



# Shahjalal Islami Bank PLC.

**Committed to Cordial Service** 

## **1ST QUARTER UNAUDITED FINANCIAL STATEMENTS**

**31<sup>ST</sup> MARCH 2025** 

SHAHJALAL ISLAMI BANK PLC. AND CONSOLIDATED BALANCE SHEE AS AT 31 MARCH 2025 Property and Assets			Jan'25 to Mar'25         Jan'24 to Mar'24           Taka         Taka	Jan'25 to Mar'25 Taka	Jan'24 to Mar'24
AS AT 31 MARCH 2025					Taka
		ED)	Cash flows from financing activities  Receipts from issue of debt instruments  Appropriation: Statutory Reserve		472.001
roperty and Assets	31.03.2025	31.12.2024	Payments for redemption of debt instruments - Start-up Fund	11,703,639	473,661 12,035
	Taka	Taka	Receipts from issue of ordinary shares Dividend Profit against mudaraba perpetual bond (411,000,092) (411,000,092) Profit against Mudaraba Perpetual Bond	-	
ash	0.000.004.000	0.005.000.010	Profit against mudaraba perpetual bond (411,000,092) (411,000,092) Profit against Mudaraba Perpetual Bond Dividend paid to ordinary shareholders - Retained Earnings	114,410,959 2,184,958,104	115,366 2,420,843
ash in Hand (including Foreign Currencies)  alance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	2,063,301,638 21,544,473,600	2,995,303,942 20,112,112,890	Net cash used in financing activities (C) (411,000,092) (411,000,092)	2,311,072,701	3,021,906
mariee with burighteesh burik a its rigent buriks (including to reight earlieres)	23,607,775,238	23,107,416,832	Net increase in cash & cash equivalents (A+B+C) (1,354,591,953) 815,742,785 Earnings per Share (EPS)  Add: Effect of exchange rate changes on cash & cash equivalents 106,180,551 (20,624,272)	1.05	
alance with other Banks and Financial Institutions			Add: Effect of exchange rate changes on cash & cash equivalents 106,180,551 (20,624,272)  Add: Cash and cash equivalents at the beginning of the period 35,591,788,574 29,675,475,883  Net Asset Value per Share as at 31 March	21.99	
side Bangladesh	5,078,251,582	7,359,024,903	Cash and cash equivalents at the end of the period 34,343,377,171 30,470,594,396	$\bigcirc$ . $\square$	8h -
outside Bangladesh	5,657,350,352 <b>10,735,601,934</b>	5,125,346,839 <b>12,484,371,742</b>	Consolidated Net Operating Cash Flow per Share (NOCFPS) 4.36 1.43	1 may all	
lacement with other Banks & Financial Institutions	15,301,369,841	20,405,585,416	Chief Financial Officer Company Secretary Managing Director	Director	Director
vestments in Shares & Securities			SHAHJALAL ISLAMI BAN	K PLC.	
overnment	33,151,162,000	27,462,412,000	Chief Fire and Office Common Common Markington Discours		
thers	10,997,301,680 44,148,463,680	10,931,555,429 <b>38,393,967,429</b>	CASH FLOW STATEMENT (U		)
vestments			SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY  FOR THE PERIOD ENDED 31 MA	Jan'25 to Mar'25	Jan'24 to Mar
General Investment etc.  Bills Purchased and Discounted	256,373,481,334 20,374,271,302	251,689,403,345 19,183,548,819	CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)	Taka	Taka
	276,747,752,636	270,872,952,164	Cash flows from operating activities For the period ended 31 March 2025 (Amount in Taka) Investment income receipt in cash		
ixed Assets including Premises, Furniture and Fixtures	5,128,390,922	5,219,058,005	Foreign Total Capital/ Profit paid on deposits and borrowings	6,715,456,963 (2,565,258,096)	5,812,67 (2,225,99
ther Assets	22,590,746,460	18,275,774,479	Particulars Pad-up Statutory Capital Reserve Earnings Translation Interest  Capital Reserve Farnings Translation Interest  Translati	67,226,385	79,05
lon-Banking Assets otal Property and Assets	88,309,355 398,348,410,068	88,309,355 388,847,435,421	Balance as at 01 January 2025 11,129,683,510 11,129,683,510 35,518,577 1,148,775,249 26,898,101 228,899,256 23,699,458,202 Recoveries on investment previously written off	693,126,452	532,82
iabilities and Capital	390,340,410,000	300,047,433,4421	Profit against Mudaraba Perpetual Bond (114,410,959) - (114,410,959) Cash payments to employees	4,267,800 (939,295,697)	4,71 (910,804
iabilities			Net profit during the period 1,158,076,056 - (1,099,309) 1,156,976,747 Cash payments to suppliers  Statutory Reserve Income tax paid	(30,795,685)	(38,397
Placement from other Banks & Financial Institutions Deposits and Other Accounts	25,397,986,717	24,197,634,890	Currency Translation Difference	(799,886,252) 389,026,948	(525,476 319,73
ludaraba Savings Deposits	43,503,709,940	42,801,987,314	Start-up Fund (11,703,639) - (11,703,639) Payments for other operating activities	(502,666,352)	(437,17
ludaraba Term Deposits ther Mudaraba Deposits	121,449,201,635 50,396,059,246	113,697,878,350 50,910,711,798	Total Characholdord Equity as at 24	3,031,202,466	2,611,16
I-Wadeeah Current & Other Deposit Accounts	69,717,914,113	73,572,554,175	March 2025 (Increase)/decrease in investment to customers	(5,877,816,306)	(11,782,66
ills Payable	4,086,690,142	4,520,558,362	Add: General Provision for Linclassified (Increase) decrease in other assets	(3,170,462,992)	195,24
Mudaraba Bonds	289,153,575,077 11,200,000,000	285,503,689,999 11,200,000,000	Add. Welreah Followish Total Control of Indestrict Control of Investments & Off-balance Sheet Items (Increase)/decrease of placement with other banks & financial institutions Increase/(decrease) in deposits from other banks	5,104,215,575 89,572,819	900,00 66,34
Other Liabilities	47,830,912,349	44,203,687,615	Add: Mudaraba Subordinated Bond 5,000,000,000  Less: Adjustment for Intangible Assets 28,342,377 Increase/(decrease) in deposits from other banks & financial institutions	1,200,351,827	279,96
Deferred Tax Liabilities Fotal Liabilities	35,615,573	42,964,715	Less: Shortfall of provision required Increase/(decrease) in deposits received from customers	3,462,689,550	8,307,84
	373,618,089,717	365,147,977,219	against investments O97,424,931 Increase/(decrease) in other liabilities on account of customers  Total Equity as at 31 March 2025 38,737,164,778 Increase/(decrease) in other liabilities	828,964,855 150,420,687	639,54 406,79
apital/Shareholders' Equity aid-up Capital	11,129,683,510	11,129,683,510	For the period ended 31 March 2024 (ii) Cash flows from operating assets and liabilities	1,787,936,015	(986,941
tatutory Reserve	11,129,683,510	11,129,683,510	Foreign Total Capital/ Coche flower from investigate settings of the foreign for the foreign of	4,819,138,481	1,624,22
Capital Reserve Foreign Currency Translation Reserve	35,518,577 26,898,101	35,518,577 26,898,101	Particulars ratio-up statutory Lapital Reserve Earnings Translation Interest Capital Reserve Earning Translation Intere	59,956,928	308,40
Retained Earnings	2,180,736,707	1,148,775,249	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 Proceeds from sale of fixed assets	(5,771,448,030)	(680,972
Total Shareholders' Equity	24,502,520,404	23,470,558,947	Profit against Mudaraba Perpetual Bond (115,366,120) - (115,366,120) Payments for purchases of property, plants & equipments	373,895 (36,286,532)	(38,876
Non-controlling Interest  Total Liabilities & Shareholders' Equity	227,799,947 398,348,410,068	228,899,256 388,847,435,421	Net profit during the period         -         1,216,952,947         -         1,194,643         1,218,147,590         Purchase/sale of subsidiaries           Statutory Reserve         473,661,184         -         (473,661,184)         - <t< td=""><td>(50)200)552)</td><td>(30,07</td></t<>	(50)200)552)	(30,07
Contingent Liabilities	550,510,110,000	500,017,155,121	Currency Translation Difference	(5,747,403,739)	(410,795
Acceptances & endorsements	70,747,462,318	71,017,397,287	Start-up Fund (12,035,995) - (12,035,995) Receipts from issue of debt instruments	-	
etters of guarantee rrevocable letters of credit	31,775,536,689 86,679,653,826	31,352,564,663 76,207,690,971	March 2024 11,125,000,510 11,270,712,340 34,020,349 2,430,000,519 3,001,109 225,005,440 25,110,019,412 Payments for redemption of deci instruments	-	
tills for collection	39,958,663,522	39,354,008,948	Add: Capacil Devision & Ledgas-field  Add: Capacil Devision & Ledgas-field  Profit against mudaraba perpetual bond	(411,000,092)	(411,000
Other contingent liabilities Otal	-	-	Adu, General in Vision in Officiasing Investments & Off-balance Sheet Items  4,430,053,735  Dividend paid to ordinary shareholders	-	
Other Commitments	229,161,316,354	217,931,661,870	Add: Mudaraba Subordinated Bond 1,200,000,000 Net cash used in financing activities (C)  Less: Adjustment for Intangible Assets 23,939,975 Net increase in cash & cash equivalents (A+B+C)	(411,000,092)	(411,000
ocumentary credits, short term and trade related transactions orward assets purchased and forward deposits placed	-	-	Less: Shortfall of provision required AGE on 2.05 Add: Effect of exchange rate changes on cash & cash equivalents	<b>(1,339,265,350)</b> 106,180,551	<b>802,42</b> (20,624
Indrawn note issuance, revolving and underwriting facilities		-	against investments  Add: Cash and cash equivalents at the beginning of the period  Total Equity as at 31 March 2024  35,257,289,968  Cash and cash equivalents at the end of the period	35,481,566,967	29,652,37
Indrawn formal standby facilities, credit lines and other commitments otal			Net Operating Cash Flow per Share (NOCFPS)	<u>34,248,482,168</u> 4.33	30,434,17
otal off-balance sheet items including contingent liabilities	229,161,316,354	217,931,661,870		4.33	
		~	MAN ALL STATES	$(\cdot)$ : $\mathbb{N}$	D
Villa & A Lineary	1	8	Chief Financial Officer Company Secretary Managing Director Director Director	1 / //	$\ll$
hief Financial Officer Company Secretary Managing Director	Director	Director	SHAHJALAL ISLAMI BANK PLC.  Chief Financial Officer Company Secretary Managing Director	Director `	Director
inal Financial Officer Company Secretary intallaging Director	Director	Director	BALANCE SHEET (UN-AUDITED)  SHAHJALAL ISLAMI BAN  SHAHJALAL ISLAMI BAN  SHAHJALAL ISLAMI BAN  STATEMENT OF GUANGES IN EQU	K PLC.	
SHAHJALAL ISLAMI BANK PLC. AND	ITC CLIBCIDIAD	V	AS AT 31 MARCH 2025  AS AT 31 MARCH 2025  STATEMENT OF CHANGES IN EQU	JITY (UN-AUI	DITED)
•			20.02.2025 21.12.2024 For the period and at March 2025	(5.17.31	(Amount ir
CONSOLIDATED PROFIT AND LOSS AC		-AUDITED)	Property and Assets Taka Taka		reign Total C
FOR THE PERIOD ENDED 31 MA			Cash Cash in Hand (including Foreign Currencies)  Cash in Hand (including Foreign Currencies)  2 063 301 638 2 995 303 942		Shareho
	Jan'25 to Mar'25	Jan'24 to Mar'24	Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies) 21 544 473 600 20113 113 900	Gair	n/(loss) Equi
perating Income	Taka	Taka	23,607,775,238 23,107,416,832 Detailet et as 4 of Jaillady 2023 11,125,005,310 11,125,005	.510 1,140,708,815 26 - (114,410,959)	6,898,101 23,426, - (114,4
ivestment Income	6,560,206,837	5,218,115,432	Balance with other Banks and Financial Institutions Inside Banks and Financial Institutions Net profit during the period	- 1,170,363,887	- 1,170,
ess: Profit paid on Deposits  let Investment Income	3,247,234,535	2,489,630,643 2,728,484,789	Outside Bangladesh	-	-
	3,312,972,301	2,728,484,789	40 CAD TOC 200		
-	570.179 816	572.533 437	10,640,706,930 12,374,150,135 Start-up Fund	- (11,703,639)	
ncome from Investments in Shares & Securities Commission, Exchange and Brokerage Other Operating Income	570,179,816 816,282,439	572,533,437 548,399,637	Placement with other Banks & Financial Institutions   10,040,700,930   12,374,150,135   Start-up Fund		- (11,70) 5,898,101 24,471,22 5,000,00

	Jan'25 to Mar'25	Jan'24 to Mar'24
	Taka	Taka
Operating Income		
nvestment Income	6,560,206,837	5,218,115,43
Less: Profit paid on Deposits	3,247,234,535	2,489,630,64
Net Investment Income	3,312,972,301	2,728,484,78
ncome from Investments in Shares & Securities	570,179,816	572,533,43
Commission, Exchange and Brokerage	816,282,439	548,399,63
Other Operating Income	389,375,194	320,300,91
	1,775,837,449	1,441,233,99
Total Operating Income	5,088,809,750	4,169,718,78
Operating Expenses	3,000,009,730	4,105,710,70
Salaries and Allowances	053 505 000	025.045.22
Rent, Taxes, Insurances, Electricity etc.	953,505,068	925,045,22
Legal Expenses	100,392,461	93,287,66
Postage, Stamps, Telecommunication etc.	386,534	773,40
	16,175,403	14,050,59
Stationery, Printings, Advertisements etc.	31,136,787	38,589,79
Chief Executive's Salary & Fees	4,178,000	4,178,00
Directors' Fees & Expenses	1,372,102	2,098,71
Shariah Supervisory Committee's Fees & Expenses	132,659	218,61
Auditors' Fees	172,500	201,25
Depreciation & Repairs of Assets	134,315,778	154,755,10
Zakat Expenses		
Other Expenses	310,308,593	259,351,51
Total Operating Expenses	1,552,075,883	1,492,549,90
Profit/ (Loss) before Provision		
	3,536,733,867	2,677,168,88
Specific provision for Classified Investments	755 000 000	60,000,00
General Provision for Unclassified Investments	765,000,000	52,500,00
General Provision for Off-balance Sheet Items	115,000,000	137,500,00
Provision for diminution in value of Investments in Shares	(32,000,000)	33,040,00
Provision for Other Assets	50,000,000	
Total Provision	898,000,000	283,040,00
Total Profit/ (Loss) before Taxes	2,638,733,867	2,394,128,88
Provision for Taxation		
Deferred Tax	(7,349,141)	(13,405,854
Current Tax	1,489,106,261	1,189,387,14
	1,481,757,120	1,175,981,29
Net Profit/ (Loss) after Tax	1,156,976,747	1,218,147,59
Net Profit after Tax attributable to:	1,130,570,747	1,210,147,33
Equity holders of SJIBPLC.	1,158,076,056	1,216,952,94
Non-controlling Interest		
	(1,099,309)	1,194,64
	1,156,976,747	1,218,147,59
Retained earnings from previous year/period	1,148,775,249	1,822,170,93
Add: Net Profit after Tax (attributable to equity holders of SJIBPLC.)	1,158,076,056	1,216,952,94
Profit available for Appropriation	2,306,851,305	3,039,123,87
Appropriation:		.,,
Statutory Reserve		473,661,18
Start-up Fund	11,703,639	12,035,99
Dividend	11,703,039	12,033,33
Capital Reserve	-	
Profit against Mudaraba Perpetual Bond		
	114,410,959	115,366,12
Retained Earnings	2,180,736,707	2,438,060,57
	2,306,851,305	3,039,123,87
Consolidated Earnings per Share	1.04	1.0
Net Asset Value per Share as at 31 March	22.02	22.3







SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY





	Jan'25 to Mar'25	Jan'24 to Mar'24
	Taka	Taka
Cash flows from operating activities		
Investment income receipt in cash	6,761,825,495	5,880,077,777
Profit paid on deposits and borrowings	(2,611,912,184)	(2,294,610,147)
Dividend receipts	67,226,385	79,055,244
Fees & commission receipt in cash	710,101,888	569,023,909
Recoveries on investment previously written off	4,267,800	4,717,581
Cash payments to employees	(957,683,068)	(929,223,229)
Cash payments to suppliers	(31,136,787)	(38,589,799)
Income tax paid	(806,300,309)	(536,438,285)
Receipts from other operating activities	389,198,137	320,157,543
Payments for other operating activities	(509,289,984)	(447,313,910)
(i) Operating profit before changes in operating assets & liabilities	3,016,297,373	2,606,856,684
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(5,874,800,472)	(11,588,031,873)
(Increase)/decrease in other assets	(3,168,752,341)	195,870,730
(Increase)/decrease of placement with other banks & financial institutions	5,104,215,575	900,000,000
Increase/(decrease) in deposits from other banks	89,572,819	66,342,140
Increase/(decrease) of placement from other banks & financial institutions	1,205,956,480	166,554,774
Increase/(decrease) in deposits received from customers	3,435,947,879	8,307,844,810
Increase/(decrease) in other liabilities on account of customers	828,964,855	639,541,767
Increase/(decrease) in other liabilities	210,355,091	299,079,560
(ii) Cash flows from operating assets and liabilities	1,831,459,886	(1,012,798,091)
Net cash flow from operating activities (A)=(i+ii)	4,847,757,259	1,594,058,592
Cash flows from investing activities		
Proceeds from sale of securities	163,950,499	379,808,104
Payments for purchases of securities	(5,918,446,751)	(709,771,676)
Proceeds from sale of fixed assets	373,895	2,550,598
Payments for purchases of property, plants & equipments	(37,226,763)	(39,902,742)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	(5,791,349,120)	(367,315,715)

Receipts from issue of debt instru Payments for redemption of debt						-	-
Receipts from issue of ordinary sh						-[[	-
							<del>.</del>
Profit against mudaraba perpetua					(411,000,0	92)   (	(411,000,092)
Dividend paid to ordinary shareho						-	-
Net cash used in financing activities (C)					(411,000,092)		411,000,092)
Net increase in cash & cash equ	•	•		(1	1,354,591,9	53)	815,742,785
Add: Effect of exchange rate chan					106,180,5	551	(20,624,272)
Add: Cash and cash equivalents at	t the beginning	g of the perio	d	3	5,591,788,5	574 29	,675,475,883
Cash and cash equivalents at th	e end of the p	period		3	4,343,377,1	171 30	,470,594,396
Consolidated Net Operating Cash Flow po	er Share (NOCFPS	5)			4	.36	1.43
WAL 2	44	£.	73(11.00)	- A			
Chief Financial Officer Compar	ny Secretary	Managin	Director	Di	rector	Dii	rector
SHAHJAL							DITED
CONSOLIDATED S	IAIEWE	NIOF	LHAINC	ז אוו כזנ	QUITY	(UIN-AUI	(עםוווכ
or the period ended 31 March 20	25					(Am	ount in Taka)
Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Non-controlling Interest	Total Capital/ Shareholders' Equity
lalance as at 01 January 2025	11,129,683,510	11,129,683,510	35,518,577	1,148,775,249		228,899,256	23,699,458,202
rofit against Mudaraba Perpetual Bond	-	-	-	(114,410,959)	-	-	(114,410,959
let profit during the period	-	-		1,158,076,056	-	(1,099,309)	1,156,976,747
tatutory Reserve	-		-	-	-	-	
Currency Translation Difference	-	-	-	-	-	-	
tart-up Fund	-	-	-	(11,703,639)	-	-	(11,703,639
Capital Reserve	-	-	-	-	-	-	
otal Shareholders' Equity as at 31 March 2025	11,129,683,510	11,129,683,510	35,518,577	2,180,736,707	26,898,101	227,799,947	24,730,320,351
dd: Mudarabah Perpetual Bond							5,000,000,000
dd: General Provision for Unclassified evestments & Off-balance Sheet Items							4,732,611,735
dd: Mudaraba Subordinated Bond							5,000,000,000
ess: Adjustment for Intangible Assets							28,342,377
ess: Shortfall of provision required gainst investments							697,424,931
gainst investments							i .
otal Equity as at 31 March 2025							38.737.164.778
	24					()-	•
For the period ended 31 March 2025	24				-	(Am	38,737,164,778 nount in Taka
or the period ended 31 March 20 articulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Non-controlling Interest	ount in Taka Total Capital/ Shareholders' Equity
or the period ended 31 March 20 larticulars alance as at 01 January 2024	Paid-up Capital 11,129,683,510	Reserve	Reserve	Earnings 1,822,170,931	Currency Translation	Non-controlling Interest	Total Capital/ Shareholders' Equity 24,027,333,937
or the period ended 31 March 20 articulars alance as at 01 January 2024 rofit against Mudaraba Perpetual Bond	Paid-up Capital 11,129,683,510	Reserve	Reserve	Earnings 1,822,170,931 (115,366,120)	Currency Translation Gain/(loss) 9,087,189	Non-controlling Interest 228,460,797	Total Capital/ Shareholders' Equity 24,027,333,937 (115,366,120
or the period ended 31 March 20 articulars alance as at 01 January 2024 rofit against Mudaraba Perpetual Bond let profit during the period	Paid-up Capital 11,129,683,510	Reserve 10,803,111,162	Reserve	1,822,170,931 (115,366,120) 1,216,952,947	Currency Translation Gain/(loss) 9,087,189	Non-controlling Interest	Total Capital/ Shareholders' Equity 24,027,333,937 (115,366,120
or the period ended 31 March 20 larticulars  alance as at 01 January 2024 rofit against Mudaraba Perpetual Bond let profit during the period tatutory Reserve	Paid-up Capital 11,129,683,510	Reserve	Reserve	Earnings 1,822,170,931 (115,366,120)	Currency Translation Gain/(loss) 9,087,189	Non-controlling Interest 228,460,797	Total Capital/ Shareholders' Equity 24,027,333,937 (115,366,120
or the period ended 31 March 20 Particulars  Islance as at 01 January 2024  rofit against Mudaraba Perpetual Bond let profit during the period tatutory Reserve  urrency Translation Difference	Paid-up Capital 11,129,683,510	Reserve 10,803,111,162	Reserve	Earnings 1,822,170,931 (115,366,120) 1,216,952,947 (473,661,184)	Currency Translation Gain/(loss) 9,087,189	Non-controlling Interest 228,460,797 - 1,194,643 -	Total Capital/ Shareholders' Equity 24,027,333,937 (115,366,120) 1,218,147,590
or the period ended 31 March 20 articulars  alance as at 01 January 2024 rofit against Mudaraba Perpetual Bond let profit during the period tatutory Reserve urrency Translation Difference tart-up Fund	Paid-up Capital 11,129,683,510 - - - -	Reserve  10,803,111,162	34,820,349	Earnings  1,822,170,931 (115,366,120) 1,216,952,947 (473,661,184) (12,035,995)	Currency Translation Gain/(loss) 9,087,189	Non-controlling Interest 228,460,797	Total Capital/ Shareholders' Equity 24,027,333,937 (115,366,120 1,218,147,590
or the period ended 31 March 20 articulars alance as at 01 January 2024 roffit against Mudaraba Perpetual Bond et profit during the period autuory Reserve urrency Translation Difference tart-up Fund total Shareholders' Equity as at 31	Paid-up Capital 11,129,683,510	Reserve  10,803,111,162	34,820,349	Earnings  1,822,170,931 (115,366,120) 1,216,952,947 (473,661,184) (12,035,995)	Currency Translation Gain/(loss) 9,087,189	Non-controlling Interest  228,460,797  - 1,194,643	Total Capital/ Shareholders' Equity 24,027,333,937 (115,366,120 1,218,147,590 (12,035,995
or the period ended 31 March 20 articulars  alance as at 01 January 2024 rofit against Mudaraba Perpetual Bond et profit during the period tauturory Reserve urrency Translation Difference tart-up Fund otal Shareholders' Equity as at 31 larch 2024 dd: Mudarabah Perpetual Bond	Paid-up Capital 11,129,683,510 - - - -	Reserve  10,803,111,162	34,820,349	Earnings  1,822,170,931 (115,366,120) 1,216,952,947 (473,661,184) (12,035,995)	Currency Translation Gain/(loss) 9,087,189 - - -	Non-controlling Interest  228,460,797  - 1,194,643	Total Capital/ Shareholders' Equity 24,027,333,937 (115,366,120 1,218,147,590 (12,035,995 25,118,079,412
or the period ended 31 March 20 larticulars  alance as at 01 January 2024 rofit against Mudaraba Perpetual Bond let profit during the period latutory Reserve urrency Translation Difference tart-up Fund otal Shareholders' Equity as at 31 larch 2024 dd: Mudarabah Perpetual Bond dd: General Provision for Unclassified	Paid-up Capital 11,129,683,510 - - - -	Reserve  10,803,111,162	34,820,349	Earnings  1,822,170,931 (115,366,120) 1,216,952,947 (473,661,184) (12,035,995)	Currency Translation Gain/(loss) 9,087,189 - - -	Non-controlling Interest  228,460,797  - 1,194,643	Total Capital/ Shareholders' Equity 24,027,333,937 (115,366,120 1,218,147,590 (12,035,995 25,118,079,412 5,000,000,000
Particulars  Salance as at 01 January 2024  Profit against Mudaraba Perpetual Bond  Ret profit during the period  Statutory Reserve  Surrency Translation Difference  Start-up Fund  Ordal Shareholders' Equity as at 31  March 2024  dd: Mudarabah Perpetual Bond  dd: General Provision for Unclassified  Investments & Off-balance Sheet Items	Paid-up Capital 11,129,683,510 - - - -	Reserve  10,803,111,162	34,820,349	Earnings  1,822,170,931 (115,366,120) 1,216,952,947 (473,661,184) (12,035,995)	Currency Translation Gain/(loss) 9,087,189 - - -	Non-controlling Interest  228,460,797  - 1,194,643	ount in Takai Total Capital/ Shareholders' Equity 24,027,333,937 (115,366,120) 1,218,147,590 (12,035,995) 25,118,079,412 5,000,000,000 4,430,053,735
or the period ended 31 March 20 Particulars  Islance as at 01 January 2024  rofit against Mudaraba Perpetual Bond let profit during the period  tatutory Reserve  urrency Translation Difference  tart-up Fund  otal Shareholders' Equity as at 31  Aarch 2024  dd: Mudarabah Perpetual Bond  dd: General Provision for Unclassified  westments & Off-balance Sheet Items  dd: Mudaraba Subordinated Bond	Paid-up Capital 11,129,683,510 - - - -	Reserve  10,803,111,162	34,820,349	Earnings  1,822,170,931 (115,366,120) 1,216,952,947 (473,661,184) (12,035,995)	Currency Translation Gain/(loss) 9,087,189 - - -	Non-controlling Interest  228,460,797  - 1,194,643	ount in Taka Total Capital/ Shareholders' Equity 24,027,333,93' (115,366,120 1,218,147,590' (12,035,995' 25,118,079,412' 5,000,000,000' 4,430,053,735' 1,200,000,000
or the period ended 31 March 20 articulars  alance as at 01 January 2024 rofit against Mudaraba Perpetual Bond et profit during the period tatutory Reserve urrency Translation Difference tart-up Fund otal Shareholders' Equity as at 31 larch 2024 dd: Mudarabah Perpetual Bond dd: General Provision for Unclassified westments & Off-balance Sheet Items	Paid-up Capital 11,129,683,510 - - - -	Reserve  10,803,111,162	34,820,349	Earnings  1,822,170,931 (115,366,120) 1,216,952,947 (473,661,184) (12,035,995)	Currency Translation Gain/(loss) 9,087,189 - - -	Non-controlling Interest  228,460,797  - 1,194,643	Total Capital/ Shareholders' Equity 24,027,333,937 (115,366,120 1,218,147,590 (12,035,995 25,118,079,412 5,000,000,000

Chief Financial Officer Company Secretary Managing Director	Director	Director
SHAHJALAL ISLAMI BAN	IK PLC.	
BALANCE SHEET (UN-A	UDITED)	
AS AT 31 MARCH 202		
Property and Assets	30.03.2025	31.12.2024
Cash	Taka	Taka
Cash in Hand (including Foreign Currencies)	2,063,301,638	2,995,303,942
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	21,544,473,600	20,112,112,890
	23,607,775,238	23,107,416,832
Balance with other Banks and Financial Institutions Inside Bangladesh		
Outside Bangladesh	4,983,356,578	7,248,803,296
Outside bangiadesii	5,657,350,352	5,125,346,839
Placement with other Banks & Financial Institutions	10,640,706,930 15,301,369,841	12,374,150,135 20,405,585,416
Investments in Shares & Securities	13,301,303,641	20,403,363,410
Government	33,151,162,000	27,462,412,000
Others	8,861,040,854	8,838,299,753
Investments	42,012,202,854	36,300,711,753
General Investment etc.	254,450,029,667	249,762,935,844
Bills Purchased and Discounted	20,374,271,302	19,183,548,819
	274,824,300,969	268,946,484,663
Fixed Assets including Premises, Furniture and Fixtures	5,027,037,129	5,114,844,136
Other Assets	24,822,656,019	20,512,387,444
Non-Banking Assets	88,309,355	88,309,355
Total Property and Assets	396,324,358,337	386,849,889,733
Liabilities and Capital		
Liabilities Placement from other Banks & Financial Institutions	25,397,986,717	24,197,634,890
Deposits and Other Accounts	25,557,500,717	24, 157,054,050
Mudaraba Savings Deposits	43,503,714,240	42,801,991,614
Mudaraba Term Deposits Other Mudaraba Deposits	121,449,201,635	113,697,878,350
Al-Wadeeah Current & Other Deposit Accounts	50,572,923,435	51,060,838,775
Bills Payable	69,717,927,704 4,086,690,142	73,572,563,307 4,520,558,362
	289,330,457,157	285,653,830,408
Mudaraba Bond	11,200,000,000	11,200,000,000
Other Liabilities	45,887,605,022	42,327,075,021
Deferred Tax Liabilities	37,086,216	44,375,479
Total Liabilities	371,853,135,113	363,422,915,798
Capital/Shareholders' Equity Paid-up Capital	11 120 692 510	11 120 602 510
Statutory Reserve	11,129,683,510 11,129,683,510	11,129,683,510 11,129,683,510
Foreign Currency Translation Reserve	26,898,101	26,898,101
Retained Earnings	2,184,958,104	1,140,708,815
Total Shareholders' Equity	24,471,223,224	23,426,973,935
Total Liabilities & Shareholders' Equity	396,324,358,337	386,849,889,733
Contingent Liabilities Acceptances & endorsements	70 747 462 242	74 047 207 207
Letters of guarantee	70,747,462,318	71,017,397,287
Irrevocable letters of credit	31,775,536,689 86,679,653,826	31,352,564,663 76,207,690,971
Bills for collection	39,958,663,522	39,354,008,948
Other contingent liabilities	-	-
Total	229,161,316,354	217,931,661,870
Other Commitments  Documentary credits, short term and trade related transactions		
Documentary credits, short term and trade related transactions Forward assets purchased and forward deposits placed		
Forward assets purchased and forward deposits placed Undrawn note issuance, revolving and underwriting facilities Undrawn formal standby facilities, credit lines and other commitments	-	-
Undrawn formal standby facilities, credit lines and other commitments Total		-
- 1 cc 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		

#### Chief Financial Officer Company Secretary Managing Director Director Director SHAHJALAL ISLAMI BANK PLC. PROFIT AND LOSS ACCOUNT (UN-AUDITED)

229,161,316,354

2,311,072,701

3,021,906,751

1 1

217,931,661,870

Total off-balance sheet items including contingent liabilities

44

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Profit available for Appropriation

FOR THE PERIOD ENDED	31 MARCH 2025	
	Jan'25 to Mar'25	Jan'24 to Mar'24
	Taka	Taka
Operating Income Investment Income		
	6,563,727,576	5,197,491,955
Less: Profit paid on Deposits	3,244,769,659	2,483,773,042
Net Investment Income	3,318,957,916	2,713,718,913
Income from Investments in Shares/Securities	558,875,104	564,309,910
Commission, Exchange and Brokerage	799,307,003	512,204,419
Other Operating Income	389,204,005	319,992,189
	1,747,386,112	1,396,506,519
Total Operating Income	5,066,344,028	4,110,225,431
Operating Expenses Salaries and Allowances	2,222,233,222	,,,,
Salaries and Allowances	935,117,697	906,626,829
Rent, Taxes, Insurances, Electricity etc.	98,629,599	92,058,097
Legal Expenses	320,034	681,407
Postage, Stamps, Telecommunication etc.	15,493,722	13,363,215
Stationery, Printings, Advertisements etc.	30,795,685	38,397,373
Chief Executive's Salary & Fees	4,178,000	4,178,000
Directors' Fees & Expenses	1,372,102	2,098,717
Shariah Supervisory Committee's Fees & Expenses	132,659	218,619
Auditor's Fees	172,500	172,500
Depreciation & Repairs of Bank's Assets	130,442,610	149,735,447
Zakat Expenses	130,112,010	. 15,755,117
Other Expenses	306,268,866	251,349,307
Total Operating Expenses	1,522,923,472	1,458,879,511
Profit/ (Loss) before Provision	3,543,420,556	2,651,345,921
Specific provision for Classified Investments	3,343,420,330	60,000,000
General Provision for Unclassified Investments	765,000,000	52,500,000
General Provision for Off-balance Sheet Items	115,000,000	137,500,000
Provision for diminution in value of Investments in Shares	(32,000,000)	33,040,000
Provision for Other Assets	50,000,000	33,040,000
Total Provision		202.040.000
Total Profit/ (Loss) before Taxes	898,000,000	283,040,000
Provision for Taxation	2,645,420,556	2,368,305,921
Deferred Tax	(7,289,263)	(13,369,884)
Current Tax	1,482,345,932	1,178,076,316
	1,475,056,669	1,164,706,432
Net Profit after Taxation	1,170,363,887	1,203,599,488
Retained Earnings from previous year/period	1,140,708,815	1,818,307,263
Add: Net Profit after Tax	1,170,363,887	1,203,599,488
Profit available for Appropriation	2 211 072 701	2 021 006 751

	Jan'25 to Mar'25	Jan'24 to Mar'24
	Taka	Taka
Appropriation:		
Statutory Reserve	-	473,661,184
Start-up Fund	11,703,639	12,035,995
Dividend	-	-
Profit against Mudaraba Perpetual Bond	114,410,959	115,366,120
Retained Earnings	2,184,958,104	2,420,843,452
	2,311,072,701	3,021,906,751
Earnings per Share (EPS)	1.05	1.08
Net Asset Value per Share as at 31 March	21.99	22.32
What II have	A.	
Chief Financial Officer Company Secretary Managing Director	Director	Director
SHAHJALAL ISLAMI B.	ANK PLC.	

CASH FLOW STATEMENT (UN-AUDITED)
FOR THE PERIOD ENDED 31 MARCH 2025

	Jan'25 to Mar'25	Jan'24 to Mar'24
	Taka	Taka
Cash flows from operating activities		
Investment income receipt in cash	6,715,456,963	5,812,670,079
Profit paid on deposits and borrowings	(2,565,258,096)	(2,225,991,364)
Dividend receipts	67,226,385	79,055,244
Fees & commission receipt in cash	693,126,452	532,828,691
Recoveries on investment previously written off	4,267,800	4,717,581
Cash payments to employees	(939,295,697)	(910,804,829)
Cash payments to suppliers	(30,795,685)	(38,397,373)
Income tax paid	(799,886,252)	(525,476,626)
Receipts from other operating activities	389,026,948	319,736,522
Payments for other operating activities	(502,666,352)	(437,174,672)
(i) Operating Profit before changes in operating assets & liabilities	3,031,202,466	2,611,163,253
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(5,877,816,306)	(11,782,667,968)
(Increase)/decrease in other assets	(3,170,462,992)	195,242,391
(Increase)/decrease of placement with other banks & financial institutions	5,104,215,575	900,000,000
Increase/(decrease) in deposits from other banks	89,572,819	66,342,140
Increase/(decrease) of placement from other banks & financial institutions	1,200,351,827	279,962,055
Increase/(decrease) in deposits received from customers	3,462,689,550	8,307,844,810
Increase/(decrease) in other liabilities on account of customers	828,964,855	639,541,767
Increase/(decrease) in other liabilities	150,420,687	406,792,950
(ii) Cash flows from operating assets and liabilities	1,787,936,015	(986,941,854)
Net cash flow from operating activities (A)=(i+ii)	4,819,138,481	1,624,221,399
Cash flows from investing activities		.,,,
Proceeds from sale of securities	59,956,928	308,407,113
Payments for purchases of securities	(5,771,448,030)	(680,972,166)
Proceeds from sale of fixed assets	373,895	646,007
Payments for purchases of property, plants & equipments	(36,286,532)	(38,876,427)
Purchase/sale of subsidiaries	_	-
Net cash used in investing activities (B)	(5,747,403,739)	(410,795,473)
Cash flows from financing activities	(0): :: / :: 0 / :: 0 / :	(****)*****
Receipts from issue of debt instruments	-	-
Payments for redemption of debt instruments	-	
Receipts from issue of ordinary shares		
Profit against mudaraba perpetual bond	(411,000,092)	(411,000,092)
Dividend paid to ordinary shareholders		_
Net cash used in financing activities (C)	(411,000,092)	(411,000,092)
Net increase in cash & cash equivalents (A+B+C)	(1,339,265,350)	802,425,834
Add: Effect of exchange rate changes on cash & cash equivalents	106,180,551	(20,624,272)
Add: Cash and cash equivalents at the beginning of the period	35,481,566,967	29,652,375,666
Cash and cash equivalents at the end of the period	34,248,482,168	30,434,177,228
Net Operating Cash Flow per Share (NOCFPS)	4.33	1.46
	4.33	1.40
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Chief Financial Officer	Company Secretary	Managing Director	Director	Director
	SHAHJA	LAL ISLAMI BAN	IK PLC.	
STATEN	MENT OF CHA	NGES IN EQU	JITY (UN-AL	JDITED)

For the period ended 31 March 2025				(A	mount in Taka
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Total Capital/ Shareholders' Equity
Balance as at 01 January 2025	11,129,683,510	11,129,683,510	1,140,708,815	26,898,101	23,426,973,935
Profit against Mudaraba Perpetual Bond	-		(114,410,959)	-	(114,410,959
Net profit during the period	-	-	1,170,363,887	-	1,170,363,887
Statutory Reserve		-	-	-	
Currency Translation Difference	-	-	-	-	
Start-up Fund	-	-	(11,703,639)		(11,703,639
Total Shareholders' Equity as at 31 March 2025	11,129,683,510	11,129,683,510	2,184,958,104	26,898,101	24,471,223,224
Add: Mudarabah Perpetual Bond					5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items					4,698,646,000
Add: Mudaraba Subordinated Bond					5,000,000,000
Less: Adjustment for Intangible Assets					28,177,201
Total Equity as at 31 March 2025					39,141,692,022
For the period ended 31 March 2024				(A	mount in Taka
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Total Capital/ Shareholders' Equity
Balance as at 01 January 2024	11,129,683,510	10,803,111,162	1,818,307,263	9,087,189	23,760,189,123
Profit against Mudaraba Perpetual Bond	-	-	(115,366,120)	-	(115,366,120
Net profit during the period	-	-	1,203,599,488	-	1,203,599,488
Statutory Reserve	-	473,661,184	(473,661,184)	-	
Currency Translation Difference		-	-	-	
Start-up Fund		-	(12,035,995)		(12,035,995
Total Shareholders' Equity as at 31 March 2024	11,129,683,510	11,276,772,346	2,420,843,452	9,087,189	
Add: Mudaraba Perpetual Bond					5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items					4,380,588,000
					1,200,000,000
Add: Mudaraba Subordinated Bond					
Add: Mudaraba Subordinated Bond Less: Adjustment for Intangible Assets					23,719,739

### SHAHJALAL ISLAMI BANK PLC. AND ITS SUBSIDIARY NOTES TO THE CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS AS AT AND FOR THE PERIOD ENDED 31 MARCH 2025

## Status of the Bank Legal Form of the Bank

Legal Form of the Bank
Shahjala 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 'Shahjala Islami Bank Limited' which was subsequently renamed as 'Shahjala Islami Bank PLC' vide RJSC Certificate No. C.42778 dated 66 August 2023 under the Companies Act, 1949 as interest five Islamic Shariah based Commercial Bank. The Bank commenced its operation on 10 May 10 with the permission of Bangladesh Bank Currently, the Bank is operating its business through head office having 141 (one hundred forty-one) branches, 161 (one hundred threthy-one) agent banking outlets and 2.75e employees all over Bangladesh. The Bank also has obtained you consider the Companies Act of the State Companies Act of the Companies Act of the State Companies Act of the Companies Act of the

Nature of Business
The Bank offers all kinds of Islamic Shariah based commercial Banking services to its customers through its branches following the provisions of the Banking Companies
Act, 1991 (as amended thereon), Bangladesh Bank's Directives and directives of other regulatory authorities and the principles of the Islamic Shariah.
Shahjalal Islami Bank Securities Limited
Shahjalal Islami Bank Securities Limited is a subsidiary Company of Shahjalal Islami Bank PLC, incorporated as a public limited company under the Companies Act, 1994
vide Certificate of incorporation in C. 68691710 dated 05 September 2010 and commenced its operation on 25 May 2011. The main objective of the Company is to carry
on business of soic involved Salades in relation to Share and securities es services as mentioned in the Memoria and Articles of Association of the
Shahjalal Islami Bank Securities Limited.
Shahjalal Islami Bank Securities Limited.

1.4. Off-shore Banking Unit

Off-shore Banking Unit (OBU) is a separate business unit of Shahjalal Islami Bank PLC., governed under the rules and guidelines of Bangladesh Bank. The Bank commenced the operation of its Off-shore Banking Unit on 21 December 2008 with the permission from Bangladesh Bank wide letter no. BRPD (P-3)74499)2008-2800 dated 24 July 2008. The unit is located at Shahjalal Islami Bank Tower, Plot-04, Block-CWN(C), Guishan Avenue, Gulshan, Dhaka-1212. Separate Financial Statements of Off-shore Banking Unit are also presented.

1.5. Agent Banking

Shahjalal Islami Bank PLC. obtained permission from Bangladesh Bank on 16 October 2019 vide reference no. BRPD(P-3)74554/2019-8354 to commence Agent Banking services and subsequently started commercial operations on 02 January 2020. Till 31 March 2025 there were 121 Agent Banking Outlets in 41 districts and 96 upaillas across the country. Services that are currently being dispersised include account opening cash deposit and withdrawal, Fund Transfer, Inward/Outleard Cheque payment, Remittance Disbursement, balance inquiry, SMS banking, etc.

payment, Remittance Disbursement, balance inquiry, SMS banking, etc.

Significant Accounting Policies.

Basis of Preparation of the Financial Statements

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

In addition, a thick the Sharph is the convenient of the Sample Control of the Control of the

In addition to this, the Bank also complied with the requirements of the following laws and regulations from various Government bodies The Banking Companies Act, 1991 and amendment thereon;

Circulars, Rules and Regulations issued by Bangladesh Bank (BB) time to time;

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

v) The Income Tax Act, 2023 and amendments thereon;
vi) The Value Added Tax Act 1991 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

in case any requirement of the Banking Companies Act, 1991 (as amended) and provisions and circulars issued by Bangladest the requirements of the Banking Companies Act, 1991 and provisions and circulars issued by Bangladesh Bank shall prevail.

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

The consolidated Financial Statements have been prepared in accordance with IFRS 10: Consolidated Financial Statements. The consolidated Financial Statements are prepared to a common financial period ending 31 March 2025.

Ine Consultation and Common financial period ending 31 March 2025.
Investment and Provisions
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 (21 September 2017), BRPD circular no. 10 (20 February 2018), BRPD circular no. 03 (21 April 2019), BRPD circular no. 17 dated 28 September 2020, BRPD circular no. 16 (21) July 2020), BRPD circular no. 16 (21) July 2020, BRPD circular letter no. 34 acted 27 June 2021, BRPD circular no. 19 dated 28 June 2021, BRPD circular no. 19 dated 28 June 2022, BRPD circular no. 53 dated 30 Secember 2021, BRPD circular no. 51 dated 18 December 2022, BRPD circular no. 51 dated 18 December 2022, BRPD circular no. 53 dated 30 Secember 2021, BRPD circular no. 51 dated 38 April 2024.

2.4. Earnings Per Share

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

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

2.6. 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.

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 & provisions as per Income Tax Act, 2023 (as amendments thereon) in compliance with IAS 12: Income Taxes.

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

2.7. Taxation

2.8. Reporting Period

The Financial Statements cover the period from 01 January 2025 to 31 March 2025.

2.9. Significant deviation between the quarterly periods
Net Operating Cash Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) increased compare to the same period of last year due to increase of investment income, lower increase of investment to customers and decrease of placement with other banks & financial institutions.

The detail of the published quarterly financial statements is available in the website of the Bank. The address of the website is www.sjiblbd.com