



**Committed to Cordial Service** 

### **FINANCIAL STATEMENTS 2024**

### INDEPENDENT AUDITOR'S REPORT

### Report on the Audit of the Consolidated and Separate Financial Statements

### Opinion

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 Shahialal Islami Bank PLC. (the "Bank"), which comprise the consolidated and separate balance sheets as at 31 December 2024 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 2024, 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 audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole. and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter is provided in that context.

We have fulfilled the responsibilities described in the auditor's responsibilities for the audit of the consolidated and separate financial statements section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatements of the financial statements. These results of our audit procedures. including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

Our response to key audit matters

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 the latest audited financial

Identification of loss events, including early warning

statements of the borrower are not available;

Review of quarterly Classification of Loans (CL);

for investment 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

requirement as determined by Bangladesh Bank

inspection team to the actual amount of provision

For the year ended 31 December 2024, the Bank has

sample basis, we have also performed substantive tests

Finally, we also conducted substantive analytical procedures to assess the reasonableness of income recognised during the year with reference to the

Special Bond, Mudaraba Perpetual Bond and Sukuk Al

We assessed the appropriateness and presentation of

disclosures against relevant accounting standards and

management, and aspects of IT operational controls)

We considered the control environment relating to

various interfaces, configuration, and other application

obtain their view on the status of all significant litigation

Bangladesh Bank, through letter DBI-7/4(5)/2025-323

dated 22 April 2025, instructed the Bank to reverse

certain income recognized in 2024. It also directed the

Bank to maintain provisions for non-banking assets if

registration and mutation are not completed by 26

September 2026, and to build up provisions gradually

for placements with certain banks and non-bank

Date: 30 April 2025

financial institutions in future years.

appropriate approval and authorization.

layer controls identified as key to our audit.

Istisna'a, as well as Mudaraba Subordinated Bond

Bangladesh Bank guidelines.

product-wise outstanding investment balances.

letter DBI-7/4(5)/2025-323 dated 22 April 2025.

Our response to the risk

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 critical estimates and judgment. Since investment income from investments is one of the key performance

indicators of the Bank, there is an inherent risk of fraud For selected customers and investment files on a

Accordingly, this has been considered as a key audit of details, including recalculation and cut-off testing to

The Bank has made significant investments in fixed- We assessed the processes and controls put in place by

term financial instruments such as Bangladesh the Bank to identify and confirm the existence of these

Government Shariah based Special Bond, Mudaraba
Perpetual Bond and Sukuk Al Istisna'a, as well as
Mudaraba Subordinated Bond, classification and
measurement of these require judgment and complex
Sukuk (BGIS). Bangladesh Government Investment
Sukuk (BGIS). Bangladesh Government Shariah based

estimates. In the absence of a quoted price in an active Sukuk (BGIS), Bangladesh Government Shariah based

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

processed in numerous locations daily, and the reliance We tested IT general controls (logical access, change

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

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") operate in a legal and land tested the operational effectiveness of the Bank's

regulatory environment that is exposed to significant key controls over the legal provision and contingencies

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.

and timing of potential outflows with respect to the provisions that have been established and other contingent in the library in the library

and regulatory matters.

management, developer access to the production were appropriately reviewed and authorized.

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

Description of key audit matters	
Measurement of provision for investmen	nt

The process for estimating the provision for investment | We tested the design and operating effectiveness of key portfolio associated with credit risk is significant and controls, focusing on the following

For the individual analysis of large exposure, provision calculation considers the estimates of future business performance and the market value of collateral

For the collective analysis of exposure on portfoli basis, provision calculation and reporting are manually processed, which deals with voluminous databases assumptions and estimates of complex design and implementation.

At year end the Group reported total gross investment of BDT 270,873 million (2023: BDT 244,205 million) and provision for investments of BDT 10,069 million (2023: BDT 6.886 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
- individually assessed provisions, the measurement of the provision may be dependent on the valuation of collateral, estimates of exit values,

Provision measurement is primarily dependent upon

See notes #8a and 15a to the financial statements

and error in the recognition of investment income.

See note # 24 (a) to the financial statements

Valuation of bonds, sukuk, and other investments

market, these Bonds and Sukuk are presented at cost.

See note # 7 to the financial statements

IT systems and controls

controls are operating effectively

Legal and regulatory matters

contingent liabilities.

litigation and similar risks arising from disputes and process.

Government Investment Sukuk (BGIS), Bangladesh Bonds and Sukuks.

Description of key audit matters

Investment income recognition

and the timing of cash flows;

underlying information;

Evaluated the appropriateness and presentation of disclosures against relevant accounting standards key assumptions relating to the probability of default, the ability to repossess collateral, and recovery rates. and Bangladesh Bank guidelines. Finally, compared the amount of provision

### Carrying value of investments in subsidiaries by the Bank

namely Shahialal Islami Bank Securities Limited. As at 31 impairment assessment and recoverable December 2024 the carrying value of these investments in Shahjalal Islami Bank Securities Limited is BDT 2,515

The Bank has invested in equity shares of its subsidiary, We have reviewed Management's analysis of

In particular, our discussions with the Management 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 assumptions, particularly where they had the most impact on the value in use calculation

Management has conducted impairment assessment We also checked the mathematical accuracy of the and calculated the recoverable value of its individual model, recalculated the discount rate used within the subsidiaries in accordance with IAS 36.

model, inputs used in the determination of assumptions within the model were challenged, and corroborating 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 and 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 forgery.

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

### 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 it 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 that are appropriate in the circumstances.
- 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

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;
- 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 financial
  - (a) internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;
  - 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 2024 of the subsidiary, namely Shahialal Islami Bank Securities Limited, have been audited by M/s. K. M. Hasan & Co., Chartered Accountants and who has expressed an 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 consolidated in the financial statements; (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 investment and other assets which are, in our opinion,
- (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 4,150 person
- (xi) Capital to Risk-weighted Asset Ratio (CRAR) as required by Bangladesh Bank has been maintained
- adequately during the year.

M. A. Halim Gaznavi FCA Managing Partner ICAB Enrolment number: 97 DVC: 2504300097AS202004

Property and Assets Taka Cash Cash in Hand (including Foreign Currencies) 2,247,682,953 Balance with Bangladesh Bank & Sonali Bank Ltd (including Foreign Currencies) 23,107,416,832 25,680,268,203 Balance with other Banks and Financial Institutions Inside Bangladesh Outside Bangladesh 5,125,346,839 1,754,675,394 12,484,371,742 3,995,207,681 Placement with other Banks & Financial Institutions 20,405,585,416 14,115,801,566 Investments in Shares & Securities Government Others 10,931,555,429 9,442,757,280 38,393,967,429 34,082,667,280 Investments General Investment etc. 251,689,403,345 234,137,238,783 Bills Purchased and Discounted 19,183,548,819 10,067,701,645 244,204,940,428 270,872,952,164 Fixed Assets including Premises, Furniture and Fixtures 5,219,058,005 5,362,859,454 Other Assets 10 18,275,774,479 26.931.710.355 Non-Banking Assets 11 88,309,355 88,309,355 **Total Property and Assets** 354,461,764,322 388,847,435,421 Liabilities and Capital Liabilities Placement from other Banks & Financial Institutions 12 24,197,634,890 27,742,904,371 Deposits and Other Accounts Mudaraba Savings Deposits 42,801,987,314 39,696,815,899 Mudaraba Term Deposits 113,697,878,350 97,867,730,869 Other Mudaraha Denosits 50,910,711,798 46,767,072,113 Al-Wadeeah Current & Other Deposit Accounts 73,572,554,175 60,012,359,409 Bills Pavable 4,520,558,362 4,877,223,738 13 285,503,689,999 249,221,202,028 Mudaraba Bonds 14 11,200,000,000 8,200,000,000 Other Liabilities 15 44,203,687,615 45,201,600,617 Deferred Tax Liabilities 16 42,964,715 68,723,369 Total Liabilities 365,147,977,219 330,434,430,385 Capital/Shareholders' Equity Paid-up Capital 17.2 11.129.683.510 11,129,683,510 Statutory Reserve 18 11,129,683,510 10,803,111,162 Capital Reserve 35,518,577 34,820,349 Foreign Currency Translation Reserve 19 26,898,101 9,087,189 Retained Earnings 20 1,148,775,249 1,822,170,931 Total Shareholders' Equity 23,798,873,140 23,470,558,947 17.7 Non-controlling Interest 228,899,256 228,460,797 Total Liabilities & Shareholders' Equity 388,847,435,421 354,461,764,322 Consolidated Off-balance Sheet Items **Contingent Liabilities** Acceptances & endorsements 71,017,397,287 49,612,821,032 Letters of guarantee 20 31,352,564,663 32,828,176,233 Irrevocable letters of credit 21 76,207,690,971 55,470,593,578 Bills for collection 39,354,008,948 26,470,542,968 Other contingent liabilities Total 217,931,661,870 164,382,133,811 Other Commitments

SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY

CONSOLIDATED BALANCE SHEET

AS AT 31 DECEMBER 2024

Forward assets purchased and forward deposits placed Undrawn note issuance, revolving and underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total off-balance sheet items including contingent liabilities 217,931,661,870 164,382,133,811 43(i) Consolidated Net Asset Value per Share 21.09 The annexed notes from 1 to 55 form an integral part of these consolidated financial statements.



Aziz Halim Khair Choudhury M. A. Halim Gaznavi FCA

DVC No:2504300097AS202004

Documentary credits, short term and trade related transaction

Managing Partner ICAB Enrolment number: 97

### SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2024 2024

	Note	Taka	Taka
Operating Income			
Investment Income	24	22,233,226,924	18,178,269,302
Less: Profit paid on Deposits	25	11,873,672,288	9,063,042,571
Net Investment Income		10,359,554,636	9,115,226,732
Income from Investments in Shares & Securities	26	2,047,453,004	1,718,832,301
Commission, Exchange and Brokerage	27	3,994,788,384	2,942,927,057
Other Operating Income	28	1,497,017,958	1,543,095,945
		7,539,259,346	6,204,855,302
Total Operating Income		17,898,813,982	15,320,082,034
Operating Expenses			
Salaries and Allowances	29	4,243,649,064	3,978,469,790
Rent, Taxes, Insurances, Electricity etc.	30	469,728,117	391,760,855
Legal Expenses	31	3,484,180	2,502,063
Postage, Stamps, Telecommunication etc.	32	90,947,639	57,706,102
Stationery, Printings, Advertisements etc.	33	170,935,295	150,813,527
Chief Executive's Salary & Fees	34	16,612,000	16,272,000
Directors' Fees & Expenses	35	7,872,765	4,343,644
Shariah Supervisory Committee's Fees & Expenses	36	808,100	1,073,245
Auditors' Fees	37	782,000	1,104,000
Depreciation & Repairs of Assets	38	670,381,961	621,510,167
Zakat Expenses	39	285,666,628	243,649,917
Other Expenses	40	1,176,900,944	984,511,027
Total Operating Expenses		7,137,768,693	6,453,716,337
Profit before Provision	23	10,761,045,289	8,866,365,696
Specific provision for Classified Investments		5,365,741,494	1,570,920,000
General Provision for Unclassified Investments		(727,522,000)	194,060,890
General Provision for Off-balance Sheet Items		337,700,000	(31,400,000
Provision for diminution in value of Investments in Sh	nares	293,440,000	
Provision for Other Assets		(14,886,000)	
Total Provision	41	5,254,473,494	1,733,580,890
Total Profit before Taxes		5,506,571,795	7,132,784,807
Provision for Taxation			
Deferred Tax	42	(25,758,654)	(167,161,546
Current Tax	42b	3,838,981,307	3,718,392,081
		3 813 222 653	3 551 230 539

3,813,222,653 3,551,230,535 Net Profit after Tax 1,693,349,142 3,581,554,271 Net Profit after Tax attributable to: Equity holders of SJIBL 1,692,910,683 3,580,980,909 Non-controlling Interest 573,363 1,693,349,142 3,581,554,271 Retained Earnings from previous year 1,822,170,932 1,745,940,328 Add: Net Profit after Tax (attributable to equity holders of SIIBL) 1,692,910,683 3,580,980,909 Profit available for Appropriation 3,515,081,614 5,326,921,237 Appropriation: Statutory Reserve 18 1,430,650,055 Start-up Fund 15a.3 16,880,097 36,248,720

3,515,081,614 43 **Consolidated Earnings per Share** 1.52 The annexed notes from 1 to 55 form an integral part of these consolidated financial statements.



Signed for and on behalf of Aziz Halim Khair Choudhury N, cc\_-M. A. Halim Gaznavi FCA Managing Partner ICAB Enrolment number: 97

1,558,155,691

464,000,000

1,148,775,249

698,228

Signed for and on behalf of Aziz Halim Khair Choudhury Chartered Accountants

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

Profit against Mudaraba Perpetual Bond

### 30 April 2025 DVC No:2504300097AS202004

Dividend

Capital Reserve

Retained Earnings

### PAGE 01

1,620,827,688

6,023,752

411,000,092

1,822,170,932

5,326,921,237





**Committed to Cordial Service** 

### **FINANCIAL STATEMENTS 2024**

SHAHJALAL ISLAMI BANK PLC. A	AND	ITS SUBSIDIAR	RY
CONSOLIDATED CASH FL FOR THE YEAR ENDED 31 D			Т
	Note	2024	2023
Cash flows from operating activities	Note	Taka	Taka
Investment income receipt in cash	44		1001000010
Profit paid on deposits and borrowings	45	24,341,819,609 (10,855,784,993)	19,943,302,439
Dividend receipts		245,302,574	166,223,73
Fees & commission receipt in cash		3,553,604,836	2,799,039,44
Recoveries on investment previously written off		84,204,361	22,100,718
Cash payments to employees		(4,260,261,064)	(3,994,741,790
Cash payments to suppliers		(170,935,295)	(150,813,527
Income tax paid		(3,010,693,631)	(4,241,720,985
Receipts from other operating activities	46	1,495,973,315	1,542,030,02
Payments for other operating activities	47	(2,386,764,583)	(1,999,773,230
(i) Operating profit before changes in operating assets & liabilities		9,036,465,129	5,109,610,67
Changes in operating assets and liabilities			
(Increase)/decrease in investment to customers		(28,389,468,098)	(5,859,036,503
(Increase)/decrease in other assets	48	(1,785,967,683)	(3,328,206,576
(Increase)/decrease of placement with other banks & financial institutions		(6,289,783,850)	7,161,156,15
Increase/(decrease) in deposits from other banks		216,976,879	(43,797,884
Increase/(decrease) of placement from other banks & financial institutions Increase/(decrease) in deposits received from customers		(3,523,303,082)	(14,538,676,415
Increase/(decrease) in other liabilities on account of customers		34,953,398,131	21,401,535,10
Increase/(decrease) in other liabilities	49	4,458,285,853	1,477,721,46
(ii) Cash flows from operating assets and liabilities	.5	257,995,133 (101,866,716)	(154,560,589 <b>6,116,134,75</b>
Net cash flow from operating activities (A)=(i+ii)		8,934,598,413	11,225,745,42
Cash flows from investing activities			
Proceeds from sale of securities		1,701,300,409	2,004,687,91
Payments for purchases of securities		(6,012,600,558)	(461,332,479
Proceeds from sale of fixed assets		12,502,094	42,480,67
Payments for purchases of fixed assets		(191,515,432)	(238,429,092
Net cash flows from/(used in) investing activities (B)		(4,490,313,486)	1,347,407,02
Cash flows from financing activities			
Receipts from issuance of debt instruments		5,000,000,000	
Payments for redemption of debt instruments		(2,000,000,000)	(2,000,000,000
Receipts from issue of ordinary shares		-	
Profit against mudaraba perpetual bond Dividend paid to ordinary shareholders		(411,000,092)	(383,315,588
Net cash flows from/(used in) financing activities (C)		(1,558,155,691) <b>1,030,844,217</b>	(1,301,162,158
Net (decrease)/increase in cash and cash equivalents (A+B+C)			(3,684,477,746
		5,475,129,143	8,888,674,70
Add: Effect of exchange rate changes on cash and cash equivalents		441,183,547	143,887,61
Add: Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the year	50	29,675,475,883	20,642,913,56
cash and cash equivalents at the end of the year	30	35,591,788,574	29,675,475,88
Consolidated Net Operating Cash Flow per Share (NOCFPS)	43(ii)	8.03	10.0
The annexed notes from 1 to 55 form an integral part of these consolidations are consolidated as the consolidation of the consolidation and the consolidation of the consolidatio	ated fin	ancial statements.	\ <u>.</u>
0 —	(	$1 \cdot 1$	X /
A.	1	John Start	
Dhaka, Chairman Director 30 April 2025	1	Director Ma	inaging Director & CE
SHAHJALAL ISLAMI BANK PLC. A	AND	ITS SUBSIDIAR	Y
CONSOLIDATED STATEMENT OF	· CH	anges in Equ	JIIY

For the year ended 31 Decem	IDCI ZUZ-T					,	iount 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 2024	11,129,683,510	10,803,111,162	34,820,349	1,822,170,931	9,087,189	228,460,797	24,027,333,937
Dividend for the year 2023:	•		,	*	•		
Stock Dividend	-	-	-	-	Í	-	
Cash Dividend	-	-	-	(1,558,155,691)		-	(1,558,155,691)
Net profit during the year	-	-	-	1,692,910,683	Ì	438,459	1,693,349,142
Profit against Mudaraba Perpetual Bond				(464,000,000)		-	(464,000,000)
Statutory Reserve	-	326,572,348	-	(326,572,348)		-	
Currency Translation Difference	-	-	-	-	17,810,912	-	17,810,912
Start-up Fund	-	-	-	(16,880,097)		-	(16,880,097)
Capital Reserve	-	-	698,228	(698,228)		-	
Total Shareholders' Equity as at 31 December 2024	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
Add: Mudaraba Perpetual Bond							5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items							3,849,631,735
Add: Mudaraba Subordinated Bond							5,000,000,000
Less: Shortfall of provision required against investments							837,612,109
Less: Adjustment for Intangible Assets							29,728,481
Total Equity as at 31 December 2024							36,681,749,347
For the year ended 31 Decem	nber 2023				Foreign		ount in Taka)
Particulars	Paid-up Capital	Statutory					
		Reserve	Capital Reserve	Retained Earnings	Currency Translation Reserve	Non- controlling Interest	Total Capital/ Shareholders' Equity
Balance as at 01 January 2023	10,805,517,980	Reserve			Currency Translation	controlling Interest	Shareholders' Equity
Balance as at 01 January 2023 Dividend for the year 2022:		Reserve	Reserve	Earnings	Currency Translation	controlling Interest	Shareholders' Equity
		Reserve	Reserve	Earnings	Currency Translation	controlling Interest	Shareholders' Equity
Dividend for the year 2022:	10,805,517,980	Reserve	Reserve 28,796,597	Earnings 1,745,940,328	Currency Translation	controlling Interest 232,387,434	Shareholders' Equity 22,185,103,447
Dividend for the year 2022: Stock Dividend	10,805,517,980	Reserve	Reserve 28,796,597	Earnings 1,745,940,328 (324,165,530)	Currency Translation	controlling Interest 232,387,434	Shareholders' Equity 22,185,103,447 (1,301,162,158
Dividend for the year 2022: Stock Dividend Cash Dividend Paid	10,805,517,980	Reserve	Reserve 28,796,597	Earnings 1,745,940,328 (324,165,530) (1,296,662,158)	Currency Translation	controlling Interest 232,387,434 - (4,500,000)	Shareholders' Equity 22,185,103,447 (1,301,162,158 3,581,554,271
Dividend for the year 2022: Stock Dividend Cash Dividend Paid Net profit during the year Profit against Mudaraba Perpetual	10,805,517,980	Reserve	28,796,597 -	1,745,940,328 (324,165,530) (1,296,662,158) 3,580,980,909	Currency Translation	controlling Interest 232,387,434 - (4,500,000)	Shareholders' Equity 22,185,103,447 (1,301,162,158 3,581,554,271
Dividend for the year 2022: Stock Dividend Cash Dividend Paid Net profit during the year Profit against Mudaraba Perpetual Bond	10,805,517,980	9,372,461,107	28,796,597 -	Earnings 1,745,940,328 (324,165,530) (1,296,662,158) 3,580,980,909 (411,000,092)	Currency Translation	controlling Interest 232,387,434 - (4,500,000)	Shareholders' Equity  22,185,103,447  (1,301,162,158  3,581,554,271  (411,000,092
Dividend for the year 2022: Stock Dividend Cash Dividend Paid Net profit during the year Profit against Mudaraba Perpetual Bond Statutory Reserve	10,805,517,980	9,372,461,107	28,796,597 -	Earnings 1,745,940,328 (324,165,530) (1,296,662,158) 3,580,980,909 (411,000,092)	Currency Translation Reserve	controlling Interest 232,387,434 - (4,500,000)	Shareholders' Equity  22,185,103,447  (1,301,162,158  3,581,554,271  (411,000,092
Dividend for the year 2022: Stock Dividend Cash Dividend Paid Net profit during the year Profit against Mudaraba Perpetual Bond Statutory Reserve Currency Translation Difference	10,805,517,980	9,372,461,107	28,796,597 -	Earnings 1,745,940,328 (324,165,530) (1,296,662,158) 3,580,980,909 (411,000,092) (1,430,650,055)	Currency Translation Reserve	controlling Interest 232,387,434 - (4,500,000)	Shareholders' Equity  22,185,103,447  (1,301,162,158; 3,581,554,271  (411,000,092)  9,087,189
Dividend for the year 2022: Stock Dividend Cash Dividend Paid Net profit during the year Profit against Mudaraba Perpetual Bond Statutory Reserve Currency Translation Difference Start-up Fund	10,805,517,980 324,165,530	9,372,461,107	28,796,597 - -	Earnings 1,745,940,328 (324,165,530) (1,296,662,158) 3,580,980,909 (411,000,092) (1,430,650,055) (36,248,720)	Currency Translation Reserve	controlling Interest  232,387,434  - (4,500,000)  573,363	Shareholders' Equity 22,185,103,447 (1,301,162,158 3,581,554,271 (411,000,092 9,087,189 (36,248,720
Dividend for the year 2022: Stock Dividend Cash Dividend Paid Net profit during the year Profit against Mudaraba Perpetual Bond Statutory Reserve Currency Translation Difference Start-up Fund Capital Reserve Total Shareholders' Equity as at 31 December 2023 Add: Mudaraba Perpetual Bond	10,805,517,980 324,165,530	9,372,461,107	28,796,597	Earnings  1,745,940,328  (324,165,530) (1,296,662,158) 3,580,980,909 (411,000,092) (1,430,650,055) (36,248,720) (6,023,752)	Currency Translation Reserve	controlling Interest  232,387,434  - (4,500,000)  573,363	Shareholders' Equity 22,185,103,447 (1,301,162,158 3,581,554,271 (411,000,092 9,087,189 (36,248,720 24,027,333,937
Dividend for the year 2022: Stock Dividend Cash Dividend Paid Net profit during the year Profit against Mudaraba Perpetual Bond Statutory Reserve Currency Translation Difference Start-up Fund Capital Reserve Total Shareholders' Equity as at 31 December 2023	10,805,517,980 324,165,530	9,372,461,107	28,796,597	Earnings  1,745,940,328  (324,165,530) (1,296,662,158) 3,580,980,909 (411,000,092) (1,430,650,055) (36,248,720) (6,023,752)	Currency Translation Reserve	controlling Interest  232,387,434  - (4,500,000)  573,363	Shareholders' Equity 22,185,103,447 (1,301,162,158 3,581,554,271 (411,000,092 9,087,189 (36,248,720 24,027,333,933 5,000,000,000
Dividend for the year 2022: Stock Dividend Cash Dividend Paid Net profit during the year Profit against Mudaraba Perpetual Bond Statutory Reserve Currency Translation Difference Start-up Fund Capital Reserve Total Share	10,805,517,980 324,165,530	9,372,461,107	28,796,597	Earnings  1,745,940,328  (324,165,530) (1,296,662,158) 3,580,980,909 (411,000,092) (1,430,650,055) (36,248,720) (6,023,752)	Currency Translation Reserve	controlling Interest  232,387,434  - (4,500,000)  573,363	Shareholders' Equity  22,185,103,447' (1,301,162,158) 3,581,554,271 (411,000,092) 9,087,1899 (36,248,720) 24,027,333,937 5,000,000,000 4,240,053,735 1,200,000,000
Dividend for the year 2022: Stock Dividend Cash Dividend Paid Net profit during the year Profit against Mudaraba Perpetual Bond Statutory Reserve Currency Translation Difference Start-up Fund Capital Reserve Total Shareholders' Equity as at 31 December 2023 Add: Mudaraba Perpetual Bond Add: General Provision for Undassified Investments & Off-balance Sheet Items	10,805,517,980 324,165,530	9,372,461,107	28,796,597	Earnings  1,745,940,328  (324,165,530) (1,296,662,158) 3,580,980,909 (411,000,092) (1,430,650,055) (36,248,720) (6,023,752)	Currency Translation Reserve	controlling Interest  232,387,434  - (4,500,000)  573,363	Shareholders' Equity 22,185,103,447 (1,301,162,158, 3,581,554,271 (411,000,092) 9,087,189 (36,248,720) 24,027,333,937 5,000,000,000

The annexed notes from 1 to 55 form an integral par	rt of these conso	lidated financial statement	s.

es from 1 to 55 form
Chairman

Total Equity as at 31 December 2023

Mudaraba Bonds

Other Liabilities

**Total Liabilities** 

**Deferred Tax Liabilities** 









34,442,571,627

(Amount in Taka)

61.1	$ \forall$	311-1	11	They	WX
Dhaka, 30 April 2025	Chairman	Director	' '1	Director Ma	naging Director & CEO
	CLI	AHJALAL ISLAM	II DANIZ	DI C	
	3П			PLC.	
		BALANCE S			
		AS AT 31 DECEM	IBER 2024		
			Note	31.12.2024	31.12.2023
				Taka	Taka
Property and Ass	ets				
Cash					
Cash in Hand (incl	uding Foreign Currencie	25)	3a	2,995,303,942	2,247,682,953
Balance with Bang	gladesh Bank & Sonali B	ank Ltd		_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
(including Foreign	Currencies)		4a	20,112,112,890	23,432,585,249
				23,107,416,832	25,680,268,203
Balance with oth	er Banks and Financia	l Institutions	-		
Inside Bangladesh			[	7,248,803,296	2,217,432,070
Outside Banglades	sh			5,125,346,839	1,754,675,394
			5a	12,374,150,135	3,972,107,464
Placement with o	other Banks & Financia	al Institutions	6a	20,405,585,416	14,115,801,566
Investments in S	hares & Securities				
Government			Г	27,462,412,000	24 620 040 000
Others				8,838,299,753	24,639,910,000 7,310,952,402
Others			7a	36,300,711,753	31,950,862,402
Investments			-	50,500,711,755	0.,500,002,.02
General Investme	nt etc		Γ	249,762,935,844	231,683,099,579
Bills Purchased an				19,183,548,819	10,067,701,645
			8a	268,946,484,663	241,750,801,224
Fived Assets incli	uding Premises, Furnit	ure and Fivtures	9a	5,114,844,136	
Other Assets	ading Freniises, Furni	are and rixtures	10a	20,512,387,444	5,235,145,745 28,926,044,213
Non-Banking Ass	ets		11	88,309,355	88,309,355
Total Property ar			-	386,849,889,733	351,719,340,172
Liabilities and Ca	pital		-		
Liabilities					
Placement from	other Banks & Financi	al Institutions	12a	24,197,634,890	27,511,352,759
Deposits and Oth	ner Accounts				
Mudaraba Savings	Deposits		[	42,801,991,614	39,696,820,704
Mudaraba Term D	eposits			113,697,878,350	97,867,730,869
Other Mudaraba [	Deposits			51,060,838,775	47,130,779,908
Al-Wadeeah Curre	ent & Other Deposit Acc	ounts		73,572,563,307	60,012,469,463
Bills Payable				4,520,558,362	4,877,223,738

285,653,830,408

11,200,000,000

42,327,075,021

363,422,915,798

44,375,479

14

15a

249,585,024,682

8,200,000,000

42,592,548,156

327,959,151,049

70,225,452

	Note	<b>31.12.2024</b> Taka	<b>31.12.2023</b> Taka
Capital/Shareholders' Equity		7010	Tarks
Paid-up Capital	17.2	11,129,683,510	11,129,683,510
Statutory Reserve Foreign Currency Translation Reserve	18 19	11,129,683,510 26,898,101	10,803,111,162 9,087,189
Retained Earnings	20a	1,140,708,815	1,818,307,263
Total Shareholders' Equity	=	23,426,973,935	23,760,189,123
Total Liabilities & Shareholders' Equity	=	386,849,889,733	351,719,340,172
Off-balance Sheet Items			
Contingent Liabilities  Acceptances & endorsements	Г	71,017,397,287	49,612,821,032
Letters of guarantee	21	31,352,564,663	32,828,176,233
Irrevocable letters of credit	22	76,207,690,971	55,470,593,578
Bills for collection Other contingent liabilities		39,354,008,948	26,470,542,968
Total	L	217,931,661,870	164,382,133,811
Other Commitments	_		
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commit	ments	-	-
Total	_		
Total off-balance sheet items including contingent liabilities		217,931,661,870	164,382,133,811
Net Asset Value per Share	43(i)	21.05	21.35
The annexed notes from 1 to 55 form an integral part of these fire $\frac{1}{2}$	nancial statemen	ts.	
	X June		
Chairman Director Director	Managing Direct	tor & CEO	
This is the consolidated balance sheet referred to in our separate report	//	Aziz Ha	for and on behalf of lim Khair Choudhury
		Charter	ed Accountants
Dhaka,		MAH	alim Gaznavi FCA
30 April 2025 DVC No:2504300097AS202004		Managi	ng Partner rolment number: 97
SHAHJALAL ISLA	MI BANK I		Tollilett Humber. 97
PROFIT AND LC			
FOR THE YEAR ENDED			
	Note	2024	2023
A	Note	Taka	Taka
Operating Income Investment Income	24a	22,192,564,823	18,129,791,800
Less: Profit paid on Deposits	25a	11,864,837,981	9,034,423,217
Net Investment Income		10,327,726,842	9,095,368,584
Income from Investments in Shares & Securities	26a	1,995,093,886	1,721,361,713
Commission, Exchange and Brokerage	27a	3,895,585,856	2,861,079,211
Other Operating Income	28a	1,490,718,625	1,536,376,195
Total Operating Income	-	7,381,398,367 17,709,125,209	6,118,817,118 15,214,185,702
Operating Expenses		,, .,	
Salaries and Allowances	29a	4,173,478,869	3,911,632,751
Rent, Taxes, Insurances, Electricity etc. Legal Expenses	30a 31a	462,492,883	385,313,991
Postage, Stamps, Telecommunication etc.	32a	2,205,580 88,154,122	2,399,713 54,839,785
Stationery, Printings, Advertisements etc.	33a	169,365,781	149,908,208
Chief Executive's Salary & Fees Directors' Fees & Expenses	34 35	16,612,000 7,872,765	16,272,000 4,343,644
Sharia'h Supervisory Committee's Fees & Expenses	36	808,100	1,073,245
Auditor's Fees	37a	690,000	1,035,000
Depreciation & Repairs of Bank's Assets Zakat Expenses	38a 39	650,638,045 285,666,628	600,330,115 243,649,917
Other Expenses	40a	1,120,696,297	956,556,170
Total Operating Expenses	-	6,978,681,070	6,327,354,539
Profit before Provision	23a	10,730,444,139	8,886,831,162
Specific Provision for Classified Investments General Provision for Unclassified Investments		5,365,741,494	1,570,920,000
General Provision for Off-balance Sheet Items		(727,522,000)	194,060,890 (31,400,000)
Provision for diminution in value of Investments in Shares		293,440,000	(5., 100,000)
Provision for Other Assets  Total Provision	41a	(14,886,000)	
Total Profit before Taxes	41d _	5,254,473,494 5,475,970,645	1,733,580,890 7,153,250,273
Provision for Taxation		., =   =   0   0   0	, -=,== 5,== 5
Deferred Tax	42a	(25,849,973)	(166,926,414)
Current Tax	42c	3,813,810,929	3,695,304,699
Net Profit after Taxation	-	3,787,960,956 1,688,009,689	3,528,378,285 3,624,871,988
Retained Earnings from previous year	Ī	1,818,307,263	1,692,161,829
Add: Net Profit after Tax		1,688,009,689	3,624,871,988
Profit available for Appropriation	=	3,506,316,952	5,317,033,817
Appropriation:			
Statutory Reserve Start-up Fund	18 15a.3	326,572,348	1,430,650,055
Dividend	13d.3	16,880,097 1,558,155,691	36,248,720 1,620,827,688
Profit against Mudaraba Perpetual Bond		464,000,000	411,000,092
Retained Earnings	20a	1,140,708,815	1,818,307,263
	=	3,506,316,952	5,317,033,817
Earnings per Share (EPS)	43a =	1.52	3.26
The annexed notes from 1 to 55 form an integral part of these fire	nancial statemen	its.	
Jan. ( ) in the	(1) (m)		
Chairman Director Director	Managing Direc		for and on behalf of
This is the consolidated balance sheet referred to in our separate repo	t of even date.		lim Khair Choudhury ed Accountants
		0	_

Payments for purchases of securities

Payments for purchases of fixed assets

Cash flows from financing activities Receipts from issuance of debt instruments

Receipts from issue of ordinary shares

Dividend paid to ordinary shareholders

Profit against mudaraba perpetual bond

Payments for redemption of debt instruments

Net cash flows from/(used in) investing activities (B)

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

Proceeds from sale of fixed assets

Purchase/sale of subsidiaries

04		
	SHAHJALAL ISLAMI BANK	2
	CACLLEL OVALCEATERAL	

DVC N0.2304300037A3202004		ICAB E	nroiment number: 97
SHAHJALAL ISLAMI	BANK	PLC.	
CASH FLOW STA FOR THE YEAR ENDED 31			
	Note	2024	2023
	Note	Taka	Taka
Cash flows from operating activities			
Investment income receipt in cash	44a	24,101,264,285	19,673,238,630
Profit paid on deposits	45a	(10,677,324,304)	(8,762,916,189)
Dividend receipts		245,302,574	216,523,735
Fees & commission receipt in cash		3,454,402,308	2,717,191,598
Recoveries on investment previously written-off		84,204,361	22,100,718
Cash payments to employees		(4,190,090,869)	(3,927,904,751)
Cash payments to suppliers		(169,365,781)	(149,908,208)
Income tax paid		(2,985,455,323)	(4,201,023,656)
Receipts from other operating activities	46a	1,489,548,104	1,535,197,977
Payments for other operating activities	47a	(2,318,717,668)	(1,961,852,413)
(i) Operating Profit before changes in operating assets & liabilities	s	9,033,767,687	5,160,647,441
Changes in operating assets and liabilities			
(Increase)/decrease in investment to customers		(28,749,459,116)	(6,020,842,463)
(Increase)/decrease in other assets	48a	(1,774,450,680)	(3,334,811,127)
(Increase)/decrease of placement with other banks & financi institutions	al	(6,289,783,850)	7,161,156,150
Increase/(decrease) in deposits from other banks		216,976,879	(43,797,884)
Increase/(decrease) of placement from other banks & financi institutions	al	(3,313,717,869)	(14,525,292,445)
Increase/(decrease) in deposits received from customers		34,739,715,886	21,445,650,400
Increase/(decrease) in other liabilities on account of customers	40	4,458,285,853	1,477,721,462
Increase/(decrease) in other liabilities	49a	568,890,275	(97,767,764)
(ii) Cash flows from operating assets and liabilities		(143,542,621)	6,062,016,330
Net cash flow from operating activities (A)=(i+ii)		8,890,225,066	11,222,663,771
Cash flows from investing activities			
Proceeds from sale of securities		1,310,157,722	1,982,799,424

Net Operating Cash Flow per Share (NOCFPS)	43(ii) =	7.99	10.08
Cash and cash equivalents at the end of the year	50a	35,481,566,967	29,652,375,666
Add: Cash and cash equivalents at the beginning of the year	_	29,652,375,666	20,618,979,706
Add: Effect of exchange rate changes on cash & cash equivalents		441,183,547	143,887,613
Net (decrease)/increase in cash and cash equivalents (A+B+C)		5,388,007,753	8,889,508,347
	Note	Taka	Taka
	Note	2024	2023

30 April 202

25	Chairman	Director	Director
		CLIATURAL AT ICLARAL	DANIK DI C

SHAHJALAL ISLAMI BANK PLC.							
STATEMENT OF CHANGES IN EQUITY							
For the year ended 31 December 2024				(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 2024	11,129,683,510	10,803,111,162	1,818,307,263	9,087,189	23,760,189,123		
Dividend for the year 2023:							
Cash Dividend Paid	-	-	(1,558,155,691)		(1,558,155,691)		
Net profit during the year	-	-	1,688,009,689		1,688,009,689		
Profit against Mudaraba Perpetual Bond	-	-	(464,000,000)		(464,000,000)		
Statutory Reserve	-	326,572,348	(326,572,348)		_		
Currency Translation Difference	-	-	-	17,810,912	17,810,912.15		
Start-up Fund	-	-	(16,880,097)		(16,880,097)		
Total Shareholders' Equity as at 31 December 2024	11,129,683,510	11,129,683,510	1,140,708,815	26,898,101	23,426,973,935		
Equity as per above					23,426,973,935		
Add: Mudaraba Perpetual Bond					5,000,000,000		
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items					3,815,666,000		
Add: Mudaraba Subordinated Bond					5,000,000,000		
Less: Adjustment for Intangible Assets					29,552,293		
Total Equity as at 31 December 2024					37,213,087,643		

(Amount in Taka) For the year ended 31 December 2023 **Particulars** Shareholders Equity " Capital Reserve Earnings 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: (324,165,530) Stock Dividend (3%) 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) 1,430,650,055 (1,430,650,055 Statutory Reserve 9,087,189 (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 Add: General Provision for Unclassified Investments & 4,190,588,000 Off-Balance Sheet Items 1,200,000,000 Add: Mudaraba Subordinated Bond

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

## LIQUIDITY STATEMENT (ASSETS & LIABILITIES MATURITY ANALYSIS)

24,540,751

34,126,236,372

	AS AT	r 31 decei	MBER 2024	1		
					(	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	2,995,303,942		-			2,995,303,942
Balance with Other Banks and Financial Institutions	14,970,032,522	6,413,128,503	-	-	11,103,102,000	32,486,263,025
Placement with Other Banks & Financial Institutions	15,140,000,000	4,955,000,000	-	310,585,416		20,405,585,416
Investments in Shares & Securities	200,000,000	-	4,091,015,261	30,482,412,000	1,527,284,492	36,300,711,753
Investments	59,168,226,626	56,478,761,779	56,478,761,779	37,652,507,853	59,168,226,626	268,946,484,663
Fixed Assets including Premises, Furniture and Fixtures	1,125,265,710	1,074,117,268	1,074,117,268	716,078,179	1,125,265,710	5,114,844,136
Other Assets	4,499,346,861	4,499,346,861	3,599,477,489	5,399,216,233	2,515,000,000	20,512,387,444
Non-Banking Assets	-	-	88,309,355		-	88,309,355
Total Assets (i)	98,098,175,660	73,420,354,412	65,331,681,153	74,560,799,681	75,438,878,828	386,849,889,733
Liabilities						
Placement from Other Banks & Financial Institutions	6,951,526,978	7,903,053,956	7,367,290,467	1,975,763,489	-	24,197,634,890
Deposits and Other Accounts	76,396,472,740	54,194,137,183	52,818,180,670	45,585,430,320	56,659,609,495	285,653,830,408
Mudaraba Bonds	-	-	1,200,000,000	-	10,000,000,000	11,200,000,000
Other Liabilities	8,042,144,254	3,386,166,002	2,116,353,751	24,549,703,512	4,232,707,502	42,327,075,021
Deferred Tax Liabilities	-	-		-	44,375,479	44,375,479
Total Liabilities (ii)	91,390,143,972	65,483,357,141	63,501,824,888	72,110,897,322	70,936,692,476	363,422,915,798
Net Liquidity Gap (i-ii)	6,708,031,688	7,936,997,271	1,829,856,265	2,449,902,360	4,502,186,351	23,426,973,936

The annexed notes from 1 to 55 form an integral part of these financial statements. 30 April 2025 HAHJALAL ISLAMI BANK PLC. AND ITS SUBSI

NOTES TO THE CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS

### AS AT AND FOR THE YEAR ENDED 31 DECEMBER 2024 1. Status of the Bank

M. A. Halim Gaznavi FCA Managing Partner ICAB Enrolment number: 97

(5,660,007,073)

(187,209,930)

(4,533,061,529)

5,000,000,000

(2,000,000,000

(411,000,092)

(1,558,155,691)

1,030,844,217

3,997,751

(447,157,691)

(231,300,086)

1,346,822,322

(2,000,000,000)

(383,315,588)

(1,296,662,158)

(3,679,977,746)

42,480,675

Total Equity as at 31 December 2023

Dhaka

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 141 (one hundred forty-one) branches, 05 (five) sub-branches, 136 (one hundred thirty-six) ATM booths, 120 (one hundred twenty) agent banking outlets and 2,777 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,

### Dhaka-1212. 1.2. Nature of Business

1.3. Offshore Banking Unit

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.

Shahjala 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 2024 there were 120 Agent Banking Outlets in 42 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 EFTIN & RTGS et P.

## banking, EFTN & RTGS etc.

1.5. Shahialal 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 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 (IFRSs) and International Accounting Standards (IASs) as adopted by the Financial Reporting Council (FRC) under the Financial Reporting Act (FRA), 2015 and, in addition to this, the Bank also compiled with the requirements of the following laws and regulations from various Government bodies:

- i) 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; 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
- amendments thereon;
- 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 PLC. (CSE) and Central Depository Bangladesh Limited (CDBL) rules and regulations;
- viii) Financial Reporting Act, 2015; and
- ix) Other applicable laws and regulations.

In case any requirement of the Banking Companies Act, 1991 (as amended 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.





**Committed to Cordial Service** 

### **FINANCIAL STATEMENTS 2024**

96

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

### 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 forwardlooking. 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. 05 (29 May 2013), BRPD circular no. 16 (18 November 2014), BRPD circular no. 15 (27 September 2017), BRPD circular no. 10 (20 February 2018), BRPD circular no. 0. 30 (21 April 2019), BRPD circular no. 17 (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 31 January 2021, BRPD circular no. 51 dated 24 March 2021, BRPD circular letter no. 3 dated 37 June 2021, BRPD circular no. 19 dated 26 August 2021, BRPD circular letter no. 5 dated 40 October 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 and BRPD circular no. 53 dated 22 December 2022, a general provision at 0.25% to 2% under different categories of unclassified loans (good/standard loans) has to be maintained regardless of objective evidence of impairment. 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, 20% for doubtful loans and 100% for bad & loss loans; and (b) cottage micro and small credits where 5% for sub-standard, 20% for doubtful loans and 100% for bad & loss loans; and 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. 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.

### vii) Other Comprehensive Income

**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 statement.

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

IFRS/IAS: As per IFRS 9, financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails 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 of guarantee will be treated as off-balance sheet item. No liability is recognised for the guarantee except the cash margin.

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.

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 Assets. 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 of guarantee, etc.) must be disclosed separately on the face of the balance sheet. xvi) Disclosure of Appropriation of Profit

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

## 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 IFRSs. 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

## xix) Revenue

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.

## xx) Sustainability and Climate related financial disclosure

IFRS/IAS: 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.

Bangladesh Bank: As per SFD circular no. 06 dated 26 December 2023, Sustainability and Climate related financial disclosure will be implemented phase by phase and full disclosure required to be made within 2027

## 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

The consolidated Financial Statements have been prepared in accordance with IFRS 10: Consolidated Financial Statements. The consolidated Financial Statements are prepared to a common financial year ending 31 December 2024.

Subsidiary is that enterprise which is controlled by the Bank. Control exists when the Bank has the power, directly or indirectly, to govern the financial and operating policies of an enterprise to obtain benefits from its activities from the date that control commences 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 consolidati

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. 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:
- lease liabilities:
- liquidity statement
- estimation of useful life of fixed assets and its depreciation; and
- going concern assumption

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

2.7.2 Investments in Shares and Securities

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

### **Bangladesh Government Investment Sukuk**

estment in Bangladesh Government Investment Sukuk is reported at cost price.

### Mudaraba Perpetual Bond

Investment in Quoted Securities

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. Mudaraba Subordinated Bond

### Investment in Mudaraba Subordinated Bond is reported at cost price.

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 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

**Derivative Investments** 

Investment in subsidiary is accounted for under the cost method of accounting in the Bank's financial statements in accordance with the IAS 27: Separate Financial Statements, IFRS 3: Business Combinations, IAS 36: Impairment of Assets and IFRS 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							
	Initial	Measurement after Initial					

Investment Class	Initial Recognition	Measurement after Initial Recognition	Recording of Changes
Govt. Treasury Securities - BGIIB/BGIS/BGSSB	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	

### 2.7.3 General Investments

Investments are recognized 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 net off with investments.

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 and followed up.

Investments are stated in the Balance Sheet after 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 Bank BRPD 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 19 March 2020, BRPD circular no. 16 dated 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 31 January 2021, BRPD circular letter no. 5 dated 24 March 2021, BRPD circular no. 13 dated 27 June 2021, BRPD circular no. 19 dated 26 August 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 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, BRPD circular no. 11 dated 20 June 2023 and BRPD circular no. 87 provision are given below:

Development (0/1) of Development Development

## The rates of provision are given below

		Per	Percentage (%) of Provision Requirement					
Particulars		Un-cla	ssified	Classified				
		Standard	SS	DF	BL			
Cottage, Mi	icro & Small Investments Under CMSME	0.25%	0.25%	5%	20%	100%		
Medium En	terprise Financing under SMEF	0.25%	0.25%	20%	50%	100%		
	Investment to Professional	2%	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	to Stock Dealers & Stock Broker	1%	1%	20%	50%	100%		
Credit Card		2%	2%	20%	50%	100%		
All Other Investments		1%	1%	20%	50%	100%		
Staff Investment		0%	0%	20%	50%	100%		
Off-balance	Sheet Exposures	1%	N/A	N/A	N/A	N/A		

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 asset, 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 re
- 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

All fixed assets including premises, furniture and fixtures are stated at cost less accumulated depreciation as per IAS 16. Property, Plant and Equipment. 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 recognised 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 (b) Any costs directly attributable to bringing the asset to the location and condition necessary for it

to be capable of operating in the manner intended by management; (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 profit or loss as incurred.

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

Name of the Assets	Rates of Dep. (%)	Method of Dep.
Building	2.50	Straight line
Furniture & Fixtures other than residence	10	Straight line
Furniture & Fixtures - residence	20	Straight line
Office Equipment	20	Straight line
Computer & Network Equipment	20	Straight line
Vehicles	20	Straight line
Books	20	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

depreciation rates are as follows:

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 irment losses b. Software

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.

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 on a lease by lease basis. 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. 2.7.8 Impairment of Fixed Assets

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 halonce sheet date. balance sheet date.

### 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 loss.

Other assets include all other financial assets and include fees and other unrealised income receivable, advance for operating

2.7.11 Inventories 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. Liabilities and Provisions

### 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

2.8.3 Mudaraba Perpetual Bond

The Bank issued floating rate non-convertible Mudaraba Subordinated Bond of BDT 400 crore (Fully redeemed), BDT 600 crore and BDT 500 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.

## **Current Tax**

Provision for current income tax has been made at 37.50% as prescribed in the Finance Act, 2024 on the accounting profit made by the Bank after considering some of the add backs to income and disallowances of expenditure and provisions as per Income Tax ACT, 2023 in compliance with IAS 12: Income Taxes. Deferred Tax 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 Recognition of Taxable Temporary Difference 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 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). Measurement

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** Authorised capital is the maximum amount of share capital that the Bank is authorised by its Memorandum and Articles of

Paid-up capital represents total amount of share capital that has been paid in full by the ordinary shareholders. Holders 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 creditors 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 Companies Act, 1991 (amended thereon) until such reserve equals to its paid-up capital together with the share premium. Statutory reserve is transferred in yearly basis.

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. 2.10. Contingencies and commitments

Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or any present obligation 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 never be realised. 2.11. Operating Segment

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

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 ssued 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.

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

## Income on investments in securities is recognised on accrual basis. This income includes profit on Bangladesh Government

Income on Investments in Securities

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 on Shares** Dividend income from investments in shares is recognised when the Bank's right to receive dividend is established. It is

recognised whena. It is probable that the economic benefits associated with the transaction will flow to the entity; and

b. The amount of the revenue can be measured reliably. Fees, Commission and Exchange Income

Profit on placement with other Banks & Financial Institutions is accounted for on accrual basis.

### of effecting the transactions. Other Operating Income

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. **Finance Income and Costs** 

Profit Paid on Deposits As per agreement between the Mudaraba depositors and the Bank in line with Mudaraba Principle, the Mudaraba depositors ed to get minimum 65% of the investment income earned through deployment of Mudaraba Fund as per weightag

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)

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

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

are entured 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 2024, the Bank paid 75.47% of Investment Income earned through deployment of Mudaraba Fund. Mudaraba Depositors do not share 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. **Other Operating Expenses** 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 2024**

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

Independing the Design of the State of the S

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

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

### 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\$). Foreign Currency Translation

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.

### Commitment

tments 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

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 following basis:

- 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
- g) 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

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.

2.21. Off-balance Sheet Items 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 2024.

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.

"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 SJIBL's officers and sub-staff, to allow short-term quard/grant for the unexpected and certain needs of the staff of SJIBPLC and their family like actions the initial treatment marriage expressed.

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. Hospitalization Insurance

## The Bank operates a health insurance scheme to its confirmed employees and their respective spouses and children at rates

**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 2.25. Reconciliation:

## 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 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.

## Accounts with regard to interbank are reconciled regularly and there are no material differences which may affect the financial

## 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
- 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; v) 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

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 Bank. In addition, the Bank is a large following releases the production of the band control of the bank is a large following releases the production of the band control of the band contr 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

(cisix) Core Risk Areas of Banking industry i.e., i) Internal Control and Compliance Risk; ii) Foreign Exchange Risk; iii) Investment (Credit) Risk; iv) 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 Tore 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.

Islami Bank PtC. 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, he 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.
- Failure in business of the customer.
- Encompassing a blend of Banking and non-Banking service. Investment either too liquid or of questionable quality.
- Competition from other commercial Banks
- 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 by the Bangladesh Bank.

DESEMBERALD CHART OF A CHART OF A

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 organizational 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 mangement 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 12 (Twelve) meetings during the year 2024. The key agenda of the meetings were liquidity position, pricing, risk related to the Balance Sheet, maintaining CRR & SLR along with other BASEL liquidity ratio, Economic Outlook & Market Status and Rate of Profit (Interest). For managing Balance Sheet risk properly, the Bank has already prepared a policy Guidelines on

### the Asset Liability Management in light with the guidelines of Bangladesh Bank. d) Money Laundering Risk 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 (BRIU) 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 Deputy Managing Director as Chief Anti-Money Laundering Compliance Officer (CAMLCO) and the committee established a robust AML/CTC Compliance Program comprising Policy, Procedure, Control and ensures implementation of the same through the trained personnel of Head Office and Branches & Sub-Branches. The Bank has already subscribed Sanction Screening Software (S3), Adverse Media News, 'Seasearcher' service from Lloyd's List Intelligence for vessel tracking & container tracking and 'Global Trade Tracker (GTT)' from Zen Innovations AG, Switzerland in order to appetite 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 Shahjala 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, SJIBPLC 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

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, BRPD circular no. 09 dated 17 September 2015 and BRPD Financial Institutions", BRPD circular no. 21 dated 20 May 2010, BRPD circular no. 09 dated 17 September 2015 and BRPD circular no. 10 dated 19 June 2023 of Bangladesh Bank for maintaining "Guideline on ICT Security - Version A.O", 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 etc. The customers of SJIBPLC are enjoying 24 hours Banking facilities through Internet Banking and Mobile Application with different services like other bank fund ransfer, utility bill payment, transfer to Mobile Financial Services (MFSs), etc. In addition, SWIFT, SJIBL Visa Debit and Credit 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. For better and smooth management of it internal operations, the bank has developed different suction using it in-house resources. 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.

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 SJIBPLC 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:

- Identification of gap in policy and procedures with the Business and its Operation.
- b. Identification of breach in policy and procedures against internal and regulatory policies & procedures. Assessment of qualitative and quantitative risk of the Business.
- d. 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 malpractice, fraud and forgeries occurred in the Bank. Shahjalal 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-scala or anti-state or detrimental/subversive activities. Check with Bangladesh Bank's Corporate Memory 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.

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 1 Presentation of Financial Statements

The financial statements of the Bank have been prepared in accordance with the following International Financial Reporting Standards (IFRSs) & International Accounting Standards (IASs) as adopted by the Financial Reporting Council (FRC) 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. In case any requirement of the Banking Companies Act, 1994. In case any requirement of the Banking Companies Act, 1994. In case the same of the Banking Companies Act, 1994. In 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

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
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

### \*Subject to departure disclosed in note no. 2.1. 2.31. Director's Responsibilities on Financial Statement

Shahjalal Islami Bank Securities Limited Subsidiary

13 Fair Value Measurement

17 Insurance Contracts

18 S2 Climate-related Disclosures

16 Leases

S1

14 Regulatory Deferral Accounts

12 Disclosure of Interests in Other Entities

15 Revenue from Contracts with Customers

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

General Requirements for Disclosure of Sustainability-related Financial

The Board of Directors accept their responsibility for the preparation and fair presentation of these financial statements. 2.32. Reporting Period

Relationship

### The Financial Statements cover one calendar year from 01 January to 31 December 2024. 2.33. Auditor of the Subsidiary

Name of the Subsidiary

13

16

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

The Bank's operating environment during the year 2024 were impacted by a number of events primly domestic issues likes tight liquidity for both local and foreign currency, High inflation, foreign exchange interventions, high non-performing loans (NPLs), slow loan recoveries, sluggish deposit and credit growth, and increased public cash holdings stemming from diminished confidence in the banking sector. 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

### 2.36. Disclosure on IFRS S1 & IFRS S2

In line with global advancements in sustainability reporting, Shahjalal Islami Bank PLC recognizes the significance of providing transparent, reliable, and decision-useful information on sustainability-related and climate-related risks and opportunities. While implementation of these standards will follow a phase-wise approach as outlined in the relevant Bangladesh Bank while implementation of these standards will notify a pinsterwise approach as outlined in the Televisian Ballik circular, the Bank remains committed to progressively adopting the principles of IFRS 51 and 52 in its sustainability disclosures. With a strong focus on capacity building, system preparedness, and stakeholder engagement, the Bank aims to gradually integrate sustainability and climate-related information into its overall reporting framework. Simultaneously, it continues to align its strategies with national regulatory frameworks while working towards broader convergence with global best practices, including the ISSB standards.

### 2.37. Implementation of IFRS 9 - Expected Credit Loss (ECL) Framework

In line with BRPD Circular Letter No. 03 dated 23 January 2025 issued by Bangladesh Bank, Shahjalal Islami Bank PLC has initiated steps toward implementing the ECL-based investment classification and provisioning framework under IFRS 9. In this regard, the bank has presented the circular to the Board and formed the necessary committee to implement IFRS 9. The Bank is committed to full compliance by the stipulated deadline of 2027 and is currently working on system enhancements, capacity building, and model development to ensure a smooth transition.

### 2.38. Date of Authorization

The financial statements were authorized by the Board of Directors on 30 April 2025

### 2.39. General Information

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

ii. F	Figures of previous year have I	of previous year have been rearranged wherever necessary to conform to current year's presentation.					
					31.12.2024	31.12.2023	
					Taka	Taka	
3	Consolidated Cash in Hand	(including Foreign	Currencies)				
	Shahjalal Islami Bank PLC.			(Note-3a)	2,995,303,942	2,247,682,953	
	Shahjalal Islami Bank Securit	ies Ltd.			-	-	
					2,995,303,942	2,247,682,953	
3a	Cash in Hand of the Bank (	including Foreign C	urrencies)				
	In Local Currencies				2,929,154,053	2,233,502,027	
	In Foreign Currencies			(Note-3a.1)	66,149,889	14,180,926	
					2,995,303,942	2,247,682,953	
3a.1	In Foreign Currencies						
	Foreign Currency	Amount inFC E	xchange Rate (Mid Rate)				
	USD	519,799.87	120.0000		62,375,984	13,841,980	
	Euro	1,603.76	125.1360		200,688	338,946	
	SAR	111,800.00	31.9608		3,573,217	-	
					66,149,889	14,180,926	
4	Consolidated Balance with	Bangladesh Bank a	and its agent l	oank(s)			
	Shahjalal Islami Bank PLC.			(Note-4a)	20,112,112,890	23,432,585,249	
	Shahjalal Islami Bank Securit	ies Ltd.			-	-	
					20,112,112,890	23,432,585,249	
4a	Balance with Bangladesh E		oank(s)				
	Balance with Bangladesh E	•					
	In Local Currencies	ounk			14,522,706,789	8,096,973,848	
	In Foreign Currencies				5,275,766,270	15,108,715,734	
	•			'	19,798,473,059	23,205,689,582	
	Balance with Sonali Bank F	LC. as agent of Bar	ngladesh Bank		15,750,175,005	25,205,005,502	
	In Local Currencies				313,639,831	226,895,667	
	In Foreign Currencies				-	-	
					313,639,831	226,895,667	

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

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.

20,112,112,890 23,432,585,249

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

Required Reserve	11,103,102,000	9,920,444,000
Actual Reserve held with Bangladesh Bank (in Local Currencies)*	14,574,267,564	11,079,830,083
CRR Surplus	3,471,165,564	1,159,386,083
Maintained (%)	5.25%	4.47%

\*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

	abilities equired Reserve		15,347,716,000	13,644,581,000
Ac	ctual Reserve held	(Note-4a.4)	34,177,829,337	26,773,874,704
SL	LR Surplus		18,830,113,337	13,129,293,704
М	laintained (%)		12.25%	10.79%
4a.4 Co	omponents of Statutory Liquidity Ratio			
Ca	ash in Hand	(Note-3a)	2,995,303,942	2,247,682,953
Ва	alance with Sonali Bank PLC. as agent of Bangladesh Bank	(Note-4a)	313,639,831	226,895,667
Ex	ccess CRR	(Note-4a.2)	3,471,165,564	1,159,386,083
Ba	angladesh Government Investment Sukuk (BGIS)	(Note-7a)	26,897,720,000	22,639,910,000
Re	efinance Fund (with Bangladesh Bank)	(Note-6a.1)	500,000,000	500,000,000
			34,177,829,337	26,773,874,704

5.	Consolidated Balan	ce with Other Banks and F	inancial Institutions		
	Inside Bangladesh				
	Shahjalal Islami Bank	PLC.	(Note-5a	.1) 7,248,803,296	2,217,432,070
	Shahjalal Islami Bank	Securities Ltd.		260,362,016	386,922,871
				7,509,165,312	2,604,354,941
	Less: Inter Company	Transaction		150,140,409	363,822,654
				7,359,024,903	2,240,532,287
	Outside Bangladesh				
	Shahjalal Islami Bank	PLC.	(Note-5a	.2) 5,125,346,839	1,754,675,394
	Shahjalal Islami Bank	Securities Ltd.		-	-
				5,125,346,839	1,754,675,394
				12,484,371,742	3,995,207,681

## Balance with Other Banks and Financial Institutions of the Bank

1 Inside Bangladesh	:	12,374,130,133	3,372,107,404
	· ·	12,374,150,135	3,972,107,464
Outside Bangladesh	(Note-5a.2)	5,125,346,839	1,754,675,394
Inside Bangladesh	(Note-5a.1)	7,248,803,296	2,217,432,070

## Current Account

Compliance Status

Complied \*

Not Applicable

Not Applicable

Not Applicable

Complied \*

Complied \*

Name of the Auditor

M/s. K. M. Hasan & Co., Chartered Accountants

Complied

Complied

Sonali Bank PLC. (other than as agent of Bangladesh I	Bank)	91,297,443	21,302,328
National Bank Limited (Narayangonj Branch)		2,489	2,489
Standard Chartered Bank (Uttara Branch)		19,353,292	22,360,413
Agrani Bank PLC. (Islami Banking Wing)		12,451,735	12,089,358
Offshore Banking Unit		21,901,069	6,787,150
		145,006,029	62,541,738
Less: Offshore Banking Unit		21,901,069	6,787,150
		123,104,960	55,754,588
Mudaraba Special Notice Deposit			
Export Import Bank of Bangladesh Limited		4,422,468	8,445,528
Trust Bank Limited (Dilkusha Corporate Branch)		37,883,377	8,991,763
Prime Bank PLC. (Islami Banking Branch)		10,113,384	400,364,546
Social Islami Bank PLC.		248,184	6,196,767
Agrani Bank PLC. (Islami Banking Wing)		244,040,893	191,962,879

SOCIAL ISIAITII BATIK PLC.	240,104	0,190,707
Agrani Bank PLC. (Islami Banking Wing)	244,040,893	191,962,879
AB Bank PLC. (Islami Banking Branch)	24,252	24,827
Jamuna Bank PLC. (Naya Bazar Islami Banking Branch)	3,107,811	3,133,941
Bank Alfalah (Islami Banking Branch)	2,766,501	2,760,825
Al-Arafah Islami Bank PLC.	6,578,214	6,472,287
Southeast Bank PLC. (Islami Banking Branch)	1,000,270,822	171,337
City Bank PLC. (Islamic Banking Branch)	1,305,826,182	5,771,963
Islami Bank Bangladesh PLC.	187,382	22,121,217
Mercantile Bank PLC. (Islami Wing Main Branch)	700,092,705	94,775
Premier Bank PLC. (Mohakhali Branch-Islami Banking Wing)	428,476	421,611
Dhaka Bank PLC. (Islami Banking Branch)	8,423,458	501,318,148
Midland Bank PLC. (Islami Banking Branch)	301,469,421	1,510,583
United Commercial Bank PLC. (Islami Banking Branch)	796,226	843,860
Mutual Trust Bank PLC. (Islami Banking Branch)	538,158	521,596
National Credit and Commerce Bank PLCIslamic Banking Branch Gulshan	3,498,440,995	1,000,500,000

7,125,658,908

7,248,803,296

21,627

1,921

15.881 39,429 2,161,628,453

18,587

15,061

15,381

49,029

2,217,432,070

## 5a.2 Outside Bangladesh (Nestra Assertats) [as at 21 December 2024]

**Mudaraba Savings Deposit** 

Social Islami Bank PLC.

Al-Arafah Islami Bank PLC.

Islami Bank Bangladesh PLC.

<ul> <li>Outside Bangladesh (Nostro Accounts)</li> </ul>	[as at 31 Decembe	er 2024]		
Current Account	Currency	F.C. Amount	Rate	Amount in Taka
Standard Chartered Bank, NY	USD	5,957,749.94	120.0000	714,929,993
Mashreq Bank PSC, NY	USD	6,039,387.40	120.0000	724,726,488
Standard Chartered Bank, Mumbai	USD	222,198.53	120.0000	26,663,824
Habib American Bank, USA	USD	637,965.19	120.0000	76,555,823
ICICI Bank, Hong Kong	USD	31,857.22	120.0000	3,822,866
WACHOVIA BANK, NY, USA	USD	3,030,723.65	120.0000	363,686,838
Commerzbank AG Frankfurt	USD	703,535.14	120.0000	84,424,217
Bank Aljazira	USD	770.80	120.0000	92,496
JPMorgan Chase Bank N.A., NY, USA	USD	18,335,025.18	120.0000	2,200,203,022
Citibank N.A., NY, USA	USD	1,114,107.19	120.0000	133,692,863
Sonali Bangladesh UK Ltd.	USD	71,392.00	120.0000	8,567,040
AB Bank Ltd. Mumbai	ACUD	1,086,869.88	120.0000	130,424,386
Standard Chartered Bank, Mumbai	ACUD	928,617.43	120.0000	111,434,092
Standard Chartered Bank, Colombo	ACUD	7,762.01	120.0000	931,441
ICICI Bank, Mumbai	ACUD	121,996.60	120.0000	14,639,592

PAGE 04





# Shahjalal Islami Bank PLC. Committed to Cordial Service

### **FINANCIAL STATEMENTS 2024**

200	THE AND CONTROL PROPERTY OF THE PROPERTY OF TH	PEROCEO	COCOCOCO	POTO COCOCOCOCO	UD GEOTE CENTRAL	OCHOGO	SCEEDAR CERCAR CERCAR CERCER CERCER CERCER CERCER CERCER CERCERCER CERCER CERCE
	Current Account Habib Metropoliton Bank Ltd.	<b>Currency</b> ACUD	F.C. Amount 239,411.5		Amount in Taka 28,729,382		31.12.2024 31.12.2023 Taka Taka
	United Bank of India, Kolkata Sonali Bank Ltd. ACU, Kolkata	ACUD ACUD	216,792.5	120.0000	26,015,102 28,397,858	7a.3	Sukuk is an Islamic financial certificate, similar to a conventional bond, and structured to generate returns in compliance with Islamic finance principles. The government raised the fund through issuing the Bangladesh Government
	Bank of Bhutan Ltd. Main Branch AXIS Bank Ltd. India	ACUD ACUD	26,767.2 540,461.3	120.0000	3,212,069 64,855,356		Investment Sukuk (BGiS) in December 2020 & June 2021 for Tk. 80 billion for implementation of a water-supply project titled "Safe Water Supply for the Whole Country" @4.69% for 5 years' tenure and in December 2021 for Tk. 50 billion for a
	MCB Bank Limited HDFC Bank Ltd., Mumbai	ACUD ACUD	200,843.2	120.0000	24,101,194 93,530,600		project titled "Need Based Infrastructure Development of Government Primary School Project (1st Phase)" @4.65% for 5 years' tenure, in April 2022 for Tk. 50 billion for a project titled "IRIDP-3 Social Impact Sukuk" @4.75% for 5 years' tenure and in June 2024 for Tk. 10 billion for a project titled "CDWSP Social Impact Sukuk" @10.40% for 5 years' tenure. SJIBL,
	Nabil Bank Limited, Kathmandu, Nepal Standard Chartered Bank, Frankfurt	ACUD EURO	35,732.° 91,135.9	120.0000	4,287,863 11,404,389		in view of diversifying its investment portfolio, maintaining Statutory Liquidity Ratio (SLR) requirement as well as pile up Stock of High Quality Liquidity Assets, participated in all 03 (three) auctions and received an allocation for investment of (i) in December 2020 Tk. 369.56 crore (Taka three hundred sixty-nine crore and fifty-six lac only) fixed rental rate
	Commerzbank AG	EURO	441,472.3	125.1360	55,244,080		@4.69% per annum (ii) in June 2021 Tk. 496.20 crore (Taka four hundred ninety-six crore and twenty lac only) fixed rental rate @4.69% per annum and (iii) in December 2021 Tk. 614.01 crore (Taka six hundred fourteen crore and one lac only)
	JPMorgan Chase AG, Frankfurt Sonali Bangladesh UK Ltd.	EURO	384,986.2 10,000.0	00 125.1360	48,175,633 1,251,360		fixed rental rate @4.65% per annum (iv) in April 2022 Tk. 984.22 crore (Taka nine hundred eighty four crore and twenty two lac only) fixed rental rate @4.75% per annum (v) in June 2024 Tk. 225.78 crore (Taka two hundred twenty five crore and seventy eight lac only) fixed rental rate @10.40% per annum.
	Standard Chartered Bank,Tokyo Habib Bank AG Zurich	YEN	11,315,822.7 37,743.	11 133.2000	8,606,815 5,027,382	7- 4	Mudaraba Perpetual Bond
	ICICI Bank, Canada Bank Aljazira, KSA	CAD SAR	13,263.6 1,370,741.9	99 31.9608	1,104,459 43,810,011		Al-Arafah Islami Bank PLC. 450,000,000 450,000,000
	Riyad Bank, KSA Standard Chartered Bank, London	SAR GBP	758,441.3 52,627.7		24,240,393 7,944,678		1,527,284,492 1,527,284,492 Mudaraba Subordinated Bond
	JPMorgan Chase Bank N.A., London Sonali Bangladesh UK Ltd.	GBP GBP	15,911.0 10,000.0		2,401,935 1,509,600		IBBL Mudaraba Subordinated Bond
	Mashreq Bank PSC, UAE Emirates Islamic Bank PJSC, Dubai	AED AED	1,106,713.8 57,269.9		36,158,223 1,871,092		ABL 3rd Mudaraba Subordinated Bond 600,000,000 800,000,000  IBBPLC 5th Mudaraba Subordinated Bond 2,500,000,000
	Standard Chartered Bank, China	CNY	527,389.0	16.4440	8,672,385 <b>5,125,346,839</b>		3,940,000,000 2,360,000,000
	Currency-wise Distribution:			=		7a.6	Investments in Shares & Securities (at cost) Quoted
	Foreign Currency USD		Г	Amount in Taka 4,337,365,469	Composition 84.63%	1	The ACME Laboratories Limited         67,720,872         49,116,095           Active Fine Chemicals Ltd.         60,709,192         60,709,192           Aftab Automobiles Limited         54,174,441         72,694,437
	ACUD			530,558,935	10.35%		AIBL 1st Islamic Mutual Fund 44,927,560 72,760,284 Dhaka Electric Supply Company Ltd. 125,754,826 125,754,826
	EURO YEN			116,075,463 8,606,815	2.26% 0.17%		Export Import Bank of Bangladesh PLC. 158,158,884 158,148,898 Generation Next Fashions Limited 25,741,813 25,741,813
	CHF CAD			5,027,382 1,104,459	0.10% 0.02%		Meghna Petroleum Limited         20,719,351         103,596,757           RAK Ceramics (Bangladesh) Limited         49,814,878         49,814,878
	SAR			68,050,404	1.33%		Square Textile Ltd.         100,604,069         82,481,825           The Dacca Dyeing & Mfg. Co. Limited         102,948,339         102,948,339
	GBP AED			11,856,213 38,029,314	0.23% 0.74%		Titas Gas Transmission and Distribution Co. Ltd         240,881,514         240,881,514           Prime Islami Life Insurance Ltd.         47,262,250         47,262,250
	CNY			8,672,385 <b>5,125,346,839</b>	0.17%		Singer Bangladesh Limited         88,910,881         88,910,881           Square Pharmaceuticals Ltd.         188,977,997         188,977,997
	Please see <b>Annexure-C</b> for detailed comparati	ive statement o	= of 2024 & 2023 of f				Silva Pharmaceuticals Limited         48,788,156         48,788,156           Robi Axiata Limited         142,756,117         142,756,117
5a.3	In accordance with Bangladesh Bank Foreign 677 dated 13 September 2005, the quarterly r	eview of Nostro	Accounts for the	quarter ended 31 De	cember 2024 reflect		Linde Bangladesh Ltd.     75,143,517     75,143,517       Power Grid Company of Bangladesh Ltd.     123,322,659     123,322,659       Lub-rref (Bangladesh) Limited     69,212,179     69,212,179
	the true state of the Nostro Account entries been given by the Auditor. The status of all ou						Lub-riet (Bangladesh) Limited 95,212,179 o9,212,179 Mir Akhter Hossain Limited 95,652,768 87,290,575 ACI Limited 44,635,402 44,635,402
	As at 31 December 2024	As per Bar		As per Correspo			ACI Formulations Limited 91,841,140 91,841,140 Grameenphone Ltd. 79,366,868 14,420,277
		lo. Amount			Credit Entries No. Amount		Apex Tannery Limited         13,619,478         13,619,478           BSRM Steels Limited         6,666,609         6,666,609
	More than 03 months but less than 06 months	3 11,079,676 -	611 27,435,105	24 8,653,850	554 50,490,236		Aamra Technologies Limited         6,642,625         6,642,625           ADN Telecom Limited         6,603,045         13,232,555
	More than 06 months but less than 09 months More than 09 months but less than 12 months	-	-				Crown Cement PLC.         37,148,434         27,526,229           Energypac Power Beneration Limited         29,171,775         29,171,775           Class Hardward Park Hardward         33,736         33,736
	More than 12 months	3 11,079,676	611 27,435,105	24 8,653,850	554 50,490,236		Global Islami Bank Limited 13,173,669 13,173,670 IFAD Autos Limited 24,142,177 24,142,177
	As at 31 December 2023	As per Bai	ak's Pook	As per Correspo	Amount in US\$	1	LafargeHolcim Bangladesh Limited       110,211,607       110,074,700         Summit Alliance Port Limited       45,420,021       48,240,857         Agricultural Marketing Company Ltd. (Pran)       16,586,180       16,586,180
	<u> </u>	Debit Entries	Credit Entries	Debit Entries	Credit Entries		10,360,160   10,
	Up to 3 months  More than 03 months but less than 06 months				<b>No. Amount</b> 471 20,854,089		LankaBangla Securities Limited         4,999,989         4,999,989           Fareast Islami Life Insurance Co. Ltd.         6,612,721         3,482,952
	More than 06 months but less than 09 months More than 09 months but less than 12 months	-	-	-			Union Bank Limited         25,711,346         25,711,346           Eastern Housing Limited         83,284,392         -
	More than 12 months	-	-		-		Shasha Denims Limited         10,810,004         -           Agro Organica PLC         -         36,940
	6	5,850,000	347 12,170,788	31.12.2024	31.12.2023	•	Agni Systems Ltd.         -         26,617,488           The IBN SINA Pharmaceutical Industry Ltd.         -         31,346,168
5a.4	Maturity-wise groupings of Balance with Other B	Banks and Finar	icial Institutions	Taka	Taka		MJL Bangladesh Limited         -         82,688,225           IT Consultants Limited         -         22,930,714
	On Demand Not more than 03 months			123,108,508.19 12,251,041,627	55,759,001 3,916,348,463		BDCOM Online Ltd.   1,774,623   i) Total 2,684,544,594 2,739,251,089
	More than 03 months but less than 01 year More than 01 year but less than 05 years			-	5,510,540,405		Un-Quoted           Investment A/C - SWIFT Membership Share         19,797,767         11,758,622
	More than 05 years			12,374,150,135	3,972,107,464		CWT - Community Bank Shariah Fund         20,000,000         20,000,000           ii) Total         39,797,767         31,758,622
6	Consolidated Placement with Other Banks	& Financial Ir	stitutions	12,374,130,133	3,972,107,404	:	Grand Total  2,724,342,361  Please see Annexure-A for details regarding unrealised gain/(loss).
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.		(Note-6a)	20,405,585,416	14,115,801,566	8	Consolidated Investments
6a	Placement with Other Banks & Financial Ir	actitutions of	the Pank	20,405,585,416	14,115,801,566		Shahjalal Islami Bank PLC.         (Note-8a)         249,762,935,844         231,683,099,579           Shahjalal Islami Bank Securities Ltd.         3,353,974,992         4,287,627,656
oa	Placement with Other Banks Placement with Financial Institutions	istitutions of	(Note-6a.1) [ (Note-6a.2)	19,350,585,416	13,060,801,566		Less: Inter Company Transaction         253,116,910,836         235,970,727,235           1,427,507,491         1,833,488,452
	Flacement with Financial institutions		(Note-oa.2)	1,055,000,000 <b>20,405,585,416</b>	1,055,000,000 <b>14,115,801,566</b>		
6a.1	Placement with other Banks Mudaraba Term Deposits-Other Banks		-				Shahjalal Islami Bank PLC. (Note-8a) 19,183,548,819 10,067,701,645 Shahjalal Islami Bank Securities Ltd.
	ICB Islamic Bank Limited Export Import Bank of Bangladesh PLC.			310,585,416 1,000,000,000	310,801,566 3,250,000,000		19,183,548,819 10,067,701,645 270,872,952,164 244,204,940,428
	Bangladesh Bank (Refinance Fund) Pubali Bank PLC. (Islami Banking Wing) Standard Bank PLC.			500,000,000 2,000,000,000 2,000,000,000	500,000,000 1,000,000,000 1,000,000,000	8a	Investments of the Bank
	The Premier Bank PLC. (Islami Banking Wing) Jamuna Bank PLC. (Islami Banking Branch)			1,500,000,000	2,000,000,000		Country-wise Classification of Investments: Inside Bangladesh
	National Credit and Commerce Bank PLC. (I: Branch)	slami Banking		-	2,000,000,000		Gross Murabaha, Bai-Muajjal etc.         262,528,238,728         241,304,576,445           Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or         12,765,302,884         9,621,476,865
	Social Islami Bank PLC. United Commercial Bank PLC. (Islami Banking	g Branch)		1,000,000,000	-		unearned income)         249,762,935,844         231,683,099,579
	Mercantile Bank PLC. (Islami Banking Wing) Islami Bank Bangladesh PLC			2,000,000,000 11,910,585,416	13,060,801,566		Net Bills Purchased and Discounted         (Note-8a.2)         19,183,548,819         10,067,701,645           Outside Bangladesh
	FC Mudaraba Term Deposits-Other Banks United Commercial Bank PLC.			3,840,000,000	. 5,550,601,300	1	268,946,484,663 241,750,801,224  As per letter # 178/FRC/APR/2021/27(45) dated 09 December 2021 issued by the Financial Reporting Council (FRC)
	United Commercial Bank PLC. Mutual Trust Bank PLC			3,840,000,000 3,600,000,000 <b>7,440,000,000</b>			regarding the compliance of BRPD Circular Letter # 04 dated 04 January 2021 and BRPD Circular Letter # 35 dated 06 July 2021, the current status of the Bank is as follows: [Following information is furnished on the basis of data during
6a.2	Placement with Financial Institutions		=	19,350,585,416	13,060,801,566		the period from January to December 2024]  Particulars  Ocompliance of BRPD Circular Letter # 04*  Compliance of BRPD Circular Letter # 35**  No of Compliance of BRPD Circular Letter # 35**
	<b>Mudaraba Term Deposits-Financial Institutio</b> Industrial and Infrastructure Development Fir		y Limited	135,000,000	135,000,000		No. of Files         % of Compliance         No. of Files         % of Compliance           Complied Files         592         99%         592         100%
	Union Capital Limited Phoenix Finance & Investments Limited			250,000,000 370,000,000	250,000,000 370,000,000		* BRPD Circular Letter # 04: Regarding the collection of audited financial statements and statutory audit report for sanctioned/renewed investments. [ According up to date Gazette ]
	Premier Leasing International Limited			300,000,000 1,055,000,000	300,000,000 1,055,000,000		sanctionea/reneweed investments. Laccording up to date Gazette J  ** BRPD Circular Letter # 35: Regarding the verification of audited financial statements through Document Verification System (DVS) developed by ICAB.
6a.3	Maturity-wise groupings of Placement wit	h Other Banks	and Financial Ir	20,405,585,416 nstitutions	14,115,801,566		Maturity-wise Classification of Investments With a residual maturity of:
	On Demand Not more than 03 months			20,095,000,000	13,805,000,000		With a residual instantly of the payable on Demand         59,168,226,626         53,185,176,269           Not more than 03 months         56,478,761,779         50,767,668,257
	More than 03 months but not more than 01 y More than 01 year but not more than 05 year			310,585,416	- 310,801,566		Over 03 months but not more than 01 year         56,478,761,779         53,185,176,269           Over 01 year but not more than 05 years         37,652,507,853         38,680,128,196
-	More than 05 years		L =	20,405,585,416	14,115,801,566	] :	Over 05 years         59,168,226,626         45,932,652,233           268,946,484,663         241,750,801,224
7	Consolidated Investments in Shares & Sect Government Shahjalal Islami Bank PLC.	urities	(Note-7a.i) [	27.462.442.000	24 520 040 000	8a.2	Bills Purchased and Discounted       Payable inside Bangladesh     5,633,430,088     4,515,002,650
	Shahjalal Islami Bank Securities Ltd.		(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	27,462,412,000 - 27,462,412,000	24,639,910,000 - <b>24,639,910,000</b>		Payable outside Bangladesh         13,588,541,510         5,919,353,933           Gross Bills Purchased and Discounted         19,221,971,598         10,434,356,583
	Others Shahjalal Islami Bank PLC.		- (Note-7a ii) [				Less: Profit receivable on Bills Purchased and Discounted         38,422,779         366,654,938           Net Bills Purchased and Discounted         19,183,548,819         10,067,701,645
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.		(Note-7a.ii)	8,838,299,753 2,093,255,676 <b>10,931,555,429</b>	7,310,952,402 2,131,804,878 <b>9,442,757,280</b>	J Ga.	Maturity-wise Classification of Bills Purchased and Discounted Re-payable:
7-	Investments in Shares 9.5- 11.	Rank	=	38,393,967,429	34,082,667,280		Within 01 month         3,926,872,443         2,060,858,527           Over 01 month but less than 03 months         5,473,066,478         2,872,315,279
7a	Investments in Shares & Securities of the I i) Government		A1 . = F	20.00=-	24.50-	1	Over 03 months but less than 06 months         3,982,504,735         2,090,054,861           06 months or more         5,801,105,163         3,044,472,977
	Bangladesh Government Investment Sukuk Bangladesh Government Shariah based Sp		(Note-7a.3) (Note-7a.2)	26,897,720,000 564,692,000	24,639,910,000		19,183,548,819 10,067,701,645
	ii) Others  Mudaraba Perpetual Bond		(Note-7a.4)	1,527,284,492	<b>24,639,910,000</b> 1,527,284,492		Investments on the basis of significant concentration  Investments to allied concern of Directors (Note-54.5) 1,857,410,253 2,159,203,672  Investments to Evacuation (Officers 2,000,000,000,000,000,000,000,000,000,0
	Mudaraba Subordinated Bond Beximco Green Sukuk Al Istisna'a		(Note-7a.5)	3,940,000,000 646,672,900	2,360,000,000 652,658,200		Investments to Executives/Officers         2,495,585,136         2,322,427,437           Investments to Customer Groups         91,089,366,029         85,566,745,800
	Investments in Shares & Securities		(Note-7a.6)	2,724,342,361 8,838,299,753	2,771,009,710 <b>7,310,952,402</b>		Industrial Investments         173,495,366,091         151,702,219,743           Others         8,757,154         204,573
7a.1	Maturity-wise groupings of Investments in	ı Shares & Sec	urities	36,300,711,753	31,950,862,402		Investments allowed to single person/counterparty or a group which is equal to or greater than 10% of Bank's total capital:
	On Demand Not more than 03 months			200,000,000	200,000,000		Total outstanding amount to such customers at end of the year : 145,312.2 million 92,798.43 million
	More than 03 months but less than 01 year More than 01 year but less than 05 years			4,091,015,261 30,482,412,000	4,143,667,910 26,079,910,000		Number of such types of customers : 26 18 Amount of Classified Investments thereon : Nil Nil
	More than 05 years			1,527,284,492	1,527,284,492		Measures taken for recovery : Not applicable Not applicable  The amount represents the sum of total investments (both Funded and Non-Funded) to single person/counterparty or
7.2	In an initiative aimed to clear Pangladech G		=	36,300,711,753	31,950,862,402	:	a group equal to or greater than Tk. 3,718.62 million which is computed @ 10% and above of total capital of the bank, i.e. Tk. 37,186.19 million (Note-17.5,c) as at 31 December 2024.

7a.2 In an initiative aimed to clear Bangladesh Government outstanding liabilities to private power plants, government Issued special bonds in January, 2024 for 5 years tenure and allotted this bond to different bank against their exposure to the private power plants for meet their financial obligations.

7a.3	Sukuk is an Islamic financial cert	ificate similar to a se	onventional hand and str	Taka ructured to generate n	Taka eturns in compliance
· a.5	with Islamic finance principle: Investment Sukuk (BGIS) in Dec titled "Safe Water Supply for the project titled "Need Based Infras years' tenure, in April 2022 for T and in June 2024 for Tk. 10 billii in view of diversifying its investr Stock of High Quality Liquidity of (i) in December 2020 Tk. 36 (@4.69% per annum (iii) in June Tate @4.69% per annum and (iii)	i. The government ember 2020 & June 2: whole Country @4. structure Developme k. 50 billion for a pro on for a project titled enent portfolio, maint ssets, participated i 0.56 crore (Taka thru 211 Tk. 496.20 crore in December 2021	raised the fund throu 2021 for Tk. 80 billion for 69% for 5 years' tenure a ent of Government Prima oject titled "RIDP-3 Social d"CDWSP Social Impact taining Statutory Liquidit in all 03 (three) auctions ee hundred sixty-nine cr (Taka four hundred ninet Tk. 614.01 crore (Taka six	gh issuing the Bang implementation of a of in December 2021: ry School Project (1st I Impact Sukuk' @4.75 sukuk' @10.40% for 5 y Ratio (SLB) requirem and received an alloc ore and fifty-six lac o y-six crore and twenty thundred fourteen cr	ladesh Government water-supply project of Tk. 50 billion for a Phase)" @4.65% for 5 % for 5 years' tenure. SJBL, ent as well as pile up ation for investment nly) fixed rental rate Lalc only) fixed rental are and one lac only) fixed and lace and one lace only) fixed rental rate and one lace only) fixed rental rate and one lace only)
7a 4	fixed rental rate @4.65% per an two lac only) fixed rental rate @ and seventy eight lac only) fixed Mudaraba Perpetual Bond	4.75% per annum (v	) in June 2024 Tk. 225.78		
7a.4	Islami Bank Bangladesh PLC. Al-Arafah Islami Bank PLC.			1,077,284,492 450,000,000 <b>1,527,284,492</b>	1,077,284,492 450,000,000 <b>1,527,284,492</b>
7a.5	Mudaraba Subordinated Bond IBBL Mudaraba Subordinated B IBBL 3rd Mudaraba Subordinate	ond		840,000,000	200,000,000
	AIBL 3rd Mudaraba Subordinate IBBPLC 5th Mudaraba Subordin	ed Bond		600,000,000 2,500,000,000 <b>3,940,000,000</b>	800,000,000 - <b>2,360,000,000</b>
7a.6	Investments in Shares & Secu Ouoted	rities (at cost)			
	The ACME Laboratories Limited			67,720,872	49,116,095
	Active Fine Chemicals Ltd. Aftab Automobiles Limited			60,709,192 54,174,441	60,709,192 72,694,437
	AIBL 1st Islamic Mutual Fund Dhaka Electric Supply Company	Ltd.		44,927,560 125,754,826	72,760,284 125,754,826
	Export Import Bank of Banglade Generation Next Fashions Limit			158,153,884 25,741,813	158,148,898 25,741,813
	Meghna Petroleum Limited			20,719,351	103,596,757
	RAK Ceramics (Bangladesh) Lim Square Textile Ltd.			49,814,878 100,604,069	49,814,878 82,481,825
	The Dacca Dyeing & Mfg. Co. Lir Titas Gas Transmission and Dist			102,948,339 240,881,514	102,948,339 240,881,514
	Prime Islami Life Insurance Ltd. Singer Bangladesh Limited			47,262,250 88,910,881	47,262,250 88,910,881
	Square Pharmaceuticals Ltd. Silva Pharmaceuticals Limited			188,977,997 48,788,156	188,977,997 48,788,156
	Robi Axiata Limited			142,756,117	142,756,117
	Linde Bangladesh Ltd.  Power Grid Company of Bangla	desh Ltd.		75,143,517 123,322,659	75,143,517 123,322,659
	Lub-rref (Bangladesh) Limited Mir Akhter Hossain Limited			69,212,179 95,652,768	69,212,179 87,290,575
	ACI Limited ACI Formulations Limited			44,635,402 91,841,140	44,635,402 91,841,140
	Grameenphone Ltd. Apex Tannery Limited			79,366,868 13,619,478	14,420,277 13,619,478
	BSRM Steels Limited			6,666,609	6,666,609
	Aamra Technologies Limited ADN Telecom Limited			6,642,625 6,603,045	6,642,625 13,232,555
	Crown Cement PLC. Energypac Power Generation Li	mited		37,148,434 29,171,775	27,526,229 29,171,775
	Global Islami Bank Limited IFAD Autos Limited			13,173,669 24,142,177	13,173,670 24,142,177
	LafargeHolcim Bangladesh Limi	ted		110,211,607	110,074,700
	Summit Alliance Port Limited Agricultural Marketing Company			45,420,021 16,586,180	48,240,857 16,586,180
	Bashundhara Paper Mills Limite JMI Hospital Requisite Manufact			55,038,573 40,681,277	28,595,419 34,780,361
	LankaBangla Securities Limited Fareast Islami Life Insurance Co	Ltd		4,999,989 6,612,721	4,999,989 3,482,952
	Union Bank Limited Eastern Housing Limited Shasha Denims Limited	. 200		25,711,346 83,284,392 10,810,004	25,711,346
	Agro Organica PLC Agni Systems Ltd. The IBN SINA Pharmaceutical In MJL Bangladesh Limited	dustry Ltd.		-	36,940 26,617,488 31,346,168 82,688,225
	IT Consultants Limited BDCOM Online Ltd.			-	22,930,714 1,774,623
	i) Total Un-Quoted			2,684,544,594	2,739,251,089
	Investment A/C - SWIFT Membe			19,797,767	11,758,622
	CWT – Community Bank Shariah ii) Total	r Fund		20,000,000 <b>39,797,767</b>	20,000,000 <b>31,758,622</b>
	Grand Total			2,724,342,361	2,771,009,710
8	Please see Annexure-A for deta  Consolidated Investments	ils regarding unreali	ised gain/(loss).		
0	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities	Ltd.	(Note-8a)	249,762,935,844 3,353,974,992	231,683,099,579 4,287,627,656
	Less: Inter Company Transactio	n		253,116,910,836 1,427,507,491 251,689,403,345	235,970,727,235 1,833,488,452 234,137,238,783
	Bills Purchased and Discounte Shahjalal Islami Bank PLC.	ed	(Note-8a)	19,183,548,819	10,067,701,645
	Shahjalal Islami Bank Securities	Ltd.		19,183,548,819	10,067,701,645
8a	Investments of the Bank			270,872,952,164	244,204,940,428
	Country-wise Classification of	nvestments:			
	Inside Bangladesh Gross Murabaha, Bai-Muajjal et	с.		262,528,238,728	241,304,576,445
	Less: Profit receivable on Murab unearned income)	oaha, Bai-Muajjal etc	. (Mark-up profit or	12,765,302,884	9,621,476,865
	Net Murabaha, Bai-Muajjal etc. Net Bills Purchased and Discour	nted	(Note-8a.2)	<b>249,762,935,844</b> 19,183,548,819	<b>231,683,099,579</b> 10,067,701,645
	Outside Bangladesh				
	As per letter # 178/FRC/APR/20 regarding the compliance of BR	PD Circular Letter #	04 dated 04 January 202	21 and BRPD Circular	Letter # 35 dated 06
	July 2021, the current status of the period from January to Dece Particulars	ember 2024] Compliance of BRPI	D Circular Letter # 04*	Compliance of BRPD C	ircular Letter # 35**
	Complied Files Total Files	No. of Files	% of Compliance 99%	No. of Files 592	% of Compliance 100%
	* BRPD Circular Letter # 04: Resanctioned/renewed investmen			592   statements and statu	tory audit report for
	** BRPD Circular Letter # 35: Re System (DVS) developed by ICA	garding the verificat		statements through Do	ocument Verification
8a.1	Maturity-wise Classification o				
	With a residual maturity of: Re-payable on Demand			59,168,226,626	53,185,176,269
	Not more than 03 months Over 03 months but not more t	nan 01 year		56,478,761,779 56,478,761,779	50,767,668,257 53,185,176,269
	Over 01 year but not more than Over 05 years	,		37,652,507,853 59,168,226,626	38,680,128,196 45,932,652,233
				268,946,484,663	241,750,801,224
_					
8a.2	Bills Purchased and Discounter Payable inside Bangladesh	ed		5,633,430,088	4,515,002,650
8a.2				5,633,430,088 13,588,541,510 <b>19,221,971,598</b>	4,515,002,650 5,919,353,933 <b>10,434,356,583</b>
8a.2	Payable inside Bangladesh Payable outside Bangladesh	unted urchased and Disco	unted	13,588,541,510	5,919,353,933

The amount represents the sum of total investments (both Funded and Non-Funded) to single person/counterparty or a group equal to or greater than Tk. 3,718.62 million which is computed @ 10% and above of total capital of the bank, i.e. Tk. 37,186.19 million (Note-17.5.c) as at 31 December 2024.

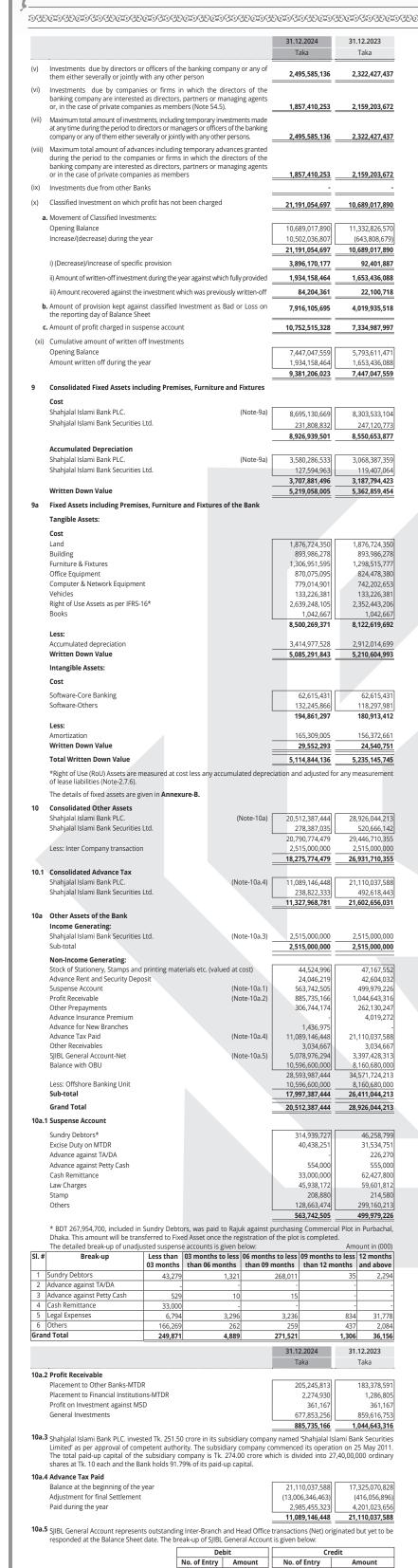
د.	Sector-wise Classification of Investmen		. 5.50		
	Sector-wise Classification of Investment	As at 31 De	cember 2024	As at 31 Dec	
	Agriculture & Fishing	3,032,233,842		4,467,865,168	1.85%
	Cotton & Textile Garments	33,199,074,793 48,806,993,229	18.15%	26,633,433,551 39,378,266,173	11.02% 16.29%
	Pharmaceuticals & Chemicals	4,072,551,645 9,884,368,982	3.68%	5,257,315,762 9,135,491,903	2.17% 3.78%
	Real Estate Transport	12,977,750,578 2,324,784,347	0.86%	11,212,553,931 2,883,543,801	4.64% 1.19%
	Information Technology Non Banking Financial Institutions	712,580,754 1,594,972,359	0.59%	865,370,411 1,578,334,825	0.36%
	Steel & Engineering Food Processing & Beverage	12,873,897,769 18,001,325,616		11,671,713,531 18,110,469,677	4.83% 7.49%
	Power & Energy Paper & Paper Products	6,834,234,692 2,373,410,521		6,566,545,477 1,688,411,848	2.72% 0.70%
	Plastic & Plastic Product Electronics	9,480,050,296 9,289,386,343		7,615,154,477 7,713,996,513	3.15% 3.19%
	Leather & Footware Wood & Woor Product	6,089,982,950 3,041,072,872	2.26%	5,757,106,650 3,292,557,569	2.38% 1.36%
	Jute & Jute Goods Ship Building & Breaking	2,573,664,019 985,740,738		1,988,044,248 749,526,964	0.82% 0.31%
	Services Industries Trading	9,186,133,256 37,904,632,749	3.42%	8,171,433,036 32,412,143,604	3.38% 13.41%
	Construction incl. Work Order Financing	17,585,401,983	6.54%	18,024,090,858	7.46%
	Share business Consumer Financing	1,430,741,444	0.67%	1,942,575,673 1,435,600,756	0.80% 0.59%
	Staff Investment Others	2,495,585,136	3.86%	2,322,427,437 10,876,827,381	0.96% 4.50%
	<b>Total</b> Incompliance with Bangladesh Bank SME.	268,946,484,663 SPD circular No05		241,750,801,224 t 2022: CMSME Cluster I	100.00% Financing position
	are as follow:  Cluster's Category			Outstanding as	
	Agro/Food processing and Agri Machine Ready Made Garments (RMG), Knitwear,				765,857,000 1,906,175,000
	ICT Clusters	Designe & Fersona	ii weai ciusteis		16,750,000
	Leather & Leather goods Clusters  Light Engineering Clusters				1,846,190,000
	Jute & Jute products Cluster Plastic Industry & Other Synthetics Clust	ers			835,568,000 366,513,000
	Tours & Travel Clusters Home Textile Clusters				135,140,000 196,761,000
	Automobile manufacturing & Repairing ( Tant & Handicrafts Clusters	Clusters			106,008,000 50,576,000
	Energy efficient equipment production C Cosmetics & Toiletries Clusters	lusters			308,586,000 6,000,000
	Furniture Clusters  Mobile/Computer/Television Servicing				12,800,000
	Chatal/Rice Mill Sea Fish				1,496,235,500
	Stone Crusher Mill Shrimp				116,573,000
,	Total	nts			8,741,332,500
0	Geographical Location-wise Investmer Area	As at 31 Decer		As at 31 Dece	
	i) Inside Bangladesh	Amount	Composition	Amount	Composition
		207,025,689,597	78.83%	179,707,350,671	76.31%
	Chattogram Sylhet	37,146,910,123 1,813,591,340	14.14% 0.69%	37,397,934,138 1,806,869,226	15.88% 0.77%
	Rajshahi Rangpur	4,649,000,239 1,811,547,348	1.77% 0.69%	5,586,639,032 1,474,925,868	2.37% 0.63%
	Khulna Barishal	7,719,818,832 791,138,494	2.94% 0.30%	7,036,410,476 818,734,426	2.99% 0.35%
	Mymensingh	1,677,667,973	0.64%	1,652,613,371 235,481,477,207	0.70%
	b. In Rural Areas  Dhaka	4,576,716,749	72.52%	4,572,480,073	72.93%
	Chattogram	1,001,878,631	15.87%	948,805,865	15.13%
	Sylhet Rajshahi	159,822,772 154,557,642	2.53%	135,053,946 130,138,268	2.15%
	Khulna Barishal	107,314,069 94,456,110	1.70% 1.50%	106,814,095 131,823,448	1.70% 2.10%
	Mymensingh Sub-total	216,374,744 <b>6,311,120,718</b>	3.43% <b>100%</b>	244,208,322 <b>6,269,324,017</b>	3.90% <b>100%</b>
	ii) Outside Bangladesh Total	268,946,484,663	100%	241,750,801,224	100%
1.7	Mode Wise Investment Mode of Investment			31.12.2024	31.12.2023
	Bai-Murabaha			Amount in Taka 14,699,994,200	13,012,917,66
	Bai-Muajjal Hire Purchase Under Shirkatul Melk			113,301,592,324 80,658,866,771	118,366,893,91 69,026,504,21
	ljara			802,249,548	1,035,002,17
	Bai-Salam Mudaraba			7,477,474,548 13,557,370,971	5,894,308,29 6,028,704,73
	Investment for EDF Quard			30,215,091,188 1,884,401,587	22,477,359,48 1,228,413,17
	IDBP			39,676,526	3,700,567,11
	FDBP Musharaka Inland Documentary Bill			882,173,076 4,781,279,499	289,012,07- 146,159,32
	Islamic Credit Card Investment  Total			646,314,424 <b>268,946,484,663</b>	544,959,05 <b>241,750,801,22</b>
1.8	Grouping of Investments as per Classif				
	Status Ar	As at 31 Decer nount in Taka	nber 2024 Composition	As at 31 Dece	mber 2023 Composition
	Unclassified: Standard (including Staff Investment)	243,860,558,497	90.67%	228,103,291,862	94.35%
	Special Mention Account (SMA)	3,894,871,469	1.45%	2,958,491,472	1.22%
	Sub-total: Classified	247,755,429,966	92.12%	231,061,783,334	95.58%
	Substandard Doubtful	1,394,562,281	0.52%	209,076,852	0.09%
	Bad or loss	658,127,551 19,138,364,864	7.12%	191,468,005 10,288,473,033	0.08% 4.26%
	Sub-total	21,191,054,697 268,946,484,663	7.88% 100.00%	10,689,017,890 241,750,801,224	4.42% 100.00%
.9	Particulars of Provision for Investmen	ts			
	Status Standard:	Basis for Provision	Rate	31.12.2024 Taka	31.12.2023 Taka
	Unclassified (excluding Staff Investments)	) 164,364,347,542	1% (ex. RSDL BB NOC)	1,643,643,475	1,551,328,96
	Staff Investments Consumer Financing (other than HF & LP)	2,495,585,136 3,439,185,615	0%	68,783,712	21 450 40
	Consumer Financing (other than HF & LP) Small & Medium Enterprise	59,274,721,083	0.25%	148,186,803	21,468,469
	Housing Finance (HF)	12,316,974,398	2%	123,169,744 241,962	66,687,15 679,69
	Loan for Professionals (LP)	12,098,124	1%	14,275,075 201,953	18,334,88 7,38
	Loan for Professionals (LP) Share Business Short Term Agri Credit	1,427,507,491 20,195,323	1%	201,33311	28,671,81
	Share Business	1,427,507,491	2%	10,198,876 45,907,639	
	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19"	1,427,507,491 20,195,323 509,943,786	2%	10,198,876 45,907,639	10,251,73 294,869,32
	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit	1,427,507,491 20,195,323 509,943,786 3,894,871,469	2%	10,198,876 45,907,639 - 82,959,960 2,137,569,200	10,251,73 294,869,32 180,575,04 2,321,929,38
	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19"	1,427,507,491 20,195,323 509,943,786 3,894,871,469	2%	10,198,876 45,907,639 - 82,959,960 2,137,569,200	10,251,73° 294,869,32° 180,575,04° 2,321,929,38° 535,428,37°
	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit	1,427,507,491 20,195,323 509,943,786 3,894,871,469	2% ated 08 April 2024	10,198,876 45,907,639 - 82,959,960 2,137,569,200	10,251,73: 294,869,32( 180,575,04! 2,321,929,384 535,428,37( <b>2,857,357,75</b> 4
	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit Additional provision as per DBI Letter Ref.: Di	1,427,507,491 20,195,323 509,943,786 3,894,871,469 31-7/4(5)/2024-336 da	2% ated 08 April 2024 20% & 5% (Agri, Cottage & Micro Credit) 50%; 20% (Cottage	10,198,876 45,907,639 82,959,960 2,137,569,200	10,251,73 294,869,32: 180,575,04: 2,321,929,38: 535,428,37( <b>2,857,357,75</b> : 14,331,76
	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit Additional provision as per DBI Letter Ref.: Di Sub-standard Doubtful	1,427,507,491 20,195,323 509,943,786 3,894,871,469 31-7/4(5)/2024-336 da 687,289,897 319,337,267	2% sted 08 April 2024 20% & 5% (Agri, Cottage & Micro Credit) 50%; 20% (Cottage & Micro Credit) & 5% (Agri)	10,198,876 45,907,639 82,959,960 2,137,569,200 2,137,569,200 125,049,701 153,869,894	10,251,73 294,869,32! 180,575,04! 2,321,929,38: 535,428,37! 2,857,357,75: 14,331,76:
	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit Additional provision as per DBI Letter Ref.: DB Sub-standard Doubtful Bad or Loss Reschedule (BB NOC)	1,427,507,491 20,195,323 509,943,786 3,894,871,469 31-7/4(5)/2024-336 da	2% sted 08 April 2024 20% & 5% (Agri, Cottage & Micro Credit) 50%; 20% (Cottage & Micro Credit) & 5% (Agri)	10,198,876 45,907,639 82,959,960 2,137,569,200 125,049,701 153,869,894 7,389,357,263 18,272,044	10,251,73 294,869,32t 180,575,04t 2,321,929,38 535,428,377 2,857,357,75 14,331,76 21,205,10t 2,933,213,68t 244,138,26t
	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit Additional provision as per DBI Letter Ref.: DB Sub-standard Doubtful Bad or Loss	1,427,507,491 20,195,323 509,943,786 3,894,871,469 31-7/4(5)/2024-336 da 687,289,897 319,337,267	2% sted 08 April 2024 20% & 5% (Agri, Cottage & Micro Credit) 50%; 20% (Cottage & Micro Credit) & 5% (Agri)	10,198,876 45,907,639 82,959,960 2,137,569,200 2,137,569,200 125,049,701 153,869,894 7,389,357,263	10,251,73 294,869,324 180,575,04 2,321,929,38 535,428,37 <b>2,857,357,75</b> 14,331,76 21,205,10 2,933,213,68 244,138,26 806,259,33
	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit Additional provision as per DBI Letter Ref.: DI Sub-standard Doubtful Bad or Loss Reschedule (BB NOC) 3rd and above time Reschedule Required provision for Investments	1,427,507,491 20,195,323 509,943,786 3,894,871,469 3I-7/4(5)/2024-336 da 687,289,897 319,337,267 7,389,357,263	2% sted 08 April 2024 20% & 5% (Agri, Cottage & Micro Credit) 50%; 20% (Cottage & Micro Credit) & 5% (Agri)	10,198,876 45,907,639 82,959,960 2,137,569,200 125,049,701 153,869,894 7,389,357,263 18,272,044 229,556,793 7,916,105,695 10,053,674,895	10,251,73 294,869,32 180,575,04 2,321,929,38 535,428,37 2,857,357,75 14,331,76 21,205,10 2,933,213,68 244,138,26 806,259,33 4,019,148,16 6,876,505,91
	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit Additional provision as per DBI Letter Ref.: DI Sub-standard Doubtful Bad or Loss Reschedule (BB NOC) 3rd and above time Reschedule	1,427,507,491 20,195,323 509,943,786 3,894,871,469 3I-7/4(5)/2024-336 da 687,289,897 319,337,267 7,389,357,263	2% sted 08 April 2024 20% & 5% (Agri, Cottage & Micro Credit) 50%; 20% (Cottage & Micro Credit) & 5% (Agri)	10,198,876 45,907,639 2,137,569,200 2,137,569,200 125,049,701 153,869,894 7,389,357,263 18,272,044 229,556,793 <b>7,916,105,695</b>	10,251,73 294,869,321 180,575,04 2,321,929,38 535,428,37 2,857,357,75 14,331,76 21,205,10 2,933,213,688 244,138,261 806,259,33 4,019,148,16 6,876,505,91 6,885,723,51;
1.10	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit Additional provision as per DBI Letter Ref.: DI Sub-standard Doubtful Bad or Loss Reschedule (BB NOC) 3rd and above time Reschedule Required provision for Investments Total provision maintained (note-15a.1(a) Surplus/(Shortfall) Provision D Particulars of Provision for Off-balance	1,427,507,491 20,195,323 509,943,786 3,894,871,469 31-7/4(5)/2024-336 da 687,289,897 319,337,267 7,389,357,263	2% ated 08 April 2024 20% & 5% (Agri, Cottage & Micro Credit) 50%; 20% (Cottage & Micro Credit) & 5% (Agri) 100%	10,198,876 45,907,639 82,959,960 2,137,569,200 125,049,701 153,869,894 7,389,357,263 18,272,044 229,556,793 7,916,105,695 10,053,674,895 10,069,271,695 15,596,800	10,251,73 294,869,321 180,575,04 2,321,929,38 535,428,37 2,857,357,75 14,331,76 21,205,10 2,933,213,68 244,138,26 806,259,33 4,019,148,16 6,876,505,91 6,885,723,511 9,217,59
1.10	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit Additional provision as per DBI Letter Ref.: DI Sub-standard Doubtful Bad or Loss Reschedule (BB NOC) 3rd and above time Reschedule Required provision for Investments Total provision maintained {note-15a.1(a)} Surplus/(Shortfall) Provision	1,427,507,491 20,195,323 509,943,786 3,894,871,469 31-7/4(5)/2024-336 da 687,289,897 319,337,267 7,389,357,263	2% sted 08 April 2024 20% & 5% (Agri, Cottage & Micro Credit) 50%; 20% (Cottage & Micro Credit) & 5% (Agri)	10,198,876 45,907,639 82,959,960 2,137,569,200 125,049,701 153,869,894 7,389,357,263 18,272,044 229,556,793 7,916,105,695 10,053,674,895 10,069,271,695 15,596,800	10,251,73 294,869,32 180,575,04 2,321,929,38 535,428,37 2,857,357,75 14,331,76 21,205,10 2,933,213,68 244,138,26 806,259,33 4,019,148,16 6,876,505,91 6,885,723,51 9,217,59
1.10	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit Additional provision as per DBI Letter Ref.: DI Sub-standard Doubtful Bad or Loss Reschedule (BB NOC) 3rd and above time Reschedule Required provision for Investments Total provision maintained (note-15a.1(a) Surplus/(Shortfall) Provision D Particulars of Provision for Off-balance	1,427,507,491 20,195,323 509,943,786 3,894,871,469 31-774(5)/2024-336 da 687,289,897 319,337,267 7,389,357,263	2% ated 08 April 2024 20% & 5% (Agri, Cottage & Micro Credit) 50%; 20% (Cottage & Micro Credit) & 5% (Agri) 100%	10,198,876 45,907,639 82,959,960 2,137,569,200 125,049,701 153,869,894 7,389,357,263 18,272,044 229,556,793 7,916,105,695 10,053,674,895 10,069,271,695 15,596,800	10,251,73 294,869,32 180,575,04 2,321,929,38 535,428,37 2,857,357,75 14,331,76 21,205,10 2,933,213,688 244,138,26 806,259,33 4,019,148,16 6,876,505,91 6,885,723,51 9,217,59  Amount of provision @1% 441,312,21
1.10	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit Additional provision as per DBI Letter Ref.: DI Sub-standard Doubtful Bad or Loss Reschedule (BB NOC) 3rd and above time Reschedule Required provision for Investments Total provision maintained (note-15a.1(a) Surplus/(Shortfall) Provision D Particulars of Provision for Off-balance Status  Acceptances & endorsements Letters of Guarantee Irrevocable Letters of Credit	1,427,507,491 20,195,323 509,943,786 3,894,871,469 31-774(5)/2024-336 da 687,289,897 319,337,267 7,389,357,263	2%  atted 08 April 2024  20% & 5% (Agri, Cottage & Micro Credit) 50%; 20% (Cottage & Micro Gredit) 100%  Basis for Provision  58,655,439,587 31,352,564,663 76,207,690,971	10,198,876 45,907,639 82,959,960 2,137,569,200 125,049,701 153,869,894 7,389,357,263 18,272,044 229,556,793 7,916,105,695 10,053,674,895 10,069,271,695 15,596,800  Amount of provision @1% 586,554,396 313,525,647 762,076,910	10,251,73 294,869,321 180,575,04 2,321,929,38 535,428,37 2,857,357,75 14,331,76 21,205,10 2,933,213,68; 244,138,26 806,259,33 4,019,148,16; 6,876,505,91; 6,885,723,51; 9,217,59; Amount of provision @1% 441,312,21 328,281,76,554,705,93
1.10	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit Additional provision as per DBI Letter Ref.: DB Sub-standard Doubtful Bad or Loss Reschedule (BB NOC) 3rd and above time Reschedule Required provision for Investments Total provision maintained (note-15a.1(a) Surplus/(Shortfall) Provision D Particulars of Provision for Off-balance Status Acceptances & endorsements Letters of Guarantee	1,427,507,491 20,195,323 509,943,786 3,894,871,469 31-7/4(5)/2024-336 da 687,289,897 319,337,267 7,389,357,263	2%  atted 08 April 2024  20% & 5% (Agri, Cottage & Micro Credit) 50%; 20% (Cottage & Micro Credit) 100%  Basis for Provision  58,655,439,587 31,352,564,663	10,198,876 45,907,639 82,959,960 2,137,569,200 125,049,701 153,869,894 7,389,357,263 18,272,044 229,556,793 7,916,105,695 10,053,674,895 10,069,271,695 15,596,800  Amount of provision @1% 586,554,396 313,525,647	10,251,73; 294,869,324; 180,575,04; 2,321,929,38; 535,428,377; 2,857,357,75; 14,331,764; 21,205,10; 2,933,213,68; 244,138,266; 806,259,33; 4,019,148,16; 6,876,505,91; 6,885,723,518; 9,217,59; Amount of provision @1% 441,312,21; 328,281,76; 554,705,93; 400,53;
1.10	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit Additional provision as per DBI Letter Ref.: DI Sub-standard  Doubtful  Bad or Loss Reschedule (BB NOC) 3rd and above time Reschedule  Required provision for Investments Total provision maintained (note-15a.1(a) Surplus/(Shortfall) Provision D Particulars of Provision for Off-balance Status  Acceptances & endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for collection Required provision for Off-balance She Provision maintained (note-15a.1(c))	1,427,507,491 20,195,323 509,943,786 3,894,871,469 31-7/4(5)/2024-336 da 687,289,897 319,337,267 7,389,357,263	2%  ated 08 April 2024  20% & 5% (Agri, Cottage & Micro Credit) 55%; 20% (Cottage & Micro Todit) 100%  Basis for Provision 58,655,439,587 31,352,564,663 76,207,690,971 1,224,672	10,198,876 45,907,639 82,959,960 2,137,569,200 125,049,701 153,869,894 7,389,357,263 18,272,044 229,556,793 7,916,105,695 10,053,674,895 10,069,271,695 15,596,800  Amount of provision @1% 586,554,396 313,525,647 762,076,910 12,246,72 1,662,169,199 1,662,500,000	10,251,73 294,869,321 180,575,04 2,321,929,38 535,428,37 2,857,357,75 14,331,76 21,205,10 2,933,213,688 244,138,261 6,876,505,913 6,885,723,513 9,217,59  Amount of provision @1% 441,312,21 328,281,76 554,705,93 4,005,3 1,324,700,44 1,324,800,00
	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit Additional provision as per DBI Letter Ref.: Di Sub-standard  Doubtful  Bad or Loss Reschedule (BB NOC) 3rd and above time Reschedule  Required provision for Investments Total provision maintained (note-15a.1(a) Surplus/(Shortfall) Provision D Particulars of Provision for Off-balance Status  Acceptances & endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for collection Required provision for Off-balance She	1,427,507,491 20,195,323 509,943,786 3,894,871,469 31-7/4(5)/2024-336 da 687,289,897 319,337,267 7,389,357,263	2%  ated 08 April 2024  20% & 5% (Agri, Cottage & Micro Credit) 55%; 20% (Cottage & Micro Todit) 100%  Basis for Provision 58,655,439,587 31,352,564,663 76,207,690,971 1,224,672	10,198,876 45,907,639 82,959,960 2,137,569,200 125,049,701 153,869,894 7,389,357,263 18,272,044 229,556,793 7,916,105,695 10,053,674,895 10,069,271,695 15,596,800  Amount of provision @1% 586,554,396 313,525,647 762,076,910 12,246,72 1,662,169,199	10,251,73; 294,869,321 180,575,041 2,321,929,384 535,428,376 21,205,107 2,933,213,688 244,138,264 806,259,338 4,019,48,164 6,876,505,919 6,885,723,518 9,217,599  Amount of provision @1% 441,312,21 328,281,76; 554,705,934 4,00,534
	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit Additional provision as per DBI Letter Ref.: DI Sub-standard  Doubtful Bad or Loss Reschedule (BB NOC) 3rd and above time Reschedule  Required provision for Investments Total provision maintained {note-15a.1(a) Surplus/(Shortfall) Provision D Particulars of Provision for Off-balance Status  Acceptances & endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for collection Required provision for Off-balance She Provision maintained {note-15a.1(c)} Surplus Provision I Particulars of Investments Investments Investments Investments Investments Investments Investments	1,427,507,491 20,195,323 509,943,786 3,894,871,469 31-7/4(5)/2024-336 da 687,289,897 319,337,267 7,389,357,263	2%  ated 08 April 2024  20% & 5% (Agri, Cottage & Micro Credit) 50%; 20% (Cottage & Micro Tredit) 100%  Basis for Provision 58,655,439,587 31,352,564,663 76,207,690,971 1,224,672 166,216,919,893	10,198,876 45,907,639 82,959,960 2,137,569,200 125,049,701 153,869,894 7,389,357,263 18,272,044 229,556,793 7,916,105,695 10,053,674,895 10,069,271,695 15,596,800  Amount of provision @1% 586,554,396 313,525,647 762,076,910 12,246,72 1,662,169,199 1,662,500,000	10,251,73; 294,869,321 180,575,041 2,321,929,384 535,428,376 21,205,10; 2,933,213,688 244,138,266 806,259,33; 4,019,148,164 6,876,505,919 6,885,723,518 9,217,599
11	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit Additional provision as per DBI Letter Ref.: DI Sub-standard  Doubtful Bad or Loss Reschedule (BB NOC) 3rd and above time Reschedule  Required provision for Investments Total provision maintained {note-15a.1(a)} Surplus/(Shortfall) Provision D Particulars of Provision for Off-balance Status  Acceptances & endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for collection Required provision Required provision I Particulars of Investments Investments considered good in respective for Investments Investments considered good for which	1,427,507,491 20,195,323 509,943,786 3,894,871,469 31-7/4(5)/2024-336 da 687,289,897 319,337,267 7,389,357,263	2%  atted 08 April 2024  20% & 5% (Agri, Cottage & Micro Credit)  50%; 20% (Cottage & Micro Credit)  100%  Basis for Provision  58,655,439,587  31,352,564,663  76,207,690,971  1,224,672  166,216,919,893	10,198,876 45,907,639 82,959,960 2,137,569,200 125,049,701 153,869,894 7,389,357,263 18,272,044 229,556,793 7,916,105,695 10,053,674,895 10,069,271,695 15,596,800  Amount of provision @1% 586,554,396 313,525,647 762,076,910 12,246.72 1,662,169,199 1,662,500,000 330,801	10,251,73: 294,869,324 180,575,04* 2,321,929,38* 535,428,376 21,205,10* 2,933,213,68* 244,138,264 806,259,33* 4,019,148,16* 6,876,505,91 6,885,723,511 9,217,599  Amount of provision @1% 441,312,21* 328,281,76; 554,705,931 4,00,53* 1,324,700,44* 1,324,800,000 99,55*
	Share Business Short Term Agri Credit Islamic Credit Card SMA Special General Provision for "COVID-19" Special Reschedule & One Time Exit Additional provision as per DBI Letter Ref.: DB Sub-standard Doubtful Bad or Loss Reschedule (BB NOC) 3rd and above time Reschedule Required provision for Investments Total provision maintained (note-15a.1(a) Surplus/(Shortfall) Provision D Particulars of Provision for Off-balance Status Acceptances & endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for collection Required provision for Off-balance She Provision maintained (note-15a.1(c)) Surplus Provision I Particulars of Investments Investments considered good in respectisfully secured	1,427,507,491 20,195,323 509,943,786 3,894,871,469 3I-7/4(5)/2024-336 da 687,289,897 7,389,357,263 1 & (b)} e Sheet Items  et of which the ban in the banking com security ed by personal sec	2%  atted 08 April 2024  20% & 5% (Agri, Cottage & Micro Credit) 50%; 20% (Cottage & Micro Tredit) 100%  Basis for Provision 58,655,439,587 31,352,564,663 76,207,690,971 1,224,672 166,216,919,893	10,198,876 45,907,639 82,959,960 2,137,569,200 125,049,701 153,869,894 7,389,357,263 18,272,044 229,556,793 7,916,105,695 10,053,674,895 10,069,271,695 15,596,800  Amount of provision @1% 586,554,396 313,525,647 762,076,910 12,246.72 1,662,169,199 1,662,500,000 330,801	10,251,73 294,869,32 180,575,04 2,321,929,38 535,428,37 2,857,357,75 14,331,76 21,205,10 2,933,213,688 244,138,26 806,259,33 4,019,148,16 6,876,505,91 6,885,723,511 9,217,59  Amount of provision @1% 441,312,21 328,281,76 554,705,93 4,003,31 1,324,700,44 1,324,800,00 99,55





**Committed to Cordial Service** 

### **FINANCIAL STATEMENTS 2024**



	965 <i>6</i> 6666666666666666666666666666666666			24.40.000	24.40.0000
				31.12.2024 Taka	<b>31.12.2023</b> Taka
#	Name of Parties	i) 26 (twenty six) de	Assets Details ecimals land situated at Savar,	47,064,331	47,064,331
	Industries Pvt. Ltd.	Mouza: Borobores with building struc therein and appur Narayangonj, Mou	hi ii) 160.50 decimals land together tures standing and/or existing tenance thereto situated at 2a: Dapa Idrakpur. Carrying value 1741.59 Lac (Market Value).	.,,,,,,,	,,
	M/S Noor Mohammad Iron Store	Entitlement Date: 6.25 (six point two Bashundhara Rive		4,014,637	4,014,637
	M/s Khizir Trading	Entitlement Date: 13.83 (thirteen poi situated at Khulshi	nt eight three) decimals land , Mouza: Pahartali. Carrying value	31,468,345	31,468,345
	Md. Mehedul Islam*	Entitlement Date: 0 04 (four) decimals	land situated at Dinajpur, Kotwali, Carrying value of which was <b>BDT</b>	2,780,238	2,780,238
	Sohel Enterprise	Entitlement Date: (		2,981,804	2,981,804
		Kotwali, Mouza: Ta decimals land situa Alamnagar iii) 3 (th at Rangpur, Kotwa	luk Dharmadash ii) 4 (four) ated at Rangpur, Kotwali, Mouza: nree) decimals land situated li, Mouza: Taluk Dharmadash. i/hich was BDT 34.50 Lac (Market	_,,,,	5,200,000
ta	I		2017	88,309,355 31.12.2024	88,309,355 31.12.2023
	Clid Di	6 Dave		Taka	Taka
	Shahjalal Islami Bank PL	c.	iks & Financial Institutions (Note-12a)	24,197,634,890	27,511,352,759
	Shahjalal Islami Bank Se	curities Ltd.		1,427,507,491 25,625,142,381	2,065,040,064 29,576,392,823
	Less: Inter Company Tra	nsaction		1,427,507,491 24,197,634,890	1,833,488,452 <b>27,742,904,371</b>
a	Placement from other	Banks & Financia	l Institutions of the Bank	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,504,511
	Export Development Funding Funding Stimulus Fund	_		15,277,644,444 440,490,000	16,651,315,958 742,848,980
	Foreign Currency Depos Mudaraba Term Deposit	it (FSSP BB USD) - I	Bangladesh Bank	279,121 4,440,000,000	255,861 300,000,000
	Bangladesh Bank Refina	nce (Bai Salam)	(Note-12a.1)	488,510,000	677,164,000
	Bangladesh Bank Refina Bangladesh Bank Refina	nce (BMMFLIPSB)		243,869,875 13,283,225	58,268,375 5,957,404
	SME Foundation Refinar Bangladesh Bank Refina			24,520,230 221,785,995	33,502,920 1,717,185,205
	Islami Investment Bond Bangladesh Bank Pre-Fii	from Bangladesh B		2,482,560,000	1,900,000,000 5,424,854,055
	7		ariah Based Special Bond	564,692,000 <b>24,197,634,890</b>	27,511,352,759
a.	1 Mudaraba Term Depos Inside Bangladesh	sit from other Bar	ıks	24,197,034,890	27,511,552,759
	United Commercial Ban Trust Bank PLC.	k PLC.		600,000,000 1,200,000,000	-
	Export Import Bank of B Sub-total Outside Bangladesh	angladesh PLC.		1,800,000,000	300,000,000 <b>300,000,000</b>
	Dubai Islamic Bank PJSC	, UAE		1,200,000,000	
	United Bank Ltd., UAE  Sub-total			1,440,000,000 <b>2,640,000,000</b>	-
	Grand Total  Consolidated Deposits	and Other Accou	nte	4,440,000,000	300,000,000
	Al-Wadeeah Current D				
	Shahjalal Islami Bank PL Shahjalal Islami Bank Se		(Note-13a)	73,572,563,307	60,012,469,463
	Less: Inter Company Tra	nsaction		73,572,563,307 9,132	60,012,469,463 110,054
	Bills Payable			73,572,554,175	60,012,359,409
	Shahjalal Islami Bank PL		(Note-13a)	4,520,558,362	4,877,223,738
	Shahjalal Islami Bank Se			4,520,558,362	4,877,223,738
	Mudaraba Savings Dep Shahjalal Islami Bank PL		(Note-13a)	42,801,991,614	39,696,820,704
	Shahjalal Islami Bank Se	curities Ltd.		42,801,991,614	39,696,820,704
	Less: Inter Company Tra	nsaction		4,300 42,801,987,314	4,805 <b>39,696,815,899</b>
	Mudaraba Term Depos Shahjalal Islami Bank PL		(Note-13a)	113,697,878,350	97,867,730,869
	Shahjalal Islami Bank Se	curities Ltd.		113,697,878,350	97,867,730,869
	Other Mudaraba Depo Shahjalal Islami Bank PL		(Note-13a)	51,060,838,775	47,130,779,908
	Shahjalal Islami Bank Se	curities Ltd.		51,060,838,775	47,130,779,908
	Less: Inter Company Tra	nsaction		150,126,977 <b>50,910,711,798</b>	363,707,795 <b>46,767,072,113</b>
	Total			285,503,689,999	249,221,202,028
а	Deposits and Other Ac Al-Wadeeah Current D				
	Al-Wadeeah Current De Foreign Currency Depos	posits		19,071,678,600 10,031,208,677	15,099,548,202 5,959,195,678
	Non-Resident Taka Acco			81,250,815	183,600,438
	Profit Payable Sundry Deposits			2,465,029,509 41,879,844,317	1,352,916,548 37,397,098,298
	Unclaimed Dividend		(Note-13a.5)	65,452,458 73,594,464,377	26,897,449 60,019,256,612
	Less: Offshore Banking	Jnit		21,901,069 <b>73,572,563,307</b>	6,787,150 <b>60,012,469,463</b>
	Bills Payable	sh		4	
	Payable inside Banglade Payment Order Issued	.J.1		4,515,860,413	4,870,370,071
	Demand Draft Payable Electronic Fund Transfer			4,003,437 694,212	4,004,037 2,848,730
	Payable outside Banglad	desh		4,520,558,362	4,877,223,738
	Mudaraba Savings Dep	oosits		4,520,558,362	4,877,223,738
	General Deposits Foreign Currency Depos	its		42,757,481,791 44,509,822	39,646,700,964 50,119,740
	Mudaraba Term Depos	sits		42,801,991,614	39,696,820,704
	General Deposits Foreign Currency Depos			113,455,855,894 242,022,456	97,716,302,108 151,428,761
				113,697,878,350	97,867,730,869
	Other Mudaraba Depo Mudaraba Special Notice	e Deposits		17,028,104,945	14,063,937,234
	Mudaraba Scheme Depo Deposits from Other Ba		(Note-13a.1) (Note-13a.3)	33,780,601,664 252,132,165	33,031,687,389 35,155,286
				51,060,838,775 285,653,830,408	47,130,779,908 249,585,024,682
a.	1 Mudaraba Scheme De <sub>l</sub>	oosits			
	Millionaire Scheme			6.617.006.705	7.612.946.505

6,617,006,705

4,655,439,821

17,347,482,703

304,686,415

22,974,275

118,546

98,101

62,920,981

33,780,601,664

285,401,698,243

285,653,830,408

252,132,165

(Note- 13a.3)

Multiple Benefit Scheme

Monthly Deposit Scheme

Housing Deposit Scheme

Lakhpoti Deposit Scheme

Mohor Deposit Scheme Education Deposit Scheme

Marriage Deposit Scheme

13a.2 Deposits and Other Accounts

Deposits from Other Banks

General Deposits

Hajj Deposit Scheme

Cash Waqf

No. of Entry

319

88,309,355

62,065,258

5,141,041,552

5,141,041,552

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:

Over 3 Months but within 6 months

Over 6 Months but within 1 year

Over 1 year but within 5 years

Non-Banking Assets

7,612,946,505

4,741,582,580 1,921,269,226

317,314,807

24,620,944

118,546

98,101

Fully provided investment written-off during the year

Net charge to Profit and Loss Account

Provision held at the end of the year

54,918,086

33,031,687,389

249,549,869,396

249,585,024,682

TO CONTROL	TO CENTRAL PROPERTIES (CONTRACTOR CONTRACTOR	XOCKOCKOX	9000000000	31.12.2024	31.12.2023
a.3 Deposits from	Other Banks			Taka	Taka
Export Import 8	cial Notice Deposits Bank of Bangladesh PLC			489,730	16,628,661
AB Bank PLC. Jamuna Bank P				12,300 662,200	12,466 653,857
Al-Arafah Islam Social Islami Ba				9,835,310 232,598,505	3,928,892 8,397,123
ICB Islamic Ban				680,700 2,890	670,107 4,319
Islami Bank Bar Sonali Bank PLO	2.			2,820,400 194,400	2,771,649 196,042
Mercantile Ban Bangladesh Kri	shi Bank			99,000 4,704,670	99,128 1,787,492
Standard Bank Bank Asia Agen				28,500 3,560 <b>252,132,165</b>	5,550 <b>35,155,286</b>
a.4 Maturity-wise With a residua	classification of Deposits	is as under			
Repayable on d	lemand			14,282,691,520 62,113,781,219	12,479,251,234 51,719,421,927
	but not more than 06 mon			85,696,149,122 21,316,168,730	74,875,507,405 19,837,469,535
Over 01 year bu Over 05 years	ut not more than 05 years			45,585,430,320 56,659,609,495	40,451,264,477 50,222,110,105
a.5 Unclaimed Cas	sh Dividend			285,653,830,408	249,585,024,682
Dividend remai 2020	ned unclaimed which were	declared for the	year:	-	7,864,413
2021 2022				8,558,435 10,110,943	8,663,375 10,369,661
2023				46,783,080 65,452,458	26,897,449
and Bangladesh	Bangladesh Securities and Exc Securities and Exchange Con . 64,82,599.41 of the year 202	nmission (Capital	Market Stabilizatio	n Fund) Rules 2021, un	claimed cash dividend
Mudaraba Bor			·		
Mudaraba Subo Mudaraba Perp	ordinated Bond Detual Bond		(Note- 14.1) (Note- 14.2)	6,200,000,000 5,000,000,000	3,200,000,000 5,000,000,000
1 Mudaraba Sub				11,200,000,000	8,200,000,000
	Subordinated Bond Subordinated Bond			1,200,000,000 5,000,000,000	3,200,000,000
	floating rate non-convertible				
approval from B were mainly issu features of the b	angladesh Securities and Exc led to support and strengther onds are enumerated below:	hange Commission the capital base	n (BSEC) and Bang	gladesh Bank. Mudaraba	a Subordinated Bonds
Features of SJIE Particulars	BL Mudaraba Subordinate 2nd Mudaraba	Subordinated Bo		3rd Mudaraba Subor	dinated Bond
Issuer Lead Arranger Trustee	Shahjalal Islami Bank PL Standard Chartered Ban Green Delta Insurance C	k	Standa	lal Islami Bank PLC. ird Chartered Bank nance PLC.	
Trustee Tenure of Bond Total Face Value	7 (Seven) Years BDT 600 Crore (Six Hund		7 (Seve	nance PLC. en) Years 00 Crore (Five Hundred C	rore)
Number of Bonds Profit Rate		evailing provisional	5,000 ( I profit rate The av	Five Thousand) erage of most recent mon	nth's published highest
	2%	an additional profi	of all Is Z categ	aba Term Deposit profit r lami Banks (except foreig ory Islamic Banks) to be a	n Islamic Banks and applied semi-annually
Date of Issue Repayment/	19 December 2018 20% of the Total Bond V	alue to be Redeem	From 0	additional profit rate of 3 7 November, 2024 to 30 the Total Bond Value to	December,2024
Redemption  List of Investor	the end of each year Sta Face Value.	rting from year 3 (	Three) at the en	d of each year Starting fr alue.	om year 3 (Three) at
Name of the In				Bond 3rd Mudaraba S	
EXIM Bank PLC.	vestor	(Taka) 1,000,000,000	Outstanding (a 31 December 2 200,00	024) (Taka) :	Outstanding (as at 31 December 2024)
Rupali Bank PLC. Southeast Bank P	LC.	750,000,000 500,000,000	150,000 100,000		
Agrani Bank PLC. Sonali Bank PLC.		2,500,000,000 750,000,000	500,00 150,00		
Dhaka Bank PLC. Standard Bank PL		500,000,000	100,00	1,250,000,000	1,250,000,000
Square Pharmace Square Food And	Beverage Ltd.			1,000,000,000	1,000,000,000
Hams Garments I Fiber At Home Ltd Norban Comtex L	d.			100,000,000 100,000,000 60,000,000	100,000,000 100,000,000 60,000,000
Pantex Dress Ltd Texeurop (Bd) Ltd				50,000,000 50,000,000	50,000,000 50,000,000
Hornbill Apparel I	Limited			40,000,000 40,000,000	40,000,000 40,000,000
Other Corporate, F Total	Provident Fund & Individual	6,000,000,000	1,200,00	1,010,000,000 0,000 5,000,000,000	1,010,000,000 <b>5,000,000,000</b>
				31.12.2024 Taka	31.12.2023 Taka
2 Mudaraba Per				5,000,000,000	5,000,000,000
	oval from competent autho			d raised Additional Ti	er-1 Capital through
placement and	IBL Mudaraba Perpetual Book Tk. 50.00 crore raised throw / Profit: The average of late	ugh public offer i	n order to streng	then the capital base of	of the Bank.
(1st, 2nd and 3 capital market)	rd Generation banks only e published in Bangladesh B	excluding foreign ank website plus	Islamic banks ar a predetermine	nd any z-category Islan d additional margin @	nic Banks enlisted in 2.50%. The range of
Contingent Co	fixed from 6% to 10% and the invertible feature: The bo common share if the Banks	nd was issued v	vith a contingent	convertible feature the	hat the bond will be
requirement (C	urrently of 4.50%) and stay: nortfall amount for reaching	s below for 03 (TI			
List of Investo					Outstanding as at
Mercantile Ban		e of the Investo	r 		31 December 2024 500,000,000
Community Bar Bank Asia Limit	nk Bangladesh PLC ed				250,000,000 500,000,000
Trust Bank Lim Social Islami Ba					1,000,000,000 1,500,000,000
Standard Bank Global Islami B	PLC.				250,000,000 250,000,000
The Premier Ba	ink PLC.				250,000,000 500,000,000
Total					5,000,000,000
				31.12.2024 Taka	<b>31.12.2023</b> Taka
Shahjalal Islam			(Note-15a)	1	42,592,548,156
,	i Bank Securities Ltd.			1,876,612,594 44,203,687,615	2,609,052,461 45,201,600,617
Less: Inter Com	pany Transaction			44,203,687,615	45,201,600,617
1 Consolidated I Shahjalal Islam	<b>Provision for Current Tax</b> i Bank PLC.		(Note-15a.2)	13,767,160,112	22,852,570,661
	i Bank Securities Ltd.		,	246,548,526 14,013,708,638	500,412,566 <b>23,352,983,227</b>
2 Consolidated (	Current Tax Expenses i Bank PLC.		(Note-15a.2)	3,813,810,929	3,695,304,699
	i Bank Securities Ltd.		, (30.2)	25,170,378 3,838,981,307	23,087,383 <b>3,718,392,081</b>
	nst Entries of Nostro Acco				
Accounts as the	required as per BRPD Circu ere is no outstanding entry			22 for unreconciled de	ebit entries of Nostro
Other Liabiliti Profit Payable	es of the Bank			554,263,111	472,962,433
Provision for In	vestment ff-balance Sheet items		{Note-15a.1 (a) & (b)} {Note-15a.1 (c)}	10,069,271,695 1,662,500,000	6,885,723,518 1,324,800,000
Provision for O			{Note-15a.1(d)} {Note-15a.1(e)}	189,079,000 952,000,000	203,965,000
Provision for Ta	axation		(Note-15a.2) {Note-15(a).1 (f)}	13,767,160,112 9,144,638,007	22,852,570,661 6,008,552,002
Compensation	Realisable & Suspense Acco Realised Account	ount		1,607,877,322 1,488,597,971	1,326,435,995 447,839,449
Other Payables Outstanding Ex				1,488,597,971 648,644,026 377,654,136	447,839,449 424,707,466 201,022,073
Unearned Inco	•		(Note-2.7.6)	5,274,614	5,094,984
Provision for St			(Note-2.7.6) (Note-15a.3)	1,726,801,275 133,313,753 42 327 075 021	1,663,880,919 116,433,656 42 592 548 156
*As per note-2.	7.6, in accordance with IFRS	5 16, the Bank ha	s recognised the	42,327,075,021 lease liabilities.	42,592,548,156
a.1 Provision for I	nvestment				
	n Classified Investments at the beginning of the year			4,019,935,518	3,927,533,630

1,570,920,000

(1,500,618,831)

4,019,935,518

22,100,718

5,365,741,494

(1,553,775,677)

7,916,105,695

84,204,361





# Shahjalal Islami Bank PLC. Committed to Cordial Service

## **FINANCIAL STATEMENTS 2024**

			31.12.2024 Taka	31.12.2023 Taka		
	<b>(b) General Provision on Unclassified Investments</b> Provision held at the beginning of the year		2,865,788,000	2,661,740,096		b) Gone i. Genera
	Effect of exchange rate changes against provision held by offshore Addition during the year	e banking unit	14,900,000 (727,522,000)	9,987,014 194,060,890		ii. Mudar iii. Muda
	Balance at the end of the year Total Provision for Investments (a+b)		2,153,166,000 10,069,271,695	2,865,788,000 6,885,723,518		c) Total
	(c) General Provision on Off-balance Sheet Items Provision held at the beginning of the year		1,324,800,000	1,356,200,000		d) Conso
	Addition during the year  Balance at the end of the year		337,700,000 1,662,500,000	(31,400,000) <b>1,324,800,000</b>		e) Minim
	Total Provision for Investments & Off-balance Sheet Item	ns (a+b+c)	11,731,771,695	8,210,523,518		f) Minim includin
	(d) Provision for Other Assets Provision held at the beginning of the year		203,965,000	203,965,000		g) Total
	Addition during the year  Balance at the end of the year		(14,886,000) 189,079,000	203,965,000		h) Total Consolid
	<b>(e) Provision for Investments in Shares &amp; Securities</b> Provision held at the beginning of the year		658,560,000	658,560,000		
	Addition during the year  Balance at the end of the year		293,440,000 <b>952,000,000</b>	658,560,000		C : C
	(f ) Profit Suspense Account			1010010050		Going Co Common
	Balance at the beginning of the year  Amount transferred to suspense account during the year		6,008,552,002 4,069,160,665	4,948,313,858 1,776,461,921		Tier-l Plu CET-l Plu
	Amount recovered from suspense account during the year  Amount waived/ written-off during the year		(554,480,147)	(501,340,576) (214,883,200)		Gone Co
	Balance at the end of the year Provision for Taxation		9,144,638,007	6,008,552,002		CRAR in
	Provision for Current Tax Balance at the beginning of the year		22,852,570,661	19,607,591,030	17.4	1. Investi
	Add: Provision for current year Add: Provision for prior years		3,654,118,042 159,692,887	2,989,089,841 706,214,858		On-bal Off-ba
	Add: Provision made on other during the year Less: Adjustment for final settlement for previous years		107,124,985 (13,006,346,463)	91,368,719 (541,693,786)		2. Marke 3. Opera
	Balance at the end of the year  The Bank has challenged some disputed income tax assessmen	ste which are nor	13,767,160,112	22,852,570,661		Consolid
	Tribunal, High Court Division). The Bank is confident that once the additional tax demand against the Bank and hence no further providence.	hese appeals are			17.5	Capital t a) Going
	<b>Provision for Current Tax made during the year</b> Income tax @ 37.50% on estimated taxable Business Profit		3,599,291,918	2,942,972,602		Commoi i. Paid-up
	Income tax @ 20% on Dividend Income		49,060,515 5,765,608	43,304,747		ii. Statuto
	Income tax @ 15% on Capital Gain on Sale of Shares Adjustment for previous year Estimated Total Provision Required		159,692,887 3,813,810,928	2,812,491 706,214,858 <b>3,695,304,699</b>		iii. Retain
	Computation of Taxable Business Profit					Less: Car
	Profit before Taxes Add: Inadmissible expenditures & Separate consideration		5,475,970,645 6,698,735,904	7,153,250,273 3,154,699,305		Addition
	Less: Allowable Expenditure & Separate consideration		12,174,706,549 2,576,594,768	10,307,949,577 2,460,022,637		<b>b) Gone</b> i. Genera
15a.2(b)	Estimated Taxable Business Profit for the year  Reconciliation of effective tax rate of the Bank		9,598,111,781	7,847,926,940		ii. Mudar
	Profit before income taxes as per profit and loss account	Effective Rate	5,475,970,645	7,153,250,273		c) Total
	Income taxes as per applicable tax rate Factors affecting the tax charge for current year:	37.5%	2,053,488,992	2,682,468,852		d) Total e) Minim
	Inadmissible expenses Admissible expenses in the current year	45.87% -15.70%	2,512,025,965 (859,820,552)	1,183,012,239 (834,280,860)		f) Minim
	Tax savings from reduced tax rates for dividend Tax loss/(savings) from reduced tax rates for capital gain	-0.78% -0.16%	(42,927,951) (8,648,413)	(37,891,654)		g) Total
	Adjustment for previous year  Total Income Tax Expenses	2.92% <b>69.65%</b>	159,692,887 3,813,810,929	706,214,858 <b>3,695,304,699</b>		h) Total
	<b>Provision for Start-up Fund</b> For the year 2020		19,081,986	19,081,986		Capital /
	For the year 2021		25,852,369 35,250,581	25,852,369 35,250,581		
	For the year 2022 For the year 2023		36,248,720	36,248,720		Going Co Common
	For the year 2024  Balance at the end of the year		16,880,097 133,313,753	116,433,656		Tier-l Plu
	Bangladesh Bank vide its SMESPD Circular No. 04 dated 29 March 2 instructed all scheduled banks to build-up a Start-up Fund under O					CET-I Plu Gone Co
	in order to make disbursement to make new entrepreneurs and se Consolidated Deferred Tax Liabilities	elf-employment.				CRAR in
		Note-16a)	44,375,479 (1,410,764)	70,225,452 (1,502,083)	17.6	Risk We
	Deferred Tax Liabilities of the Bank		42,964,715	68,723,369	.,,,	1. Invest
	Balance at the beginning of the year Add: Provision made during the year		70,225,452 (25,849,973)	237,151,866 (166,926,414)		On-bal Off-bal
			44,375,479	70,225,452		2. Marke 3. Opera
	Deferred Tax (Assets)/Liabilities Fixed Assets (as per Financial Statements)	le limite	5,114,844,136	5,235,145,745	17.7	Total Ris
	Less: Carrying amount of vehicles purchase over the allowab  Tax base carrying amount	ne minic	7,396,997 <b>5,107,447,139</b> 4,989,112,529	11,828,479 5,223,317,266 5,036,049,395		Opening Dividend
			118,334,611	187,267,871		Share of
	Deferred Tax (Assets)/Liabilities Capital		44,375,479	70,225,452	18	Statutor Opening
	Authorized Capital					Add: Add
	1,500,000,000 ordinary shares of Tk. 10 each  Issued, Subscribed and Paid-up Capital		15,000,000,000	15,000,000,000	19	Foreign Assets &
	1,112,968,351 ordinary shares of Tk. 10 each		11,129,683,510	11,129,683,510		the Bank
	20,500,000 ordinary sponsor shares of Tk. 10 each issued for cash 12.5% Stock Dividend for the year 2002		205,000,000 25,625,000	205,000,000 25,625,000	20	rates hav
	2,362,000 ordinary new shares issued 4,690,000 ordinary new shares issued		236,200,000 469,000,000 935,825,000	236,200,000 469,000,000		Shahjalal
	93,582,500 shares issued under Initial Public Offer (IPO) 20% Stock Dividend for the year 2007 22% Stock Dividend for the year 2008		935,825,000 374,330,000 494,115,600	935,825,000 374,330,000 494,115,600		Shahjalal
	25% Stock Dividend for the year 2009 30% Stock Dividend for the year 2010		685,023,900 1,027,535,850	685,023,900 1,027,535,850		Less: No
	25% Stock Dividend for the year 2011 20% Stock Dividend for the year 2012		1,113,163,830 1,113,163,840	1,113,163,830 1,113,163,840	20.1	Consolid
	10% Stock Dividend for the year 2013 5% Stock Dividend for the year 2016		667,898,310 367,344,060	667,898,310 367,344,060		Shahjala Shahjala
	10% Stock Dividend for the year 2017 10% Stock Dividend for the year 2018		771,422,540 848,564,790	771,422,540 848,564,790		Less: No
	5% Stock Dividend for the year 2019		466,710,630	466,710,630 490,046,160		
	5% Stock Dividend for the year 2020		490,046,160	E1 4 E 40 470	20a	Opening Less: Pay
	5% Stock Dividend for the year 2020 5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022		514,548,470 324,165,530	514,548,470 324,165,530		(۲۵، ۱۲۵
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022 Unclaimed Stock Dividend		514,548,470 324,165,530 11,129,683,510	324,165,530 11,129,683,510		
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing BO ID - 1204090016665712. During th		514,548,470 324,165,530 11,129,683,510 e of BO ID on the creditin	324,165,530 11,129,683,510 ag day, kept under the		Add: Tra Less: Tra
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend  The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing BO ID - 1204090016665712. During the transferred to CMSF bearing BO ID - 1201530074571230.  Category Holding	ie year 2024, 63 r	514,548,470 324,165,530 11,129,683,510 e of BO ID on the creditin numbers of unclaimed bo	324,165,530 11,129,683,510 ag day, kept under the nus share have been	24	Add: Tra Less: Tra Less: Sta
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend  The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing BO ID - 1204090016665712. During the transferred to CMSF bearing BO ID - 1201530074571230.  Category Holding Sponsor & Director In the year 2024:45: In the year 2024:18.4	ne year 2024, 63 r 30%; 2023: 47.61% 82%; 2023: 15.07%	514,548,470 324,165,530 11,129,683,510 e of BO ID on the creditin numbers of unclaimed bc 5,041,227,950 2,094,999,590	324,165,530 11,129,683,510 ag day, kept under the unus share have been 5,298,394,760 1,677,275,770	21	Add: Trai Less: Tra Less: Sta Letters o
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend  The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing BO ID - 1204090016665712. During the transferred to CMSF bearing BO ID - 1201530074571230.  Category Holding  Sponsor & Director In the year 2024:45:	ne year 2024, 63 r 30%; 2023: 47.61% 82%; 2023: 15.07% 82%; 2023: 37.32%	514,548,470 324,165,530 11,129,683,510 e of BO ID on the creditin numbers of unclaimed bo 5,041,227,950 2,094,999,590 3,987,133,680 6,322,290	324,165,530 11,129,683,510 1g day, kept under the inus share have been 5,298,394,760 1,677,275,770 4,154,012,980	21	Add: Trai Less: Tra Less: Sta Letters o Letters o
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend  The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing BO ID - 1204090016665712. During the transferred to CMSF bearing BO ID - 1201530074571230.  Category Holding  Sponsor & Director In the year 2024: 45: Institutes In the year 2024: 45: In the year 2024: 35: In the year 2024: 35: In the year 2024: 30: Classification of Shareholders by number of holding:	ne year 2024, 63 r 30%; 2023: 47.61% 82%; 2023: 15.07% 82%; 2023: 37.32%	514,548,470 324,165,530 11,129,683,510 e of BO ID on the creditin numbers of unclaimed bc 5,041,227,950 2,094,999,590 3,987,133,680	324,165,530 11,129,683,510 ag day, kept under the unus share have been 5,298,394,760 1,677,275,770	21	Add: Trai Less: Tra Less: Sta Letters o Letters o Back to E
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend  The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing B0 ID - 1204090016665712. During th transferred to CMSF bearing B0 ID - 1201530074571230.  Category Holding Sponsor & Director In the year 2024: 18.1 General Shareholders In the year 2024: 18.1 General Shareholders In the year 2024: 20.0 Classification of Shareholders by number of holding: As at 31 December 2024	ne year 2024, 63 r 30%; 2023: 47.61% 82%; 2023: 15.07% 82%; 2023: 37.32%	514,548,470 324,165,530 11,129,683,510 e of BO ID on the creditin numbers of unclaimed bc 5,041,227,950 2,094,999,590 3,987,133,680 6,322,290 11,129,683,510	324,165,530 11,129,683,510 1g day, kept under the inus share have been 5,298,394,760 1,677,275,770 4,154,012,980	21	Add: Trai Less: Tra Less: Sta Letters o Letters o Back to E a) Claims b) Money Direct
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing BO ID - 1204090016665712. During th transferred to CMSF bearing BO ID - 1201530074571230.  Category Holding Sponsor & Director In the year 2024:45: Institutes In the year 2024:35: Foreign In the year 2024:35: Foreign In the year 2024:35: Classification of Shareholders by number of holding: As at 31 December 2024  Range of Share Holding	ne year 2024, 63 r 30%; 2023: 47.61% 82%; 2023: 15.07% 82%; 2023: 37.32% 6%; 2023: 0.00% No. of Shareholders	514,548,470 324,165,530 11,129,683,510 e of BO ID on the creditin numbers of unclaimed bc 5,041,227,950 2,094,999,590 3,987,133,680 6,322,290 11,129,683,510	324,165,530 11,129,683,510 ag day, kept under the unus share have been 5,298,394,760 1,677,275,770 4,154,012,980 11,129,683,510 Percentage of Holding Shares	21	Add: Trai Less: Tra Less: Sta Letters o Letters o Back to E a) Claims b) Money Direct Gover Banks
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing BO ID - 1204090016665712. During the transferred to CMSF bearing BO ID - 1201530074571230.  Category Holding Sponsor & Director In the year 2024:45:1 Institutes In the year 2024:45:1 Institutes In the year 2024:35:4 Foreign In the year 2024:35:4 Foreign To Shareholders by number of holding: As at 31 December 2024  Range of Share Holding  Up to 500 501-5,000	le year 2024, 63 r 30%; 2023: 47.61% 82%; 2023: 15.07% 82%; 2023: 37.32% 5%; 2023: 0.00% No. of Shareholders 10,016 10,211	514,548,470 324,165,530 11,129,683,510 e of BO ID on the creditin numbers of unclaimed bo 5,041,227,950 2,094,999,590 3,987,133,680 6,322,290 11,129,683,510 No. of Shares	324,165,530 11,129,683,510 ag day, kept under the unus share have been 5,298,394,760 1,677,275,770 4,154,012,980 11,129,683,510 Percentage of		Add: Trai Less: Tra Less: Sta Letters o Letters o Back to E a) Claims b) Money Direct Gover Banks Other
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend  The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing BO ID - 1204090016665712. During th transferred to CMSF bearing BO ID - 1201530074571230.  Category Holding Sponsor & Director In the year 2024: 45: In the year 2024: 45: In the year 2024: 53: Foreign In the year 2024: 53: In	ne year 2024, 63 r 30%; 2023: 47.61% 82%; 2023: 15.07% 82%; 2023: 37.32% 6%; 2023: 0.00% No. of Shareholders 10,016	514,548,470 324,165,530 11,129,683,510 e of BO ID on the creditin numbers of unclaimed bo 5,041,227,950 2,094,999,590 3,987,133,680 6,322,290 11,129,683,510 No. of Shares	324,165,530 11,129,683,510 Ig day, kept under the enus share have been 5,298,394,760 1,677,275,770 4,154,012,980 11,129,683,510 Percentage of Holding Shares 0,14% 1,94%	21	Add: Trai Less: Tra Less: Sta Letters o Letters o Detters o Back to E a) Claims b) Money Direct Gover Banks Other
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend  The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing BO ID - 1204090016665712. During the transferred to CMSF bearing BO ID - 1201530074571230.  Category Holding Sponsor & Director Institutes In the year 2024:45: In the year 2024:45: In the year 2024:35: In the year 2024:0:00 In the	No. of Shareholders 10,016 10,211 1,036 525	514,548,470 324,165,530 11,129,683,510 e of BO ID on the creditin numbers of unclaimed bc 5,041,227,950 2,094,999,590 3,987,133,680 6,322,290 11,129,683,510 No. of Shares 1,533,505 21,640,551 7,366,012 7,393,014	324,165,530 11,129,683,510 Ig day, kept under the inus share have been 5,298,394,760 1,677,275,770 4,154,012,980 		Add: Trai Less: Tra Less: Sta Letters o Letters o Back to E a) Claims b) Money Direct Gover Banks Other Irrevoca Letters o
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend  The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing BO ID - 1204090016665712. During the transferred to CMSF bearing BO ID - 1201530074571230.  Category Holding  Sponsor & Director In the year 2024:45: Institutes In the year 2024:45: In the year 2024:35: In the year 2	No. of Shareholders 10,016 11,036 12,25 19,88 10,211 11,036 12,25 198 88 54 119 157	514,548,470 324,165,530 11,129,683,510 e of BO ID on the creditin numbers of unclaimed bc 5,041,227,950 2,094,999,590 3,987,133,680 6,322,290 11,129,683,510 No. of Shares 1,533,505 21,640,551 7,366,012 7,393,014 4,829,488 3,028,422	324,165,530 11,129,683,510 ag day, kept under the unus share have been 5,298,394,760 1,677,275,770 4,154,012,980 11,129,683,510 Percentage of Holding Shares 0.14% 0.66% 0.66% 0.66% 0.43% 0.27%	22	Add: Trai Less: Tra Less: Sta Letters o Letters o Back to E a) Claims b) Money Direct Gover Banks Other Irrevoca Letters o Consolid Income: Profit on
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing BO ID - 1204090016665712. During the transferred to CMSF bearing BO ID - 1201530074571230.  Category Holding Sponsor & Director In the year 2024: 45: In the year 2024: 45: In the year 2024: 45: In the year 2024: 50: In the year	No. of Shareholders 10,016 10,211 1,036 525 198 88 54 119	514,548,470 324,165,530 11,129,683,510 e of BO ID on the creditin numbers of unclaimed bo 5,041,227,950 2,094,999,590 3,987,133,680 6,322,290 11,129,683,510 No. of Shares 1,533,505 21,640,551 7,366,012 7,393,014 4,829,488 3,028,422 2,4456,629 8,256,711	324,165,530 11,129,683,510  Ig day, kept under the inus share have been  5,298,394,760 1,677,275,770 4,154,012,980 11,129,683,510  Percentage of Holding Shares  0.14% 1,94% 0.66% 0.66% 0.43% 0.27% 0.22% 0.72% 0.72%	22	Add: Trail Less: Trail Less: Stail Letters of Letters of Back to Back
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing BO ID - 1204090016665712. During the transferred to CMSF bearing BO ID - 1201530074571230.  Category Holding Sponsor & Director In the year 2024:45: Institutes In the year 2024:45: In the year 2024:35: General Shareholders In the year 2024:40:01  Classification of Shareholders by number of holding: As at 31 December 2024  Range of Share Holding  Up to 500 501-5,000 501-5,000 5001-10,000 10,001-20,000 20,001-30,000 30,001-40,000 40,001-50,000 50,001-1,000,000 Over 1,000,000 Over 1,000,000	No. of Shareholders 10,016 11,036 525 198 88 54 119 157 83 222,487	514,548,470 324,165,530 11,129,683,510 e of BO ID on the creditin numbers of unclaimed bo 5,041,227,950 2,094,999,590 3,987,133,680 6,322,290 11,129,683,510 1,533,505 21,640,551 7,366,012 7,393,014 4,829,488 3,028,422 2,456,629 8,256,711 4,895,051 1,009,568,968	324,165,530 11,129,683,510  11,129,683,510  16,77,275,770 4,154,012,980 11,129,683,510  Percentage of Holding Shares 0.14% 0.66% 0.43% 0.22% 0.22% 0.74% 4.21% 90.71% 100.00%	22	Add: Trai Less: Tra Less: Sta Letters o Letters o Back to E a) Claims b) Money Direct Gover Banks Other Irrevoca Letters o Consolid Income: Profit on Income f Dividend Commiss Gains less
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing BO ID - 1204090016665712. During the transferred to CMSF bearing BO ID - 1201530074571230.  Category Holding Sponsor & Director In the year 2024: 45: In the year 2024: 45: In the year 2024: 45: In the year 2024: 55: In the year	No. of Shareholders  No. of Stareholders  10,016  10,211  1,036  525  198  88  54  119  157  83  22,487	514,548,470 324,165,530  11,129,683,510  e of BO ID on the creditinumbers of unclaimed both solution of the creditinumbers of the creditinumb	324,165,530 11,129,683,510  Ig day, kept under the mus share have been  5,298,394,760 1,677,275,770 4,154,012,980 11,129,683,510  Percentage of Holding Shares 0,14% 1,94% 0,66% 0,43% 0,27% 0,27% 0,74% 4,21% 90,71% 100.00%	22	Add: Trai Less: Tra Less: Sta Letters o Letters o Back to E a) Claims b) Money Direct Gover Banks Other Irrevoca Letters o Consolid Income: Profit on Income f Dividend Commiss Other Op
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing BO ID - 1204090016665712. During the transferred to CMSF bearing BO ID - 1201530074571230.  Category Holding Sponsor & Director In the year 2024:45: In th	No. of Shareholders 10,016 11,036 525 198 88 54 119 157 83 22,487  No. of Shareholders 10,016 10,211 1,036 525 198 88 54 119 157 83 22,487	514,548,470 324,165,530 11,129,683,510 e of BO ID on the creditin numbers of unclaimed both process of unclaimed by unclai	324,165,530 11,129,683,510  g day, kept under the nus share have been  5,298,394,760 1,677,275,770 4,154,012,980 11,129,683,510  Percentage of Holding Shares  0.14% 0.66% 0.43% 0.22% 0.74% 0.22% 4.21% 90.71% 100.00%  Percentage of Holding Shares  0.14% 2.01%	22	Add: Trai Less: Tra Less: Sta Letters o Letters o Letters o Back to E a) Claims b) Money Direct Gover Banks Other Irrevoca Letters o Consolid Income f Dividend Commiss Gains les Other Op
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing BO ID - 1204090016665712. During the transferred to CMSF bearing BO ID - 1201530074571230.  Category Holding Sponsor & Director In the year 2024:45: Institutes In the year 2024:45: Institutes In the year 2024:35:4 Foreign In the year 2024:35:4 Foreign In the year 2024:35:4 Foreign Forei	No. of Shareholders  10,016 10,211 1,036 525 198 88 54 119 157 83 22,487  No. of Shareholders  10,016 10,211 1,036 525 198 88 54 119 157 83 22,487	514,548,470 324,165,530 11,129,683,510 e of BO ID on the creditin numbers of unclaimed bc 5,041,227,950 2,094,999,590 3,987,133,680 6,322,290 11,129,683,510  No. of Shares  1,533,505 21,640,551 7,366,012 2,496,629 8,256,711 46,895,051 1,009,568,968 1,112,968,351  No. of Shares  1,599,686 22,409,937 7,122,753 6,794,331	324,165,530 11,129,683,510  Ig day, kept under the mus share have been  5,298,394,760 1,677,275,770 4,154,012,980 11,129,683,510  Percentage of Holding Shares  0.14% 1,94% 0.66% 0.43% 0.27% 0.22% 0.74% 4.21% 90.71% 100.00%  Percentage of Holding Shares  0.14% 2.1% 9.71% 100.00%	22	Profit on Income f Dividend Commiss Gains les Other Op <b>Expense</b> Profit pa Administ Other op
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing BO ID - 1204090016665712. During the transferred to CMSF bearing BO ID - 1201530074571230.  Category Holding Sponsor & Director In the year 2024:45: Institutes In the year 2024:45: In the year 202	No. of Shareholders 10,011 1,036 525 198 88 54 119 157 83 22,487  No. of Shareholders 10,016 10,211 1,036 525 198 88 54 119 157 83 22,487  No. of Shareholders 10,016 88 88 88 88 88 88 88 88	514,548,470 324,165,530 11,129,683,510 e of BO ID on the creditinumbers of unclaimed both both both both both both both both	324,165,530 11,129,683,510  11,129,683,510  16,77,275,770 4,154,012,980 11,129,683,510  Percentage of Holding Shares 0.14% 0.66% 0.43% 0.27% 0.22% 0.74% 4.21% 90.71% 100.00%  Percentage of Holding Shares 0.14% 0.66% 0.22% 0.74% 0.21% 0.21% 0.20% 0.74% 0.21% 0.21% 0.21% 0.21% 0.22% 0.24% 0.27%	22	Add: Trai Less: Tra Less: Sta Letters of Letters of Letters of Back to E a) Claims b) Money Direct Gover Banks Other Irrevoca Letters of Consolid Income: Profit on Income f Dividend Commiss Gains les Other Op
	5% Stock Dividend for the year 2021 3% Stock Dividend for the year 2022  Unclaimed Stock Dividend The Stock Dividend which could not be distributed to the Sharehold dividend suspense bearing BO ID - 1204090016665712. During the transferred to CMSF bearing BO ID - 1201530074571230.  Category Holding Sponsor & Director In the year 2024:18.1 Institutes In the year 2024:18.1 General Shareholders In the year 2024:18.1 In the year 2024:35.1 In the year 2024:45.1 I	No. of Shareholders 10,016 10,211 1,036 525 198 88 54 119 157 83 22,487  No. of Shareholders 10,016 10,211 1,036 525 198 88 54 119 157 83 22,487	514,548,470 324,165,530 11,129,683,510 e of BO ID on the creditin numbers of unclaimed bc 5,041,227,950 2,094,999,590 3,987,133,680 6,322,290 11,129,683,510  No. of Shares 1,533,505 21,640,551 7,366,012 27,393,014 4,829,488 3,028,422 2,456,629 8,256,711 46,895,051 1,009,568,968 1,112,968,351  No. of Shares  1,599,686 22,409,953 7,122,753 6,794,331 4,743,149	324,165,530 11,129,683,510  g day, kept under the nus share have been 5,298,394,760 1,677,275,770 4,154,012,980 11,129,683,510  Percentage of Holding Shares 0.14% 0.66% 0.43% 0.27% 0.22% 0.74% 4.21% 90.71% 100.00%  Percentage of Holding Shares 0.14% 2.01% 0.64% 0.64% 0.64% 0.64% 0.64% 0.64% 0.64%	22 23.	Add: Trail Less: Tra Less: Sta  Letters o Letters o Back to E  a) Claims b) Money Direct Gover Banks Other  Irrevoca Letters o Consolid Income: Profit on Income f Dividend Commiss Gains les Other Op  Expense Profit pa Administ Other op

a) Going Concern Capital (Tier-I):

Common Equity Tier-I Capital (CET-I)
i. Paid-up Capital
ii. Statutory Reserve
iii. Retained Earnings

Less: Carrying amount of intangible assets

iv. Capital Reserve v. Non-controlling Interest

Additional Tier-I Capital (AT-I)

11,129,683,510 11,129,683,510 1,148,775,249

35,518,577 228,899,256

**23,672,560,102** 29,728,481

**22,805,219,512** 5,000,000,000

27,805,219,512 28,993,430,704

10,803,111,162 1,822,170,931

24,018,246,749

24,816,045 **23,993,430,704** 5,000,000,000

34,820,349 228,460,797

(Note-18)

(Note-20)

)(C	CESCHO	ZOCEOCE ZOCEOCE	TOTO COCOCO	31.12.2024	31.12.2023	)ASSESSES
	b) Gone Concern Capital (Tier-II):			Taka	Taka	24.
	i. General Provision ii. Mudaraba Subordinated Bond iii. Mudaraba Perpetual Bond (Excess over	limit of AT-I)		3,849,631,735 5,000,000,000	4,240,053,735 1,200,000,000	
	c) Total Eligible Regulatory Capital (a+b) d) Consolidated Total Risk Weighted As:			8,849,631,735 36,654,851,247 265,221,692,811	5,440,053,735 34,433,484,439 232,588,460,986	24a
	e) Minimum Required Capital (10% of R f) Minimum Required Capital (12.50% of	isk-Weighted As		26,522,169,281	23,258,846,099	
	including conservation buffer g) Total Capital Surplus (c-e)			33,152,711,601 10,132,681,966	<u>29,073,557,623</u> 11,174,638,340	
	h) Total Capital Surplus considering con Consolidated Capital to Risk Weighted A	Assets Ratio		3,502,139,645	5,359,926,815	24a
	Particulars Going Concern Capital: (Tier-I)	Requirement	Capital Maintained	Requirement	Capital Maintained	
	Common Equity Tier-I Capital: (CET-I) Tier-I Plus Conservation Buffer CET-I Plus Conservation Buffer	4.50% 8.50% 7.00%	8.60% 10.48%	4.50% 8.50%	10.32% 12.47%	
	Gone Concern Capital: (Tier-II) CRAR	10.00%	8.60% 3.34% 13.82%	7.00%	10.32% 2.34% 14.80%	
4	CRAR including Conservation Buffer  Consolidated Risk Weighted Assets (RW  1. Investment (Credit) Risk	12.50% (A) for	13.82%	12.50%	14.80%	
	On-balance Sheet Off-balance Sheet 2. Market Risk			190,644,408,236 32,896,225,158 7,780,877,046	167,937,026,101 27,911,031,878 8,894,974,184	
_	3. Operational Risk Consolidated Total Risk Weighted Asset			33,900,182,371 <b>265,221,692,811</b>	27,845,428,823 232,588,460,986	24a
5	Capital to Risk-Weighted Assets Ratio (CR a) Going Concern Capital (Tier-I): Common Equity Tier-I Capital (CET-I)	(AR) Under Base	l-III of the Bank			
	i. Paid-up Capital ii. Statutory Reserve iii. Retained Earnings		(Note-18) {Note-20(a)}	11,129,683,510 11,129,683,510 1,140,708,815	11,129,683,510 10,803,111,162 1,818,307,263	24a
	Less: Carrying amount of intangible assets	;		23,400,075,835 29,552,293 23,370,523,542	23,751,101,934 24,540,751 23,726,561,183	
	Additional Tier-I Capital (AT-I) b) Gone Concern Capital (Tier-II):			5,000,000,000 28,370,523,542	5,000,000,000 28,726,561,183	
	i. General Provision ii. Mudaraba Subordinated Bond		{Note-15.1(b+c)}	3,815,666,000 5,000,000,000 <b>8,815,666,000</b>	4,190,588,000 1,200,000,000 <b>5,390,588,000</b>	
	c) Total Eligible Regulatory Capital (a+b) d) Total Risk-Weighted Assets			37,186,189,542 260,566,723,379	34,117,149,183 226,626,816,547	24a.3
	e) Minimum Required Capital (10% of Ri f) Minimum Required Capital (12.50% of including conservation buffer	-		26,056,672,338 32,570,840,422	22,662,681,655	
	g) Total Capital Surplus (c-e) h) Total Capital Surplus considering con	servation buffe	er (c-f)	11,129,517,204 4,615,349,119	11,454,467,528 5,788,797,115	
	Capital Adequacy Ratio  Particulars		2024 Capital		2023 Capital	
	Going Concern Capital: (Tier-I) Common Equity Tier-I Capital: (CET-I)	6.00% 4.50%	Maintained 10.89% 8.97%	6.00% 4.50%	Maintained 12.68% 10.47%	
	Tier-I Plus Conservation Buffer CET-I Plus Conservation Buffer	8.50% 7.00%	10.89%	8.50% 7.00%	12.68%	
	Gone Concern Capital: (Tier-II)  CRAR  CRAR including Conservation Buffer	- 10.00% <b>12.50%</b>	3.38% 14.27% <b>14.27%</b>	10.00% 12.50%	2.38% 15.05% <b>15.05%</b>	
6			1.12.10		7,000	
	On-balance Sheet Off-balance Sheet 2. Market Risk			188,093,827,131 32,896,225,158 6,003,850,969	164,836,684,354 27,911,031,878 6,416,479,120	25.
7	3. Operational Risk Total Risk-Weighted Assets (1+2+3) Non-controlling Interest			33,572,820,121 260,566,723,379	27,462,621,195 <b>226,626,816,547</b>	
	Opening Balance Dividend paid to non-controlling sharehold Share of current year's profit	ders		228,460,797 - 438,459	232,387,434 (4,500,000) 573,363	25a
	Statutory Reserve Opening Balance			228,899,256 10,803,111,162	9,372,461,107	25a
	Add: Addition during the year  Foreign Currency Translation Reserve			326,572,348 11,129,683,510 26,898,101	1,430,650,055 10,803,111,162 9,087,189	<b>25</b> a
	Assets & liabilities of Offshore Banking Ur the Bank using closing rate (inter-bank wei using monthly average rate (average of in	ghted average) a ter-bank weighte	nd income & expe d average rate). T	nses ĥave been conve	rted to BDT currency	
	rates have been recognized as foreign cur <b>Consolidated Retained Earnings</b> Shahjalal Islami Bank PLC.	rency translation	(Note-20a)	1,140,708,815	1,818,307,263	26.
	Shahjalal Islami Bank Securities Ltd. Less: Non-Controlling Interest			11,965,690 1,152,674,505 3,899,256	7,324,465 <b>1,825,631,728</b> 3,460,797	
1	Consolidated current year's Retained Ed Shahjalal Islami Bank PLC.	arnings	(Note 20a)	1,148,775,249	1,822,170,931	26a
	Shahjalal Islami Bank Securities Ltd.		(Note-20a)	1,688,009,689 5,339,453 <b>1,693,349,142</b>	3,624,871,988 6,982,283 <b>3,631,854,271</b>	
1	Less: Non-Controlling Interest  Retained Earnings of the Bank			438,459 1,692,910,683	573,363 3,631,280,909	26a 27.
	Opening Balance Less: Payment of Dividend Less: Profit against Mudaraba Perpetual B Add: Transfer from Profit and Loss Accoun			1,818,307,263 1,558,155,691 464,000,000 1,688,009,689	1,692,161,829 1,620,827,688 411,000,092 3,624,871,988	
	Less: Transfer to Statutory Reserve Less: Start-up Fund			326,572,348 16,880,097 1,140,708,815	1,430,650,055 36,248,720 1,818,307,263	27a
	Letters of Guarantee Letters of Guarantee (Local) Letters of Guarantee (Foreign)			30,378,086,050 974,478,613	32,021,748,152 806,428,081	27a
	Back to Back Usance  a) Claims against the Bank not acknowledge	rod as dobts		31,352,564,663	32,828,176,233	28.
	b) Money for which the Bank is contingent Directors or Officers Government		ct of guarantees g	iven favoring: 5,000,000 473,544,966	5,000,000 334,984,108	
	Banks and Other Financial Institutions Others			30,874,019,697 31,352,564,663	32,488,192,125 32,828,176,233	28a
	Irrevocable Letters of Credit Letters of credit			76,207,690,971	55,470,593,578	
	Consolidated Profit and Loss Account Income: Profit on Investments Income from Investments in securities		(Note-24) (Note-26)	22,233,226,924 1,763,713,041	18,178,269,302 1,483,558,624	28a
	Dividend Income Commission, Exchange and Brokerage Gains less losses arising from Investments	in Securities	(Note-26) (Note-27)	245,302,574 3,994,788,384 38,437,389	216,523,735 2,942,927,057 18,749,942	200
	Other Operating Income  Expenses:		(Note-28)	1,497,017,958 29,772,486,270	1,543,095,945 <b>24,383,124,604</b>	
	Profit paid on Deposits Administrative Expenses Other operating Expenses		(Note-25)	11,873,672,288 5,362,070,768 1,176,900,944	9,063,042,571 4,889,353,658 984,511,027	
	Depreciation on Banking Assets  Profit before Provision			598,796,981 19,011,440,981 10,761,045,289	579,851,652 15,516,758,908 8,866,365,696	
9	Profit and Loss Account of the Bank Income: Profit on Investments		(Note-24a)	22,192,564,823	18,129,791,800	
	Income from Investments in Securities Dividend Income Commission, Exchange and Brokerage Gains less losses arising from Investments	in Securities	(Note-26a) (Note-26a) (Note-27a) (Note-26a)	1,711,353,923 245,302,574 3,895,585,856 38,437,389	1,486,088,036 216,523,735 2,861,079,211 18,749,942	
	Other Operating Income	Securities	(Note-28a)	1,490,718,625 29,573,963,190	1,536,376,195 24,248,608,918	
	Expenses: Profit paid on Deposits Administrative Expenses Other Operating Expenses		(Note-25a)	11,864,837,981 5,278,931,708 1,120,696,297	9,034,423,217 4,812,126,769 956,556,170	
	Depreciation on Banking Assets			579,053,065 <b>18,843,519,051</b>	558,671,600 <b>15,361,777,756</b>	29.
	Profit/(Loss) before Provision			10,730,444,139	8,886,831,162	

<b>F</b>	CHOCHOCHOCHOCHOCHOCHOCHOCHOCHOCHOCHOCHOC	TO CO	39 <i>6</i> :0303	DETOCIO ESTA ESTA ESTA ESTA ESTA ESTA ESTA ESTA	<u> </u>
				<b>2024</b> Taka	<b>2023</b> Taka
	Consolidated Profit on Investments Shahjalal Islami Bank PLC.	1)	Note-24a)	22,192,564,823	18,129,791,800
	Shahjalal Islami Bank Securities Ltd.			188,196,206 22,380,761,029	214,858,259 18,344,650,059
	Less: Inter Company Transaction			147,534,105 22,233,226,924	166,380,757 <b>18,178,269,302</b>
a	<b>Profit on Investments of the Bank</b> Profit on Investments*	1)	Note-24a.1)	20,588,184,949	16,189,836,994
	Profit on Placement with Other Banks & Fir	nancial Institutions		1,604,379,874 <b>22,192,564,823</b>	1,939,954,807 <b>18,129,791,800</b>
	*Profit on investments increased by 27.35% demand amd supply basis bide circular ref:				
a.1	by 11.25%.  Profit on Investments				
	Profit on Murabaha Profit on Bi-Muazzal			1,541,213,089 9,807,489,294	948,600,120 7,994,053,008
	Profit Received From HPSM Profit on Ijara			5,562,615,862 119,202,229	3,884,836,076 159,071,815
	Profit on Bi-Salam Profit on Musharaka			698,987,762 461,348,923	506,698,251 216,488
	Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased			168,656,497 57,862,156	394,361,860 25,401,325
	Profit on Investment against EDF Profit on Mudaraba			883,622,879 1,191,533,372	725,890,901 1,461,426,305
	Income from Islamic Credit Card Profit Received from Mudaraba FC (OBU)			95,652,884 49,347,443	89,280,845 -
	Less: Off Shore Banking Unit			20,637,532,392 49,347,443	16,189,836,994 -
a.2	Investment Income derived from the fu	nd deployed		20,588,184,949	16,189,836,994
	Inside Bangladesh i) Mudaraba Deposits			11,552,030,575	8,663,181,775
	ii) Other Deposits/Fund			9,036,154,374 <b>20,588,184,949</b>	7,526,655,218 <b>16,189,836,994</b>
	Outside Bangladesh			20,588,184,949	16,189,836,994
a.3	Geographical Location-wise Profit on Inv	estments 20	23		022
	Area i. Inside Bangladesh (note-22a.3.1)	Amount	Composition		Composition
	a) In Rural Areas b) In Urban Areas	596,860,202 19,991,324,747	2.9 97.1		
	Sub-total ii. Outside Bangladesh	20,588,184,949	100.0	0% 16,189,836,994	100.00%
a.3.1	Total Inside Bangladesh	20,588,184,949	100.0	0% 16,189,836,994	100.00%
	Area	20 Amount	23 Composition		022 Composition
	i. Inside Bangladesh a) In Rural Areas	7111104111	- Composition		Composition
	Dhaka Chattogram	445,610,226 82,465,071	2.1		
	Sylhet Rajshahi	14,610,177 15,810,299	0.0	7% 12,745,64	0.08%
	Khulna Barishal	7,683,054 8,235,656	0.0	4% 5,814,20	5 0.04%
	Mymensingh Sub-total	22,445,718 <b>596,860,202</b>	0.1 <b>2.9</b>	1% 19,931,79	0.12%
	b) In Urban Areas Dhaka	15,466,870,911	75.1	2% 11,901,776,588	3 73.51%
	Chattogram Sylhet	3,217,429,335 98,337,010	15.6 0.4	8% 94,970,78	1 0.59%
	Rajshahi Rangpur Khulna	401,214,233 91,438,963 506,996,007	1.9 0.4 2.4	4% 99,319,219	0.61%
	Barishal Mymensingh	68,139,556 140,898,733	0.3	3% 55,078,87	2 0.34%
	Sub-total ii) Outside Bangladesh	19,991,324,747	97.1	0% 15,721,961,593 -	97.11%
i.	Total  Consolidated Profit paid on Deposits	20,588,184,949	10	0% 16,189,836,994	4 100%
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.		(Note-24a)	11,864,837,981 156,494,290	9,034,423,217 195,112,404
	Less: Inter Company Transaction			12,021,332,271 147,659,983	9,229,535,621 166,493,050
a	Profit paid on Deposits of the Bank			11,873,672,288	9,063,042,571
	Profit on Deposits* Profit paid on Borrowings			10,969,973,500 894,864,481 <b>11,864,837,981</b>	8,329,726,975 704,696,242 <b>9,034,423,217</b>
	*Profit paid on deposit increased due to in	crease of cost of d	eposit as well a		
a.1	Profit paid on Borrowings Profit paid on Borrowings Profit Expenses of Lease Liabilities (as per I	FRS 16 Leases)		819,463,765 75,400,716	634,302,766 70,393,476
i.	Consolidated Income from Investments		rities	894,864,481	704,696,242
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.		(Note-26a)	1,995,093,886 52,359,118	1,721,361,713 47,770,588
	Less: Dividend from Subsidiary			2,047,453,004	1,769,132,301 50,300,000 <b>1,718,832,301</b>
ia	Income from Investments in Shares & Se Income from Investments in Govt. Sukuk/Is		ank	1,422,541,611	1,173,552,467
	Income from Investments in Shares & Secu Dividend Income		(Note-26a.1)	38,437,389 245,302,574	18,749,942 216,523,735
	Income from Investments in Corporate Suk	xuk/Islamic Bond		288,812,311 <b>1,995,093,886</b>	312,535,569 <b>1,721,361,713</b>
a.1	Income from investments in shares & secu  Consolidated Commission, Exchange and		h sale of listed :	shares in the Stock Exc	hanges.
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.		(Note-27a)	3,895,585,856 99,202,528	2,861,079,211 81,847,846
'a	Commission, Exchange and Brokerage o	f the Bank		3,994,788,384	2,942,927,057
	Other commission Exchange earnings		(Note-27a.1)	1,579,872,961 2,315,712,895	1,616,458,464 1,244,620,747
a.1	Exchange Earnings			3,895,585,856	2,861,079,211
	Gross exchange gain Less: Exchange loss Net Exchange Gain			14,773,701,532 12,457,988,637	8,226,171,139 6,981,550,392
i.	Consolidated Other Operating Income Shahjalal Islami Bank PLC.		(N-4- 20-)	2,315,712,895	1,244,620,747
	Shahjalal Islami Bank Securities Ltd.		(Note-28a)	1,490,718,625 6,425,211 1,497,143,836	1,536,376,195 6,832,043 1,543,208,238
	Less: Inter Company Transaction			125,878 <b>1,497,017,958</b>	112,293 <b>1,543,095,945</b>
a	<b>Other Operating Income of the Bank</b> Postage, Telex, SWIFT & REUTERS			5,659,670	156,676,719
	Incidental Charge Supervision & Monitoring Charge Other Charges		(Note-28a.1)	4,530 96,390,284 1,388,664,141	700 119,753,604 1,259,945,171
:a 1	-		(11010 20011)	1,490,718,625	1,536,376,195
u. ا	Other Charges Rent receipts Charges on A/C closing			7,902,025 865,534	7,057,575 742,820
	Charges on clearing returned Cheque processing charge			701,179 3,488,023	799,115 3,840,836
	Service charges on Ijara Service charges on scheme investment			20,086 3,068,503	20,000 4,730,529
	Service charges on Quard Passport endorsement charge			121,505,472 44,000	93,129,272 27,924 103,040
	PO/DD cancellation charge Branch banking services Account maintenance fee			63,373 27,044,901 93,110,138	103,040 28,272,615 88,771,968
	Recoveries from cheque issue Income from sale of forms			8,839,344 1,593,900	3,939,664 3,856,400
	Service charge on SJIBL VISA Card Other Income From Islamic Credit Card			199,403,491 43,047,814	201,729,470 50,717,337
	Management Fees Notice pay earnings			314,397 5,989,881	624,709 6,714,872
	Rebate on Trade Finance Discrepency Fee Profit on sale of Bank's Assets			155,567,276 448,962,483	114,253,126 359,326,638 1,178,217
	Profit on sale of Bank's Assets Provident Fund Forfeiture Balance Refund Miscellaneous income			1,170,521 869,981 265,091,818	1,178,217 5,022,639 285,086,407
				1,388,664,141	1,259,945,171

Shahjalal Islami Bank PLC.

Consolidated Salaries & Allowances

Shahjalal Islami Bank Securities Ltd.

3,911,632,751 66,837,039

3,978,469,790

4,173,478,869 70,170,195

4,243,649,064

(Note- 29a)

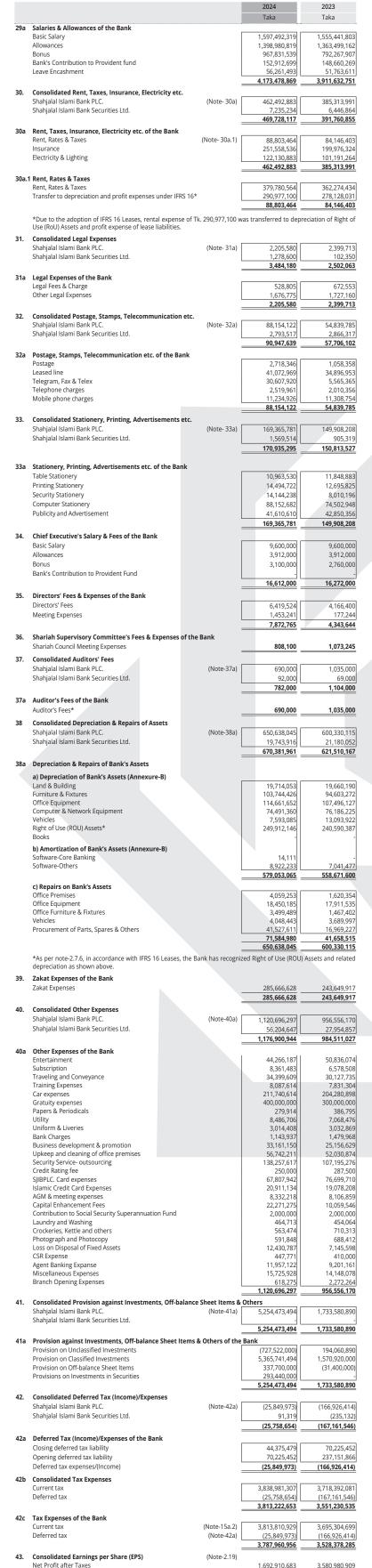




**Committed to Cordial Service** 

### **FINANCIAL STATEMENTS 2024**

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



No. of Ordinary Shares outstanding

1,112,968,351

			2024 Taka 1.52	2023 Taka 3.2
43a	Earnings per Share (EPS) of the Bank Net Profit after Tax	(Note-2.19)	1,688,009,689	3,624,871,98
	Number of Ordinary Shares outstanding		1,112,968,351 1.52	1,112,968,35 <b>3.2</b>
	Earnings per share has been calculated in accordance wit Earnings per Share substantially decreased compared to that Investments, provision for Off-balance Sheet Items and provision	of last year mainly d	ue to the increase of pi	
43(i)	Net Asset Value (NAV) per Share:	ioi diminadornii valde		
	Net Asset Value (Consolidated) Net Asset Value (Bank's)		23,470,558,947 23,426,973,935	23,798,873,14 23,760,189,12
	No. of Outstanding Shares		1,112,968,351	1,112,968,35
	Net Asset Value (NAV) per Share (Consolidated)		21.09 21.05	21.3 21.3
43(ii)	Net Asset Value (NAV) per Share (Bank's)  Net Operating Cash Flows per Share (NOCFPS):		21.03	21.3
	Net cash flow from operating activities (Consolidated) Net cash flow from operating activities (Bank's)		8,934,598,413 8,890,225,066	11,225,745,42 11,222,663,77
	No. of Outstanding Shares		1,112,968,351	1,112,968,35
	Net Operating Cash Flow per Share (NOCFPS) (Consolidat	ed)	8.03 7.99	10.0 10.0
	Net Operating Cash Flow per Share (NOCFPS) (Bank's)  Net Operating Cash Flows per Share (NOCFPS) has decre	eased significantly o		
	to the increase in investment to customers and increase the year. $% \label{eq:customers} % \label{eq:customers} $	of placement with o	other banks & financial	l institutions durin
44.	Consolidated Investment Income Receipt in Cash Shahjalal Islami Bank PLC.	(Note-44a)	24 101 264 205	10 (72 220 (2
	Shahjalal Islami Bank Securities Ltd.	(Note 44a)	24,101,264,285 240,555,324	19,673,238,63 270,063,80
445	Investment Income Descript of the Dayle	:	24,341,819,609	19,943,302,43
44a	Investment Income Receipt of the Bank Investment income receipt (excluding Dividend Income)	(Note 24a & 26a)	23,942,356,135	19,634,629,77
	Add: Opening profit receivable Less: Closing profit receivable	(Note-10a.2) (Note-10a.2)	1,044,643,316 885,735,166	1,083,252,16 1,044,643,31
45.	Consolidated Profit Paid on Deposits	:	24,101,264,285	19,673,238,63
	Shahjalal Islami Bank PLC.	(Note-45a)	10,677,324,304	8,762,916,18
	Shahjalal Islami Bank Securities Ltd.		178,460,689 10,855,784,993	213,119,96 <b>8,976,036,1</b> 4
45a	<b>Profit Paid on Deposits of the Bank</b> Profit Paid on Deposits	(Note-25a)	11,789,437,265	8,964,029,74
	Add: Opening profit payable on deposit Less: Closing profit payable on deposit	(Note-13a) (Note-13a)	1,352,916,548 2,465,029,509	1,151,802,99 1,352,916,54
45	Caralidated Carlo Bassista from Other Caractina and		10,677,324,304	8,762,916,18
46.	Consolidated Cash Receipts from Other Operating act Shahjalal Islami Bank PLC.	(Note-46a)	1,489,548,104	1,535,197,97
	Shahjalal Islami Bank Securities Ltd.	[ :	6,425,211 <b>1,495,973,315</b>	6,832,04 <b>1,542,030,02</b>
46a	Cash Receipts from other Operating activities of the E Postage & Telex Charge Recovery	Bank [	5,659,670	156.676.71
	Incidental Charge Supervision & Monitoring Charge		4,530 96,390,284	70 119,753,60
	Other charges (except income from sale of fixed assets)		1,387,493,620	1,258,766,95
47.	Consolidated Cash Payments for Other Operating acti	ivities	1,489,548,104	1,535,197,97
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Note-47a)	2,318,717,668 68,046,915	1,961,852,41 37,920,81
			2,386,764,583	1,999,773,23
47a	Cash Payments for Other Operating activities of the E Rent, Taxes, Insurance, Lighting etc.	(Note-30a)	753,469,983	663,442,02
	Legal Expenses Postage, Stamp, Telegram & Telephone	(Note-31a) (Note-32a)	2,205,580	2,399,71
	Directors' Fee & Expenses	(Note-35)	88,154,122 7,872,765	54,839,78 4,343,64
	Shariah Supervisory Committee's Fees & Expenses Auditor's Fee	(Note-36) (Note-37a)	808,100 690,000	1,073,24 1,035,00
	Repairs & Maintenance of Bank's Assets	(Note-38a.c)	71,584,980	41,658,51
	Zakat Expenses Other Expenses	(Note-39)	285,666,628 1,108,265,510	243,649,91 949,410,57
	·		2,318,717,668	1,961,852,41
48.	Cash Increase/Decrease in Consolidated Other Assets Shahjalal Islami Bank PLC.	(Note-48a)	8,545,813,988	6,771,363,30
	Shahjalal Islami Bank Securities Ltd.	(	39,564,702	28,047,69
	Less: Cash Increase/(Decrease) through Inter Company Tr	ansaction	8,585,378,690 2,515,000,000	6,799,411,00 2,515,000,00
	Cash (Increase)/Decrease in Other Assets		6,070,378,690 (1,785,967,683)	4,284,411,00 (3,328,206,57
48a	Cash Increase/Decrease in Other Assets of the Bank		(1,763,967,063)	(3,320,200,37)
	Stock of Stationery and Stamps		44,524,996	47,167,55
	Advance deposits and rent Suspense Account		32,354,378 563,742,505	42,604,03 499,979,22
	Other Prepayments		306,744,174	262,130,24
	Shahjalal Islami Bank Securities Ltd. Advance Insurance premium	(Note 10a.3)	2,515,000,000	2,515,000,00 4,019,27
	Other Receivables		3,034,667	3,034,66
	SJIBL General Account-Net		5,078,976,294 <b>8,545,813,988</b>	3,397,428,31 <b>6,771,363,3</b> 0
	Cash (Increase)/Decrease in Other Assets		(1,774,450,680)	(3,334,811,12
49.	Cash Increase/Decrease in Consolidated Other Liabilit			
	Shahjalal Islami Bank PLC. Shahjalal Islami Bank Securities Ltd.	(Note- 49a)	2,023,797,520 1,203,340,889	1,454,907,24 1,514,236,03
	Lang Cook In account (Dances of Atlanta Control of		3,227,138,409	2,969,143,27
	Less: Cash Increase/(Decrease) through Inter Company tr	arisacuUN .	3,227,138,409	2,969,143,27
	Cash Increase/(Decrease) in Other Liabilities	:	257,995,133	(154,560,589
49a	Cash Increase/Decrease in Other Liabilities of the Bar Other Payables	ık [	1,314,645,487	922,566,90
	Taxation on other income & prior years		326,223,283	326,223,28
	Outstanding Expenses Unearned Income on Quard		377,654,136 5,274,614	201,022,07 5,094,98
		:	2,023,797,520	1,454,907,24
E^	Cash Increase/(Decrease) in Other Liabilities	:	568,890,275	(97,767,764
50.	Consolidated Cash and Cash Equivalents Shahjalal Islami Bank PLC.	(Note-50a)	35,481,566,967	29,652,375,66
	Shahjalal Islami Bank Securities Ltd.		260,362,016	386,922,87
	Less: Cash Increase/(Decrease) through Inter Company Tr	ransaction	35,741,928,983 150,140,409	30,039,298,53 363,822,65
	, , , ,		35,591,788,574	29,675,475,88
50a	Cash and Cash Equivalents of the Bank Cash in Hand		2 005 202 042	2,247,682,95
	Balance with Bangladesh Bank & Sonali Bank PLC. (as agent of	Bangladesh Bank)	2,995,303,942 20,112,112,890	2,247,682,95 23,432,585,24
	Balance with Other Banks & Financial Institutions		12,374,150,135 <b>35,481,566,967</b>	3,972,107,46 <b>29,652,375,6</b> 6
51	Reconciliation of Net Profit after Taxes and Operating Prof	it before changes in		
-	Cash flows from operating activities		, auseu and II	J. Gle ball
	Net profit after taxes		1,688,009,689	3,624,871,98
	ivet profit after taxes		1.1	

Cash Jiows from operating activities		
Net profit after taxes	1,688,009,689	3,624,871,988
Provision for taxation	3,787,960,956	3,528,378,285
Provision for investments, shares & contingent liabilities	5,254,473,494	1,733,580,890
(Increase)/decrease profit receivable	158,908,150	38,608,852
Increase/(decrease) profit payable on deposits	1,112,112,961	201,113,552
Depreciation & amortization of fixed assets	579,053,065	558,671,600
Recoveries on investment previously written-off	84,204,361	22,100,718
Income tax paid	(2,985,455,323)	(4,201,023,656)
Loss/profit on the sale of Bank's assets	11,260,266	5,967,381
Non-cash Impact of IFRS 16 "Lease"	(215,576,384)	(207,734,555)
Effect of exchange rate changes on cash and cash equivalents	(441,183,547)	(143,887,613)
Operating profit before changes in operating assets and liabilities	9,033,767,687	5,160,647,441

The number of employees engaged for the whole period or part thereof who received a total remuneration of Tk. 36,000 or above was 2,777

### 53. Audit Committee of the Bank a) Particulars of Audit Committee

52. Number of Employees of the Bank

Pursuant to the BRPD Circular No. 02 dated 11 February 2024, 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. 389 held on 08 January 2025 reconstituted the Committee by the following members:

Name	Status with the Bank	Status with the Committee	Educational Qualification
Nasir Uddin Ahmed, FCA, FCS	Independent Director	Chairman	Masters
Abdul Halim	Director	Member	HSC
Khandaker Sakib Ahmed	Director	Member	MBA
Ekramul Hoque	Independent Director	Member	Masters
Md. Reazul Karim FCMA	Independent Director	Member	Masters
All the members of the Board Audit Committee	have good exposure in the ha	inking husiness All (	of them are playing

active role in the Board Audit Committee. Mr. K.A.M Majedur Rahman, former Independent Director was chairman of the Audit Committee from 07 Feb 2024 to 25 Sept 2024. He resigned from the post of Independent Director on 25 Sept 2024. Meeting of Audit Committee

During 1st January to 31st December 2024, the Audit Committee of the Board conducted 06 (Six) meetings in which

i) The duties and responsibilities of the Committee as stated in BRPD Circular No. 02 dated 11 February 2024; 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;

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.

Name of Director	Status with the Bank	
A. K. Azad, MP	Chairman	i) Ha-Meem Denim Ltd. ii) Ha-Meem Spinning Mills Ltd.
		iii) Ha-Meem Design Ltd. iv) That's It Sweater Ltd.
		v) That's It Sportswear Ltd. vi) That's It Garments Ltd.
		vii) That's It Knit Ltd.
		viii) Sajid Washing & Dyeing Ltd. ix) Nishat Jute Mills Ltd.
		x) Refat Garments Ltd. xi) Modern Washing & Dyeing Industries Ltd.
		xii) Refat Packaging & Printing Industries Ltd. xiii) Sakib Poly Industries Ltd.
		xiv) Apparels Galary Ltd.
		xv) Artistic Design Ltd. xvi) Creative Collections Ltd.
		xvii) Creative Wash Ltd. xviii) Express Washing & Dyeing Ltd.
		xix) Times Media Ltd. [The Daily Samakal]
		xx) Channel 24 Ltd. xxi) That's It Packaging Ltd.
		xxii) Nishat Packaging & Printing Industries Ltd. xxiii) Crecent Spinning Mills Ltd.
		xxiv) Ha-Meem Pharmaceuticals Ltd.
Mohammed Younus	Vice Chairman	xxv) Shahjalal Islami Bank Securities Ltd. i) Sonali Papers and Board Mills PLC.
		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) Meghna Pipe Factory
		xxxvii) Fly Galaxy Travel and Tours
		xxxviii) NRB Recruiting Agency xxxix) Perfume Chemical Industries PLC.
		xxxx) Jago Corporation PLC. xxxxi) Wordbridge School
		xxxxii) Fareast International University
Mohiuddin Ahmed	Vice Chairman	xxxxiii) Shahjalal Islami Bank Securities Ltd. i) Rupsha Trading Corporation
		ii) Mohiuddin Auto House iii) Pacific Automobile
Dr. Anwer Hossain Khan, MP	Director	iv) Shahjalal Islami Bank Securities Ltd. i) Anwer Khan Modern Hospital Ltd.
DI. Aliwei Hussalli Kilali, ivir	Director	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 University
		xii) Prime University
Md. Sanaullah Shahid	Director	xiii) Shahjalal Islami Bank Securities Ltd. 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 Industries Ltd. viii) Electra Mobile
		ix) Federal Securities & Invst. Ltd. x) Jalsiri Dairy Firm and Fishery
		xi) Kashmir Chemical Co. xii) Sazawa Brothers
		xiii) Shahjalal Islami Bank Securities Ltd.
Harun Miah (Rep. of Shamsuddin Khan & Harun Miah Ltd.)	Director	i) Shamsuddin Khan & Harun Miah Ltd. (UK) ii) Kushiara Financial Service
		iii) Kushiara Travels Ltd. iv) Pritom Inn (Pvt.) Ltd.
		v) Kushiara International Travels
Md. Abdul Barek	Director	vi) Shahjalal Islami Bank Securities Ltd. i) Arju Electronics
		ii) Jony Electronics iii) Rony Electronics
		iv) Shahjalal Islami Bank Securities Ltd.
Abdul Halim	Director	i) Abdul Halim & Brothers ii) Excellent Ceramic Industries Ltd.
		iii) Excellent Tiles Industries Ltd. iv) Shahjalal Islami Bank Securities Ltd.
Akkas Uddin Mollah	Director	i) Russel Garments
(Rep. of Akkas Uddin Mollah Ltd.)		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) Tofaz Dresses Ltd.
		xi) Ekram Export Ltd.
		xii) Akkas Uddin Mollah Ltd. xiii) Shahjalal Islami Bank Securities Ltd.
Khandaker Sakib Ahmed	Director	i) Own The World Company Ltd. ii) AQUA Consultant & Associates Ltd.
		iii) Intech Limited (Listed Public Limited Company)
		iv) Eastern University v) Millennium Information Solution Ltd
		vi) Al-Azhar International Grammar School vii) Shahjalal Islami Bank Securities Ltd.
Engr. Md. Towhidur Rahman	Director	i) Fresh Foods Ltd.
		iii) Sea Fresh Ltd. iii) Libas Textiles Ltd.
		iv) Moshiur Infrastructure Ltd. v) Natural Faves Ltd.
		vi) Shahjalal Islami Bank Securities Ltd.
		vii) South Asian Scolars School and College viii) Prime University
Fakir Akhtaruzzaman	Director	ix) Eng. Towhidur Rahman Ltd i) Fakir Knitwears Ltd.
	Silector	ii) Central Hospital Ltd.
		iii) Zaman Agro Fisheries Ltd. iv) Fakir Echo Knitwears Ltd.
		v) FKL Spinning Ltd. vi) Fakir Securities Ltd.
Md. Moshiur Rahman Chamak (Rep. of Fresh Export Import Ltd.)	Director	i) Fresh Export Import Ltd.
		ii) Libas Textiles Ltd. iii) Natural Faves Ltd.
		iv) Moshiur Infrastructure Ltd.
Mrs. Tahera Faruque	Director	v) Eng. Towhidur Rahman Ltd i) F & T Property Management Company (UK)
		ii) Star of India Restaurant (UK)
	Director	iii) Shahjalal Islami Bank Securities Ltd.  i) Daffodils Trading International
Mrs. Jabun Nahar (Rep. of Daffodils Trading International)	Director	ii) Anwer Khan Modern University i) Fakir Knitwears Ltd.
Mrs. Jabun Nahar (Rep. of Daffodils Trading International) Fakir Mashrikuzzaman (Rep. of Fakir Knitwears Ltd.)	Director	ii) Zaman Agro Fisheries Ltd.
	Director	iii) Fakir Echo Knitwears Ltd. iv) FKL Spinning Ltd.
	Director	iii) Fakir Echo Knitwears Ltd. iv) FKL Spinning Ltd. v) Fakir Logistics Service
	Independent Director Independent Director	iii) Fakir Echo Knitwears Ltd. iv) FKL Spinning Ltd.

54.2 Significant Contracts where Bank is a party and wherein Directors have interest: 54.3 Shares issued to Directors & Executives without consideration or exercise at discount: 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):

unt in Tk. Related By Status Mrs. Taslima Beg M/s. Arzoo Electronics (Spouse of Md. Abdul L/C /MPI-TR/BMCTF 4.967.040 Regular

				111,509,160	2,159,203,672	
xvi)	Shahjalal Islami Bank Securities Ltd.	Subsidiary	Bai-Muajjal/BG	300,000,000	1,427,507,491	Regulai
xv)	Md Abdul Barek	Anwarul Kaium Shimu	Credit Card	-	45,442	Regula
xiv)	Abdul Karim	Abdul Karim	Credit Card	-	150	Regula
xiii)	Md Abdul Barek	Md Abdul Barek	Credit Card	-	4,199	Regula
xii)	Khandoker Sakib Ahmed	Tanzin Zaman	Credit Card	-	410,015	Regula
xi)	Khandoker Sakib Ahmed	Khandoker Sakib Ahmed	Credit Card	-	17,888	Regula
x)	Akkas Uddin Mollah	Akkas Uddin Mollah	Credit Card	-	79,251	Regul
ix)	Fakir Knitwears Ltd	Fakir Akhtaruzzaman Fakir Mashrikuzzaman	BG	59,490,070	-	Regula
viii)	Daffodilss Trading International	Mrs. Jabun Nahar	Bai-Muajjal/HPSM	-	101,577,049	Regula
vii)	Modern Diagnostic Center Limited	Anwer Hossain Khan	HPSM-Real Estate	-	144,337,837	Regula
vi)	Shoyeb Ahmed	Abdul Halim	HPSM-Real Estate	-	11,053,902	Regula
v)	Abdul Hakim	Abdul Halim	HPSM-Real Estate	-	11,028,734	Regula
iv)	M/s. Rupsha Trading Corporation	Md. Mohiuddin Ahmed	L/C /MPI-TR/Bai-Muajjal	-	43,537,077	Regul
iii)	Own the World Company Limited	Khandaker Sakib Ahmed	BMCTR/BG	7,500,000	-	Regul
II)	Electra international Ltd.	Sanaulian Shanid	BMC1K-KeV	-	117,811,220	Regui

**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

30 April 2025

The Board of Directors of the Bank at its 393rd meeting held on 30 April 2025 has recommended 10% cash dividend for the







# Shahjalal Islami Bank PLC. Committed to Cordial Service

### **FINANCIAL STATEMENTS 2024**

		SHAHJALAL	ISLAMI BANK PL	C.		
	INVESTMENT	S IN SHARES & SECUR	ITIES (LISTED W	ITH STOCK EXCH	HANGES)	
			DECEMBER 2024	STOCK Exter	., ., (025)	
						(Amount in
. No.	Name of Company	No. of Shares/ Securities	Market Price per Share	Market Value as at 31 December 2024	Cost Price as at 31 December 2024	Unrealised Gain/(loss)
	Quoted					
1	The ACME Laboratories Limited	750,000	75.10	56,325,000	67,720,872	(11,39
2	Active Fine Chemicals Ltd.	2,200,000	7.90	17,380,000	60,709,192	(43,32
3	Aftab Automobiles Limited	912,000	36.30	33,105,600	54,174,441	(21,06
4	AIBL 1st Islamic Mutual Fund	5,000,000	6.80	34,000,000	44,927,560	(10,92
5	Dhaka Electric Supply Company Ltd.	2,500,000	23.10	57,750,000	125,754,826	(68,004
6	Export Import Bank of Bangladesh PLC.	11,500,000	7.20	82,800,000	158,153,884	(75,35
7	Generation Next Fashions Limited	1,989,845	3.80	7,561,411	25,741,813	(18,18)
8	Meghna Petroleum Limited	100,000	196.30	19,630,000	20,719,351	(1,08
9	RAK Ceramics (Bangladesh) Limited	1,000,000	22.60	22,600,000	49,814,878	(27,21
10	Square Textile Ltd.	1,535,130	49.40	75,835,422	100,604,069	(24,76
11	The Dacca Dyeing & Mfg. Co. Limited	2,800,000	13.50	37,800,000	102,948,339	(65,14
12	Titas Gas Transmission and Distribution Co. Ltd	4,600,000	20.90	96,140,000	240,881,514	(144,74
13	Prime Islami Life Insurance Ltd.	700,000	31.20	21,840,000	47,262,250	(25,42
14	Singer Bangladesh Limited	500,000	113.20	56,600,000	88,910,881	(32,31
15	Square Pharmaceuticals Ltd.	850,000	217.70	185,045,000	188,977,997	(3,93
16	Silva Pharmaceuticals Limited	2,300,000	10.20	23,460,000	48,788,156	(25,32
17	Robi Axiata Limited	3,000,000	28.30	84,900,000	142,756,117	(57,85
18	Linde Bangladesh Ltd.	50,000	1,019.50	50,975,000	75,143,517	(24,16
19	Power Grid Company of Bangladesh Ltd.	2,000,000	41.80	83,600,000	123,322,659	(39,72
20	Lub-rref (Bangladesh) Limited	1,500,000	14.10	21,150,000	69,212,179	(48,06
21	Mir Akhter Hossain Limited	1,375,946	31.30	43,067,110	95,652,768	(52,58
22	ACI Limited	181,125	139.60	25,285,050	44,635,402	(19,35
23	ACI Formulations Limited	555,000	119.10	66,100,500	91,841,140	(25,74
24	Grameenphone Ltd.	234,000	323.10	75,605,400	79,366,868	(3,76
25	Apex Tannery Limited	100,000	69.20	6,920,000	13,619,478	(6,69
26	BSRM Steels Limited	100,000	50.80	5,080,000	6,666,609	(1,58
27	Eastern Housing Limited	926,397	66.40	61,512,761	83,284,392	(21,77
28	Shasha Denims Limited	500,000	18.60	9,300,000	10,810,004	(1,51
29	Crown Cement PLC.	500,000	43.50	21,750,000	37,148,434	(15,39
30	Energypac Power Generation Limited	750,000	12.70	9,525,000	29,171,775	(19,64
31	Global Islami Bank Limited	1,452,396	4.90	7,116,740	13,173,669	(6,05
32	IFAD Autos Limited	530,250	20.60	10,923,150	24,142,177	(13,21
33	LafargeHolcim Bangladesh Limited	1,570,000	53.90	84,623,000	110,211,607	(25,58
34	Summit Alliance Port Limited	1,412,289	21.70	30,646,671	45,420,021	(14,77
35	Agricultural Marketing Company Ltd. (Pran)	60,000	204.70	12,282,000	16,586,180	(4,30
36	Aamra Technologies Limited	200,000	17.20	3,440,000	6,642,625	(3,20
37	ADN Telecom Limited	49,900	85.20	4,251,480	6,603,045	(2,35
38	Bashundhara Paper Mills Limited	700,000	29.50	20,650,000	55,038,573	(34,38
39	JMI Hospital Requisite Manufacturing Limited	543,420	51.20	27,823,104	40,681,277	(12,85
40	LankaBangla Securities Limited	97,828	17.60	1,721,773	4,999,989	(3,27
41	Union Bank Limited	2,100,000	8.90	18,690,000	25,711,346	(7,02
42	Fareast Islami Life Insurance Co. Ltd.	100,000	30.60	3,060,000	6,612,721	(3,55
	Un-Quoted					
1	CWT - Community Bank Shariah Fund	2,000,000	10.12*	20,240,000	20,000,000	2
2	Investment A/C - SWIFT Membership Share			19,797,767	19,797,767	
	Total			1,657,908,939	2,724,342,361	(1,066,43

											THE POINT D
			SH.	AHJALAL I	SLAMI	BANK PL	₋C.				
	SCHEDU	LE OF FIX	ED ASSET	S INCLUD	ING PR	EMISES,	FURNIT	JRE AND	FIXTURE	S	
As at 31 December 2024											(Amount in Taka)
	Cost						Depreciation	n & Amortization			Written Down Value as
Particulars	Balance as at 01.01.2024	Addition during the year	Adjustment during the year	Balance as at 31.12.2024	Rate	Balance as at 01.01.2024	Adjustment during the year	Charged during the year	Exch. Rate effect of OBU	Balance as at 31.12.2024	at 31.12.2024
Tangible Assets											
Land	1,876,724,350	-	-	1,876,724,350							1,876,724,350
Building	893,986,278	-		893,986,278	2.50%	185,611,696		19,714,053		205,325,749	688,660,529
Furniture & Fixtures	1,298,515,777	64,172,335	55,736,518	1,306,951,595	10% & 20%	646,521,552	41,016,164	103,744,426	3,127	709,252,941	597,698,654
Office Equipment	824,478,380	58,302,619	12,705,904	870,075,095	20%	647,202,010	12,525,763	114,661,652		749,337,898	120,737,196
Computer & Network Equipment	742,202,654	50,787,090	13,974,843	779,014,901	20%	577,924,569	13,617,320	74,491,360	2,229	638,800,838	140,214,063
Vehicles	133,226,381		-	133,226,381	20%	112,367,554		7,593,085		119,960,639	13,265,742
Right of Use Assets (ROU)	2,352,443,206	286,804,899	-	2,639,248,105		741,366,779		249,912,146		991,278,924	1,647,969,181
Books	1,042,667	-	-	1,042,667	20%	1,020,539				1,020,539	22,128
Sub-total	8,122,619,692	460,066,944	82,417,265	8,500,269,371		2,912,014,698	67,159,248	570,116,721	5,357	3,414,977,528	5,085,291,843
Intangible Assets											
Software-Core Banking	62,615,431	-	-	62,615,431	20%	62,601,317	-	14,111		62,615,428	3
Software-Others	118,297,981	13,947,885	-	132,245,866	20%	93,771,343		8,922,233		102,693,577	29,552,290
Sub-total	180,913,412	13,947,885	-	194,861,297		156,372,661	-	8,936,344	-	165,309,005	29,552,293
Grand Total	8,303,533,104	474,014,829	82,417,265	8,695,130,669		3,068,387,359	67,159,248	579,053,064	5,357	3,580,286,533	5,114,844,136
											(Amount in Talia)

As at 31 December 2023											(Amount in Taka)
			Cost				Depreciatio	n & 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	Fangible 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 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 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

STATEMENT OF FOREIGN CURRENCY AS AT 31 DECEMBER 2024

				31-Dec-24			31-Dec-23	
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	5,957,749.94	120.0000	714,929,993	4,280,525.13	110.0000	470,857,76
2	Mashreq Bank PSC, NY	USD	6,039,387.40	120.0000	724,726,488	194,253.24	110.0000	21,367,85
3	Standard Chartered Bank, Mumbai	USD	222,198.53	120.0000	26,663,824	222,198.53	110.0000	24,441,83
4	Habib American Bank, USA	USD	637,965.19	120.0000	76,555,823	42,118.49	110.0000	4,633,03
5	ICICI Bank, Hong Kong	USD	31,857.22	120.0000	3,822,866	758,447.80	110.0000	83,429,25
6	WACHOVIA BANK, NY, USA	USD	3,030,723.65	120.0000	363,686,838	149,157.03	110.0000	16,407,27
7	Commerzbank AG Frankfurt	USD	703,535.14	120.0000	84,424,217	1,009,467.52	110.0000	111,041,42
8	Bank Aljazira	USD	770.80	120.0000	92,496	770.80	110.0000	84,78
9	JPMorgan Chase Bank N.A., NY, USA	USD	18,335,025.18	120.0000	2,200,203,022	85,082.05	110.0000	9,359,02
10	Citibank N.A., NY, USA	USD	1,114,107.19	120.0000	133,692,863	179,380.01	110.0000	19,731,80
11	Sonali Bangladesh UK Ltd.	USD	71,392.00	120.0000	8,567,040	-		
12	AB Bank Ltd. Mumbai	ACUD	1,086,869.88	120.0000	130,424,386	193,289.12	110.0000	21,261,80
13	Standard Chartered Bank, Mumbai	ACUD	928,617.43	120.0000	111,434,092	178,265.21	110.0000	19,609,17
14	Standard Chartered Bank, Colombo	ACUD	7,762.01	120.0000	931,441	7,882.01	110.0000	867,02
15	ICICI Bank, Mumbai	ACUD	121,996.60	120.0000	14,639,592	182,773.60	110.0000	20,105,09
16	Habib Metropoliton Bank Ltd.	ACUD	239,411.52	120.0000	28,729,382	14,834.87	110.0000	1,631,83
17	United Bank of India, Kolkata	ACUD	216,792.52	120.0000	26,015,102	204,557.84	110.0000	22,501,36
18	Sonali Bank Ltd. ACU, Kolkata	ACUD	236,648.82	120.0000	28,397,858	59,614.82	110.0000	6,557,63
19	Bank of Bhutan Ltd. Main Branch	ACUD	26,767.24	120.0000	3,212,069	4,821.19	110.0000	530,33
20	AXIS Bank Ltd. India	ACUD	540,461.30	120.0000	64,855,356	237,605.51	110.0000	26,136,60
21	MCB Bank Limited	ACUD	200,843.28	120.0000	24,101,194	134,552.09	110.0000	14,800,73
22	HDFC Bank Ltd., Mumbai	ACUD	779,421.67	120.0000	93,530,600	1,427,041.63	110.0000	156,974,57
23	Nabil Bank Limited, Kathmandu, Nepal	ACUD	35,732.19	120.0000	4,287,863	4,945.19	110.0000	543,97
24	Standard Chartered Bank, Frankfurt	EURO	91,135.96	125.1360	11,404,389	1,794,738.64	122.3200	219,532,43
25	Commerzbank AG	EURO	441,472.32	125.1360	55,244,080	1,402,972.54	122.3200	171,611,60
26	Wells Fargo Bank, N. A. London, UK	EURO		-		991,268.47	122.3200	121,251,95
27	IPMorgan Chase AG, Frankfurt	EURO	384,986.20	125.1360	48,175,633	669,173.77	122.3200	81,853,33
28	Sonali Bangladesh UK Ltd.	EURO	10,000.00	125.1360	1,251,360			
29	Standard Chartered Bank, Tokyo	YEN	11,315,822.71	0.7606	8,606,815	1,427,743.01	0.7782	1,111,07
30	Habib Bank AG Zurich	CHF	37,743.11	133.2000	5,027,382	27,542.06	130.9867	3,607,64
31	ICICI Bank, Canada	CAD	13,263.64	83.2697	1,104,459	28,664.65	83.3460	2,389,08
32	Bank Aljazira, KSA	SAR	1,370,741.99	31.9608	43,810,011	1,191,466.49	29.3568	34,977,64
33	Riyad Bank, KSA	SAR	758,441.37	31.9608	24,240,393	1,433,341.37	29.3568	42,078,31
34	Standard Chartered Bank, London	GBP	52,627.70	150.9600	7,944,678	120,337.48	140.9650	16,963,37
35	IPMorgan Chase Bank N.A., London	GBP	15.911.07	150.9600	2.401.935	13,654.64	140.9650	1,924,82
36	Sonali Bangladesh UK Ltd.	GBP	10,000.00	150.9600	1,509,600			,,,,,,
37	Mashreg Bank PSC, UAE	AED	1,106,713.84	32.6717	36,158,223	130,081.24	29.9540	3,896,45
38	Emirates Islamic Bank PJSC, Dubai	AED	57,269.50	32.6717	1,871,092	10,728.00	29.9540	321,34
39	Standard Chartered Bank, China	CNY	527,389.01	16.4440	8,672,385	18,253.35	15.4551	282,10
Total			,,,,,,		5,125,346,839	,		1,754,675,39

## DETAILS OF INFORMATION ON INVESTMENTS EXCEEDING 10% OF BANKS TOTAL REGULATORY CAPITAL (FUNDED & NON-FUNDED) AS AT 31 DECEMBER 2024

ANNEXURE-D

			Outstanding		% o	f Investments to Total Ca	pital
l. No.	Name of Client	Funded	Non-funded	Total	Funded	Non-Funded	Total
	LOGOS APPARELS LTD.	16,945	9,608	26,553			-
	RAHMAT SWEATER (BD) LTD.	4,031	2,794	6,824			
	BELKUCHI SPINNING MILLS LTD.	6,542		6,542			
	M/S. SHAHI PRODUCTS	3,598	-	3,598			
	MOHAMMAD ALI SPINNING MILLS LTD.	19,207	1,500	20,707			
	M/S. SHAHI DYEING AND FINISHING MILLS LTD.		4	4			
	GROUP-TOTAL	50,323	13,906	64,229	13.53%	3.74%	17.279
	ANWAR SILK MILLS LTD.	5,058	2,442	7,500			
	A-ONE POLYMER LTD.	169	584	752			
	ANWAR CEMENT LTD		5,204	5,204			
	ANWAR ISPAT LTD.	4,714	2,008	6,722			
	ANWAR JUTE SPINNING MILLS LTD.		80	80			
	A.G. AUTOMOBILES LTD.	410	70	480			
	A.G. MOTORS LTD.	203	3	206			
	HOSSAIN DYEING AND PRINTING MILLS LTD	4,975	5,043	10,018			
	MEHMUD INDUSTRIES (PVT.) LTD.	7,336	7,623	14,958			
	ANWAR CEMENT SHEET LTD.	20,929	17,743	38,672			
	TOLEDO MOTORS LIMITED	346	4	349			
	EUTOCARS LIMITED	-	6	6			
	GROUP-TOTAL	44,138	40,810	84,948	11.87%	10.97%	22.849
	UNIQUE CEMENT INDUSTRIES LTD.	-	-	-			
	UNIQUE POWER PLANT LTD.		437	437			
	UNITED EDIBLE OILS LTD.	-	6	6			
	MEGHNA AVIATION LTD.	-	40	40			
	MEGHNA BALL PEN & ACCESSORIES MFG LTD.		1,152	1,152			
	MEGHNA CERAMIC INDUSTRIES LTD.		665	665			
	MEGHNA EDIBLE OILS REFINERY LTD.			-			
	MEGNA FOIL PACKAGING LTD.		-	•			
	MEGHNA FRESH LPG LTD. MEGHNA INDUSTRIAL ECONOMIC ZONE LTD.		340	340			
	MEGHNA INDUSTRIAL ECONOMIC ZONE LTD.  COMILLA ECONOMIC ZONE LIMITED		6,470	6,470			
			6,470	27			
	MEGHNA NOODLES & BISCUIT FACTORY LTD. MEGHNA PULP & PAPER MILLS LTD.		350	350		_	
	MEGHNA SUGAR REFINERY LTD.	-	330	330			
	MEGHNA PVC LIMITED	-				_	
	SONARGAON FLOUR & DAL MILLS LTD.		- 1	-		_	
	SONARGAON FLOOR & DAL WILLS LID.	-	0	9			
	SONARGAON SOLAR ENERGY LTD.						
	SONARGAON STEEL FABRICATE LTD.						
	TANVEER FOOD LTD.	1	501	501			
	TANVEER PAPER MILLS LTD.		19	19			
	TASNIM CHEMICAL COMPLEX LTD.		25	25			
	TASNIM CONDENSED MILK LTD.						
	SURMA MUSTARD OIL LTD.		38	38			
	SONARGAON SEED CRUSHING LIMITED		29,327	29,327			
	EVEREST POWER GENERATION POWER GENERATION COMPANY LTD.		647	647			
	MEGHNA BEVERAGE LIMITED		16	16			
	EQUILIBRIUM LTD	5,308	- '9	5,308			
	GROUP-TOTAL	5,308	40,059	45,366	1.43%	10.77%	12.20
	NASSA BASICS LTD.	11,287	17,923	29,210		1	
	NASSA SPINNING LTD.	4,644		4,644			
	NASSA BASIC WASH LTD.	1 1				İ	
	NASSA HI TECH WASH LTD	4,074	1,101	5,174			
	NASSA TAIPEI TEXTILE MILLS LTD.	3,058	1,291	4,348			
	GROUP-TOTAL	23,063	20,314	43,377	6.20%	5.46%	11.669
	SINHA DYEING AND FINISHING LTD.	2,538	52	2,590			133
	SINHA YARN DYEING AND FABRICS LTD	6,407	2	6,409			
	PRITHA FASHIONS LTD.		16	16			
	OPEX INDUSTRIES LTD.	13,192		13,192			
	SINHA APPARELS ACCESSORIES LTD.						
	SHIKHARAA DEVELOPMENTS LTD.	3,744		3,744			
	SINHA PEOPLES ENERGY LTD.	9,336		9,336		1	
	VENTURE ENERGY LIMITED	3,232		3,232		1	
	SINHA POWER GENERATION COM. LTD	23,630		23,630		1	

SI. No.	Name of Client	Funded	Outstanding Non-funded	Total	Funded	Investments to Total Ca	Total
6	GROUP-TOTAL GAZI TANKS (UNIT-1,2,3,4), GAZI TYRE	<b>62,079</b> 14,874	<b>69</b> 951 -		16.69%	0.02%	16.71%
	GAZI INTERNATIONAL GAZI INTERNATIONAL (BD) GAZI PIPES	3,502 365 4,195	9,296 - 2,030	12,798 365 6,224			
	GAZI DOORS GAZI SINKS	125 270	2,030	125 270			
	GAZI COMMUNICATION LTD.  GAZI RENEWABLE ENERGY COMPANY LTD.  MG INTERNATIOAL		2,148 1,868 13				
	M G INTERNATIOAL INDUSTRIES GAZI AUTO TYRES	930	503				
7	GROUP-TOTAL CHITTAGONG DENIM MILLS LTD	<b>24,260</b> 6,751 3,757	16,808 9,320	41,069 16,071	6.52%	4.52%	11.04%
	SMART JEANS LTD SMART JACKET LTD. SHEHAN SPECIALIZED TEXTILE MILLS LTD.	1,354 522	1,670 1,414 472	5,427 2,768 994			
	SMART BIO-INCEPTION LTD APPAREL PROMOTERS LIMITED	3,537	19 12,657	19 16,194			
	AL-RAZI CHEMICAL COMPLEX L'TD. SMART POLYMER INDUSTRIES L'TD. BM CONTAINER (BD)L'TD.	9,185 2,008 4,550	521 417 115	9,706 2,425 4,665			
	BM ENERGY (BD) LTD. SHOISHOB FASHION LTD.	1,832 345	16,325	18,157 345	0.400/	11.54%	20.64%
	GROUP-TOTAL SUPER OIL REFINERY LTD. MULTI OIL REFIBNERY LTD	33,840 3,083	<b>42,930</b> 11,604		9.10%	11.3470	20.0476
	SUPER BOARD MILLS LIMITED SUPER FORMICA & LAMINATION LTD.	6,320	- 5,909	12,229			
	PRIME PUSTI LIMITED  TILK FOOD PRODUCTS DISTRIBUTION LTD.  GREEN BOARD & FIBRE MILLS LTD.	5,674	1,771	7,445			
	MAKS DRUG LTD NATIONAL HOSPITAL CHATTOGRAM (PVT) LTD.	73 2,896	107	73 3,003			
9	T.K. CHEMICAL COMPLEX LTD.  GROUP-TOTAL  KARIM SPINNING MILLS LTD.	3,521 <b>21,567</b> 5,417	2,745 <b>22,137</b> 1,498	6,266 43,704 6,915	5.80%	5.95%	11.75%
	PURBANI ROTOR SPINNING LTD. SHOHAGPUR TEXTILE MILLS LTD.	3,287 12,687	29 711	3,315 13,398			
	PURBANI YARN DYING LTD PURBANI FABRICS LTD KARIM TEXTILES LTD.	1,412 9,409 584	69 3,683 114	13,092			
10	GROUP-TOTAL MYMENSINGH AGRO LTD	<b>32,794</b> 7,301	<b>6,103</b> 5,147	<b>38,898</b> 12,448	8.82%	1.64%	10.46%
	Banga Building Materials Ltd.  EHORKA TEXTILE LIMITED  PRAN DAIRY LTD.	990	20,344 6,002 1,866	21,334 6,002 1,921			
11	GROUP-TOTAL ALIM KNIT (BD) LTD.	8,346 10,387	<b>33,359</b> 26,237	<b>41,706</b> 36,623	2.24%	8.97%	11.22%
	MONDOL INTIMATES LTD. MONDOL KNITTEK LTD. MONDOL SPINNING MILLS LTD.	10,521 2,335	13,468 - 8,863	23,989 - 11,197			
	MONIDOL SPININIMER MILES ETD. APPOLLO KNITWEAR BD LTD APPOLLO FASHIONS LTD	4,549 726	2,746 1,511	7,295 2,237			
	APPOLIO PACKAGING (BD) LTD. TROPICAL KNITEX LTD. COTTON CLUB (BD) LTD.	1,502	20,704				
	COTTON CLOB (BD) LTD. COTTON CLOUT (BD) LTD. COTTON CLOUT (BD) LTD.	244 404	204 4,741 -	5,145			
	COTTON FIELD (BD) LTD.  NOOR CHECKS & STRIPES LTD  MONDOL KNITWEARS LTD.	2,902 4,442	8,378 288 453	11,280 4,730			
	MONDOL NATIWEARS LID.  GROUP-TOTAL  INCEPTA PHARMACUTICALS LTD.	14 38,026 14,373	87,592 12,107	467 125,618 26,480	10.23%	23.55%	33.78%
	NCEPTA VACCINE LTD. NCEPTA HYGIENE AND HOSPICARE LTD.		640 29	640 29			
	INCEPTA CHEMICALS LTD. INCEPTA HERBAL AND NUTRICARE LTD. MAHEEN DIZAYN ETIKET (BD) UNIT-2 LIMITED	2,762	360 - 636	360 3,399			
	MPRESS FASHION LIMITED MPRESS ACCESSORIES LIMITED	10,434 4,915	6,466 747	5,661			
	PORT LOGISTICS LTD   IMPRESS AVIATION LIMITED  EVERLIFE BATTERY RECYCLING & MANUFACTURING CO. LTD	329 494 1,068	440 147 580	641			
	MPRESS AVIATION LIMITED NEXT SPACES LTD		48 697	48			
	INFRATRADE LIMITED  GROUP-TOTAL  BRINGAI POLYMER WARFS LTD	34,375 5,391	22,896 3,991	57,271 9,382	9.24%	6.16%	15.40%
	BENGAL POLYMER WARES LTD. (UNIT-2) BENGAL CONCEPT AND HOLDINGS LTD	6,616 501		6,616 501			
	EUPHORIA APPARELS LITD BENGAL PLASTICS LIMITED GROUP-TOTAL	12,696 2,231 <b>27,435</b>	2,775 5,370 <b>12,136</b>	15,471 7,601 <b>39,571</b>	7.38%	3.26%	10.64%
14	DHALY CONSTRUCTION LTD. RBS CONSTRUCTION LTD.	41,089 2,364	1,503	42,593 2,364			
15	GROUP-TOTAL  KABIR STEEL RE-ROLLING MILLS LTD.  KABIR STEEL LTD.	<b>43,454</b> 4,251	1,503	<b>44,957</b> - 4,251	11.69%	0.40%	12.09%
	KSRM STEEL PLANT LTD. S. R. SHIPPING LTD.	25,332	9,490 16,940	34,822 16,940	1		
16	GROUP-TOTAL ENERGYPAC ENGINEERING LTD. ENERGYPAC FASHIONS LIMITED	29,583 26,132	26,430 9,090 21,851	56,013 9,090 47,983	7.96%	7.11%	15.06%
17	GROUP-TOTAL TRADE INTERNATIONAL INDUSTRIES LIMITED	26,132 26,132 36,907	<b>30,941</b> 13,132	57,073	7.03%	8.32%	15.35%
	TRADE INTERNATIONAL INDUSTRIES LTD BLUEBERRY CORPORATION ORCHID CORPORATION	413 151 94	935	1,348 151			
18	GROUP-TOTAL MAF SHOES LTD.	37,564 23,448	14,067 27,833	<b>51,632</b> 51,282	10.10%	3.78%	13.88%
	MAF FOOT WARE GROUP-TOTAL ROSE SWEATERS LTD.	23,448 4,178	27,833 3.806	51,282 7,984	6.31%	7.48%	13.79%
	ROJES SWEATERS LID. MADINAPLE FASHIONS CRAFT LTD TEXEUROP (BD) LTD	4,056	3,531 15,281	7,588			
	SCARLET KNITWEARS LTD. PANTEX DRESS LTD	3,839 284	8,823 5,203	12,662 5,487			
	T SHIRT PRINTERS LTD  GROUP-TOTAL M. HOSSAIN SPINNING MILLS (PVT.) LTD.	12,357 6,814	475 <b>37,119</b> 2,873		3.32%	9.98%	13.31%
	M. HOSSAIN COTTON SPINNING MILLS (PVT.) LTD. HOSSAIN TRADING CO.	34,263	7,678 278	41,941 278			
	EASTERN TRADING CO. DHAKA TRADING CO. 5.A. TRADING CO.		123				
	FAYSAL TRADING CO. UNITED PLASTIC WOOD IND. (PVT.) LTD.	1,712	80 148	80 1,861			
	UNITED LEATHER PVT. IND. LTD. SELINA TRADING CO. UNITED POLYMER INDUSTRIES (URF)	3,266 936	490 - 316	3,756 - 1,252			
21	GROUP-TOTAL LIZ FASHION INDUSTRY LIMITED	<b>46,991</b> 11,658	<b>12,047</b> 11,324	<b>59,038</b> 22,982	12.64%	3.24%	15.88%
	LIDA TEXTILE & DYEING LIMITED PANDA SHOES. INDUSTRY LIMITED GOOD & FAST PACKAGING CO. LTD.	18,175 4,091 12,935	17,177 65 1,768	35,352 4,156 14,702			
	LIZDA HOLDING LTD. GROUP-TOTAL	46,858	30,333	77,191	12.60%	8.16%	20.76%
	HABITUS FASHION LIMITED  KA DESIGN LIMITED	15,230 2,677	8,369 3,150	23,599 5,827			
	FORTIS GARMENTS LIMITED FORTIS AGRO LIMITED SARAH RESORT LIMITED	1,530 3,676	276	276 1,530 3,676			
	QUATTRO FASHION LIMITED MASTRADE INTERNATIONAL GARMENTS LTD.	1,105 3,734	3,877 4,168	4,982 7,902			
	MD. SHAHADAT HOSSAN RAPIDA SHOES AND BAGS LTD GROUP-TOTAL	4,899 <b>32,862</b>	586 <b>20,425</b>	5,485 53,287	8.84%	5.49%	14.33%
23	AHSAN COMPOSITE LIMITED AHSAN KNITTING LTD	3,938	34,894 2,949	38,832 2,949	5.54%	5,1378	
	AHSAN APPARELS LTD.  GROUP-TOTAL  SHAH CEMENT IND. LTD.	3,938	446 <b>38,290</b> 6,146	446 42,227 6,146	1.06%	10.30%	11.36%
	ABUL KHAIR STEEL MELTING IND LTD ABUL KHAIR STRIP PROCESSING	21,232 2,631	6,146 10,983 41	32,215			
	ABUL KHAIR LTD ABUL KHAIR MILK PRODUCTS LTD		4,038	4,038			
	ABUL KHAIR STEEL PRODUCTS LTD.  GROUP-TOTAL DIVINE DESIGN LTD.	5,215 <b>29,078</b> 10,957	21,208 8,349		7.82%	5.70%	13.52%
	NAFISA APPARELS LTD FELIX FASHION'S LTD	1,335	2,893	4,227			
	FOUR H FASHIONS LTD FOUR H APPARELS LTD FOUR H DYFING & PRINTING LIMITED	119 - 22,204	81 - 3,609	25,814			
	FOUR H DYEING & PRINTING LIMITED  GROUP-TOTAL  MIR CEMENT LTD	<b>34,615</b> 28,544	<b>14,932</b> 10,227	<b>49,547</b> 38,771	9.31%	4.02%	13.32%
TOTAL	MIR CONCRETE PRODUCTS LTD GROUP-TOTAL	2,272 30,816 803,250	5,395 <b>15,622</b>	7,667 <b>46,438</b>	8.29%	4.20%	12.49%
	apital of the Bank as at 31 December 2024 is Taka 371,861.90 lac.	. 803,250	649,872	1,403,122			
							ANNEXURE-E

			AL ISLAMII DA				
			NT INFORM				
According to International Financial Reporting Star	idards (IFRS) 8 "Op	erating Segment" t	he Bank reports its	operation under t	he following business seg	gments:	
		Shahjalal Islar			Shahjalal Islami Bank PLC		
Name of the Bank	SJIBPLC	Off-shore Banking Unit	Inter Company Transaction	Total	Shahjalal Islami Bank Securities Ltd	Inter Company Transaction	Consolidated
Operating Income		Offic	Halisaction		Securities Ltu	Halisaction	
Investment Income	21,484,886,367	979,351,791	(271,673,335)	22,192,564,823	188,196,206	(147,534,105)	22,233,226,924
Less: Profit paid on Deposits	11,697,987,319	438,523,997	(271,673,335)	11,864,837,981	156,494,290	(147,659,983)	11,873,672,288
Net Investment Income	9,786,899,048	540,827,794	-	10,327,726,842	31,701,916	125,878	10,359,554,636
Income from Investments in Shares & Securities	1,995,093,886	-	-	1,995,093,886	52,359,118	-	2,047,453,004
Commission, Exchange and Brokerage	3,893,875,535	1,710,321	-	3,895,585,856	99,202,528	-	3,994,788,384
Other Operating Income	1,479,305,948	11,412,677		1,490,718,625	6,425,211	(125,878)	1,497,017,958
	7,368,275,369			7,381,398,367	157,986,857	(125,878)	7,539,259,346
Total Operating Income	17,155,174,417	553,950,792		17,709,125,209	189,688,773	0	17,898,813,982
Operating Expenses Salaries and Allowances	4,159,247,103	14,231,766		4,173,478,869	70,170,195		4,243,649,064
Rent, Taxes, Insurances, Electricity etc.	4,159,247,105	647,930	1	462,492,883	7,235,234	1	4,243,049,004
Legal Expenses	2,205,580	047,530		2,205,580	1,278,600		3,484,180
Postage, Stamps, Telecommunication etc.	88,138,479	15,643		88,154,122	2,793,517		90,947,639
Stationery, Printings, Advertisements etc.	169,299,132	66,649		169,365,781	1,569,514		170,935,295
Chief Executive's Salary & Fees	16,612,000	55,045		16,612,000	.,505,514	]	16,612,000
Directors' Fees & Expenses	7,872,765			7,872,765			7,872,765
Sharia'h Supervisory Committee's Fees & Expenses	808,100	_		808,100			808,100
Auditor's Fees	690,000	_		690,000	92,000		782,000
Depreciation & Repairs of Bank's Assets	650,476,180	161,865		650,638,045	19,743,916		670,381,961
Zakat Expenses	285,666,628	_		285,666,628			285,666,628
Other Expenses	1,120,084,736	611,561		1,120,696,297	56,204,647		1,176,900,944
Total Operating Expenses	6,962,945,656		-	6,978,681,070	159,087,623	-	7,137,768,693
Profit before Provision	10,192,228,760			10,730,444,139	30,601,150	0	10,761,045,289
Specific Provision for Classified Investments	5,365,741,494	-	-	5,365,741,494	-	-	5,365,741,494
General Provision for Unclassified Investments	(727,522,000)	-	-	(727,522,000)	-	-	(727,522,000)
General Provision for Off-balance Sheet Items	337,700,000	-	-	337,700,000	-	-	337,700,000
Provision for diminution in value of Investments in Shares	293,440,000	-	-	293,440,000	-	-	293,440,000
Provision for Other Assets	(14,886,000)	-	-	(14,886,000)	-	-	(14,886,000)
Total Provision	5,254,473,494			5,254,473,494	-		5,254,473,494
Total Profit before Taxes	4,937,755,266	538,215,378		5,475,970,645	30,601,150	0	5,506,571,795
Provision for Taxation							
Deferred Tax	(25,849,973)	-	-	(25,849,973)	91,319	-	(25,758,654)
Current Tax	3,813,810,929	-	-	3,813,810,929	25,170,378	-	3,838,981,307
-	3,787,960,956			3,787,960,956	25,261,697		3,813,222,653
Net Profit after Taxes	1,149,794,310	538,215,378		1,688,009,689	5,339,453	0	1,693,349,142
Property and Assets							
Cash	23,107,416,832		-	23,107,416,832			23,107,416,832
Balance with Other Banks and Financial Institutions	12,352,249,066	21,901,069	-	12,374,150,135	260,362,016	(150,140,409)	12,484,371,742
Placement with Other Banks & Financial Institutions	20,405,585,416	-	1	20,405,585,416		1	20,405,585,416
Investments in Shares & Securities	36,300,711,753		-	36,300,711,753	2,093,255,676		38,393,967,429
Investments	253,350,087,287	15,596,397,376	-	268,946,484,663	3,353,974,992	(1,427,507,491)	270,872,952,164
Fixed Assets including Premises, Furniture and Fixtures	5,114,671,962	172,174		5,114,844,136	104,213,869		5,219,058,005
Other Assets	31,108,987,444	-	(10,596,600,000)	20,512,387,444	278,387,035	(2,515,000,000)	18,275,774,479
Non-Banking Assets	88,309,355 381,828,019,115	15,618,470,618	(40 505 600 000)	88,309,355	6,090,193,588	(4,092,647,900)	88,309,355 388,847,435,421
Total Property and Assets Liabilities and Capital	381,828,019,115	15,618,470,618	(10,596,600,000)	386,849,889,733	6,090,193,588	(4,092,647,900)	388,847,435,421
Liabilities							
Placement from Other Banks & Financial Institutions	19,757,634,890	15,036,600,000	(10,596,600,000)	24,197,634,890	1,427,507,491	(1,427,507,491)	24.197.634.890
Deposits and Other Accounts	285,378,168,831	275,661,577	(10,390,000,000)	285,653,830,408	1,427,307,491	(150,140,409)	285,503,689,999
Mudaraba Bonds	11,200,000,000	275,001,577		11,200,000,000		(130,140,403)	11,200,000,000
Other Liabilities	42,020,865,980	306,209,041		42,327,075,021	1,876,612,594	]	44,203,687,615
Deferred Tax Liabilities	44,375,479	300,203,041		44,375,479	(1,410,764)		42,964,715
Total Liabilities	358,401,045,180	15,618,470,618	(10,596,600,000)	363,422,915,798	3,302,709,321	(1,577,647,900)	365,147,977,219
Capital/Shareholders' Equity	330,101,073,100	15,515,475,010	(10,000,000,000)	_05,122,515,750	5,502,705,521	(1,5.7,547,500)	303,147,577,213
Paid-up Capital	11,129,683,510	_		11,129,683,510	2,740,000,000	(2,740,000,000)	11,129,683,510
Statutory Reserve	11,129,683,510			11,129,683,510	2,7.10,000,000	(2,7.10,000,000)	11,129,683,510
Capital Reserve	, . 2 . , 0 . 0 , 5 1 0			,.25,005,510	35,518,577	]	35,518,577
Foreign Currency Translation Reserve		26,898,101		26,898,101	33,3.0,377		26,898,101
Retained Earnings	1,167,606,915	(26,898,101)		1,140,708,815	11,965,690	(3,899,256)	1,148,775,249
Total Shareholders' Equity	23,426,973,935			23,426,973,935	2,787,484,267	(2,743,899,256)	23,470,558,947
Non-controlling Interest	,,, ., ., ., .	(0)		,0,5,5,555	2,707,704,207	228,899,256	228,899,256
Total Liabilities & Shareholders' Equity	381,828,019,115	15,618,470,618	(10,596,600,000)	386,849,889,733	6,090,193,588	(4,092,647,900)	388,847,435,421
		. , ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			, , , , , , , , , , , ,		

ANNEXURE-E





# Shahjalal Islami Bank PLC. Committed to Cordial Service

### **FINANCIAL STATEMENTS 2024**

HIGHLIGHTS OF PERFORMAN		SXURE-F SH.		ANK PLC. (OFFSH AND LOSS AC		UNIT)			31.12.2024 31.12.2023 USD Taka USD Taka
AS AT 31 DECEMBER	R 2024	A in Tales	FOR THE YE	EAR ENDED 31 DECE 2024		2023	4	Investments (Loans and Advances)	
SI. No. Particulars	2024	2023	Note	USD	Taka USD	Taka		Country-wise Classification of Investments	
1 Paid-up Capital		9,683,510 Less: Profit paid on			979,351,791 6,588,41: 438,523,997 2,430,06			Inside Bangladesh	
2 Total Capital (Tier-I + Tier-II)	37,186,189,542 34,1	7,149,183 Net Investment In	ncome		540,827,794 4,158,35			Gross Murabaha, Bai-Muajjal etc.	17,633,147.14 2,115,977,657 22,648,618.49 2,491,348,034
3 Capital Surplus	11,129,517,204 11,4	4,467,528 Commission, Excha	nange and Brokerage 12	14,724.33 98,252.93	1,710,321 15,84 11,412,677 84,11:			Less: Profit receivable on Murabaha, Bai-Muajjal etc.	47 (22 447 44 2 445 077 (57 22 540 540 40 2 404 240 240
4 Total Assets		9,340,172			13,122,998 99,96	51.91 10,776,730		Net Murabaha, Bai-Muajjal etc.  Net Bills Purchased and Discounted (Note- 4.)	17,633,147.14 2,115,977,657 22,648,618.49 2,491,348,034 1) 112,336,830.99 13,480,419,719 53,926,937.58 5,931,963,134
5 Total Deposit  6 Total Investments (Loans & Advance)		5,024,682 Total Operating Ir 0,801,224	ncome	4,769,020.24 5	553,950,792 4,258,310	16.41 459,082,137		Outside Bangladesh	129,969,978.13 15,596,397,376 76,575,556.07 8,423,311,168
7 Total Contingent Liabilities and Commitment		Salaries and Allowa 2,133,811	vances 14 ances, Electricity etc. 15	122,522.76 5,578.10	14,231,766 101,95 647,930 97	74.53 105,062	4.1	Bills Purchased and Discounted	
8 Investment Deposit Ratio (%)	81.09%	85.13% Legal Expenses	inces, Electricity etc.	3,376.10	-	- 103,002		Payable inside Bangladesh	6,716,334.00 805,960,080 3,074,298.00 338,172,780
9 Percentage of Classified Investments against Total Investments	7.88%	Stationery Printing	elecommunication etc. 16 gs, Advertisements etc. 17	134.67 573.79		12.09 12,084 90.73 31,343		Payable outside Bangladesh	105,807,121.73 12,696,854,608 51,031,261.28 5,613,438,741
10 Profit after Tax and Provision  11 Amount of Classified Investments		4,871,988  Auditor's Fees	-	-	-			Gross Bills Purchased and Discounted  Less: Profit receivable on Bills Purchased	<b>112,523,455.73 13,502,814,688 54,105,559.28 5,951,611,521</b> 186,624.74 22,394,969 178,621.70 19,648,387
12 Provisions kept against Classified Investments		Depreciation & Rep 9,935,518 Other Expenses	pairs of Bank's Assets 18	1,393.51 5,264.99	161,865 2,15 611,561 6,42	232,370 23.06 692,460		and Discounted Net Bills Purchased and Discounted	112,336,830.99 13,480,419,719 53,926,937.58 5,931,963,134
13 Provisions Surplus	15,596,800	9,217,599 Total Operating E			15,735,414 111,90		5	Fixed Assets including Premises, Furniture & Fixt	ures
14 Cost of Fund	6.43%	5.64% Profit before Prov	/Ision	4,633,552.42 5	538,215,378 4,146,40	09.80 447,017,668		Furniture & Fixture	92.25 11,070 905.84 99,642
15 Profit Earning Assets		5,124,784 Specific provision f Investments	ior Classified	-	-			Office Equipment  Carrying Value	1,342.53 161,104 1,138.37 125,221 1,434.78 172,174 2,044.21 224,863
16 Non-Profit Earning Assets  17 Return on Investments (ROI) in Securities	72,747,464,262 69,9 5.45%	4,215,388 General provision finvestments		-	- 10	01.01 10,890	6	Placement from other Banks & Financial Institut	ions
18 Return on Assets (ROA)	0.46%	Provision for Other 1.05% Total Provision	r Assets	-	- 10	01.01 10,890		Mudaraba Term Deposit from other Banks	37,000,000.00 4,440,000,000
19 Income from Investment in Securities	1,995,093,886 1,75	1,361,713 Total Profit before P	Provisions for Taxation	4,633,552.42 5	538,215,378 4,146,30	08.79 447,006,778		Borrowing from Shahjalal Islami Bank PLC.	88,305,000.00 10,596,600,000 74,188,000.00 8,160,680,000 125,305,000.00 15,036,600,000 74,188,000.00 8,160,680,000
20 Earnings per Share	1.52	3.26 Deferred Tax Expen	nses	-	-		7	Deposits and Other Accounts	7,100,000,00
21 Net Income per Share  22 Price Earning Ratio (Times)	1.52	3.26 Current Tax Expens	ses	-	-			Al-Wadeeah Current Deposit	51,149.81 6,137,977 16,667.34 1,833,407
ZZ Tree Earning Radio (Times)		Net Profit after Ta	axation	4,633,552.42 5	538,215,378 4,146,30	08.79 447,006,778		Profit Payable on Deposit	29,011.17 3,481,340
SHAHJALAL ISLAMI BANK PLC. (OFF		EXURE-G  Retained Earnings	from previous year					Sundry Deposits	188,499.76     22,619,971     109,484.58     12,043,304       268,660.74     32,239,289     126,151.92     13,876,711
BALANCE SH	EET	Add: Retained Earn	nings of current year		538,215,378 4,146,30 4,146,30			Mudaraba Savings Deposit	25,511.29 3,061,355 1,249.47 137,442
AS AT 31 DECEMBER Note		Retained Earning:	s carried forward	4,633,552.42 5	538,215,378 4,146,30	08.79 447,006,778		Foreign Currency Deposits	1,930.00 231,600 1,928.00 212,080
Property and Assets	Taka USD 1	central operation	rnings transferred to		556,026,290 4,146,30				<u>27,441.29 3,292,955</u> <u>3,177.47 349,522</u>
Cash		Translation Reserve	e Movement	- (*	(0)	(9,087,189)		Mudaraba Term Deposit	2,001,077.78 240,129,334
Cash in Hand (including Foreign Currencies)	-   -	-							2,297,179.81 275,661,577 129,329.39 14,226,233
Balance with Bangladesh Bank & Sonali Bank PLC. (including Foreign Currencies)		SH.	IAHJALAL ISLAMI BA			UNIT)	8	Other Liabilities	
				FLOW STATEI EAR ENDED 31 DECI				Profit Payable	1,029,900.57 123,588,068 820,413.00 90,245,430
Placement with other Banks & Financial Institutions		-		USD 2024	Taka USD	2023 Taka		Provision for Investments Other Payables	1,490,000.00 178,800,000 1,490,000.00 163,900,000 11,611.44 1,393,373 10,639.25 1,170,318
Balance with other Banks and		Cash flows from o	operating activities					Outstanding Expenses	20,230.00 2,427,600 920.00 101,200
Financial Institutions		Investment income	·	8,431,342 9	979,351,791 6,588,41	710,286,275			2,551,742.01 306,209,041 2,321,972.25 255,416,948
Inside Bangladesh 182,508.91 Outside Bangladesh -	21,901,069 61,701.36	6,787,150 Profit paid on depo Fees & commission		(3,775,299) (43 14,724	38,523,997) (2,430,060 1,710,321 15,84		9	Surplus in Profit and Loss Account/Retained Earnings Opening Balance	- (9,087,189)
3182,508.91	21,901,069 61,701.36	Cash payments to			(14,231,766) (101,950			Add: Profit/(Loss) during the Period	4,633,552.42 538,215,378 4,146,308.79 447,006,778
Investments		, ,	er operating activities	(574) 98,253	(66,649) (290 11,412,677 84,113			Less: Transfer to Central Operation during	<b>4,633,552.42 529,128,190 4,146,308.79 447,006,778 4,633,552.42 556,026,290 4,146,308.79 456,093,967</b>
			er operating activities fit before changes in operatin		(1,290,219) (7,285 538,362,157 4,148,78			the Year Closing Balance	- (26,898,101) - (9,087,189)
4 129,969,978.13		3,311,168		4,034,943.93	336,302,137 4,146,76	39.43 447,244,559	10	Profit on Investments	
Fixed Assets including Premises, 5 1,434.78	172,174 2,044.21		ating assets and liabilities					Profit received from Mudaraba Import Bills (UPAS) Profit received from Murabaha	6,671,945.64 774,987,185 5,323,853.38 573,955,937 0.73 85 -
Furniture and Fixtures 1,434.78	172,174 2,044.21	224,863 (Increase)/decrease	se of investments to customers		73,086,208) 70,919,12	21.64 6,812,446,556		Profit received from Hire Purchase	581,341.63 67,526,377 704,332.86 75,932,975
Other Assets -		customers	e) of deposits received from		261,435,344 (201,639			Profit received from Ijara Profit on Inland Document Bill Purchased	303,510.54 35,254,601 321,382,37 34,647,708 449,706.05 52,236,101 238,846.53 25,749,654
Non-Banking Assets -			e) of other liabilities n operating assets and liabilities		50,792,094 (337,625 60,858,770) 70,379,85			Profit Received from Mudaraba FC	424,837.29 49,347,443
Total Property and Assets 130,153,921.82	15,618,470,618 76,639,301.64 8,43	0,323,180 Net cash used in 0	operating activities (A)=(i+ii)	(46,361,855.95) (6,32	22,496,613) 74,528,64	16.34 7,220,417,305	11	Profit paid on Deposits & Borrowings	8,431,341.88 979,351,791 6,588,415.14 710,286,275
Liabilities and Capital		Cash flows from i	investing activities					Profit on Deposits	34,008.95 3,950,347
Liabilities		Proceeds from sale	e of fixed assets					Profit paid on Borrowings	
Liabilities		Durchases of fived			-				3,741,289.95 434,573,650 2,430,060.64 261,980,868
		Purchases of fixed  Net cash used in i		(784.08) (784.08)	(88,874) (88,874)		12	Commission Fychange & Brokerage	3,741,289.95     434,573,650     2,430,060.64     261,980,868       3,775,298.90     438,523,997     2,430,060.64     261,980,868
Placement from other Banks & 6 125,305,000.00 Financial Institutions	15,036,600,000 74,188,000.00 8,10	Net cash used in i	d assets investing activities (B)				12.	Commission, Exchange & Brokerage Commission from LC	
	15,036,600,000 74,188,000.00 8,10	Net cash used in i 0,680,000 Cash flows from f	l assets investing activities (B) financing activities	(784.08)	(88,874)	0.00/ (5.02/0.770.00)			3,775,298.90 438,523,997 2,430,060.64 261,980,868
Financial Institutions 125,305,000.00  Deposits and Other Accounts		Net cash used in i 0,680,000 Cash flows from f Borrowings from B Profit transferred t	d assets investing activities (B)	(784.08) 51,117,000.00 6,8	(88,874)	0.00) (6,826,877,994) 8.79) (456,093,967)		Commission from LC  Other Operating Income  SWIFT & REUTERS	3,775,298.90     438,523,997     2,430,060.64     261,980,868       14,724.33     1,710,321     15,848.11     1,708,559       24,234.88     2,815,029     16,797.22     1,810,881
Financial Institutions 125,305,000.00	3,292,955 240,129,334	Net cash used in i 0,680,000  Cash flows from f Borrowings from B Profit transferred t Net cash flow from	d assets investing activities (B) financing activities Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C)	(784.08)  51,117,000.00 6,8 (4,633,552.42) (5: 46,483,447.58 6,3	(88,874) 375,920,000 (70,903,900 56,026,290) (4,146,308 319,893,710 (75,050,208	8.79) (456,093,967) 8.79) (7,282,971,961)		Commission from LC  Other Operating Income	3,775,298.90     438,523,997     2,430,060.64     261,980,868       14,724.33     1,710,321     15,848.11     1,708,559       24,234.88     2,815,029     16,797.22     1,810,881       74,018.05     8,597,648     67,301.04     7,255,615       -     15,54     1,675
Financial Institutions 125,305,000.00  Deposits and Other Accounts  Mudaraba Savings Deposits 27,441.29  Mudaraba Term Deposits 2,001,077.78  Other Mudaraba Deposits  Al-Wadeeah Current & Other Deposit	3,292,955 240,129,334 -	Net cash used in i 0,680,000  Cash flows from f  Borrowings from B  Profit transferred t  Net cash flow from Net increase/(de equivalents (A+B+	investing activities (B)  financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C) ecrease) in cash and cas +C)	(784.08) 51,117,000.00 6,8 (4,633,552.42) (55) 46,483,447.58 6,3 sh 120,807.55	(88,874) 875,920,000 (70,903,900 56,026,290) (4,146,308	8.79) (456,093,967) 8.79) (7,282,971,961)	13.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts	3,775,298.90     438,523,997     2,430,060.64     261,980,868       14,724.33     1,710,321     15,848.11     1,708,559       24,234.88     2,815,029     16,797.22     1,810,881       74,018.05     8,597,648     67,301.04     7,255,615
Financial Institutions 125,305,000.00  Deposits and Other Accounts  Mudaraba Savings Deposits 27,441.29  Mudaraba Term Deposits 2,001,077.78  Other Mudaraba Deposits  Al-Wadeeah Current & Other Deposit Accounts	3,292,955 240,129,334 -	Net cash used in i 0,680,000  Cash flows from f  Borrowings from B  Profit transferred t  Net cash flow from Net increase/(deequivalents (A+B+  3,876,711  Add/(Less): Effects Cash & Cash Equiv.	investing activities (B)  financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C) lecrease) in cash and cash+C)  s of Exchange Rate Changes ovalent	(784.08)  51,117,000.00 6,8 (4,633,552.42) (5)  46,483,447.58 6,3 sh 120,807.55	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)	13.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings	3,775,298.90     438,523,997     2,430,060.64     261,980,868       14,724.33     1,710,321     15,848.11     1,708,559       24,234.88     2,815,029     16,797.22     1,810,881       74,018.05     8,597,648     67,301.04     7,255,615       -     15,54     1,675
Financial Institutions 125,305,000.00  Deposits and Other Accounts  Mudaraba Savings Deposits 27,441.29  Mudaraba Term Deposits 2,001,077.78  Other Mudaraba Deposits  Al-Wadeeah Current & Other Deposit 266,660,74	3,292,955 240,129,334 - 32,239,289 126,151.92	Net cash used in i  0,680,000  Cash flows from f  Borrowings from B  Profit transferred t  Net cash flow from Net increase//de equivalents (A+B+  3,876,711  Add/(Less): Effects Cash & Cash Equiv. Add: Cash and cas of the year	investing activities (B)  financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C) ecrease) in cash and cast+C)  s of Exchange Rate Changes ovalent ush equivalents at the beginning	(784.08)  51,117,000.00 6,8 (4,633,552.42) (59 46,483,447.58 6,3 sh 120,807.55	(88,874)  375,920,000 (70,903,900 56,026,290) (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562  17,810,912 6,781,934 583,26	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656) - 9,087,189 53.81 60,249,402	13.	Commission from LC  Other Operating Income SWIFT & REUTERS Miscellaneous Earnings Service & Charges Receipts  Salary & Allowances Basic Salary Allowances	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           -         15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031
Financial Institutions  Deposits and Other Accounts  Mudaraba Savings Deposits  Mudaraba Term Deposits  Other Mudaraba Deposits  Al-Wadeeah Current & Other Deposit  Accounts  Bills Payable	3,292,955 240,129,334	Net cash used in i  0,680,000  Cash flows from f  Borrowings from B  Profit transferred t  Net cash flow from Net increase//de equivalents (A+B+  3,876,711  Add/(Less): Effects Cash & Cash Equiv. Add: Cash and cas of the year	investing activities (B)  financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C) lecrease) in cash and cash+C)  s of Exchange Rate Changes ovalent	(784.08)  51,117,000.00 6,8 (4,633,552.42) (55) 46,483,447.58 6,3 sh 120,807.55	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656) - 9,087,189 53.81 60,249,402	13.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary	3,775,298.90     438,523,997     2,430,060.64     261,980,868       14,724.33     1,710,321     15,848.11     1,708,559       24,234.88     2,815,029     16,797.22     1,810,881       74,018.05     8,597,648     67,301.04     7,255,615       15,54     1,675       98,252.93     11,412,677     84,113.80     9,068,171       41,276.15     4,794,477     40,818.63     4,400,590
Financial Institutions  Deposits and Other Accounts  Mudaraba Savings Deposits  Mudaraba Term Deposits  Al-Wadeeah Current & Other Deposit  Accounts  Bills Payable  7  2,297,179.81  Other Liabilities  8  2,551,742.01  130,153,921.82	3,292,955 240,129,334 32,239,289 126,151.92 275,661,577 129,329.39 306,209,041 2,321,972.25 22	Net cash used in i  0,680,000  Cash flows from f  Borrowings from B  Profit transferred t  Net cash flow froi  Net increase/(de equivalents (A+B+1)  3,876,711  Add/(Less): Effects Cash & Cash Equiv  Add: Cash and cash of the year  Cash and cash equivalents (A+B+1)	investing activities (B)  financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C) ecrease) in cash and cast+C)  s of Exchange Rate Changes ovalent ush equivalents at the beginning	(784.08)  51,117,000.00 6,8 (4,633,552.42) (5) 46,483,447.58 6,3 sh 120,807.55  on - ng 61,701.36 ar 182,508.91	(88,874)  375,920,000 (70,903,900 (556,026,290) (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562 17,810,912 6,781,934 583,26 21,901,069 61,70	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656) - 9,087,189 53.81 60,249,402 11.36 6,781,934	13.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary  Allowances  Bonus	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           -         15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769
Financial Institutions  Deposits and Other Accounts  Mudaraba Savings Deposits  Mudaraba Term Deposits  Al-Wadeeah Current & Other Deposit  Accounts  Bills Payable  7  2,297,179.81  Other Liabilities  8  2,305,000.00  27,441.29  2,001,077.78  268,660.74  268,660.74  2,297,179.81	3,292,955 240,129,334 32,239,289 126,151.92 275,661,577 129,329.39 306,209,041 2,321,972.25 22	Net cash used in i  0,680,000  Cash flows from f  Borrowings from B  Profit transferred t  Net cash flow froi  Net increase/(de equivalents (A+B+1)  3,876,711  Add/(Less): Effects Cash & Cash Equiv  Add: Cash and cash of the year  Cash and cash equivalents (A+B+1)	d assets investing activities (B) financing activities Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C) fecrease) in cash and cash+C) s of Exchange Rate Changes cyalent ush equivalents at the beginnin uivalents at the end of the yea  AHJALAL ISLAMI BANOTES TO T	(784.08)  51,117,000.00 6,8 (4,633,552.42) (5) 46,483,447.58 6,3 sh 120,807.55  on - ng 61,701.36 ar 182,508.91	(88,874)  375,920,000 (70,903,900 56,026,290) (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562  17,810,912 6,781,934 583,26  21,901,069 61,70  HORE BANKING UTATEMENTS	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656) - 9,087,189 53.81 60,249,402 11.36 6,781,934	13.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary  Allowances  Bonus  Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc.	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149
Financial Institutions  Deposits and Other Accounts  Mudaraba Savings Deposits  Mudaraba Term Deposits  Other Mudaraba Deposits  Al-Wadeeah Current & Other Deposit  Accounts  Bills Payable  7  2,297,179.81  Other Liabilities  Total Liabilities  Capital/Shareholders' Equity  Paid-up Capital  Statutory Reserve	3,292,955 240,129,334 - 32,239,289 126,151.92 - 275,661,577 129,329.39 306,209,041 2,321,972.25 21,5618,470,618 76,639,301.64 8,43	Net cash used in i  0,680,000  Cash flows from f  Borrowings from B  Profit transferred t  Net cash flow from Net increase//de equivalents (A+B+  3,876,711  Add/(Less): Effects Cash & Cash Equiv. Add: Cash and cas of the year  Cash and cash equ  5,416,948  0,323,180  SH.	d assets investing activities (B) financing activities Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C) lecrease) in cash and cas ++C) s of Exchange Rate Changes of valent ush equivalents at the beginnin uivalents at the end of the year IAHJALAL ISLAMI BA NOTES TO T AS AT AND FOR T	(784.08)  51,117,000.00 6,8 (4,633,552.42) (5) 46,483,447.58 6,3 sh 120,807.55  on - ng 61,701.36  ar 182,508.91  ANK PLC. (OFFSH	(88,874)  375,920,000 (70,903,900 56,026,290) (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562  17,810,912 6,781,934 583,26  21,901,069 61,70  HORE BANKING UTATEMENTS	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656) - 9,087,189 53.81 60,249,402 11.36 6,781,934	13.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary  Allowances  Bonus  Bank's Contribution to Provident fund	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           -         15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759
Financial Institutions  Deposits and Other Accounts  Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7 2,297,179.81  Other Liabilities Total Liabilities Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Foreign Currency Translation Reserve	3,292,955 240,129,334 - 32,239,289 126,151.92 - 275,661,577 129,329.39 306,209,041 2,321,972.25 21,5618,470,618 76,639,301.64 8,43 - 26,898,101 - 9,0	Net cash used in i  0,680,000  Cash flows from f  Borrowings from B  Profit transferred t  Net cash flow from  Net increase/(de equivalents (A+B+  Cash & Cash Equiv.  Add: Cash and cash equivalents (A+B+  Cash and cash equivalents	d assets  investing activities (B)  financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C) ecrease) in cash and cas +C) s of Exchange Rate Changes of valent uivalents at the beginnin uivalents at the end of the yea  AHJALAL ISLAMI BA  NOTES TO T  AS AT AND FOR T  Unit  king Unit (OBU) is a separate I Bangladesh Bank. The Bank co	(784.08)  51,117,000.00 6.8 (4,633,552.42) (51 46,483,447.58 6.3 sh 120,807.55 on	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562  17,810,912 6,781,934 583,26  21,901,069 61,70  HORE BANKING UTATEMENTS I DECEMBER 2024  Islami Bank PLC., governee f its Offshore Banking Unit	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656) - 9,087,189 53.81 60,249,402  UNIT)  ed under the rules and ton 21 December 2008	14.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary  Allowances  Bonus  Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc.	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062
Financial Institutions  Deposits and Other Accounts  Mudaraba Savings Deposits  Mudaraba Term Deposits  Other Mudaraba Deposits  Al-Wadeeah Current & Other Deposit  Accounts  Bills Payable  7 2,297,179.81  Other Liabilities  Total Liabilities  Capital/Shareholders' Equity  Paid-up Capital  Statutory Reserve Foreign Currency Translation Reserve Retained Earnings  9 Total Shareholders' Equity  - 125,305,000.00  27,441.29 2,001,077.78 268.660.74  268,660.74  130,153,921.82	3,292,955 240,129,334 32,239,289 126,151.92 275,661,577 129,329.39 306,209,041 2,321,972.25 21,5618,470,618 76,639,301.64 8,43 26,898,101 (26,898,101) (9,0 (0)	Net cash used in i  0,680,000  Cash flows from f  Borrowings from B  Profit transferred t  Net cash flow from Net increase//de equivalents (A+B+ Add/(Less): Effects Cash & Cash and cash equivalents Add: Cash and cash equivalents Add: Cash and cash equivalents SH  1. Status of the l Offshore Bank guidelines of E with the perm located at Shal	d assets  investing activities (B)  financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC.  om financing activities (C) ecrease) in cash and cas ++C)  so of Exchange Rate Changes of valent ush equivalents at the beginnin uivalents at the end of the yea  IAHJALAL ISLAMI BA  NOTES TO T  AS AT AND FOR T  Unit  Unit  Unit Unit (OBU) is a separate I Bangladesh Bank. The Bank con uission from Bangladesh Bank shjalal Islami Bank Tower, Plot-Con	(784.08)  51,117,000.00 6,8 (4,633,552.42) (5)  46,483,447.58 6,3 sh 120,807.55  on	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562  17,810,912 6,781,934 583,26  21,901,069 61,70  HORE BANKING U TATEMENTS I DECEMBER 2024  Islami Bank PLC., governef its Offshore Banking Unit 744(99)/2008-2800 dated 2-	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  - 9,087,189 63.81 60,249,402 01.36 6,781,934  UNIT)  ed under the rules and ton 21 December 2008 44 July 2008. The unit is	14.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary  Allowances  Bonus  Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc.  Insurance	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15.54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           5,578.10         647,930         974.53         105,062
Financial Institutions  Deposits and Other Accounts  Mudaraba Savings Deposits  Mudaraba Term Deposits  Other Mudaraba Deposits  Al-Wadeeah Current & Other Deposit  Accounts  Bills Payable  7 2,297,179.81  Other Liabilities  Total Liabilities  Capital/Shareholders' Equity  Paid-up Capital  Statutory Reserve Foreign Currency Translation Reserve  Retained Earnings  125,305,000.00  27,441.29  2,001,077.78  268,660.74  28,297,179.81  130,153,921.82	3,292,955 240,129,334 32,239,289 126,151.92 275,661,577 129,329.39 306,209,041 2,321,972.25 21,5618,470,618 76,639,301.64 8,43 26,898,101 (26,898,101) (9,0 (0)	Net cash used in i  0,680,000  Cash flows from f  Borrowings from B  Profit transferred t  Net cash flow from Net increase/de equivalents (A+B+  Add/(Less): Effects Cash & Cash and cas of the year  Cash and cash equ  5,416,948  0,323,180  SH  1. Status of the U  Offshore Bank guidelines of E  with the perm (0)  located at Shal  1.1 Nature of The principal a	d assets  investing activities (B)  financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C) ecrease) in cash and cast+C) ecrease) in cash and cast+C) so of Exchange Rate Changes of exchange Rate Rate Rate Rate Rate Rate Rate Rat	(784.08)  (784.08)  (784.08)  (1,633,552,42) (51,46,483,447.58 6,3)  (120,807.55 6,3)  (120,807.55 6,3)  (14,633,552,42) (51,46,483,447.58 6,3)  (15,63,47,755 6,3)  (16,701.36 6,3)  (17,701.36 6,3)  (182,508.91 6,3)  (184,508.91 6,3)  (184,508.91 6,3)  (184,508.91 6,3)  (184,508.91 6,3)  (184,63,508.91 6,3)  (184,63,63,63,63)  (184,63,63,63,63)  (184,63,63,63,63)  (184,63,63,63,63)  (184,63,63,63,63)  (184,63,63,63,63)  (184,63,63)  (184,63)  (184,6	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562  17,810,912 6,781,934 583,26  21,901,069 61,70  HORE BANKING UTATEMENTS I DECEMBER 2024  Islami Bank PLC., governe f its Offshore Banking Unit 744(99)/2008-2800 dated 24 Avenue, Gulshan, Dhaka-12	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  - 9,087,189 53.81 60,249,402 01.36 6,781,934  UNIT)  ed under the rules and to no 21 December 2008 24 July 2008. The unit is 212.	13. 14. 15.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary  Allowances  Bonus  Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc.  Insurance  Postage, Stamps, Telecommunication etc  Telephone charges	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           5,578.10         647,930         974.53         105,062
Financial Institutions  Deposits and Other Accounts  Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7 2,297,179.81  Other Liabilities 8 2,551,742.01  Total Liabilities Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Foreign Currency Translation Reserve Retained Earnings 9 Total Shareholders' Equity Total Liabilities & Shareholders' Equity  SHAHJALAL ISLAMI BANK PLC. (OFF	3,292,955 240,129,334 32,239,289 126,151.92 275,661,577 129,329.39 306,209,041 2,321,972.25 25,618,470,618 76,639,301.64 8,43 26,898,101 (26,898,101) (0) - 15,618,470,618 76,639,301.64 8,43 SHORE BANKING UNIT)	Net cash used in i  0,680,000  Cash flows from f  Borrowings from B  Profit transferred t  Net cash flow from Net increase/de equivalents (A+B+  Add/(Less): Effects Cash & Cash and cas of the year  Cash and cash equ  5,416,948  0,323,180  SH  1. Status of the U  Offshore Bank guidelines of E  with the perm (0)  located at Shal  1.1 Nature of The principal a	d assets  investing activities (B)  financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC.  om financing activities (C) ecrease) in cash and case +C)  so of Exchange Rate Changes of a comparison of the pear	(784.08)  (784.08)  (784.08)  (1,633,552,42) (51,46,483,447.58 6,3)  (120,807.55 6,3)  (120,807.55 6,3)  (14,633,552,42) (51,46,483,447.58 6,3)  (15,63,47,755 6,3)  (16,701.36 6,3)  (17,701.36 6,3)  (182,508.91 6,3)  (184,508.91 6,3)  (184,508.91 6,3)  (184,508.91 6,3)  (184,508.91 6,3)  (184,63,508.91 6,3)  (184,63,63,63,63)  (184,63,63,63,63)  (184,63,63,63,63)  (184,63,63,63,63)  (184,63,63,63,63)  (184,63,63,63,63)  (184,63,63)  (184,63)  (184,6	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562  17,810,912 6,781,934 583,26  21,901,069 61,70  HORE BANKING UTATEMENTS I DECEMBER 2024  Islami Bank PLC., governe f its Offshore Banking Unit 744(99)/2008-2800 dated 24 Avenue, Gulshan, Dhaka-12	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  - 9,087,189 53.81 60,249,402 01.36 6,781,934  UNIT)  ed under the rules and to no 21 December 2008 24 July 2008. The unit is 212.	13. 14. 15.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary  Allowances  Bonus  Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc.  Insurance  Postage, Stamps, Telecommunication etc  Telephone charges  Stationery, Printing, Advertisement etc  Computer Stationery	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           5,578.10         647,930         974.53         105,062
Financial Institutions  Deposits and Other Accounts  Mudaraba Savings Deposits  Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7 2,297,179.81  Other Liabilities Total Liabilities Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Foreign Currency Translation Reserve Retained Earnings 9 Total Shareholders' Equity Total Liabilities & Shareholders' Equity  130,153,921.82	3,292,955 240,129,334 32,239,289 126,151.92 275,661,577 129,329.39 306,209,041 2,321,972.25 25,618,470,618 76,639,301.64 8,43 26,898,101 (26,898,101) (0) - 15,618,470,618 76,639,301.64 8,43 SHORE BANKING UNIT) ET ITEMS	Net cash used in i  0,680,000  Cash flows from f  Borrowings from B  Profit transferred t  Net cash flow from Net increase/de equivalents (A+B  3,876,711  Add/(Less): Effects Cash & Cash and cas of the year Cash and cash equivalents 5,416,948 0,323,180  1. Status of the U  Offshore Bank guidelines of E with the perm located at Shal 3,323,180  1.1 Nature of The principal a its customers of 2. Significant Acc 2.1 Basis of Acc	d assets investing activities (B)  financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C) lecrease) in cash and cas ++C)  so of Exchange Rate Changes of valent ush equivalents at the beginnin uivalents at the end of the year  IAHJALAL ISLAMI BA NOTES TO T AS AT AND FOR T  Unit king Unit (OBU) is a separate le Bangladesh Bank. The Bank con insiston from Bangladesh Bank shijalal Islami Bank Tower, Plot-C Business/Principal Activities activities of Offshore Banking U complying the applicable rules counting Policies ccounting Policies ccounting Policies	(784.08)  51,117,000.00 6,8 (4,633,552.42) (5)  46,483,447.58 6,3  120,807.55  ar 182,508.91  ANK PLC. (OFFSHTHE FINANCIAL STHE YEAR ENDED 31  business unit of Shahjalal mmenced the operation of vide letter no. BRPD (P-3)7 04, Block-CWN(C), Gulshan.  Junit are to provide all kinds & regulations.	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562  17,810,912 6,781,934 583,26  21,901,069 61,70  HORE BANKING U TATEMENTS I DECEMBER 2024  Islami Bank PLC., governe f its Offshore Banking Unit 744(99)/2008-2800 dated 2 Avenue, Gulshan, Dhaka-13 s of shariah based commerce	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656) - 9,087,189 53.81 60,249,402 01.36 6,781,934  UNIT)  ed under the rules and ton 21 December 2008 24 July 2008. The unit is 212.  creal banking services to	13. 14. 15.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary  Allowances  Bonus  Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc.  Insurance  Postage, Stamps, Telecommunication etc  Telephone charges  Stationery, Printing, Advertisement etc	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           5,578.10         647,930         974.53         105,062           134.67         15,643         112.09         12,084           134.67         15,643         112.09         12,084           542.77         63,046         256.26         27,627           31.02         3,603         34.47         3,716
Financial Institutions  Deposits and Other Accounts  Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7 2,297,179.81  Other Liabilities 8 2,551,742.01  Total Liabilities 130,153,921.82  Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Foreign Currency Translation Reserve Retained Earnings 9 Total Shareholders' Equity Total Liabilities & Shareholders' Equity  SHAHJALAL ISLAMI BANK PLC. (OFF OFF-BALANCE SHE AS AT 31 DECEMBER AS AT 31 DECEMBER	3,292,955 240,129,334 32,239,289 126,151.92 275,661,577 129,329.39 306,209,041 2,321,972.25 21,5618,470,618 76,639,301.64 8,43 26,898,101 (26,898,101) (0) - 15,618,470,618 76,639,301.64 8,430 SHORE BANKING UNIT) ET ITEMS R 2024 24 31.12.2023	Net cash used in i  0,680,000  Cash flows from f  Borrowings from B  Profit transferred t  Net cash flow from Net increase/de equivalents (A+B+  3,876,711  Add/(Less): Effects Cash & Cash Equiv Add: Cash and cash of the year  Cash and cash equivalents (A+B+  1. Status of the U  Offshore Bank guidelines of E with the perm located at Shal  3,323,180  1.1 Nature of I  The principal a its customers of Cash and Cash an	d assets  investing activities (B)  financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC.  om financing activities (C) ecrease) in cash and cas ++C)  s of Exchange Rate Changes of valent ush equivalents at the beginnin uivalents at the end of the year  IAHJALAL ISLAMI BA  NOTES TO T  AS AT AND FOR T  Unit  king Unit (OBU) is a separate I Bangladesh Bank. The Bank con insison from Bangladesh Bank shjalal Islami Bank Tower, Plot-C  Business/Principal Activities activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules	(784.08)  51,117,000.00 6.8 (4,633,552.42) (51 46,483,447.58 6.3 sh 120,807.55  on	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562  17,810,912 6,781,934 583,26  21,901,069 61,70  HORE BANKING U TATEMENTS I DECEMBER 2024  Islami Bank PLC., governe f its Offshore Banking Unit 744(99)/2008-2800 dated 2 Avenue, Gulshan, Dhaka-12 s of shariah based commerciate financial statements are with First Schedule of the B.	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  - 9,087,189 53.81 60,249,402 01.36 6,781,934  UNIT)  ed under the rules and to no 21 December 2008 24 July 2008. The unit is 212.  rcial banking services to	13. 14. 15.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary  Allowances  Bonus  Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc.  Insurance  Postage, Stamps, Telecommunication etc  Telephone charges  Stationery, Printing, Advertisement etc  Computer Stationery	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15.54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           5,578.10         647,930         974.53         105,062           134.67         15,643         112.09         12,084           134.67         15,643         112.09         12,084           542.77         63,046         256.26         27,627
Financial Institutions  Deposits and Other Accounts  Mudaraba Savings Deposits  Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7 2,297,179.81  Other Liabilities 8 2,551,742.01  Total Liabilities Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Foreign Currency Translation Reserve Retained Earnings 9 Total Shareholders' Equity Total Liabilities & Shareholders' Equity  SHAHJALAL ISLAMI BANK PLC. (OFF OFF-BALANCE SHE AS AT 31 DECEMBER	3,292,955 240,129,334 32,239,289 126,151.92 275,661,577 129,329.39 306,209,041 2,321,972.25 21,5618,470,618 76,639,301.64 8,43 26,898,101 (26,898,101) (0) - 15,618,470,618 76,639,301.64 8,430 SHORE BANKING UNIT) ET ITEMS R 2024 24 31.12.2023	Net cash used in i  0,680,000  Cash flows from f  Borrowings from B  Profit transferred t  Net cash flow from Net increase/(de equivalents (A+B+ Cash & Cash Equiv. Add: Cash and cash equivalents (A+B+ Cash and cash equival	d assets  investing activities (B)  financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC.  om financing activities (C) ecrease) in cash and cas +(C)  so of Exchange Rate Changes of valent ush equivalents at the beginnin uivalents at the end of the yea  IAHJALAL ISLAMI BA  NOTES TO T  AS AT AND FOR T  Unit  king Unit (OBU) is a separate I Bangladesh Bank. The Bank con nission from Bangladesh Bank ahjalal Islami Bank Tower, Plot-C  Business/Principal Activities activities of Offshore Banking U complying the applicable rules occounting under the historical cost convended up to date) by Bangladesh rnational Financial Reporting St counted up to date) by Bangladesh rnational Financial Reporting St of Chartered Accountants of Bar rational Financial Reporting St of Chartered Accountants of Bar	(784.08)  51,117,000.00 6.8 (4,633,552.42) (5) 46,483,447.58 6.3 sh 120,807.55  on	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 17,810,912 6,781,934 583,26 21,901,069 61,70  HORE BANKING U TATEMENTS I DECEMBER 2024  Islami Bank PLC., governe f its Offshore Banking Unit 744(99)/2008-2800 dated 2-2 Avenue, Gulshan, Dhaka-12 s of shariah based commerciations of shariah based commerciations of shariah based commerciations attended to November 2009, attainal Accounting Standar anies Act, 1994, the listing r	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  - 9,087,189 53.81 60,249,402 01.36 6,781,934  UNIT)  ed under the rules and to no 21 December 2008 24 July 2008. The unit is 212.  recial banking services to re prepared on a going 3anking Companies Act, other Bangladesh Bank rd, other Bangladesh Bank rd, other Bangladesh Bank rd, other Bangladesh Bank regulations of the Stock the Stock of the	13. 14. 15.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary  Allowances  Bonus  Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc.  Insurance  Postage, Stamps, Telecommunication etc  Telephone charges  Stationery, Printing, Advertisement etc  Computer Stationery  Publicity and Advertisement	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           5,578.10         647,930         974.53         105,062           134.67         15,643         112.09         12,084           134.67         15,643         112.09         12,084           542.77         63,046         256.26         27,627           31.02         3,603         34.47         3,716
Peposits and Other Accounts  Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7 2,297,179.81  Other Liabilities 8 2,551,742.01  130,153,921.82  Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Foreign Currency Translation Reserve Retained Earnings 9 Total Shareholders' Equity Total Liabilities & Shareholders' Equity  SHAHJALAL ISLAMI BANK PLC. (OFF OFF-BALANCE SHE AS AT 31 DECEMBER Note  Contingent Liabilities  Contingent Liabilities	3,292,955 240,129,334 32,239,289 126,151.92 275,661,577 129,329.39 306,209,041 2,321,972.25 21,5618,470,618 76,639,301.64 8,43 26,898,101 (26,898,101) (0) - 15,618,470,618 76,639,301.64 8,430 SHORE BANKING UNIT) ET ITEMS R 2024 24 31.12.2023	Net cash used in i  0,680,000  Cash flows from f  Borrowings from B  Profit transferred t  Net cash flow from Net increase/(de equivalents (A+B+ Cash & Cash Equiv. Add: Cash and cash equivalents (A+B+ Cash and cash equival	d assets  investing activities (B)  financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C) ecrease) in cash and cas +(C) so of Exchange Rate Changes of valent uivalents at the beginnin uivalents at the beginnin uivalents at the end of the yea  IAHJALAL ISLAMI B. NOTES TO T AS AT AND FOR T  Unit  king Unit (OBU) is a separate I Bangladesh Bank. The Bank co nission from Bangladesh Bank ahjalal Islami Bank Tower, Plot-C Business/Principal Activities activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Complying the applicable rules counting ng records of the unit are main under the historical cost convended up to date) by Bangladesh runder the historical cost convended up to date) by Bangladesh runder the historical cost convended up to date) by Gangladesh runder the historical cost convended up to date) by Gangladesh runder the historical cost convended up to date) by Gangladesh countries of Chartered Accountants of Bar es Securities and Exchange Rule	(784.08)  51,117,000.00 6.8 (4,633,552.42) (5) 46,483,447.58 6.3 sh 120,807.55  on	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 17,810,912 6,781,934 583,26 21,901,069 61,70  HORE BANKING U TATEMENTS I DECEMBER 2024  Islami Bank PLC., governe f its Offshore Banking Unit 744(99)/2008-2800 dated 2-2 Avenue, Gulshan, Dhaka-12 s of shariah based commerciations of shariah based commerciations of shariah based commerciations attended to November 2009, attainal Accounting Standar anies Act, 1994, the listing r	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  - 9,087,189 53.81 60,249,402 01.36 6,781,934  UNIT)  ed under the rules and to no 21 December 2008 24 July 2008. The unit is 212.  recial banking services to re prepared on a going 3anking Companies Act, other Bangladesh Bank rd, other Bangladesh Bank rd, other Bangladesh Bank rd, other Bangladesh Bank regulations of the Stock the Stock of the	13. 14. 15.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary  Allowances  Bonus  Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc.  Insurance  Postage, Stamps, Telecommunication etc  Telephone charges  Stationery, Printing, Advertisement etc  Computer Stationery  Publicity and Advertisement  Depreciation and Repairs of Fixed Assets  Depreciation of Fixed Assets	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           5,578.10         647,930         974.53         105,062           134.67         15,643         112.09         12,084           134.67         15,643         112.09         12,084           542.77         63,046         256.26         27,627           31.02         3,603         34.47         3,716
Financial Institutions  Deposits and Other Accounts  Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7 2,297,179.81  Other Liabilities 8 2,551,742.01  Total Liabilities 130,153,921.82  Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings 9 Total Shareholders' Equity Total Liabilities & Shareholders' Equity  SHAHJALAL ISLAMI BANK PLC. (OFF OFF-BALANCE SHE AS AT 31 DECEMBER  Note  131,12.20 USD	3,292,955 240,129,334 32,239,289 126,151.92 275,661,577 129,329.39 306,209,041 2,321,972.25 21,5618,470,618 76,639,301.64 8,43 26,898,101 (26,898,101) (0) - 15,618,470,618 76,639,301.64 8,430 SHORE BANKING UNIT) ET ITEMS R 2024 24 31.12.2023	Net cash used in in the control of the permitted of the p	d assets  investing activities (B)  financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC.  om financing activities (C) ecrease) in cash and case (HC)  so of Exchange Rate Changes of a case (HC)  so of Exchange Rate Changes of a case (HC)  so of Exchange Rate Changes of a case (HC)  so of Exchange Rate Changes of a case (HC)  so of Exchange Rate Changes of a case (HC)  NOTES TO TAS AT AND FOR TO  Unit  king Unit (OBU) is a separate leading a separate leading a case (HC)  Business/Principal Activities (HC)  activities of Offshore Banking Uncomplying the applicable rules (HC)  complying the applicable rules	(784.08)  51,117,000.00 6,8 (4,633,552.42) (5) 46,483,447.58 6,3 sh 120,807.55  ar 182,508.91  ANK PLC. (OFFSH-THE FINANCIAL STHE YEAR ENDED 31  business unit of Shahjalal mmenced the operation of vide letter no. BRPD (P-3)7 04, Block-CWN(C), Gulshan. Joint are to provide all kinds & regulations.  Intained in USD form and thention and in accordance we bank BRPD Circular No. 15 candards (IFRS) and Interningladesh (ICAB), the Compa, 1987 and other laws and is separately accounted for in	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562  17,810,912 6,781,934 583,26  21,901,069 61,70  HORE BANKING U TATEMENTS I DECEMBER 2024  Islami Bank PLC, governe f its Offshore Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit ational Accounting Standar anies Act, 1994, the listing r rules applicable in Banglad in the Financial Statements	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  - 9,087,189 53.81 60,249,402  11.36 6,781,934  UNIT)  ed under the rules and to no 21 December 2008 24 July 2008. The unit is 212.  recial banking services to re prepared on a going Banking Companies Act, other Bangladesh Bank rds (MSs) as adopted by regulations of the Stock desh.	13. 14. 15.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary  Allowances  Bonus  Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc.  Insurance  Postage, Stamps, Telecommunication etc  Telephone charges  Stationery, Printing, Advertisement etc  Computer Stationery  Publicity and Advertisement  Depreciation and Repairs of Fixed Assets	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           5,578.10         647,930         974.53         105,062           134.67         15,643         112.09         12,084           134.67         15,643         112.09         12,084           542.77         63,046         256.26         27,627           31.02         3,603         34.47         3,716
Financial Institutions  Deposits and Other Accounts  Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7 2,297,179.81  Other Liabilities 8 2,551,742.01 130,153,921.82  Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Foreign Currency Translation Reserve Retained Earnings 9 Total Shareholders' Equity Total Liabilities & Shareholders' Equity  SHAHJALAL ISLAMI BANK PLC. (OFF OFF-BALANCE SHE AS AT 31 DECEMBER Note  Contingent Liabilities  Acceptances & endorsements	3,292,955 240,129,334 32,239,289 126,151.92 275,661,577 129,329.39 306,209,041 2,321,972.25 21,5618,470,618 76,639,301.64 8,43 26,898,101 (26,898,101) (0) - 15,618,470,618 76,639,301.64 8,430 SHORE BANKING UNIT) ET ITEMS R 2024 24 31.12.2023	Net cash used in in the composition of the last substance of the permitted	d assets  investing activities (B)  financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C) ecrease) in cash and cas +(C) so of Exchange Rate Changes of valent ush equivalents at the beginning the equivalents at the beginning the equivalents at the beginning the equivalents at the beginning to the equivalents at the beginning the beginning the beginning the beginning the beginning that the equivalent equivalents of offshore Banking University to the equivalent equivalents of the equivalent	(784.08)  51,117,000.00 6,8 (4,633,552.42) (5) 46,483,447.58 6,3 sh 120,807.55  ar 182,508.91  ANK PLC. (OFFSHTHE FINANCIAL STHE YEAR ENDED 31 business unit of Shahjalal mmenced the operation of vide letter no. BRPD (P-3)7 04, Block-CWN(C), Gulshan.  Julit are to provide all kinds & regulations.  Intained in USD form and the ention and in accordance we bank BRPD Circular No. 15 and ards (IFRS) and internangiadesh (ICAB), the Comparation of the provide and the ention and in accordance we hank BRPD Circular No. 15 and ards (IFRS) and internangiadesh (ICAB), the Comparation of the provide and the provide and the ention and in accordance we hank BRPD Circular No. 15 and ards (IFRS) and internangiadesh (ICAB), the Comparation of the provide and	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562  17,810,912 6,781,934 583,26  21,901,069 61,70  HORE BANKING L TATEMENTS I DECEMBER 2024  Islami Bank PLC., governe f its Offshore Banking Unit 744(99)/2008-2800 dated 24 Avenue, Gulshan, Dhaka-12  s of shariah based commerci with First Schedule of the B dated 09 November 2009, ational Accounting Standar anies Act, 1994, the listing r rules applicable in Banglad in the Financial Statements s not been accounted for in	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  - 9,087,189 53.81 60,249,402 01.36 6,781,934  UNIT)  ed under the rules and to no 21 December 2008 4 July 2008. The unit is 212.  rotal banking services to re prepared on a going 3anking Companies Act, other Bangladesh Bank rds (IASs) as adopted by regulations of the Stock desh.  s of OBU. In the separate Financial	13. 14. 15.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary  Allowances  Bonus  Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc.  Insurance  Postage, Stamps, Telecommunication etc  Telephone charges  Stationery, Printing, Advertisement etc  Computer Stationery  Publicity and Advertisement  Depreciation and Repairs of Fixed Assets  Depreciation of Fixed Assets	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           -         15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           5,578.10         647,930         974.53         105,062           134.67         15,643         112.09         12,084           134.67         15,643         112.09         12,084           542.77         63,046         256.26         27,627           31.02         3,603         34.47         3,716
Financial Institutions  Deposits and Other Accounts  Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7 2,297,179.81  Other Liabilities 8 2,551,742.01  Total Liabilities 130,153,921.82  Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Foreign Currency Translation Reserve Retained Earnings 9  Total Shareholders' Equity Total Liabilities & Shareholders' Equity  SHAHJALAL ISLAMI BANK PLC. (OFF OFF-BALANCE SHE AS AT 31 DECEMBER Note  Contingent Liabilities  Acceptances & endorsements Letters of guarantee Irrevocable letters of credit (including back to back bills) Bills for collection 827,410.82	3,292,955 240,129,334 - 32,239,289 126,151,92 275,661,577 129,329,39 306,209,041 2,321,972.25 21,15,618,470,618 76,639,301.64 8,430 26,898,101 (26,898,101) (0) - 15,618,470,618 76,639,301.64 8,430 SHORE BANKING UNIT) ET ITEMS R 2024 24 31.12.2023 Taka USD 1	Net cash used in in the content of t	d assets  investing activities (B)  financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC.  om financing activities (C) ecrease) in cash and cas ++C)  s of Exchange Rate Changes of the control of the period of th	(784.08)  (784.08)  (784.08)  (4,633,552.42)  (5)  46,483,447.58  6,3  120,807.55  ANK PLC. (OFFSHAME)  (182,508.91  ANK PLC. (OFFSHAME)  (182	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562 17,810,912 6,781,934 583,26 21,901,069 61,70  HORE BANKING U TATEMENTS I DECEMBER 2024  Islami Bank PLC., governe f its Offshore Banking Unit 744(99)/2008-2800 dated 2: Avenue, Gulshan, Dhaka-1; of shariah based commercial statements are with First Schedule of the B. dated 09 November 2009, ational Accounting Standar anies Act, 1994, the listing r rules applicable in Banglad in the Financial Statements in the Financial Statement in the F	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  - 9,087,189 63.81 60,249,402 01.36 6,781,934  UNIT)  ad under the rules and ton 21 December 2008 24 July 2008. The unit is 212.  crial banking services to re prepared on a going 30 anking Companies Act, other Bangladesh Bank rds (IASs) as adopted by regulations of the Stock desh.  s of OBU.  In the separate Financial ment of Shahjalal Islami	13. 14. 15.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary  Allowances  Bonus  Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc.  Insurance  Postage, Stamps, Telecommunication etc  Telephone charges  Stationery, Printing, Advertisement etc  Computer Stationery  Publicity and Advertisement  Depreciation and Repairs of Fixed Assets  Depreciation of Fixed Assets	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           5,578.10         647,930         974.53         105,062           134.67         15,643         112.09         12,084           134.67         15,643         112.09         12,084           542.77         63,046         256.26         27,627           31.02         3,603         34.47         3,716 <t< td=""></t<>
Peposits and Other Accounts  Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7 2,297,179.81  Other Liabilities 8 2,551,742.01  Total Liabilities 130,153,921.82  Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings 9 Total Shareholders' Equity Total Liabilities & Shareholders' Equity  SHAHJALAL ISLAMI BANK PLC. (OFF OFF-BALANCE SHE AS AT 31 DECEMBER Note  Contingent Liabilities  Acceptances & endorsements Letters of guarantee Irrevocable letters of credit (including back to back bills)	3,292,955 240,129,334 32,239,289 126,151,92 275,661,577 129,329.39 306,209,041 2,321,972.25 21,15,618,470,618 76,639,301.64 8,43 26,898,101 (26,898,101) (0) - 15,618,470,618 76,639,301.64 8,430 SHORE BANKING UNIT) ET ITEMS R 2024 24 31.12.2023 Taka USD 1	Net cash used in in the composition of the permitted of t	financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC. In financing activities (C) ecrease) in cash and cash a	(784.08)  51,117,000.00 6,8 (4,633,552.42) (5) 46,483,447.58 6,3 sh 120,807.55  on	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562  17,810,912 6,781,934 583,26  21,901,069 61,70  HORE BANKING U TATEMENTS I DECEMBER 2024  Islami Bank PLC., governer its Offshore Banking Unit 744(99)/2008-2800 dated 2-4 Avenue, Gulshan, Dhaka-13 of shariah based commercial statements are with First Schedule of the Bidated 09 November 2009, at 1000	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  9,087,189 53.81 60,249,402  11.36 6,781,934  UNIT)  ed under the rules and ton 21 December 2008 24 July 2008. The unit is 212.  recial banking services to re prepared on a going Banking Companies Act, other Bangladesh Bank rds (MSs) as adopted by regulations of the Stock desh.  s of OBU. In the separate Financial ment of Shahjalal Islami urres appearing in these	13. 14. 15. 16.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary  Allowances  Bonus  Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc.  Insurance  Postage, Stamps, Telecommunication etc  Telephone charges  Stationery, Printing, Advertisement etc  Computer Stationery  Publicity and Advertisement  Depreciation and Repairs of Fixed Assets  Depreciation of Fixed Assets  Furniture & Fixtures  Office Appliance & Equipment  Repairs & Maintainance	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           -         15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           5,578.10         647,930         974.53         105,062           134.67         15,643         112.09         12,084           134.67         15,643         112.09         12,084           542.77         63,046         256.26         27,627           31.02         3,603         34.47         3,716
Deposits and Other Accounts  Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7 2,297,179.81  Other Liabilities 8 2,551,742.01  Total Liabilities Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Foreign Currency Translation Reserve Retained Earnings 9 Total Shareholders' Equity Total Liabilities & Shareholders' Equity  SHAHJALAL ISLAMI BANK PLC. (OFF OFF-BALANCE SHE AS AT 31 DECEMBER AS AT 31 DECEMBER AS AT 31 DECEMBER USD  Contingent Liabilities  Acceptances & endorsements Letters of guarantee Irrevocable letters of credit (including back to back bills) Bills for collection Other contingent liabilities  Total 827,410.82	3,292,955 240,129,334 32,239,289 126,151,92 275,661,577 129,329.39 306,209,041 2,321,972.25 21,15,618,470,618 76,639,301.64 8,43 26,898,101 (26,898,101) (0) - 15,618,470,618 76,639,301.64 8,430 SHORE BANKING UNIT) ET ITEMS R 2024 24 31.12.2023 Taka USD 1	Net cash used in in incompanies of the permit incompanies of the permi	financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC. In financing activities (C) ecrease) in cash and cash (C) ecrease (	(784.08)    Table   Ta	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562  17,810,912 6,781,934 583,26  21,901,069 61,70  HORE BANKING U TATEMENTS I DECEMBER 2024  Islami Bank PLC, governe f its Offshore Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Uni	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  - 9,087,189 53.81 60,249,402 01.36 6,781,934  UNIT)  ad under the rules and ton 21 December 2008 24 July 2008. The unit is 212.  Trial banking services to re prepared on a going Banking Companies Act, other Bangladesh Bank 7ds (1ASs) as adopted by regulations of the Stock desh.  The separate Financial ment of Shahjalal Islami urres appearing in these the Bank @ US\$1 = Taka rted to BDT currency @	13. 14. 15. 16.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary  Allowances  Bonus  Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc.  Insurance  Postage, Stamps, Telecommunication etc  Telephone charges  Stationery, Printing, Advertisement etc  Computer Stationery  Publicity and Advertisement  Depreciation and Repairs of Fixed Assets  Depreciation of Fixed Assets  Furniture & Fixtures  Office Appliance & Equipment	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           5,578.10         647,930         974.53         105,062           134.67         15,643         112.09         12,084           134.67         15,643         112.09         12,084           542.77         63,046         256.26         27,627           31.02         3,603         34.47         3,716 <t< td=""></t<>
Financial Institutions  Deposits and Other Accounts  Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7 2,297,179.81  Other Liabilities 8 2,551,742.01  Total Liabilities Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Foreign Currency Translation Reserve Retained Earnings 9 Total Shareholders' Equity Total Liabilities & Shareholders' Equity  SHAHJALAL ISLAMI BANK PLC. (OFF OFF-BALANCE SHE AS AT 31 DECEMBER AS AT 31 DECEMBER  Note  Contingent Liabilities  Acceptances & endorsements Letters of guarantee Irrevocable letters of credit (including back to back bills) Bills for collection Other contingent liabilities	3,292,955 240,129,334 32,239,289 126,151,92 275,661,577 129,329.39 306,209,041 2,321,972.25 21,15,618,470,618 76,639,301.64 8,43 26,898,101 (26,898,101) (0) - 15,618,470,618 76,639,301.64 8,430 SHORE BANKING UNIT) ET ITEMS R 2024 24 31.12.2023 Taka USD 1	Net cash used in in incompanies of the permit incompanies of the permi	investing activities (B)  financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC.  mfinancing activities (C) the crease) in cash and cast (C) the crease	(784.08)  51,117,000.00 6,8 (4,633,552.42) (5) 46,483,447.58 6,3 sh 120,807.55  ar 182,508.91  ANK PLC. (OFFSH-THE FINANCIAL STHE YEAR ENDED 31  business unit of Shahjalal mmenced the operation of vide letter no. BRPD (P-3)7 04, Block-CWN(C), Gulshan. John Street Shandards (IRSs) and Internation and in accordance we bank BRPD Circular No. 15 candards (IRSs) and International in accordance with the standards (IRSs) and International in John Street Shandards (IRSs) and International in John St	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562  17,810,912 6,781,934 583,26  21,901,069 61,70  HORE BANKING U TATEMENTS I DECEMBER 2024  Islami Bank PLC, governe f its Offshore Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Unit 744(99)/2008-2800 dated 2- Avenue, Gulshan, Dhaka-1: s of shariah based commerce with First Schedule of the Banking Uni	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  - 9,087,189 53.81 60,249,402 01.36 6,781,934  UNIT)  ad under the rules and ton 21 December 2008 24 July 2008. The unit is 212.  Trial banking services to re prepared on a going Banking Companies Act, other Bangladesh Bank 7ds (1ASs) as adopted by regulations of the Stock desh.  The separate Financial ment of Shahjalal Islami urres appearing in these the Bank @ US\$1 = Taka rted to BDT currency @	13. 14. 15. 16.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings Service & Charges Receipts  Salary & Allowances Basic Salary  Allowances Bonus Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc. Insurance  Postage, Stamps, Telecommunication etc  Telephone charges  Stationery, Printing, Advertisement etc  Computer Stationery  Publicity and Advertisement  Depreciation and Repairs of Fixed Assets  Depreciation of Fixed Assets  Furniture & Fixtures  Office Appliance & Equipment  Repairs & Maintainance  Other Expenses  Entertainment Expense  Travelling Expense	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15.54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           5,578.10         647,930         974.53         105,062           134.67         15,643         112.09         12,084           134.67         15,643         112.09         12,084           542.77         63,046         256.26         27,627           31.02         3,603         34.47         3,716 <t< td=""></t<>
Deposits and Other Accounts  Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7 2,297,179.81  Other Liabilities 8 2,551,742.01  Total Liabilities Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Foreign Currency Translation Reserve Retained Earnings 9 Total Shareholders' Equity Total Liabilities & Shareholders' Equity  SHAHJALAL ISLAMI BANK PLC. (OFF OFF-BALANCE SHE AS AT 31 DECEMBER AS AT 31 DECEMBER AS AT 31 DECEMBER USD  Contingent Liabilities  Acceptances & endorsements Letters of guarantee Irrevocable letters of credit (including back to back bills) Bills for collection Other contingent liabilities  Total 827,410.82	3,292,955 240,129,334 32,239,289 126,151,92 275,661,577 129,329.39 306,209,041 2,321,972.25 21,15,618,470,618 76,639,301.64 8,43 26,898,101 (26,898,101) (0) - 15,618,470,618 76,639,301.64 8,430 SHORE BANKING UNIT) ET ITEMS R 2024 24 31.12.2023 Taka USD 1	Net cash used in in 0,680,000  Cash flows from f Borrowings from B Profit transferred to Net cash flow from Net increase/(de equivalents (A+B+3,876,711) Add/(Less): Effects Cash & Cash Equivalents (A+B+3,876,711) Add/(Less): Effects Cash & Cash and cash equivalents (A+B+3,876,711) Add/(Less): Effects Cash & Cash and cash equivalents (A+B+3,876,711) Add/(Less): Effects Cash & Cash and cash equivalents (A+B+3,876,711) Add/(Less): Effects Cash & Cash Equivalents (A+B+3,876,711) Add/(Less): Effects Cash Equivalents (A+B+3,876,711) Add/(	financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C) ecrease) in cash and cas +(C) so of Exchange Rate Changes of valent uivalents at the beginnin uivalents at the beginnin uivalents at the end of the yea  IAHJALAL ISLAMI BJ NOTES TO T AS AT AND FOR T  Unit  king Unit (OBU) is a separate I Bangladesh Bank. The Bank con nission from Bangladesh Bank ahjalal Islami Bank Tower, Plot-G Business/Principal Activities activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U second Tower, Plot-G Business/Principal Activities activities of Offshore Banking U second Tower, Plot-G Business/Principal activities of Offshore Bankladesh Bank Tower, Plot-G Business/Principal Activities activities of Offshore Bankladesh Bank Tower, Plot-G Business/Principal Activities activities of Offshore Bankladesh Bank Tower, Plot-G Ba	(784.08)  51,117,000.00 6,8 (4,633,552.42) (5) 46,483,447.58 6,3 sh 120,807.55  ar 182,508.91  ANK PLC. (OFFSH-THE FINANCIAL STHE YEAR ENDED 31  business unit of Shahjalal mmenced the operation of vide letter no. BRPD (P-3)7 04, Block-CWN(C), Gulshan.  Just are to provide all kinds. & regulations.  Intained in USD form and the ention and in accordance we bank BRPD Circular No. 15 andards (JRSs) and Interningladesh (ICAB), the Comparate, 1987 and other laws and in separately accounted for in off-balance sheet items has ions have been accounted and off to the nearest Taka. To BDT currency which is the Bank of the parate of inter-bank weights as foreign currency translations of the strength of the rearest Taka.  USD	(88,874)  (88,874)  (70,903,900 (4,146,308 (2,691,777) (521,562 (2,691,7	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  9,087,189 53.81 60,249,402  11.36 6,781,934  UNIT)  ed under the rules and to no 21 December 2008 24 July 2008. The unit is 212.  recial banking services to re prepared on a going Banking Companies Act, other Bangladesh Bank red (MSs) as adopted by regulations of the Stock desh.  s of OBU. In the separate Financial ment of Shahjalal Islami urres appearing in these the Bank @ US\$1 = Taka red to BDT currency @ ng differences from the	13. 14. 15. 16.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings  Service & Charges Receipts  Salary & Allowances  Basic Salary  Allowances  Bonus  Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc. Insurance  Postage, Stamps, Telecommunication etc  Telephone charges  Stationery, Printing, Advertisement etc  Computer Stationery  Publicity and Advertisement  Depreciation and Repairs of Fixed Assets  Depreciation of Fixed Assets  Furniture & Fixtures  Office Appliance & Equipment  Repairs & Maintainance  Other Expenses  Entertainment Expense	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797.22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           5,578.10         647,930         974.53         105,062           134.67         15,643         112.09         12,084           134.67         15,643         112.09         12,084           542.77         63,046         256.26         27,627           31.02         3,603         34.47         3,716 <t< td=""></t<>
Peposits and Other Accounts  Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7 2,297,179.81  Other Liabilities 8 2,551,742.01  Total Liabilities Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Foreign Currency Translation Reserve Retained Earnings 9 Total Shareholders' Equity Total Liabilities & Shareholders' Equity Total Liabilities & Shareholders' Equity  SHAHJALAL ISLAMI BANK PLC. (OFF OFF-BALANCE SHE AS AT 31 DECEMBER AS AT 31 DECEMBER Note  Contingent Liabilities  Acceptances & endorsements Letters of guarantee Irrevocable letters of credit (including back to back bills) Bills for collection Other contingent liabilities  Total  Other commitments  Documentary credits, short term and	3,292,955 240,129,334 32,239,289 126,151,92 275,661,577 129,329.39 306,209,041 2,321,972.25 21,15,618,470,618 76,639,301.64 8,43 26,898,101 (26,898,101) (0) - 15,618,470,618 76,639,301.64 8,430 SHORE BANKING UNIT) ET ITEMS R 2024 24 31.12.2023 Taka USD 1	Net cash used in in the cash used	financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C) ecrease) in cash and cas +(C) so of Exchange Rate Changes of valent sish equivalents at the beginnin uivalents at the end of the yea  IAHJALAL ISLAMI BJ NOTES TO T AS AT AND FOR T  Unit king Unit (OBU) is a separate I Bangladesh Bank. The Bank con nission from Bangladesh Bank hajlalal Islami Bank Tower, Plot-C Business/Principal Activities activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable rules activities of Offshore Banking U complying the applicable activities of Offshore activities of Offshore activities of Offshore Bangladesh Bank hajlalal Islami Bank Tower, Plot-C Bangladesh Bank hajlalal Islami Bank Tower, Pl	(784.08)  (784.08)  (784.08)  (4,633,552.42)  (51  46,483,447.58  6,3  120,807.55  (51  46,483,447.58  6,3  120,807.55  (51  46,483,447.58  6,3  120,807.55  (61  47  48,2508.91  ANK PLC. (OFFSHEE)  THE FINANCIAL STHE YEAR ENDED 31  business unit of Shahjalal mmenced the operation of vide letter no. BRPD (P-3)7  04, Block-CWN(C), Gulshan.  Juit are to provide all kinds  8 regulations.  Juit are to provide all kinds  9 regulations.  Intained in USD form and the ention and in accordance we bank BRPD Circular No. 15  15 randards (IFRS) and Interningladesh (ICAB), the Compa, 1987 and other laws and in accordance with the ention off-balance sheet items has items has items has items has items has items has items have been accounted of the theorem of the entire off-balance sheet items has items have been accounted and average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average).	(88,874)  (88,874)  (70,903,900 (4,146,308 (2,691,777) (521,562 (2,691,7	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  - 9,087,189 53.81 60,249,402  11.36 6,781,934  UNIT)  and under the rules and to no 21 December 2008 24 July 2008. The unit is 212.  Total banking services to reprepared on a going 3 banking Companies Act, other Bangladesh Bank (14) (15) as adopted by regulations of the Stock desh.  The separate Financial ment of Shahjalal Islami urres appearing in these the Bank @ US\$1 = Taka rted to BDT currency @ ng differences from the 31.12.2023  SD Taka	13. 14. 15. 16.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings Service & Charges Receipts  Salary & Allowances Basic Salary  Allowances Bonus Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc. Insurance  Postage, Stamps, Telecommunication etc  Telephone charges  Stationery, Printing, Advertisement etc  Computer Stationery  Publicity and Advertisement  Depreciation and Repairs of Fixed Assets  Depreciation of Fixed Assets  Furniture & Fixtures  Office Appliance & Equipment  Repairs & Maintainance  Other Expense  Entertainment Expense  Travelling Expense  Car Expense	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797,22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           134.67         15,643         112.09         12,084           134.67         15,643         112.09         12,084           542.77         63,046         256.26         27,627           31.02         3,603         34.47         3,716           573.79         66,649         290.73         31,343
Deposits and Other Accounts  Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7	3,292,955 240,129,334 32,239,289 126,151,92 275,661,577 129,329.39 306,209,041 2,321,972.25 21,15,618,470,618 76,639,301.64 8,43 26,898,101 (26,898,101) (0) - 15,618,470,618 76,639,301.64 8,430 SHORE BANKING UNIT) ET ITEMS R 2024 24 31.12.2023 Taka USD 1	Net cash used in in in its cash i	financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C) ecrease) in cash and cas +(C) ecrease) in cash and san +(C) Expense -(C) ecrease) -(C) ecrease) in cash and ecrea -(C) ecrease) -(C) ecrease) in cash and ecrea -(C) -(C) -(C) -(C) -(C) -(C) -(C) -(C)	(784.08)  (784.08)  (784.08)  (4,633,552.42)  (5)  46,483,447.58  6,3  120,807.55  ANK PLC. (OFFSHAME)  (182,508.91  ANK PLC. (OFFSHAME)  (182	(88,874)  375,920,000 (56,026,290) (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562  17,810,912 6,781,934 583,26  21,901,069 61,70  HORE BANKING UTATEMENTS I DECEMBER 2024  Islami Bank PLC, governe fits Offshore Banking Unit 744(99)/2008-2800 dated 24 Avenue, Gulshan, Dhaka-12 sof shariah based commerciational Accounting Standaranies Act, 1994, the listing rules applicable in Banglad in the Financial Statements in the Financial Statement in the	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  9,087,189 53.81 60,249,402 11.36 6,781,934  UNIT)  ed under the rules and to no 21 December 2008 24 July 2008. The unit is 212.  recial banking services to re prepared on a going Banking Companies Act, other Bangladesh Bank reciber 2008 31.12.2023	13. 14. 15. 16.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings Service & Charges Receipts  Salary & Allowances Basic Salary  Allowances Bonus Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc. Insurance  Postage, Stamps, Telecommunication etc  Telephone charges  Stationery, Printing, Advertisement etc  Computer Stationery  Publicity and Advertisement  Depreciation and Repairs of Fixed Assets  Depreciation of Fixed Assets  Furniture & Fixtures  Office Appliance & Equipment  Repairs & Maintainance  Other Expense  Entertainment Expense  Travelling Expense  Car Expense  Miscellaneous Expenses  Miscellaneous Expenses	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797,222         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           134.67         15,643         112.09         12,084           134.67         15,643         112.09         12,084           542.77         63,046         256.26         27,627           31.02         3,603         34.47         3,716           573.79         66,649         290.73         31,343
Peposits and Other Accounts  Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7	3,292,955 240,129,334 32,239,289 126,151,92 275,661,577 129,329.39 306,209,041 2,321,972.25 21,15,618,470,618 76,639,301.64 8,43 26,898,101 (26,898,101) (0) - 15,618,470,618 76,639,301.64 8,430 SHORE BANKING UNIT) ET ITEMS R 2024 24 31.12.2023 Taka USD 1	Net cash used in in incompanies of the year Cash and cash equivalents (A+B+B-B-B-B-B-B-B-B-B-B-B-B-B-B-B-B-B-B-	financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C) ecrease) in cash and cas +(C) ecrease) in cash and san +(C) Expense -(C) ecrease) -(C) ecrease) in cash and ecrea -(C) ecrease) -(C) ecrease) in cash and ecrea -(C) -(C) -(C) -(C) -(C) -(C) -(C) -(C)	(784.08)  (784.08)  (784.08)  (4,633,552.42)  (51  46,483,447.58  6,3  120,807.55  (51  46,483,447.58  6,3  120,807.55  (51  46,483,447.58  6,3  120,807.55  (61  47  48,2508.91  ANK PLC. (OFFSHEE)  THE FINANCIAL STHE YEAR ENDED 31  business unit of Shahjalal mmenced the operation of vide letter no. BRPD (P-3)7  04, Block-CWN(C), Gulshan.  Juit are to provide all kinds  8 regulations.  Juit are to provide all kinds  9 regulations.  Intained in USD form and the ention and in accordance we bank BRPD Circular No. 15  15 randards (IFRS) and Interningladesh (ICAB), the Compa, 1987 and other laws and in accordance with the ention off-balance sheet items has items has items has items has items has items has items have been accounted of the theorem of the entire off-balance sheet items has items have been accounted and average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average) and income & ear are of inter-bank weight average).	(88,874)  (88,874)  (70,903,900 (4,146,308 (2,691,777) (521,562 (2,691,7	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  - 9,087,189 53.81 60,249,402  11.36 6,781,934  UNIT)  and under the rules and to no 21 December 2008 24 July 2008. The unit is 212.  Total banking services to reprepared on a going 3 banking Companies Act, other Bangladesh Bank (14) (15) as adopted by regulations of the Stock desh.  The separate Financial ment of Shahjalal Islami urres appearing in these the Bank @ US\$1 = Taka rted to BDT currency @ ng differences from the 31.12.2023  SD Taka	13. 14. 15. 16.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings Service & Charges Receipts  Salary & Allowances Basic Salary  Allowances Bonus Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc. Insurance  Postage, Stamps, Telecommunication etc  Telephone charges  Stationery, Printing, Advertisement etc  Computer Stationery  Publicity and Advertisement  Depreciation and Repairs of Fixed Assets  Depreciation of Fixed Assets  Furniture & Fixtures  Office Appliance & Equipment  Repairs & Maintainance  Other Expense  Entertainment Expense  Travelling Expense  Car Expense  Miscellaneous Expenses  Miscellaneous Expenses	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797,22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           134.67         15,643         112.09         12,084           134.67         15,643         112.09         12,084           542.77         63,046         256.26         27,627           31.02         3,603         34.47         3,716           573.79         66,649         290.73         31,343
Pinancial Institutions  Deposits and Other Accounts  Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7 2,297,179.81  Other Liabilities 8 2,551,742.01  Total Liabilities 130,153,921.82  Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Foreign Currency Translation Reserve Retained Earnings 9 Total Shareholders' Equity Total Liabilities & Shareholders' Equity  Total Liabilities & Shareholders' Equity  SHAHJALAL ISLAMI BANK PLC. (OFF OFF-BALANCE SHE AS AT 31 DECEMBER  As AT 31 DECEMBER  Note  131,12,20  USD  Contingent Liabilities  Contingent Liabilities  Total  Acceptances & endorsements Letters of guarantee Irrevocable letters of credit (including back to back bills) Bills for collection Other contingent liabilities  Total  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 Undrawn formal standby facilities, credit	3,292,955 240,129,334 32,239,289 126,151,92 275,661,577 129,329.39 306,209,041 2,321,972.25 21,15,618,470,618 76,639,301.64 8,43 26,898,101 (26,898,101) (0) - 15,618,470,618 76,639,301.64 8,430 SHORE BANKING UNIT) ET ITEMS R 2024 24 31.12.2023 Taka USD 1	Net cash used in in incompanies of the permitter of the p	financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC. om financing activities (C) ecrease) in cash and cas +(C) so of Exchange Rate Changes of a cash and cas +(C) so of Exchange Rate Changes of a cash and cas	(784.08)  (784.08)  (784.08)  (4,633,552.42)  (51  46,483,447.58 6,3  sh 120,807.55  (51  46,483,447.58 6,3  sh 120,807.55  (52  46,483,447.58 6,3  sh 120,807.55  (53  ANK PLC. (OFFSH-THE FINANCIAL STHE YEAR ENDED 31  business unit of Shahjalal mmenced the operation of vide letter no. BRPD (P-3)7  04, Block-CWN(C), Gulshan and the operation of vide letter no. BRPD (P-3)7  04, Block-CWN(C), Gulshan and the operation and in accordance we bank BRPD Circular No. 15 candards (IRSs) and Internengladesh (ICAB), the Compa, 1987 and other laws and in the off-balance sheet items has item to ff-balance sheet items	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562  17,810,912 6,781,934 583,26  21,901,069 61,70  HORE BANKING UTATEMENTS I DECEMBER 2024  Islami Bank PLC., governe fits Offshore Banking Unit 744(99)/2008-2800 dated 2-4 Avenue, Gulshan, Dhaka-12-4 Avenue, Gulshan, Dhaka-12-4 Avenue, Gulshan, Dhaka-12-4 Avenue, Gulshan, Dhaka-13-4 Avenue, Gulshan, Dhaka	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  - 9,087,189 53.81 60,249,402  101.36 6,781,934  UNIT)  ed under the rules and to no 21 December 2008 24 July 2008. The unit is 212.  recial banking services to re prepared on a going 3 banking Companies Act, other Bangladesh Bank rds (JASs) as adopted by regulations of the Stock desh.  s of OBU.  In the separate Financial ment of Shahjalal Islami urres appearing in these he Bank @ US\$1 = Taka rted to BDT currency @ ng differences from the 31.12.2023  SD Taka  1,701.36 6,787,150  1,701.36 6,787,150	13. 14. 15. 16.	Commission from LC  Other Operating Income  SWIFT & REUTERS  Miscellaneous Earnings Service & Charges Receipts  Salary & Allowances Basic Salary  Allowances Bonus Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc. Insurance  Postage, Stamps, Telecommunication etc  Telephone charges  Stationery, Printing, Advertisement etc  Computer Stationery  Publicity and Advertisement  Depreciation and Repairs of Fixed Assets  Depreciation of Fixed Assets  Furniture & Fixtures  Office Appliance & Equipment  Repairs & Maintainance  Other Expense  Entertainment Expense  Travelling Expense  Car Expense  Miscellaneous Expenses  Miscellaneous Expenses	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797,22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           134.67         15,643         112.09         12,084           134.67         15,643         112.09         12,084           542.77         63,046         256.26         27,627           31.02         3,603         34.47         3,716           573.79         66,649         290.73         31,343
Peposits and Other Accounts  Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable  7	3,292,955 240,129,334 32,239,289 126,151.92 275,661,577 129,329.39 306,209,041 2,321,972.25 21 15,618,470,618 76,639,301.64 8,43  26,898,101 (0) - 15,618,470,618 76,639,301.64 8,43  SHORE BANKING UNIT) ET ITEMS R 2024 24 31.12.2023 Taka USD 1  99,289,298 707,386.27  99,289,298 707,386.27	Net cash used in in incompanies of the permitter of the p	financing activities  Banks & Financial Institutions to Shahjalal Islami Bank PLC.  Decrease) in cash and case of the control	(784.08)  (784.08)  (784.08)  (4,633,552.42)  (5)  46,483,447.58  6,3  120,807.55  (5)  46,483,447.58  6,3  120,807.55  (6)  46,1701.36  47  182,508.91  ANK PLC. (OFFSHELL STREET INTERPORT OF THE YEAR ENDED 31  Dusiness unit of Shahjalal mmenced the operation of vide letter no. BRPD (P-3)7  04, Block-CWN(C), Gulshan.  Julia are to provide all kinds. & regulations.  Julia are to provide all kinds.  Julia are to provid	(88,874)  375,920,000 (70,903,900 (4,146,308 319,893,710 (75,050,208 (2,691,777) (521,562  17,810,912 6,781,934 583,26  21,901,069 61,70  HORE BANKING UTATEMENTS I DECEMBER 2024 Islami Bank PLC, governe fits Offshore Banking Unit 744(99)/2008-2800 dated 24 Avenue, Gulshan, Dhaka-12 of shariah based commercial fits offshore Banking Unit 744(99)/2008-2800 dated 24 Avenue, Gulshan, Dhaka-12 of shariah based commercial fits of sh	8.79) (456,093,967) 8.79) (7,282,971,961) 2.45) (62,554,656)  - 9,087,189 53.81 60,249,402  11.36 6,781,934  UNIT)  ed under the rules and to no 21 December 2008 24 July 2008. The unit is 212.  recial banking services to re prepared on a going Banking Companies Act, other Bangladesh Bank (Marko (Marko)) and the Stock desh.  s of OBU. In the separate Financial ment of Shahjalal Islami urres appearing in these the Bank @ US\$1 = Taka writed to BDT currency @ ng differences from the 31.12.2023  SD Taka	13. 14. 15. 16.	Commission from LC  Other Operating Income  SWIFT & REUTERS Miscellaneous Earnings Service & Charges Receipts  Salary & Allowances Basic Salary Allowances Bonus Bank's Contribution to Provident fund  Rent, Taxes, Insurance, Electricity etc. Insurance  Postage, Stamps, Telecommunication etc Telephone charges  Stationery, Printing, Advertisement etc Computer Stationery Publicity and Advertisement  Depreciation and Repairs of Fixed Assets  Depreciation of Fixed Assets  Furniture & Fixtures Office Appliance & Equipment  Repairs & Maintainance  Other Expenses Entertainment Expense Travelling Expense Car Expense Miscellaneous Expenses Losses	3,775,298.90         438,523,997         2,430,060.64         261,980,868           14,724.33         1,710,321         15,848.11         1,708,559           24,234.88         2,815,029         16,797,22         1,810,881           74,018.05         8,597,648         67,301.04         7,255,615           15,54         1,675           98,252.93         11,412,677         84,113.80         9,068,171           41,276.15         4,794,477         40,818.63         4,400,590           39,100.86         4,541,803         36,370.38         3,921,031           38,022.47         4,416,542         20,858.95         2,248,769           4,123.28         478,944         3,902.84         420,759           122,522.76         14,231,766         101,950.80         10,991,149           5,578.10         647,930         974.53         105,062           134.67         15,643         112.09         12,084           134.67         15,643         112.09         12,084           542.77         63,046         256.26         27,627           31.02         3,603         34.47         3,716           573.79         66,649         290.73         31,343