

**Shahjalal Islami Bank PLC. and its Subsidiary**  
**Consolidated Balance Sheet (Un-Audited)**  
As at 30 June 2024

	Note	30.06.2024 Taka	31.12.2023 Taka
<b>Property and Assets</b>			
<b>Cash</b>			
Cash in Hand (including Foreign Currencies)	3	3,023,003,576	2,247,682,953
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4	25,560,187,648	23,432,585,249
		<b>28,583,191,225</b>	<b>25,680,268,203</b>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh		3,690,359,941	2,240,532,287
Outside Bangladesh		6,264,505,164	1,754,675,394
	5	<b>9,954,865,105</b>	<b>3,995,207,681</b>
	6	<b>14,615,801,566</b>	<b>14,115,801,566</b>
<b>Placement with other Banks &amp; Financial Institutions</b>			
<b>Investments in Shares &amp; Securities</b>			
Government		27,462,412,000	24,639,910,000
Others		9,211,380,439	9,442,757,280
	7	<b>36,673,792,439</b>	<b>34,082,667,280</b>
<b>Investments</b>			
General Investment etc.		251,578,263,158	234,137,238,783
Bills Purchased and Discounted		15,233,308,968	10,067,701,645
	8	<b>266,811,572,126</b>	<b>244,204,940,428</b>
	9	<b>5,227,391,912</b>	<b>5,362,859,454</b>
<b>Fixed Assets including Premises, Furniture and Fixtures</b>			
	10	<b>30,539,348,941</b>	<b>26,931,710,355</b>
<b>Other Assets</b>			
		<b>88,309,355</b>	<b>88,309,355</b>
<b>Non-Banking Assets</b>			
<b>Total Property and Assets</b>		<b>392,494,272,669</b>	<b>354,461,764,322</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Placement from other Banks &amp; Financial Institutions</b>			
	11	<b>43,578,237,203</b>	<b>27,742,904,371</b>
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits		40,360,554,498	39,696,815,899
Mudaraba Term Deposits		103,988,872,238	97,867,730,869
Other Mudaraba Deposits		47,656,356,591	46,767,072,113
Al-Wadeeah Current & Other Deposit Accounts		67,639,224,665	60,012,359,409
Bills Payable		7,043,555,023	4,877,223,738
	12	<b>266,688,563,015</b>	<b>249,221,202,028</b>
	13	<b>7,400,000,000</b>	<b>8,200,000,000</b>
<b>Mudaraba Bonds</b>			
	14	<b>49,673,108,558</b>	<b>45,201,600,617</b>
<b>Other Liabilities</b>			
	15	<b>42,553,308</b>	<b>68,723,369</b>
<b>Deferred Tax Liabilities</b>			
<b>Total Liabilities</b>		<b>367,382,462,084</b>	<b>330,434,430,385</b>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	16.2	11,129,683,510	11,129,683,510
Statutory Reserve	17	11,846,183,715	10,803,111,162
Capital Reserve		34,820,349	34,820,349
Foreign Currency Translation Reserve	18	22,464,436	9,087,189
Retained Earnings	19	1,848,587,972	1,822,170,931
<b>Total Shareholders' Equity</b>		<b>24,881,739,982</b>	<b>23,798,873,140</b>
Non-controlling Interest	16.3	<b>230,070,604</b>	<b>228,460,797</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>		<b>392,494,272,669</b>	<b>354,461,764,322</b>

**Shahjalal Islami Bank PLC. and its Subsidiary**  
**Consolidated Off-balance Sheet Items (Un-Audited)**  
**As at 30 June 2024**

	Note	30.06.2024 Taka	31.12.2023 Taka
<b>Contingent Liabilities</b>			
Acceptances & endorsements		54,205,514,199	49,612,821,032
Letters of guarantee	20	34,868,379,814	32,828,176,233
Irrevocable letters of credit	21	62,491,278,239	55,470,593,578
Bills for collection		32,450,173,293	26,470,542,968
Other contingent liabilities		-	-
<b>Total</b>		<b>184,015,345,545</b>	<b>164,382,133,811</b>
<b>Other Commitments</b>			
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		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b>184,015,345,545</b>	<b>164,382,133,811</b>

  
 Chief Financial Officer

  
 Company Secretary

  
 Managing Director

  
 Director

  
 Director

Dhaka; 24 July 2024

**Shahjalal Islami Bank PLC. and its Subsidiary**  
**Consolidated Profit and Loss Account (Un-Audited)**  
**For the period ended 30 June 2024**

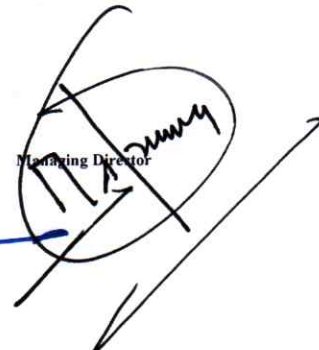
	Note	Jan'24 to Jun'24 Taka	Jan'23 to Jun'23 Taka	Apr'24 to Jun'24 Taka	Apr'23 to Jun'23 Taka
<b>Operating Income</b>					
Investment Income	22	11,231,948,435	8,869,648,147	6,013,833,003	4,773,508,967
Less: Profit paid on Deposits	23	5,333,873,676	4,530,804,127	2,844,243,033	2,427,489,014
<b>Net Investment Income</b>		<b>5,898,074,759</b>	<b>4,338,844,020</b>	<b>3,169,589,970</b>	<b>2,346,019,953</b>
Income from Investment in Shares/Securities	24	993,159,757	962,572,868	420,626,320	432,798,885
Commission, Exchange and Brokerage	25	1,320,990,837	1,977,152,349	772,591,200	1,262,875,227
Other Operating Income	26	802,245,374	786,129,293	481,944,457	484,338,214
		<b>3,116,395,969</b>	<b>3,725,854,509</b>	<b>1,675,161,977</b>	<b>2,180,012,326</b>
<b>Total Operating Income</b>		<b>9,014,470,728</b>	<b>8,064,698,530</b>	<b>4,844,751,947</b>	<b>4,526,032,279</b>
<b>Operating Expenses</b>					
Salaries and Allowances	27	1,987,665,762	1,912,969,992	1,062,620,534	1,071,077,562
Rent, Taxes, Insurances, Electricity etc.	28	211,506,893	171,873,129	118,219,225	95,475,747
Legal Expenses	29	1,529,024	1,313,993	755,617	357,144
Postage, Stamps, Telecommunication etc.	30	34,879,206	22,195,149	20,828,612	13,395,482
Stationery, Printings, Advertisements etc.	31	78,507,955	75,018,839	39,918,156	41,917,541
Chief Executive's Salary & Fees	32	9,856,000	9,516,000	5,678,000	5,338,000
Directors' Fees & Expenses	33	4,347,731	2,129,244	2,249,014	1,229,244
Shariah Supervisory Committee's Fees & Expenses	34	421,196	709,255	202,577	336,492
Auditors' Fees	35	391,000	379,500	189,750	189,750
Depreciation & Repairs of Bank's Assets	36	340,214,950	294,380,739	185,459,843	150,023,758
Zakat Expenses		-	-	-	-
Other Expenses	37	550,900,677	470,324,884	291,549,165	295,851,431
<b>Total Operating Expenses</b>		<b>3,220,220,394</b>	<b>2,960,810,724</b>	<b>1,727,670,494</b>	<b>1,675,192,151</b>
<b>Profit / (Loss) before Provision</b>		<b>5,794,250,333</b>	<b>5,103,887,806</b>	<b>3,117,081,454</b>	<b>2,850,840,128</b>
Specific provision for Classified Investments		146,000,000	335,000,000	86,000,000	135,000,000
General Provision for Unclassified Investments		135,759,160	-	83,259,160	-
General Provision for Off-Balance Sheet Items		99,000,000	-	(38,500,000)	(50,000,000)
Provision for deminution in value of Investments in Shares		163,940,000	-	130,900,000	-
Provision for Other Assets		-	-	-	-
<b>Total Provision</b>	38	<b>544,699,160</b>	<b>335,000,000</b>	<b>261,659,160</b>	<b>85,000,000</b>
<b>Total Profit / (Loss) before Taxes</b>		<b>5,249,551,173</b>	<b>4,768,887,806</b>	<b>2,855,422,293</b>	<b>2,765,840,128</b>
<b>Provision for Taxation for the period</b>					
Deferred Tax	39	(26,170,061)	(67,233,663)	(12,764,207)	(12,864,621)
Current Tax	40	2,387,043,159	2,111,723,658	1,197,656,016	1,110,762,744
		<b>2,360,873,098</b>	<b>2,044,489,996</b>	<b>1,184,891,809</b>	<b>1,097,898,124</b>
<b>Net Profit / (Loss) after Tax</b>		<b>2,888,678,075</b>	<b>2,724,397,810</b>	<b>1,670,530,485</b>	<b>1,667,942,005</b>
<b>Net Profit after Tax attributable to:</b>					
Equity holders of SJIBPLC.		2,887,068,268	2,724,321,437	1,670,115,321	1,666,371,090
Non-controlling Interest		1,609,807	76,373	415,164	1,570,915
		<b>2,888,678,075</b>	<b>2,724,397,810</b>	<b>1,670,530,485</b>	<b>1,667,942,005</b>
Retained Earnings from previous year/period		1,822,170,932	1,745,940,328	2,438,060,579	2,298,757,634
Add: Net Profit after Tax (attributable to equity holders of SJIBPLC.)		2,887,068,268	2,724,321,437	1,670,115,321	1,666,371,090
<b>Profit available for Appropriation</b>		<b>4,709,239,200</b>	<b>4,470,261,766</b>	<b>4,108,175,901</b>	<b>3,965,128,724</b>
<b>Appropriation:</b>					
Statutory Reserve	17	1,043,072,553	952,189,795	569,411,369	548,543,130
Start-up Fund		28,690,742	27,275,982	16,654,747	16,529,422
Dividend		1,558,155,691	1,620,827,688	1,558,155,691	1,620,827,688
Profit against Mudaraba Perpetual Bond		230,732,240	182,487,763	115,366,120	91,747,945
Capital Reserve		-	-	-	-
Retained Earnings	19	1,848,587,973	1,687,480,538	1,848,587,973	1,687,480,538
		<b>4,709,239,200</b>	<b>4,470,261,766</b>	<b>4,108,175,901</b>	<b>3,965,128,724</b>
<b>Consolidated Earnings per Share(EPS)</b>	41	<b>2.59</b>	<b>2.45</b>	<b>1.50</b>	<b>1.50</b>
Consolidated Net Asset Value per Share as at 30 June	42	<b>22.36</b>	<b>20.82</b>		



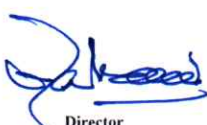
Chief Financial Officer



Company Secretary



Managing Director



Director



Director

Dhaka; 24 July 2024

**Shahjalal Islami Bank PLC. and its Subsidiary**  
**Consolidated Cash Flow Statement (Un-Audited)**  
**For the period ended 30 June 2024**

	Jan'24 to Jun'24 Taka	Jan'23 to Jun'23 Taka
<b>Cash flows from operating activities</b>		
Investment income receipt in cash	12,517,745,659	9,697,233,200
Profit paid on deposits and borrowings	(5,196,156,234)	(4,483,314,936)
Dividend receipts	116,167,811	74,972,099
Fees & commission receipt in cash	912,143,353	1,878,390,615
Recoveries on investment previously written off	13,333,321	15,112,976
Cash payments to employees	(1,997,521,762)	(1,922,485,992)
Cash payments to suppliers	(78,507,955)	(75,018,839)
Income tax paid	(1,684,781,689)	(2,173,432,094)
Receipts from other operating activities	801,982,999	785,228,364
Payments for other operating activities	(990,604,018)	(681,571,577)
<b>(i) Operating profit before changes in operating assets &amp; liabilities</b>	<b>4,413,801,484</b>	<b>3,115,113,815</b>
<b>Changes in operating assets and liabilities</b>		
(Increase)/decrease in investment to customers	(22,768,904,328)	3,381,623,367
(Increase)/decrease in other assets	(2,399,925,444)	(1,753,451,756)
(Increase)/decrease of placement with other banks & financial institutions	(500,000,000)	(11,389,060,000)
Increase/(decrease) in deposits from other banks	10,959,375	(21,042,139)
Increase/(decrease) of placement from other banks & financial institutions	15,832,053,947	(3,039,276,429)
Increase/(decrease) in deposits received from customers	17,283,819,360	16,680,757,320
Increase/(decrease) in other liabilities on account of customers	1,215,418,445	706,564,434
Increase/(decrease) in other liabilities	800,562,860	(464,737,598)
<b>(ii) Cash flows from operating assets and liabilities</b>	<b>9,473,984,215</b>	<b>4,101,377,199</b>
<b>Net cash flow from operating activities (A)=(i+ii)</b>	<b>13,887,785,699</b>	<b>7,216,491,013</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	415,590,474	253,872,516
Payments for purchases of securities	(3,006,715,633)	(211,426,036)
Proceeds from sale of fixed assets	3,047,754	2,003,455
Payments for purchases of property, plants & equipments	(76,819,547)	(127,179,523)
Purchase/sale of subsidiaries	-	-
<b>Net cash used in investing activities (B)</b>	<b>(2,664,896,952)</b>	<b>(82,729,588)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of debt instruments	-	-
Payments for redemption of debt instruments	(800,000,000)	(800,000,000)
Receipts from issue of ordinary shares	-	-
Profit against mudaraba perpetual bond	(411,000,092)	(182,487,763)
Dividend paid to ordinary shareholders	(1,558,155,691)	(1,297,031,683)
<b>Net cash used in financing activities (C)</b>	<b>(2,769,155,783)</b>	<b>(2,279,519,446)</b>
<b>Net increase in cash &amp; cash equivalents (A+B+C)</b>	<b>8,453,732,963</b>	<b>4,854,241,978</b>
Add: Effect of exchange rate changes on cash & cash equivalents	408,847,484	98,761,733
Add: Cash and cash equivalents at the beginning of the period	29,675,475,883	20,642,913,568
<b>Cash and cash equivalents at the end of the period</b>	<b>38,538,056,330</b>	<b>25,595,917,280</b>
<b>Consolidated Net Operating Cash Flow per Share (NOCFPS)</b>	<b>12.48</b>	<b>6.48</b>

  
Chief Financial Officer

  
Company Secretary

  
Managing Director

Dhaka; 24 July 2024

  
Director

  
Director

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

For the period ended 30 June 2024

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Non-controlling Interest	(Amount in Taka)
							Total Capital/Shareholders' Equity
Balance as at 01 January 2024	11,129,683,510	10,803,111,162	34,820,349	1,822,170,931	9,087,189	228,460,797	24,027,333,937
Cash Dividend for the year 2023	-	-	-	(1,558,155,691)	-	-	(1,558,155,691)
Profit against Mudaraba Perpetual Bond	-	-	-	(230,732,240)	-	-	(230,732,240)
Net profit during the period	-	-	-	2,887,068,268	-	1,609,807	2,888,678,075
Statutory Reserve	-	1,043,072,553	-	(1,043,072,553)	-	-	-
Currency Translation Difference	-	-	-	-	13,377,247	-	13,377,247
Start-up Fund	-	-	-	(28,690,742)	-	-	(28,690,742)
Capital Reserve	-	-	-	-	-	-	-
<b>Total Shareholders' Equity as at 30 June 2024</b>	<b>11,129,683,510</b>	<b>11,846,183,715</b>	<b>34,820,349</b>	<b>1,848,587,972</b>	<b>22,464,436</b>	<b>230,070,604</b>	<b>25,111,810,585</b>
Add: Mudarabah Perpetual Bond	-	-	-	-	-	-	5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items	-	-	-	-	-	-	4,484,653,735
Add: Mudaraba Subordinated Bond	-	-	-	-	-	-	1,200,000,000
Less: Adjustment for Intangible Assets	-	-	-	-	-	-	26,158,815
Less: Shortfall of provision required against investments	-	-	-	-	-	-	601,645,886
<b>Total Equity as at 30 June 2024</b>							<b>35,168,659,619</b>

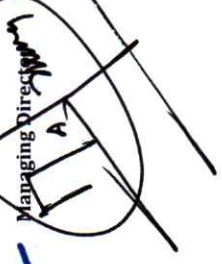
For the period ended 30 June 2023

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Non-controlling Interest	(Amount in Taka)
							Total Capital/Shareholders' Equity
Balance as at 01 January 2023	10,805,517,980	9,372,461,107	28,796,597	1,745,940,328	-	232,387,434	22,185,103,447
Dividend for the year 2022:							
Stock Dividend	324,165,530	-	-	(324,165,530)	-	-	-
Cash Dividend Paid	-	-	-	(1,296,662,158)	-	(369,526)	(1,297,031,683)
Profit against Mudaraba Perpetual Bond	-	-	-	(182,487,763)	-	-	(182,487,763)
Net profit during the period	-	-	-	2,724,321,437	-	76,373	2,724,397,810
Statutory Reserve	-	952,189,795	-	(952,189,795)	-	-	-
Currency Translation Difference	-	-	-	-	4,142,610	-	4,142,610
Start-up Fund	-	-	-	(27,275,982)	-	-	(27,275,982)
<b>Total Shareholders' Equity as at 30 June 2023</b>	<b>11,129,683,510</b>	<b>10,324,650,902</b>	<b>28,796,597</b>	<b>1,687,480,537</b>	<b>4,142,610</b>	<b>232,094,281</b>	<b>23,406,848,438</b>
Add: Mudarabah Perpetual Bond	-	-	-	-	-	-	5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items	-	-	-	-	-	-	4,074,182,190
Add: Mudaraba Subordinated Bond	-	-	-	-	-	-	2,400,000,000
Less: Adjustment for Intangible Assets	-	-	-	-	-	-	24,122,812
<b>Total Equity as at 30 June 2023</b>							<b>34,856,907,815</b>

  
Chief Financial Officer

  
Director

  
Company Secretary

  
Managing Director

Dhaka, 24 July 2024

**Shahjalal Islami Bank PLC.**  
**Balance Sheet (Un-Audited)**  
**As at 30 June 2024**

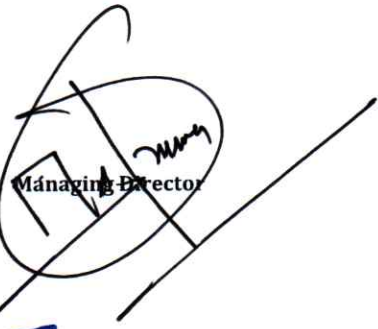
	Note	30.06.2024 Taka	31.12.2023 Taka
<b>Property and Assets</b>			
<b>Cash</b>			
Cash in Hand (including Foreign Currencies)	3a	3,023,003,576	2,247,682,953
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4a	25,560,187,648	23,432,585,249
		<b>28,583,191,225</b>	<b>25,680,268,203</b>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh		3,648,549,960	2,217,432,070
Outside Bangladesh	5a	6,264,505,164	1,754,675,394
		<b>9,913,055,124</b>	<b>3,972,107,464</b>
<b>Placement with other Banks &amp; Financial Institutions</b>			
	6a	<b>14,615,801,566</b>	<b>14,115,801,566</b>
<b>Investments in Shares &amp; Securities</b>			
Government		27,462,412,000	24,639,910,000
Others	7a	7,112,512,081	7,310,952,402
		<b>34,574,924,081</b>	<b>31,950,862,402</b>
<b>Investments</b>			
General Investment etc.		249,620,954,379	231,683,099,579
Bills Purchased and Discounted	8a	15,233,308,968	10,067,701,645
		<b>264,854,263,347</b>	<b>241,750,801,224</b>
<b>Fixed Assets including Premises, Furniture and Fixtures</b>			
	9a	<b>5,110,245,326</b>	<b>5,235,145,745</b>
<b>Other Assets</b>			
	10a	<b>32,667,788,479</b>	<b>28,926,044,213</b>
<b>Non-Banking Assets</b>			
		<b>88,309,355</b>	<b>88,309,355</b>
<b>Total Property and Assets</b>		<b>390,407,578,503</b>	<b>351,719,340,172</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Placement from other Banks &amp; Financial Institutions</b>			
	11a	<b>43,578,237,203</b>	<b>27,511,352,759</b>
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits		40,360,564,890	39,696,820,704
Mudaraba Term Deposits		103,988,872,238	97,867,730,869
Other Mudaraba Deposits		47,923,040,058	47,130,779,908
Al-Wadeeah Current & Other Deposit Accounts		67,639,301,512	60,012,469,463
Bills Payable	12a	7,043,555,023	4,877,223,738
		<b>266,955,333,721</b>	<b>249,585,024,682</b>
<b>Mudaraba Bonds</b>			
	13	<b>7,400,000,000</b>	<b>8,200,000,000</b>
<b>Other Liabilities</b>			
	14a	<b>47,604,814,068</b>	<b>42,592,548,156</b>
<b>Deferred Tax Liabilities</b>			
	15a	<b>44,131,611</b>	<b>70,225,452</b>
<b>Total Liabilities</b>		<b>365,582,516,603</b>	<b>327,959,151,049</b>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	16.2	11,129,683,510	11,129,683,510
Statutory Reserve	17	11,846,183,715	10,803,111,162
Foreign Currency Translation Reserve	18	22,464,436	9,087,189
Retained Earnings	19a	1,826,730,239	1,818,307,263
<b>Total Shareholders' Equity</b>		<b>24,825,061,900</b>	<b>23,760,189,123</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>		<b>390,407,578,503</b>	<b>351,719,340,172</b>

**Shahjalal Islami Bank PLC.**  
**Off-balance Sheet Items (Un-Audited)**  
**As at 30 June 2024**

	Note	30.06.2024 Taka	31.12.2023 Taka
<b>Contingent Liabilities</b>			
Acceptances & endorsements		54,205,514,199	49,612,821,032
Letters of guarantee	20	34,868,379,814	32,828,176,233
Irrevocable letters of credit	21	62,491,278,239	55,470,593,578
Bills for collection		32,450,173,293	26,470,542,968
Other contingent liabilities		-	-
<b>Total</b>		<b><u>184,015,345,545</u></b>	<b><u>164,382,133,811</u></b>
<b>Other Commitments</b>			
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		-	-
<b>Total</b>		<b><u>-</u></b>	<b><u>-</u></b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b><u>184,015,345,545</u></b>	<b><u>164,382,133,811</u></b>

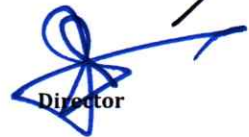
  
**Chief Financial Officer**

  
**Company Secretary**

  
**Managing Director**

Dhaka; 24 July 2024

  
**Director**

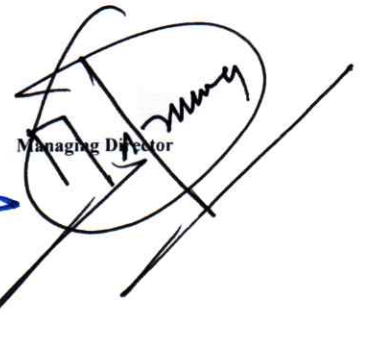
  
**Director**

**Shahjalal Islami Bank PLC.**  
**Profit and Loss Account (Un-Audited)**  
**For the period ended 30 June 2024**

Note	Jan'24 to Jun'24 Taka	Jan'23 to Jun'23 Taka	Apr'24 to Jun'24 Taka	Apr'23 to Jun'23 Taka
<b>Operating income</b>				
Investment Income	11,204,194,140	8,852,590,034	6,006,702,185	4,757,178,514
Less: Profit paid on Deposits	5,326,151,937	4,517,111,670	2,842,378,895	2,420,758,489
<b>Net Investment Income</b>	<b>5,878,042,203</b>	<b>4,335,478,364</b>	<b>3,164,323,290</b>	<b>2,336,420,025</b>
Income from Investment in Shares/securities	970,243,333	942,469,993	405,933,423	417,378,849
Commission, Exchange and Brokerage	1,265,632,118	1,936,911,472	753,427,699	1,236,017,598
Other Operating Income	796,854,853	779,877,967	476,862,663	478,374,662
	<b>3,032,730,304</b>	<b>3,659,259,432</b>	<b>1,636,223,785</b>	<b>2,131,771,108</b>
<b>Total Operating Income</b>	<b>8,910,772,507</b>	<b>7,994,737,796</b>	<b>4,800,547,075</b>	<b>4,468,191,134</b>
<b>Operating expenses</b>				
Salaries and Allowances	1,950,950,548	1,877,501,320	1,044,323,720	1,050,813,723
Rent, Taxes, Insurances, Electricity etc.	209,057,682	168,359,233	116,999,585	93,713,101
Legal Expenses	1,437,024	1,267,993	755,617	357,144
Postage, Stamps, Telecommunication etc.	33,501,416	20,785,438	20,138,201	12,620,283
Stationery, Printings, Advertisements etc.	77,622,497	74,642,047	39,225,124	41,687,962
Chief Executive's Salary & Fees	9,856,000	9,516,000	5,678,000	5,338,000
Directors' Fees & Expenses	4,347,731	2,129,244	2,249,014	1,229,244
Shariah Supervisory Committee's Fees & Expenses	421,196	709,255	202,577	336,492
Auditors' Fees	345,000	345,000	172,500	172,500
Depreciation & Repairs of Bank's Assets	330,156,978	284,242,758	180,421,530	145,561,566
Zakat Expenses	-	-	-	-
Other Expenses	533,014,509	459,290,532	281,665,202	288,645,467
<b>Total Operating Expenses</b>	<b>3,150,710,581</b>	<b>2,898,788,820</b>	<b>1,691,831,071</b>	<b>1,640,475,482</b>
<b>Profit / (Loss) before Provision</b>	<b>5,760,061,925</b>	<b>5,095,948,975</b>	<b>3,108,716,005</b>	<b>2,827,715,652</b>
Specific provision for Classified Investments	146,000,000	335,000,000	86,000,000	135,000,000
General Provision for Unclassified Investments	135,759,160	-	83,259,160	-
General Provision for Off-balance Sheet Items	99,000,000	-	(38,500,000)	(50,000,000)
Provision for diminution in value of Investments in Shares	163,940,000	-	130,900,000	-
Provision for Other Assets	-	-	-	-
<b>Total Provision</b>	<b>544,699,160</b>	<b>335,000,000</b>	<b>261,659,160</b>	<b>85,000,000</b>
<b>Total Profit / (Loss) before taxes</b>	<b>5,215,362,765</b>	<b>4,760,948,975</b>	<b>2,847,056,844</b>	<b>2,742,715,652</b>
<b>Provision for taxation</b>				
Deferred tax	(26,093,841)	(67,115,653)	(12,723,957)	(12,755,297)
Current tax	2,372,382,402	2,100,466,391	1,194,306,086	1,102,528,720
	<b>2,346,288,561</b>	<b>2,033,350,738</b>	<b>1,181,582,129</b>	<b>1,089,773,423</b>
<b>Net Profit after Taxation</b>	<b>2,869,074,204</b>	<b>2,727,598,237</b>	<b>1,665,474,715</b>	<b>1,652,942,228</b>
Retained Earnings from previous year/period	1,818,307,263	1,692,161,829	2,420,843,452	2,261,684,795
Add: Net Profit after Tax	2,869,074,204	2,727,598,237	1,665,474,715	1,652,942,228
<b>Profit available for Appropriation</b>	<b>4,687,381,466</b>	<b>4,419,760,066</b>	<b>4,086,318,167</b>	<b>3,914,627,023</b>
<b>Appropriation</b>				
Statutory Reserve	1,043,072,553	952,189,795	569,411,369	548,543,130
Start-up Fund	28,690,742.04	27,275,982	16,654,747	16,529,422
Dividend	1,558,155,691	1,620,827,688	1,558,155,691	1,620,827,688
Profit against Mudaraba Perpetual Bond	230,732,240	182,487,763	115,366,120	91,747,945
Retained Earnings	1,826,730,239	1,636,978,838	1,826,730,239	1,636,978,838
	<b>4,687,381,466</b>	<b>4,419,760,066</b>	<b>4,086,318,167</b>	<b>3,914,627,023</b>
<b>Earnings per Share (EPS)</b>	<b>2.58</b>	<b>2.45</b>	<b>1.50</b>	<b>1.49</b>
<b>Net Asset Value per Share as at 30 Jun</b>	<b>22.31</b>	<b>20.75</b>		

  
Chief Financial Officer

  
Company Secretary

  
Managing Director

  
Director

  
Director

Dhaka: 24 July 2024

**Shahjalal Islami Bank PLC.**  
**Cash Flow Statement (Un-Audited)**  
**For the period ended 30 June 2024**

	Jan'24 to Jun'24 Taka	Jan'23 to Jun'23 Taka
<b>Cash flows from operating activities</b>		
Investment income receipt in cash	12,391,784,252	9,566,748,839
Profit paid on deposits and borrowings	(5,116,362,513)	(4,372,057,340)
Dividend receipts	116,167,811	79,102,574
Fees & commission receipt in cash	856,784,634	1,838,149,738
Recoveries on investment previously written off	13,333,321	15,112,976
Cash payments to employees	(1,960,806,548)	(1,887,017,320)
Cash payments to suppliers	(77,622,497)	(74,642,047)
Income tax paid	(1,669,537,720)	(2,155,250,953)
Receipts from other operating activities	796,532,297	778,925,905
Payments for other operating activities	(968,479,712)	(665,282,663)
<b>(i) Operating Profit before changes in operating assets &amp; liabilities</b>	<b>4,381,793,324</b>	<b>3,123,789,707</b>
<b>Changes in operating assets and liabilities</b>		
(Increase)/decrease in investment to customers	(23,103,462,123)	3,316,661,134
(Increase)/decrease in other assets	(2,405,673,012)	(1,699,892,879)
(Increase)/decrease of placement with other banks & financial institutions	(500,000,000)	(11,389,060,000)
Increase/(decrease) in deposits from other banks	10,959,375	(21,042,139)
Increase/(decrease) of placement from other banks & financial institutions	16,066,884,445	(3,005,239,399)
Increase/(decrease) in deposits received from customers	17,186,767,412	16,705,878,032
Increase/(decrease) in other liabilities on account of customers	1,215,418,445	706,564,434
Increase/(decrease) in other liabilities	1,050,106,875	(513,613,036)
<b>(ii) Cash flows from operating assets and liabilities</b>	<b>9,521,001,417</b>	<b>4,100,256,147</b>
<b>Net cash flow from operating activities (A)=(i+ii)</b>	<b>13,902,794,741</b>	<b>7,224,045,854</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	317,146,257	253,493,607
Payments for purchases of securities	(2,941,207,936)	(216,632,821)
Proceeds from sale of fixed assets	1,143,163	2,003,455
Payments for purchases of property, plants & equipments	(75,697,244)	(126,501,241)
Purchase/sale of subsidiaries	-	-
<b>Net cash used in investing activities (B)</b>	<b>(2,698,615,760)</b>	<b>(87,637,000)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of debt instruments	-	-
Payments for redemption of debt instruments	(800,000,000)	(800,000,000)
Receipts from issue of ordinary shares	-	-
Profit against mudaraba perpetual bond	(411,000,092)	(182,487,763)
Dividend paid to ordinary shareholders	(1,558,155,691)	(1,296,662,158)
<b>Net cash used in financing activities (C)</b>	<b>(2,769,155,783)</b>	<b>(2,279,149,921)</b>
<b>Net increase in cash &amp; cash equivalents (A+B+C)</b>	<b>8,435,023,198</b>	<b>4,857,258,933</b>
Add: Effect of exchange rate changes on cash & cash equivalents	408,847,484	98,761,733
Add: Cash and cash equivalents at the beginning of the period	29,652,375,666	20,618,979,706
<b>Cash and cash equivalents at the end of the period</b>	<b>38,496,246,349</b>	<b>25,575,000,372</b>
<b>Net Operating Cash Flow per Share (NOCFPS)</b>	<b>12.49</b>	<b>6.49</b>

  
**Chief Financial Officer**

  
**Company Secretary**

  
**Managing Director**

Dhaka; 24 July 2024

  
**Director**

  
**Director**

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

For the period ended 30 June 2024

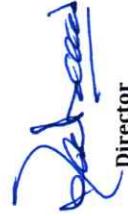
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Total Capital/Shareholders' Equity
Balance as at 01 January 2024	11,129,683,510	10,803,111,162	1,818,307,263	9,087,189	23,760,189,123
Cash Dividend for the year 2023	-	-	(1,558,155,691)	-	(1,558,155,691)
Profit against Mudaraba Perpetual Bond	-	-	(230,732,240)	-	(230,732,240)
Net profit during the period	-	-	2,869,074,204	-	2,869,074,204
Statutory Reserve	-	1,043,072,553	(1,043,072,553)	-	-
Currency Translation Difference	-	-	-	13,377,247	13,377,247
Start-up Fund	-	-	(28,690,742)	-	(28,690,742)
<b>Total Shareholders' Equity as at 30 June 2024</b>	<b>11,129,683,510</b>	<b>11,846,183,715</b>	<b>1,826,730,240</b>	<b>22,464,436</b>	<b>24,825,061,900</b>
Add: Mudarabah Perpetual Bond					5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items					4,435,188,000
Add: Mudaraba Subordinated Bond					1,200,000,000
Less: Adjustment for Intangible Assets					(25,960,603)
<b>Total Equity as at 30 June 2024</b>					<b>35,434,289,297</b>

For the period ended 30 June 2023

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Total Capital/Shareholders' Equity
Balance as at 01 January 2023	10,805,517,980	9,372,461,107	1,692,161,829	-	21,870,140,916
Dividend for the year 2022:					
Stock Dividend			(324,165,530)		
Cash Dividend	324,165,530	-	(1,296,662,158)		(1,296,662,158)
Profit against Mudaraba Perpetual Bond	-	-	(182,487,763)		(182,487,763)
Net profit during the period	-	-	2,727,598,237		2,727,598,237
Statutory Reserve	-	952,189,795	(952,189,795)		-
Currency Translation Difference	-	-	-	4,142,610	4,142,610
Start-up Fund	-	-	(27,275,982)		(27,275,982)
<b>Total Shareholders' Equity as at 30 June 2023</b>	<b>11,129,683,510</b>	<b>10,324,650,902</b>	<b>1,636,978,838</b>	<b>4,142,610</b>	<b>23,095,455,860</b>
Add: Mudaraba Perpetual Bond					5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items					4,024,716,455
Add: Mudaraba Subordinated Bond					2,400,000,000
Less: Adjustment for Intangible Assets					(23,847,518)
<b>Total Equity as at 30 June 2023</b>					<b>34,496,324,796</b>



Chief Financial Officer



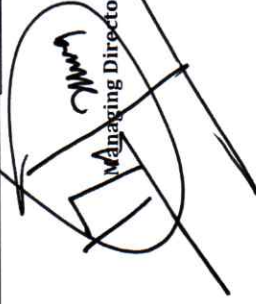
Director



Company Secretary



Director



Managing Director

Dhaka; 24 July 2024

**Shahjalal Islami Bank PLC. and Its Subsidiary**  
**Notes to the Consolidated and Separate Financial Statements**  
**As at and for the period ended 30 June 2024**

**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 140 (one hundred forty) branches, 04 (four) sub-branches, 132 (one hundred thirty two) ATM booths, 119 (one hundred nineteen) agent banking outlets and 2,824 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 Limited 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. Separate Financial Statements of Off-shore Banking Unit are also presented.

**1.5. Agent Banking**

Shahjalal Islami Bank PLC. obtained permission from Bangladesh Bank on 16 October 2019 vide reference no. BRPD(P-3)745(54)/2019-8354 to commence Agent Banking services and subsequently started commercial operations on 02 January 2020. Till 30 June 2024 there were 119 Agent Banking Outlets in 42 districts 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, 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

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 2024.

### 2.3. Investment and Provisions

As per BRPD circular no. 14 (23 September 2012), BRPD circular no. 19 (27 December 2012), BRPD circular no. 05 (29 May 2013), BRPD circular no. 16 (18 November 2014), BRPD circular no. 15 (27 September 2017), BRPD circular no. 01 (20 February 2018), BRPD circular no. 03 (21 April 2019), BRPD circular no. 07 (19 March 2020), BRPD circular no. 16 (21 July 2020), BRPD circular no. 17 dated 28 September 2020, BRPD circular letter no. 52 dated 20 October 2020, BRPD circular letter no. 56 dated 10 December 2020, BRPD circular letter no. 3 dated 31 January 2021, BRPD circular letter no. 5 dated 24 March 2021, BRPD circular no. 13 dated 27 June 2021, BRPD circular no. 19 dated 26 August 2021, BRPD circular letter no. 45 dated 04 October 2021, BRPD circular letter no. 50 dated 14 December 2021, BRPD circular letter no. 51 & 52 dated 29 December 2021, BRPD circular letter no. 53 dated 30 December 2021, BRPD circular no. 14 dated 22 June 2022, BRPD circular no. 51 dated 18 December 2022 and BRPD circular no. 53 dated 22 December 2022.

#### **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, 2024 on the accounting profit made by the Bank after considering some of the add backs to income and disallowances of expenditure & provisions as per Income Tax Act, 2023 (as amendments thereon) in compliance with IAS 12: *Income Taxes*.

##### **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, 2024.

#### **2.8. Reporting Period**

The Financial Statements cover the period from 01 January 2024 to 30 June 2024.

#### **2.9. Significant deviation between the quarterly periods**

**Net Operating Cash Flows per Share (NOCFPS):** Net Operating Cash Flow per Share (NOCFPS) increased compare to the same period of last year due to increase of placement from other banks & financial institutions and increase of Deposits received from Customers.

		30.06.2024 Taka	31.12.2023 Taka
<b>3. Consolidated Cash in Hand (including Foreign Currencies)</b>			
Shahjalal Islami Bank PLC.	(Note-3a)	3,023,003,576	2,247,682,953
Shahjalal Islami Bank Securities Ltd.		-	-
		<b>3,023,003,576</b>	<b>2,247,682,953</b>
<b>3a Cash in Hand of the Bank (including Foreign Currencies)</b>			
In Local Currencies		2,986,561,948	2,233,502,027
In Foreign Currencies		36,441,628	14,180,926
		<b>3,023,003,576</b>	<b>2,247,682,953</b>
<b>4. Consolidated Balance with Bangladesh Bank and its agent bank(s)</b>			
Shahjalal Islami Bank PLC.	(Note-4a)	25,560,187,648	23,432,585,249
Shahjalal Islami Bank Securities Ltd.		-	-
		<b>25,560,187,648</b>	<b>23,432,585,249</b>
<b>4a Balance with Bangladesh Bank and its agent bank(s) (including Foreign Currencies)</b>			
<b>Balance with Bangladesh Bank</b>			
In Local Currencies		11,026,975,977	8,096,973,848
In Foreign Currencies		14,364,667,389	15,108,715,734
		<b>25,391,643,366</b>	<b>23,205,689,582</b>
<b>Balance with Sonali Bank PLC. as agent of Bangladesh Bank</b>			
In Local Currencies		168,544,282	226,895,667
In Foreign Currencies		-	-
		<b>168,544,282</b>	<b>226,895,667</b>
		<b>25,560,187,648</b>	<b>23,432,585,249</b>
<b>5. Consolidated Balance with Other Banks and Financial Institutions</b>			
<b>Inside Bangladesh</b>			
Shahjalal Islami Bank PLC.	(Note-5a)	3,648,549,960	2,217,432,070
Shahjalal Islami Bank Securities Ltd.		308,580,687	386,922,871
		3,957,130,647	2,604,354,941
Less: Inter Company Transaction		266,770,706	363,822,654
		<b>3,690,359,941</b>	<b>2,240,532,287</b>
<b>Outside Bangladesh</b>			
Shahjalal Islami Bank PLC.	(Note-5a)	6,264,505,164	1,754,675,394
Shahjalal Islami Bank Securities Ltd.		-	-
		<b>6,264,505,164</b>	<b>1,754,675,394</b>
		<b>9,954,865,105</b>	<b>3,995,207,681</b>
<b>5a Balance with Other Banks and Financial Institutions of the Bank</b>			
Inside Bangladesh		3,648,549,960	2,217,432,070
Outside Bangladesh		6,264,505,164	1,754,675,394
		<b>9,913,055,124</b>	<b>3,972,107,464</b>
<b>6. Consolidated Placement with Other Banks &amp; Financial Institutions</b>			
Shahjalal Islami Bank PLC.	(Note-6a)	14,615,801,566	14,115,801,566
Shahjalal Islami Bank Securities Ltd.		-	-
		14,615,801,566	14,115,801,566
Less: Inter Company Transaction		-	-
		<b>14,615,801,566</b>	<b>14,115,801,566</b>
<b>6a Placement with Other Banks &amp; Financial Institutions of the Bank</b>			
Placement with Other Banks		13,560,801,566	13,060,801,566
Placement with Financial Institutions		1,055,000,000	1,055,000,000
		<b>14,615,801,566</b>	<b>14,115,801,566</b>
<b>7. Consolidated Investments in Shares &amp; Securities</b>			
<b>Government</b>			
Shahjalal Islami Bank PLC.	(Note-7a)	27,462,412,000	24,639,910,000
Shahjalal Islami Bank Securities Ltd.		-	-
		<b>27,462,412,000</b>	<b>24,639,910,000</b>
<b>Others</b>			
Shahjalal Islami Bank PLC.	(Note-7a)	7,112,512,081	7,310,952,402
Shahjalal Islami Bank Securities Ltd.		2,098,868,358	2,131,804,878
		<b>9,211,380,439</b>	<b>9,442,757,280</b>
		<b>36,673,792,439</b>	<b>34,082,667,280</b>
<b>7a Investments in Shares &amp; Securities of the Bank</b>			
<b>i) Government</b>			
Bangladesh Government Islamic Investment Bond (BGIIB)		564,692,000.00	-
Bangladesh Government Investment Sukuk (BGIS)		26,897,720,000	24,639,910,000
		<b>27,462,412,000</b>	<b>24,639,910,000</b>

		30.06.2024 Taka	31.12.2023 Taka
<b>ii) Others</b>			
Mudaraba Perpetual Bond		1,527,284,492	1,527,284,492
Mudaraba Subordinated Bond		2,160,000,000	2,360,000,000
Beximco Green Sukuk Al Istisna'a		650,330,300	652,658,200
Investments in Shares & Securities		2,774,897,290	2,771,009,710
		<b>7,112,512,081</b>	<b>7,310,952,402</b>
		<b>34,574,924,081</b>	<b>31,950,862,402</b>
<b>8. Consolidated Investments</b>			
Shahjalal Islami Bank PLC.	(Note-8a)	249,620,954,379	231,683,099,579
Shahjalal Islami Bank Securities Ltd.		3,532,372,089	4,287,627,656
		253,153,326,468	235,970,727,235
Less: Inter Company Transaction		1,575,063,310	1,833,488,452
		<b>251,578,263,158</b>	<b>234,137,238,783</b>
<b>Bills Purchased and Discounted</b>			
Shahjalal Islami Bank PLC.	(Note-8a)	15,233,308,968	10,067,701,645
Shahjalal Islami Bank Securities Ltd.		-	-
		<b>15,233,308,968</b>	<b>10,067,701,645</b>
		<b>266,811,572,126</b>	<b>244,204,940,428</b>
<b>8a Investments of the Bank</b>			
<b>Country-wise Classification of Investments:</b>			
<b>Inside Bangladesh</b>			
Gross Murabaha, Bai-Muajjal etc.		261,738,699,295	241,304,576,445
Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income)		12,117,744,916	9,621,476,865
Net Murabaha, Bai-Muajjal etc.		<b>249,620,954,379</b>	<b>231,683,099,579</b>
Net Bills Purchased and Discounted		15,233,308,968	10,067,701,645
<b>Outside Bangladesh</b>		-	-
		<b>264,854,263,347</b>	<b>241,750,801,224</b>
<b>9. Consolidated Fixed Assets including Premises, Furniture and Fixtures</b>			
<b>Cost</b>			
Shahjalal Islami Bank PLC.	(Note-9a)	8,444,373,069	8,303,533,104
Shahjalal Islami Bank Securities Ltd.		243,062,590	247,120,773
		<b>8,687,435,659</b>	<b>8,550,653,877</b>
<b>Accumulated Depreciation</b>			
Shahjalal Islami Bank PLC.	(Note-9a)	3,334,127,742	3,068,387,359
Shahjalal Islami Bank Securities Ltd.		125,916,004	119,407,064
		<b>3,460,043,746</b>	<b>3,187,794,423</b>
<b>Written Down Value</b>		<b>5,227,391,912</b>	<b>5,362,859,454</b>
<b>9a Fixed Assets including Premises, Furniture and Fixtures of the Bank</b>			
<b>Tangible Assets:</b>			
<b>Cost</b>			
Land		1,876,724,350	1,876,724,350
Building		893,986,278	893,986,278
Furniture & Fixtures		1,321,039,076	1,298,515,777
Office Equipment		829,160,505	824,478,380
Computer & Network Equipment		765,035,837	742,202,653
Vehicles		133,226,381	133,226,381
Right of Use Assets as per IFRS-16		2,437,887,479	2,352,443,206
Books		1,042,667	1,042,667
		<b>8,258,102,573</b>	<b>8,122,619,692</b>
<b>Less:</b>			
Accumulated depreciation		3,173,817,850	2,912,014,699
<b>Written Down Value</b>		<b>5,084,284,724</b>	<b>5,210,604,993</b>
<b>Intangible Assets:</b>			
<b>Cost</b>			
Software-Core Banking		62,615,431	62,615,431
Software-Others		123,655,064	118,297,981
		<b>186,270,495</b>	<b>180,913,412</b>
<b>Less:</b>			
Amortization		160,309,893	156,372,661
<b>Written Down Value</b>		<b>25,960,603</b>	<b>24,540,751</b>
<b>Total Written Down Value</b>		<b>5,110,245,326</b>	<b>5,235,145,745</b>

		<b>30.06.2024</b>	<b>31.12.2023</b>
		<b>Taka</b>	<b>Taka</b>
<b>10. Consolidated Other Assets</b>			
Shahjalal Islami Bank PLC.	(Note-10a)	32,667,788,479	28,926,044,213
Shahjalal Islami Bank Securities Ltd.		386,560,462	520,666,142
		33,054,348,941	29,446,710,355
Less: Inter Company Transaction		2,515,000,000	2,515,000,000
		<b>30,539,348,941</b>	<b>26,931,710,355</b>
<b>10a Other Assets of the Bank</b>			
<b>Income Generating:</b>			
Shahjalal Islami Bank Securities Ltd.		2,515,000,000	2,515,000,000
<b>Sub-total</b>		<b>2,515,000,000</b>	<b>2,515,000,000</b>
<b>Non-Income Generating:</b>			
Stock of Stationery, Stamps and printing materials etc. (valued at cost)		58,513,016	47,167,552
Advance Rent and Security Deposit		39,788,009	42,604,032
Suspense Account		704,810,372	499,979,226
Profit Receivable		711,128,726	1,044,643,316
Other Prepayments		711,871,949	262,130,247
Advance Insurance Premium		19,272	4,019,272
Advance Tax Paid		22,779,575,308	21,110,037,588
Other Receivables		3,034,667	3,034,667
SJIBL General Account-Net		5,144,047,160	3,397,428,313
Balance with OBU		8,738,254,000	8,160,680,000
		38,891,042,479	34,571,724,213
Less: Offshore Banking Unit		8,738,254,000	8,160,680,000
<b>Sub-total</b>		<b>30,152,788,479</b>	<b>26,411,044,213</b>
<b>Grand Total</b>		<b>32,667,788,479</b>	<b>28,926,044,213</b>
<b>11. Consolidated Placement from other Banks &amp; Financial Institutions</b>			
Shahjalal Islami Bank PLC.	(Note-11a)	43,578,237,203	27,511,352,759
Shahjalal Islami Bank Securities Ltd.		1,575,063,310	2,065,040,064
		45,153,300,513	29,576,392,823
Less: Inter Company Transaction		1,575,063,310	1,833,488,452
		<b>43,578,237,203</b>	<b>27,742,904,371</b>
<b>11a Placement from other Banks &amp; Financial Institutions of the Bank</b>			
Export Development Fund - Bangladesh Bank		18,989,826,872	16,651,315,958
Financial Stimulus Fund - Bangladesh Bank		407,120,000	742,848,980
Foreign Currency Deposit (FSSP BB USD) - Bangladesh Bank		274,469	255,861
Mudaraba Term Deposit from other Banks		5,733,620,000	300,000,000
Bangladesh Bank Refinance (Bai Salam)		377,082,000	677,164,000
Bangladesh Bank Refinance (TDF)		47,674,125	58,268,375
Bangladesh Bank Refinance (BMMFLIPSB)		10,201,077	5,957,404
SME Foundation Refinance Scheme		26,657,270	33,502,920
Bangladesh Bank Refinance		1,270,742,724	1,717,185,205
Islami Investment Bond from Bangladesh Bank		13,300,000,000	1,900,000,000
Bangladesh Bank Pre-Finance Scheme-CMSME		2,850,346,667	5,424,854,055
Quard agains Bangladesh Government Shariah Based Special Bond		564,692,000	-
Borrowing from Offshore Banking Unit (OBU)		2,124,000,000	-
		45,702,237,203	27,511,352,759
Less: Offshore Banking Unit		2,124,000,000	-
		<b>43,578,237,203</b>	<b>27,511,352,759</b>
<b>12. Consolidated Deposits and Other Accounts</b>			
<b>Al-Wadeeah Current Deposits &amp; Other Accounts</b>			
Shahjalal Islami Bank PLC.	(Note-12a)	67,639,301,512	60,012,469,463
Shahjalal Islami Bank Securities Ltd.		-	-
		67,639,301,512	60,012,469,463
Less: Inter Company Transaction		76,847	110,054
		<b>67,639,224,665</b>	<b>60,012,359,409</b>
<b>Bills Payable</b>			
Shahjalal Islami Bank PLC.	(Note-12a)	7,043,555,023	4,877,223,738
Shahjalal Islami Bank Securities Ltd.		-	-
		<b>7,043,555,023</b>	<b>4,877,223,738</b>
<b>Mudaraba Savings Deposits</b>			
Shahjalal Islami Bank PLC.	(Note-12a)	40,360,564,890	39,696,820,704
Shahjalal Islami Bank Securities Ltd.		-	-
		40,360,564,890	39,696,820,704
Less: Inter Company Transaction		10,392	4,805
		<b>40,360,554,498</b>	<b>39,696,815,899</b>
<b>Mudaraba Term Deposits</b>			
Shahjalal Islami Bank PLC.	(Note-12a)	103,988,872,238	97,867,730,869
Shahjalal Islami Bank Securities Ltd.		-	-
		<b>103,988,872,238</b>	<b>97,867,730,869</b>

		30.06.2024 Taka	31.12.2023 Taka
<b>Other Mudaraba Deposits</b>			
Shahjalal Islami Bank PLC.	(Note-12a)	47,923,040,058	47,130,779,908
Shahjalal Islami Bank Securities Ltd.		-	-
		47,923,040,058	47,130,779,908
Less: Inter Company Transaction		266,683,467	363,707,795
<b>Total</b>		<b>47,656,356,591</b>	<b>46,767,072,113</b>
		<b>266,688,563,015</b>	<b>249,221,202,028</b>
<b>12a Deposits and Other Accounts of the Bank</b>			
<b>Al-Wadeeah Current Deposits &amp; Other Accounts</b>			
Al-Wadeeah Current Deposits		17,131,861,415	15,099,548,202
Deposits from Other Banks		-	-
Foreign Currency Deposits		7,171,861,366	5,959,195,678
Non-Resident Taka Account		157,921,955	183,600,438
Profit Payable		1,525,498,800	1,352,916,548
Sundry Deposits		41,731,077,374	37,397,098,298
Unclaimed Dividend	(Note-12a.1)	277,032,364	26,897,449
		67,995,253,273	60,019,256,612
Less: Offshore Banking Unit		355,951,761	6,787,150
		<b>67,639,301,512</b>	<b>60,012,469,463</b>
<b>Bills Payable</b>			
Payable inside Bangladesh		7,039,306,030	4,870,370,071
Payment Order Issued		4,003,437	4,004,037
Demand Draft Payable		245,256	2,848,730
Electronic Fund Transfer		7,043,555,023	4,877,223,738
Payable outside Bangladesh		-	-
		<b>7,043,555,023</b>	<b>4,877,223,738</b>
<b>Mudaraba Savings Deposits</b>			
General Deposits		40,312,924,627	39,646,700,964
Foreign Currency Deposits		47,640,262	50,119,740
		<b>40,360,564,890</b>	<b>39,696,820,704</b>
<b>Mudaraba Term Deposits</b>			
General Deposits		103,751,667,388	97,716,302,108
Foreign Currency Deposits		237,204,851	151,428,761
		<b>103,988,872,238</b>	<b>97,867,730,869</b>
<b>Other Mudaraba Deposits</b>			
Mudaraba Special Notice Deposits		15,043,955,656	14,063,937,234
Mudaraba Scheme Deposits		32,832,969,742	33,031,687,389
Deposits from Other Banks (SND)		46,114,661	35,155,286
		<b>47,923,040,058</b>	<b>47,130,779,908</b>
		<b>266,955,333,721</b>	<b>249,585,024,682</b>
<b>12a.1 Unclaimed Cash Dividend</b>			
2020		1,370,930	7,864,413
2021		8,604,946	8,663,375
2022		10,312,817	10,369,661
2023		256,743,671	-
		<b>277,032,364</b>	<b>26,897,449</b>
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, during the year 2024, an amount of Tk. 6,482,599.41 unclaimed Cash Dividend has been transferred to Capital Market Stabilization Fund (CMSF) from unclaimed dividend Account.			
<b>13. Mudaraba Bonds</b>			
Mudaraba Subordinated Bond		2,400,000,000	3,200,000,000
Mudaraba Perpetual Bond		5,000,000,000	5,000,000,000
		<b>7,400,000,000</b>	<b>8,200,000,000</b>
<b>14. Consolidated Other Liabilities</b>			
Shahjalal Islami Bank PLC.	(Note-14a)	47,604,814,068	42,592,548,156
Shahjalal Islami Bank Securities Ltd.		2,068,294,490	2,609,052,461
		49,673,108,558	45,201,600,617
Less: Inter Company Transaction		-	-
		<b>49,673,108,558</b>	<b>45,201,600,617</b>
<b>14a Other Liabilities of the Bank</b>			
Profit Payable		403,626,272	472,962,433
Provision for Investment	{Note-14a.1 (a) & (b)}	7,190,656,838	6,885,723,518
Provision for Off-balance Sheet items	{Note-14a.1 (c)}	1,423,800,000	1,324,800,000
Provision for Other Assets	{Note-14a.1 (d)}	203,965,000	203,965,000
Provisions for Investments in Securities	{Note-14a.1 (e)}	822,500,000	658,560,000
Provision for Taxation	{Note-14a.2}	25,224,953,064	22,852,570,661
Profit Suspense Account		6,655,924,034	6,008,552,002
Compensation Realisable & Suspense Account		1,530,502,071	1,326,435,995
Compensation Realised Account		811,819,787	447,839,449
Other Payables		688,264,482	424,707,466
Outstanding Expenses		703,425,843	201,022,073
Unearned Income on Quard		5,087,826	5,094,984
Lease Liabilities as per IFRS 16 Leases		1,795,164,454	1,663,880,919
Provision for Start-up Fund	{Note-14a.3}	145,124,398	116,433,656
		<b>47,604,814,068</b>	<b>42,592,548,156</b>

	30.06.2024 Taka	31.12.2023 Taka
<b>14a.1 Provision for Investment</b>		
<b>(a) Provision on Classified Investments</b>		
Provision held at the beginning of the year	4,019,935,518	3,927,533,630
Written-off Recovery	13,333,321	22,100,718
Net charge to Profit and Loss Account	146,000,000	1,570,920,000
Fully provided investment written-off during the year	-	(1,500,618,831)
<b>Provision held at the end of the year</b>	<b>4,179,268,838</b>	<b>4,019,935,518</b>
<b>(b) General Provision on Unclassified Investments</b>		
Provision held at the beginning of the year	2,865,788,000	2,661,740,096
Effect of exchange rate changes agnst. offshore banking unit	9,840,840	9,987,014
Addition during the year	135,759,160	194,060,890
<b>Balance at the end of the year</b>	<b>3,011,388,000</b>	<b>2,865,788,000</b>
<b>Total Provision for Investments (a+b)</b>	<b>7,190,656,838</b>	<b>6,885,723,518</b>
<b>(c) General Provision on Off-balance Sheet Items</b>		
Provision held at the beginning of the year	1,324,800,000	1,356,200,000
Addition during the year	99,000,000	(31,400,000)
<b>Balance at the end of the year</b>	<b>1,423,800,000</b>	<b>1,324,800,000</b>
<b>Total Provision for Investments &amp; Off-balance Sheet Items (a+b+c)</b>	<b>8,614,456,838</b>	<b>8,210,523,518</b>
<b>(d) Provision for Other Assets</b>		
Provision held at the beginning of the year	203,965,000	203,965,000
Addition during the year	-	-
<b>Balance at the end of the year</b>	<b>203,965,000</b>	<b>203,965,000</b>
<b>(e) Provision for Investments in Shares &amp; Securities</b>		
Provision held at the beginning of the year	658,560,000	658,560,000
Addition during the year	163,940,000	-
<b>Balance at the end of the year</b>	<b>822,500,000</b>	<b>658,560,000</b>
<b>14a.2 Provision for Taxation</b>		
<b>Provision for Current Tax</b>		
Balance at the beginning of the year	22,852,570,661	19,607,591,030
Add: Provision made during the year	2,302,382,402	2,989,089,841
Less: Adjustment for final settlement	-	(541,693,786)
Add: Adjustment for previous year	70,000,000	706,214,858
Add: Provision made on other during the year	-	91,368,719
<b>Balance at the end of the year</b>	<b>25,224,953,064</b>	<b>22,852,570,661</b>
<b>14a.2(a) Provision for Current Tax made during the year</b>		
Income tax @ 37.50% on estimated taxable Business Profit	2,277,439,703	2,942,972,602
Income tax @ 20% on Dividend Income	23,233,562	43,304,747
Income tax @ 15% on Capital Gain on Sale of Shares	1,709,137	2,812,491
Adjustment for previous year	70,000,000	706,214,858
<b>Estimated Total Provision Required</b>	<b>2,372,382,402</b>	<b>3,695,304,699</b>
Computation of Taxable Business Profit		
Profit before Taxes	5,215,362,765	7,153,250,273
Add: Inadmissible expenditures	1,340,541,062	3,154,699,305
	6,555,903,827	10,307,949,577
Less: Allowable Expenditure & Separate consideration	482,731,286	2,460,022,637
<b>Estimated Taxable Business Profit for the year</b>	<b>6,073,172,541</b>	<b>7,847,926,940</b>
<b>14a.2(b) Reconciliation of effective tax rate of the Bank</b>		
<b>Particulars</b>	<b>Effective Rate</b>	
Profit before income taxes as per profit and loss account		5,215,362,765
Income taxes as per applicable tax rate	37.5%	1,955,761,037
<b>Factors affecting the tax charge for current year:</b>		
Inadmissible expenses	9.64%	502,702,898
Admissible expenses in the current year (i.e. write-off etc.)	-2.55%	(133,188,461)
Tax savings from reduced tax rates for dividend	-0.39%	(20,329,367)
Tax loss/(savings) from reduced tax rates for capital gain	-0.05%	(2,563,705)
Adjustment for previous year	1.34%	70,000,000
<b>Total Income Tax Expenses</b>	<b>45.49%</b>	<b>2,372,382,402</b>
		<b>3,695,304,699</b>
<b>14a.3 Provision for Start-up Fund</b>		
For the year 2020	19,081,986	19,081,986
For the year 2021	25,852,369	25,852,369
For the year 2022	35,250,581	35,250,581
For the year 2023	36,248,720	36,248,720
For the year 2024	28,690,742	-
<b>Balance at the end of the year</b>	<b>145,124,398</b>	<b>116,433,656</b>

	30.06.2024 Taka	31.12.2023 Taka
<b>15. Consolidated Deferred Tax Liabilities</b>		
Shahjalal Islami Bank PLC. (Note-15a)	44,131,611	70,225,452
Shahjalal Islami Bank Securities Ltd.	(1,578,304)	(1,502,083)
	<b>42,553,308</b>	<b>68,723,369</b>
<b>15a Deferred Tax Liabilities of the Bank</b>		
Balance at the beginning of the year	70,225,452	237,151,866
Add: Provision made during the year	(26,093,840)	(166,926,414)
	<b>44,131,611</b>	<b>70,225,452</b>
<b>16. Capital</b>		
<b>16.1 Authorized Capital</b>		
1,500,000,000 ordinary shares of Tk. 10 each	<b>15,000,000,000</b>	<b>15,000,000,000</b>
<b>16.2 Issued, Subscribed and Paid-up Capital</b>		
1,112,968,351 ordinary shares of Tk. 10 each	<b>11,129,683,510</b>	<b>11,129,683,510</b>
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
	<b>11,129,683,510</b>	<b>11,129,683,510</b>
<b>Unclaimed Stock Dividend</b>		
The Stock Dividend which could not be distributed to the Shareholders due to closure of BO ID on the crediting day, kept under the Suspense A/C bearing BO ID - 1204090016665712. During the year 2024, 63 numbers of Unclaimed Bonus Share have been transferred to CMSF bearing BO ID - 1201530074571230.		
<b>16.3 Non-Controlling Interest</b>		
Opening Balance	228,460,797	232,387,434
Dividend paid to non-controlling shareholders	-	(4,500,000)
Share of current year's profit	1,609,807	573,363
	<b>230,070,604</b>	<b>228,460,797</b>
<b>17. Statutory Reserve</b>		
Opening Balance	10,803,111,162	9,372,461,107
Add: Addition during the year	1,043,072,553	1,430,650,055
	<b>11,846,183,715</b>	<b>10,803,111,162</b>
<b>18. Foreign Currency Translation Reserve</b>		
Assets & liabilities of Offshore Banking Unit have been converted to BDT currency which is the functional currency of the Bank @ US\$1 = Taka 118.00 [closing rate (inter-bank weighted average)] and income & expenses have been converted to BDT currency @ US\$1 = Taka 112.6456 (monthly average rate of inter-bank weighted average rate). Any differences arising from the above two rates have been recognized as foreign currency translation reserve.		
<b>19. Consolidated Retained Earnings</b>		
Shahjalal Islami Bank PLC. (Note-19a)	1,826,730,239	1,818,307,263
Shahjalal Islami Bank Securities Ltd.	26,928,336	7,324,465
	1,853,658,576	1,825,631,728
Less: Non-Controlling Interest	5,070,604	3,460,797
	<b>1,848,587,972</b>	<b>1,822,170,931</b>
<b>19a Retained Earnings of the Bank</b>		
Opening Balance	1,818,307,263	1,692,161,829
Less: Payment of Dividend	1,558,155,691	1,620,827,688
Less: Payment of Dividend for Mudaraba Perpetual Bond	230,732,240	411,000,092
Add: Transfer from Profit and Loss Account	2,869,074,204	3,624,871,988
Less: Transfer to Statutory Reserve	1,043,072,553	1,430,650,055
Less: Start-up Fund	28,690,742	36,248,720
	<b>1,826,730,239</b>	<b>1,818,307,263</b>

		<b>30.06.2024</b>	<b>31.12.2023</b>
		<b>Taka</b>	<b>Taka</b>
<b>20. Letters of Guarantee</b>			
Letters of Guarantee (Local)		34,026,893,343	32,021,748,152
Letters of Guarantee (Foreign)		841,486,471	806,428,081
Back to Back Usance		-	-
		<b>34,868,379,814</b>	<b>32,828,176,233</b>
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		64,490,170	5,000,000
Government		322,687,492	334,984,108
Banks and Other Financial Institutions		-	-
Others		34,481,202,152	32,488,192,125
		<b>34,868,379,814</b>	<b>32,828,176,233</b>
<b>21. Irrevocable Letters of Credit</b>			
Letters of credit		<b>62,491,278,239</b>	<b>55,470,593,578</b>
		<b>Jan'24 to Jun'24</b>	<b>Jan'23 to Jun'23</b>
		<b>Taka</b>	<b>Taka</b>
<b>22. Consolidated Profit on Investments</b>			
Shahjalal Islami Bank PLC.	(Note-22a)	11,204,194,140	8,852,590,034
Shahjalal Islami Bank Securities Ltd.		103,044,983	106,251,012
		11,307,239,123	8,958,841,046
Less: Inter Company Transaction		75,290,688	89,192,899
		<b>11,231,948,435</b>	<b>8,869,648,147</b>
<b>22a Profit on Investments of the Bank</b>			
Profit on Investments		10,432,856,201	7,894,961,634
Profit on Placement with Other Banks & Financial Institutions		771,337,939	957,628,400
		<b>11,204,194,140</b>	<b>8,852,590,034</b>
<b>23. Consolidated Profit paid on Deposits</b>			
Shahjalal Islami Bank PLC.	(Note-23a)	5,326,151,937	4,517,111,670
Shahjalal Islami Bank Securities Ltd.		83,072,607	102,936,488
		5,409,224,544	4,620,048,159
Less: Inter Company Transaction		75,350,868	89,244,032
		<b>5,333,873,676</b>	<b>4,530,804,127</b>
<b>23a Profit paid on Deposits of the Bank</b>			
Profit on Deposits		4,856,884,483	4,159,268,523
Profit paid on Borrowings		469,267,454	357,843,147
		<b>5,326,151,937</b>	<b>4,517,111,670</b>
<b>23a.1 Profit paid on Borrowings</b>			
Profit paid on Borrowings		432,060,281	321,491,256
Profit Expenses of Lease Liabilities (as per IFRS 16 Leases)		37,207,173	36,351,891
		<b>469,267,454</b>	<b>357,843,147</b>
<b>24. Consolidated Income from Investments in Shares &amp; Securities</b>			
Shahjalal Islami Bank PLC.	(Note-24a)	970,243,333	942,469,993
Shahjalal Islami Bank Securities Ltd.		22,916,424	24,233,349
		993,159,757	966,703,342
Less: Dividend from Subsidiary		-	4,130,474
		<b>993,159,757</b>	<b>962,572,868</b>
<b>24a Income from Investments in Shares &amp; Securities of the Bank</b>			
Income from Investments in Govt. Sukuk/Islamic Bond		725,604,936	684,847,381
Income from Investments in Shares & Securities		11,394,246	12,148,758
Dividend Income		116,167,811	79,102,574
Income from Investments in Corporate Sukuk/Islamic Bond		117,076,340	166,371,281
		<b>970,243,333</b>	<b>942,469,993</b>
<b>25. Consolidated Commission, Exchange and Brokerage</b>			
Shahjalal Islami Bank PLC.	(Note-25a)	1,265,632,118	1,936,911,472
Shahjalal Islami Bank Securities Ltd.		55,358,719	40,240,877
		<b>1,320,990,837</b>	<b>1,977,152,349</b>
<b>25a Commission, Exchange and Brokerage of the Bank</b>			
Other commission		739,333,853	787,455,201
Exchange earnings		526,298,266	1,149,456,271
		<b>1,265,632,118</b>	<b>1,936,911,472</b>

		Jan'24 to Jun'24 Taka	Jan'23 to Jun'23 Taka
<b>25a.1 Exchange Earnings</b>			
Gross exchange gain		7,750,363,137	5,343,919,720
Less: Exchange loss		7,224,064,872	4,194,463,450
<b>Net Exchange Gain</b>		<b>526,298,266</b>	<b>1,149,456,271</b>
<b>26. Consolidated Other Operating Income</b>			
Shahjalal Islami Bank PLC.	(Note-26a)	796,854,853	779,877,967
Shahjalal Islami Bank Securities Ltd.		5,450,702	6,302,459
		802,305,555	786,180,426
Less: Inter Company Transaction		60,180	51,133
		<b>802,245,374</b>	<b>786,129,293</b>
<b>26a Other Operating Income of the Bank</b>			
Postage, Telex, SWIFT & REUTERS		72,546,747	83,159,270
Incidental Charge		530	250
Supervision & Monitoring Charge		30,902,303	1,611,975
Other Charges		693,405,272	695,106,472
		<b>796,854,853</b>	<b>779,877,967</b>
<b>27. Consolidated Salaries &amp; Allowances</b>			
Shahjalal Islami Bank PLC.	(Note- 27a)	1,950,950,548	1,877,501,320
Shahjalal Islami Bank Securities Ltd.		36,715,214	35,468,672
		<b>1,987,665,762</b>	<b>1,912,969,992</b>
<b>27a Salaries &amp; Allowances of the Bank</b>			
Basic Salary		798,348,067	775,945,200
Allowances		697,266,543	670,552,769
Bonus		354,732,149	331,411,691
Bank's Contribution to Provident fund		76,112,746	73,637,735
Leave Encashment		24,491,043	25,953,924
		<b>1,950,950,548</b>	<b>1,877,501,320</b>
<b>28. Consolidated Rent, Taxes, Insurance, Electricity etc.</b>			
Shahjalal Islami Bank PLC.	(Note- 28a)	209,057,682	168,359,233
Shahjalal Islami Bank Securities Ltd.		2,449,211	3,513,896
		<b>211,506,893</b>	<b>171,873,129</b>
<b>28a Rent, Taxes, Insurance, Electricity etc. of the Bank</b>			
Rent, Rates & Taxes		53,423,801	21,160,652
Insurance		105,172,261	108,200,552
Electricity & Lighting		50,461,620	38,998,028
		<b>209,057,682</b>	<b>168,359,233</b>
<b>28a.1 Rent, Rates &amp; Taxes</b>			
Rent, Rates & Taxes		194,839,836	152,784,925
Transfer to depreciation and profit expenses under IFRS 16		141,416,035	131,624,273
		<b>53,423,801</b>	<b>21,160,652</b>
<b>29. Consolidated Legal Expenses</b>			
Shahjalal Islami Bank PLC.	(Note- 29a)	1,437,024	1,267,993
Shahjalal Islami Bank Securities Ltd.		92,000	46,000
		<b>1,529,024</b>	<b>1,313,993</b>
<b>29a Legal Expenses of the Bank</b>			
Legal Fees & Charge		309,852	174,460
Other Legal Expenses		1,127,172	1,093,533
		<b>1,437,024</b>	<b>1,267,993</b>
<b>30. Consolidated Postage, Stamps, Telecommunication etc.</b>			
Shahjalal Islami Bank PLC.	(Note- 30a)	33,501,416	20,785,438
Shahjalal Islami Bank Securities Ltd.		1,377,790	1,409,711
		<b>34,879,206</b>	<b>22,195,149</b>
<b>30a Postage, Stamps, Telecommunication etc. of the Bank</b>			
Postage		1,170,045	421,145
Leased line		19,010,412	13,065,164
Telegram, Fax & Telex		7,171,470	2,114,502
Telephone charges		1,228,516	781,579
Mobile phone charges		4,920,973	4,403,049
		<b>33,501,416</b>	<b>20,785,438</b>
<b>31. Consolidated Stationery, Printing, Advertisements etc.</b>			
Shahjalal Islami Bank PLC.	(Note- 31a)	77,622,497	74,642,047
Shahjalal Islami Bank Securities Ltd.		885,458	376,792
		<b>78,507,955</b>	<b>75,018,839</b>

	Jan'24 to Jun'24 Taka	Jan'23 to Jun'23 Taka
<b>31a Stationery, Printing, Advertisements etc. of the Bank</b>		
Table Stationery	5,003,495	6,185,674
Printing Stationery	6,841,067	5,893,311
Security Stationery	3,883,272	3,336,364
Computer Stationery	42,334,428	34,801,220
Publicity and Advertisement	19,560,235	24,425,479
	<b>77,622,497</b>	<b>74,642,047</b>
<b>32. Chief Executive's Salary &amp; Fees of the Bank</b>		
Basic Salary	4,800,000	4,800,000
Allowances	1,956,000	1,956,000
Bonus	3,100,000	2,760,000
Bank's Contribution to Provident Fund	-	-
	<b>9,856,000</b>	<b>9,516,000</b>
<b>33. Directors' Fees &amp; Expenses of the Bank</b>		
Directors' Fees	3,249,234	1,952,000
Meeting Expenses	1,098,497	177,244
	<b>4,347,731</b>	<b>2,129,244</b>
<b>34. Shariah Supervisory Committee's Fees &amp; Expenses of the Bank</b>		
Shariah Council Meeting Expenses	421,196	709,255
<b>35. Consolidated Auditors' Fees</b>		
Shahjalal Islami Bank PLC. (Note-35a)	345,000	345,000
Shahjalal Islami Bank Securities Ltd.	46,000	34,500
	<b>391,000</b>	<b>379,500</b>
<b>35a Auditor's Fees of the Bank</b>		
Auditor's Fees	345,000	345,000
<b>36. Consolidated Depreciation &amp; Repairs of Assets</b>		
Shahjalal Islami Bank PLC. (Note-36a)	330,156,978	284,242,758
Shahjalal Islami Bank Securities Ltd.	10,057,972	10,137,981
	<b>340,214,950</b>	<b>294,380,739</b>
<b>36a Depreciation &amp; Repairs of Bank's Assets</b>		
<b>a) Depreciation of Bank's Assets</b>		
Land & Building	9,803,163	9,749,300
Furniture & Fixtures	50,743,058	45,385,066
Office Equipment	55,768,510	52,144,691
Computer & Network Equipment	37,385,208	37,165,837
Vehicles	3,866,061	6,255,932
Right of Use (ROU) Assets	121,934,612	112,294,732
Books	-	-
<b>b) Amortization of Bank's Assets</b>		
Software-Core Banking	-	-
Software-Others	3,937,232	3,398,297
	<b>283,437,843</b>	<b>266,393,853</b>
<b>c) Repairs on Bank's Assets</b>		
Office Premises	850,166	823,469
Office Equipment	7,951,804	8,796,898
Office Furniture & Fixtures	1,533,661	654,665
Vehicles	1,895,043	2,044,463
Procurement of Parts, Spares & Others	34,488,461	5,529,411
	<b>46,719,135</b>	<b>17,848,905</b>
	<b>330,156,978</b>	<b>284,242,758</b>
<b>37. Consolidated Other Expenses</b>		
Shahjalal Islami Bank PLC. (Note-37a)	533,014,509	459,290,532
Shahjalal Islami Bank Securities Ltd.	17,886,168	11,034,352
	<b>550,900,677</b>	<b>470,324,884</b>

	Jan'24 to Jun'24 Taka	Jan'23 to Jun'23 Taka
<b>37a Other Expenses of the Bank</b>		
Petrol, Oil and Lubricants	4,192,778	4,432,862
Entertainment	28,574,519	37,420,343
Subscription	7,731,958	4,989,735
Traveling and Conveyance	16,977,146	13,761,503
Training Expenses	3,259,517	2,650,749
Car expenses	106,352,495	101,281,689
Gratuity expenses	175,000,000	125,000,000
Papers & Periodicals	79,192	83,272
Utility	3,700,955	3,119,199
Uniform & Liveries	1,544,605	1,037,982
Bank Charges	793,384	974,833
Business development & promotion	25,280,869	21,145,704
Upkeep and cleaning of office premises	26,878,888	25,259,482
Security Service- outsourcing	64,678,976	42,151,443
Branch Opening Expenses	-	1,631,597
SJBL Card expenses	33,224,005	36,863,349
Islamic Credit Card Expenses	11,271,991	8,695,253
AGM & meeting expenses	7,204,643	7,806,459
Capital Enhancement Fees	2,417,675	4,355,957
Laundry and Washing	214,202	244,869
Crockeries, Kettle and others	281,088	234,868
Photograph and Photocopy	317,522	414,243
Loss on Disposal of Fixed Assets	1,780,016	5,452,937
Miscellaneous Expenses	5,460,622	6,148,660
CSR Expense	209,071	-
Agent Banking Expense	5,588,392	4,133,544
	<b>533,014,509</b>	<b>459,290,532</b>
<b>38. Consolidated Provision against Investments, Off-balance Sheet Items &amp; Others</b>		
Shahjalal Islami Bank PLC. (Note-38a)	544,699,160	335,000,000
Shahjalal Islami Bank Securities Ltd.	-	-
	<b>544,699,160</b>	<b>335,000,000</b>
<b>38a Provision against Investments, Off-balance Sheet Items &amp; Others of the Bank</b>		
Provision on Unclassified Investments	135,759,160	-
Provision on Classified Investments	146,000,000	335,000,000
Provision on Off-balance Sheet Items	99,000,000	-
Provisions on Investments in Securities	163,940,000	-
Provision on Other Assets	-	-
	<b>544,699,160</b>	<b>335,000,000</b>
<b>39. Consolidated Deferred Tax (Income)/Expenses</b>		
Shahjalal Islami Bank PLC. (Note-39a)	(26,093,841)	(67,115,653)
Shahjalal Islami Bank Securities Ltd.	(76,220)	(118,010)
	<b>(26,170,061)</b>	<b>(67,233,663)</b>
<b>39a Deferred Tax (Income)/Expenses of the Bank</b>		
Closing deferred tax liability	44,131,611	170,036,213
Opening deferred tax liability	70,225,452	237,151,866
Deferred tax expenses/(Income)	<b>(26,093,841)</b>	<b>(67,115,653)</b>
<b>40. Consolidated Tax Expenses</b>		
Current tax	2,387,043,159	2,111,723,658
Deferred tax	(26,170,061)	(67,233,663)
	<b>2,360,873,098</b>	<b>2,044,489,996</b>
<b>40a Tax Expenses of the Bank</b>		
Current tax	2,372,382,402	2,100,466,391
Deferred tax	(26,093,841)	(67,115,653)
	<b>2,346,288,561</b>	<b>2,033,350,738</b>
<b>41. Consolidated Earnings per Share (EPS)</b> (Note-2.4)		
Net Profit after Taxes	2,887,068,268	2,724,397,810
No. of Ordinary Shares outstanding	1,112,968,351	1,112,968,351
	<b>2.59</b>	<b>2.45</b>
<b>41a Earnings per Share (EPS) of the Bank</b> (Note-2.4)		
Net Profit after Tax	2,869,074,204	2,727,598,237
Number of Ordinary Shares outstanding	1,112,968,351	1,112,968,351
	<b>2.58</b>	<b>2.45</b>

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

	Jan'24 to Jun'24 Taka	Jan'23 to Jun'23 Taka
<b>42. Net Asset Value (NAV) per Share:</b>		
Net Asset Value (Consolidated)	24,881,739,982	23,174,754,157
Net Asset Value (Bank's)	24,825,061,900	23,095,455,860
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Asset Value (NAV) per Share (Consolidated)	<b>22.36</b>	<b>20.82</b>
Net Asset Value (NAV) per Share (Bank's)	<b>22.31</b>	<b>20.75</b>

<b>43. Net Operating Cash Flows per Share (NOCFPS):</b>		
Net cash flow from operating activities (Consolidated)	13,887,785,699	7,216,491,013
Net cash flow from operating activities (Bank's)	13,902,794,741	7,224,045,854
No. of Outstanding Shares	1,112,968,351	1,112,968,351
Net Operating Cash Flow per Share (NOCFPS) (Consolidated)	<b>12.48</b>	<b>6.48</b>
Net Operating Cash Flow per Share (NOCFPS) (Bank's)	<b>12.49</b>	<b>6.49</b>
Net Operating Cash Flow per Share (NOCFPS) increased compare to the same period of last year due to increase of placement from other banks & financial institutions and increase of Deposits received from Customers.		

**44. 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	4,666,605	-	Regular
ii)	Electra International Ltd.	Sanaullah Shahid	BMCTR-Rev	-	100,831,911	Regular
iii)	Own the World Company Limited	Khandaker Sakib Ahmed	BMCTR/BG	5,000,000	-	Regular
iv)	M/s. Rupsha Trading Corporation	Md. Mohiuddin Ahmed	L/C /MPI-TR/Bai-Muajjal	-	41,362,721	Regular
v)	Abdul Hakim	Abdul Halim	HPSM-Real Estate	-	11,120,489	Regular
vi)	Shoyeb Ahmed	Abdul Halim	HPSM-Real Estate	-	11,168,256	Regular
vii)	Modern Diagnostic Center Limited	Anwer Hossain Khan	HPSM-Real Estate	-	146,461,137	Regular
viii)	Daffodilss Trading International	Mrs. Jabun Nahar	Bai-Muajjal/HPSM	-	98,518,580	Regular
ix)	Fakir Knitwears Ltd	Fakir Mashrikuzzaman	BG	4,114,000	-	Regular
x)	Fakir Knitwears Ltd	Fakir Akhtaruzzaman	BG	55,376,170	-	Regular
xi)	Akkas Uddin Mollah	Akkas Uddin Mollah	Credit Card	-	8,287	Regular
xii)	Md Abdul Barek	Md Abdul Barek	Credit Card	-	70,246	Regular
xiii)	Anwarul Kaium Shimu	Md Abdul Barek	Credit Card	-	15,959	Regular
xiv)	Tanzin Zaman	Khandoker Sakib Ahmed	Credit Card	-	566,601	Regular
xv)	Shahjalal Islami Bank Securities Ltd.	Subsidiary	Bai-Muajjal/BG	300,000,000	1,576,016,329	Regular
<b>Total</b>				<b>369,156,775</b>	<b>1,986,140,516</b>	