Bangladesh Gross Murabaha, Bai-Muajjal etc. Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income) Net Murabaha, Bai-Muajjal etc. Net Bills Purchased and Discounted (Note-Sa. Outside Bangladesh As per letter # 178/FRC/APR/2021/27(45) dated 09 December 2021 issregarding the compliance of BRPD Circular Letter # 04 dated 04 January July 2021, the current status of the Bank is as follows: [Following Inform	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783 38a) 10,067,701,645 10,067,701,645 244,204,940,428 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 ued by the Financial Repro 2021 and BRPD Circular L	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total 8a.9 Particulars of Provision for Investre Status Standard: Unclassified (excluding Staff Investment) Consumer Financing (other than HF & Small & Medium Enterprise Housing Finance (HF) Loan for Professionals (LP) Share Business Short Term Agri Credit Islamic Credit Card	As at 31 December Amount Co	er 2023 omposition 94.35% 1.22% 0.09% 0.08% 4.26% 100.00% Rate 1% (ex. RSDL BB NOC) 0% 2% 0.25% 1% 1%	Amount 222,746,444,156 3,150,706,866 225,897,151,022 1,661,805,535 85,784,354 9,585,236,681 11,332,826,570 237,229,977,592 31.12,2023 Taka 1,551,328,967 21,468,469 149,054,908 66,687,156 679,690 18,334,885 7,389 28,671,810
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Placement with Other Banks & Finance Placement with Other Banks & Finance Placement with Financial Institutions Placement with other Banks Mudaraba Term Deposits-Other Banks ICB Islamic Bank Limited Export Import Bank of Bangladesh Limited Bangladesh Bank (Refinance Fund) Jamuna Bank PLC. (Islami Banking Wing) Standard Bank PLC. (Islami Banking Wing) Standard Bank PLC. (Islami Banking Wing) Al-Arafah Islami Bank PLC. Social Islami Bank PLC. Social Islami Bank PLC. (Islami Banking Wing) Midland Bank PLC. (Islami Banking Wind) ONE Bank PLC. (Islami Banking Wind) ONE Bank PLC. (Islami Banking Wind) Inland Tanking Mindiand Bank Institutions Mudaraba Term Deposits-Financial Institutions	ial Institutions of the ded his control of th	(Note-6a) 1 the Bank (Note-6a.1) 1 (Note-6a.2) 1 aranch) 1	13,060,801,566 1,055,000,000 14,115,801,566 3,250,000,000 500,000,000 500,000,000 1,000,000,000 2,000,000,000 2,000,000,000 13,060,801,566	21,276,957,716 19,221,957,716 2,055,000,000 21,276,957,716 3,750,000,000 1,500,000,000 1,400,000,000 5,965,940,000 2,695,000,000 1,800,000,000 1,800,000,000 1,900,000	8 Consolidated Investments Shahjalal Islami Bank PLC. (Note-8 Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Bills Purchased and Discounted Shahjalal Islami Bank PLC. (Note-8 Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. 8a Investments of the Bank Country-wise Classification of Investments: Inside Bangladesh Gross Murabaha, Bai-Muajjal etc. Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income) Net Murabaha, Bai-Muajjal etc. Net Bills Purchased and Discounted (Note-8a Outside Bangladesh As per letter # 178/FRC/APR/2021/27(45) dated 09 December 2021 iss regarding the compliance of BRPD Circular Letter # 04 dated 04 January July 2021, the current status of the Bank is as follows: [Following inform the period from January to December 2023:	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783 231,067,701,645 244,204,940,428 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 ued by the Financial Repo 2021 and BRPD Circular Lation is furnished on the lateral control of the l	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515 16,901,718,515 239,862,434,627 227,474,272,633 7,146,013,556 220,328,259,077 16,901,718,515 237,229,977,592 20rting Council (FRC) etter # 35 dated 06 basis of data during	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total 8a.9 Particulars of Provision for Investre Status Standard: Unclassified (excluding Staff Investments Consumer Financing (other than HF & Small & Medium Enterprise Housing Finance (HF) Loan for Professionals (LP) Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID	As at 31 December Amount Co. Amount Co. 228,103,291,862 2,958,491,472 231,061,783,334 209,076,852 191,468,005 10,288,473,033 10,689,017,890 241,750,801,224 ments Basis for Provision ents) 155,132,896,719 1 2,322,427,437 8, LP) 1,073,423,472 59,621,963,362 6,668,715,591 33,984,496 1,833,488,451 738,864 1,433,590,518 2,958,491,472	er 2023 omposition 94.35% 1.22% 0.09% 0.08% 4.26% 100.00% Rate 1% (ex. RSDL BB NOC) 0% 2% 0.25% 1% 1% 1% 1%	Amount 222,746,444,156 3,150,706,866 225,897,151,022 1,661,805,535 85,784,354 9,585,236,681 11,332,826,570 237,229,977,592 31,12,2023 Taka 1,551,328,967
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Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Placement with Other Banks & Financ Placement with Other Banks & Financ Placement with Other Banks Placement with Inancial Institutions Placement with other Banks Mudaraba Term Deposits-Other Banks ICB Islamic Bank Limited Export Import Bank of Bangladesh Limited Export Import Bank (Refinance Fund) Jamuna Bank PLC. (Islami Banking Brancl Pubali Bank PLC. (Islami Banking Wing) Standard Bank PLC. Astional Credit and Commerce Bank PLC The Premier Bank PLC. (Islami Banking Wing) Midland Bank PLC. (Islami Banking Wing) Midland Bank PLC. (Islami Banking Wing) Midland Bank PLC. (Islami Banking Wing) ONE Bank PLC. (Islami Banking Branch) Placement with Financial Institutions Mudaraba Term Deposits-Financial Institutions	ial Institutions of the ded his control of th	(Note-6a) 1 the Bank (Note-6a.1) 1 (Note-6a.2) 1 annch) 1	13,060,801,566 1,055,000,000 14,115,801,566 3,250,000,000 14,115,801,566 3,250,000,000 500,000,000 500,000,000 2,000,000,000 2,000,000,000 2,000,000	21,276,957,716 2,055,000,000 21,276,957,716 3,750,000,000 1,500,000,000 1,400,000,000 1,400,000,000 1,800,000,000	8 Consolidated Investments Shahjalal Islami Bank PLC. (Note-Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Bills Purchased and Discounted Shahjalal Islami Bank PLC. (Note-Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. 8a Investments of the Bank Country-wise Classification of Investments: Inside Bangladesh Gross Murabaha, Bai-Muajjal etc. Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income) Net Murabaha, Bai-Muajjal etc. Net Bills Purchased and Discounted (Note-Sa Outside Bangladesh As per letter # 178/FRC/APR/2021/27(45) dated 09 December 2021 isst regarding the compliance of BRPD Circular Letter # 04 dated 04 January July 2021, the current status of the Bank is as follows: [Following inform the period from January to December 2023: Particulars Compliance of BRPD Circular Letter # 04*	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783 38a) 10,067,701,645 10,067,701,645 244,204,940,428 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 241,750,801,224 ation is furnished on the long of BRPD Circular ation is furnished at long of BRPD Circular ation is furnished at long of BRPD Circular ation is f	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515 239,862,434,627 227,474,272,633 7,146,013,556 220,328,259,077 16,901,718,515 237,229,977,592 cetter # 35 dated 06 basis of data during recular Letter # 35** % of Compliance 100%	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total 8a.9 Particulars of Provision for Investre Status Standard: Unclassified (excluding Staff Investments Consumer Financing (other than HF & Small & Medium Enterprise Housing Finance (HF) Loan for Professionals (LP) Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID	As at 31 December Amount Co. Amount Co. 228,103,291,862 2,958,491,472 231,061,783,334 209,076,852 191,468,005 10,288,473,033 10,689,017,890 241,750,801,224 ments Basis for Provision ents) 155,132,896,719 1 2,322,427,437 5,9621,963,362 6,668,715,591 33,984,496 1,833,488,451 738,864 1,433,590,518 2,958,491,472	er 2023 omposition 94.35% 1.22% 0.09% 0.08% 4.26% 100.00% Rate 100.00% 2% 0.25% 1% 1% 2% 1% 1% 2%	Amount 222,746,444,156 3,150,706,866 225,897,151,022 1,661,805,535 85,784,354 9,585,236,681 11,332,826,570 237,229,977,592 31.12,2023 Taka 1,551,328,967 21,468,469 149,054,908 66,687,156 679,690 18,334,885 7,389 28,671,810 10,251,737 294,869,328 180,575,045 2,321,929,384 535,428,370
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Outside Bangladesh As per letter # 178/FRC/APR/2021/27(45) dated 09 December 2021 isst regarding the compliance of BRPD Circular Letter # 04 dated 04 January July 2021, the current status of the Bank is as follows: [Following inform the period from January to December 2023: Particulars Compliance of BRPD Circular Letter # 04* No. of Files % of Compliance Complied Files 602 89% Total Files 602 89% Total Files 602 89% * BRPD Circular Letter # 04: Regarding the collection of audited financ sanctioned/renewed investments: [According up to date Gazette] ** BRPD Circular Letter # 35: Regarding the verification of audited financ System (DVS) developed by ICAB. 8a.1 Maturity-wise Classification of Investments With a residual maturity of: Re-payable on Demand	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783 38a) 10,067,701,645 10,067,701,645 244,204,940,428 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 aued by the Financial Reproperties of BRPD Circular Lation is furnished on the Compliance of BRPD Circular Lation is furnished on the Compliance of BRPD Circular Lation is furnished on the September 1,000 and 1,0	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515 16,901,718,515 239,862,434,627 227,474,272,633 7,146,013,556 220,328,259,077 16,901,718,515 237,229,977,592 Dorting Council (FRC) etter # 35 dated 06 basis of data during council (FRC) etter # 35 dated 06 basis	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total 8a.9 Particulars of Provision for Investre Status Standard: Unclassified (excluding Staff Investment) Consumer Financing (other than HF & Small & Medium Enterprise Housing Finance (HF) Loan for Professionals (LP) Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID Special Reschedule & One Time Exit Additional provision as per DBI Letter Re Sub-standard Doubtful Bad or Loss	As at 31 December Amount Co. 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(Note-8 Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. 8a Investments of the Bank Country-wise Classification of Investments: Inside Bangladesh Gross Murabaha, Bai-Muajjal etc. Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income) Net Murabaha, Bai-Muajjal etc. Net Bills Purchased and Discounted (Note-8a. Outside Bangladesh As per letter # 178/FRC/APR/2021/27(45) dated 09 December 2021 issregarding the compliance of BRPD Circular Letter # 04 dated 04 January July 2021, the current status of the Bank is as follows: [Following Inform the period from January to December 2023: Particulars Compliance of BRPD Circular Letter # 04* No. of Files % of Compliance Complied Files 602 89% Total Files 602 89% Total Files 602 89% Total Files 1674 * BRPD Circular Letter # 04: Regarding the collection of audited finance sanctioned/renewed investments. [According up to date Gazette] ** BRPD Circular Letter # 35: Regarding the verification of audited finance System (DVS) developed by ICAB. 8a.1 Maturity-wise Classification of Investments With a residual maturity of:	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783 30a) 10,067,701,645 10,067,701,645 244,204,940,428 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 241,750,801,224 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 241,750,801,224 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 241,750,801,224 241,304,576,445 9,621,476,865 241,750,801,224 241,801,801,801,801,801,801,801,801,801,80	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515 16,901,718,515 239,862,434,627 227,474,272,633 7,146,013,556 220,328,259,077 16,901,718,515 - 237,229,977,592 Orting Council (FRC) etter # 35 dated 06 oasls of data during rould a during round a during rould a during round round a during round a during round a during round a during round round a during round	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total 8a.9 Particulars of Provision for Investre Status Status Status Staff Investments Consumer Financing (other than HF & Small & Medium Enterprise Housing Finance (HF) Loan for Professionals (LP) Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID Special Reschedule & One Time Exit Additional provision as per DBI Letter Re Sub-standard Doubtful	As at 31 December Amount Color	er 2023 omposition 94.35% 1.22% 0.09% 0.08% 4.26% 100.00% Rate 1% (ex. RSDL BB NOC) 0% 2% 0.25% 1% 2% 1% 12% 1% 1% 1% 1% 1% 2% 1% 1% 1% 1% 1% 2% 1% 1% 1% 2% 1% 1% 1% 2% 1% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 2% 1% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2%	Amount 222,746,444,156 3,150,706,866 225,897,151,022 1,661,805,535 85,784,354 9,585,236,681 11,332,826,570 237,229,977,592 31.12,2023 Taka 1,551,328,967 21,468,469 149,054,908 66,687,156 679,690 18,334,885 7,389 28,671,810 10,251,737 294,869,328 180,575,045 2,321,929,384 535,428,370 2,857,357,754 14,331,764 21,205,107
Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Placement with Other Banks & Finance Placement with Other Banks Placement with Other Banks Placement with Financial Institutions Placement with other Banks Mudaraba Term Deposits-Other Banks ICB Islamic Bank Limited Export Import Bank of Bangladesh Limite Bangladesh Bank (Refinance Fund) Jamuna Bank PLC. (Islami Banking Wing) Standard Bank PLC. (Islami Banking Wing) Standard Bank PLC. National Credit and Commerce Bank PLC The Premier Bank PLC. (Islami Banking Wing) Social Islami Bank PLC. Agrani Bank PLC. (Islami Banking Wing) Midland Bank PLC. (Islami Banking Wing) Midland Bank PLC. (Islami Banking Wing) Midland Bank PLC. (Islami Banking Wind) ONE Bank PLC. (Islami Banking Branch) Placement with Financial Institutions Mudaraba Term Deposits-Financial Institution Mudaraba Term Deposits-Financial I	ial Institutions of the ded history of the ded hist	(Note-6a) 1 the Bank (Note-6a.1) 1 (Note-6a.2) 1 anch) 1 the Bank (Note-6a.1) 1 (Instituted 1 the Bank (Note-6a.1) 1 anch) 1 the Bank (Note-6a.1) 1 the Bank (Note-6a	13,060,801,566 1,055,000,000 14,115,801,566 3,250,000,000 500,000,000 500,000,000 1,000,000 1,000,000 2,000,000,000 2,000,000,000 2,000,000	21,276,957,716 19,221,957,716 2,055,000,000 21,276,957,716 311,017,716 3,750,000,000 500,000,000 1,500,000,000 500,000,000 1,800,000,000 1,800,000,000 1,800,000,000 19,221,957,716 135,000,000 20,000,000 300,000,000 20,000,000 21,276,957,716	8 Consolidated Investments Shahjalal Islami Bank PLC. (Note-Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Less: Inter Company Transaction Bills Purchased and Discounted Shahjalal Islami Bank PLC. (Note-Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. 8a Investments of the Bank Country-wise Classification of Investments: Inside Bangladesh Gross Murabaha, Bai-Muajjal etc. Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income) Net Murabaha, Bai-Muajjal etc. Net Bills Purchased and Discounted (Note-Sa. Outside Bangladesh As per letter # 178/FRC/APR/2021/27(45) dated 09 December 2021 isst regarding the compliance of BRPD Circular Letter # 04 dated 04 January July 2021, the current status of the Bank is as follows: [Following inform the period from January to December 2023: Particulars Compliance of BRPD Circular Letter # 04*	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783 3a) 10,067,701,645 10,067,701,645 244,204,940,428 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 241,750,801,224 241,750,801,224 241,750,801,224 31,683,099,579 10,067,701,645 Compliance of BRPD Circular Lation is furnished on the long of the long	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515 16,901,718,515 239,862,434,627 227,474,272,633 7,146,013,556 220,328,259,077 16,901,718,515 - 237,229,977,592 Orting Council (FRC) etter # 35 dated 06 oasis of data during rouncil (FRC) etter # 35 dated 06 oa	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total 8a.9 Particulars of Provision for Investre Status Standard: Unclassified (excluding Staff Investment) Consumer Financing (other than HF & Small & Medium Enterprise Housing Finance (HF) Loan for Professionals (LP) Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID Special Reschedule & One Time Exit Additional provision as per DBI Letter Re Sub-standard Doubtful Bad or Loss Reschedule (BB NOC) 3rd and above time Reschedule	As at 31 December Amount Color	er 2023 omposition 94.35% 1.22% 0.09% 0.08% 4.26% 100.00% Rate 1% (ex. RSDL BB NOC) 0% 2% 0.25% 1% 2% 1% 12% 1% 1% 1% 1% 1% 2% 1% 1% 1% 1% 1% 2% 1% 1% 1% 2% 1% 1% 1% 2% 1% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 1% 1% 2% 2% 1% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2%	Amount 222,746,444,156 3,150,706,866 225,897,151,022 1,661,805,535 85,784,354 9,585,236,681 11,332,826,570 237,229,977,592 31.12,2023 Taka 1,551,328,967 21,468,469 149,054,908 66,687,156 679,690 18,334,885 7,389 28,671,810 10,251,737 294,869,328 180,575,045 2,321,929,384 535,428,370 2,857,357,754 14,331,764 21,205,107 2,933,213,688 244,138,266 806,259,339 4,019,148,165
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[According up to date Gazette] ** BRPD Circular Letter # 35: Regarding the verification of audited financ system (DVS) developed by ICAB. 8a.1 Maturity-wise Classification of Investments With a residual maturity of: Re-payable on Demand Not more than 03 months Over 03 months but not more than 01 year	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783 38a) 10,067,701,645 10,067,701,645 244,204,940,428 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 241,750,801,224 241,750,801,224 241,750,801,224 321,683,099,579 10,067,701,645 Compliance of BRPD Circular Lation is furnished on the files 602 602 ial statements and statutial statements through Do 53,185,176,269 50,767,668,257 53,185,176,269	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515 239,862,434,627 227,474,272,633 7,146,013,556 220,328,259,077 16,901,718,515 - 237,229,977,592 Orting Council (FRC) etter # 35 dated 06 basis of data during council (FRC) etter # 35 dated of basis of data during council (FRC) etter # 35 dated of coasis of data during council (FRC) etter # 35 dated of coasis of data during council (FRC) etter # 35 dated of coasis of data during council (FRC) etter # 35 dated of coasis of data during council (FRC) etter # 35 dated of coasis of data during council (FRC) etter # 35 dated of data during counc	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total 8a.9 Particulars of Provision for Investre Status Standard: Unclassified (excluding Staff Investments Consumer Financing (other than HF & Small & Medium Enterprise Housing Finance (HF) Loan for Professionals (LP) Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID Special Reschedule & One Time Exit Additional provision as per DBI Letter Re Sub-standard Doubtful Bad or Loss Reschedule (BB NOC)	As at 31 December Amount Color	er 2023 omposition 94.35% 1.22% 0.09% 0.08% 4.26% 100.00% Rate 1% (ex. 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[According up to date Gazette] ** BRPD Circular Letter # 35: Regarding the verification of audited financ system (DVS) developed by ICAB. 8a.1 Maturity-wise Classification of Investments With a residual maturity of: Re-payable on Demand Not more than 03 months Over 03 months but not more than 05 years Over 03 months but not more than 05 years Over 05 years	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783 38a) 10,067,701,645 10,067,701,645 244,204,940,428 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 ation is furnished on the long of BRPD Circular Lation is furnished on the lo	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515 239,862,434,627 227,474,272,633 7,146,013,556 220,328,259,077 16,901,718,515 - 237,229,977,592 237,229,977,592 24,552,894,846 49,818,295,294 45,818,295,294 45,562,894,846 26,095,297,535 52,190,595,070 237,229,977,592 4,555,763,536 12,657,424,310 17,213,187,847	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total 8a.9 Particulars of Provision for Investre Status Standard: Unclassified (excluding Staff Investment) Consumer Financing (other than HF & Small & Medium Enterprise Housing Finance (HF) Loan for Professionals (LP) Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID Special Reschedule & One Time Exit Additional provision as per DBI Letter Re Sub-standard Doubtful Bad or Loss Reschedule (BB NOC) 3rd and above time Reschedule Required provision for Investments Total provision maintained (note-15a Surplus/(Shortfall) Provision As per Bangladesh Bank's instruction additional amount of Tk. 535,428,370	As at 31 December Amount Color	er 2023 omposition 94.35% 1.22% 0.09% 0.08% 4.26% 100.00% Rate 1% (ex. 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Regarding the verification of audited financ system (DVS) developed by ICAB. 8a.1 Maturity-wise Classification of Investments With a residual maturity of: Re-payable on Demand Not more than 03 months Over 03 months but not more than 01 year Over 01 year but not more than 05 years Over 05 years 8a.2 Bills Purchased and Discounted Less: Profit receivable on Bills Purchased and Discounted Re-payable: Within 01 month Over 01 month but less than 03 months Over 03 months but less than 06 months Of months or more 8a.4 Investments on the basis of significant concentration Investments to allied concern of Directors (Note-54.5) Investments to Executives/Officers Investments allowed to single person/counterparty or a group which is equal investments Others Investments allowed to single person/counterparty or a group which is equal to the part of	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783 30a) 10,067,701,645 244,204,940,428 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 241,750,801,224 241,750,801,224 31,683,099,579 10,067,701,645 31,683,099,579 10,067,701,645 10,067,701,645 10,067,701,645 10,067,701,645 10,067,701,645 10,067,701,645 10,067,701,645 10,067,701,645 10,067,701,645 10,067,701,645 10,067,701,645 10,067,701,645 10,067,701,645 10,067,701,645 11,002,650 10,91,353,933 10,434,356,583 10,067,701,645 11,002,650 10,91,353,933 10,434,356,583 10,067,701,645 11,002,650 11,002,	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515 239,862,434,627 227,474,272,633 7,146,013,556 220,328,259,077 16,901,718,515 237,229,977,592 Orting Council (FRC) etter # 35 dated 06 basis of data during for the following for the following for the following foll	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total 8a.9 Particulars of Provision for Investments Staff Investments Consumer Financing (other than HF & Small & Medium Enterprise Housing Finance (HF) Loan for Professionals (LP) Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID Special Reschedule & One Time Exit Additional provision as per DBI Letter Re Sub-standard Doubtful Bad or Loss Reschedule (BB NOC) 3rd and above time Reschedule Required provision for Investments Total provision maintained (note-15a Surplus/(Shortfall) Provision As per Bangladesh Bank's instruction additional amount of Tk. 535,428,376 8a.10 Particulars of Provision for Off-bal Status Acceptances & endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for collection Required provision for Off-balance Provision maintained (note-15a.1(c)) Surplus Provision 8a.11 Particulars of Investments (i) Investments considered good in reis fully secured (ii) Investments considered good and more praties in addition to the perso (iv) Investments considered bad or doul (v) Investments considered bad or doul (v) Investments due by directors or office	As at 31 December Amount Color Amount Color Amount Color State Sta	er 2023 omposition 94.35% 1.22% 0.09% 0.08% 4.26% 100.00% Rate 1% (ex. 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(Note-E Shahjalal Islami Bank PLC)	231,683,099,579 4,287,627,656 235,970,727,235 1,833,488,452 234,137,238,783 38a) 10,067,701,645 244,204,940,428 241,304,576,445 9,621,476,865 231,683,099,579 10,067,701,645 241,750,801,224 ation is furnished on the lattice of the l	4,892,987,792 225,221,246,870 2,260,530,757 222,960,716,113 16,901,718,515 239,862,434,627 227,474,272,633 7,146,013,556 220,328,259,077 16,901,718,515 237,229,977,592 Driting Council (FRC) etter # 35 dated 06 oasls of data during rouncil (FRC) etter # 35 dated 06 oasls of dat	Status Unclassified: Standard (including Staff Investment) Special Mention Account (SMA) Sub-total Classified Substandard Doubtful Bad or loss Sub-total Grand Total 8a.9 Particulars of Provision for Investments Staff Investments Consumer Financing (other than HF & Small & Medium Enterprise Housing Finance (HF) Loan for Professionals (LP) Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID Special Reschedule & One Time Exit Additional provision as per DBI Letter Re Sub-standard Doubtful Bad or Loss Reschedule (BB NOC) 3rd and above time Reschedule Required provision for Investments Total provision maintained (note-15a Surplus/(Shortfall) Provision As per Bangladesh Bank's instruction additional amount of Tk. 535,428,370 8a.10 Particulars of Provision for Off-bal Status Acceptances & endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for collection Required provision more Off-bal Status Acceptances & endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for collection Required provision for Off-balance Provision maintained (note-15a.1(c)) Surplus Provision 8a.11 Particulars of Investments (i) Investments considered good in reis fully secured (ii) Investments considered good and more parties in addition to the person investments considered good and more parties in addition to the person investments considered bad or doul (v) Investments considered bad or doul (v) Investments considered bad or doul (v) Investments considered bad or doul	As at 31 December Amount Color Amount Color Amount Color Color Section 1, 288, 491, 472 231,061,783,334 209,076,852 191,468,005 10,288,473,033 10,689,017,890 241,750,801,224 ments Basis for Provision Ents 155,132,896,719 1 2,322,427,437 8, LP) 1,073,423,472 59,621,963,362 6,668,715,591 33,984,496 1,833,488,491 1,833,590,518 2,958,491,472 295,8491,472 295,	er 2023 omposition 94.35% 1.22% 0.09% 0.08% 4.26% 100.00% Rate 100.00% Rate 100.00% 100.25% 10	Amount 222,746,444,156 3,150,706,866 225,897,151,022 1,661,805,535 85,784,354 9,585,236,681 11,332,826,570 237,229,977,592 31.12,2023 Taka 1,551,328,967 21,468,469 149,054,908 66,687,156 679,690 18,334,885 7,389 28,671,810 10,251,737 294,869,328 180,575,045 12,321,929,384 535,428,370 2,857,357,754 14,331,764 21,205,107 2,933,213,688 244,138,266 806,259,339 4,019,148,165 6,876,505,919 6,885,723,518 9,217,599 08 April 2024 the B 0 as specific provision ©1% 441,312,211 328,281,762 554,705,936 400,534 1,324,700,443 1,324,700,443 1,324,800,000 99,557





Committed to Cordial Service

FINANCIAL STATEMENTS 2023

(vii) Maximum total amount of investments, including temporary investments made at any time during the period to directors or managers or officers of the banking company or any of them either severally or jointly with any other persons. (viii) Maximum total amount of advances including temporary advances granted during the period to the companies or firms in which the directors of the banking company are interested as directors, partners or managing agents or in the case of private companies or firms in which the directors of the banking company are interested as directors, partners or managing agents or in the case of private companies as members (ix) Investments due from other Banks (x) Classified Investment on which profit has not been charged a. Movement of Classified Investments: Opening Balance Increase/(decrease) during the year i) (Decrease)/increase of specific provision ii) Amount of written-off investment during the year against which fully provided iii) Amount recovered against the investment which was previously written-off b. Amount of provision kept against classified Investment as Bad or Loss on the reporting day of Balance Sheet c. Amount of profit charged in suspense account (xi) Cumulative amount of written off Investments Opening Balance Amount written off during the year 9 Consolidated Fixed Assets including Premises, Furniture and Fixtures Cost Shahjalal Islami Bank PLC. Shahjalal Islami Bank PLC. (Note-9a) Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Written Down Value 9 Fixed Assets including Premises, Furniture and Fixtures of the Bank Tangible Assets: Cost Land Building Furniture & Fixtures Office Equipment Computer & Network Equipment Vehicles 1,876,774,350 8,938,62,877 824,478,380 839,386,281 133,226,381	.12.2022 Taka .2.224,379,061 .2.712,444,495 .3.32,826,570 .3.568,844,349 .7.63,982,220 .3.32,826,570 .852,414,374 .927,533,630 .7.50,464,749 .7.793,611,471 .7.869,223,133 .246,969,082 .116,192,215 .7.956,560,659 .105,685,757 .7.02,246,416 .4.13,945,799	iii) iii) iv) v) Total * The	Bank has sold 13 Decimals I 00,000.
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banking company are interested as directors, partners or managing agents or in the case of private companies as members 7. Investments due from other Banks 7. Classified Investment on which profit has not been charged 8. Movement of Classified Investments: 9. Opening Balance 10. Increase/(decrease) during the year 10. (643,808,679) 10. (643,808,679) 10. (643,808,679) 10. (643,808,679) 10. (643,808,679) 10. (643,808,679) 10. (643,808,679) 10. (689,017,890) 11. (689,017,890) 11. (698,017,890) 11. (698,017,890) 12. (401,887) 13. (Decrease)/increase of specific provision 13. Amount of written-off investment during the year against which fully provided 13. (301,808) 13. (301,808) 14. (301,809) 15. Amount of provision kept against classified Investment as Bad or Loss on the reporting day of Balance Sheet 16. Amount of profit charged in suspense account 17. (34),987,997 18. (34) 19. Cumulative amount of written off Investments 19. Opening Balance 20. Consolidated Fixed Assets including Premises, Furniture and Fixtures 20. Consolidated Fixed Assets including Premises, Furniture and Fixtures 20. Consolidated Preciation 20. Shahjalal Islami Bank PLC. 21. (Note-9a) 22. (Note-9a) 23. (Note-9a) 23. (Note-9a) 24. (Note-9a) 24. (Note-9a) 25. (Note-9a) 26. (Note-9a) 27. (Note-9a) 28. (Note-9a) 29. (Note-9a) 2	-,332,826,570 9,568,844,349 9,763,982,220 1,332,826,570 852,414,374 - 66,934,374 1,927,533,630 1,750,464,749 5,793,611,471 - 1,793,611,471	iii) iv) V) Total * The Tk. 60	at val V
x) Classified Investment on which profit has not been charged a. Movement of Classified Investments: Opening Balance Increase/(decrease) during the year i) (Decrease)/increase of specific provision i) (Decrease)/increase of specific provision ii) Amount of written-off investment during the year against which fully provided iii) Amount of provision kept against classified Investment as Bad or Loss on the reporting day of Balance Sheet c. Amount of profit charged in suspense account (xi) Cumulative amount of written off Investments Opening Balance Amount written off during the year Consolidated Fixed Assets including Premises, Furniture and Fixtures Cost Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Accumulated Depreciation Shahjalal Islami Bank Securities Ltd. Written Down Value Fixed Assets including Premises, Furniture and Fixtures of the Bank Tangible Assets: Cost Land Building Furniture & Fixtures Office Equipment Computer & Network Equipment Velicles 11,332,826,570 (643,808,679) 11,332,826,570 (643,808,679) 11,689,017,890 11 11,332,826,570 (643,808,679) 11,689,017,890 11 11,332,826,570 (643,808,679) 11,689,017,890 11 11,689,017,890 11 11,689,017,890 11 11,689,017,890 11 11,689,017,890 11 10,689,017,890 11	3,568,844,349 1,763,982,220 1,332,826,570 852,414,374 	iii) iv) V) Total * The Tk. 60	M/S Noor Mohammad lron Store Bar S33 val Ent M/S Khizir Trading 13. situ val Ent Md. Mehedul Islam* 0.4 Kor Mh. Sohel Enterprise 1)0. Mc. Situ iii) Kor of Ent I
a. Movement of Classified Investments: Opening Balance Increase/(decrease) during the year i) (Decrease)/increase of specific provision i) (Decrease)/increase of specific provision ii) Amount of written-off investment during the year against which fully provided iii) Amount of provision kept against the investment which was previously written-off b. Amount of provision kept against classified Investment as Bad or Loss on the reporting day of Balance Sheet c. Amount of profit charged in suspense account 7,334,987,997 5 Cumulative amount of written off Investments Opening Balance Amount written off during the year Cost Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Written Down Value Fixed Assets including Premises, Furniture and Fixtures of the Bank Tangible Assets: Cost Land Building Furniture & Fixtures Office Equipment Computer & Network Equipment Vehicles 113,322,826,570 (643,808,6779) 111,332,826,570 (643,808,6779) 112,401,887 116,534,346,088 116,534,346,088 117,334,987,997 5 117,407,0559 5 118,767,724,350 883,986,278 1298,515,777 1824,478,380 1833,226,633 133,226,633 133,226,633 133,226,633 133,226,633	1,763,982,220 1,332,826,570 852,414,374 	iii) iv) V) Total * The Tk. 60	M/s Khizir Trading 13. situal En: Md. Mehedul Islam* 04 Ko wh En: Sohel Enterprise i)0 Mc situiii) Ko of En: Bank has sold 13 Decimals I 0,000.
Increase/(decrease) during the year (643,808,679) 10,689,017,890 11 i) (Decrease)/increase of specific provision ii) Amount of written-off investment during the year against which fully provided iii) Amount of provision kept against classified Investment as Bad or Loss on the reporting day of Balance Sheet c. Amount of profit charged in suspense account (xi) Cumulative amount of written off Investments Opening Balance Amount written off during the year Consolidated Fixed Assets including Premises, Furniture and Fixtures Cost Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Accumulated Depreciation Shahjalal Islami Bank Securities Ltd. Accumulated Depreciation Shahjalal Islami Bank Securities Ltd. Accumulated Depreciation Shahjalal Islami Bank Securities Ltd. Fixed Assets including Premises, Furniture and Fixtures of the Bank Tangible Assets: Cost Land Building Furniture & Fixtures Office Equipment Computer & Network Equipment Computer & Network Equipment Computer & Network Equipment Computer & Network Equipment Vehicles 133,226,381	1,763,982,220 1,332,826,570 852,414,374 	v) Total * The	M/s Khizir Trading sitival slam* 04 Ko Mc Mehedul Islam* 04 Ko Wh En: Sohel Enterprise i)0 Mc sitt iii) Ko of En: Bank has sold 13 Decimals 10,000.
i) (Decrease)/increase of specific provision ii) Amount of written-off investment during the year against which fully provided iii) Amount recovered against the investment which was previously written-off b. Amount of provision kept against classified Investment as Bad or Loss on the reporting day of Balance Sheet c. Amount of profit charged in suspense account (xi) Cumulative amount of written off Investments Opening Balance Amount written off during the year Cost Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Shahjalal Islami Bank PLC. Shahjalal Islami Bank PLC. Shahjalal Islami Bank PLC. Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Written Down Value Fixed Assets including Premises, Furniture and Fixtures of the Bank Tangible Assets: Cost Land Building Furniture & Fixtures Office Equipment Computer & Network Equipment Vehicles P2,401,887 4,019,935,518 3,401,988 7,334,987,997 5 4,019,935,518 3 4,019,935,51 4,019,935,518 3 4,019,935,518 3 4,019,935,518 4,019,935,518 4,019,935,518 4,019,935,518 4,019,935,518 4,019,935,518 4,019,935,518 4,019,935,518 4,019,935,518 4,019,935,518 4,01	852,414,374 - 666,934,374 - 6927,533,630 - 6,750,464,749 - 6,793,611,471 - 6,793,611,471 - 7,869,223,133 - 246,969,082 - 1,116,192,215 - 2,596,560,659 - 105,685,757 - 7,702,246,416 - 6,413,945,799	v) Total * The Tk. 60	Val Ent Md. Mehedul Islam* 04 Kol Who Mehedul Islam* 1900 Mc Situ Iiiii Noord Fint Fint Mark House Hou
iii) Amount recovered against the investment which was previously written-off b. Amount of provision kept against classified Investment as Bad or Loss on the reporting day of Balance Sheet c. Amount of profit charged in suspense account (xi) Cumulative amount of written off Investments Opening Balance Amount written off during the year Consolidated Fixed Assets including Premises, Furniture and Fixtures Cost Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Accumulated Depreciation Shahjalal Islami Bank Securities Ltd. (Note-9a) Shahjalal Islami Bank Securities Ltd. Written Down Value Fixed Assets including Premises, Furniture and Fixtures of the Bank Tangible Assets: Cost Land Building Fixed Assets including Premises, Furniture and Fixtures of the Bank Tangible Assets: Cost Land Building Fixed Assets including Premises, Furniture and Fixtures of the Bank Tangible Assets: Cost Land Computer & Fixtures Office Equipment Computer & Network Equipment Computer & Network Equipment Computer & Network Equipment Vehicles Tagisla Islami Bank Equipment Tagisla Islami Bank Fequipment Tagisla Islami Bank Fequipm	7,869,223,133 246,969,082 1,116,192,215 2,596,560,659 105,685,757 1,702,246,416 1,413,945,799	v) Total * The Tk. 60	Sohel Enterprise i)0 Mc sitte iii) Ko of Enterprise iii)0 Mc solution iii) Ko of Enterprise iii) iii) ko of Enterprise iii) iii) iii) iii) iii) iii) iii) i
b. Amount of provision kept against classified Investment as Bad or Loss on the reporting day of Balance Sheet c. Amount of profit charged in suspense account 7,334,987,997 5 (xi) Cumulative amount of written off Investments Opening Balance Amount written off during the year 5,793,611,471 1,653,436,088 7,447,047,559 5 Consolidated Fixed Assets including Premises, Furniture and Fixtures Cost Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. 8,550,653,877 Accumulated Depreciation Shahjalal Islami Bank Securities Ltd. (Note-9a) Shahjalal Islami Bank Securities Ltd. (Note-9a) Shahjalal Islami Bank Securities Ltd. 4,019,935,518 5,793,611,471 1,653,436,088 7,447,047,559 5 Cost Shahjalal Islami Bank PLC. (Note-9a) Shahjalal Islami Bank Securities Ltd. 3,550,653,877 8 4 Cumulated Depreciation Shahjalal Islami Bank Securities Ltd. 3,187,794,423 4 Written Down Value 5,362,859,454 5 Fixed Assets including Premises, Furniture and Fixtures of the Bank Tangible Assets: Cost Land Building Fixed Assets including Premises, Furniture and Fixtures of the Bank Tangible Assets: Cost Land Building Furniture & Fixtures Office Equipment Computer & Network Equipment	7,869,223,133 246,969,082 1,116,192,215 2,596,560,659 105,685,757 1,702,246,416 1,413,945,799	Total * The Tk. 60	En Sohel Enterprise i)0 M M Situali Si
c. Amount of profit charged in suspense account (xi) Cumulative amount of written off Investments Opening Balance Amount written off during the year Consolidated Fixed Assets including Premises, Furniture and Fixtures Cost Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Cost Shahjalal Islami Bank PLC. Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Cost Shahjalal Islami Bank Securities Ltd. Cost Shahjalal Islami Bank PLC. Shahjalal Islami Bank PLC. Shahjalal Islami Bank PLC. Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Cost Shahjalal Islami Bank PLC. Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Cost Land Building Fixed Assets including Premises, Furniture and Fixtures of the Bank Tangible Assets: Cost Land Building Furniture & Fixtures Office Equipment Computer & Network Equipment Vehicles	7,869,223,133 246,969,082 3,116,192,215 2,596,560,659 105,685,757 2,702,246,416 3,413,945,799	* The Tk. 60	sit iii) Ko of En I
Opening Balance 5,793,611,471 Amount written off during the year 1,653,436,088 7,447,047,559 5 Consolidated Fixed Assets including Premises, Furniture and Fixtures Cost Shahjalal Islami Bank PLC. (Note-9a) 8,303,533,104 247,120,773 247	7,869,223,133 246,969,082 3,116,192,215 2,596,560,659 105,685,757 2,702,246,416 3,413,945,799	* The Tk. 60	Roy of En
Amount written off during the year 1,653,436,088 7,447,047,559 5	7,869,223,133 246,969,082 3,116,192,215 2,596,560,659 105,685,757 2,702,246,416 3,413,945,799	* The Tk. 60	Bank has sold 13 Decimals I 00,000.
Cost Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Cost Accumulated Depreciation Shahjalal Islami Bank PLC. Shahjalal Islami Bank PLC. Shahjalal Islami Bank PLC. Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd. Cost Shahjalal Islami Bank Securities Ltd. Written Down Value Fixed Assets including Premises, Furniture and Fixtures of the Bank Tangible Assets: Cost Land Building Furniture & Fixtures Office Equipment Computer & Network Equipment Computer & Network Equipment Computer & Network Equipment Vehicles Cost 1,876,724,350 893,986,278 1,298,515,777 742,202,653 Vehicles 133,226,381	7,869,223,133 246,969,082 1,116,192,215 2,596,560,659 105,685,757 1,702,246,416 1,413,945,799	Tk. 60	00,000.
Shahjalal Islami Bank PLC. (Note-9a) 8,303,533,104 247,120,773 8,550,653,877 8 (Note-9a) 8,068,387,359 119,407,064	246,969,082 1,116,192,215 2,596,560,659 105,685,757 1,702,246,416 1,413,945,799	12	
S,550,653,877 8	3,116,192,215 2,596,560,659 105,685,757 2,702,246,416 3,413,945,799	12	
Shahjalal Islami Bank PLC. (Note-9a) 3,068,387,359 119,407,064	105,685,757 2,702,246,416 5,413,945,799		Consolidated Placement f
Shahjalal Islami Bank Securities Ltd.	105,685,757 2,702,246,416 5,413,945,799		Shahjalal Islami Bank PLC. Shahjalal Islami Bank Secur
Written Down Value 5,362,859,454 5 Fixed Assets including Premises, Furniture and Fixtures of the Bank Tangible Assets:	5,413,945,799		Less: Inter Company Transa
Tangible Assets: Cost Land	1,876,724,350	12a	Placement from other Bar
Cost 1,876,724,350 Land 1,876,724,350 Building 893,986,278 Furniture & Fixtures 1,298,515,777 Office Equipment 824,478,380 Computer & Network Equipment 742,202,653 Vehicles 133,226,381	1,876,724,350	120	Export Development Fund - Financial Stimulus Fund - Ba
Building 893,986,278 Furniture & Fixtures 1,298,515,777 Office Equipment 824,478,380 Computer & Network Equipment 742,202,653 Vehicles 133,226,381	1,0/0,/24,330		Foreign Currency Deposit (F Mudaraba Term Deposit fro
Office Equipment 824,478,380 Computer & Network Equipment 742,202,653 Vehicles 133,226,381	893,986,278 1,208,748,919		Bangladesh Bank Refinance
Vehicles 133,226,381	781,386,436 708,831,394		Bangladesh Bank Refinance Bangladesh Bank Refinance SME Foundation Refinance
	129,909,231 2,095,664,041		Bangladesh Bank Refinance Islami Investment Bond from
Books 1,042,667	1,042,667 7,696,293,315		Bangladesh Bank Pre-Finan Islamic Refinance Fund - Ba
	2,447,229,475		IsDB's SPRP For Covid-19 Borrowing from Offshore B
Written Down Value 5,210,604,993 5 Intangible Assets:	5,249,063,840		Less: Offshore Banking Unit
Cost Costurar Core Danking	62.615.421		_
Software-Core Banking 62,615,431 Software-Others 118,297,981 180,913,412 180,913,412	62,615,431 110,314,387 172,929,818	12a.1	l Mudaraba Term Deposit f Inside Bangladesh
Less: Amortization 156,372,661	149,331,184		Export Import Bank of Bang Al-Arafah Islami Bank PLC.
Written Down Value 24,540,751	23,598,634		Sub-total Outside Bangladesh
*Right of Use (RoU) Assets are measured at cost less any accumulated depreciation and adjusted for any r			Bank Muscat SAOG
of lease liabilities (Note-2.7.6). The details of fixed assets are given in Annexure-B.			National Bank of Ras Al-Kha United Bank Limited
Consolidated Other Assets Shahjalal Islami Bank PLC. (Note-10a) 28,926,044,213 2	1,844,875,177		Sub-total Grand Total
Shahjalal Islami Bank Securities Ltd. 520,666,142	486,573,364 2,331,448,541	13	Consolidated Deposits an
Less: Inter Company transaction 2,515,000,000	2,515,000,000 9,816,448,541		Al-Wadeeah Current Depo Shahjalal Islami Bank PLC.
0.1 Consolidated Advance Tax			Shahjalal Islami Bank Secur
Shahjalal Islami Bank Securities Ltd. 492,618,443	7,325,070,828 451,921,114		Less: Inter Company Transa
21,602,656,031 17 0a Other Assets of the Bank	7,776,991,942		Bills Payable Shahjalal Islami Bank PLC.
Income Generating: Shahjalal Islami Bank Securities Ltd. (Note-10a.3) 2,515,000,000	2,515,000,000		Shahjalal Islami Bank Secur
Sub-total 2,515,000,000 Non-Income Generating:	2,515,000,000		Mudaraba Savings Deposi Shahjalal Islami Bank PLC.
Stock of Stationery, Stamps and printing materials etc. (valued at cost) 47,167,552 Advance Rent and Security Deposit 42,604,032	32,352,408 42,794,922		Shahjalal Islami Bank Secur
	476,794,286 1,083,252,168		Less: Inter Company Transa
Other Prepayments 262,130,247 Advance Insurance Premium 4,019,272 Advance for New Branches -	133,509,156 58,852 3,600,000		Mudaraba Term Deposits Shahjalal Islami Bank PLC.
Advance Tax Paid (Note-10a.4) 21,110,037,588 1 Other Receivables 3,034,667	7,325,070,828 3,034,667		Shahjalal Islami Bank Secur
	229,407,891 0,031,884,419		Other Mudaraba Deposits
Less: Offshore Banking Unit 8,160,680,000 1	9,361,759,597 0,031,884,419 0,329,875,177		Shahjalal Islami Bank PLC. Shahjalal Islami Bank Secur
Grand Total 28,926,044,213 2'	1,844,875,177		Less: Inter Company Transa
Da.1 Suspense Account Sundry Debtors 46,258,799	28,756,970		Total
Excise Duty on MTDR Advance against TA/DA 226,270	28,521,261 9,600	13a	Deposits and Other Accou
Advance against Petty Cash Cash Remittance 62,427,800	530,000 92,010,000		Al-Wadeeah Current Depos
Law Charges 59,601,812 Stamp 214,580	63,089,279 282,450		Foreign Currency Deposits Non-Resident Taka Account
Others 299,160,213 499,979,226	263,594,727 476,794,286		Profit Payable Sundry Deposits
The detailed break-up of unadjusted suspense accounts is given below: Am I. # Break-up	nount in (000)		Unclaimed Dividend
1 Sundry Debtors 14,128 27,512 332 1,605	and above		Less: Offshore Banking Unit
2 Advance against TA/DA 226 - - 3 Advance against Petty Cash 555 - -			Bills Payable Payable inside Bangladesh
4 Cash Remittance 62,428			Payment Order Issued Demand Draft Payable
5 Legal Expenses 5,782 3,722 3,565 2,863			Electronic Fund Transfer
5 Legal Expenses 5,782 3,722 3,565 2,866 6 Others 316,670 3,563 1,039 3,793	52,196		Payable outside Bangladesh
5 Legal Expenses 5,782 3,722 3,565 2,865 6 Others 316,670 3,563 1,039 3,793 rand Total 399,789 34,797 4,936 8,265 31,12,2023 31	.12.2022		Mudaraba Savings Deposi
5 Legal Expenses 5,782 3,722 3,565 2,866 6 Others 316,670 3,563 1,039 3,793 (rand Total 399,789 34,797 4,936 8,266 31,12,2023 3.7 Taka 00a.2 Profit Receivable	1.12.2022 Taka		
5 Legal Expenses 5,782 3,722 3,565 2,866 6 Others 316,670 3,563 1,039 3,793 irand Total 399,789 34,797 4,936 8,267 Da.2 Profit Receivable Placement to Other Banks-MTDR 183,378,591 1,286,805 Placement to Financial Institutions-MTDR 1,286,805 1,286,805	.12.2022 Taka 178,935,535 16,638,333		General Deposits Foreign Currency Deposits
Second S	.12.2022 Taka 178,935,535 16,638,333 375,878 887,302,422		General Deposits Foreign Currency Deposits Mudaraba Term Deposits
Section Sect	.12.2022 Taka 178,935,535 16,638,333 375,878 887,302,422 ,083,252,168		General Deposits Foreign Currency Deposits
Section Sect	178,935,535 16,638,333 375,878 887,302,422 ,083,252,168 ank Securities 25 May 2011.		General Deposits Foreign Currency Deposits Mudaraba Term Deposits General Deposits Foreign Currency Deposits Other Mudaraba Deposits
1,286,805 1,28	.12.2022 Taka 178,935,535 16,638,333 375,878 887,302,422 ,083,252,168 ank Securities 25 May 2011. 000 ordinary		General Deposits Foreign Currency Deposits Mudaraba Term Deposits General Deposits Foreign Currency Deposits Other Mudaraba Deposits Mudaraba Special Notice De Mudaraba Scheme Deposits
Section Sect	178,935,535 16,638,333 375,878 887,302,422 ,083,252,168 ank Securities 25 May 2011.		General Deposits Foreign Currency Deposits Mudaraba Term Deposits General Deposits Foreign Currency Deposits Other Mudaraba Deposits Mudaraba Special Notice De
Second S	178,935,535 16,638,333 375,878 887,302,422 ,083,252,168 ank Securities 25 May 2011. 000 ordinary	13a.1	General Deposits Foreign Currency Deposits Mudaraba Term Deposits General Deposits Foreign Currency Deposits Other Mudaraba Deposits Mudaraba Special Notice De Mudaraba Scheme Deposits
Second S	178,935,535 16,638,333 375,878 887,302,422 1,083,252,168 ank Securities 25 May 2011. 000 ordinary 5,597,308,766 4,60,862,131) 2,188,624,194 3,325,070,828	13a.1	General Deposits Foreign Currency Deposits Mudaraba Term Deposits General Deposits Foreign Currency Deposits Other Mudaraba Deposits Mudaraba Special Notice De Mudaraba Scheme Deposits Deposits from Other Banks Mudaraba Scheme Deposit Millionaire Scheme
5 Legal Expenses 5,782 3,722 3,565 2,866 Others 316,670 3,563 1,039 3,793 3,793 34,797 4,936 8,267 399,789 34,797 4,936 8,267 34,797 4,936 8,267 31,12,2023 37 Taka 10a.2 Profit Receivable Placement to Other Banks-MTDR Placement to Other Banks-MTDR Placement to Financial Institutions-MTDR 1,286,805 361,167 3 361,16	178,935,535 16,638,333 375,878 887,302,422 1,083,252,168 ank Securities 25 May 2011. 000 ordinary 5,597,308,766 4,60,862,131) 2,188,624,194 3,325,070,828	13a.1	General Deposits Foreign Currency Deposits Mudaraba Term Deposits General Deposits Foreign Currency Deposits Other Mudaraba Deposits Mudaraba Special Notice De Mudaraba Scheme Deposits Deposits from Other Banks

3,419,465,563

There are no outstanding unreconciled entries for more than 03 months. However, outstanding entries on Balance Sheet date are subsequently reconciled.

The Bank was awarded absolute ownership on some mortgaged properties through the verdict of Honorable Court under Section 33(7) of the Artharin Adalat Act, 2003. These were recorded as non-banking assets as per valuation report of professional surveyor. Value of these assets was recorded in equivalent to the client's adjustable outstanding. Following are the details:

88,309,355

22,037,250

3,397,428,313

Over 3 Months but within 6 months

Over 6 Months but within 1 year

Over 1 year but within 5 years

11 Non-Banking Assets

JK.	00000000000000000000000000000000000000				31.12.2023	31.12.2022	- ens willing	ال ،
					71.12.2023 Taka	71.12.2022 Taka	13a.3	l De
SI. #	Name of Parties Haque Steel & Re-Rollin; Industries Pvt. Ltd.		Assets Details) decimals land sit reshi ii) 160.50		47,064,331	47,064,331		Мι
	industries i va Eta.	together with bu existing therein a	ilding structures s and appurtenance	standing and/or thereto situated				AB
		value of which	Mouza: Dapa Idr was BDT 1741.5 9 nt Date: 12 Octobe	9 Lac (Market				Jan Al-
i)	M/S Noor Mohammad Iron Store	6.25 (six point to Bashundhara Riv	vo five) decimals l er View Project at	land situated at Block - A, Plot #		4,014,637		So Na
			Dhaka, Mouza - Na as BDT 47.34 Lac (· 14 May 2015					ISI
ii)	M/s Khizir Trading	13.83 (thirteen	point eight three) Ilshi, Mouza: Pah		31,468,345	31,468,345		So
v)	Md. Mehedul Islam*	Entitlement Date	as BDT 356.81 Lac (: 05 November 201 nals land situate	7	2,780,238	3,380,238		Ba Un
')	iwa. Wenedan islam	Kotwali, Mouza: which was BD	Majipara Carı T 42.00 Lac (N	rying value of		3,300,230		Ва
/)	Sohel Enterprise		: 04 April 2017 alsland situated at R armadash ii) 4 (fou		2,981,804	2,981,804	13a.4	l Ma Wi
		situated at Rang	gpur, Kotwali, Mo cimals land situat	uza: Alamnagar				Re Wi
		of which was E	Taluk Dharmadash B DT 34.50 Lac (f : 29 November 201	Market Value).				Ov Ov
ota The	il e Bank has sold 13 Decin	nals land owned fro	om Mr Md Mehed	ul Islam situated	88,309,355	88,909,355 Mouza: Rashidnur at		Ov Ov
	00,000.						13a.5	
					31.12.2023 Taka	31.12.2022 Taka		Div 20
2	Consolidated Placeme Shahjalal Islami Bank P		nks & Financial In	stitutions (Note-12a)	27,511,352,759	42,036,645,204		20:
	Shahjalal Islami Bank S				2,065,040,064 29,576,392,823	2,523,473,895 44,560,119,099		20:
	Less: Inter Company Tr	ansaction			1,833,488,452 27,742,904,371	2,260,530,757 42,299,588,342		To Jar
2a	Placement from othe			he Bank				du Sta
	Export Development Fu	d - Bangladesh Ban	k		16,651,315,958 742,848,980	31,463,988,138 4,703,822,926	14	Mu Mu
	Foreign Currency Depo Mudaraba Term Depos	it from other Bank	-	(Note-12a.1)	255,861 300,000,000	5,512,056 4,955,673,575		Ми
	Bangladesh Bank Refin Bangladesh Bank Refin	ance (TDF)			677,164,000 58,268,375	761,665,000 79,456,875	14.1	
	Bangladesh Bank Refin SME Foundation Refina	ince Scheme			5,957,404 33,502,920	2,400,000 11,900,000		Mu
	Bangladesh Bank Refin Islami Investment Bond	d from Bangladesh			1,717,185,205 1,900,000,000	23,000,000		ob Su
	Bangladesh Bank Pre-F Islamic Refinance Fund	- Bangladesh Bank			5,424,854,055 -	- 3,726,633		su Fea
	IsDB's SPRP For Covid- Borrowing from Offsho		BU)		-	25,500,000 165,395		Pai Issi
	Less: Offshore Banking	Unit			27,511,352,759 <u>-</u>	42,036,810,599 165,395		Lea Tru
ła.	1 Mudaraba Term Depo	sit from other Ba	nks	:	27,511,352,759	42,036,645,204		Ter
	Inside Bangladesh Export Import Bank of	Bangladesh Limited	Ŀ		300,000,000	-		Nu
	Al-Arafah Islami Bank F Sub-total	LC.			300,000,000	2,065,940,000 2,065,940,000		Dat
	Outside Bangladesh			•				Rep
	Bank Muscat SAOG National Bank of Ras A	l-Khaimah (P.S.C.)			-	309,891,000 2,166,654,575		List
	United Bank Limited Sub-total				<u> </u>	413,188,000 2,889,733,575		Na
3	Grand Total	s and Other Accou	inte		300,000,000	4,955,673,575		EXI Pul
	Consolidated Deposit Al-Wadeeah Current I	Deposits & Other						Ru _l Utt
	Shahjalal Islami Bank P Shahjalal Islami Bank S			(Note-13a)	60,012,469,463	48,293,094,847 -		Soı Agı
	Less: Inter Company Tr	ansaction			60,012,469,463 110,054	48,293,094,847 136,604		Sor Dh
	Bills Payable			:	60,012,359,409	48,292,958,243		Tot
	Shahjalal Islami Bank P Shahjalal Islami Bank S			(Note-13a)	4,877,223,738 -	5,872,217,849		
	Mudaraba Savings De				4,877,223,738	5,872,217,849	14.2	Mu
	Shahjalal Islami Bank P Shahjalal Islami Bank S	LC.		(Note-13a)	39,696,820,704	36,934,789,424		Wi
					39,696,820,704 4,805	36,934,789,424 56 538		pla Ra
	Less: Inter Company Tr				4,805 39,696,815,899	56,538 36,934,732,886		(1s cap
	Mudaraba Term Depo Shahjalal Islami Bank P	LC.		(Note-13a)	97,867,730,869	86,817,226,090		of Co
	Shahjalal Islami Bank S	ecurities Ltd.			97,867,730,869	86,817,226,090		red the
	Other Mudaraba Dep Shahjalal Islami Bank P			(Note-13a)	47,130,779,908	50,064,730,403		Lis
	Shahjalal Islami Bank S			,	47,130,779,908	50,064,730,403		Me
	Less: Inter Company Tr	ansaction			363,707,795 46,767,072,113	319,514,217 49,745,216,186		Co
•	Total		l.	:	249,221,202,028	227,662,351,255		Tru
3a	Deposits and Other A Al-Wadeeah Current I							Sta
	Al-Wadeeah Current De Foreign Currency Depo	eposits			15,099,548,202 5,959,195,678	14,523,129,877 4,542,969,527		Th
	Non-Resident Taka Acc Profit Payable				183,600,438 1,352,916,548	207,042,612 1,151,802,996		То
	Sundry Deposits Unclaimed Dividend			(Note-13a.5)	37,397,098,298 26,897,449	27,905,067,144 23,166,697	15	Sh
	Less: Offshore Banking	Unit		- '	60,019,256,612 6,787,150	48,353,178,854 60,084,006		Sh
	Bills Payable				60,012,469,463	48,293,094,847		Le
	Payable inside Banglad Payment Order Issued	esh			4,870,370,071	5,856,338,343	15.1	Sh
	Demand Draft Payable Electronic Fund Transfe				4,870,370,071 4,004,037 2,848,730	5,856,338,343 4,012,037 11,867,469		Sh
	Payable outside Bangla				4,877,223,738	5,872,217,849	15.2	Co Sh
					4,877,223,738	5,872,217,849		Sh
	Mudaraba Savings De General Deposits	•			39,646,700,964	36,884,053,499	15.3	
	Foreign Currency Depo				50,119,740 39,696,820,704	50,735,925 36,934,789,424		Ac
	Mudaraba Term Depo General Deposits	osits			97,716,302,108	86,508,912,673	15a	Pro
	Foreign Currency Depo	sits			151,428,761 97,867,730,869	308,313,418 86,817,226,090		Pro
	Other Mudaraba Dep Mudaraba Special Noti			: 	14,063,937,234	11,453,808,080		Pro
	Mudaraba Scheme Dep Deposits from Other B	oosits		(Note-13a.1) (Note-13a.3)	33,031,687,389 35,155,286	38,531,969,154 78,953,170		Pro
		•		/ [47,130,779,908 249,585,024,682	50,064,730,403 227,982,058,614		Co Co Ot
la.	1 Mudaraba Scheme De	eposits		:				Ot Ur
	Millionaire Scheme			1	7.612.946.505	8.487.128.412		Ur

7,612,946,505

4,741,582,580

1,921,269,226

18,335,120,723

317,314,807

24,620,944

54,918,086

23.697.741

33,031,687,389

249,549,869,396

249,585,024,682

(Note- 13a.3)

98,101

Housing Deposit Scheme

Mohor Deposit Scheme

Education Deposit Scheme

Marriage Deposit Scheme

13a.2 Deposits and Other Accounts

Deposits from Other Banks

General Deposits

Cash Waqf

8,487,128,412

5,122,748,872

5,111,521,547

19,354,068,850

366,286,672

13,013,445

51,526,378

25,347,158

38,531,969,154

227,903,105,444

227,982,058,614

229,588

98,101

Written-off Recovery

Addition during the year

Balance at the end of the year

Total Provision for Investments (a+b)

(a) Provision on Classified Investments

Provision held at the beginning of the year

Net charge to Profit and Loss Account Fully provided investment written-off during the year Provision held at the end of the year

(b) General Provision on Unclassified Investments

Provision held at the beginning of the year Effect of exchange rate changes against provision held by offshore banking unit

					<u> </u>	CO	DIOCEOCEOCE	- CE	
							31.12.2023 Taka		31.12.2022 Taka
13a	.3 Deposits from Otl Mudaraba Special Export Import Banl	l Notic	e Deposits			_	16,628,661	1 -	18,759,295
	AB Bank PLC. Jamuna Bank PLC.						12,466 653,857		12,585 645,633
	Al-Arafah Islami Ba Social Islami Bank I National Credit and	PLC.					3,928,892 8,397,123 670,107		13,443,09° 20,684,01° 659,69°
	ICB Islamic Bank Li Islami Bank Bangla Sonali Bank PLC.		LC.				4,319 2,771,649 196,042		5,723 16,371,282 197,683
	Mercantile Bank PL Bangladesh Krishi I United Commercia	Bank	PI C				99,128 1,787,492		99,083 8,066,023 1,062
	Bank Asia Agent Ba					L	5,550 35,155,286		8,002 78,953,17 0
13a	.4 Maturity-wise class With a residual m Repayable on demandant	aturity	tion of Deposits is as () of	under			12,479,251,234	1	11,399,102,93°
	Within 01 month Over 01 month but Over 06 months bu		ore than 06 months nore than 01 year				51,719,421,927 74,875,507,405 19,837,469,535		45,204,548,086 68,394,617,584 18,146,619,114
	Over 01 year but no Over 05 years	ot mor	e than 05 years				40,451,264,477 50,222,110,105 249,585,024,682		37,888,951,616 46,948,219,283 227,982,058,61 4
13a			d med which were declar	red for the year	7				
	2019 2020 2021						- 7,864,413 8,663,375		5,382,68° 8,837,886 8,946,130
	2022	nalada	ch Cocurities and Even	ango Commis	ion Direct	ivo N	10,369,661 26,897,449	-	23,166,697
	January 2021 and during the year 202	Bangla 23, an a	sh Securities and Exch desh Securities and Ex amount of Tk. 5,502,71. from unclaimed divide	change Comm 3.14 unclaimed	ission (Cap	oital N	Market Stabilization	on Fu	und) Rules, 2021
14	Mudaraba Bond Mudaraba Subordi				(Note- 14.1	´	3,200,000,000	H	5,200,000,000
14.1	Mudaraba Perpetu Mudaraba Subord				(Note- 14.2	²⁾ L	5,000,000,000 8,200,000,000		5,000,000,000
1.	Mudaraba Subordi The Bank issued fl	nated I	Bond rate non-convertible N					& Tk	
	Subordinated Bon supplementary cap	ds wei oital of	Bangladesh Securities re mainly issued to so Basel-III. The features of ba Subordinated Bon	upport and str of the bonds ar	engthen t	he ca	pital base of th	desh e Ba	Bank. Mudaraba nk under Tier-II
	Particulars Issuer	Shah	1st Mudaraba Subor alal Islami Bank PLC.			njalal	l Mudaraba Subo	ordin	ated Bond
	Lead Arranger Trustee Tenure of Bond	Gree 7 (Sev	lard Chartered Bank n Delta Insurance Com ven) Years		Gree 7 (Se	en De even)	Chartered Bank Ita Insurance Con Years		,
	Total Face Value Number of Bonds Profit Rate	4,000 Preva	400 Crore (Four Hundre (Four Thousand) illing highest Mudaraba	Term Deposit	6,00 Weig	0 (Six ghted	Crore (Six Hundre Thousand) average of preva	iling	provisional profi
	Date of Issue	addit 15 Ju	rate in 6-12 months te ional profit rate of 2% ne 2017	<u> </u>	rate 19 D	of 2% ecem	ber 2018		
	Repayment/ Redemption List of Investors	the e	of the Total Bond Value nd of each year Starting te Value.		hree) the				
	Name of the Inves	tor	1st Mudaraba Su Bond Issued (Taka)	Outstanding 31 Decembe	g (as at r 2023)		d Mudaraba Suk Issued (Taka)	Out	standing (as at ecember 2023)
	EXIM Bank PLC. Pubali Bank PLC. Rupali Bank PLC.		1,750,000,000 700,000,000 700,000,000	140	,000,000		1,000,000,000 - 750,000,000		300,000,000
	Uttara Bank PLC.	,	500,000,000		,000,000				
	Southeast Bank PLC Agrani Bank PLC.		350,000,000	70	-		500,000,000		1,000,000,000
			4,000,000,000		000,000				
	Agrani Bank PLC. Sonali Bank PLC. Dhaka Bank PLC.		-				2,500,000,000 750,000,000 500,000,000		1,000,000,000 300,000,000 200,000,000
14.2	Agrani Bank PLC. Sonali Bank PLC. Dhaka Bank PLC. Total Mudaraba Perpet Mudaraba Perpetu	ual Bo	4,000,000,000 and	800			2,500,000,000 750,000,000 500,000,000 6,000,000,000 31.12.2023 Taka 5,000,000,000	-	1,000,000,000 300,000,000 200,000,000 2,400,000,000 31.12.2022 Taka 5,000,000,000
14.2	Agrani Bank PLC. Sonali Bank PLC. Dhaka Bank PLC. Total Mudaraba Perpet Mudaraba Perpetu With due approval issuance of "SJIBL placement and Tk.	ual Bo al Bone from Mudar 50.00 c	4,000,000,000 nd d competent authority, S aba Perpetual Bond" frore raised through pu	800 ihahjalal Islami or Tk. 500.00 c ublic offer in or	Bank Limi rore of wh	nich T ngthe	2,500,000,000 750,000,000 500,000,000 6,000,000,000 31.12,2023 Taka 5,000,000,000 aised Additional *k. 450.00 crore r. n the capital base	Tier-1 aised	1,000,000,000 300,000,000 200,000,000 2,400,000,000 31.12.2022 Taka 5,000,000,000 Capital through through private
14.2	Agrani Bank PLC. Sonali Bank PLC. Dhaka Bank PLC. Total Mudaraba Perpet Mudaraba Perpetu With due approval issuance of "SJBL placement and Tk. Rate of Return/ Pr (1st, 2nd and 3rd c capital market) pu	from Mudar 50.00 coffit: The General blished	4,000,000,000 nd d competent authority, S aba Perpetual Bond" f	hahjalal Islami or Tk. 500.00 o ublic offer in or able yearly dep ng foreign Isla website plus a	Bank Limi rrore of wh der to strei osit rate (1 mic banks predetern	nich T ngthe year and a nined	2,500,000,000 750,000,000 500,000,000 6,000,000,000 31.12.2023 Taka 5,000,000,000 aised Additional *k. 450.00 crore r. n the capital base but < 2 year) of sc quy z-category Isla additional margi	Tier-1 aised of the hedu amic n @2	1,000,000,000 300,000,000 200,000,000 2,400,000,000 31.12.2022 Taka 5,000,000,000 Capital through through private Bank. led Islamic bank senlisted in 5.50%. The range
14.2	Agrani Bank PLC. Sonali Bank PLC. Dhaka Bank PLC. Total Mudaraba Perpet Mudaraba Perpetu With due approval issuance of "SJBL placement and Tk. Rate of Return/ Pr (1st, 2nd and 3rd C capital market) pu of return/profit is f Contingent Conve converted to com requirement (Curre	ual Bo from from Mudar 50.00 c ofit: ha	4,000,000,000 and d competent authority, S aba Perpetual Bond' f crore raised through pu a average of latest avail in Bangladesh Bank v om 6% to 10% and the feature: The bond w 4.50%) and stays belov	shahjalal Islami or Tk. 500.00 o ublic offer in or able yearly dep ing foreign Isla website plus a payment of pro is issued with solidated com w for 03 (Three	Bank Limi rore of wh der to strer osit rate (1 mic banks predeterm fit are mad a continge mon equit	nich T ngthe year and a nined de and nt com y Tier	2,500,000,000 750,000,000 500,000,000 6,000,000,000 31.12.2023 Taka 5,000,000,000 aised Additional k. 450,00 crore r. n the capital base but < 2 year) of sci	Tier-1 aised of the hedu amic n @2 nd of that low [1,000,000,000 300,000,000 200,000,000 2,400,000,000 31.12.2022 Taka 5,000,000,000 Capital through private Bank. Banks enlisted in 1.50%. The rang calendar year. the bond will be angladesh Banladesh Banlades
14.2	Agrani Bank PLC. Sonali Bank PLC. Dhaka Bank PLC. Total Mudaraba Perpet Mudaraba Perpetu With due approval issuance of "SJBL placement and Tk. Rate of Return/ Pr (1st, 2nd and 3rd C capital market) pu of return/profit is f Contingent Conve converted to com requirement (Curre	ual Bo from from Mudar 50.00 c ofit: ha	4,000,000,000 and competent authority, S aba Perpetual Bond" frorer arised through pu e average of latest avail cion banks only excludi in Bangladesh Bank m 6% to 10% and the feature: The bond we hare if the Banks's con 4.50%) and stays beloount for reaching CET-I	hahjalal Islami or Tk. 500.00 d biblic offer in or able yearly dep ng foreign Isla website plus a payment of pro is issued with solidated com w for 03 (Three @4.5%.	Bank Limi rore of wh der to strer osit rate (1 mic banks predeterm fit are mad a continge mon equit	nich T ngthe year and a nined de and nt com y Tier	2,500,000,000 750,000,000 500,000,000 6,000,000,000 31.12.2023 Taka 5,000,000,000 aised Additional k. 450,00 crore r. n the capital base but < 2 year) of sci	Fier-1 aisec of the hedu hedu n @2 nd of that that low E	1,000,000,000 300,000,000 200,000,000 2,400,000,000 31.12.2022 Taka 5,000,000,000 Capital through private Bank. Banks enlisted in Banks enlisted in Capital through private Banks enlisted banks and Sanks enlisted in Capital through private Banks enlisted in Banks enlisted in Banks enlisted in Banks enlisted in Capital Sanks enlisted in Banks enlisted in Banks enlisted in Capital Sanks enlisted in Banks enl
14.2	Agrani Bank PLC. Sonali Bank PLC. Dhaka Bank PLC. Total Publication With due approval issuance of "sijlat placement and Tk. Rate of Return/ Pro (1st, 2nd and 3rd Capital market) pu of return/profit is f Contingent Conveconverted to com requirement (Curre the extent of short	ual Bo lal Boni from Mudar Mudar from from from from from from from fro	4,000,000,000 and d competent authority, S aba Perpetual Bond" for Forcer arised through to average of latest avail ion banks only excludi in Bangladesh Bank in 6% to 10% and the feature: The bond we hare if the Banks's con 4.50%) and stays belowent for reaching CET-I Name of the stays of the stays belowent for reaching CET-I Name of the stays belower the stays belowent for reaching CET-I Name of the stays belower the stays below the stays belo	hahjalal Islami or Tk. 500.00 d biblic offer in or able yearly dep ng foreign Isla website plus a payment of pro is issued with solidated com w for 03 (Three @4.5%.	Bank Limi rore of wh der to strer osit rate (1 mic banks predeterm fit are mad a continge mon equit	nich T ngthe year and a nined de and nt com y Tier	2,500,000,000 750,000,000 500,000,000 6,000,000,000 31.12.2023 Taka 5,000,000,000 aised Additional k. 450,00 crore r. n the capital base but < 2 year) of sci	Fier-1 aisecce of the hedu hedu n @2 nd of that low I	1,000,000,000 300,000,000 200,000,000 2,400,000,000 31.12.2022 Taka 5,000,000,000 Capital through private Bank. led Islamic bank: Banks enlisted in L50%. The range calendar year. the bond will be bangladesh Banlamount will be to be band will be to be become be some become be 202: 500,000,000 250,000,000
14.2	Agrani Bank PLC. Sonali Bank PLC. Dhaka Bank PLC. Total Perpet Mudaraba Perpet Mudaraba Perpetu With due approval issuance of "SJBL placement and Tk. Rate of Return/ Pro (1st, 2nd and 3rd C capital market) pu of return/profit is f Contingent Conve converted to com requirement (Curre the extent of short List of Investors Mercantile Bank PL	ual Bo from from Mudar 50,00 o Misse from Mudar 50,00 o Misse from the from	4,000,000,000 and d competent authority, S aba Perpetual Bond" for Forcer arised through to average of latest avail ion banks only excludi in Bangladesh Bank in 6% to 10% and the feature: The bond we hare if the Banks's con 4.50%) and stays belowent for reaching CET-I Name of the stays of the stays belowent for reaching CET-I Name of the stays belower the stays belowent for reaching CET-I Name of the stays belower the stays below the stays belo	hahjalal Islami or Tk. 500.00 d biblic offer in or able yearly dep ng foreign Isla website plus a payment of pro is issued with solidated com w for 03 (Three @4.5%.	Bank Limi rore of wh der to strer osit rate (1 mic banks predeterm fit are mad a continge mon equit	nich T ngthe year and a nined de and nt com y Tier	2,500,000,000 750,000,000 500,000,000 6,000,000,000 31.12.2023 Taka 5,000,000,000 aised Additional k. 450,00 crore r. n the capital base but < 2 year) of sci	Fier-1 aisecce of the hedu hedu n @2 nd of that low I	1,000,000,000 300,000,000 200,000,000 2,400,000,000 31.12.2022 Taka 5,000,000,000 Capital through private Bank. Heli slamic bank: Banks enlisted in calendar year. the bond will be Bangladesh Bani amount will be to be became as a becember 202: 500,000,000
14.2	Agrani Bank PLC. Sonali Bank PLC. Dhaka Bank PLC. Total 2 Mudaraba Perpet Mudaraba Perpetu With due approval issuance of "SJIBL placement and Tk. Rate of Return/ Pr (1st, 2nd and 3rd capital market) pu of return/profit is f Contingent Convectored to commend to converted to commend the extent of short List of Investors Mercantile Bank PL Community Bank E Bank Asia Limited Trust Bank Limited	from from from from from from from from	4,000,000,000 and d competent authority, S aba Perpetual Bond" for Forcer arised through to average of latest avail ion banks only excludi in Bangladesh Bank in 6% to 10% and the feature: The bond we hare if the Banks's con 4.50%) and stays belowent for reaching CET-I Name of the stays of the stays belowent for reaching CET-I Name of the stays belower the stays belowent for reaching CET-I Name of the stays belower the stays below the stays belo	hahjalal Islami or Tk. 500.00 d biblic offer in or able yearly dep ng foreign Isla website plus a payment of pro is issued with solidated com w for 03 (Three @4.5%.	Bank Limi rore of wh der to strer osit rate (1 mic banks predeterm fit are mad a continge mon equit	nich T ngthe year and a nined de and nt com y Tier	2,500,000,000 750,000,000 500,000,000 6,000,000,000 31.12.2023 Taka 5,000,000,000 aised Additional k. 450,00 crore r. n the capital base but < 2 year) of sci	Fier-1 aisecce of the hedu hedu n @2 nd of that low I	1,000,000,000 300,000,000 200,000,000 2,400,000,000 31.12.2022 Taka 5,000,000,000 Capital through private Bank. led Islamic bank Banks enlisted in 2,500%. The range calendar year: the bond will be sangladesh Banl amount will be to 1,500%. The capital through private bank banks and becember 202: 500,000,000 500,000,000 1,000,000,000
	Agrani Bank PLC. Sonali Bank PLC. Dhaka Bank PLC. Dhaka Bank PLC. Total 2. Mudaraba Perpet Mudaraba Perpetu With due approval issuance of "SJBL placement and Till. Rate of Return/ Prof. (1st, 2nd and 3rd C capital market) pu of return/profit is for Contingent Conve converted to com requirement (Curre the extent of short List of Investors Mercantile Bank PLC Community Bank E Bank Asia Limited Trust Bank Limited Trust Bank Limited Social Islami Bank Standard Bank PLC Global Islami Bank The Premier Bank I IPO-General/Invest Total	ual Bonomore from Mudar Mudar Mudar Solono of the The Solono of the The Solono of the The Solono of the Solono of the The Solono of the Solono	4,000,000,000 and d competent authority, S aba Perpetual Bond" for Forcer arised through to the severage of latest avail tion banks only excluding Bangladesh Bank to 10% and the feature: The bond we have if the Banks's con 4.50%) and stays below bunt for reaching CET-I Name of the lesh PLC	hahjalal Islami or Tk. 500.00 d biblic offer in or able yearly dep ng foreign Isla website plus a payment of pro is issued with solidated com w for 03 (Three @4.5%.	Bank Limi rore of wh der to strer osit rate (1 mic banks predeterm fit are mad a continge mon equit	nich T ngthe year and a nined de and nt cod y Tier	2,500,000,000 750,000,000 500,000,000 6,000,000,000 31.12.2023 Taka 5,000,000,000 aised Additional k. 450,00 crore r. n the capital base but < 2 year) of sci	Fier-1 aisecce of the hedu hedu n @2 nd of that low I	1,000,000,000 300,000,000 200,000,000 2,400,000,000 31.12.2022 Taka 5,000,000,000 Capital through private Bank. Banks enlisted in L50%. The rang calendar year. the bond will be Bangladesh Baniamount will be to be become be compared to be become compared to be become be compared to be compared to be become become be compared to b
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785,480,000

3,927,533,630

2,418,838,000

32,016,655 210,885,441

2,661,740,096 6,589,273,726

3,927,533,630 22,100,718

1,570,920,000

(1,500,618,831)

4,019,935,518

2,661,740,096

9,987,014 194,060,890

6,885,723,518



iv. Foreign Currency Translation Reserve

(Note-18)

10,803,111,1

9,087,18

34,820,34

228,460,797 **24,027,333,937**

9.372.461.107

28,796,597

232,387,434 **22,185,103,447**

i. Paid-up Capital

ii. Statutory Reserve iii. Retained Earnings

v. Capital Reserve vi. Non-controlling Interest



Shahjalal Islami Bank PLC.

Committed to Cordial Service

FINANCIAL STATEMENTS 2023

CHOTOCHOCTOC			The world for the condition of the world for the condition of the conditio
	31.12.2023 31.12.2022	31.12.2023 31.12.2022	2023 2022
(c) General Provision on Off-balance Sheet Items	Taka Taka	Taka Taka Less: Carrying amount of intangible assets 24,816,045 23,942,7	Taka Taka 24. Consolidated Profit on Investments
Provision held at the beginning of the year Addition during the year	1,356,200,000 (31,400,000)	23,942,7 24,000,000,000 25,000,000,000 5,000,000,000 5,000,000,00	9 Shahjalal Islami Bank PLC. (Note-24a) 18,129,791,800 15,885,443
Balance at the end of the year Total Provision for Investments & Off-balance Sheet Items (a+b+c)	1,324,800,000 1,356,200,0 8,210,523,518 7,945,473,7	29,002,517,892 27,161,160,6	
(d) Provision for Other Assets		b) Gone Concern Capital (Tier-II): i. General Provision 4,240,053,735 4,067,405,8 ii. Mudaraba Subardinated Dand 1,200,000,000 3,200,000 0,200,0	18,178,269,302 15,965,123
Provision held at the beginning of the year Addition during the year	203,965,000 91,965,0 - 112,000,0	ii. Mudaraba Subordinated Bond 1,200,000,000 3,200,000,00 iii. Mudaraba Perpetual Bond (Excess over limit of AT-I)	Profit on Investments of the Balik (Note-24a 1) 16 189 836 994 14 420 588
Balance at the end of the year (e) Provision for Investments in Shares & Securities	203,965,000 203,965,0	5,440,053,735 7,267,405,8 c) Total Eligible Regulatory Capital (a+b) 34,442,571,627 34,428,566,5	Profit on Placement with Other Banks & Financial Institutions 1,939,954,807 1,464,853
Provision held at the beginning of the year Addition during the year	658,560,000 658,560,0	d) Consolidated Total Risk Weighted Assets 232,588,460,986 243,919,410,1	18,129,791,800 15,885,445
Balance at the end of the year	658,560,000 658,560,0	e) Minimum Required Capital (10% of Risk-Weighted Assets) 23,258,846,098.61 24,391,941,0	increase in the volume of investments by 1.91%.
(f) Profit Suspense Account Balance at the beginning of the year	4,948,313,858 3,732,643,7	f) Minimum Required Capital (12.50% of Risk-Weighted Assets) including conservation buffer	24a.1 Profit on Investments 948,816,608 708,142 55 Profit on Murabaha 948,816,608 708,142
Amount transferred to suspense account during the year Amount recovered from suspense account during the year	1,776,461,921 2,389,717,9 (501,340,576) (1,094,678,1	g) Total Capital Surplus (c-e) 11,183,725,528 10,036,625,5	5,403,363,713 2,353,062
Amount waived/ written-off during the year	(214,883,200) (79,369,7	h) Total Capital Surplus considering conservation buffer (c-f) 5,369,014,004 3,938,640,2	Profit on Bi-Salam 506,698,251 403,54
Balance at the end of the year	6,008,552,002 4,948,313,8	Consolidated Capital to Risk Weighted Assets Ratio 2023 2022	Profit on Inland Document Bill Purchased 394,361,860 450,304 Profit on Foreign Document Bill Purchased 25,401,325 37,711
5a.2 Provision for Taxation <u>Provision for Current Tax</u>		Particulars Requirement Capital Requirement Maintained Maintained	Profit on Investment against Scheme Deposit 11,500 19 Profit on Investment against Mudaraba Savings Deposit 1
Balance at the beginning of the year Add: Provision for current year	19,607,591,030 17,290,140,6 2,989,089,841 3,208,335,0	Going Concern Capital: (Tier-I) 6.00% 12.47% 6.00% 11.14% Common Equity Tier-I Capital: (CET-I) 4.50% 10.32% 4.50% 11.14%	Profit on Investment against EDF 725,890,901 422,455 Profit on Mudaraba 779,573,689 1,003,415
Add: Provision for prior years Add: Provision made on other during the year	706,214,858 492,883,4 91,368,719 77,094,0	Tier-I Plus Conservation Buffer 8.50% 12.47% 8.50% 11.14% CET-I Plus Conservation Buffer 7.00% 10.32% 7.00% 9.09%	Profit Received From Rescheduled Investment - Rent Mode 478,797,167 330,635 Profit on Murabaha Import Bill (UPAS) 681,852,616 1,004,514
Less: Adjustment for final settlement for previous years Balance at the end of the year	(541,693,786) (1,460,862,1 22,852,570,661 19,607,591,0	Gone Concern Capital: (Tier-II) - 2.34% - 2.98%	Profit Received From HPSM 49,196 774
The Bank has challenged some disputed income tax assessments which Appellate Tribunal, High Court Division). The Bank is confident that once the		CRAR 10.00% 14.81% 10.00% 14.11% CRAR including Conservation Buffer 12.50% 14.81% 12.50% 14.11%	Profit on Investment against Mudaraba Term Deposit
should not be any additional tax demand against the Bank and hence no fu		17.4 Consolidated Risk Weighted Assets (RWA) for	Profit on Investment against Other Securities 1,527 16,189,836,994 14,420,589
a.2(a) Provision for Current Tax made during the year Income tax @ 37.50% on estimated taxable Business Profit	2,942,972,602 3,148,765,0	1. Investment (Credit) Risk On-balance Sheet 167,937,026,101 172,272,135,8	I Incide Pangladech
Income tax @ 20% on Dividend Income Income tax @ 15% on Capital Gain on Sale of Shares	43,304,747 35,896,7 2,812,491 23,673,7	Off-balance Sheet 27,911,031,878 35,014,509,6 2. Market Risk 8,894,974,184 12,795,816,4	0.000 A04 775 0 0.000 500
Adjustment for previous year	706,214,858 492,883,4	3. Operational Risk Consolidated Total Risk Weighted Assets (1+2+3) 23,836,948,1 243,919,410,1 232,588,460,986 243,919,410,1	
Estimated Total Provision Required	3,695,304,699 3,701,218,4	17.5 Capital to Risk-Weighted Assets Ratio (CRAR) Under Basel-III of the Bank	Outside Bangladesh
Computation of Taxable Business Profit Profit before Taxes	7,153,250,273 7,226,276,5	a) Going Concern Capital (Tier-I): Common Equity Tier-I Capital (CET-I)	16,189,836,994 14,420,589 24a.3 Geographical Location-wise Profit on Investments
Add: Inadmissible expenditures & Separate consideration	3,154,699,305 2,225,706,3 10,307,949,577 9,451,982,8	i. Statutory Reserve (Note-18) 10,803,111,162 9,372,461,1	0 2023 2022
Less: Allowable Expenditure & Separate consideration	2,460,022,637 1,055,275,9	iii. Retained Earnings {Note-20(a)} 1,818,307,263 1,692,161,8	'' Amount Composition Amount Composition
Estimated Taxable Business Profit for the year 1.2(b) Reconciliation of effective tax rate of the Bank	7,847,926,940 8,396,706,9	iv. Foreign Currency Translation Reserve 9,087,189 23,760,189,123 21,870,140,9	a) In Rural Areas 467,875,402 2.89% 413,372,601 2
Particulars Effective Rate		Less: Carrying amount of intangible assets 24,540,751 23,598,6 23,735,648,372 21,846,542,2	
Profit before income taxes as per profit and loss account Income taxes as per applicable tax rate 37.5%	7,153,250,273 7,226,276,5 2,682,468,852 2,709,853,7	Additional Tier-I Capital (AT-I) 5,000,000,000 5,000,000,000 28,735,648,372 26,846,542,2	
Factors affecting the tax charge for current year: Inadmissible expenses 16.54%	1,183,012,239 834,639,8	b) Gone Concern Capital (Tier-II):	24a.3.1 Inside Bangladesh
Admissible expenses in the current year -11.66% Tax savings from reduced tax rates for dividend -0.53%	(834,280,860) (239,646,5 (37,891,654) (31,409,1	i. General Provision {\text{Note-15.1(b+c)}} 4,190,588,000 4,017,940,0 ii. Mudaraba Subordinated Bond 1,200,000,000 3,200,000,00	Area Amount Composition Amount Composition
Tax loss/(savings) from reduced tax rates for capital gain -0.06% Adjustment for previous year 9.87%	(4,218,737) (65,102,8 706,214,858 492,883,4	5,390,588,000 7,217,940,0 c) Total Eligible Regulatory Capital (a+b) 34,126,236,372 34,064,482,3	
Total Income Tax Expenses 51.66%	3,695,304,699 3,701,218,4	d) Total Risk-Weighted Assets 226,626,816,547 236,937,492,0	Dhaka 353,007,968 2.18% 317,633,554 2
5a.3 Provision for Start-up Fund For the year 2020	19,081,986 19,081,9	e) Minimum Required Capital (10% of Risk-Weighted Assets) 22,662,681,655 23,693,749,2	11 Sylhet 12,745,645 0.08% 12,362,675 0
For the year 2021 For the year 2022	25,852,369 25,852,3 35,250,581 35,250,5	f) Minimum Required Capital (12.50% of Risk-Weighted Assets) including conservation buffer 28,328,352,068 29,617,186,5	Rajshahi 9,688,171 0.06% 5,908,105 0 Khulna 5,814,205 0.04% 5,205,920 0
For the year 2023 Balance at the end of the year	36,248,720 116,433,656 80,184,9	g) Total Capital Surplus (c-e) 11,463,554,717 10,370,733,1	Barishal 6,765,960 0.04% 5,005,890 0
Bangladesh Bank vide its SMESPD Circular No. 04 dated 29 March 2021 as w		h) Total Capital Surplus considering conservation buffer (c-f) 5,797,884,303 4,447,295,8 Capital Adequacy Ratio	Mymensingh 19,931,795 0.12% 16,896,567 0 Sub-total 467,875,402 2.89% 413,372,601 2
26 April 2021 instructed all scheduled banks to build-up a Start-up Fund ur starting from the year 2020 in order to make disbursement to make new er		2023 2022	b) In Urban Areas Dhaka 11,901,776,588 73.51% 10,681,087,022 74
6 Consolidated Deferred Tax Liabilities Shahjalal Islami Bank PLC. (Note-16a)	70,225,452 237,151,8	Particulars Requirement Capital Maintained Requirement Maintained	Chattogram 2,578,095,243 15,92% 2,158,901,008 14 Sylhet 94,970,781 0,59% 112,359,054 0
Shahjalal Islami Bank Securities Ltd.	(1,502,083) (1,266,9 68,723,369 235,884,9	Going Concern Capital: (Tier-I) 6.00% 12.68% 6.00% 11.33% Common Equity Tier-I Capital: (CET-I) 4.50% 10.47% 4.50% 9.22%	Rajshahi 391,638,998 2.42% 392,402,142 2
6a Deferred Tax Liabilities of the Bank	00,723,309 233,004,3	Tier-I Plus Conservation Buffer 8.50% 12.68% 8.50% 11.33% CET-I Plus Conservation Buffer 7.00% 10.47% 7.00% 9.23%	Rangpur 99,319,219 0.61% 93,683,276 0 Khulna 491,039,743 3.03% 415,696,635 2
Balance at the beginning of the year	237,151,866 237,151,8	Gone Concern Capital: (Tier-II) - 2.38% - 3.05% CRAR 10.00% 15.06% 10.00% 14.38%	Barishal 55,078,872 0.34% 48,320,653 0 Mymensingh 110,042,148 0.68% 104,767,094 0
Add: Provision made during the year	(166,926,414) 70,225,452 237,151, 8	CRAR including Conservation Buffer 12.50% 15.06% 12.50% 14.38%	Sub-total 15,721,961,592 97.11% 14,007,216,884 97 ii) Outside Bangladesh
6a.1 Deferred Tax (Assets)/Liabilities	5 225 4 45 7 45 5 272 662	1. Investment (Credit) Risk On-balance Sheet 164,836,684,354 168,800,842,1	Total 16,189,836,994 100% 14,420,589,485 1
Fixed Assets (as per Financial Statements) Less: Carrying amount of vehicles purchase over the allowable limit	5,235,145,745 5,272,662,4 11,828,479 13,341,6	Off-balance Sheet 27,911,031,878 35,014,509,6	6 Shahjalal Islami Bank PLC. (Note-24a) 9,034,423,217 8,335,129
Tax base carrying amount	5,223,317,266 5,259,320,8 5,036,049,395 4,753,535,7	2. Market Risk 6,416,479,120 10,258,911,4 3. Operational Risk 27,462,621,195 22,863,228,7	9,229.535.621 8.553.32
on some carrying amount	187,267,871 505,785,0	Total Risk-Weighted Assets (1+2+3) 226,626,816,547 236,937,492,0	Percentage
Deferred Tax (Assets)/Liabilities	70,225,452 189,669,3	Opening Balance 232,387,434 227,440,9 Dividend paid to non-controlling shareholders (4,500,000)	
According to IAS 12: "Income taxes" deferred tax benefit of Tk 4,74,82,471 timing difference which had not been recognized in the profit and loss according to the profit according to the pr	ount and corresponding deferred tax ass	Share of current year's profit 573,363 4,946,5 228,460,797 232,387,4	
liability as per direction of Bangladesh Bank vide letter no. DBI -7/4(5)/2023 tax liability was remain unchanged at Tk 23,71,51,866 in the year 2022.	3-3// dated 2 April 2023. Thus the defer	18 Statutory Reserve Opening Balance 9,372,461,107 7,927,205,7	9,034,423,217 8,335,129
7 Capital 7.1 Authorized Capital		Add: Addition during the year 1,807,507,507,507,507,507,507,507,507,507,5	2
1,500,000,000 ordinary shares of Tk. 10 each	15,000,000,000 15,000,000,0	19 Foreign Currency Translation Reserve	Profit paid on Borrowings 634,302,766 714,49 Profit Expenses of Lease Liabilities (as per IFRS 16 Leases) 70,393,476 72,48
7.2 Issued, Subscribed and Paid-up Capital		Assets & liabilities of Offshore Banking Unit have been converted to BDT currency which is the functional currency of t Bank @ US\$1 = Taka 110.00 [closing rate (inter-bank weighted average)] and income & expenses have been convert	704,696,242 786,97
1,112,968,351 ordinary shares of Tk. 10 each	11,129,683,510 10,805,517,9	to BDT currency @ US\$1 = Taka 107.8084 (monthly average rate of inter-bank weighted average rate). The arisi differences from the above two rates have been recognized as foreign currency translation reserve.	Pg 26. Consolidated Income from Investments in Shares & Securities Shahjalal Islami Bank PLC. (Note-26a) 1,721,361,713 1,732,56
20,500,000 ordinary sponsor shares of Tk. 10 each issued for cash 12.5% Stock Dividend for the year 2002	205,000,000 205,000,0 25,625,000 25,625,0	20 Consolidated Retained Earnings Shahjalal Islami Bank PLC. (Note-20a) 1,818,307,263 1,692,161,8	Shahjalal Islami Bank Securities Ltd. 47,770,588 155,73 19 1,769,132,301 1,888,30
2,362,000 ordinary new shares issued 4,690,000 ordinary new shares issued	236,200,000 236,200,0 469,000,000 469,000,0	Shahjalal Islami Bank Securities Ltd. 7,324,465 61,165,9	Less: Dividend from Subsidiary 50,300,000
93,582,500 shares issued under Initial Public Offer (IPO) 20% Stock Dividend for the year 2007	935,825,000 935,825,0 374,330,000 374,330,0	Less: Non-Controlling Interest 1,825,631,728 1,753,327,7 Less: Non-Controlling Interest 3,460,797 7,387,4	26a Income from Investments in Shares & Securities of the Bank
22% Stock Dividend for the year 2008 25% Stock Dividend for the year 2009	494,115,600 494,115,6 685,023,900 685,023,9	1,822,170,931 1,745,940,3	Income from Investments in Shares & Securities (Note-26a.1) 18,749,942 236,73
30% Stock Dividend for the year 2010 25% Stock Dividend for the year 2011	1,027,535,850 1,027,535,8 1,113,163,830 1,113,163,8	20.1 Consolidated current year's Retained Earnings Shahjalal Islami Bank PLC. (Note-20a) 3,624,871,988 3,525,058,0	Dividend Income 216,523,735 179,481 179,481 Income from Investments in Corporate Sukuk/Islamic Bond 312,535,569 283,98
20% Stock Dividend for the year 2012 10% Stock Dividend for the year 2013	1,113,163,840 1,113,163,8 667,898,310 667,898,3	Shahjalal Islami Bank Securities Ltd. 6,982,283 60,237,5 3,631,854,271 3,585,295,5	6 1,721,361,713 1,732,562
5% Stock Dividend for the year 2016 10% Stock Dividend for the year 2017	367,344,060 367,344,0 771,422,540 771,422,5	Less: Non-Controlling Interest 573,363 4,946,5 3,631,280,909 3,580,349,0	26a.1 Income from investments in shares & securities arose through sale of listed shares in the Stock Exchanges.
10% Stock Dividend for the year 2018 5% Stock Dividend for the year 2019	848,564,790 848,564,7 466,710,630 466,710,6	20a Retained Earnings of the Bank	Shahjalal Islami Bank PLC. (Note-27a) 2,861,079,211 3,486,71 Shahjalal Islami Bank Serurities Ltd. 81,847,846 148,00
5% Stock Dividend for the year 2020 5% Stock Dividend for the year 2021	490,046,160 490,046, ² 514,548,470 514,548,4	Opening Balance 1,692,161,829 1,584,818,0 Less: Payment of Dividend 1,620,827,688 1,543,645,4	2,942,927,057 3,634,72
3% Stock Dividend for the year 2022	324,165,530 11,129,683,510 10,805,517,9	Less: Profit against Mudaraba Perpetual Bond 411,000,092 393,562,9 Add: Transfer from Profit and Loss Account 3,624,871,988 3,525,058,0	77 Other commission 1,616,458,464 1,490,51
Unclaimed Stock Dividend	· 	Less: Transfer to Statutory Reserve 1,430,650,055 1,445,255,3 Less: Start-up Fund 36,248,720 35,250,5	2 Exchange earnings (Note-27a.1) 1,244,620,747 1,996,20 211 3,486,71
The Stock Dividend which could not be distributed to the Shareholders due t under the Suspense A/C bearing BO ID - 1204090016665712. During the yea Share have been transferred to CMSF bearing BO ID - 1201530074571230.			27a.1 Exchange Earnings
<u>Category</u> <u>Holding</u>		Letters of Guarantee (Local) 32,021,748,152 31,019,574,8 Letters of Guarantee (Foreign) 806,428,081 296,672,8	Construction
Sponsor & Director In the year 2023: 47.61%; 2022: 48.22% Institutes In the year 2023: 15.07%; 2022: 14.76%	1,677,275,770 1,594,505,1	Back to Back Usance 32,828,176,233 31,316,699,8	Net Exchange Gain 1,244,620,747 1,996,20
General Shareholders In the year 2023: 37.32%; 2022: 36.87% Foreign In the year 2023: 0.00%; 2022: 0.15%	- 16,640,3	a) Claims against the Bank not acknowledged as debts	Shahjalal Islami Bank PLC. (Note-28a) 1,536,376,195 1,351,229
Classification of Shareholders by number of holding:	11,129,683,510 10,805,517,9	b) Money for which the Bank is contingently liable in respect of guarantees given favoring: Directors or Officers 5,000,000 3,000,00	
As at 31 December 2023	,	Government 334,984,108 410,238,2 Banks and Other Financial Institutions	1,543,095,945 1,357,670
Range of Share Holding No. of Shareholders	No. of Shares Percentage of Holding Share	Others 32,488,192,125 30,903,461,6 32,828,176,233 31,316,699,8	
Up to 500 10,627 501-5,000 10,703	1,599,686 0.14% 22,409,953 2.01%	22 Irrevocable Letters of Credit Letters of credit	Incidental Charge 700
5,001-10,000 1,019 10,001-20,000 495	7,122,753 0.64% 6,794,331 0.61%	23. Consolidated Profit and Loss Account	Other Charges (Note-28a.1) 1,259,945,171 1,208,07
20,001-30,000 198 30,001-40,000 88	4,743,149 0.43% 2,972,886 0.27%	Income: Profit on Investments (Note-24) 18,178,269,302 15,965,123,0	
40,001-50,000 47 50,001-100,000 104	2,096,602 0.19% 7,088,984 0.64%	Income from Investments in securities (Note-26) 1,483,558,624 1,472,082,9 Dividend Income (Note-26) 216,523,735 179,480,9	19 Rent receipts 7,057,575 6,49 55 Charges on A/C closing 742,820 1,05
100,001-1,000,000 134 Over 1,000,000 90	39,864,146 3.58% 1,018,275,861 91.49%	Commission, Exchange and Brokerage (Note-27) 2,942,927,057 3,634,722,3 Gains less losses arising from Investments in Securities 18,749,942 236,737,5	Charges on clearing returned 799,115 9
Total 23,505 As at 31 December 2022	1,112,968,351 100.00%	Other Operating Income (Note-28) 1,543,095,945 1,357,676,0 24,383,124,604 22,845,822,9	05 Cheque processing charge 3,840,836 4,0 03 Service charges on Ijara 20,000
Pango of Share Holding No. of	No. of Shares Percentage o	Expenses: Profit paid on Deposits (Note-25) 9,063,042,571 8,365,858,0	Service charges on scheme investment 4,730,529 3,9 3 Service charges on Quard 93,129,272 81,8
Shareholders Shareholders	1,662,979 0.15%	Administrative Expenses (Note-25) 9,003,042,571 6,305,035,05 4,889,353,658 4,485,535,5 Other operating Expenses 984,511,027 908,262,0	Passport endorsement charge 27,924
Up to 500 11,063	22,544,654 2.09%	Other operating expenses 984,511,027 996,262,0 Depreciation on Banking Assets 579,851,652 542,781,2 15,516,758,908 14,302,436,9	79 Branch banking services 28,272,615 30,3
501-5,000 10,944 5,001-10,000 1,032	7,170,415 0.66%	14,302,436,9	88,771,968 86,00 88,771,968 86,00
501-5,000 10,944	7,170,415 0.66% 7,063,153 0.65% 4,309,460 0.40%	Profit before Provision 8,866,365,696 8,543,385,9	
501-5,000 10,944 5,001-10,000 1,032 10,001-20,000 508 20,001-30,000 177 30,001-40,000 81 40,001-50,000 50	7,063,153 0.65%	23a Profit and Loss Account of the Bank	= Income from sale of forms 3,856,400 8,98
501-5,000 10,944 5,001-10,000 1,032 10,001-20,000 508 20,001-30,000 177 30,001-40,000 81	7,063,153 0.65% 4,309,460 0.40% 2,766,539 0.26%	23a Profit and Loss Account of the Bank Income: Profit on Investments (Note-24a) 18,129,791,800 15,885,443,1	Income from sale of forms
501-5,000 10,944 5,001-10,000 1,032 10,001-20,000 508 20,001-30,000 177 30,001-40,000 81 40,001-50,000 50 50,001-100,000 109	7,063,153 0.65% 4,309,460 0.40% 2,766,539 0.26% 2,267,163 0.21% 7,459,133 0.69%	23a Profit and Loss Account of the Bank Income: Profit on Investments (Note-24a) 18,129,791,800 15,885,443,1 Income from Investments in Securities (Note-26a) 1,486,088,036 1,316,344,3 Dividend Income (Note-26a) 216,523,735 179,480,9	Income from sale of forms 3,856,400 8,96
501-5,000 10,944 5,001-10,000 1,032 10,001-20,000 508 20,001-30,000 177 30,001-40,000 81 40,001-50,000 50 50,001-10,000 109 100,001-1,000,000 120 Over 1,000,000 88	7,063,153	23a Profit and Loss Account of the Bank Income: Profit on Investments Income from Investments in Securities Dividend Income (Note-26a) 1,486,088,036 1,316,344,3 Dividend Income (Note-26a) 216,523,735 Commission, Exchange and Brokerage (Note-27a) 2,861,079,211 3,486,719,3 Gains less losses arising from Investments in Securities (Note-26a) 18,749,942 236,737,5	Income from sale of forms 3,856,400 8,98 Service charge on SJIBL VISA Card 201,729,470 159,92 The income from Islamic Credit Card 50,717,337 51,04 The income From Islamic 624,709 75 The income From Islamic 7,300 The income From Islamic 7
501-5,000 10,944 5,001-10,000 1,032 10,001-20,000 508 20,001-30,000 177 30,001-40,000 81 40,001-50,000 50 50,001-10,000 109 100,001-1,000,000 120 Over 1,000,000 88 Total 24,172	7,063,153	Profit and Loss Account of the Bank Income: Profit on Investments (Note-24a) 18,129,791,800 15,885,443,1 Income from Investments in Securities (Note-26a) 1,486,088,036 1,316,3244,32 Dividend Income (Note-26a) 216,523,735 179,480,9 Commission, Exchange and Brokerage (Note-27a) 2,861,079,211 3,486,719,3 3,486,719,3 Commission, Exchange and Brokerage (Note-27a) 2,861,079,211 3,486,719,3 Commission, Exchange and Brokerage (Note-27a) (Note-2	Income from sale of forms 3,856,400 8,981 Service charge on SJIBL VISA Card 201,729,470 159,921 Other Income From Islamic Credit Card 50,717,337 51,043 Management Fees 624,709 751 Notice pay earnings 6,714,872 7,305 Rebate on Trade Finance 114,253,126 113,391 Discrepency Fee 359,326,638 444,831 Deptit on sole of Roalth Assets 1,479,317 1,504 Deptit on sole of Roalth Assets 1,479,317 1,504 Company of the sole of Roalth Assets 1,479,317 1,504 Company of the sole of Roalth Assets 1,479,317 1,504 Company of the sole of Roalth Assets 1,479,317 1,504 Company of the sole of Roalth Assets 1,479,317 Company of the sole

Profit paid on Deposits

Administrative Expenses

Other Operating Expenses

Depreciation on Banking Assets

Profit/(Loss) before Provision

(Note-25a)

4,812,126,769

558,671,600

15,361,777,756

8,886,831,162

4,400,205,304

519.786.068

14,121,312,649

8,334,641,999

1,259,945,171

3,911,632,75

66,837,039

(Note- 29a)

29. Consolidated Salaries & Allowances

Shahjalal Islami Bank Securities Ltd.

Shahjalal Islami Bank PLC.

1,208,077,905

3,541,190,780

74,090,233

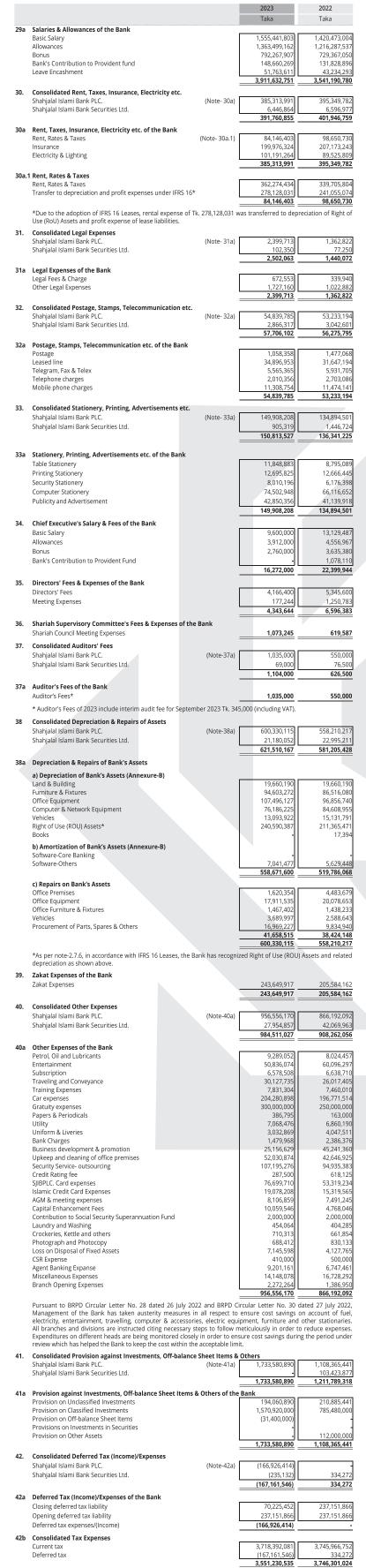




Committed to Cordial Service

FINANCIAL STATEMENTS 2023

 $\psi(x) = \psi(x) + \psi(x) = \psi(x) + \psi(x) +$



			2023 Taka	2022 Taka	
42c	Tax Expenses of the Bank Current tax Deferred tax	(Note-15a.2) (Note-42a)	3,695,304,699 (166,926,414) 3,528,378,28 5	3,701,218,481 - 3,701,218,481	
43.	Consolidated Earnings per Share (EPS) Net Profit after Taxes No. of Ordinary Shares outstanding	(Note-2.19)	3,580,980,909 1,112,968,351 3.22	3,580,349,082 1,112,968,351 3.22	
43a	Earnings per Share (EPS) of the Bank Net Profit after Tax Number of Ordinary Shares outstanding	(Note-2.19)	3,624,871,988 1,112,968,351 3.26	3,525,058,077 1,112,968,351 3.17	
	Earnings per share has been calculated in accordance with I Operating Income & Earnings per Share substantially increased c Investment Income, Income from Investments in Shares & Securities	ompared to that o	er Share. If last year mainly due t		
43(i)	Net Asset Value (NAV) per Share: Net Asset Value (Consolidated) Net Asset Value (Bank's) No. of Outstanding Shares Net Asset Value (NAV) per Share (Consolidated) [previous year's	figure restated)	23,798,873,140 23,760,189,123 1,112,968,351 21.38	21,952,716,012 21,870,140,916 1,112,968,351 19.72	
	Net Asset Value (NAV) per Share (Bank's) [previous year's fig Net Asset Value per Share has increased compared to tha during the period.	ure restated]	21.35	19.65	
43(ii)	Net Operating Cash Flows per Share (NOCFPS): Net cash flow from operating activities (Consolidated) Net cash flow from operating activities (Bank's) No. of Outstanding Shares		11,225,745,426 11,222,663,771 1,112,968,351	3,914,721,079 3,881,596,555 1,112,968,351	
	Net Operating Cash Flow per Share (NOCFPS) (Consolidated [previous year's figure restated] Net Operating Cash Flow per Share (NOCFPS) (Bank's) [previous year's figure restated])	10.09	3.52 3.49	
44.	Net Operating Cash Flows per Share (NOCFPS) has increase the increase in deposits from customers while decrease in pl as increase in investment income during the year. Consolidated Investment Income Receipt in Cash				
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Note-44a)	19,673,238,630 270,063,809 19,943,302,439	17,054,304,197 422,752,323 17,477,056,520	
44a	Investment Income Receipt of the Bank Investment income receipt (excluding Dividend Income) Add: Opening profit receivable Less: Closing profit receivable	(Note 24a & 26a) (Note-10a.2) (Note-10a.2)	19,634,629,778 1,083,252,168 1,044,643,316 19,673,238,630	17,438,525,068 699,031,297 1,083,252,168 17,054,304,197	
45.	Consolidated Profit Paid on Deposits Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Note-45a)	8,762,916,189 213,119,960 8,976,036,149	7,778,867,646 213,604,636 7,992,472,282	
45a	Profit Paid on Deposits of the Bank Profit Paid on Deposits Add: Opening profit payable on deposit Less: Closing profit payable on deposit	(Note-25a) (Note-13a) (Note-13a)	8,964,029,741 1,151,802,996 1,352,916,548 8,762,916,189	8,335,129,184 595,541,458 1,151,802,996 7,778,867,646	
46.	Consolidated Cash Receipts from Other Operating activi Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Note-46a)	1,535,197,977 6,832,043 1,542,030,020	1,346,180,485 6,579,919 1,352,760,404	
46a	Cash Receipts from other Operating activities of the Bar Postage & Telex Charge Recovery Incidental Charge Supervision & Monitoring Charge Other charges (except income from sale of fixed assets)	nk	156,676,719 700 119,753,604 1,258,766,954	139,048,317 915 4,102,206 1,203,029,048	
47.	Consolidated Cash Payments for Other Operating activity Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	ties (Note-47a)	1,535,197,977 1,961,852,413 37,920,817	1,346,180,485 1,563,784,406 52,609,132	
47a	Cash Payments for Other Operating activities of the Bar Rent, Taxes, Insurance, Lighting etc. Legal Expenses	(Note-30a) (Note-31a)	1,999,773,230 663,442,022 2,399,713	1,616,393,539 395,349,782 1,362,822	
	Postage, Stamp, Telegram & Telephone Directors' Fee & Expenses Shariah Supervisory Committee's Fees & Expenses Auditor's Fee	(Note-32a) (Note-35) (Note-36) (Note-37a)	54,839,785 4,343,644 1,073,245 1,035,000	53,233,194 6,596,383 619,587 550,000	
	Repairs & Maintenance of Bank's Assets Zakat Expenses Other Expenses	(Note-38a.c) (Note-39)	41,658,515 243,649,917 949,410,572 1,961,852,413	38,424,148 205,584,162 862,064,327 1,563,784,406	
48.	Cash Increase/Decrease in Consolidated Other Assets Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Note-48a)	6,771,363,308 28,047,699 6,799,411,007	3,436,552,181 34,652,250 3,471,204,431	
	Less: Cash Increase/(Decrease) through Inter Company Tran Cash (Increase)/Decrease in Other Assets	nsaction	2,515,000,000 4,284,411,007 (3,328,206,576)	2,515,000,000 956,204,431 (600,543,150)	
48a	Cash Increase/Decrease in Other Assets of the Bank Stock of Stationery and Stamps		47,167,552	32,352,408	
	Advance deposits and rent Suspense Account Other Prepayments Shahjalal Islami Bank Securities Ltd.	(Note 10a.3)	42,604,032 499,979,226 262,130,247 2,515,000,000	42,794,922 476,794,286 133,509,156 2,515,000,000	
	Advance Insurance premium Other Receivables SJIBL General Account-Net	(Note Toa.5)	4,019,272 3,034,667 3,397,428,313	58,852 3,034,667 229,407,891	
	Advance for New Branches Cash (Increase)/Decrease in Other Assets		6,771,363,308 (3,334,811,127)	3,600,000 3,436,552,181 (591,081,108)	
49.	Cash Increase/Decrease in Consolidated Other Liabilitie Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	s (Note- 49a)	1,454,907,245 1,514,236,031	1,552,675,008 1,571,028,856	
	Less: Cash Increase/(Decrease) through Inter Company tran	saction	2,969,143,276 2,969,143,276	3,123,703,864 - 3,123,703,864	
49a	Cash Increase/(Decrease) in Other Liabilities Cash Increase/Decrease in Other Liabilities of the Bank Other Payables	ĺ	922,566,905	943,732,744	
	Cattle Tayables Taxation on other income & prior years Outstanding Expenses Unearned Income on Quard		326,223,283 201,022,073 5,094,984	326,223,283 263,492,306 19,226,676	
	Cash Increase/(Decrease) in Other Liabilities		1,454,907,245	1,552,675,008 179,156,379	
50.	Consolidated Cash and Cash Equivalents Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Note-50a)	29,652,375,666 386,922,871 30,039,298,537	20,618,979,706 343,641,221 20,962,620,927	
	Less: Cash Increase/(Decrease) through Inter Company Tran	nsaction	363,822,654 29,675,475,883	319,707,359 20,642,913,568	
50a	Cash and Cash Equivalents of the Bank Cash in Hand Balance with Bangladesh Bank & Sonali Bank PLC. (as agent of Ban Balance with Other Banks & Financial Institutions	ngladesh Bank)	2,247,682,953 23,432,585,249 3,972,107,464	2,399,102,842 14,924,287,024 3,295,589,841	
51	Reconciliation of Net Profit after Taxes and Operating Profit L Cash flows from operating activities	pefore changes in	29,652,375,666 operating assets and I	20,618,979,706 iabilities of the Bank	
	Net profit after taxes Provision for taxation		3,624,871,988 3,528,378,285	3,525,058,077 3,701,218,481	
	Provision for investments, shares & contingent liabilities (Increase)/decrease profit receivable		1,733,580,890 38,608,852	1,108,365,441 (384,220,871)	
	Increase/(decrease) profit payable on deposits Depreciation & amortization of fixed assets		201,113,552 558,671,600	556,261,539 519,786,068	
	Recoveries on investment previously written-off Income tax paid Loss/profit on the sale of Bank's assets		22,100,718 (4,201,023,656) 5,967,381	66,934,374 (2,188,624,194) (921,092)	

Effect of exchange rate changes on cash and cash equivalents Operating profit before changes in operating assets and liabilities

The number of employees engaged for the whole period or part thereof who received a total remuneration of Tk.

Pursuant to the BRPD Circular No. 11 dated 27 October 2013, the Board of Directors of the Bank formed a 05 (Five)

members' [including 03 (Three) Independent Directors] Audit Committee called 'Board Audit Committee'. The Board of Directors in its Meeting No. 354 held on 11 January 2023 reconstituted the Committee by the following members:

All the members of the Board Audit Committee have good exposure in the banking business. All of them are playing

Status with the Bank

Independent Director

Director

Director

Independent Director

Independent Director

Non-cash Impact of IFRS 16 "Lease"

Number of Employees of the Bank

53. Audit Committee of the Bank

a) Particulars of Audit Committee

K.A.M. Majedur Rahman

Khandaker Sakib Ahmed

Nasir Uddin Ahmed, FCA, FCS

active role in the Board Audit Committee

Abdul Halim

Ekramul Hogue

Meeting of Audit Committee

During 1st January to 31st December 2023, the Audit Committee of the Board conducted 10 (Ten) meetings in which

i) The duties and responsibilities of the Committee as stated in BRPD Circular No. 11 dated 27 October 2013; ii) Regular review of the Internal and External (including Bangladesh Bank) Inspection & Audit Report with a view to implementing the suggestion of Internal and External Auditors in respect of Internal Control structure and techniques; iii) Minimization of expenditure in all operational activities where possible;

Status with the Bank Name of the Firms/Companies in which they have Interest

iv) Reviewing the accounting procedures with a view to ascertain that the International Financial Reporting Standards (IFRSs) have been applied in maintaining books and records of the Bank.

Related Party Disclosures of the Bank

54.1	Name of the Directors and Their Interest in Different Entities

Name of Director

-	Name of Director	Status with the Bank	Name of the Firms/Companies in which they have Intere i) Ha-Meem Denim Mills Ltd.
	A. K. Azad, MP	Chairman	ii) Ha-Meem Apparels Ltd.
			iii) Ha-Meem Spinning Mills Ltd. iv) Ha-Meem Design Ltd.
			v) That's It Fashions Ltd.
			vi) That's It Sweater Ltd. vii) That's It Sportswear Ltd.
			viii) That's It Garments Ltd. ix) That's It Knit Ltd.
			x) Sajid Washing & Dyeing Ltd.
			xi) Nishat Jute Mills Ltd. xii) Refat Garments Ltd.
			xiii) Modern Washing & Dyeing Industries Ltd. xiv) Refat Packaging & Printing Industries Ltd.
			xv) Sakib Poly Industries Ltd.
			xvi) Apparels Galary Ltd. xvii) Artistic Design Ltd.
			xviii) Creative Collections Ltd.
			xix) Creative Wash Ltd. xx) Express Washing & Dyeing Ltd.
			xxi) Times Media Ltd. [Channel 24 & The Daily Samakal]
			xxiii) That's It Packaging Ltd. xxiii) Nishat Packaging & Printing Industries Ltd.
			xxiv) Crecent Spinning Mills Ltd.
			xxv) Ha-Meem Pharmaceuticals Ltd. xxvi) Shahjalal Islami Bank Securities Ltd.
P	Mohammed Younus	Vice Chairman	i) Sonali Papers and Board Mills Ltd. ii) Sonali Dredger Ltd.
			iii) Younus Newsprint Mills Ltd.
			iv) Younus Offset Paper Mills Ltd. v) Younus Fine Paper Mills Ltd.
			vi) Younus Paper Mills Ltd.
			vii) Younus Fillament Ind. Ltd. viii) Younus Plastic Ind. Ltd.
			ix) Younus Spinning Mills Ltd.
			x) Younus Specialized Cold Storage Ltd. xi) Younus Cold Storage Ltd.
			xii) United Multi Agro Ltd.
			xiii) Ananta Paper Mills Ltd. xiv) Sobhan Ice & Cold Storage Ltd.
			xv) Sharif Cold Storage Ltd.
			xvi) Nowpara Cold Storage Pvt. Ltd. xvii) Garib-E-Newaj Cold Storage Pvt. Ltd.
			xviii) Siddheswari Cold Storage Ltd.
			xix) Europa Cold Storage Ltd. xx) Combined Food & Cold Storage Ltd.
			xxi) A. Kader & Sons Himagar Ltd.
			xxii) Wadud & Ayesha Cold Store Ltd. xxiii) Galaxy Flying Academy Ltd.
			xxiv) Quality Accessories Ltd. xxv) Laxmi Cold Storage Ltd.
			xxvi) Sreenagor Cold Storage Ltd.
			xxvii) Five Star Ice and Cold Storage Ltd. xxviii) Sonali News.Com
			xxix) Sonali IT
			xxx) Sonali Bazar Dot Com xxxi) United Traders
			xxxii) United Fisheries
			xxxiii) Sonali Abason Ltd. xxxiv) Sonali Rubber Garden
			xxxv) Long Lasting Coating
			xxxvi) Fly Galaxy Travel and Tours xxxvii) NRB Recruiting Agency
			xxxviii) Perfume Chemical Industries Ltd.
			xxxix) Jago Corporation Ltd. xxxx) Wordbridge School
			xxxxi) Fareast International University
-	Mohiuddin Ahmed	Vice Chairman	xxxxii) Shahjalal Islami Bank Securities Ltd. i) Rupsha Trading Corporation
			ii) Mohiuddin Auto House
			iii) Pacific Automobile iv) Shahjalal Islami Bank Securities Ltd.
[Dr. Anwer Hossain Khan, MP	Director	i) Anwer Khan Modern Hospital Ltd. ii) Modern Diagnostic Center Ltd.
			iii) Anwer Khan Modern Nursing College
			iv) Hazi Shakhawat Anwara Eye Hospital Ltd. v) Anwer Khan Modern Medical College
			vi) Modern Holdings Ltd.
			vii) Anwer Khan Modern Dredging Corporation viii) Anwer Khan Modern Printers & Publications
			ix) Modern Fisheries
			x) Bangladesh Journal xi) Anwer Khan Modern Securities Ltd.
			xii) Anwer Khan Modern University
-	Md. Sanaullah Shahid	Director	xiii) Prime University i) Electra International Ltd.
(Rep. of Electra International Ltd.)		ii) Electra Consumer Electronics Industries Ltd. iii) Electra Furniture
			iv) Electra International
			v) Electra Mobile Ltd. vi) Electra Holding Ltd.
			vii) Electra Mobile
			viii) Federal Securities & Invst. Ltd. ix) Jalsiri Dairy Firm and Fishery
			x) Kashmir Chemical Co.
			xi) Sazawa Brothers xii) Shahjalal Islami Bank Securities Ltd.
7	Abdul Karim (Nazim) (Rep. of Shamsuddin Khan & Harun Miah Ltd.)	Director	i) Shamsuddin Khan & Harun Miah Ltd. (UK)
			ii) Maharani Camden (UK) iii) Karim Enterprise Ltd. (UK)
_	Ad. Abdul Davak	Director	iv) Shahjalal Islami Bank Securities Ltd. i) Arju Electronics
	vld. Abdul Barek	Director	ii) Jony Electronics
			iii) Rony Electronics iv) Shahjalal Islami Bank Securities Ltd.
7	Abdul Halim	Director	i) Abdul Halim & Brothers
			ii) Excellent Ceramic Industries Ltd.
			iii) Excellent Tiles Industries Ltd. iv) Excellent Motors Ltd.
_	Akkas I Iddin Mollah	Director	v) Shahjalal Islami Bank Securities Ltd.
	kkas Uddin Mollah Rep. of Akkas Uddin Mollah Ltd.)	Pirettoi	i) Russel Garments ii) Russel Apperals
			iii) Ekram Sweaters Ltd. iv) PNR Industries Ltd.
			v) Tania Cotton Mills Ltd.
			vi) Russel Washing Plant vii) Russel Spinning Mills Ltd.
			viii) Nurul Islam Spinning Mills Ltd.
			ix) Alalpur Agro & Fisheries Ltd. x) Goodman Pharmaceuticals Ltd.
			xi) Tofaz Dresses Ltd.
			xii) Ekram Export Ltd. xiii) Akkas Uddin Mollah Ltd.
			xiv) Shahjalal Islami Bank Securities Ltd.
ŀ	Chandaker Sakib Ahmed	Director	i) Own The World Company Ltd. ii) AQUA Consultant & Associates Ltd.
			iii) Intech Limited (Listed Public Limited Company)
			iv) Millennium Information Solution Ltd v) Al-Azhar International Grammar School
_	oner Md Toubidur Pahman	Discort	vi) Shahjalal Islami Bank Securities Ltd.
E	ngr. Md. Towhidur Rahman	Director	i) Fresh Foods Ltd. ii) Fresh Export Import Ltd.
			iii) Sea Fresh Ltd. iv) Libas Textiles Ltd.
			v) Fresh Knitwear Ltd.
			vi) Moshiur Infrastructure Ltd. vii) Natural Faves Ltd.
			viii) Shahjalal Islami Bank Securities Ltd.
			ix) South Asian Scolars School and College x) Prime University
			xi) Eng. Towhidur Rahman Ltd
F	akir Akhtaruzzaman	Director	i) Fakir Knitwears Ltd. ii) Central Hospital Ltd.
			iii) Zaman Agro Fisheries Ltd.
			iv) Fakir Echo Knitwears Ltd.
			v) FKL Spinning Ltd. vi) Fakir Securities Ltd.
1	Md. Moshiur Rahman Chamak (Rep. of Fresh Export Import Ltd.)	Director	i) Fresh Export Import Ltd.
			ii) Libas Textiles Ltd. iii) Fresh Knitwear Ltd.
			iv) Natural Febs Ltd. v) Moshiur Infrastructure Ltd.
			vi) Eng. Towhidur Rahman Ltd
	Mrs. Tahera Faruque	Director	i) F & T Property Management Company (UK)
١	Mrs. Jabun Nahar (Rep. of Daffodils Trading International)	Director	ii) Star of India Restaurant (UK) i) Daffodils Trading International
		Director	ii) Anwer Khan Modern University i) Fakir Knitwears Ltd.
١	akir Mashrikuzzaman (Ren. of Fakir Knitwoors Ltd.)	Director.	ii) Zaman Agro Fisheries Ltd.
١	akir Mashrikuzzaman (Rep. of Fakir Knitwears Ltd.)		iii) Fakir Echo Knitwears Ltd.
١	akir Mashrikuzzaman (Rep. of Fakir Knitwears Ltd.)		
١	akir Mashrikuzzaman (Rep. of Fakir Knitwears Ltd.)		iv) FKL Spinning Ltd. v) Fakir Logistics Service
T .		Independent Director	Iv) FRL Spinning Ltd. v) Fakir Logistics Service vi) Fakir Securities Ltd.
F	akir Mashrikuzzaman (Rep. of Fakir Knitwears Ltd.) Sikramul Hoque CA.M Majedur Rahman	Independent Director Independent Director	V) Fakir Logistics Service VI) Fakir Securities Ltd. - I) Financial Excellence Ltd.
F	skramul Hoque		v) Fakir Logistics Service vi) Fakir Securities Ltd.

54.4 Lending Policies to Related Parties

Lending to related parties is effected as per requirements of Section 27(1) of the Banking Companies Act, 1991 (as amended up to date).

54.5 Investments (Loans and Advances) to Directors and their related Concern (Note-8a.4):

Name of the Party	Related By				Status
M/s. Arzoo Electronics	Mrs. Taslima Begum (Spouse of Md. Abdul Barek)	L/C /MPI-TR/BMCTR	6,509,160	-	Regular
Electra International Ltd.	Sanaullah Shahid	BMCTR-Rev	-	13,598,999	Regular
Own the World Company Limited	Khandaker Sakib Ahmed	BMCTR/BG	5,000,000	3,107,550	Regular
M/s. Rupsha Trading Corporation	Md. Mohiuddin Ahmed	L/C /MPI-TR/Bai-Muajjal	-	31,883,005	Regular
Abdul Hakim	Abdul Halim	HPSM-Real Estate	-	11,351,066	Regular
Shoyeb Ahmed	Abdul Halim	HPSM-Real Estate	-	11,393,199	Regular
Modern Diagnostic Center Limited	Anwer Hossain Khan	HPSM-Real Estate	-	155,047,145	Regular
Daffodilss Trading International	Mrs. Jabun Nahar	Bai-Muajjal/HPSM	-	99,334,257	Regular
Shahjalal Islami Bank Securities Ltd.	Subsidiary	Bai-Muajjal/BG	100,000,000	1,833,488,452	Regular
			111,509,160	2,159,203,672	
	Electra International Ltd. Own the World Company Limited M/s. Rupsha Trading Corporation Abdul Hakim Shoyeb Ahmed Modern Diagnostic Center Limited Daffodilss Trading International	M/s. Arzoo Electronics (Spouse of Md. Abdul Barek) Electra International Ltd. Sanaullah Shahid Own the World Company Limited Khandaker Sakib Ahmed M/s. Rupsha Trading Corporation Md. Mohiuddin Ahmed Abdul Hakim Abdul Halim Shoyeb Ahmed Abdul Halim Modern Diagnostic Center Limited Anwer Hossain Khan Daffodilss Trading International Mrs. Jabun Nahar	Mars. Taslima Begum Mrs. Taslima Mrs. Taslima	M/s. Arzoo Electronics Mrs. Taslima Begum (Spouse of Md. Abdul Barek) L/C /MPI-TR/BMCTR 6,509,160 Barek) Own the World Company Limited Khandaker Sakib Ahmed M/s. Rupsha Trading Corporation Md. Mohiuddin Ahmed L/C /MPI-TR/Bai-Muajjal - Abdul Halim HPSM-Real Estate - Shoyeb Ahmed Abdul Halim HPSM-Real Estate - Daffodilss Trading International Mrs. Jabun Nahar Bai-Muajjal/HPSM - Shahjalal Islami Bank Securities Ltd. Subsidiary Bai-Muajjal/HPSM 100,000,000	Mrs. Taslima Begum

54.6 Business other than Banking business with any related concern of the Directors as per Section 18 (2) of the Banking Companies Act, 1991 (as amended up to date):

54.7 Investments in Securities of Directors and their related concern:

55. Events after Reporting Period

(207,734,555

5,160,647,441

Status with the

Committee

Chairmar

Member

Member

Member

Member

6,734,132,958

Educational

HSC

MBA

Masters

Masters

Qualification

The Board of Directors of the Bank at its 377th meeting held on 17 April 2024 has recommended 14% cash dividend for the year 2023. This dividend is subject to the final approval by the shareholders at the forthcoming Annual General Meeting (AGM) of the Bank. The effect of the above cash dividend will be accounted for in the period when shareholders' right to receive the payment will be established. The declared dividend is also in compliance with Section 22 of Income Tax Act, 2023.



17 April 2024











Committed to Cordial Service

FINANCIAL STATEMENTS 2023

ANNEXURE-A

(Amount in Taka)

DEFECTION OF THE OFFICE OF THE OFFICE OF THE OFFICE OF THE OFFICE ANNEXURE-D

DETAILS OF INFORMATION ON INVESTMENTS EXCEEDING 10% OF BANKS TOTAL REGULATORY CAPITAL (FUNDED & NON-FUNDED) AS AT 31 DECEMBER 2023

(Taka in Lac)

Sl. No.	Name of Company	No. of Shares/ Securities	Market Price per Share	Market Value as at 31 December 2023	Cost Price as at 31 December 2023	Unrealised Gain/(loss)
	Quoted					
1	The ACME Laboratories Limited	535,000	85.00	45,475,000	49,116,095	(3,641,095
2	Active Fine Chemicals Ltd.	2,200,000	19.30	42,460,000	60,709,192	(18,249,192
3	Aftab Automobiles Limited	1,223,775	30.00	36,713,250	72,694,437	(35,981,187
4	AIBL 1st Islamic Mutual Fund	8,099,050	7.70	62,362,685	72,760,284	(10,397,599
5	Dhaka Electric Supply Company Ltd.	2,500,000	36.60	91,500,000	125,754,826	(34,254,826
6	Export Import Bank of Bangladesh PLC.	11,500,000	10.40	119,600,000	158,148,898	(38,548,898
7	Generation Next Fashions Limited	1,989,845	6.10	12,138,055	25,741,813	(13,603,759
8	Meghna Petroleum Limited	500,000	198.60	99,300,000	103,596,757	(4,296,757
9	RAK Ceramics (Bangladesh) Limited	1,000,000	42.90	42,900,000	49,814,878	(6,914,878
10	Square Textile Ltd.	1,186,491	67.50	80,088,143	82,481,825	(2,393,683
11	The Dacca Dyeing & Mfg. Co. Limited	2,800,000	13.50	37,800,000	102,948,339	(65,148,339
12	Titas Gas Transmission and Distribution Co. Ltd	4,600,000	40.90	188,140,000	240,881,514	(52,741,514
13	Prime Islami Life Insurance Ltd.	700,000	52.70	36,890,000	47,262,250	(10,372,250
14	Singer Bangladesh Limited	500,000	151.90	75,950,000	88,910,881	(12,960,881
16	Square Pharmaceuticals Ltd.	850,000	210.30	178,755,000	188,977,997	(10,222,997
17	The IBN SINA Pharmaceutical Industry Ltd.	100,000	286.60	28,660,000	31,346,168	(2,686,168
18	MJL Bangladesh Limited	953,500	86.70	82,668,450	82,688,225	(19,775
19	Silva Pharmaceuticals Limited	2,300,000	21.60	49,680,000	48,788,156	891,844
20	Robi Axiata Limited	3,000,000	30.00	90,000,000	142,756,117	(52,756,117
21	Linde Bangladesh Ltd.	50,000	1,397.70	69,885,000	75,143,517	(5,258,517
22	Power Grid Company of Bangladesh Ltd.	2,000,000	52.40	104,800,000	123,322,659	(18,522,659
23	Lub-rref (Bangladesh) Limited	1,500,000	35.10	52,650,000	69,212,179	(16,562,179
24	Mir Akhter Hossain Limited	1,200,000	50.80	60,960,000	87,290,575	(26,330,575
25	ACI Limited	157,500	260.20	40,981,500	44,635,402	(3,653,902
26	ACI Formulations Limited	555,000	155.00	86,025,000	91,841,140	(5,816,140
27	Agni Systems Ltd.	1,000,000	23.70	23,700,000	26,617,488	(2,917,488
28	Grameenphone Ltd.	50,000	286.60	14,330,000	14,420,277	(90,277
29	Apex Tannery Limited	100,000	99.30	9,930,000	13,619,478	(3,689,478
31	BDCOM Online Ltd.	50,000	34.50	1,725,000	1,774,623	(49,623
32	BSRM Steels Limited	100,000	63.90	6,390,000	6,666,609	(276,609
33	Crown Cement PLC.	350,000	75.70	26,495,000	27,526,229	(1,031,229
34	Energypac Power Generation Limited	750,000	34.50	25,875,000	29,171,775	(3,296,775
35	Global Islami Bank Limited	1,383,235	8.60	11,895,821	13,173,670	(1,277,849
37	IFAD Autos Limited	525.000	44.10	23,152,500	24,142,177	(989,677
38	IT Consultants Limited	600,000	37.00	22,200,000	22,930,714	(730,714
39	LafargeHolcim Bangladesh Limited	1,571,500	69.30	108,904,950	110,074,700	(1,169,750
40	3 3		27.20			
	Summit Alliance Port Limited	1,500,000	252.00	40,800,000 15,120,000	48,240,857	(7,440,857
41	Agricultural Marketing Company Ltd. (Pran) Aamra Technologies Limited	200,000	30.50	6,100,000	16,586,180 6,642,625	(1,466,180 (542,625
	3			, ,	, , ,	
43	ADN Telecom Limited	100,000	117.10	11,710,000	13,232,555	(1,522,555
44	Bashundhara Paper Mills Limited	350,000	61.00	21,350,000	28,595,419	(7,245,419
45	JMI Hospital Requisite Manufacturing Limited	450,000	70.30 17.60	31,635,000	34,780,361	(3,145,361
47	LankaBangla Securities Limited	97,828	17.60	1,721,773	4,999,989	(3,278,216
48	Union Bank Limited	2,100,000		18,690,000	25,711,346	(7,021,346
49	Fareast Islami Life Insurance Co. Ltd.	50,000	75.00	3,750,000	3,482,952	267,04
50	Agro Organica PLC	3,694	17.60	65,014	36,940	28,07
4	Un-Quoted	2 222 222	46.55	20.000.000	20.000.	
1	CWT – Community Bank Shariah Fund	2,000,000	10.00	20,000,000	20,000,000	
2	Investment A/C - SWIFT Membership Share			11,758,622	11,758,622	
	Total			2,273,680,762	2,771,009,710	(497,328,949

SHAHJALAL ISLAMI BANK PLC.

INVESTMENTS IN SHARES & SECURITIES (LISTED WITH STOCK EXCHANGES)

ANNEXURE-B

SHAHJALAL ISLAMI BANK PLC.
SCHEDULE OF FIXED ASSETS INCLUDING PREMISES, FURNITURE AND FIXTURES

As at 31 December 2023											(Amount in Taka)
		Cost			Depreciation & Amortization						Written Down Value
Particulars	Balance as at 01.01.2023	Addition during the year	Adjustment during the year	Balance as at 31.12.2023	Rate	Balance as at 01.01.2023	Adjustment during the year	Charged during the year	Exch. Rate effect of OBU	Balance as at 31.12.2023	as at 31.12.2023
Tangible Assets											
Land	1,876,724,350	-	-	1,876,724,350	-	-	-	-			1,876,724,350
Building	893,986,278	-	-	893,986,278	2.50%	165,951,506	-	19,660,190		185,611,696	708,374,582
Furniture & Fixtures	1,208,748,919	120,886,867	31,120,009	1,298,515,777	10% & 20%	574,180,566	22,264,048	94,603,272	1,763	646,521,553	651,994,224
Office Equipment	781,386,436	54,409,827	11,317,883	824,478,380	20%	550,373,603	10,670,680	107,496,127	2,960	647,202,010	177,276,369
Computer & Network Equipment	708,831,394	44,702,648	11,331,388	742,202,653	20%	513,038,393	11,300,051	76,186,225		577,924,568	164,278,085
Vehicles	129,909,231	3,317,150	-	133,226,381	20%	99,273,633		13,093,922		112,367,554	20,858,827
Right of Use Assets (ROU)	2,095,664,041	338,307,565	81,528,400	2,352,443,206	-	543,391,236	42,614,844	240,590,387		741,366,779	1,611,076,428
Books	1,042,667		-	1,042,667	20%	1,020,539	-			1,020,539	22,128
Sub-total	7,696,293,315	561,624,057	135,297,680	8,122,619,692		2,447,229,475	86,849,624	551,630,123	4,724	2,912,014,699	5,210,604,993
Intangible Assets											
Software-Core Banking	62,615,431		-	62,615,431	20%	62,601,317	-	-		62,601,317	14,114
Software-Others	110,314,387	7,983,594	-	118,297,981	20%	86,729,867	-	7,041,477		93,771,343	24,526,638
Sub-total	172,929,818	7,983,594	-	180,913,412		149,331,184	-	7,041,477	-	156,372,661	24,540,751
Grand Total	7,869,223,133	569,607,651	135,297,680	8,303,533,104		2,596,560,659	86,849,624	558,671,600	4,724	3,068,387,359	5,235,145,745

As at 31 December 2022											(Amount in Taka)
			Cost				Depreciatio	n & Amortization			Written Down Value
Particulars	Balance as at 01.01.2022	Addition during the year	Adjustment during the year	Balance as at 31.12.2022	Rate	Balance as at 01.01.2022	Adjustment during the year	Charged during the year	Exch. Rate effect of OBU	Balance as at 31.12.2022	as at 31.12.2022
Tangible Assets											
Land	1,876,724,350	-	-	1,876,724,350	-	-	-	-		-	1,876,724,350
Building	893,986,278	-	-	893,986,278	2.50%	146,291,316	-	19,660,190		165,951,506	728,034,772
Furniture & Fixtures	1,132,828,486	91,551,445	15,631,013	1,208,748,919	10% & 20%	498,391,068	10,726,583	86,516,080		574,180,566	634,568,353
Office Equipment	756,215,635	35,014,240	9,843,439	781,386,436	20%	462,797,145	9,280,282	96,856,740		550,373,603	231,012,833
Computer & Network Equipment	658,021,418	59,156,112	8,346,136	708,831,394	20%	436,756,401	8,326,962	84,608,955		513,038,393	195,793,000
Vehicles	136,169,606	7,349,625	13,610,000	129,909,231	20%	97,646,709	13,504,868	15,131,791		99,273,633	30,635,599
Right of Use Assets (ROU)	1,589,518,428	521,644,882	15,499,269	2,095,664,041	-	342,355,031	10,329,266	211,365,471		543,391,236	1,552,272,806
Books	1,042,667	-	=	1,042,667	20%	1,003,146		17,394		1,020,539	22,128
Sub-total	7,044,506,868	714,716,304	62,929,857	7,696,293,315		1,985,240,815	52,167,961	514,156,621	-	2,447,229,475	5,249,063,840
Intangible Assets	•							•			
Software-Core Banking	62,615,431	-	-	62,615,431	20%	62,601,317	-	-		62,601,317	14,114
Software-Others	99,146,312	11,168,076	-	110,314,387	20%	81,100,419	-	5,629,448		86,729,867	23,584,520
Sub-total	161,761,743	11,168,076	-	172,929,818		143,701,736	-	5,629,448	-	149,331,184	23,598,634
Grand Total	7.206.268.611	725.884.380	62.929.857	7.869.223.133		2.128.942.552	52.167.961	519.786.068	_	2.596.560.659	5.272.662.474

ANNEXURE-C

20 Earnings per Share

21 Net Income per Share

22 Price Earning Ratio (Times)

SHAHJALAL ISLAMI BANK PLC.

STATEMENT OF FOREIGN CURRENCY AS AT 31 DECEMBER 2023

[Refer to Note-5a.2 to the financial statements]

				31-Dec-23		31-Dec-22				
SI. No.	Name of the Bank	Currency Name	Amount in Foreign Currency	Conversion Rate per Unit F.C.	Amount in Taka	Amount in Foreign Currency	Conversion rate per unit F.C.	Amount in Taka		
1	Standard Chartered Bank, NY	USD	4,280,525.13	110.0000	470,857,764	417,823.14	103.2970	43,159,877		
2	Mashreq Bank PSC, NY	USD	194,253.24	110.0000	21,367,856	258,990.42	103.2970	26,752,933		
3	Standard Chartered Bank, Mumbai	USD	222,198.53	110.0000	24,441,838	222,198.53	103.2970	22,952,442		
4	Habib American Bank, USA	USD	42,118.49	110.0000	4,633,034	595,701.28	103.2970	61,534,155		
5	ICICI Bank, Hong Kong	USD	758,447.80	110.0000	83,429,258	30,864.31	103.2970	3,188,191		
6	WACHOVIA BANK, NY, USA	USD	149,157.03	110.0000	16,407,273	2,915,672.46	103.2970	301,180,218		
7	Commerzbank AG Frankfurt	USD	1,009,467.52	110.0000	111,041,427	214,960.23	103.2970	22,204,747		
8	Bank Aljazira	USD	770.80	110.0000	84,788	770.80	103.2970	79,621		
9	JPMorgan Chase Bank N.A., NY, USA	USD	85,082.05	110.0000	9,359,026	49,629.90	103.2970	5,126,620		
10	Citibank N.A., NY, USA	USD	179,380.01	110.0000	19,731,801	48,038.63	103.2970	4,962,246		
11	AB Bank Ltd. Mumbai	ACUD	193,289.12	110.0000	21,261,803	45,804.14	103.2970	4,731,430		
12	Standard Chartered Bank, Mumbai	ACUD	178,265.21	110.0000	19,609,173	1,800,343.02	103.2970	185,970,033		
13	Standard Chartered Bank, Colombo	ACUD	7,882.01	110.0000	867,021	319,155.01	103.2970	32,967,755		
14	ICICI Bank, Mumbai	ACUD	182,773.60	110.0000	20,105,096	55,410.28	103.2970	5,723,716		
15	Habib Metropoliton Bank Ltd.	ACUD	14,834.87	110.0000	1,631,836	6,309.20	103.2970	651,721		
16	United Bank of India, Kolkata	ACUD	204,557.84	110.0000	22,501,362	104,684.31	103.2970	10,813,575		
17	Sonali Bank Ltd. ACU, Kolkata	ACUD	59,614.82	110.0000	6,557,630	22,144.86	103.2970	2,287,498		
18	Bank of Bhutan Ltd. Main Branch	ACUD	4,821.19	110.0000	530,331	39,090.21	103.2970	4,037,901		
19	AXIS Bank Ltd. India	ACUD	237,605.51	110.0000	26,136,606	48,895.46	103.2970	5,050,754		
20	MCB Bank Limited	ACUD	134,552.09	110.0000	14,800,730	41,620.00	103.2970	4,299,221		
21	HDFC Bank Ltd., Mumbai	ACUD	1,427,041.63	110.0000	156,974,579	4,578.19	103.2970	472,913		
22	Nabil Bank Limited, Kathmandu, Nepal	ACUD	4,945.19	110.0000	543,971	33,640.75	103.2970	3,474,989		
23	Standard Chartered Bank, Frankfurt	EURO	1,794,738.64	122.3200	219,532,430	1,015,780.50	109.6394	111,369,565		
24	Commerzbank AG	EURO	1,402,972.54	122.3200	171,611,601	418,178.23	109.6394	45,848,810		
25	Wells Fargo Bank, N. A. London, UK	EURO	991,268.47	122.3200	121,251,959	1,153,631.55	109.6394	126,483,471		
26	JPMorgan Chase AG, Frankfurt	EURO	669,173.77	122.3200	81,853,336	497,812.98	109.6394	54,579,916		
27	Standard Chartered Bank, Tokyo	YEN	1,427,743.01	0.7782	1,111,070	351,766.00	0.7683	270,262		
28	Habib Bank AG Zurich	CHF	27,542.06	130.9867	3,607,644	2,688.88	111.2509	299,140		
29	ICICI Bank, Canada	CAD	28,664.65	83.3460	2,389,084	24,019.23	75.9369	1,823,946		
30	Bank Aljazira, KSA	SAR	1,191,466.49	29.3568	34,977,643	39,468.23	27.5019	1,085,451		
31	Riyad Bank, KSA	SAR	1,433,341.37	29.3568	42,078,316	41,966.28	27.5019	1,154,152		
32	Standard Chartered Bank, London	GBP	120,337.48	140.9650	16,963,373	17,770.12	124.1630	2,206,391		
33	PMorgan Chase Bank N.A., London	GBP	13,654.64	140.9650	1,924,826	2,793.79	124.1630	346,885		
34	Mashreq Bank PSC, UAE	AED	130,081.24	29.9540	3,896,453	135,082.24	28.1279	3,799,580		
35	Emirates Islamic Bank PJSC, Dubai	AED	10,728.00	29.9540	321,347	37,000.00	28.1279	1,040,732		
36	Standard Chartered Bank, China	CNY	18,253.35	15.4551	282,107	80,797.74	14.8043	1,196,154		
Total				I.	1,754,675,394		l	1,103,127,014		

No.	Name of Client	Funded	Outstanding Non-funded	Total	Funded	Non-Funded	Total
	OGOS APPARELS LTD. AHMAT SWEATER (BD) LTD.	11,835 2,921	8,831 2,669	20,665 5,590			
BE	ELKUCHI SPINNING MILLS LTD. /S. SHAHI PRODUCTS	8,954 6,449		8,954 6,449			
M	75. SHAHI PRODUCTS OHAMMAD ALI SPINNING MILLS LTD. 75. SHAHI DYEING AND FINISHING MILLS LTD.	-	17,794 4	17,794 4			
GF	ROUP-TOTAL	30,160 683	29,297 1,274	59,457 1,957	8.84%	8.59%	17.42
M	OONLIGHT GARMENTS LTD. //S.EHSAN GARMENTS LTD. DUBBLE DOULTRY AND HATCHERY LTD.	683 252	1,274 4,017	1,957 4,269			
NO	DURISH POULTRY AND HATCHERY LTD. DURISH AGRO LTD.	5,989 16,762	9,061 2,257	15,050 19,019			
NO	DURISH FEEDS LTD. DURISH FOODS LTD.	7,050 -	339 146	7,388 146			
EH	ELNET COMMUNICATION LTD. HSAN PACKAGING & PRINTING LTD.		10	10			
AG	GROW FRUITS & VEGETABLES LTD. GROW AUTO RICE MILL LIMITED	1,156 -	7 89	1,163 89			
	ROUP-TOTAL NWAR SILK MILLS LTD.	31,891 3,819	17,199 1,294	49,090 5,114	9.35%	5.04%	14.38
Α-	ONE POLYMER LTD.	162	95 4,730	258 4,730			
A١	NWAR ISPAT LTD. NWAR JUTE SPINNING MILLS LTD.	4,244	2,052 34	6,296 34			
Α.0	G. AUTOMOBILES LTD.	604	70	675			
НС	G, MOTORS LTD. DSSAIN DYEING & PRINTING MILLS LTD.	254 8,111	5,643	257 13,755			
A١	EHMUD INDUSTRIES (PVT.) LTD. WWAR CEMENT SHEET LTD.	7,704 21,968	6,222 18,128	13,926 40,096			
EL	DLEDO MOTORS LIMITED JTOCARS LIMITED	237	7	238 7			
N/	ROUP-TOTAL ASSA BASICS LTD.	47,104 11,469	38,279 18,328	85,383 29,797	13.80%	11.22%	25.029
	ASSA SPINNING LTD. ASSA BASIC WASH LTD.	5,019 -	-	5,019			
NA NA	ASSA HI TECH WASH LTD ASSA TAIPEI TEXTILE MILLS LTD.	3,658 6,199	500 2,726	4,158 8,925			_
GF	ROUP-TOTAL HITTAGONG DENIM MILLS LTD	26,345 7,034	21,554 7,799	47,899 14,833	7.72%	6.32%	14.04
SN	MART JEANS LTD MART JEANS LTD MART JEANS LTD	1,863 1,405	145 1,505	2,007 2,910			
SH	HEHAN TEXTILE LTD.	1,405	439	722			
AP	MART BIO-INCEPTION LTD PAREL PROMOTERS LIMITED	2,525	90 6,982	90 9,506			
ΒN	-RAZI CHEMICAL COMPLEX LTD. M CONTAINER (BD)LTD.	9,868 4,433	3,760 262	13,628 4,695			
SH	M ENERGY (BD) LTD. HOISHOB FASHION LTD.	1,902 387	11,476	13,378 387			
	ROUP-TOTAL JIM KNIT (BD) LTD.	29,700 9,380	32,457 14,311	62,157 23,691	8.70%	9.51%	18.219
M	ONDOL INTIMATES LTD. ONDOL KNIT TEX LTD.	2,048	6,787 151	8,834 151			-
M	ONDOL SPINNING MILLS LTD. PPOLLO KNITWEAR BD LTD	6,888 1,161	4,220 2,547	11,108 3,708			
AF	PPOLLO PACKAGING (BD) LTD. PPOLLO PACKAGING (BD) LTD.	527	1,326 16	1,853 16			
TR	ROPICAL KNITEX LTD.	123	4,475	4,598			
CC	DTTON CLUB (BD) LTD. DTTON CLOTHING (BD) LTD.	1,036 2,734	24 2,328	1,060 5,062			
CC	DTTON CLOUT (BD) LTD. DTTON FIELD (BD) LTD.	1,097	1,869	2,966			
IN	ROUP-TOTAL CEPTA PHARMACUTICALS LTD.	24,995 7,493	38,053 18,802	63,048 26,295	7.32%	11.15%	18.479
IN	CEPTA VACCINE LTD. CEPTA HYGIENE AND HOSPICARE LTD.		3,869 98	3,869 98			
IN	CEPTA CHEMICALS LTD. CEPTA HERBAL AND NUTRICARE LTD.		1,412 77	1,412 77			
M	AHEEN DIZAYN ETIKET (BD) UNIT-2 LIMITED IPRESS FASHION LIMITED	3,519 2,809	714 6,534	4,233 9,343			
IM	IPRESS ACCESSORIES LIMITED	4,952	528 360	5,480			
IM	ORT LOGISTICS LTD IPRESS AVIATION LIMITED INDESS AVIATION LIMITED	873	360 147	360 1,020			
NE	IPRESS AVIATION LIMITED EXT SPACES LTD	-	1,284	1,284			
GF	FRATRADE LIMITED ROUP-TOTAL	19,646	48 33,872	48 53,518	5.76%	9.93%	15.689
BE	ENGAL PLASTICS LTD. ENGAL POLYMER WARES LTD.	4,764 5,676	5,664 3,345	10,428 9,022			
	NGAL POLYMER WARES LTD. (UNIT-2) ENGAL CONCEPT AND HOLDINGS LTD	7,126 536	0	7,126 536			
EL	JPHORIA APPARELS LTD ROUP-TOTAL	11,709 29,812	4,630 13,640	16,340 43,452	8.74%	4.00%	12.739
MI	IR CEMENT LTD IR CONCRETE PRODUCTS LTD	18,560 2,601	19,124 2,208	37,684 4,810			
GF	ROUP-TOTAL HALY CONSTRUCTION LTD.	21,162 41,992	21,332 2,853	42,494 44,845	6.20%	6.25%	12.459
RE	BS CONSTRUCTION LTD.	2,270	-	2,270	12.070/	0.049/	40.00
ΕN	ROUP-TOTAL VERGYPAC ENGINEERING LTD.	44,262 565	2,853 10,653	47,115 11,217	12.97%	0.84%	13.819
GF	NERGYPAC FASHIONS LIMITED ROUP-TOTAL	16,988 17,553	15,328 25,981	32,316 43,534	5.14%	7.61%	12.769
HA	AMS GARMENTS LTD. AMS FASHION LTD.	10,658 306	42,407 158	53,066 465			
DH	HAKA GARMENTS & WASHING LIMITED ONOWARA INDUSTRIES LTD.	-	183 597	183 597			
VI	CTORIA INTIMATE LTD. ROUP-TOTAL	- 10,965	143 43,489	143	3.21%	12.74%	15.96
TR	ADDE INTERNATIONAL INDUSTRIES LIMITED ADE INTERNATIONAL INDUSTRIES LIMITED	31,331 8,578	21,707 1,884	53,038 10,463	5.2170	.=./=//	15.50
MI	D NURUL AMIN, MD NURUN NEWAZ, MD NURUSSAFA,MD. NURUL AFSER	-	1,064				
OF	JUEBERRY CORPORATION RCHID CORPORATION	247 469	-	247 469			
BA	ROUP-TOTAL ANGLADESH STEEL RE-ROLLING MILLS LTD.	40,626 27,626	23,591 6,257	64,217 33,883	11.90%	6.91%	18.82
Н.	SRM STEELS LIMITED AKBERALI & CO.	-	3,384 -	3,384			
	RM STEEL MILLS LIMITED ROUP-TOTAL	- 27,626	9,641	37,267	8.10%	2.83%	10.929
M	AF SHOES LTD. AF FOOT WARE	18,929	21,722	40,651			
GF	ROUP-TOTAL SSE SWEATERS LTD.	18,929 2,674	21,722 858	40,651 3,532	5.55%	6.37%	11.91
M	ADINAPLE FASHIONS CRAFT LTD	2,902	1,252	4,155			
SC	XEUROP (BD) LTD JARLET KNITWEARS LTD.	4,444	11,541 6,475	11,541 10,919			
T S	ANTEX DRESS LTD SHIRT PRINTERS LTD	393	4,247	4,640			
M.	ROUP-TOTAL . HOSSAIN SPINNING MILLS (PVT.) LTD.	10,414 9,241	24,373 2,635	34,787 11,875	3.05%	7.14%	10.19
	. HOSSAIN COTTON SPINNING MILLS (PVT.) LTD. DSSAIN TRADING CO.	22,450	3,552 169	26,003 169			_
EA	ASTERN TRADING CO. HAKA TRADING CO.		43	- 43			
S.A	A. TRADING CO. A. TRADING CO. YSAL TRADING CO.		248	248 203			
10	NITED PLASTIC WOOD IND. (PVT.) LTD.	1,487	218	1,705			
SE	NITED LEATHER PVT. IND. LTD. LINA TRADING CO. WITED DOLLARD INDUSTRIES (UPD.	3,353	344	3,697			
GF	NITED POLYMER INDUSTRIES (URF) ROUP-TOTAL	118 36,648	184 7,59 6	302 44,244	10.74%	2.23%	12.969
	Z FASHION INDUSTRY LIMITED DA TEXTILE & DYEING LIMITED	9,584 13,987	617 10,803	10,201 24,790			
LI				5,022		1	
LII PA	ANDA SHOES INDUSTRY LIMITED DOD & FAST PACKAGING CO. LTD.	4,589 10,718	433 555	11,273			

ANNEXURE-E HIGHLIGHTS OF PERFORMANCE OF THE BANK

AS AT 31 DECEMBER 2023 (Amount in Taka) Particulars Paid-up Capital 2 Total Capital (Tier-I + Tier-II) 34,126,236,372 34,064,482,378 3 Capital Surplus 11,463,554,717 10,370,733,177 4 Total Assets 351,719,340,172 339,818,866,156 5 Total Deposit 249,585,024,682 227,982,058,614 6 Total Investments (Loans & Advance) 237,229,977,592 7 Total Contingent Liabilities and Commitment 164,382,133,811 154,272,177,491 8 Investment Deposit Ratio (%) 85.13% 83.64% 9 Percentage of Classified Investments against Total Investments 4.78% 4.42% 10 Profit after Tax and Provision 3,525,058,077 3,624,871,988 10,689,017,890 11,332,826,570 12 Provisions kept against Classified Investments 4,019,935,518 3,927,533,630 13 Provisions Surplus 9,217,599 217,729,826 14 Cost of Fund 5.64% 5.27% 15 Profit Earning Assets 281,805,124,784 285,102,871,972 16 Non-Profit Earning Assets 69,914,215,388 54,715,994,184 17 Return on Investments (ROI) in Securities 4.63% 18 Return on Assets (ROA) 1.08% 1,732,562,841 19 Income from Investment in Securities 1,721,361,713

3.17

3.17

5.94





Shahjalal Islami Bank PLC. Committed to Cordial Service

FINANCIAL STATEMENTS 2023

POTENTIAL DETECTOR DE

	\$\$\$\\$\$\\$	ANNEXURE-F
SHAHJALAL ISLAMI BANK PLC. (OFFSHORE BANKING UNIT) BALANCE SHEET AS AT 31 DECEMBER 2023	SHAHJALAL ISLAMI BANK PLC. (OFFSHORE BANKING UNIT) CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023	31.12.2023 31.12.2022 USD Taka USD Taka 8 Other Liabilities
Note 31.12.2023 31.12.2022	2023 2022 USD Taka USD Taka	Profit Payable 820,413.00 90,245,430 1,168,582.62 120,711,079
Property and Assets Cash Cash in Hand (including Foreign	Cash flows from operating activities Investment income receipt in cash 6,588,415.14 710,286,275 8,991,355.38 928,780,037	Provision for Investments 1,490,000.00 163,900,000 1,489,898.99 153,902,096 Other Payables 10,639.25 1,170,318 - - Outstanding Expenses 920.00 101,200 1,015.00 104,846
Currencies) Balance with Bangladesh Bank & Sonali Bank Ltd. (including Foreign Currencies)	Profit paid on deposits & borrowings (2,430,060.64) (261,980,868) (3,574,052.22) (369,188,872) Fees & commission receipt in cash 15,848.11 1,708,559 27,138.49 2,803,325	2,321,972.25 255,416,948 2,659,496.61 274,718,021
(including rotegit currencies)	Cash payments to employees (101,950.80) (10,991,149) (120,771.56) (12,475,340) (290.73) (31,343) (491.85) (50,807)	9 Surplus in Profit and Loss Account/Retained Earnings Opening Balance
Placement with other Banks & Financial Institutions	Receipts from other operating activities 84,113.80 9,068,171 136,291.31 14,078,483 Payments for other operating activities (7,285.45) (815,085) (8,682.26) (987,183)	Add: Profit/(Loss) during the Period 4,146,308.79 447,006,778 5,789,261.32 598,013,327 4,146,308.79 447,006,778 5,789,261.32 598,013,327 Less: Transfer to Central Operation during 4,146,308.79 456,093,967 5,789,261.32 598,013,327
Balance with other Banks and Financial Institutions 61,701.36 6,787,150 583,263.81 60,249,402 Inside Bangladesh 61,701.36 6,787,150 583,263.81 60,249,402	(i) Operating profit before changes in operating 4,148,789.43 447,244,559 5,450,787.29 562,959,643 assets and liabilites	the Year Closing Balance (9,087,189)
Outside Bangladesh	Changes in operating assets and liabilities (Increase)/decrease of investments to customers 70,919,121.64 6,812,446,556 34,648,729.47 392,146,613	10 Profit on Investments Profit received from Mudaraba Import Bills (UPAS) 5,323,853.38 573,955,937 7,554,776.16 780,385,713
Investments General Investment etc. 22,648,618.49 2,491,348,034 25,548,445.58 2,639,077,783 Bills Purchased and Discounted 53,926,937.58 5,931,963,134 121,946,232.13 12,596,679,940	Increase/(decrease) of deposits received from customers Increase/(decrease) of other liabilities (337,625.37) (19,311,964) 438,656.34 90,117,819	Profit received from Murabaha
4 76,575,556.07 8,423,311,168 147,494,677.71 15,235,757,723	(ii) Cash flows from operating assets and liabilities 70,379,856.91 6,773,172,746 35,370,055.32 512,308,435 Net cash used in operating activities (A)=(i+ii) 74,528,646.34 7,220,417,305 40,820,842.61 1,075,268,078	Profit received from Ijara 321,382.37 34,647,708 200,488.37 20,709,847 Profit on Inland Document Bill Purchased 238,846.53 25,749,654 399,784.82 41,296,573 6,588,415.14 710,286,275 8,991,355.38 928,780,037
Fixed Assets including Premises, 5 2,044.21 224,863 4,423.84 456,969 Furniture and Fixtures	Cash flows from investing activities	11. Profit paid on Deposits & Borrowings
Other Assets	Proceeds from sale of fixed assets (724.96) (74,886)	Profit on Deposits - 101.81 10,516.67 Profit paid on Borrowings 2,430,060.64 261,980,868 3,573,950.41 369,178,356 2,430,060.64 261,980,868 3,574,052.22 369,188,872
Total Property and Assets 76,639,301.64 8,430,323,180 148,082,365.36 15,296,464,095 Liabilities and Capital	Net cash used in investing activities (B) (724.96) (74,886)	12. Commission, Exchange & Brokerage
Liabilities	Cash flows from financing activities Borrowings from Banks & Financial Institutions (70,903,900.00) (6,826,877,994) (34,979,600.00) (462,576,706)	Commission from LC 15,848.11 1,708,559 27,138.49 2,803,325 13. Other Operating Income
Placement from other Banks & 6 74,188,000.00 8,160,680,000 145,091,900.00 14,987,557,994 Financial Institutions	Profit transferred to Shahjalal Islami Bank PLC. (4,146,308.79) (456,093,967) (5,789,261.32) (598,013,327) Net cash flow from financing activities (C) (75,050,208.79) (7,282,971,961) (40,768,861.32) (1,060,590,032)	SWIFT & REUTERS 16,797.22 1,810,881 27,928.06 2,884,885 Miscellaneous Earnings 67,301.04 7,255,615 108,348.85 11,192,111
Deposits and Other Accounts	Net increase/(decrease) in cash and cash (521,562.45) (62,554,656) 51,256.33 14,603,160 equivalents (A+B+C)	Service & Charges Receipts 15.54 1,675 14.40 1,487 84,113.80 9,068,171 136,291.31 14,078,483
Mudaraba Savings Deposits 3,177.47 349,522 34,882.24 3,603,231 Mudaraba Term Deposits	Add/(Less): Effects of Exchange Rate Changes on 9,087,189 Cash & Cash Equivalent Add: Cash and cash equivalents at the beginning 583,263.81 60,249,402 532,007.48 45,646,242 of the year	14. Salary & Allowances Basic Salary 40,818.63 4,400,590 47,386.54 4,894,887
Other Mudaraba Deposits	Cash and cash equivalents at the end of the year 61,701.36 6,781,934 583,263.81 60,249,402	Allowances 36,370.38 3,921,031 42,383.74 4,378,113 Bonus 20,858.95 2,248,769 26,416.71 2,728,767
7 129,329.39 14,226,233 330,968.75 34,188,079	SHAHJALAL ISLAMI BANK PLC. (OFFSHORE BANKING UNIT) NOTES TO THE FINANCIAL STATEMENTS AS AT ANY FOR THE FINANCIAL STATEMENTS	Bank's Contribution to Provident fund 3,902.84 420,759 4,584.57 473,572 101,950.80 10,991,149 120,771.56 12,475,340
Other Liabilities 8 2,321,972.25 255,416,948 2,659,496.61 274,718,021 Total Liabilities 76,639,301.64 8,430,323,180 148,082,365.36 15,296,464,095 Capital/Shareholders' Equity 148,082,365.36 15,296,464,095	AS AT AND FOR THE YEAR ENDED 31 DECEMBER 2023 1. Status of the Unit Officers Papiling Unit (ORU) is a constant hydrogen unit of Chabitals Inlantic Papil DIC, governed under the sules and	15. Rent, Taxes, Insurance, Electricity etc. Insurance 974.53 105,062 945.58 97,676
Paid-up Capital	Offshore 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 Offshore 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.	974.53 105,062 945.58 97,676 16. Postage, Stamps, Telecommunication etc
Retained Earnings 9 - (9,087,189) - - Total Shareholders' Equity - (0.00) - -	1.1 Nature of Business/Principal Activities The principal activities of Offshore Banking Unit are to provide all kinds of shariah based commercial banking services to its customers complying the applicable rules & regulations.	Telephone charges 112.09 12,084 157.57 16,277 112.09 12,084 157.57 16,277
Total Liabilities & Shareholders' Equity 76,639,301.64 8,430,323,180 148,082,365.36 15,296,464,095	2. Significant Accounting Policies 2.1 Basis of Accounting	17. Stationery, Printing, Advertisement etc Computer Stationery 256.26 27,627 481.25 49,712
SHAHJALAL ISLAMI BANK PLC. (OFFSHORE BANKING UNIT) OFF-BALANCE SHEET ITEMS	The accounting records of the unit are maintained in USD form and the financial statements are prepared on a going concern basis under the historical cost convention and in accordance with First Schedule of the Banking Companies Act, 1991 (as amended up to date) by Bangladesh Bank BRPD Circular No. 15 dated 09 November 2009, other Bangladesh Bank	Publicity and Advertisement 34.47 3,716 10.60 1,095 290.73 31,343 491.85 50,807
AS AT 31 DECEMBER 2023 Note 31.12.2023 31.12.2022 USD Taka USD Taka	circulars, International Financial Reporting Standards (IFRSs) and International Accounting Standards (IASs) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB), the Companies Act, 1994, the listing regulations of the Stock Exchanges, the Securities and Exchange Rule, 1987 and other laws and rules applicable in Bangladesh.	18. Depreciation and Repairs of Fixed Assets
Contingent Liabilities Acceptances & endorsements	a. Expenditure for audit fees has not been separately accounted for in the Financial Statements of OBU. b. Provision for taxation, investments and off-balance sheet items has not been accounted for in the separate Financial	Depreciation of Fixed Assets
Letters of guarantee	Statements of OBU. However, all provisions have been accounted for in the Financial Statement of Shahjalal Islami Bank Limited instead of OBU. 2.3 General	Furniture & Fixtures 804,61 86,744 802.98 82,945 Office Appliance & Equipment 1,350.79 145,626 660.83 68,262 2,155.40 232,370 1,463.81 151,207
Bills for collection 707,386.27 77,812,490 1,558,995.05 161,039,512 Other contingent liabilities 707,386.27 77,812,490 1,558,995.05 161,039,512 Total 707,386.27 77,812,490 1,558,995.05 161,039,512	a. These Financial Statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.	Repairs & Maintainance
Other commitments	b. Assets & liabilities have been converted to BDT currency which is the functional currency of the Bank @ US\$1 = Taka 110.00 [closing rate (inter-bank weighted average)] and income & expenses have been converted to BDT currency @ US\$1 = Taka 107.8084 (monthly average rate of inter-bank weighted average rate). The arising differences from the above two rates have been recognized as foreign currency translation reserve.	2,155.40 232,370 1,463.81 151,207 19. Other Expenses
Documentary credits, short term and trade related transactions Forward assets purchased and forward	31.12.2023 31.12.2022 USD Taka USD Taka	Entertainment Expense 29.21 3,149.08 87.81 9,070.51 Travelling Expense 5.15 555 15.52 1,603.17 Business Development & Promotion - 255.12 26,353.13
deposits placed Undrawn note issuance, revolving and underwriting facilities Undrawn formal standby facilities, credit	3 Balance with Other Banks and Financial Institutions (Other than Mudaraba Term Fund) Inside Bangladesh (Note-3.1) 61,701.36 6,787,150 583,263.81 60,249,402	Car Expense 6,145.86 662,575 7,148.83 738,452.69 Miscellaneous Expenses 18.61 2,006.31 71.83 7,419.82
lines and other commitments Total	Inside Bangladesh (Note-3.1) 61,701.36 6,787,150 583,263.81 60,249,402 61,701.36 6,787,150 583,263.81 60,249,402	Losses 224.23 24,174
Total off-balance sheet items 707,386.27 77,812,490 1,558,995.05 161,039,512 including contingent liabilities	3.1 Inside Bangladesh Shahjalal Islami Bank PLC. 61,701.36 6,787,150 583,263.81 60,249,402	<u>6,423.06 692,460</u> <u>7,579.11 782,899</u>
SHAHJALAL ISLAMI BANK PLC. (OFFSHORE BANKING UNIT) PROFIT AND LOSS ACCOUNT	51a1jaal Islaili Balik P.C. 01,701.30 0,787,150 363,203.61 00,249,402 61,701.36 6,787,150 583,263.81 60,249,402	
FROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2023 Note 31.12.2023 31.12.2022	4 Investments (Loans and Advances)	
USD Taka USD Taka Investment Income 10 6,588,415.14 710,286,275 8,991,355.38 928,780,037 Less: Profit paid on Deposits & 11 2,430,060.64 261,980,868 3,574,052.22 369,188,872	Country-wise Classification of Investments Inside Bangladesh	
2,430,000.04 201,900,000 3,374,032.22 309,100,072	Gross Murabaha, Bai-Muajjal etc. 22,648,618.49 2,491,348,034 25,548,445.58 2,639,077,783 Less: Profit receivable on Murabaha, Bai-Muajjal etc	
Other Operating Income 13 84,113.80 9,068,171 136,291.31 14,078,483 99,961.91 10,776,730 163,429.80 16,881,808	Net Murabaha, Bai-Muajjal etc. 22,648,618.49 2,491,348,034 25,548,445.58 2,639,077,783 Net Bills Purchased and Discounted (Note- 4.1) 53,926,937.58 5,931,963,134 121,946,232.13 12,596,679,940	
Total Operating Income 4,258,316.41 459,082,137 5,580,732.96 576,472,973	Outside Bangladesh 76,575,556.07 8,423,311,168 147,494,677.71 15,235,757,723	
Salaries and Allowances 14 101,950.80 10,991,149 120,771.56 12,475,340 Rent, Taxes, Insurances, Electricity etc. 15 974.53 105,062 945.58 97,676	4.1 Bills Purchased and Discounted Payable inside Bangladesh 3,074,298.00 338,172,780 2,992,982.29 309,166,092	
Legal Expenses - - - - Postage, Stamps, Telecommunication etc. 16 112.09 12,084 157.57 16,277 Stationery, Printings, Advertisements etc. 17 290.73 31,343 491.85 50,807	Payable outside Bangladesh 51,031,261.28 5,613,438,741 119,107,431.16 12,303,440,317 Gross Bills Purchased and Discounted 54,105,559.28 5,951,611,521 122,100,413.45 12,612,606,408	
Auditor's Fees	Less: Profit receivable on Bills Purchased and Discounted 178,621.70 19,648,387 154,181.32 15,926,468 Net Bills Purchased and Discounted 53,926,937.58 5,931,963,134 121,946,232.13 12,596,679,940	
Other Expenses 19 6,423.06 692,460 7,579.11 782,899 Total Operating Expenses 111,906.61 12,064,469 131,409.48 13,574,205	5 Fixed Assets including Premises, Furniture & Fixtures Furniture & Fixture 905.84 99,642 1,710.45 176.684	
Profit before Provision 4,146,409.80 447,017,668 5,449,323.48 562,898,768 Specific provisions for Classified -	Office Equipment 1,138.37 125,221 2,713.39 280,285 Carrying Value 2,044.21 224,863 4,423.84 456,969	
Investments General provisions for Unclassified 101.01 10,890 (339,937.84) (35,114,559) Investments Provisions for Other Assets	6 Placement from other Banks & Financial Institutions	
Total Provisions 101.01 10,890 (339,937.84) (35,114,559) Total Profit before Provisions for Taxation 4,146,308.79 447,006,778 5,789,261.32 598,013,327	Mudaraba Term Deposit from other Banks Borrowing from Shahjalal Islami Bank PLC. 74,188,000.00 8,160,680,000 74,188,000.00 8,160,680,000 145,091,900.00 145,091,900.00 14,987,557,994	
Deferred Tax Expenses	7 Deposits and Other Accounts	
Current Tax Expenses	Al-Wadeeah Current Deposit 16,667.34 1,833,407 193,520.60 19,990,097 Sundry Deposits 109,484.58 12,043,304 102,565.91 10,594,751	
Net Profit after Taxation 4,146,308.79 447,006,778 5,789,261.32 598,013,327 Retained Earnings from previous year - - - - -	126,151.92 13,876,711 296,086.51 30,584,848 Mudaraba Savings Deposit 1,249.47 137,442 1,237.34 127,814	
Add: Retained Earnings of current year 4,146,308.79 447,006,778 5,789,261.32 598,013,327 Retained Earnings carried forward 4,146,308.79 447,006,778 5,789,261.32 598,013,327	Foreign Currency Deposits 1,928.00 212,080 33,644.90 3,475,417 349,522 34,882.24 3,603,231	
Less: Retained earnings transferred to 4,146,308.79 456,093,967 5,789,261.32 598,013,327 central operation	Mudaraba Term Deposit	
Translation Reserve Movement (9,087,189)	129,329.39 14,226,233 330,968.75 34,188,079	