



Shahjalal Islami Bank PLC.

Committed to Cordial Service

3RD QUARTER UNAUDITED FINANCIAL STATEMENTS

30TH SEPTEMBER 2026

SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY CONSOLIDATED BALANCE SHEET (UN-AUDITED) AS AT 30 SEPTEMBER 2026

Property and Assets	30.09.2026 Taka	31.12.2025 Taka
Cash		
Cash in Hand (including Foreign Currencies)	3,362,006,857	2,741,913,947
Balance with Bangladesh Bank & Its Agent Banks (including Foreign Currencies)	17,078,342,613	23,112,956,618
	20,440,349,470	25,854,870,565
Balance with other Banks and Financial Institutions		
Inside Bangladesh	21,542,585,753	5,084,613,645
Outside Bangladesh	4,151,767,575	4,478,953,957
	35,694,353,328	9,563,567,601
Placement with other Banks & Financial Institutions	13,681,493,116	23,748,013,366
Investments in Shares & Securities		
Government	56,875,162,000	38,648,372,000
Others	10,395,989,834	10,693,823,725
	67,271,151,834	49,342,195,725
Investments		
General Investment etc.	291,825,616,803	272,292,530,440
Bills Purchased and Discounted	28,559,888,435	22,644,654,738
	320,385,505,238	294,937,185,178
Fixed Assets including Premises, Furniture and Fixtures	5,063,939,170	5,191,814,512
Other Assets	20,740,842,573	20,740,334,989
Non-Banking Assets	88,309,355	88,309,355
Total Property and Assets	489,627,944,083	429,466,291,292
Liabilities		
Placement from other Banks & Financial Institutions	35,175,985,431	26,616,693,260
Deposits and Other Accounts		
Mudrabah Savings Deposits	51,038,193,171	47,027,614,441
Mudrabah Term Deposits	145,639,135,256	125,525,469,639
Other Mudrabah Deposits	58,006,243,576	52,095,200,149
Al-Wadeeah Current & Other Deposit Accounts	91,164,702,591	83,520,354,762
Bills Payable	6,042,170,868	4,747,203,022
	351,890,445,461	312,915,842,014
Mudrabah Bonds	10,000,000,000	10,000,000,000
Other Liabilities	64,005,351,874	54,005,411,061
Deferred Tax Liabilities	445,032	26,769,020
Total Liabilities	461,072,227,798	403,564,715,355
Capital/Shareholders' Equity		
Paid-up Capital	11,129,683,510	11,129,683,510
Statutory Reserve	11,129,683,510	11,129,683,510
Capital Reserve	36,236,808	36,052,522
Foreign Currency Translation Reserve	28,161,656	27,313,033
Start-up Equity Investment Fund	214,683,444	170,108,898
Retained Earnings	5,789,059,077	3,179,683,878
Total Shareholders' Equity	28,327,508,005	25,672,525,351
Non-controlling Interest	228,208,281	229,050,585
Total Liabilities & Shareholders' Equity	489,627,944,083	429,466,291,292
Contingent Liabilities		
Acceptances & endorsements	93,885,406,468	73,192,098,516
Letters of guarantee	38,140,623,459	33,956,684,583
Irrevocable letters of credit	105,403,275,334	79,729,601,717
Bills for collection	44,595,145,280	41,086,139,841
Other contingent liabilities	-	-
Total	282,024,450,542	227,964,524,658
Other Commitments		
Documentary credits, short term and trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance, revolving and underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total	-	-
Total off-balance sheet items including contingent liabilities	282,024,450,542	227,964,524,658

Chief Financial Officer Company Secretary Managing Director Director Director

SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE PERIOD ENDED 30 SEPTEMBER 2026

	Jan'26 to Sep'26 Taka	Jan'25 to Sep'25 Taka	Jul'26 to Sep'26 Taka	Jul'25 to Sep'25 Taka
Operating Income				
Investment Income	21,063,130,636	20,331,024,216	6,996,100,943	7,044,750,126
Less: Profit paid on Deposits	(11,050,960,695)	(10,378,424,747)	(3,901,594,608)	(3,633,133,349)
Net Investment Income	10,012,169,941	9,952,599,470	3,094,506,335	3,411,616,777
Income from Investment in Shares/Securities	3,204,872,806	1,835,922,759	1,235,180,734	672,276,095
Commission, Exchange and Brokerage	3,127,870,289	2,752,673,912	1,094,349,238	925,913,755
Other Operating Income	3,735,324,269	1,271,660,368	403,881,353	359,708,998
	7,665,067,344	5,860,257,039	2,733,410,326	1,957,898,248
Total Operating Income	17,697,237,284	15,812,856,509	5,827,916,661	5,369,515,025
Operating Expenses				
Salaries and Allowances	3,891,484,621	3,002,858,393	1,321,950,324	948,354,740
Rent, Taxes, Insurances, Electricity etc.	245,331,615	290,326,053	90,727,570	94,021,769
Legal Expenses	2,413,109	2,085,985	1,230,686	479,197
Postage, Stamps, Telecommunication etc.	41,585,195	40,731,621	16,106,896	10,767,494
Stationery, Printings, Advertisements etc.	137,510,838	119,810,553	40,637,058	31,243,423
Chief Executive's Salary & Fees	14,000,000	13,234,000	3,600,000	3,378,000
Directors' Fees & Expenses	3,787,106	4,810,702	1,333,272	1,285,000
Shariah Supervisory Committee's Fees & Expenses	225,599	540,963	-	133,059
Auditors' Fees	3,093,343	3,087,750	1,031,114	1,029,250
Depreciation & Repairs of Bank's Assets	445,110,392	413,579,802	229,235,999	140,540,188
Zakat Expenses	652,430,507	960,121,104	222,694,691	379,951,818
Other Expenses	5,436,972,324	4,851,186,926	1,928,547,609	1,611,093,937
Total Operating Expenses	12,260,264,961	10,961,669,583	3,899,369,053	3,758,421,088
Profit / (Loss) before Provision	5,436,972,324	4,851,186,926	1,928,547,609	1,611,093,937
Specific provision for Classified Investments	(152,691,369)	(1,450,000,000)	-	800,000,000
General Provision for Unclassified Investments	2,738,027,386	1,185,000,000	868,632,021	380,000,000
General Provision for Off-Balance Sheet Items	444,820,000	-	134,270,000	-
Provision for diminution in value of Investments in Shares	(70,000,000)	72,000,000	-	-
Provision for Other Assets	(7,021,000)	(10,921,000)	4,921,000	-
Total Provision	2,977,177,017	2,717,921,000	1,007,823,021	1,180,000,000
Total Profit / (Loss) before Taxes	9,283,087,944	8,245,748,583	2,891,546,032	2,578,421,088
Provision for Taxation for the period				
Deferred tax	(26,323,989)	24,516,282	(16,572,452)	(6,570,211)
Current tax	4,862,214,775	4,326,674,155	1,543,500,301	1,443,451,963
	4,835,890,786	4,351,190,437	1,526,927,848	1,436,881,752
Net Profit / (Loss) after Tax	4,447,197,158	3,892,558,146	1,364,618,183	1,141,539,336
Net Profit after Tax attributable to:				
Equity holders of SJIBPLC	4,448,039,462	3,894,300,221	1,363,553,655	1,140,523,253
Non-controlling Interest	(842,304)	(1,742,075)	(1,064,528)	(1,016,083)
	4,447,197,158	3,892,558,146	1,364,618,183	1,141,539,336
Retained Earnings from previous year/period	3,179,683,878	1,148,775,249	4,556,159,679	2,531,644,646
Add: Net Profit after Tax (attributable to equity holders of SJIBPLC)	4,448,039,462	3,894,300,221	1,363,553,655	1,140,523,253
Profit available for Appropriation	7,627,723,340	5,043,075,470	5,919,713,334	3,672,167,898
Appropriation:				
Statutory Reserve	44,574,546	39,137,727	13,516,546	11,291,657
Start-up Fund	347,046,575	1,112,968,351	-	-
Dividend	347,046,575	347,046,575	116,953,425	116,953,425
Profit against Mudrabah Perpetual Bond	184,286	-	184,286	-
Capital Reserve	5,789,059,077	3,543,922,817	5,789,059,077	3,543,922,817
Retained Earnings	7,627,723,340	5,043,075,470	5,919,713,334	3,672,167,898
Consolidated Earnings per Share(EPS)	4.00	3.50	1.23	1.02
Consolidated Net Asset Value per Share as at 30 September	25.45	23.39		

Chief Financial Officer Company Secretary Managing Director Director Director

SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED) FOR THE PERIOD ENDED 30 SEPTEMBER 2026

	Jan'26 to Sep'26 Taka	Jan'25 to Sep'25 Taka
Cash flows from operating activities		
Investment income receipt in cash	23,576,194,775	21,964,675,479
Profit paid on deposits and borrowings	(10,761,641,733)	(10,308,046,730)
Dividend receipts	156,348,463	146,282,938
Fees & commission receipt in cash	3,095,876,620	2,542,911,179
Recoveries on investment previously written off	128,704,995	17,546,811
Cash payments to employees	(3,905,484,621)	(3,016,092,393)
Cash payments to suppliers	(137,510,838)	(119,810,553)
Income tax paid	(4,220,100,836)	(2,995,084,239)
Receipts from other operating activities	1,348,091,579	1,273,515,355
Payments for other operating activities	(1,219,666,194)	(1,546,013,515)
(i) Operating Profit before changes in operating assets & liabilities	8,060,812,211	7,979,884,334
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(25,528,725,530)	(8,781,541,162)
(Increase)/decrease in other assets	(1,388,326,050)	(146,763,436)
(Increase)/decrease of placement with other banks & financial institutions	(1,446,858,856)	(2,582,877,350)
(Increase)/decrease in deposits from other banks	(676,045,187)	(199,511,121)
(Increase)/decrease of placement from other banks & financial institutions	8,506,895,771	1,527,895,693
(Increase)/decrease in deposits received from customers	39,362,748,159	18,736,366,687
(Increase)/decrease in other liabilities on account of customers	1,992,326,206	2,615,792,378
(Increase)/decrease in other liabilities	344,403,583	1,245,448,374
(ii) Cash flows from operating assets and liabilities	32,679,797,202	17,580,654,764
Net cash flow from operating activities (A)-(I+II)	40,740,609,413	25,560,539,098
Cash flows from investing activities		
Proceeds from sale of securities	(2,999,959,437)	642,280,784
Payments for purchases of securities	(14,928,996,671)	(10,680,169,250)
Proceeds from sale of fixed assets	14,647,369	1,590,005
Payments for purchases of property, plants & equipments	(195,170,835)	(198,577,986)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	(18,109,479,574)	(10,234,876,492)
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	-
Profit against mudrabah perpetual bond	(500,000,000)	(464,000,000)
Dividend paid to ordinary shareholders	(1,446,858,856)	(1,112,968,351)
Net cash used in financing activities (C)	(1,946,858,856)	(1,576,968,351)
Net increase in cash & cash equivalents (A+B+C)	20,684,270,982	13,748,694,255
Add: Effect of exchange rate changes on cash & cash equivalents	31,993,649	209,762,732
Add: Cash and cash equivalents at the beginning of the period	35,418,438,167	35,591,788,574
Cash and cash equivalents at the end of the period	56,134,702,798	49,550,245,560
Consolidated Net Operating Cash Flow per Share (NOCFPS)	36.61	22.97

Chief Financial Officer Company Secretary Managing Director Director Director

SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)

	(Amount in Taka)							
Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Gain/(Loss)	Non-controlling Interest	Total Capital/Shareholders' Equity
Balance as at 01 January 2026	11,129,683,510	11,129,683,510	36,052,522	3,179,683,878	170,108,898	27,313,033	229,050,585	25,901,575,936
Cash Dividend for the year 2025	-	-	-	(1,446,858,856)	-	-	-	(1,446,858,856)
Profit against Mudrabah Perpetual Bond	-	-	-	(347,046,575)	-	-	-	(347,046,575)
Net profit during the period	-	-	-	4,448,039,462	-	-	(842,304)	4,447,197,158
Currency Translation Difference	-	-	-	-	-	848,623	-	848,623
Start-up Fund	-	-	-	(44,574,546)	44,574,546	-	-	-
Total Shareholders' Equity as at 30 September 2026	11,129,683,510	11,129,683,510	36,236,808	5,789,059,077	214,683,444	28,161,656	228,208,281	28,555,716,285
Add: Mudrabah Perpetual Bond	-	-	-	-	-	-	-	5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items	-	-	-	-	-	-	-	11,226,666,829
Add: Mudrabah Subordinated Bond	-	-	-	-	-	-	-	5,000,000,000
Less: Adjustment for Intangible Assets	-	-	-	-	-	-	-	5,393,395
Less: Shortfall of provision required against investments	-	-	-	-	-	-	-	636,527,295
Total Equity as at 30 Sep 2026								49,110,462,424
For the period ended 30 September 2025								(Amount in Taka)
Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Gain/(Loss)	Non-controlling Interest	Total Capital/Shareholders' Equity
Balance as at 01 January 2025	11,129,683,510	11,129,683,510	35,518,577	1,148,775,249	26,898,101	228,899,256	23,699,458,202	22,313,713,753
Transferred from Start-up Fund	-	-	-	-	133,313,753	-	-	133,313,753
Cash Dividend for the year 2024	-	-	-	(1,112,968,351)	-	-	-	(1,112,968,351)
Profit against Mudrabah Perpetual Bond	-	-	-	(347,046,575)	-	-	-	(347,046,575)
Net profit during the period	-	-	-	3,894,300,221	-	-	(1,742,075)	3,892,558,146
Currency Translation Difference	-	-	-	-	-	(1,616,044)	-	(1,616,044)
Start-up Fund	-	-	-	(39,137,727)	39,137,727	-	-	-
Total Shareholders' Equity as at 30 September 2025	11,129,683,510	11,129,683,510	35,518,577	3,543,922,816	172,451,480	25,282,057	227,157,181	26,263,699,131
Add: Mudrabah Perpetual Bond	-	-	-	-	-	-	-	5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items	-	-	-	-	-	-	-	11,226,666,829
Add: Mudrabah Subordinated Bond	-	-	-	-	-	-	-	5,000,000,000
Less: Adjustment for Intangible Assets	-	-	-	-	-	-	-	573,