Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Balance Sheet (Un-Audited)
As at 30 September 2026

	Note	30.09.2026 Taka	31.12.2025 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3	3,362,006,857	2,741,913,947
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4	17,078,342,613	23,112,956,618
		20,440,349,470	**25,854,870,565**
Balance with other Banks and Financial Institutions			
Inside Bangladesh		21,542,585,753	5,084,613,645
Outside Bangladesh		14,151,767,575	4,478,953,957
	5	**35,694,353,328**	**9,563,567,601**
Placement with other Banks & Financial Institutions	6	**13,681,493,116**	**23,748,013,366**
Investments in Shares & Securities			
Government		56,875,162,000	38,648,372,000
Others		10,395,989,834	10,693,823,725
	7	**67,271,151,834**	**49,342,195,725**
Investments			
General Investment etc.		291,825,616,803	272,292,530,440
Bills Purchased and Discounted		28,559,888,435	22,644,654,738
	8	**320,385,505,238**	**294,937,185,178**
Fixed Assets including Premises, Furniture and Fixtures	9	**5,063,939,170**	**5,191,814,512**
Other Assets	10	**27,002,842,573**	**20,740,334,989**
Non-Banking Assets		**88,309,355**	**88,309,355**
Total Property and Assets		**489,627,944,083**	**429,466,291,292**
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	11	**35,175,985,431**	**26,616,693,260**
Deposits and Other Accounts			
Mudaraba Savings Deposits		51,038,193,171	47,027,614,441
Mudaraba Term Deposits		145,639,135,256	125,525,469,639
Other Mudaraba Deposits		58,006,243,576	52,095,200,149
Al-Wadeeah Current & Other Deposit Accounts		91,164,702,591	83,520,354,762
Bills Payable		6,042,170,868	4,747,203,022
	12	**351,890,445,461**	**312,915,842,014**
Mudaraba Bonds	13	**10,000,000,000**	**10,000,000,000**
Other Liabilities	14	**64,005,351,874**	**54,005,411,061**
Deferred Tax Liabilities	15	**445,032**	**26,769,020**
Total Liabilities		**461,072,227,798**	**403,564,715,355**
Capital/Shareholders' Equity			
Paid-up Capital	16.2	11,129,683,510	11,129,683,510
Statutory Reserve	17	11,129,683,510	11,129,683,510
Capital Reserve		36,236,808	36,052,522
Foreign Currency Translation Reserve	18	28,161,656	27,313,033
Start-up Equity Investment Fund	19	214,683,444	170,108,898
Retained Earnings	20	5,789,059,077	3,179,683,878
Total Shareholders' Equity		**28,327,508,005**	**25,672,525,351**
Non-controlling Interest	16.3	**228,208,281**	**229,050,585**
Total Liabilities & Shareholders' Equity		**489,627,944,083**	**429,466,291,292**

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Off-balance Sheet Items (Un-Audited)
As at 30 September 2026

	Note	30.09.2026 Taka	31.12.2025 Taka
Contingent Liabilities			
Acceptances & endorsements		93,885,406,468	73,192,098,516
Letters of guarantee	21	38,140,623,459	33,956,684,583
Irrevocable letters of credit	22	105,403,275,334	79,729,601,717
Bills for collection		44,595,145,280	41,086,139,841
Other contingent liabilities		-	-
Total		**282,024,450,542**	**227,964,524,658**
Other Commitments			
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total off-balance sheet items including contingent liabilities		**282,024,450,542**	**227,964,524,658**

Chief Financial Officer **Company Secretary** **Managing Director**

Director **Director**

Dhaka; 14 October 2026

Shahjalal Islami Bank PLC. and its Subsidiary

Consolidated Profit and Loss Account (Un-Audited)
For the period ended 30 September 2026

Operating Income	Note	Jan'26 to Sep'26 Taka	Jan'25 to Sep'25 Taka	Jul'26 to Sep'26 Taka	Jul'25 to Sep'25 Taka
Investment Income	23	21,063,130,636	20,331,024,216	6,996,100,943	7,044,750,126
Less: Profit paid on Deposits	24	11,050,960,695	10,378,424,747	3,901,594,608	3,633,133,349
Net Investment Income		**10,012,169,941**	**9,952,599,470**	**3,094,506,335**	**3,411,616,777**
Income from Investment in Shares/Securities	25	3,204,872,806	1,835,922,759	1,235,180,734	672,276,095
Commission, Exchange and Brokerage	26	3,127,870,269	2,752,673,912	1,094,348,238	925,913,755
Other Operating Income	27	1,352,324,269	1,271,660,368	403,881,353	359,708,398
		7,685,067,344	**5,860,257,039**	**2,733,410,326**	**1,957,898,248**
Total Operating Income		**17,697,237,284**	**15,812,856,509**	**5,827,916,661**	**5,369,515,025**
Operating Expenses					
Salaries and Allowances	28	3,891,484,621	3,002,858,393	1,321,950,324	948,354,740
Rent, Taxes, Insurances, Electricity etc.	29	245,331,615	290,326,053	90,727,570	94,021,769
Legal Expenses	30	2,413,109	2,085,985	1,230,686	479,197
Postage, Stamps, Telecommunication etc.	31	41,585,195	40,731,621	16,106,896	10,767,494
Stationery, Printings, Advertisements etc.	32	137,510,838	119,810,553	40,637,058	31,243,423
Chief Executive's Salary & Fees	33	14,000,000	13,234,000	3,600,000	3,378,000
Directors' Fees & Expenses	34	3,787,106	4,810,702	1,333,272	1,285,000
Shariah Supervisory Committee's Fees & Expenses	35	225,599	540,963	-	133,059
Auditors' Fees	36	3,093,343	3,087,750	1,031,114	1,029,250
Depreciation & Repairs of Bank's Assets	37	445,110,392	413,579,802	229,235,999	140,450,188
Zakat Expenses		-	-	-	-
Other Expenses	38	652,430,507	960,121,104	222,694,691	379,951,818
Total Operating Expenses		**5,436,972,324**	**4,851,186,926**	**1,928,547,609**	**1,611,093,937**
Profit / (Loss) before Provision		**12,260,264,961**	**10,961,669,583**	**3,899,369,053**	**3,758,421,088**
Specific provision for Classified Investments		(152,691,369)	1,450,000,000	-	800,000,000
General Provision for Unclassified Investments		2,738,027,386	1,185,000,000	868,632,021	380,000,000
General Provision for Off-Balance Sheet Items		444,820,000	-	134,270,000	-
Provision for deminution in value of Investments in Shares		(70,000,000)	72,000,000	-	-
Provision for Other Assets		17,021,000	10,921,000	4,921,000	-
Total Provision	39	**2,977,177,017**	**2,717,921,000**	**1,007,823,021**	**1,180,000,000**
Total Profit / (Loss) before Taxes		**9,283,087,944**	**8,243,748,583**	**2,891,546,032**	**2,578,421,088**
Provision for Taxation for the period					
Deferred Tax	40	(26,323,989)	24,516,282	(16,572,452)	(6,570,211)
Current Tax	41	4,862,214,775	4,326,674,155	1,543,500,301	1,443,451,963
		4,835,890,786	**4,351,190,437**	**1,526,927,848**	**1,436,881,752**
Net Profit / (Loss) after Tax		**4,447,197,158**	**3,892,558,146**	**1,364,618,183**	**1,141,539,336**
Net Profit after Tax attributable to:					
Equity holders of SJIBPLC.		4,448,039,462	3,894,300,221	1,363,553,655	1,140,523,253
Non-controlling Interest		(842,304)	(1,742,075)	1,064,528	1,016,083
		4,447,197,158	**3,892,558,146**	**1,364,618,183**	**1,141,539,336**
Retained Earnings from previous year/period		3,179,683,878	1,148,775,249	4,556,159,679	2,531,644,646
Add: Net Profit after Tax (attributable to equity holders of SJIBPLC.)		4,448,039,462	3,894,300,221	1,363,553,655	1,140,523,253
Profit available for Appropriation		**7,627,723,340**	**5,043,075,470**	**5,919,713,334**	**3,672,167,898**
Appropriation:					
Statutory Reserve		-	-	-	-
Start-up Fund		44,574,546	39,137,727	13,516,546	11,291,657
Dividend		1,446,858,856	1,112,968,351	-	-
Profit against Mudaraba Perpetual Bond		347,046,575	347,046,575	116,953,425	116,953,425
Capital Reserve		184,286	-	184,286	-
Retained Earnings		5,789,059,077	3,543,922,817	5,789,059,077	3,543,922,817
		7,627,723,340	**5,043,075,470**	**5,919,713,334**	**3,672,167,898**
Consolidated Earnings per Share(EPS)	42	**4.00**	**3.50**	**1.23**	**1.02**
Consolidated Net Asset Value per Share as at 30 September	43	**25.45**	**23.39**		

Chief Financial Officer **Company Secretary** **Managing Director**

Dhaka; 14 October 2026 **Director** **Director**

Shahjalal Islami Bank PLC. and its Subsidiary

Consolidated Cash Flow Statement (Un-Audited)

For the period ended 30 September 2026

	Jan'26 to Sep'26 Taka	Jan'25 to Sep'25 Taka
Cash flows from operating activities		
Investment income receipt in cash	23,576,194,775	21,964,675,479
Profit paid on deposits and borrowings	(10,761,641,733)	(10,308,046,730)
Dividend receipts	156,348,463	146,282,938
Fees & commission receipt in cash	3,095,876,620	2,542,911,179
Recoveries on investment previously written off	128,704,995	37,546,811
Cash payments to employees	(3,905,484,621)	(3,016,092,393)
Cash payments to suppliers	(137,510,838)	(119,810,553)
Income tax paid	(4,220,100,836)	(2,995,084,239)
Receipts from other operating activities	1,348,091,579	1,273,515,355
Payments for other operating activities	(1,219,666,194)	(1,546,013,515)
(i) Operating profit before changes in operating assets & liabilities	**8,060,812,211**	**7,979,884,334**
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(25,528,725,530)	(8,781,451,162)
(Increase)/decrease in other assets	(1,388,326,050)	(146,763,436)
(Increase)/decrease of placement with other banks & financial institutions	10,066,520,250	2,582,877,350
Increase/(decrease) in deposits from other banks	(676,045,187)	(199,511,121)
Increase/(decrease) of placement from other banks & financial institutions	8,506,895,771	1,527,895,693
Increase/(decrease) in deposits received from customers	39,362,748,159	18,736,366,687
Increase/(decrease) in other liabilities on account of customers	1,992,326,206	2,615,792,378
Increase/(decrease) in other liabilities	344,403,583	1,245,448,374
(ii) Cash flows from operating assets and liabilities	**32,679,797,202**	**17,580,654,764**
Net cash flow from operating activities (A)=(i+ii)	**40,740,609,413**	**25,560,539,098**
Cash flows from investing activities		
Proceeds from sale of securities	(2,999,959,437)	642,280,784
Payments for purchases of securities	(14,928,996,671)	(10,680,169,295)
Proceeds from sale of fixed assets	14,647,369	1,590,005
Payments for purchases of property, plants & equipments	(195,170,835)	(198,577,986)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	**(18,109,479,574)**	**(10,234,876,492)**
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	-
Profit against mudaraba perpetual bond	(500,000,000)	(464,000,000)
Dividend paid to ordinary shareholders	(1,446,858,856)	(1,112,968,351)
Net cash used in financing activities (C)	**(1,946,858,856)**	**(1,576,968,351)**
Net increase in cash & cash equivalents (A+B+C)	**20,684,270,982**	**13,748,694,255**
Add: Effect of exchange rate changes on cash & cash equivalents	31,993,649	209,762,732
Add: Cash and cash equivalents at the beginning of the period	35,418,438,167	35,591,788,574
Cash and cash equivalents at the end of the period	**56,134,702,798**	**49,550,245,560**
Consolidated Net Operating Cash Flow per Share (NOCFPS)	**36.61**	**22.97**

Chief Financial Officer **Company Secretary** **Managing Director**

Director **Director**

Dhaka; 14 October 2026

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Statement of Changes in Equity (Un-Audited)

For the period ended 30 September 2026

(Amount in Taka)

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Gain/(loss)	Non-controlling Interest	Total Capital/ Shareholders' Equity
Balance as at 01 January 2026	11,129,683,510	11,129,683,510	36,052,522	3,179,683,878	170,108,898	27,313,033	229,050,585	25,901,575,936
Cash Dividend for the year 2025	-	-	-	(1,446,858,856)	-	-	-	(1,446,858,856)
Profit against Mudaraba Perpetual Bond	-	-	-	(347,046,575)	-	-	-	(347,046,575)
Net profit during the period	-	-	-	4,448,039,462	-	-	(842,304)	4,447,197,158
Currency Translation Difference	-	-	-	-	-	848,623	-	848,623
Start-up Fund	-	-	-	(44,574,546)	44,574,546	-	-	-
Total Shareholders' Equity as at 30 September 2026	**11,129,683,510**	**11,129,683,510**	**36,236,808**	**5,789,059,077**	**214,683,444**	**28,161,656**	**228,208,281**	**28,555,716,285**
Add: Mudarabah Perpetual Bond								5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items								11,226,666,829
Add: Mudaraba Subordinated Bond								5,000,000,000
Less: Adjustment for Intangible Assets								35,393,395
Less: Shortfall of provision required against investments								636,527,295
Total Equity as at 30 September 2026								**49,110,462,424**

For the period ended 30 September 2025

(Amount in Taka)

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Gain/(loss)	Non-controlling Interest	Total Capital/ Shareholders' Equity
Balance as at 01 January 2025	11,129,683,510	11,129,683,510	35,518,577	1,148,775,249	-	26,898,101	228,899,256	23,699,458,202
Transferred from Start-up Fund	-	-	-	-	133,313,753	-	-	133,313,753
Cash Dividend for the year 2024	-	-	-	(1,112,968,351)	-	-	-	(1,112,968,351)
Profit against Mudaraba Perpetual Bond	-	-	-	(347,046,575)	-	-	-	(347,046,575)
Net profit during the period	-	-	-	3,894,300,221	-	-	(1,742,075)	3,892,558,146
Currency Translation Difference	-	-	-	-	-	(1,616,044)	-	(1,616,044)
Start-up Fund	-	-	-	(39,137,727)	39,137,727	-	-	-
Total Shareholders' Equity as at 30 September 2025	**11,129,683,510**	**11,129,683,510**	**35,518,577**	**3,543,922,816**	**172,451,480**	**25,282,057**	**227,157,181**	**26,263,699,131**
Add: Mudarabah Perpetual Bond								5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items								5,032,442,895
Add: Mudaraba Subordinated Bond								5,000,000,000
Less: Adjustment for Intangible Assets								26,039,560
Less: Shortfall of provision required against investments								573,151,216
Total Equity as at 30 September 2025								**40,696,951,250**

Chief Financial Officer | **Company Secretary** | **Managing Director**

Director | **Director**

Dhaka; 14 October 2026

Shahjalal Islami Bank PLC.
Balance Sheet (Un-Audited)
As at 30 September 2026

	Note	30.09.2026 Taka	31.12.2025 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3a	3,362,006,857	2,741,913,947
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4a	17,078,342,613	23,112,956,618
		20,440,349,470	**25,854,870,565**
Balance with other Banks and Financial Institutions			
Inside Bangladesh		21,439,316,579	5,025,667,336
Outside Bangladesh		14,151,767,575	4,478,953,957
	5a	**35,591,084,154**	**9,504,621,293**
Placement with other Banks & Financial Institutions	6a	**13,681,493,116**	**23,748,013,366**
Investments in Shares & Securities			
Government		56,875,162,000	38,648,372,000
Others		8,437,604,315	8,411,768,204
	7a	**65,312,766,315**	**47,060,140,204**
Investments			
General Investment etc.		289,965,001,446	270,433,701,006
Bills Purchased and Discounted		28,559,888,435	22,644,654,738
	8a	**318,524,889,881**	**293,078,355,744**
Fixed Assets including Premises, Furniture and Fixtures	9a	**4,974,974,593**	**5,090,831,591**
Other Assets	10a	**29,255,374,108**	**23,000,566,244**
Non-Banking Assets		**88,309,355**	**88,309,355**
Total Property and Assets		**487,869,240,992**	**427,425,708,361**
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	11a	**35,083,282,815**	**26,479,673,944**
Deposits and Other Accounts			
Mudaraba Savings Deposits		51,038,198,366	47,027,619,924
Mudaraba Term Deposits		145,639,135,256	125,525,469,639
Other Mudaraba Deposits		58,298,155,419	52,301,793,405
Al-Wadeeah Current & Other Deposit Accounts		91,164,746,821	83,520,560,232
Bills Payable		6,042,170,868	4,747,203,022
	12a	**352,182,406,729**	**313,122,646,223**
Mudaraba Bonds	13	**10,000,000,000**	**10,000,000,000**
Other Liabilities	14a	**62,310,022,060**	**52,167,939,552**
Deferred Tax Liabilities	15a	**1,882,829**	**28,199,829**
Total Liabilities		**459,577,594,434**	**401,798,459,549**
Capital/Shareholders' Equity			
Paid-up Capital	16.2	11,129,683,510	11,129,683,510
Statutory Reserve	17	11,129,683,510	11,129,683,510
Foreign Currency Translation Reserve	18	28,161,656	27,313,033
Start-up Equity Investment Fund	19	214,683,444	170,108,898
Retained Earnings	20a	5,789,434,438	3,170,459,862
Total Shareholders' Equity		**28,291,646,558**	**25,627,248,813**
Total Liabilities & Shareholders' Equity		**487,869,240,992**	**427,425,708,361**

Shahjalal Islami Bank PLC.
Off-balance Sheet Items (Un-Audited)
As at 30 September 2026

	Note	30.09.2026 Taka	31.12.2025 Taka
Contingent Liabilities			
Acceptances & endorsements		93,885,406,468	73,192,098,516
Letters of guarantee	21	38,140,623,459	33,956,684,583
Irrevocable letters of credit	22	105,403,275,334	79,729,601,717
Bills for collection		44,595,145,280	41,086,139,841
Other contingent liabilities		-	-
Total		**282,024,450,542**	**227,964,524,658**
Other Commitments			
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total off-balance sheet items including contingent liabilities		**282,024,450,542**	**227,964,524,658**

Chief Financial Officer | **Company Secretary** | **Managing Director**

Director | **Director**

Dhaka; 14 October 2026

Shahjalal Islami Bank PLC.

Profit and Loss Account (Un-Audited)

For the period ended 30 September 2026

	Note	Jan'26 to Sep'26 Taka	Jan'25 to Sep'25 Taka	Jul'26 to Sep'26 Taka	Jul'25 to Sep'25 Taka
Operating income					
Investment Income	23a	21,080,706,622	20,341,684,782	6,987,374,424	7,046,275,975
Less: Profit paid on Deposits	24a	11,047,157,367	10,373,119,646	3,899,292,641	3,629,385,215
Net Investment Income		**10,033,549,255**	**9,968,565,136**	**3,088,081,783**	**3,416,890,760**
Income from Investment in Shares/securities	25a	3,172,889,372	1,809,504,182	1,225,755,983	659,467,507
Commission, Exchange and Brokerage	26a	3,034,923,655	2,680,660,798	1,059,791,306	885,669,768
Other Operating Income	27a	1,349,222,730	1,269,809,971	401,985,301	358,505,589
		7,557,035,757	**5,759,974,951**	**2,687,532,591**	**1,903,642,864**
Total Operating Income		**17,590,585,011**	**15,728,540,087**	**5,775,614,374**	**5,320,533,624**
Operating expenses					
Salaries and Allowances	28a	3,837,302,615	3,309,956,069	1,305,567,813	932,432,123
Rent, Taxes, Insurances, Electricity etc.	29a	240,810,025	285,051,345	88,811,548	91,943,886
Legal Expenses	30a	2,303,609	1,950,485	1,127,186	444,697
Postage, Stamps, Telecommunication etc.	31a	39,498,200	38,641,903	15,428,481	10,072,277
Stationery, Printings, Advertisements etc.	32a	136,528,870	119,065,868	40,326,012	30,913,280
Chief Executive's Salary & Fees	33	14,000,000	13,234,000	3,600,000	3,378,000
Directors' Fees & Expenses	34	3,787,106	4,810,702	1,333,272	1,285,000
Shariah Supervisory Committee's Fees & Expenses	35	225,599	540,963	-	133,059
Auditors' Fees	36a	3,018,750	3,018,750	1,006,250	1,006,250
Depreciation & Repairs of Bank's Assets	37a	432,471,781	400,850,132	225,005,134	135,870,808
Zakat Expenses		-	-	-	-
Other Expenses	38a	627,853,948	585,573,383	211,315,086	373,362,413
Total Operating Expenses		**5,337,800,502**	**4,762,693,600**	**1,893,520,781**	**1,580,841,792**
Profit / (Loss) before Provision		**12,252,784,510**	**10,965,846,487**	**3,882,093,594**	**3,739,691,832**
Specific provision for Classified Investments		(152,691,369)	1,450,000,000	-	800,000,000
General Provision for Unclassified Investments		2,738,027,386	1,185,000,000	868,632,021	380,000,000
General Provision for Off-balance Sheet Items		444,820,000	-	134,270,000	-
Provision for diminution in value of Investments in Shares		(70,000,000)	72,000,000	-	-
Provision for Other Assets		17,021,000	10,921,000	4,921,000	-
Total Provision	39a	**2,977,177,017**	**2,717,921,000**	**1,007,823,021**	**1,180,000,000**
Total Profit / (Loss) before taxes		**9,275,607,493**	**8,247,925,487**	**2,874,270,573**	**2,559,691,832**
Provision for taxation					
Deferred tax	40a	(26,317,000)	24,531,318	(16,541,708)	(6,566,180)
Current tax	41a	4,844,469,939	4,309,621,420	1,539,157,687	1,437,092,314
		4,818,152,939	**4,334,152,738**	**1,522,615,978**	**1,430,526,134**
Net Profit after Taxation		**4,457,454,554**	**3,913,772,749**	**1,351,654,594**	**1,129,165,699**
Retained Earnings from previous year/period		3,170,459,862	1,140,708,815	4,568,249,815	2,554,408,293
Add: Net Profit after Tax		4,457,454,554	3,913,772,749	1,351,654,594	1,129,165,699
Profit available for Appropriation		**7,627,914,416**	**5,054,481,563**	**5,919,904,409**	**3,683,573,991**
Appropriation					
Statutory Reserve	17	-	-	-	-
Start-up Fund		44,574,546	39,137,727	13,516,546	11,291,657
Dividend		1,446,858,856	1,112,968,351	-	-
Profit against Mudaraba Perpetual Bond		347,046,575	347,046,575	116,953,425	116,953,425
Retained Earnings	19a	5,789,434,438	3,555,328,910	5,789,434,438	3,555,328,910
		7,627,914,416	**5,054,481,563**	**5,919,904,409**	**3,683,573,991**
Earnings per Share (EPS)	42a	**4.01**	**3.52**	**1.21**	**1.01**
Net Asset Value per Share as at 30 September	43	**25.42**	**23.37**		

Chief Financial Officer **Company Secretary** **Managing Director**

Director **Director**

Dhaka; 14 October 2026

Shahjalal Islami Bank PLC.

Cash Flow Statement (Un-Audited)

For the period ended 30 September 2026

	Jan'26 to Sep'26 Taka	Jan'25 to Sep'25 Taka
Cash flows from operating activities		
Investment income receipt in cash	23,458,392,783	21,835,821,817
Profit paid on deposits and borrowings	(10,702,553,563)	(10,221,191,323)
Dividend receipts	156,348,463	146,282,938
Fees & commission receipt in cash	3,002,930,006	2,470,898,065
Recoveries on investment previously written off	128,704,995	37,546,811
Cash payments to employees	(3,851,302,615)	(2,963,190,069)
Cash payments to suppliers	(136,528,870)	(119,065,868)
Income tax paid	(4,202,246,653)	(2,977,698,611)
Receipts from other operating activities	1,340,703,342	1,269,205,997
Payments for other operating activities	(1,189,456,063)	(1,523,545,644)
(i) Operating Profit before changes in operating assets & liabilities	**8,004,991,826**	**7,955,064,115**
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(25,446,534,137)	(8,545,505,462)
(Increase)/decrease in other assets	(1,398,480,513)	(160,457,840)
(Increase)/decrease of placement with other banks & financial institutions	10,066,520,250	2,582,877,350
Increase/(decrease) in deposits from other banks	(676,045,187)	(199,511,121)
Increase/(decrease) of placement from other banks & financial institutions	8,603,608,871	1,409,649,998
Increase/(decrease) in deposits received from customers	39,447,905,218	18,957,442,395
Increase/(decrease) in other liabilities on account of customers	1,992,326,206	2,615,792,378
Increase/(decrease) in other liabilities	423,884,644	1,088,534,356
(ii) Cash flows from operating assets and liabilities	**33,013,185,352**	**17,748,822,054**
Net cash flow from operating activities (A)=(i+ii)	**41,018,177,178**	**25,703,886,169**
Cash flows from investing activities		
Proceeds from sale of securities	(3,752,376,804)	136,807,218
Payments for purchases of securities	(14,500,249,308)	(10,280,798,030)
Proceeds from sale of fixed assets	9,257,006	1,590,005
Payments for purchases of property, plants & equipments	(188,001,099)	(197,515,281)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	**(18,431,370,204)**	**(10,339,916,088)**
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	-
Profit against mudaraba perpetual bond	(500,000,000)	(464,000,000)
Dividend paid to ordinary shareholders	(1,446,858,856)	(1,112,968,351)
Net cash used in financing activities (C)	**(1,946,858,856)**	**(1,576,968,351)**
Net increase in cash & cash equivalents (A+B+C)	**20,639,948,117**	**13,787,001,731**
Add: Effect of exchange rate changes on cash & cash equivalents	31,993,649	209,762,732
Add: Cash and cash equivalents at the beginning of the period	35,359,491,858	35,481,566,967
Cash and cash equivalents at the end of the period	**56,031,433,624**	**49,478,331,430**
Net Operating Cash Flow per Share (NOCFPS)	**36.85**	**23.09**

Chief Financial Officer **Company Secretary** **Managing Director**

Director **Director**

Dhaka; 14 October 2026

Shahjalal Islami Bank PLC.
Statement of Changes in Equity (Un-Audited)

For the period ended 30 September 2026

(Amount in Taka)

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Start-up Equity Investment Fund	Foreign Currency Translation Gain/(loss)	Total Capital/ Shareholders' Equity
Balance as at 01 January 2026	11,129,683,510	11,129,683,510	3,170,459,862	170,108,898	27,313,033	25,627,248,812
Cash Dividend for the year 2025	-	-	(1,446,858,856)	-	-	(1,446,858,856)
Profit against Mudaraba Perpetual Bond	-	-	(347,046,575)	-	-	(347,046,575)
Net profit during the period	-	-	4,457,454,554	-	-	4,457,454,554
Currency Translation Difference	-	-	-	-	848,623	848,623
Start-up Fund	-	-	(44,574,546)	44,574,546	-	-
Total Shareholders' Equity as at 30 September 2026	**11,129,683,510**	**11,129,683,510**	**5,789,434,438**	**214,683,444**	**28,161,656**	**28,291,646,558**
Add: Mudarabah Perpetual Bond						5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items						11,192,701,094
Add: Mudaraba Subordinated Bond						5,000,000,000
Less: Adjustment for Intangible Assets						34,118,586
Total Equity as at 30 September 2026						**49,450,229,066**

For the period ended 30 September 2025

(Amount in Taka)

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Start-up Equity Investment Fund	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
Transferred from Start-up Fund	-	-	-	133,313,753	-	133,313,753
Cash Dividend for the year 2024	-	-	(1,112,968,351)	-	-	(1,112,968,351)
Profit against Mudaraba Perpetual Bond	-	-	(347,046,575)	-	-	(347,046,575)
Net profit during the period	-	-	3,913,772,749	-	-	3,913,772,749
Statutory Reserve	-	-	-	-	-	-
Currency Translation Difference	-	-	-	-	(1,616,044)	(1,616,044)
Start-up Fund	-	-	(39,137,727)	39,137,727	-	-
Total Shareholders' Equity as at 30 September 2025	**11,129,683,510**	**11,129,683,510**	**3,555,328,910**	**172,451,480**	**25,282,057**	**26,012,429,467**
Add: Mudaraba Perpetual Bond						5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items						4,998,477,160
Add: Mudaraba Subordinated Bond						5,000,000,000
Less: Adjustment for Intangible Assets						25,889,800
Total Equity as at 30 September 2025						**40,985,016,827**

Chief Financial Officer | **Company Secretary** | **Managing Director**

Director | **Director**

Dhaka; 14 October 2026

Shahjalal Islami Bank PLC. and Its Subsidiary
Notes to the Consolidated and Separate Financial Statements
As at and for the period ended 30 September 2026

1. Status of the Bank

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 142 (one hundred forty-two) branches, 05 (five) sub-branches, 152 (one hundred fifty-two) ATM, 158 (one hundred fifty-eight) agent banking outlets and 2,880 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 PLC.

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

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 thereon), Bangladesh Bank's Directives and directives of other regulatory authorities and the principles of the Islamic Shari'ah.

1.3. Shahjalal Islami Bank Securities Limited

Shahjalal Islami Bank Securities Limited is a subsidiary Company of Shahjalal Islami Bank PLC. incorporated as a public limited company under the Companies Act, 1994 vide Certificate of Incorporation no. C-86917/10 dated 06 September 2010 and commenced its operation on 25 May 2011. The main objective of the Company is to carry on business of stock brokers/dealers in relation to shares and securities dealings and other services as mentioned in the Memorandum and Articles of Association of the Company. It has corporate membership of Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. Shahjalal Islami Bank PLC. holds 91.79% shares of 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 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.

1.5. Agent Banking

Shahjalal Islami Bank PLC. obtained permission from Bangladesh Bank on 16 October 2019 vide reference no. BRPD(P-3)745(54)/2019-8354 to commence Agent Banking services and subsequently started commercial operations on 02 January 2020. Till 30 September 2026 there were 158 Agent Banking Outlets in 43 districts and 116 upazillas across the country. Services that are currently being dispensed include account opening, cash deposit and withdrawal, Fund Transfer, Inward/Outward Cheque payment, Remittance Disbursement, balance inquiry, investment, SMS banking, etc.

2. Significant Accounting Policies

2.1. Basis of Preparation of the Financial Statements

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

In addition to this, the Bank also complied with the requirements of the following laws and regulations from various Government bodies:

i) The Banking Companies Act, 1991 and amendment thereon;
ii) The Companies Act, 1994;
iii) 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
ix) Other applicable laws and regulations.

In case any requirement of the Banking Companies Act, 1991 (as amended) and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs as adopted, 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 30 September 2026.

2.3. Investment and Provisions

Investments are stated in the Balance Sheet after netting 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.15 dated 27 November 2024 (Master Circular of Loan Classification & Provisioning), BRPD circular no.05 dated 25 June 2025, BRPD Circular letter no. 29, dated 21December 2025, BRPD circular no.16 dated 18 July 2022 [Master Circular of Loan Rescheduling & Re-structure], BRPD circular letter no. 33 dated 03 August 2022, BRPD circular no. 06 dated 25 April 2023 [Policy on Off-Balance Sheet (OBS) Exposure], BRPD circular no.07, dated 16 September 2025 (Regarding Policy Support), BRPD Circular letter no. 26, dated 24 November 2025, BRPD circular no.06, dated 25 June 2025, BRPD circular no.13, dated 08 July 2024 (Exit Policy) and BRPD Circular letter no. 05, dated 10 March 2025.

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.

2.5. Cash Flow Statement

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.

2.7. Taxation

Current Tax

Provision for current income tax has been made at 37.50% as prescribed in the Finance Act, 2026 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*.

Deferred Tax

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, 2026.

2.8. Reporting Period

The Financial Statements cover the period from 01 January 2026 to 30 September 2026.

2.9. Significant deviation between the quarterly periods

Net Operating Cash Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) increased compared to the same period of last year due to increase of Investment income receipt & increase of placement from other banks & financial institutions.

			30.09.2026 Taka	31.12.2025 Taka
3.	**Consolidated Cash in Hand (including Foreign Currencies)**			
	Shahjalal Islami Bank PLC.	(Note-3a)	3,362,006,857	2,741,913,947
	Shahjalal Islami Bank Securities Ltd.		-	-
			3,362,006,857	**2,741,913,947**
3a	**Cash in Hand of the Bank (including Foreign Currencies)**			
	In Local Currencies		3,306,163,336	2,690,655,005
	In Foreign Currencies		55,843,521	51,258,942
			3,362,006,857	**2,741,913,947**
4.	**Consolidated Balance with Bangladesh Bank and its agent bank(s)**			
	Shahjalal Islami Bank PLC.	(Note-4a)	17,078,342,613	23,112,956,618
	Shahjalal Islami Bank Securities Ltd.		-	-
			17,078,342,613	**23,112,956,618**
4a	**Balance with Bangladesh Bank and its agent bank(s) (including Foreign Currencies)**			
	Balance with Bangladesh Bank			
	In Local Currencies		14,649,189,791	14,423,154,565
	In Foreign Currencies		2,267,681,563	8,493,444,340
			16,916,871,355	**22,916,598,905**
	Balance with Sonali Bank PLC. as agent of Bangladesh Bank			
	In Local Currencies		161,471,259	196,357,713
	In Foreign Currencies		-	-
			161,471,259	**196,357,713**
			17,078,342,613	**23,112,956,618**
5.	**Consolidated Balance with Other Banks and Financial Institutions**			
	Inside Bangladesh			
	Shahjalal Islami Bank PLC.	(Note-5a)	21,439,316,579	5,025,667,336
	Shahjalal Islami Bank Securities Ltd.		395,230,442	265,750,517
			21,834,547,021	5,291,417,854
	Less: Inter Company Transaction		291,961,268	206,804,209
			21,542,585,753	**5,084,613,645**
	Outside Bangladesh			
	Shahjalal Islami Bank PLC.	(Note-5a)	14,151,767,575	4,478,953,957
	Shahjalal Islami Bank Securities Ltd.		-	-
			14,151,767,575	**4,478,953,957**
			35,694,353,328	**9,563,567,601**
5a	**Balance with Other Banks and Financial Institutions of the Bank**			
	Inside Bangladesh		21,439,316,579	5,025,667,336
	Outside Bangladesh		14,151,767,575	4,478,953,957
			35,591,084,154	**9,504,621,293**
6.	**Consolidated Placement with Other Banks & Financial Institutions**			
	Shahjalal Islami Bank PLC.	(Note-6a)	13,681,493,116	23,748,013,366
	Shahjalal Islami Bank Securities Ltd.		-	-
			13,681,493,116	23,748,013,366
	Less: Inter Company Transaction		-	-
			13,681,493,116	**23,748,013,366**
6a	**Placement with Other Banks & Financial Institutions of the Bank**			
	Placement with Other Banks		12,626,493,116	22,693,013,366
	Placement with Financial Institutions		1,055,000,000	1,055,000,000
			13,681,493,116	**23,748,013,366**
7.	**Consolidated Investments in Shares & Securities**			
	Government			
	Shahjalal Islami Bank PLC.	(Note-7a)	56,875,162,000	38,648,372,000
	Shahjalal Islami Bank Securities Ltd.		-	-
			56,875,162,000	**38,648,372,000**
	Others			
	Shahjalal Islami Bank PLC.	(Note-7a)	8,437,604,315	8,411,768,204
	Shahjalal Islami Bank Securities Ltd.		1,958,385,518	2,282,055,522
			10,395,989,834	**10,693,823,725**
			67,271,151,834	**49,342,195,725**
7a	**Investments in Shares & Securities of the Bank**			
	i) Government			
	Bangladesh Government Islamic Investment Bond (BGIIB)		4,000,000,000	-
	Bangladesh Government Investment Sukuk (BGIS)		52,310,470,000	38,083,680,000
	Bangladesh Government Shariah based Special Bond		564,692,000	564,692,000
			56,875,162,000	**38,648,372,000**

			30.09.2026 Taka	31.12.2025 Taka
	ii) Others			
	Mudaraba Perpetual Bond		1,527,284,492	1,527,284,492
	Mudaraba Subordinated Bond		3,420,000,000	3,420,000,000
	Beximco Green Sukuk Al Istisna'a		646,672,900	646,672,900
	Investments in Shares & Securities		2,843,646,923	2,817,810,812
			8,437,604,315	**8,411,768,204**
			65,312,766,315	**47,060,140,204**
8.	**Consolidated Investments**			
	Shahjalal Islami Bank PLC.	(Note-8a)	289,965,001,446	270,433,701,006
	Shahjalal Islami Bank Securities Ltd.		2,734,453,203	3,203,332,101
			292,699,454,649	273,637,033,107
	Less: Inter Company Transaction		873,837,846	1,344,502,667
			291,825,616,803	**272,292,530,440**
	Bills Purchased and Discounted			
	Shahjalal Islami Bank PLC.	(Note-8a)	28,559,888,435	22,644,654,738
	Shahjalal Islami Bank Securities Ltd.		-	-
			28,559,888,435	**22,644,654,738**
			320,385,505,238	**294,937,185,178**
8a	**Investments of the Bank**			
	Country-wise Classification of Investments:			
	Inside Bangladesh			
	Gross Murabaha, Bai-Muajjal etc.		304,647,580,684	284,676,494,737
	Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income)		14,682,579,238	14,242,793,731
	Net Murabaha, Bai-Muajjal etc.		**289,965,001,446**	**270,433,701,006**
	Net Bills Purchased and Discounted		28,559,888,435	22,644,654,738
	Outside Bangladesh		-	-
			318,524,889,881	**293,078,355,744**
9.	**Consolidated Fixed Assets including Premises, Furniture and Fixtures**			
	Cost			
	Shahjalal Islami Bank PLC.	(Note-9a)	9,412,869,216	9,146,298,961
	Shahjalal Islami Bank Securities Ltd.		225,362,495	244,791,174
			9,638,231,711	**9,391,090,135**
	Accumulated Depreciation			
	Shahjalal Islami Bank PLC.	(Note-9a)	4,437,894,623	4,055,467,370
	Shahjalal Islami Bank Securities Ltd.		136,397,918	143,808,253
			4,574,292,541	**4,199,275,623**
	Written Down Value		**5,063,939,170**	**5,191,814,512**
9a	**Fixed Assets including Premises, Furniture and Fixtures of the Bank**			
	Tangible Assets:			
	Cost			
	Land		1,876,724,350	1,876,724,350
	Building		898,786,278	893,986,278
	Furniture & Fixtures		1,360,076,521	1,329,480,320
	Office Equipment		917,853,191	893,630,737
	Computer & Network Equipment		1,012,459,642	935,724,278
	Vehicles		141,759,371	133,226,381
	Right of Use Assets as per IFRS-16		2,985,937,270	2,883,495,098
	Books		1,042,667	1,042,667
			9,194,639,289	**8,947,310,109**
	Less:			
	Accumulated depreciation		4,253,783,282	3,880,138,930
	Written Down Value		**4,940,856,007**	**5,067,171,179**
	Intangible Assets:			
	Cost			
	Software-Core Banking		62,615,430	62,615,431
	Software-Others		155,614,497	136,373,422
			218,229,927	**198,988,853**
	Less:			
	Amortization		184,111,341	175,328,440
	Written Down Value		**34,118,586**	**23,660,412**
	Total Written Down Value		**4,974,974,593**	**5,090,831,591**

			30.09.2026 Taka	31.12.2025 Taka
10.	**Consolidated Other Assets**			
	Shahjalal Islami Bank PLC.	(Note-10a)	29,255,374,108	23,000,566,244
	Shahjalal Islami Bank Securities Ltd.		262,468,465	254,768,745
			29,517,842,573	23,255,334,989
	Less: Inter Company Transaction		2,515,000,000	2,515,000,000
			27,002,842,573	**20,740,334,989**
10a	**Other Assets of the Bank**			
	Income Generating:			
	Shahjalal Islami Bank Securities Ltd.		2,515,000,000	2,515,000,000
	Sub-total		**2,515,000,000**	**2,515,000,000**
	Non-Income Generating:			
	Stock of Stationery, Stamps and printing materials etc. (valued at cost)		57,744,391	52,838,763
	Advance Rent and Security Deposit		86,362,989	56,308,560
	Suspense Account		406,630,405	393,256,090
	Profit Receivable		1,772,282,829	1,133,428,082
	Other Prepayments		927,250,207	658,247,036
	Advance Tax Paid		15,909,720,343	11,707,473,690
	Other Receivables		681,032,502	444,812,338
	SJIBL General Account-Net		6,899,350,442	6,039,201,684
	Balance with OBU		12,547,829,700	10,744,873,844
			39,288,203,808	31,230,440,088
	Less: Offshore Banking Unit		12,547,829,700	10,744,873,844
	Sub-total		**26,740,374,108**	**20,485,566,244**
	Grand Total		**29,255,374,108**	**23,000,566,244**
11.	**Consolidated Placement from other Banks & Financial Institutions**			
	Shahjalal Islami Bank PLC.	(Note-11a)	35,083,282,815	26,479,673,944
	Shahjalal Islami Bank Securities Ltd.		966,540,462	1,481,521,983
			36,049,823,277	27,961,195,927
	Less: Inter Company Transaction		873,837,846	1,344,502,667
			35,175,985,431	**26,616,693,260**
11a	**Placement from other Banks & Financial Institutions of the Bank**			
	Export Development Fund - Bangladesh Bank		20,332,330,778	16,179,019,555
	Financial Stimulus Fund - Bangladesh Bank		-	50,060,000
	Foreign Currency Deposit (FSSP BB USD) - Bangladesh Bank		286,169	284,460
	Mudaraba Term Deposit from other Banks		9,042,705,000	6,726,247,000
	Bangladesh Bank Refinance (Bai Salam)		2,085,000,000	-
	Bangladesh Bank Refinance (TDF)		116,319,375	158,059,500
	Bangladesh Bank Refinance (BMMFLIPSB)		40,300,000	38,302,941
	SME Foundation Refinance Scheme		38,241,033	57,798,063
	Bangladesh Bank Refinance		1,668,101,795	958,223,759
	Islami Investment Bond from Bangladesh Bank		-	-
	Bangladesh Bank Pre-Finance Scheme-CMSME		1,195,306,667	1,746,986,667
	Quard agains Bangladesh Government Shariah Based Special Bond		564,692,000	564,692,000
			35,083,282,815	**26,479,673,944**
12.	**Consolidated Deposits and Other Accounts**			
	Al-Wadeeah Current Deposits & Other Accounts			
	Shahjalal Islami Bank PLC.	(Note-12a)	91,164,746,821	83,520,560,232
	Shahjalal Islami Bank Securities Ltd.		-	-
			91,164,746,821	83,520,560,232
	Less: Inter Company Transaction		44,230	205,470
			91,164,702,591	**83,520,354,762**
	Bills Payable			
	Shahjalal Islami Bank PLC.	(Note-12a)	6,042,170,868	4,747,203,022
	Shahjalal Islami Bank Securities Ltd.		-	-
			6,042,170,868	**4,747,203,022**
	Mudaraba Savings Deposits			
	Shahjalal Islami Bank PLC.	(Note-12a)	51,038,198,366	47,027,619,924
	Shahjalal Islami Bank Securities Ltd.		-	-
			51,038,198,366	47,027,619,924
	Less: Inter Company Transaction		5,195	5,483
			51,038,193,171	**47,027,614,441**
	Mudaraba Term Deposits			
	Shahjalal Islami Bank PLC.	(Note-12a)	145,639,135,256	125,525,469,639
	Shahjalal Islami Bank Securities Ltd.		-	-
			145,639,135,256	**125,525,469,639**

			30.09.2026 Taka	31.12.2025 Taka
	Other Mudaraba Deposits			
	Shahjalal Islami Bank PLC.	(Note-12a)	58,298,155,419	52,301,793,405
	Shahjalal Islami Bank Securities Ltd.		-	-
			58,298,155,419	52,301,793,405
	Less: Inter Company Transaction		291,911,843	206,593,256
			58,006,243,576	**52,095,200,149**
	Total		**351,890,445,461**	**312,915,842,014**
12a	**Deposits and Other Accounts of the Bank**			
	Al-Wadeeah Current Deposits & Other Accounts			
	Al-Wadeeah Current Deposits		22,483,757,258	20,513,708,450
	Foreign Currency Deposits		11,106,819,718	10,091,668,818
	Non-Resident Taka Account		164,897,109	29,358,317
	Profit Payable		3,073,264,913	2,785,364,438
	Sundry Deposits		54,203,884,511	50,011,342,701
	Unclaimed Dividend	(Note-12a.1)	177,533,521	109,932,858
			91,215,256,569	83,541,375,581
	Less: Offshore Banking Unit		50,509,749	20,815,350
			91,164,746,821	**83,520,560,232**
	Bills Payable			
	Payable inside Bangladesh			
	Payment Order Issued		6,037,979,886	4,742,330,449
	Demand Draft Payable		3,999,437	3,999,437
	Electronic Fund Transfer		189,545	872,736
			6,042,170,868	4,747,203,022
	Payable outside Bangladesh		-	-
			6,042,170,868	**4,747,203,022**
	Mudaraba Savings Deposits			
	General Deposits		50,981,084,917	46,978,214,854
	Foreign Currency Deposits		57,113,399	49,405,070
			51,038,198,366	**47,027,619,924**
	Mudaraba Term Deposits			
	General Deposits		145,463,482,483	125,316,904,900
	Foreign Currency Deposits		175,652,773	208,564,740
			145,639,135,256	**125,525,469,639**
	Other Mudaraba Deposits			
	Mudaraba Special Notice Deposits		22,912,444,218	17,169,511,975
	Mudaraba Scheme Deposits		35,294,206,152	34,364,731,146
	Deposits from Other Banks (SND)		91,505,048	767,550,285
			58,298,155,419	**52,301,793,405**
			352,182,406,729	**313,122,646,223**
12a.1	**Unclaimed Cash Dividend**			
	2022		-	10,080,501
	2023		37,809,402	37,943,718
	2024		61,629,764	61,908,639
	2025		78,094,355	-
			177,533,521	**109,932,858**

To comply with Bangladesh Securities and Exchange Commission Directive No. BSEC/CMRRCD/2021-386/3 dated 14 January 2021 and Bangladesh Securities and Exchange Commission (Capital Market Stabilization Fund) Rules, 2021, Unclaimed Cash Dividend of the year 2022 of Tk. 88,44,470.08 has been transferred to Capital Market Stabilization Fund's (CMSF) bank account on 25 June 2026.

13.	**Mudaraba Bonds**			
	Mudaraba Subordinated Bond		5,000,000,000	5,000,000,000
	Mudaraba Perpetual Bond		5,000,000,000	5,000,000,000
			10,000,000,000	**10,000,000,000**
14.	**Consolidated Other Liabilities**			
	Shahjalal Islami Bank PLC.	(Note-14a)	62,310,022,060	52,167,939,552
	Shahjalal Islami Bank Securities Ltd.		1,695,329,814	1,837,471,509
			64,005,351,874	54,005,411,061
	Less: Inter Company Transaction		-	-
			64,005,351,874	**54,005,411,061**
14a	**Other Liabilities of the Bank**			
	Profit Payable		567,874,919	600,908,619
	Provision for Investment	{Note-14a.1 (a) & (b)}	15,310,416,530	12,595,240,000
	Provision for Off-balance Sheet items	{Note-14a.1 (c)}	2,164,820,000	1,720,000,000
	Provision for Other Assets	{Note-14a.1(d)}	1,525,600,000	1,508,579,000
	Provisions for Investments in Securities	{Note-14a.1(e)}	1,085,000,000	1,155,000,000
	Provision for Taxation	(Note-14a.2)	20,609,984,924	15,765,514,985
	Profit Suspense Account		13,335,416,214	11,084,209,297
	Compensation Realisable & Suspense Account		1,676,336,201	1,646,522,655
	Compensation Realised Account		2,310,000,388	2,598,694,645
	Other Payables		1,682,628,515	1,100,208,924
	Outstanding Expenses		345,176,326	633,511,954
	Unearned Income on Quard		4,981,547	5,004,047
	Lease Liabilities as per IFRS 16 Leases		1,691,786,495	1,754,545,424
			62,310,022,060	**52,167,939,552**

			30.09.2026 Taka	31.12.2025 Taka
14a.1	**Provision for Investment**			
	(a) Provision on Classified Investments			
	Provision held at the beginning of the year		6,303,200,000	7,916,105,695
	Provision transferred from General Provision on Unclassified Investments		3,321,810	-
	Written-off Recovery		128,704,995	211,432,368
	Net charge to Profit and Loss Account		(152,691,369)	58,167,195
	Fully provided investment written-off during the year		-	(1,882,505,258)
	Provision held at the end of the period		**6,282,535,436**	**6,303,200,000**
	(b) General Provision on Unclassified Investments			
	Provision held at the beginning of the year		6,292,040,000	2,153,166,000
	Effect of exchange rate changes agnst. offshore banking unit		1,135,518	3,420,146
	Provision transferred to Provision on Classified Investments		(3,321,810)	-
	Addition during the year		2,738,027,386	4,135,453,854
	Balance at the end of the period		**9,027,881,094**	**6,292,040,000**
	Total Provision for Investments (a+b)		**15,310,416,530**	**12,595,240,000**
	(c) General Provision on Off-balance Sheet Items			
	Provision held at the beginning of the year		1,720,000,000	1,662,500,000
	Addition during the year		444,820,000	57,500,000
	Balance at the end of the period		**2,164,820,000**	**1,720,000,000**
	Total Provision for Investments & Off-balance Sheet Items (a+b+c)		**17,475,236,530**	**14,315,240,000**
	(d) Provision for Other Assets			
	Provision held at the beginning of the year		1,508,579,000	189,079,000
	Addition during the year		17,021,000	1,319,500,000
	Balance at the end of the period		**1,525,600,000**	**1,508,579,000**
	(e) Provision for Investments in Shares & Securities			
	Provision held at the beginning of the year		1,155,000,000	952,000,000
	Addition during the year		(70,000,000)	203,000,000
	Balance at the end of the period		**1,085,000,000**	**1,155,000,000**
14a.2	**Provision for Taxation**			
	Provision for Current Tax			
	Balance at the beginning of the year		15,765,514,985	13,767,160,112
	Add: Provision made during the year		4,844,469,939	4,976,976,421
	Less: Adjustment for final settlement		-	(3,086,829,864)
	Add: Adjustment for previous year		-	-
	Add: Provision made on other during the year		-	108,208,316
	Balance at the end of the period		**20,609,984,924**	**15,765,514,985**
14a.2(a)	**Provision for Current Tax made during the year**			
	Income tax @ 37.50% on estimated taxable Business Profit		4,809,151,609	4,936,082,352
	Income tax @ 20% on Dividend Income		31,269,693	40,093,083
	Income tax @ 15% on Capital Gain on Sale of Shares		4,048,637	800,986
	Adjustment for previous year		-	-
	Estimated Total Provision Required		**4,844,469,939**	**4,976,976,421**
	Computation of Taxable Business Profit			
	Profit before Taxes		9,275,607,493	8,640,315,315
	Add: Inadmissible expenditures		4,285,541,612	7,369,711,655
			13,561,149,105	16,010,026,970
	Less: Allowable Expenditure & Separate consideration		736,744,813	2,847,140,699
	Estimated Taxable Business Profit for the period		**12,824,404,292**	**13,162,886,271**
14a.2(b)	**Reconciliation of effective tax rate of the Bank**			
	Particulars	**Effective Rate**		
	Profit before income taxes as per profit and loss account		9,275,607,493	8,640,315,315
	Income taxes as per applicable tax rate	**37.5%**	3,478,352,810	3,240,118,243
	Factors affecting the tax charge for current year:		-	-
	Inadmissible expenses	**17.33%**	1,607,078,104	2,763,641,871
	Admissible expenses in the current year (i.e. write-off etc.)	**-2.24%**	(207,527,039)	(990,500,766)
	Tax savings from reduced tax rates for dividend	**-0.29%**	(27,360,981)	(35,081,448)
	Tax loss/(savings) from reduced tax rates for capital gain	**-0.07%**	(6,072,955)	(1,201,479)
	Adjustment for previous year	**0.00%**	-	-
	Total Income Tax Expenses	**52.23%**	**4,844,469,939**	**4,976,976,421**

			30.09.2026 Taka	31.12.2025 Taka
15.	**Consolidated Deferred Tax Liabilities**			
	Shahjalal Islami Bank PLC.	(Note-15a)	1,882,829	28,199,829
	Shahjalal Islami Bank Securities Ltd.		(1,437,798)	(1,430,809)
			445,032	**26,769,020**
15a	**Deferred Tax Liabilities of the Bank**			
	Balance at the beginning of the year		28,199,829	44,375,479
	Add: Provision made during the year		(26,317,000)	(16,175,650)
			1,882,829	**28,199,829**
16.	**Capital**			
16.1	**Authorized Capital**			
	1,500,000,000 ordinary shares of Tk. 10 each		**15,000,000,000**	**15,000,000,000**
16.2	**Issued, Subscribed and Paid-up Capital**			
	1,112,968,351 ordinary shares of Tk. 10 each		**11,129,683,510**	**11,129,683,510**
	20,500,000 ordinary sponsor shares of Tk. 10 each issued for cash		205,000,000	205,000,000
	12.5% Stock Dividend for the year 2002		25,625,000	25,625,000
	2,362,000 ordinary new shares issued		236,200,000	236,200,000
	4,690,000 ordinary new shares issued		469,000,000	469,000,000
	93,582,500 shares issued under Initial Public Offer (IPO)		935,825,000	935,825,000
	20% Stock Dividend for the year 2007		374,330,000	374,330,000
	22% Stock Dividend for the year 2008		494,115,600	494,115,600
	25% Stock Dividend for the year 2009		685,023,900	685,023,900
	30% Stock Dividend for the year 2010		1,027,535,850	1,027,535,850
	25% Stock Dividend for the year 2011		1,113,163,830	1,113,163,830
	20% Stock Dividend for the year 2012		1,113,163,840	1,113,163,840
	10% Stock Dividend for the year 2013		667,898,310	667,898,310
	5% Stock Dividend for the year 2016		367,344,060	367,344,060
	10% Stock Dividend for the year 2017		771,422,540	771,422,540
	10% Stock Dividend for the year 2018		848,564,790	848,564,790
	5% Stock Dividend for the year 2019		466,710,630	466,710,630
	5% Stock Dividend for the year 2020		490,046,160	490,046,160
	5% Stock Dividend for the year 2021		514,548,470	514,548,470
	3% Stock Dividend for the year 2022		324,165,530	324,165,530
			11,129,683,510	**11,129,683,510**

Unclaimed Stock Dividend

To comply with Bangladesh Securities and Exchange Commission Directive No. BSEC/CMRRCD/2021-386/3 dated 14 January 2021 and Bangladesh Securities and Exchange Commission (Capital Market Stabilization Fund) Rules, 2021, the Bank has transferred 2769 numbers of Unclaimed Bonus Share to CMSF BO Account No.1201530074571230 on 25 June 2026. There is no unclaimed stock dividend remain in Suspense BO Account No. 1204090016665712 of the Bank.

16.3	**Non-Controlling Interest**			
	Opening Balance		229,050,585	228,899,256
	Dividend paid to non-controlling shareholders		-	-
	Share of current year's profit		(842,304)	151,330
			228,208,281	**229,050,585**
17.	**Statutory Reserve**			
	Opening Balance		11,129,683,510	11,129,683,510
	Add: Addition during the year		-	-
			11,129,683,510	**11,129,683,510**
18.	**Foreign Currency Translation Reserve**			
	Opening Balance		27,313,033	26,898,101
	Add: Addition during the year		848,623	414,932
			28,161,656	**27,313,033**

Assets & liabilities of Offshore Banking Unit have been converted to BDT currency which is the functional currency of the Bank @ US$1 = Taka 122.8500 [closing rate (interbank weighted average exchange rate)] and income & expenses have been converted to BDT currency @ US$1 = Taka 122.6241 (monthly average rate of (interbank weighted average exchange rate). Any differences arising from the above two rates have been recognized as foreign currency translation reserve.

19.	**Start-up Equity Investment Fund**			
	Opening Balance/Transfer from Provision for Start-up Fund		170,108,898	133,313,753
	Add: Addition during the year		44,574,546	36,795,145
			214,683,444	**170,108,898**

As per SMESPD circular No.2 dated 9 july 2025 Start-up Fund has been disclosed in Equity.

20.	**Consolidated Retained Earnings**			
	Shahjalal Islami Bank PLC.	(Note-20a)	5,789,434,438	3,170,459,862
	Shahjalal Islami Bank Securities Ltd.		2,832,919	13,274,601
			5,792,267,357	3,183,734,463
	Less: Non-Controlling Interest		3,208,280	4,050,585
			5,789,059,077	**3,179,683,878**
20a	**Retained Earnings of the Bank**			
	Opening Balance		3,170,459,862	1,140,708,815
	Less: Payment of Dividend		1,446,858,856	1,112,968,351
	Less: Payment of Dividend for Mudaraba Perpetual Bond		347,046,575	500,000,000
	Add: Transfer from Profit and Loss Account		4,457,454,554	3,679,514,543
	Less: Transfer to Statutory Reserve		-	-
	Less: Start-up Fund		44,574,546	36,795,145
			5,789,434,438	**3,170,459,862**

			30.09.2026 Taka	31.12.2025 Taka
21.	**Letters of Guarantee**			
	Letters of Guarantee (Local)		36,113,592,797	31,903,630,610
	Letters of Guarantee (Foreign)		2,027,030,662	2,053,053,973
	Back to Back Usance		-	-
			38,140,623,459	**33,956,684,583**
	a) Claims against the Bank not acknowledged as debts			
	b) Money for which the Bank is contingently liable in respect of guarantees given favoring:			
	Directors or Officers		137,990,070	136,990,070
	Government		123,001,628	127,456,628
	Banks and Other Financial Institutions		-	-
	Others		37,879,631,761	33,692,237,886
			38,140,623,459	**33,956,684,583**
22.	**Irrevocable Letters of Credit**			
	Letters of credit		**105,403,275,334**	**79,729,601,717**
			Jan'26 to Sep'26 Taka	**Jan'25 to Sep'25 Taka**
23.	**Consolidated Profit on Investments**			
	Shahjalal Islami Bank PLC.	(Note-23a)	21,080,706,622	20,341,684,782
	Shahjalal Islami Bank Securities Ltd.		85,818,558	102,435,085
			21,166,525,180	20,444,119,867
	Less: Inter Company Transaction		103,394,544	113,095,651
			21,063,130,636	**20,331,024,216**
23a	**Profit on Investments of the Bank**			
	Profit on Investments		19,758,659,688	18,820,639,671
	Profit on Placement with Other Banks & Financial Institutions		1,322,046,933	1,521,045,111
			21,080,706,622	**20,341,684,782**
24.	**Consolidated Profit paid on Deposits**			
	Shahjalal Islami Bank PLC.	(Note-24a)	11,047,157,367	10,373,119,646
	Shahjalal Islami Bank Securities Ltd.		111,484,570	120,859,712
			11,158,641,937	10,493,979,358
	Less: Inter Company Transaction		107,681,242	115,554,612
			11,050,960,695	**10,378,424,747**
24a	**Profit paid on Deposits of the Bank**			
	Profit on Deposits		10,237,670,869	9,410,231,850
	Profit paid on Borrowings		809,486,498	962,887,796
			11,047,157,367	**10,373,119,646**
24a.1	**Profit paid on Borrowings**			
	Profit paid on Borrowings		752,783,169	909,603,330
	Profit Expenses of Lease Liabilities (as per IFRS 16 Leases)		56,703,329	53,284,466
			809,486,498	**962,887,796**
25.	**Consolidated Income from Investments in Shares & Securities**			
	Shahjalal Islami Bank PLC.	(Note-25a)	3,172,889,372	1,809,504,182
	Shahjalal Islami Bank Securities Ltd.		31,983,434	26,418,577
			3,204,872,806	1,835,922,759
			3,204,872,806	**1,835,922,759**
25a	**Income from Investments in Shares & Securities of the Bank**			
	Income from Investments in Govt. Sukuk/Islamic Bond		2,652,438,804	1,307,573,650
	Income from Investments in Shares & Securities		26,990,911	4,775,725
	Dividend Income		156,348,463	146,282,938
	Income from Investments in Corporate Sukuk/Islamic Bond		337,111,193	350,871,870
			3,172,889,372	**1,809,504,182**
26.	**Consolidated Commission, Exchange and Brokerage**			
	Shahjalal Islami Bank PLC.	(Note-26a)	3,034,923,655	2,680,660,798
	Shahjalal Islami Bank Securities Ltd.		92,946,614	72,013,114
			3,127,870,269	**2,752,673,912**
26a	**Commission, Exchange and Brokerage of the Bank**			
	Other commission		1,605,539,454	1,430,798,602
	Exchange earnings		1,429,384,201	1,249,862,196
			3,034,923,655	**2,680,660,798**

			Jan'26 to Sep'26 Taka	Jan'25 to Sep'25 Taka
26a.1	**Exchange Earnings**			
	Gross exchange gain		10,302,337,025	12,497,581,143
	Less: Exchange loss		8,872,952,824	11,247,718,947
	Net Exchange Gain		**1,429,384,201**	**1,249,862,196**
27.	**Consolidated Other Operating Income**			
	Shahjalal Islami Bank PLC.	(Note-27a)	1,349,222,730	1,269,809,971
	Shahjalal Islami Bank Securities Ltd.		7,388,237	4,309,358
			1,356,610,967	1,274,119,329
	Less: Inter Company Transaction		4,286,698	2,458,961
			1,352,324,269	**1,271,660,368**
27a	**Other Operating Income of the Bank**			
	Postage, Telex, SWIFT & REUTERS		130,600,324	127,981,277
	Incidental Charge		5,300	16,300
	Supervision & Monitoring Charge		2,023,710	3,364,654
	Other Charges		1,216,593,396	1,138,447,741
			1,349,222,730	**1,269,809,971**
28.	**Consolidated Salaries & Allowances**			
	Shahjalal Islami Bank PLC.	(Note- 28a)	3,837,302,615	2,949,956,069
	Shahjalal Islami Bank Securities Ltd.		54,182,006	52,902,324
			3,891,484,621	**3,002,858,393**
28a	**Salaries & Allowances of the Bank**			
	Basic Salary		1,415,900,560	1,190,224,947
	Allowances		1,205,087,766	1,056,860,167
	Bonus		554,797,079	559,745,887
	Bank's Contribution to Provident fund		133,750,176	115,794,030
	Leave Encashment		37,767,033	27,331,038
	Gratuity expenses		490,000,000	360,000,000
	Contribution to Social Security Superannuation Fund		-	-
			3,837,302,615	**3,309,956,069**
29.	**Consolidated Rent, Taxes, Insurance, Electricity etc.**			
	Shahjalal Islami Bank PLC.	(Note- 29a)	240,810,025	285,051,345
	Shahjalal Islami Bank Securities Ltd.		4,521,590	5,274,708
			245,331,615	**290,326,053**
29a	**Rent, Taxes, Insurance, Electricity etc. of the Bank**			
	Rent, Rates & Taxes	(Note- 29a.1)	51,930,175	54,622,906
	Insurance		117,193,785	158,809,500
	Electricity & Lighting		71,686,066	71,618,939
			240,810,025	**285,051,345**
29a.1	**Rent, Rates & Taxes**			
	Rent, Rates & Taxes		296,979,822	273,881,951
	Transfer to depreciation and profit expenses under IFRS 16		245,049,647	219,259,045
			51,930,175	**54,622,906**
30.	**Consolidated Legal Expenses**			
	Shahjalal Islami Bank PLC.	(Note- 30a)	2,303,609	1,950,485
	Shahjalal Islami Bank Securities Ltd.		109,500	135,500
			2,413,109	**2,085,985**
30a	**Legal Expenses of the Bank**			
	Legal Fees & Charge		266,228	1,342,725
	Other Legal Expenses		2,037,382	607,760
			2,303,609	**1,950,485**
31.	**Consolidated Postage, Stamps, Telecommunication etc.**			
	Shahjalal Islami Bank PLC.	(Note- 31a)	39,498,200	38,641,903
	Shahjalal Islami Bank Securities Ltd.		2,086,995	2,089,718
			41,585,195	**40,731,621**
31a	**Postage, Stamps, Telecommunication etc. of the Bank**			
	Postage		3,161,719	2,608,236
	Leased line		22,512,266	23,479,321
	Telegram, Fax & Telex		2,826,326	3,702,699
	Telephone charges		466,777	819,953
	Mobile phone charges		10,531,111	8,031,695
			39,498,200	**38,641,903**
32.	**Consolidated Stationery, Printing, Advertisements etc.**			
	Shahjalal Islami Bank PLC.	(Note- 32a)	136,528,870	119,065,868
	Shahjalal Islami Bank Securities Ltd.		981,968	744,685
			137,510,838	**119,810,553**

			Jan'26 to Sep'26 Taka	Jan'25 to Sep'25 Taka
32a	**Stationery, Printing, Advertisements etc. of the Bank**			
	Table Stationery		9,433,886	8,054,079
	Printing Stationery		6,912,870	7,161,801
	Security Stationery		4,836,391	7,451,803
	Computer Stationery		80,882,043	58,428,264
	Publicity and Advertisement		34,463,680	37,969,920
			136,528,870	**119,065,868**
33.	**Chief Executive's Salary & Fees of the Bank**			
	Basic Salary		7,650,000	7,200,000
	Allowances		3,150,000	2,934,000
	Bonus		3,200,000	3,100,000
			14,000,000	**13,234,000**
34.	**Directors' Fees & Expenses of the Bank**			
	Directors' Fees		3,628,963	4,520,000
	Meeting Expenses		158,143	290,702
			3,787,106	**4,810,702**
35.	**Shariah Supervisory Committee's Fees & Expenses of the Bank**			
	Shariah Council Meeting Expenses		**225,599**	**540,963**
36.	**Consolidated Auditors' Fees**			
	Shahjalal Islami Bank PLC.	(Note-36a)	3,018,750	3,018,750
	Shahjalal Islami Bank Securities Ltd.		74,593	69,000
			3,093,343	**3,087,750**
36a	**Auditor's Fees of the Bank**			
	Auditor's Fees		**3,018,750**	**3,018,750**
37.	**Consolidated Depreciation & Repairs of Assets**			
	Shahjalal Islami Bank PLC.	(Note-37a)	432,471,781	400,850,132
	Shahjalal Islami Bank Securities Ltd.		12,638,611	12,729,670
			445,110,392	**413,579,802**
37a	**Depreciation & Repairs of Bank's Assets**			
	a) Depreciation of Bank's Assets			
	Land & Building		14,784,903	14,704,745
	Furniture & Fixtures		81,306,470	79,013,149
	Office Equipment		31,039,604	30,311,631
	Computer & Network Equipment		58,207,996	51,957,149
	Vehicles		4,946,420	4,925,487
	Right of Use (ROU) Assets		205,185,712	185,049,001
	b) Amortization of Bank's Assets			
	Software-Others		8,782,901	7,477,647
			404,254,006	**373,438,808**
	c) Repairs on Bank's Assets			
	Office Premises		1,815,972	1,549,060
	Office Equipment		11,626,771	12,593,911
	Office Furniture & Fixtures		2,291,902	1,528,918
	Vehicles		1,872,048	2,787,257
	Procurement of Parts, Spares & Others		10,611,083	8,952,178
			28,217,775	**27,411,324**
			432,471,781	**400,850,132**
38.	**Consolidated Other Expenses**			
	Shahjalal Islami Bank PLC.	(Note-38a)	627,853,948	945,573,383
	Shahjalal Islami Bank Securities Ltd.		24,576,559	14,547,721
			652,430,507	**960,121,104**

		Jan'26 to Sep'26 Taka	Jan'25 to Sep'25 Taka
38a	**Other Expenses of the Bank**		
	Petrol, Oil and Lubricants	4,896,773	6,264,000
	Entertainment	29,041,013	29,598,532
	Subscription	6,631,530	5,698,727
	Consultancy	918,117	6,900,000
	Traveling and Conveyance	23,919,457	28,200,602
	Training Expenses	5,283,719	6,494,958
	Car expenses	227,813,902	200,747,856
	Papers & Periodicals	411,747	603,181
	Utility	6,476,199	5,861,239
	Uniform & Liveries	2,657,860	1,038,476
	Bank Charges	2,090,185	850,046
	Business development & promotion	39,956,282	29,803,038
	Upkeep and cleaning of office premises	42,860,665	41,628,720
	Security Service- outsourcing	106,359,549	103,378,433
	Branch Opening Expenses	84,909	997,879
	SJIBL Card expenses	62,473,284	55,121,403
	Islamic Credit Card Expenses	21,574,301	21,295,040
	AGM & meeting expenses	12,974,286	9,355,367
	Capital Enhancement Fees	2,326,650	3,842,477
	Laundry and Washing	631,230	496,878
	Crockeries, Kettle and others	1,971,639	637,603
	Photograph and Photocopy	570,635	692,234
	Loss on Disposal of Fixed Assets	1,308,595	2,712,256
	Miscellaneous Expenses	9,856,996	11,812,901
	CSR Expense	1,365,000	749,500
	Agent Banking Expense	13,399,425	10,792,038
		627,853,948	**585,573,383**
39.	**Consolidated Provision against Investments, Off-balance Sheet Items & Others**		
	Shahjalal Islami Bank PLC. (Note-39a)	2,977,177,017	2,717,921,000
	Shahjalal Islami Bank Securities Ltd.	-	-
		2,977,177,017	**2,717,921,000**
39a	**Provision against Investments, Off-balance Sheet Items & Others of the Bank**		
	Provision on Unclassified Investments	2,738,027,386	1,185,000,000
	Provision on Classified Investments	(152,691,369)	1,450,000,000
	Provision on Off-balance Sheet Items	444,820,000	-
	Provisions on Investments in Securities	(70,000,000)	72,000,000
	Provision on Other Assets	17,021,000	10,921,000
		2,977,177,017	**2,717,921,000**
40.	**Consolidated Deferred Tax (Income)/Expenses**		
	Shahjalal Islami Bank PLC. (Note-40a)	(26,317,000)	24,531,318
	Shahjalal Islami Bank Securities Ltd.	(6,989)	(15,036)
		(26,323,989)	**24,516,282**
40a	**Deferred Tax (Income)/Expenses of the Bank**		
	Closing deferred tax liability	1,882,829	68,906,797
	Opening deferred tax liability	28,199,829	44,375,479
	Deferred tax expenses/(Income)	**(26,317,000)**	**24,531,318**
41.	**Consolidated Tax Expenses**		
	Current tax	4,862,214,775	4,326,674,155
	Deferred tax	(26,323,989)	24,516,282
		4,835,890,786	**4,351,190,437**
41a	**Tax Expenses of the Bank**		
	Current tax	4,844,469,939	4,309,621,420
	Deferred tax	(26,317,000)	24,531,318
		4,818,152,939	**4,334,152,738**
42.	**Consolidated Earnings per Share (EPS)**		
	Net Profit after Taxes	4,448,039,462	3,894,300,221
	No. of Ordinary Shares outstanding	1,112,968,351	1,112,968,351
		4.00	**3.50**
42a	**Earnings per Share (EPS) of the Bank**		
	Net Profit after Tax	4,457,454,554	3,913,772,749
	Number of Ordinary Shares outstanding	1,112,968,351	1,112,968,351
		4.01	**3.52**

Earnings Per Share (EPS): Earnings Per Share substantially increased compared to the same period of last year due to increase in Net Investment Income, Income from Investments in Shares & Securities and Income from Commission, Exchange and Brokerage.
Earnings per share has been calculated in accordance with IAS 33 *Earnings per Share*.

	Jan'26 to Sep'26 Taka	Jan'25 to Sep'25 Taka

43. Net Asset Value (NAV) per Share:

Net Asset Value (Consolidated)	28,327,508,005	25,864,090,470
Net Asset Value (Bank's)	28,291,646,558	25,839,977,987
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Asset Value (NAV) per Share (Consolidated)	**25.45**	**23.24**
Net Asset Value (NAV) per Share (Bank's)	**25.42**	**23.22**

44. Net Operating Cash Flows per Share (NOCFPS):

Net cash flow from operating activities (Consolidated)	40,740,609,413	25,560,539,098
Net cash flow from operating activities (Bank's)	41,018,177,178	25,703,886,169
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Operating Cash Flow per Share (NOCFPS) (Consolidated)	**36.61**	**22.97**
Net Operating Cash Flow per Share (NOCFPS) (Bank's)	**36.85**	**23.09**

Net Operating Cash Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) increased compared to the same period of last year primarily due to increase in Investment income receipts and increase in deposits received from customers.

45. Investments (Loans and Advances) to Directors and their related Concern:

Sl. #	Name of the Party	Related By	Nature of Investment	Amount in Tk. (Non-Funded)	Amount in Tk. (Funded)	Status
i)	M/s. Arzoo Electronics	Mrs. Taslima Begum (Spouse of Md. Abdul Barek)	L/C /MPI-TR/BMCTR	7,679,441	-	Regular
ii)	Electra International Ltd.	Electra International Ltd., representated by Mr. Md. Sanaullah Shahid	BMCTR-Rev	-	51,013,831	Regular
iii)	Own the World Company Limited	Khandaker Sakib Ahmed	BMCTR/BG	8,500,000	9,136,914	Regular
iv)	Aqua Consultant And Associates Ltd.	Khandaker Sakib Ahmed	BG	70,000,000	-	Regular
v)	Abdul Hakim	Abdul Hakim	HPSM-Real Estate	-	10,276,823	Regular
vi)	Shoyeb Ahmed	Abdul Hakim	HPSM-Real Estate	-	10,328,447	Regular
vii)	Fakir Knitwears Ltd	Fakir Mashrikuzzaman	BG	4,113,900	-	Regular
viii)	Fakir Knitwears Ltd	Fakir Akhtaruzzaman	BG	55,376,170	-	Regular
ix)	Akkas Uddin Mollah	Akkas Uddin Mollah	Credit Card	-	18,487.66	Regular
x)	Khandoker Sakib Ahmed	Khandoker Sakib Ahmed	Credit Card	-	14,239.96	Regular
xi)	Abdul Barek	Abdul Barek	Credit Card	-	138,725.03	Regular
xii)	Md Sanaullah Shahid	Md Sanaullah Shahid	Credit Card	-	1,915.00	Regular
xiii)	Anwarul Kaium Shimu	Abdul Barek	Credit Card		129,925.94	Regular
xiv)	Tanzin Zaman	Khandoker Sakib Ahmed	Credit Card	-	286,837.61	Regular
xv)	Shahjalal Islami Bank Securities Ltd.	Subsidiary	Bai-Muajjal/BG	-	873,837,846	Regular
	Total			**145,669,511**	**955,183,992**	