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

	Note	30.06.2026 Taka	31.12.2025 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3	3,018,470,557	2,741,913,947
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4	14,673,862,104	23,112,956,618
		17,692,332,662	**25,854,870,565**
Balance with other Banks and Financial Institutions			
Inside Bangladesh		5,295,485,428	5,084,613,645
Outside Bangladesh		1,542,911,417	4,478,953,957
	5	**6,838,396,845**	**9,563,567,601**
Placement with other Banks & Financial Institutions	6	**24,292,773,691**	**23,748,013,366**
Investments in Shares & Securities			
Government		52,899,292,000	38,648,372,000
Others		10,464,916,053	10,693,823,725
	7	**63,364,208,053**	**49,342,195,725**
Investments			
General Investment etc.		286,460,678,886	272,292,530,440
Bills Purchased and Discounted		26,258,062,016	22,644,654,738
	8	**312,718,740,901**	**294,937,185,178**
Fixed Assets including Premises, Furniture and Fixtures	9	**5,235,615,190**	**5,191,814,512**
Other Assets	10	**24,016,379,193**	**20,740,334,989**
Non-Banking Assets		**88,309,355**	**88,309,355**
Total Property and Assets		**454,246,755,891**	**429,466,291,292**
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	11	**35,545,998,835**	**26,616,693,260**
Deposits and Other Accounts			
Mudaraba Savings Deposits		48,380,629,520	47,027,614,441
Mudaraba Term Deposits		131,123,318,772	125,525,469,639
Other Mudaraba Deposits		47,912,360,463	52,095,200,149
Al-Wadeeah Current & Other Deposit Accounts		84,343,279,118	83,520,354,762
Bills Payable		8,450,809,672	4,747,203,022
	12	**320,210,397,545**	**312,915,842,014**
Mudaraba Bonds	13	**10,000,000,000**	**10,000,000,000**
Other Liabilities	14	**61,165,482,441**	**54,005,411,061**
Deferred Tax Liabilities	15	**17,017,484**	**26,769,020**
Total Liabilities		**426,938,896,305**	**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		36,052,522	36,052,522
Foreign Currency Translation Reserve	18	27,969,716	27,313,033
Start-up Equity Investment Fund	19	201,166,898	170,108,898
Retained Earnings	20	4,556,159,678	3,179,683,878
Total Shareholders' Equity		**27,080,715,834**	**25,672,525,351**
Non-controlling Interest	16.3	**227,143,752**	**229,050,585**
Total Liabilities & Shareholders' Equity		**454,246,755,891**	**429,466,291,292**

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

	Note	30.06.2026 Taka	31.12.2025 Taka
Contingent Liabilities			
Acceptances & endorsements		92,220,160,984	73,192,098,516
Letters of guarantee	21	35,434,288,673	33,956,684,583
Irrevocable letters of credit	22	93,967,729,981	79,729,601,717
Bills for collection		43,567,844,144	41,086,139,841
Other contingent liabilities		-	-
Total		**265,190,023,782**	**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		**265,190,023,782**	**227,964,524,658**

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

Dhaka; 22 July 2026 **Director** **Director**

Shahjalal Islami Bank PLC. and its Subsidiary

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

Operating Income	Note	Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka	Apr'26 to Jun'26 Taka	Apr'25 to Jun'25 Taka
Investment Income	23	14,067,029,692	13,286,274,090	7,185,971,520	6,726,067,253
Less: Profit paid on Deposits	24	7,149,366,087	6,745,291,397	3,545,500,689	3,498,056,862
Net Investment Income		**6,917,663,605**	**6,540,982,693**	**3,640,470,831**	**3,228,010,392**
Income from Investment in Shares/Securities	25	1,969,692,072	1,163,646,664	1,070,718,073	593,466,848
Commission, Exchange and Brokerage	26	2,033,522,031	1,826,760,156	956,768,251	1,010,477,717
Other Operating Income	27	948,442,916	911,951,971	530,953,160	522,576,777
		4,951,657,018	**3,902,358,791**	**2,558,439,483**	**2,126,521,342**
Total Operating Income		**11,869,320,623**	**10,443,341,484**	**6,198,910,314**	**5,354,531,733**
Operating Expenses					
Salaries and Allowances	28	2,569,534,297	2,054,503,653	1,383,750,316	1,100,998,586
Rent, Taxes, Insurances, Electricity etc.	29	154,604,045	196,304,284	85,000,109	95,911,823
Legal Expenses	30	1,182,424	1,606,788	201,214	1,220,254
Postage, Stamps, Telecommunication etc.	31	25,478,298	29,964,127	13,136,219	13,788,724
Stationery, Printings, Advertisements etc.	32	96,873,780	88,567,129	49,689,114	57,430,342
Chief Executive's Salary & Fees	33	10,400,000	9,856,000	5,950,000	5,678,000
Directors' Fees & Expenses	34	2,453,834	3,525,702	1,620,834	2,153,600
Shariah Supervisory Committee's Fees & Expenses	35	225,599	407,904	145,259	275,245
Auditors' Fees	36	2,062,229	2,058,500	1,056,079	1,886,000
Depreciation & Repairs of Bank's Assets	37	215,874,393	273,129,614	78,880,872	138,813,837
Zakat Expenses		-	-	-	-
Other Expenses	38	429,735,816	580,169,287	227,734,060	269,860,694
Total Operating Expenses		**3,508,424,715**	**3,240,092,989**	**1,847,164,075**	**1,688,017,106**
Profit / (Loss) before Provision		**8,360,895,908**	**7,203,248,495**	**4,351,746,240**	**3,666,514,628**
Specific provision for Classified Investments		(152,691,369)	650,000,000	(100,000,000)	650,000,000
General Provision for Unclassified Investments		1,869,395,365	805,000,000	836,123,895	40,000,000
General Provision for Off-Balance Sheet Items		310,550,000	-	108,500,000	(115,000,000)
Provision for deminution in value of Investments in Shares		(70,000,000)	72,000,000	-	104,000,000
Provision for Other Assets		12,100,000	10,921,000	12,100,000	(39,079,000)
Total Provision	39	**1,969,353,996**	**1,537,921,000**	**856,723,895**	**639,921,000**
Total Profit / (Loss) before Taxes		**6,391,541,912**	**5,665,327,495**	**3,495,022,345**	**3,026,593,628**
Provision for Taxation for the period					
Deferred Tax	40	(9,751,536)	31,086,492	(3,860,337)	38,435,633
Current Tax	41	3,318,714,474	2,883,222,192	1,664,785,697	1,394,115,931
		3,308,962,938	**2,914,308,685**	**1,660,925,360**	**1,432,551,564**
Net Profit / (Loss) after Tax		**3,082,578,974**	**2,751,018,810**	**1,834,096,984**	**1,594,042,063**
Net Profit after Tax attributable to:					
Equity holders of SJIBPLC.		3,084,485,807	2,753,776,968	1,834,871,247	1,595,700,913
Non-controlling Interest		(1,906,833)	(2,758,158)	(774,262)	(1,658,850)
		3,082,578,974	**2,751,018,810**	**1,834,096,984**	**1,594,042,063**
Retained Earnings from previous year/period		3,179,683,878	1,148,775,249	4,302,264,738	2,180,736,707
Add: Net Profit after Tax (attributable to equity holders of SJIBPLC.)		3,084,485,807	2,753,776,968	1,834,871,247	1,595,700,913
Profit available for Appropriation		**6,264,169,685**	**3,902,552,218**	**6,137,135,984**	**3,776,437,620**
Appropriation:					
Statutory Reserve		-	-	-	-
Start-up Fund		31,058,000	27,846,071	18,435,258	16,142,432
Dividend		1,446,858,856	1,112,968,351	1,446,858,856	1,112,968,351
Profit against Mudaraba Perpetual Bond		230,093,151	230,093,151	230,093,151	115,682,192
Capital Reserve		-	-	(114,410,959)	-
Retained Earnings		4,556,159,679	2,531,644,646	4,556,159,679	2,531,644,645
		6,264,169,685	**3,902,552,218**	**6,137,135,984**	**3,776,437,620**
Consolidated Earnings per Share(EPS)	42	**2.77**	**2.47**	**1.65**	**1.43**
Consolidated Net Asset Value per Share as at 30 June	43	**24.33**	**22.33**		

Chief Financial Officer

Company Secretary

Managing Director

Dhaka; 22 July 2026

Director

Director

Shahjalal Islami Bank PLC. and its Subsidiary
Consolidated Cash Flow Statement (Un-Audited)
For the period ended 30 June 2026

	Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
Cash flows from operating activities		
Investment income receipt in cash	16,001,113,619	14,239,548,140
Profit paid on deposits and borrowings	(7,408,315,693)	(6,764,274,442)
Dividend receipts	113,503,259	118,410,070
Fees & commission receipt in cash	2,043,904,579	1,758,512,176
Recoveries on investment previously written off	102,709,845	18,155,300
Cash payments to employees	(2,579,934,297)	(2,064,359,653)
Cash payments to suppliers	(96,873,780)	(88,567,129)
Income tax paid	(2,973,264,483)	(2,146,158,479)
Receipts from other operating activities	944,431,343	914,041,776
Payments for other operating activities	(798,600,934)	(978,054,670)
(i) Operating profit before changes in operating assets & liabilities	**5,348,673,458**	**5,007,253,088**
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(17,819,796,161)	(14,930,816,082)
(Increase)/decrease in other assets	(304,074,537)	(13,870,785)
(Increase)/decrease of placement with other banks & financial institutions	(544,760,325)	5,553,215,775
Increase/(decrease) in deposits from other banks	(46,815,598)	(187,680,767)
Increase/(decrease) of placement from other banks & financial institutions	8,870,118,888	8,970,005,096
Increase/(decrease) in deposits received from customers	7,619,571,875	10,033,663,125
Increase/(decrease) in other liabilities on account of customers	1,419,450,498	1,915,951,502
Increase/(decrease) in other liabilities	680,464,555	786,073,713
(ii) Cash flows from operating assets and liabilities	**(125,840,804)**	**12,126,541,577**
Net cash flow from operating activities (A)=(i+ii)	**5,222,832,654**	**17,133,794,665**
Cash flows from investing activities		
Proceeds from sale of securities	659,824,328	251,528,523
Payments for purchases of securities	(14,681,836,656)	(10,497,768,518)
Proceeds from sale of fixed assets	8,649,339	1,100,768
Payments for purchases of property, plants & equipments	(139,936,921)	(165,955,590)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	**(14,153,299,910)**	**(10,411,094,817)**
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)	**(10,877,326,112)**	**5,145,731,497**
Add: Effect of exchange rate changes on cash & cash equivalents	(10,382,548)	68,247,980
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	**24,530,729,507**	**40,805,768,050**
Consolidated Net Operating Cash Flow per Share (NOCFPS)	**4.69**	**15.39**

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

Dhaka; 22 July 2026 **Director** **Director**

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

For the period ended 30 June 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	-	-	-	(230,093,151)		-	-	(230,093,151)
Net profit during the period	-	-	-	3,084,485,807		-	(1,906,833)	3,082,578,974
Currency Translation Difference	-	-	-	-		656,683	-	656,683
Start-up Fund	-	-	-	(31,058,000)	31,058,000	-	-	-
Total Shareholders' Equity as at 30 June 2026	**11,129,683,510**	**11,129,683,510**	**36,052,522**	**4,556,159,679**	**201,166,898**	**27,969,716**	**227,143,752**	**27,307,859,587**
Add: Mudarabah Perpetual Bond								5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items								10,223,494,389
Add: Mudaraba Subordinated Bond								5,000,000,000
Less: Adjustment for Intangible Assets								37,990,018
Less: Shortfall of provision required against investments								635,092,331
Total Equity as at 30 June 2026								**46,858,271,627**

For the period ended 30 June 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
Cash Dividend for the year 2024	-	-	-	(1,112,968,351)	-		-	(1,112,968,351)
Profit against Mudaraba Perpetual Bond	-	-	-	(230,093,151)	-	-	-	(230,093,151)
Net profit during the period	-	-	-	2,753,776,968	-	-	(2,758,158)	2,751,018,810
Currency Translation Difference	-	-	-	-	-	1,463,716	-	1,463,716
Start-up Fund	-	-	-	(27,846,071)	-	-	-	(27,846,071)
Total Shareholders' Equity as at 30 June 2025	**11,129,683,510**	**11,129,683,510**	**35,518,577**	**2,531,644,645**	**-**	**28,361,816**	**226,141,097**	**25,081,033,155**
Add: Mudarabah Perpetual Bond								5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items								4,653,940,020
Add: Mudaraba Subordinated Bond								5,000,000,000
Less: Adjustment for Intangible Assets								26,474,347
Less: Shortfall of provision required against investments								917,640,602
Total Equity as at 30 June 2025								**38,790,858,226**

Chief Financial Officer

Company Secretary

Managing Director

Dhaka; 22 July 2026

Director

Director

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

	Note	30.06.2026 Taka	31.12.2025 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3a	3,018,470,557	2,741,913,947
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4a	14,673,862,104	23,112,956,618
		17,692,332,662	**25,854,870,565**
Balance with other Banks and Financial Institutions			
Inside Bangladesh		4,997,189,804	5,025,667,336
Outside Bangladesh		1,542,911,417	4,478,953,957
	5a	**6,540,101,221**	**9,504,621,293**
Placement with other Banks & Financial Institutions	6a	**24,292,773,691**	**23,748,013,366**
Investments in Shares & Securities			
Government		52,899,292,000	38,648,372,000
Others		8,416,524,347	8,411,768,204
	7a	**61,315,816,347**	**47,060,140,204**
Investments			
General Investment etc.		284,699,100,576	270,433,701,006
Bills Purchased and Discounted		26,258,062,016	22,644,654,738
	8a	**310,957,162,592**	**293,078,355,744**
Fixed Assets including Premises, Furniture and Fixtures	9a	**5,135,758,697**	**5,090,831,591**
Other Assets	10a	**26,136,377,109**	**23,000,566,244**
Non-Banking Assets		**88,309,355**	**88,309,355**
Total Property and Assets		**452,158,631,674**	**427,425,708,361**
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	11a	**35,438,376,756**	**26,479,673,944**
Deposits and Other Accounts			
Mudaraba Savings Deposits		48,380,634,888	47,027,619,924
Mudaraba Term Deposits		131,123,318,772	125,525,469,639
Other Mudaraba Deposits		48,226,057,379	52,301,793,405
Al-Wadeeah Current & Other Deposit Accounts		84,343,301,614	83,520,560,232
Bills Payable		8,450,809,672	4,747,203,022
	12a	**320,524,122,325**	**313,122,646,223**
Mudaraba Bonds	13	**10,000,000,000**	**10,000,000,000**
Other Liabilities	14a	**59,120,954,607**	**52,167,939,552**
Deferred Tax Liabilities	15a	**18,424,538**	**28,199,829**
Total Liabilities		**425,101,878,225**	**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	27,969,716	27,313,033
Start-up Equity Investment Fund	19	201,166,898	170,108,898
Retained Earnings	20a	4,568,249,814	3,170,459,862
Total Shareholders' Equity		**27,056,753,448**	**25,627,248,813**
Total Liabilities & Shareholders' Equity		**452,158,631,674**	**427,425,708,361**

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

	Note	30.06.2026 Taka	31.12.2025 Taka
Contingent Liabilities			
Acceptances & endorsements		92,220,160,984	73,192,098,516
Letters of guarantee	21	35,434,288,673	33,956,684,583
Irrevocable letters of credit	22	93,967,729,981	79,729,601,717
Bills for collection		43,567,844,144	41,086,139,841
Other contingent liabilities		-	-
Total		**265,190,023,782**	**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		**265,190,023,782**	**227,964,524,658**

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

Dhaka; 22 July 2026 **Director** **Director**

Shahjalal Islami Bank PLC.
Profit and Loss Account (Un-Audited)
For the period ended 30 June 2026

	Note	Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka	Apr'26 to Jun'26 Taka	Apr'25 to Jun'25 Taka
Operating income					
Investment Income	23a	14,093,332,197	13,295,408,807	7,199,622,641	6,731,681,231
Less: Profit paid on Deposits	24a	7,147,864,726	6,743,734,431	3,546,993,343	3,498,964,772
Net Investment Income		**6,945,467,471**	**6,551,674,376**	**3,652,629,298**	**3,232,716,460**
Income from Investment in Shares/securities	25a	1,947,133,389	1,150,036,675	1,064,442,814	591,161,571
Commission, Exchange and Brokerage	26a	1,975,132,349	1,794,991,029	920,469,000	995,684,026
Other Operating Income	27a	947,237,429	911,304,382	530,010,998	522,100,377
		4,869,503,166	**3,856,332,087**	**2,514,922,811**	**2,108,945,974**
Total Operating Income		**11,814,970,637**	**10,408,006,463**	**6,167,552,109**	**5,341,662,434**
Operating expenses					
Salaries and Allowances	28a	2,531,734,802	2,202,523,946	1,364,488,584	1,082,406,250
Rent, Taxes, Insurances, Electricity etc.	29a	151,998,477	193,107,459	83,712,674	94,477,860
Legal Expenses	30a	1,176,424	1,505,788	195,214	1,185,754
Postage, Stamps, Telecommunication etc.	31a	24,069,718	28,569,626	12,413,117	13,075,904
Stationery, Printings, Advertisements etc.	32a	96,202,858	88,152,587	49,210,515	57,356,902
Chief Executive's Salary & Fees	33	10,400,000	9,856,000	5,950,000	5,678,000
Directors' Fees & Expenses	34	2,453,834	3,525,702	1,620,834	2,153,600
Shariah Supervisory Committee's Fees & Expenses	35	225,599	407,904	145,259	275,245
Auditors' Fees	36a	2,012,500	2,012,500	1,006,350	1,840,000
Depreciation & Repairs of Bank's Assets	37a	207,466,647	264,979,324	74,655,543	134,536,715
Zakat Expenses		-	-	-	-
Other Expenses	38a	416,538,862	387,210,971	219,670,733	265,942,105
Total Operating Expenses		**3,444,279,721**	**3,181,851,808**	**1,813,068,822**	**1,658,928,336**
Profit / (Loss) before Provision		**8,370,690,916**	**7,226,154,655**	**4,354,483,288**	**3,682,734,099**
Specific provision for Classified Investments		(152,691,369)	650,000,000	(100,000,000)	650,000,000
General Provision for Unclassified Investments		1,869,395,365	805,000,000	836,123,895	40,000,000
General Provision for Off-balance Sheet Items		310,550,000	-	108,500,000	(115,000,000)
Provision for diminution in value of Investments in Shares		(70,000,000)	72,000,000	-	104,000,000
Provision for Other Assets		12,100,000	10,921,000	12,100,000	(39,079,000)
Total Provision	39a	**1,969,353,996**	**1,537,921,000**	**856,723,895**	**639,921,000**
Total Profit / (Loss) before taxes		**6,401,336,920**	**5,688,233,655**	**3,497,759,393**	**3,042,813,099**
Provision for taxation					
Deferred tax	40a	(9,775,292)	31,097,498	(3,882,749)	38,386,761
Current tax	41a	3,305,312,252	2,872,529,106	1,658,116,366	1,390,183,174
		3,295,536,961	**2,903,626,605**	**1,654,233,617**	**1,428,569,935**
Net Profit after Taxation		**3,105,799,959**	**2,784,607,050**	**1,843,525,776**	**1,614,243,163**
Retained Earnings from previous year/period		3,170,459,862	1,140,708,815	4,305,700,345	2,184,958,104
Add: Net Profit after Tax		3,105,799,959	2,784,607,050	1,843,525,776	1,614,243,163
Profit available for Appropriation		**6,276,259,821**	**3,925,315,865**	**6,149,226,120**	**3,799,201,267**
Appropriation					
Statutory Reserve	17	-	-	-	-
Start-up Fund		31,058,000	27,846,071	18,435,258	16,142,432
Dividend		1,446,858,856	1,112,968,351	1,446,858,856	1,112,968,351
Profit against Mudaraba Perpetual Bond		230,093,151	230,093,151	115,682,192	115,682,192
Retained Earnings	19a	4,568,249,815	2,554,408,293	4,568,249,815	2,554,408,293
		6,276,259,821	**3,925,315,865**	**6,149,226,120**	**3,799,201,267**
Earnings per Share (EPS)	42a	**2.79**	**2.50**	**1.66**	**1.45**
Net Asset Value per Share as at 30 June	43	**24.31**	**22.32**		

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

Dhaka; 22 July 2026 | **Director** | **Director**

Shahjalal Islami Bank PLC.
Cash Flow Statement (Un-Audited)
For the period ended 30 June 2026

	Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
Cash flows from operating activities		
Investment income receipt in cash	15,930,511,534	14,157,119,534
Profit paid on deposits and borrowings	(7,387,368,413)	(6,713,811,838)
Dividend receipts	113,503,259	118,410,070
Fees & commission receipt in cash	1,985,514,897	1,726,743,049
Recoveries on investment previously written off	102,709,845	18,155,300
Cash payments to employees	(2,542,134,802)	(2,027,379,946)
Cash payments to suppliers	(96,202,858)	(88,152,587)
Income tax paid	(2,959,470,457)	(2,135,259,087)
Receipts from other operating activities	938,939,158	910,935,227
Payments for other operating activities	(781,135,586)	(965,187,216)
(i) Operating Profit before changes in operating assets & liabilities	**5,304,866,577**	**5,001,572,505**
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(17,878,806,848)	(14,961,967,319)
(Increase)/decrease in other assets	(177,635,224)	(32,019,045)
(Increase)/decrease of placement with other banks & financial institutions	(544,760,325)	5,553,215,775
Increase/(decrease) in deposits from other banks	(46,815,598)	(187,680,767)
Increase/(decrease) of placement from other banks & financial institutions	8,958,702,811	9,001,511,753
Increase/(decrease) in deposits received from customers	7,726,492,446	10,177,873,077
Increase/(decrease) in other liabilities on account of customers	1,419,450,498	1,915,951,502
Increase/(decrease) in other liabilities	448,570,015	653,719,435
(ii) Cash flows from operating assets and liabilities	**(94,802,224)**	**12,120,604,410**
Net cash flow from operating activities (A)=(i+ii)	**5,210,064,353**	**17,122,176,915**
Cash flows from investing activities		
Proceeds from sale of securities	140,769,796	78,892,657
Payments for purchases of securities	(14,396,445,940)	(10,280,798,030)
Proceeds from sale of fixed assets	8,649,339	1,100,768
Payments for purchases of property, plants & equipments	(132,854,120)	(165,005,359)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	**(14,379,880,924)**	**(10,365,809,964)**
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)	**(11,116,675,428)**	**5,179,398,600**
Add: Effect of exchange rate changes on cash & cash equivalents	(10,382,548)	68,247,980
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	**24,232,433,882**	**40,729,213,547**
Net Operating Cash Flow per Share (NOCFPS)	**4.68**	**15.38**

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

Dhaka; 22 July 2026 **Director** **Director**

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

For the period ended 30 June 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 2024	-	-	(1,446,858,856)		-	(1,446,858,856)
Profit against Mudaraba Perpetual Bond	-	-	(230,093,151)		-	(230,093,151)
Net profit during the period	-	-	3,105,799,959		-	3,105,799,959
Currency Translation Difference	-	-	-		656,683	656,683
Start-up Fund	-	-	(31,058,000)	31,058,000	-	-
Total Shareholders' Equity as at 30 June 2026	**11,129,683,510**	**11,129,683,510**	**4,568,249,814**	**201,166,898**	**27,969,716**	**27,056,753,448**
Add: Mudarabah Perpetual Bond						5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items						10,189,528,654
Add: Mudaraba Subordinated Bond						5,000,000,000
Less: Adjustment for Intangible Assets						36,645,162
Total Equity as at 30 June 2026						**47,209,636,940**

For the period ended 30 June 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
Cash Dividend for the year 2024	-	-	(1,112,968,351)			(1,112,968,351)
Profit against Mudaraba Perpetual Bond	-	-	(230,093,151)	-	-	(230,093,151)
Net profit during the period	-	-	2,784,607,050	-	-	2,784,607,050
Currency Translation Difference	-	-	-	-	1,463,716	1,463,716
Start-up Fund	-	-	(27,846,071)	-	-	(27,846,071)
Total Shareholders' Equity as at 30 June 2025	**11,129,683,510**	**11,129,683,510**	**2,554,408,293**	**-**	**28,361,816**	**24,842,137,129**
Add: Mudaraba Perpetual Bond						5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items						4,619,974,285
Add: Mudaraba Subordinated Bond						5,000,000,000
Less: Adjustment for Intangible Assets						26,315,778
Total Equity as at 30 June 2025						**39,435,795,635**

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

Dhaka; 22 July 2026 **Director** **Director**

Shahjalal Islami Bank PLC. and Its Subsidiary
Notes to the Consolidated and Separate Financial Statements
As at and for the period ended 30 June 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, 155 (one hundred fifty-five) agent banking outlets and 2,811 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 June 2026 there were 155 Agent Banking Outlets in 43 districts and 114 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 June 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 June 2026.

2.9. Significant deviation between the quarterly periods

Net Operating Cash Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) decreased compared to the same period of last year due to increase in investment to customers & increase in placement with other banks & financial institutions.

			30.06.2026 Taka	31.12.2025 Taka
3.	**Consolidated Cash in Hand (including Foreign Currencies)**			
	Shahjalal Islami Bank PLC.	(Note-3a)	3,018,470,557	2,741,913,947
	Shahjalal Islami Bank Securities Ltd.		-	-
			3,018,470,557	**2,741,913,947**
3a	**Cash in Hand of the Bank (including Foreign Currencies)**			
	In Local Currencies		2,950,477,331	2,690,655,005
	In Foreign Currencies		67,993,226	51,258,942
			3,018,470,557	**2,741,913,947**
4.	**Consolidated Balance with Bangladesh Bank and its agent bank(s)**			
	Shahjalal Islami Bank PLC.	(Note-4a)	14,673,862,104	23,112,956,618
	Shahjalal Islami Bank Securities Ltd.		-	-
			14,673,862,104	**23,112,956,618**
4a	**Balance with Bangladesh Bank and its agent bank(s) (including Foreign Currencies)**			
	Balance with Bangladesh Bank			
	In Local Currencies		12,766,471,565	14,423,154,565
	In Foreign Currencies		1,661,785,230	8,493,444,340
			14,428,256,795	**22,916,598,905**
	Balance with Sonali Bank PLC. as agent of Bangladesh Bank			
	In Local Currencies		245,605,310	196,357,713
	In Foreign Currencies		-	-
			245,605,310	**196,357,713**
			14,673,862,104	**23,112,956,618**
5.	**Consolidated Balance with Other Banks and Financial Institutions**			
	Inside Bangladesh			
	Shahjalal Islami Bank PLC.	(Note-5a)	4,997,189,804	5,025,667,336
	Shahjalal Islami Bank Securities Ltd.		612,020,404	265,750,517
			5,609,210,208	5,291,417,854
	Less: Inter Company Transaction		313,724,780	206,804,209
			5,295,485,428	**5,084,613,645**
	Outside Bangladesh			
	Shahjalal Islami Bank PLC.	(Note-5a)	1,542,911,417	4,478,953,957
	Shahjalal Islami Bank Securities Ltd.		-	-
			1,542,911,417	**4,478,953,957**
			6,838,396,845	**9,563,567,601**
5a	**Balance with Other Banks and Financial Institutions of the Bank**			
	Inside Bangladesh		4,997,189,804	5,025,667,336
	Outside Bangladesh		1,542,911,417	4,478,953,957
			6,540,101,221	**9,504,621,293**
6.	**Consolidated Placement with Other Banks & Financial Institutions**			
	Shahjalal Islami Bank PLC.	(Note-6a)	24,292,773,691	23,748,013,366
	Shahjalal Islami Bank Securities Ltd.		-	-
			24,292,773,691	23,748,013,366
	Less: Inter Company Transaction		-	-
			24,292,773,691	**23,748,013,366**
6a	**Placement with Other Banks & Financial Institutions of the Bank**			
	Placement with Other Banks		23,237,773,691	22,693,013,366
	Placement with Financial Institutions		1,055,000,000	1,055,000,000
			24,292,773,691	**23,748,013,366**
7.	**Consolidated Investments in Shares & Securities**			
	Government			
	Shahjalal Islami Bank PLC.	(Note-7a)	52,899,292,000	38,648,372,000
	Shahjalal Islami Bank Securities Ltd.		-	-
			52,899,292,000	**38,648,372,000**
	Others			
	Shahjalal Islami Bank PLC.	(Note-7a)	8,416,524,347	8,411,768,204
	Shahjalal Islami Bank Securities Ltd.		2,048,391,706	2,282,055,522
			10,464,916,053	**10,693,823,725**
			63,364,208,053	**49,342,195,725**
7a	**Investments in Shares & Securities of the Bank**			
	i) Government			
	Bangladesh Government Investment Sukuk (BGIS)		52,334,600,000	38,083,680,000
	Bangladesh Government Shariah based Special Bond		564,692,000	564,692,000
			52,899,292,000	**38,648,372,000**

	30.06.2026 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	2,822,566,955	2,817,810,812
	8,416,524,347	**8,411,768,204**
	61,315,816,347	**47,060,140,204**

8. Consolidated Investments

		30.06.2026 Taka	31.12.2025 Taka
Shahjalal Islami Bank PLC.	(Note-8a)	284,699,100,576	270,433,701,006
Shahjalal Islami Bank Securities Ltd.		2,993,058,725	3,203,332,101
		287,692,159,301	273,637,033,107
Less: Inter Company Transaction		1,231,480,415	1,344,502,667
		286,460,678,886	**272,292,530,440**
Bills Purchased and Discounted			
Shahjalal Islami Bank PLC.	(Note-8a)	26,258,062,016	22,644,654,738
Shahjalal Islami Bank Securities Ltd.		-	-
		26,258,062,016	**22,644,654,738**
		312,718,740,901	**294,937,185,178**

8a Investments of the Bank

Country-wise Classification of Investments:

	30.06.2026 Taka	31.12.2025 Taka
Inside Bangladesh		
Gross Murabaha, Bai-Muajjal etc.	299,506,317,123	284,676,494,737
Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income)	14,807,216,547	14,242,793,731
Net Murabaha, Bai-Muajjal etc.	**284,699,100,576**	**270,433,701,006**
Net Bills Purchased and Discounted	26,258,062,016	22,644,654,738
Outside Bangladesh	-	-
	310,957,162,592	**293,078,355,744**

9. Consolidated Fixed Assets including Premises, Furniture and Fixtures

		30.06.2026 Taka	31.12.2025 Taka
Cost			
Shahjalal Islami Bank PLC.	(Note-9a)	9,365,853,647	9,146,298,961
Shahjalal Islami Bank Securities Ltd.		251,873,975	244,791,174
		9,617,727,622	**9,391,090,135**
Accumulated Depreciation			
Shahjalal Islami Bank PLC.	(Note-9a)	4,230,094,949	4,055,467,370
Shahjalal Islami Bank Securities Ltd.		152,017,482	143,808,253
		4,382,112,431	**4,199,275,623**
Written Down Value		**5,235,615,190**	**5,191,814,512**

9a Fixed Assets including Premises, Furniture and Fixtures of the Bank

	30.06.2026 Taka	31.12.2025 Taka
Tangible Assets:		
Cost		
Land	1,876,724,350	1,876,724,350
Building	898,786,278	893,986,278
Furniture & Fixtures	1,359,206,823	1,329,480,320
Office Equipment	908,264,251	893,630,737
Computer & Network Equipment	976,625,898	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
	9,148,346,907	**8,947,310,109**
Less:		
Accumulated depreciation	4,049,233,371	3,880,138,930
Written Down Value	**5,099,113,535**	**5,067,171,179**
Intangible Assets:		
Cost		
Software-Core Banking	62,615,430	62,615,431
Software-Others	154,891,310	136,373,422
	217,506,740	**198,988,853**
Less:		
Amortization	180,861,578	175,328,440
Written Down Value	**36,645,162**	**23,660,412**
Total Written Down Value	**5,135,758,697**	**5,090,831,591**

			30.06.2026 Taka	31.12.2025 Taka
10.	**Consolidated Other Assets**			
	Shahjalal Islami Bank PLC.	(Note-10a)	26,136,377,109	23,000,566,244
	Shahjalal Islami Bank Securities Ltd.		395,002,084	254,768,745
			26,531,379,193	23,255,334,989
	Less: Inter Company Transaction		2,515,000,000	2,515,000,000
			24,016,379,193	**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)		65,731,866	52,838,763
	Advance Rent and Security Deposit		41,225,294	56,308,560
	Suspense Account		379,176,779	393,256,090
	Profit Receivable		1,129,878,874	1,133,428,082
	Other Prepayments		1,184,295,673	658,247,036
	Advance Tax Paid		14,666,944,147	11,707,473,690
	Other Receivables		588,927,878	444,812,338
	SJIBL General Account-Net		5,565,196,598	6,039,201,684
	Balance with OBU		13,407,849,000	10,744,873,844
			37,029,226,109	31,230,440,088
	Less: Offshore Banking Unit		13,407,849,000	10,744,873,844
	Sub-total		**23,621,377,109**	**20,485,566,244**
	Grand Total		**26,136,377,109**	**23,000,566,244**
11.	**Consolidated Placement from other Banks & Financial Institutions**			
	Shahjalal Islami Bank PLC.	(Note-11a)	35,438,376,756	26,479,673,944
	Shahjalal Islami Bank Securities Ltd.		1,339,102,494	1,481,521,983
			36,777,479,250	27,961,195,927
	Less: Inter Company Transaction		1,231,480,415	1,344,502,667
			35,545,998,835	**26,616,693,260**
11a	**Placement from other Banks & Financial Institutions of the Bank**			
	Export Development Fund - Bangladesh Bank		18,483,019,451	16,179,019,555
	Financial Stimulus Fund - Bangladesh Bank		27,610,000	50,060,000
	Foreign Currency Deposit (FSSP BB USD) - Bangladesh Bank		285,750	284,460
	Mudaraba Term Deposit from other Banks		6,081,075,000	6,726,247,000
	Bangladesh Bank Refinance (Bai Salam)		582,400,000	-
	Bangladesh Bank Refinance (TDF)		134,540,875	158,059,500
	Bangladesh Bank Refinance (BMMFLIPSB)		42,716,666	38,302,941
	SME Foundation Refinance Scheme		42,890,186	57,798,063
	Bangladesh Bank Refinance		1,259,946,828	958,223,759
	Islami Investment Bond from Bangladesh Bank		6,840,000,000	-
	Bangladesh Bank Pre-Finance Scheme-CMSME		1,379,200,000	1,746,986,667
	Quard agains Bangladesh Government Shariah Based Special Bond		564,692,000	564,692,000
			35,438,376,756	**26,479,673,944**
12.	**Consolidated Deposits and Other Accounts**			
	Al-Wadeeah Current Deposits & Other Accounts			
	Shahjalal Islami Bank PLC.	(Note-12a)	84,343,301,614	83,520,560,232
	Shahjalal Islami Bank Securities Ltd.		-	-
			84,343,301,614	83,520,560,232
	Less: Inter Company Transaction		22,496	205,470
			84,343,279,118	**83,520,354,762**
	Bills Payable			
	Shahjalal Islami Bank PLC.	(Note-12a)	8,450,809,672	4,747,203,022
	Shahjalal Islami Bank Securities Ltd.		-	-
			8,450,809,672	**4,747,203,022**
	Mudaraba Savings Deposits			
	Shahjalal Islami Bank PLC.	(Note-12a)	48,380,634,888	47,027,619,924
	Shahjalal Islami Bank Securities Ltd.		-	-
			48,380,634,888	47,027,619,924
	Less: Inter Company Transaction		5,368	5,483
			48,380,629,520	**47,027,614,441**
	Mudaraba Term Deposits			
	Shahjalal Islami Bank PLC.	(Note-12a)	131,123,318,772	125,525,469,639
	Shahjalal Islami Bank Securities Ltd.		-	-
			131,123,318,772	**125,525,469,639**

		30.06.2026 Taka	31.12.2025 Taka
Other Mudaraba Deposits			
Shahjalal Islami Bank PLC.	(Note-12a)	48,226,057,379	52,301,793,405
Shahjalal Islami Bank Securities Ltd.		-	-
		48,226,057,379	52,301,793,405
Less: Inter Company Transaction		313,696,916	206,593,256
		47,912,360,463	52,095,200,149
Total		320,210,397,545	312,915,842,014

12a Deposits and Other Accounts of the Bank

		30.06.2026 Taka	31.12.2025 Taka
Al-Wadeeah Current Deposits & Other Accounts			
Al-Wadeeah Current Deposits		20,503,486,821	20,513,708,450
Foreign Currency Deposits		10,399,523,222	10,091,668,818
Non-Resident Taka Account		200,604,399	29,358,317
Profit Payable		2,507,163,691	2,785,364,438
Sundry Deposits		50,542,545,640	50,011,342,701
Unclaimed Dividend	(Note-12a.1)	204,079,794	109,932,858
		84,357,403,567	83,541,375,581
Less: Offshore Banking Unit		14,101,953	20,815,350
		84,343,301,614	83,520,560,232
Bills Payable			
Payable inside Bangladesh			
Payment Order Issued		8,445,008,942	4,742,330,449
Demand Draft Payable		3,999,437	3,999,437
Electronic Fund Transfer		1,799,293	872,736
		8,450,809,672	4,747,203,022
Payable outside Bangladesh		-	-
		8,450,809,672	4,747,203,022
Mudaraba Savings Deposits			
General Deposits		48,326,343,596	46,978,214,854
Foreign Currency Deposits		54,291,292	49,405,070
		48,380,634,888	47,027,619,924
Mudaraba Term Deposits			
General Deposits		130,948,018,517	125,316,904,900
Foreign Currency Deposits		175,300,255	208,564,740
		131,123,318,772	125,525,469,639
Other Mudaraba Deposits			
Mudaraba Special Notice Deposits		12,588,478,533	17,169,511,975
Mudaraba Scheme Deposits		34,916,844,160	34,364,731,146
Deposits from Other Banks (SND)		720,734,687	767,550,285
		48,226,057,379	52,301,793,405
		320,524,122,325	313,122,646,223

12a.1 Unclaimed Cash Dividend

	30.06.2026 Taka	31.12.2025 Taka
2022	-	10,080,501
2023	37,849,868	37,943,718
2024	61,867,125	61,908,639
2025	104,362,801	-
	204,079,794	109,932,858

To comply with Bangladesh Securities and Exchange Commission Directive No. BSEC/CMRRCD/2021-386/3 dated 14 January 2021, Unclaimed Cash Dividend of the year 2022 of Tk. 8,844,470.08 has been transferred to Capital Market Stabilization Fund's (CMSF) on 23 June 2026.

13. Mudaraba Bonds

	30.06.2026 Taka	31.12.2025 Taka
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

		30.06.2026 Taka	31.12.2025 Taka
Shahjalal Islami Bank PLC.	(Note-14a)	59,120,954,607	52,167,939,552
Shahjalal Islami Bank Securities Ltd.		2,044,527,834	1,837,471,509
		61,165,482,441	54,005,411,061
Less: Inter Company Transaction		-	-
		61,165,482,441	54,005,411,061

14a Other Liabilities of the Bank

		30.06.2026 Taka	31.12.2025 Taka
Profit Payable		279,431,553	600,908,619
Provision for Investment	{Note-14a.1 (a) & (b)}	14,415,514,080	12,595,240,000
Provision for Off-balance Sheet items	{Note-14a.1 (c)}	2,030,550,000	1,720,000,000
Provision for Other Assets	{Note-14a.1(d)}	1,520,679,000	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)	19,070,827,238	15,765,514,985
Profit Suspense Account		12,432,969,716	11,084,209,297
Compensation Realisable & Suspense Account		1,589,019,365	1,646,522,655
Compensation Realised Account		2,726,888,015	2,598,694,645
Other Payables		1,805,913,873	1,100,208,924
Outstanding Expenses		418,533,508	633,511,954
Unearned Income on Quard		4,981,547	5,004,047
Lease Liabilities as per IFRS 16 Leases		1,740,646,712	1,754,545,424
		59,120,954,607	52,167,939,552

		30.06.2026 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	3,316,950	-
	Written-off Recovery	102,709,845	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	**6,256,535,426**	**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	860,239	3,420,146
	Provision transferred to Provision on Classified Investments	(3,316,950)	-
	Addition during the year	1,869,395,365	4,135,453,854
	Balance at the end of the period	**8,158,978,654**	**6,292,040,000**
	Total Provision for Investments (a+b)	**14,415,514,080**	**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	310,550,000	57,500,000
	Balance at the end of the period	**2,030,550,000**	**1,720,000,000**
	Total Provision for Investments & Off-balance Sheet Items (a+b+c)	**16,446,064,080**	**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	12,100,000	1,319,500,000
	Balance at the end of the period	**1,520,679,000**	**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**

		30.06.2026 Taka	31.12.2025 Taka
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	3,305,312,252	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	**19,070,827,238**	**15,765,514,985**
14a.2(a)	**Provision for Current Tax made during the year**		
	Income tax @ 37.50% on estimated taxable Business Profit	3,279,702,931	4,936,082,352
	Income tax @ 20% on Dividend Income	22,700,652	40,093,083
	Income tax @ 15% on Capital Gain on Sale of Shares	2,908,669	800,986
	Adjustment for previous year	-	-
	Estimated Total Provision Required	**3,305,312,252**	**4,976,976,421**
	Computation of Taxable Business Profit		
	Profit before Taxes	6,401,336,920	8,640,315,315
	Add: Inadmissible expenditures	2,803,466,745	7,369,711,655
		9,204,803,665	16,010,026,970
	Less: Allowable Expenditure & Separate consideration	458,929,182	2,847,140,699
	Estimated Taxable Business Profit for the period	**8,745,874,483**	**13,162,886,271**

14a.2(b) Reconciliation of effective tax rate of the Bank

Particulars	Effective Rate	30.06.2026 Taka	31.12.2025 Taka
Profit before income taxes as per profit and loss account		6,401,336,920	8,640,315,315
Income taxes as per applicable tax rate	37.5%	2,400,501,345	3,240,118,243
Factors affecting the tax charge for current year:		-	-
Inadmissible expenses	16.42%	1,051,300,029	2,763,641,871
Admissible expenses in the current year (i.e. write-off etc.)	-1.91%	(122,263,048)	(990,500,766)
Tax savings from reduced tax rates for dividend	-0.31%	(19,863,070)	(35,081,448)
Tax loss/(savings) from reduced tax rates for capital gain	-0.07%	(4,363,004)	(1,201,479)
Adjustment for previous year	0.00%	-	-
Total Income Tax Expenses	**51.63%**	**3,305,312,252**	**4,976,976,421**

			30.06.2026 Taka	31.12.2025 Taka

15. Consolidated Deferred Tax Liabilities

Shahjalal Islami Bank PLC.	(Note-15a)	18,424,538	28,199,829
Shahjalal Islami Bank Securities Ltd.		(1,407,054)	(1,430,809)
		17,017,484	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	(9,775,292)	(16,175,650)
	18,424,538	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

As on 30 June 2026, No shares are remained unclaimed/Unpaid in Suspense BO ID-1204090016665712 of the Bank.

To comply with Bangladesh Securities and Exchange Commission Directive No. BSEC/CMRRCD/2021-386/3 dated 14 January 2021, the Bank has transferred 2769 numbers of Unclaimed Bonus Share to CMSF bearing BO ID-1201530074571230 on 25 June 2026.

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	(1,906,833)	151,330
	227,143,752	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	656,683	414,932
	27,969,716	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	31,058,000	36,795,145
	201,166,898	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)	4,568,249,814	3,170,459,862
Shahjalal Islami Bank Securities Ltd.		(9,946,384)	13,274,601
		4,558,303,430	3,183,734,463
Less: Non-Controlling Interest		2,143,752	4,050,585
		4,556,159,678	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	230,093,151	500,000,000
Add: Transfer from Profit and Loss Account	3,105,799,959	3,679,514,543
Less: Transfer to Statutory Reserve	-	-
Less: Start-up Fund	31,058,000	36,795,145
	4,568,249,814	3,170,459,862

		30.06.2026 Taka	31.12.2025 Taka
21.	**Letters of Guarantee**		
	Letters of Guarantee (Local)	33,711,544,669	31,903,630,610
	Letters of Guarantee (Foreign)	1,722,744,004	2,053,053,973
	Back to Back Usance	-	-
		35,434,288,673	**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	136,990,070	136,990,070
	Government	127,456,628	127,456,628
	Banks and Other Financial Institutions	-	-
	Others	35,169,841,975	33,692,237,886
		35,434,288,673	**33,956,684,583**
22.	**Irrevocable Letters of Credit**		
	Letters of credit	**93,967,729,981**	**79,729,601,717**

			Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
23.	**Consolidated Profit on Investments**			
	Shahjalal Islami Bank PLC.	(Note-23a)	14,093,332,197	13,295,408,807
	Shahjalal Islami Bank Securities Ltd.		48,043,402	68,818,617
			14,141,375,599	13,364,227,424
	Less: Inter Company Transaction		74,345,907	77,953,334
			14,067,029,692	**13,286,274,090**
23a	**Profit on Investments of the Bank**			
	Profit on Investments		13,231,624,687	12,227,743,262
	Profit on Placement with Other Banks & Financial Institutions		861,707,510	1,067,665,545
			14,093,332,197	**13,295,408,807**
24.	**Consolidated Profit paid on Deposits**			
	Shahjalal Islami Bank PLC.	(Note-24a)	7,147,864,726	6,743,734,431
	Shahjalal Islami Bank Securities Ltd.		80,133,966	81,969,261
			7,227,998,692	6,825,703,692
	Less: Inter Company Transaction		78,632,605	80,412,295
			7,149,366,087	**6,745,291,397**
24a	**Profit paid on Deposits of the Bank**			
	Profit on Deposits		6,602,133,600	6,140,762,592
	Profit paid on Borrowings		545,731,127	602,971,839
			7,147,864,726	**6,743,734,431**
24a.1	**Profit paid on Borrowings**			
	Profit paid on Borrowings		507,034,068	566,947,425
	Profit Expenses of Lease Liabilities (as per IFRS 16 Leases)		38,697,059	36,024,414
			545,731,127	**602,971,839**
25.	**Consolidated Income from Investments in Shares & Securities**			
	Shahjalal Islami Bank PLC.	(Note-25a)	1,947,133,389	1,150,036,675
	Shahjalal Islami Bank Securities Ltd.		22,558,683	13,609,989
			1,969,692,072	1,163,646,664
			1,969,692,072	**1,163,646,664**
25a	**Income from Investments in Shares & Securities of the Bank**			
	Income from Investments in Govt. Sukuk/Islamic Bond		1,578,084,323	766,889,651
	Income from Investments in Shares & Securities		19,391,127	1,795,935
	Dividend Income		113,503,259	118,410,070
	Income from Investments in Corporate Sukuk/Islamic Bond		236,154,679	262,941,019
			1,947,133,389	**1,150,036,675**
26.	**Consolidated Commission, Exchange and Brokerage**			
	Shahjalal Islami Bank PLC.	(Note-26a)	1,975,132,349	1,794,991,029
	Shahjalal Islami Bank Securities Ltd.		58,389,682	31,769,127
			2,033,522,031	**1,826,760,156**
26a	**Commission, Exchange and Brokerage of the Bank**			
	Other commission		1,001,831,647	981,101,956
	Exchange earnings		973,300,702	813,889,074
			1,975,132,349	**1,794,991,029**

			Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
26a.1	**Exchange Earnings**			
	Gross exchange gain		4,562,892,127	6,342,562,714
	Less: Exchange loss		3,589,591,426	5,528,673,640
	Net Exchange Gain		**973,300,702**	**813,889,074**
27.	**Consolidated Other Operating Income**			
	Shahjalal Islami Bank PLC.	(Note-27a)	947,237,429	911,304,382
	Shahjalal Islami Bank Securities Ltd.		5,492,185	3,106,549
			952,729,614	914,410,931
	Less: Inter Company Transaction		4,286,698	2,458,961
			948,442,916	**911,951,971**
27a	**Other Operating Income of the Bank**			
	Postage, Telex, SWIFT & REUTERS		83,734,217	78,162,657
	Incidental Charge		5,000	11,400
	Supervision & Monitoring Charge		1,447,420	3,011,795
	Other Charges		862,050,792	830,118,530
			947,237,429	**911,304,382**
28.	**Consolidated Salaries & Allowances**			
	Shahjalal Islami Bank PLC.	(Note- 28a)	2,531,734,802	2,017,523,946
	Shahjalal Islami Bank Securities Ltd.		37,799,495	36,979,707
			2,569,534,297	**2,054,503,653**
28a	**Salaries & Allowances of the Bank**			
	Basic Salary		941,914,245	787,325,940
	Allowances		802,742,370	705,180,535
	Bonus		303,109,772	426,858,927
	Bank's Contribution to Provident fund		88,732,313	76,937,296
	Leave Encashment		25,236,101	21,221,248
	Gratuity expenses		370,000,000	185,000,000
	Contribution to Social Security Superannuation Fund		-	-
			2,531,734,802	**2,202,523,946**
29.	**Consolidated Rent, Taxes, Insurance, Electricity etc.**			
	Shahjalal Islami Bank PLC.	(Note- 29a)	151,998,477	193,107,459
	Shahjalal Islami Bank Securities Ltd.		2,605,568	3,196,825
			154,604,045	**196,304,284**
29a	**Rent, Taxes, Insurance, Electricity etc. of the Bank**			
	Rent, Rates & Taxes	(Note- 29a.1)	24,005,290	26,706,995
	Insurance		90,087,214	122,329,766
	Electricity & Lighting		37,905,974	44,070,698
			151,998,477	**193,107,459**
29a.1	**Rent, Rates & Taxes**			
	Rent, Rates & Taxes		189,216,892	175,102,785
	Transfer to depreciation and profit expenses under IFRS 16		165,211,602	148,395,790
			24,005,290	**26,706,995**
30.	**Consolidated Legal Expenses**			
	Shahjalal Islami Bank PLC.	(Note- 30a)	1,176,424	1,505,788
	Shahjalal Islami Bank Securities Ltd.		6,000	101,000
			1,182,424	**1,606,788**
30a	**Legal Expenses of the Bank**			
	Legal Fees & Charge		153,696	992,943
	Other Legal Expenses		1,022,727	512,845
			1,176,424	**1,505,788**
31.	**Consolidated Postage, Stamps, Telecommunication etc.**			
	Shahjalal Islami Bank PLC.	(Note- 31a)	24,069,718	28,569,626
	Shahjalal Islami Bank Securities Ltd.		1,408,580	1,394,501
			25,478,298	**29,964,127**
31a	**Postage, Stamps, Telecommunication etc. of the Bank**			
	Postage		2,227,346	1,795,566
	Leased line		13,094,177	18,056,662
	Telegram, Fax & Telex		1,989,254	2,739,207
	Telephone charges		337,953	479,628
	Mobile phone charges		6,420,989	5,498,563
			24,069,718	**28,569,626**
32.	**Consolidated Stationery, Printing, Advertisements etc.**			
	Shahjalal Islami Bank PLC.	(Note- 32a)	96,202,858	88,152,587
	Shahjalal Islami Bank Securities Ltd.		670,922	414,542
			96,873,780	**88,567,129**

			Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
32a	**Stationery, Printing, Advertisements etc. of the Bank**			
	Table Stationery		6,150,922	5,400,177
	Printing Stationery		5,954,569	6,169,512
	Security Stationery		2,037,538	5,924,709
	Computer Stationery		58,514,762	45,954,817
	Publicity and Advertisement		23,545,067	24,703,372
			96,202,858	**88,152,587**
33.	**Chief Executive's Salary & Fees of the Bank**			
	Basic Salary		5,100,000	4,800,000
	Allowances		2,100,000	1,956,000
	Bonus		3,200,000	3,100,000
			10,400,000	**9,856,000**
34.	**Directors' Fees & Expenses of the Bank**			
	Directors' Fees		2,453,834	3,235,000
	Meeting Expenses		-	290,702
			2,453,834	**3,525,702**
35.	**Shariah Supervisory Committee's Fees & Expenses of the Bank**			
	Shariah Council Meeting Expenses		**225,599**	**407,904**
36.	**Consolidated Auditors' Fees**			
	Shahjalal Islami Bank PLC.	(Note-36a)	2,012,500	2,012,500
	Shahjalal Islami Bank Securities Ltd.		49,729	46,000
			2,062,229	**2,058,500**
36a	**Auditor's Fees of the Bank**			
	Auditor's Fees		**2,012,500**	**2,012,500**
37.	**Consolidated Depreciation & Repairs of Assets**			
	Shahjalal Islami Bank PLC.	(Note-37a)	207,466,647	264,979,324
	Shahjalal Islami Bank Securities Ltd.		8,407,746	8,150,290
			215,874,393	**273,129,614**
37a	**Depreciation & Repairs of Bank's Assets**			
	a) Depreciation of Bank's Assets			
	Land & Building		9,799,235	9,749,300
	Furniture & Fixtures		50,555,613	52,305,190
	Office Equipment		20,247,283	20,663,316
	Computer & Network Equipment		37,780,664	31,482,041
	Vehicles		3,011,467	3,082,164
	Right of Use (ROU) Assets		62,636,443	125,853,673
	b) Amortization of Bank's Assets			
	Software-Others		5,533,138	4,951,670
			189,563,841	**248,087,353**
	c) Repairs on Bank's Assets			
	Office Premises		1,134,613	797,654
	Office Equipment		7,058,008	7,765,722
	Office Furniture & Fixtures		1,318,970	837,963
	Vehicles		923,155	1,878,472
	Procurement of Parts, Spares & Others		7,468,060	5,612,162
			17,902,805	**16,891,971**
			207,466,647	**264,979,324**
38.	**Consolidated Other Expenses**			
	Shahjalal Islami Bank PLC.	(Note-38a)	416,538,862	572,210,971
	Shahjalal Islami Bank Securities Ltd.		13,196,954	7,958,316
			429,735,816	**580,169,287**

		Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
38a	**Other Expenses of the Bank**		
	Petrol, Oil and Lubricants	2,676,809	4,245,045
	Entertainment	21,977,611	22,298,021
	Subscription	7,075,727	12,320,727
	Traveling and Conveyance	13,281,977	16,814,671
	Training Expenses	3,907,153	3,179,412
	Car expenses	150,340,313	132,189,647
	Papers & Periodicals	219,958	327,986
	Utility	4,194,283	3,769,681
	Uniform & Liveries	1,068,077	1,011,765
	Bank Charges	1,725,575	719,116
	Business development & promotion	28,711,395	18,901,123
	Upkeep and cleaning of office premises	27,759,111	27,126,348
	Security Service- outsourcing	67,881,038	65,882,924
	Branch Opening Expenses	84,909	957,879
	Credit Rating fee	-	-
	SJIBL Card expenses	40,603,146	36,447,596
	Islamic Credit Card Expenses	15,032,271	14,567,486
	AGM & meeting expenses	8,015,950	7,222,402
	Capital Enhancement Fees	1,954,900	3,669,977
	Laundry and Washing	408,029	295,806
	Crockeries, Kettle and others	1,450,303	233,547
	Photograph and Photocopy	387,865	489,613
	Loss on Disposal of Fixed Assets	454,236	1,440,495
	Miscellaneous Expenses	7,715,022	6,060,554
	CSR Expense	1,280,000	495,000
	Agent Banking Expense	8,333,204	6,544,153
		416,538,862	**387,210,971**
39.	**Consolidated Provision against Investments, Off-balance Sheet Items & Others**		
	Shahjalal Islami Bank PLC. (Note-39a)	1,969,353,996	1,537,921,000
	Shahjalal Islami Bank Securities Ltd.	-	-
		1,969,353,996	**1,537,921,000**
39a	**Provision against Investments, Off-balance Sheet Items & Others of the Bank**		
	Provision on Unclassified Investments	1,869,395,365	805,000,000
	Provision on Classified Investments	(152,691,369)	650,000,000
	Provision on Off-balance Sheet Items	310,550,000	-
	Provisions on Investments in Securities	(70,000,000)	72,000,000
	Provision on Other Assets	12,100,000	10,921,000
		1,969,353,996	**1,537,921,000**
40.	**Consolidated Deferred Tax (Income)/Expenses**		
	Shahjalal Islami Bank PLC. (Note-40a)	(9,775,292)	31,097,498
	Shahjalal Islami Bank Securities Ltd.	23,755	(11,006)
		(9,751,536)	**31,086,492**
40a	**Deferred Tax (Income)/Expenses of the Bank**		
	Closing deferred tax liability	18,424,538	75,472,977
	Opening deferred tax liability	28,199,829	44,375,479
	Deferred tax expenses/(Income)	**(9,775,292)**	**31,097,498**
41.	**Consolidated Tax Expenses**		
	Current tax	3,318,714,474	2,883,222,192
	Deferred tax	(9,751,536)	31,086,492
		3,308,962,938	**2,914,308,685**
41a	**Tax Expenses of the Bank**		
	Current tax	3,305,312,252	2,872,529,106
	Deferred tax	(9,775,292)	31,097,498
		3,295,536,961	**2,903,626,605**
42.	**Consolidated Earnings per Share (EPS)**		
	Net Profit after Taxes	3,084,485,807	2,753,776,968
	No. of Ordinary Shares outstanding	1,112,968,351	1,112,968,351
		2.77	**2.47**
42a	**Earnings per Share (EPS) of the Bank**		
	Net Profit after Tax	3,105,799,959	2,784,607,050
	Number of Ordinary Shares outstanding	1,112,968,351	1,112,968,351
		2.79	**2.50**

Earnings per share has been calculated in accordance with IAS 33 *Earnings per Share*.

	Jan'26 to Jun'26 Taka	Jan'25 to Jun'25 Taka
43. Net Asset Value (NAV) per Share:		
Net Asset Value (Consolidated)	27,080,715,834	24,854,892,058
Net Asset Value (Bank's)	27,056,753,448	24,842,137,129
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Asset Value (NAV) per Share (Consolidated)	**24.33**	**22.33**
Net Asset Value (NAV) per Share (Bank's)	**24.31**	**22.32**
44. Net Operating Cash Flows per Share (NOCFPS):		
Net cash flow from operating activities (Consolidated)	5,222,832,654	17,133,794,665
Net cash flow from operating activities (Bank's)	5,210,064,353	17,122,176,915
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Operating Cash Flow per Share (NOCFPS) (Consolidated)	**4.69**	**15.39**
Net Operating Cash Flow per Share (NOCFPS) (Bank's)	**4.68**	**15.38**

Net Operating Cash Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) decreased compared to the same period of last year due to increase in investment to customers & increase in placement with other banks & financial institutions.

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	1,875,838	-	Regular
ii)	Electra International Ltd.	Electra International Ltd., representated by Mr. Md. Sanaullah Shahid	BMCTR-Rev	-	115,459,841	Regular
iii)	Own the World Company Limited	Khandaker Sakib Ahmed	BMCTR/BG	7,500,000	9,416,898	Regular
iv)	Aqua Consultant And Associates Ltd.	Khandaker Sakib Ahmed	BG	70,000,000	-	Regular
v)	M/s. Rupsha Trading Corporation	Md. Mohiuddin Ahmed	L/C /MPI-TR/Bai-Muajjal	-	39,956,943	Regular
vi)	Abdul Hakim	Abdul Halim	HPSM-Real Estate	-	10,413,913	Regular
vii)	Shoyeb Ahmed	Abdul Halim	HPSM-Real Estate	-	10,464,305	Regular
viii)	Fakir Knitwears Ltd	Fakir Mashrikuzzaman	BG	4,113,900	-	Regular
ix)	Fakir Knitwears Ltd	Fakir Akhtaruzzaman	BG	55,376,170	-	Regular
x)	Akkas Uddin Mollah	Akkas Uddin Mollah	Credit Card	-	54,076	Regular
xi)	Khandoker Sakib Ahmed	Khandoker Sakib Ahmed	Credit Card	-	122,484	Regular
xii)	Abdul Barek	Abdul Barek	Credit Card	-	38,345	Regular
xiii)	Anuarul Kuddas	Abdul Barek	Credit Card	-	5,988	Regular
xiv)	Anwarul Kaium Shimu	Abdul Barek	Credit Card		23,554	Regular
xv)	Tanzin Zaman	Khandoker Sakib Ahmed	Credit Card	-	397,684	Regular
xvi)	Shahjalal Islami Bank Securities Ltd.	Subsidiary	Bai-Muajjal/BG	100,000,000	1,231,480,415	Regular
		Total		**238,865,908**	**1,417,834,448**	