



Committed to Cordial Service

3RD QUARTER UNAUDITED FINANCIAL STATEMENTS

30TH SEPTEMBER 2024

SHAHJALAL ISLAMI BANK P				
CONSOLIDATED BALANC			UDITE	D)
AS AT 30 SEPTI	EMBER 202	24 30.09.2024		31.12.2023
Property and Assets		Taka		Taka
Cash		2050 50	0.017	2 2 47 602 052
Cash in Hand (including Foreign Currencies) Balance with Bangladesh Bank & its Agent Banks (including Foreign	Currencies)	2,958,50 16,893,62		2,247,682,953 23,432,585,249
		19,852,12		25,680,268,203
Balance with other Banks and Financial Institutions				
Inside Bangladesh Outside Bangladesh		4,240,81 9,731,14		2,240,532,287 1,754,675,394
	L	13,971,96		3,995,207,681
Placement with other Banks & Financial Institutions	_	10,965,58	5,416	14,115,801,566
Investments in Shares & Securities Government	Г	27,462,41	2 000	24,639,910,000
Others		9,140,97		9,442,757,280
	_	36,603,38		34,082,667,280
Investments	Г	254 0 42 47	2 001	224 427 220 702
General Investment etc. Bills Purchased and Discounted		251,043,17 14,293,39		234,137,238,783 10,067,701,645
	L	265,336,57		244,204,940,428
Fixed Assets including Premises, Furniture and Fixtures	_	5,174,29		5,362,859,454
Other Assets Non Banking Assets		33,487,43		26,931,710,355
Total Property and Assets	-	88,30		88,309,355 354,461,764,322
Liabilities and Capital	-	,		
Liabilities				
Placement from other Banks & Financial Institutions		22,458,140	5,311	27,742,904,371
Deposits and Other Accounts Mudaraba Savings Deposits	Г	41,347,61	7 602	39,696,815,899
Mudaraba Savings Deposits Mudaraba Term Deposits		109,408,81		97,867,730,869
Other Mudaraba Deposits		47,802,08	6,319	46,767,072,113
Al-Wadeeah Current & Other Deposit Accounts		73,271,49		60,012,359,409
Bills Payable	L	4,308,28 276,138,29		4,877,223,738 249,221,202,028
Mudaraba Bonds		7,400,000		8,200,000,000
Other Liabilities		53,267,04		45,201,600,617
Deferred Tax Liabilities	-	53,79		68,723,369
Total Liabilities Capital/Shareholders' Equity		359,317,28	5,821	330,434,430,385
Paid-up Capital	Γ	11,129,68	3,510	11,129,683,510
Statutory Reserve		12,308,78		10,803,111,162
Capital Reserve Foreign Currency Translation Reserve		34,820 26,02		34,820,349 9,087,189
Retained Earnings		2,433,30		1,822,170,931
Total Shareholders' Equity		25,932,62		23,798,873,140
Non-controlling Interest	_	229,76		228,460,797
Total Liabilities & Shareholders' Equity Contingent Liabilities	-	385,479,68	0,741	354,461,764,322
Acceptances & endorsements	Г	55,393,91	4,120	49,612,821,032
Letters of guarantee		33,763,69		32,828,176,233
Irrevocable letters of credit Bills for collection		75,776,61		55,470,593,578
Bills for collection Other contingent liabilities		32,347,76	-	26,470,542,968
Total	_	197,281,99	3,168	164,382,133,811
Other Commitments				
Documentary credits, short term and trade related transactions Forward assets purchased and forward deposits placed	S			
Undrawn note issuance, revolving and underwriting facilities			-	
Undrawn formal standby facilities, credit lines and other commi	itments			-
Total Total off-balance sheet items including contingent liabilities	-	197,281,993		- 164,382,133,811
	=	A 197,201,99.		
MALL HA A				0
y yryyyy	/	1 the		A
	Director	Director		Director
SHAHJALAL ISLAMI BANK F	PLC. AND	ITS SUBSI	DIARY	
CONSOLIDATED PROFIT AND L	OSS AC		(UN-A	
FOR THE PERIOD ENDED				
lan'2			ul'24 to Sep'24	Jul'23 to Sep'23
	Taka	Taka	Taka	Taka
nvestment Income 16,5	576,648,725	4,014,890,178	5,344,700,290	5,145,242,031
		6,681,620,582	2,975,196,981	
		7,333,269,596 1,416,444,055	2,369,503,309 541,078,858	
		2,231,895,823	1,164,830,305	
Other Operating Income 1,12	125,168,030	1,088,179,749	322,922,655	302,050,456
			2,028,831,818	
Fotal Operating Income 13,4* Operating Expenses	12,805,854 12	2,069,789,223	4,398,335,127	4,005,090,693
	984,914,910	2,877,421,087	997,249,148	964,451,095
Rent, Taxes, Insurances, Electricity etc. 2	297,871,405	282,791,445	86,364,512	110,918,317
egal Expenses	2,868,844	1,957,077	1,339,820	
	59,807,911 103,865,016	38,975,487 95,190,503	24,928,705 25,357,061	
	13,234,000	12,894,000	3,378,000	
Directors' Fees & Expenses	5,735,596	3,229,244	1,387,865	1,100,000
Shariah Supervisory Committee's Fees & Expenses	528,409	720,534	107,213	11,279

586,500

499,913,971

791.581.3

4,760,907,961

483,000,000 201,000,000

235,500,000

8,651,897,894

569,250

448,675,278

692.068.73

4,454,492,643

7,615,296,580

195,500

159,699,021

240.680.72

1,540,687,566

2,857,647,560

337,000,000 65,240,840

136,500,000

189,750

. (

Retained Earnings

154,294,539

221.743.85

1,493,681,919

2,511,408,774

CONSOLIDATED STA			IANGE	S IN EQ			nount in Taka)
Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Non- controllin Interest	
Balance as at 01 January 2024 Cash Dividend for the year 2023	11,129,683,510	10,803,111,162	-	(1,558,155,691)			97 24,027,333,937 (1,558,155,691)
Profit against Mudaraba Perpetual Bond Net profit during the period itatutory Reserve	-	-	-	(347,366,120) 4,062,819,586 (1,505,677,870)		1,309,0	
Currency Translation Difference Start-up Fund Capital Reserve		-		- (40,481,869)	16,935,996		- 16,935,996 - (40,481,869)
otal Shareholders' Equity as at 30 September 2024 Add: Mudarabah Perpetual Bond	11,129,683,510	12,308,789,031	34,820,349	2,433,308,966	26,023,185	229,769,8	80 26,162,394,921 5,000,000
dd: General Provision for Unclassified nvestments & Off-balance Sheet Items							4,691,453,735
Add: Mudaraba Subordinated Bond ess: Adjustment for Intangible Assets ess: Shortfall of provision required against investments							1,200,000,000 32,355,177 746,294,574
otal Equity as at 30 September 2024 For the period ended 30 September 20	123	-				(Ar	36,275,198,904 mount in Taka)
Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Foreign Currency Translation Gain/(loss)	Non- controllin Interest	
Balance as at 01 January 2023 Dividend for the year 2022:	10,805,517,980		28,796,597		-	232,387,4	34 22,185,103,447
itock Dividend Cash Dividend Paid Profit against Mudaraba Perpetual Bond	324,165,530			(324,165,530) (1,296,662,158) (275,243,928)			00) (1,301,162,158) (275,243,928)
Net profit during the period Statutory Reserve Currency Translation Difference		- 1,364,914,956 -	-	(1,364,914,956)	11,417,909		51 3,686,839,246 - 11,417,909
start-up Fund otal Shareholders' Equity as it 30 September 2023	- 11,129,683,510	10,737,376,063	-				- (36,762,634) 85 24,270,191,882
dd: Mudarabah Perpetual Bond dd: General Provision for Unclassified							5,000,000,000
nvestments & Off-balance Sheet Items Add: Mudaraba Subordinated Bond .ess: Adjustment for Intangible Assets							2,400,000,000 22,375,414
Total Equity as at 30 September 2023		Æ	 `	<u> </u>	- \/	(35,725,954,042
Chief Financial Officer Company S	P ecretary	Managing	Director	Direc	itor X		Director
	SHAHJAL						
BAL	ANCE S	SHEET 30 SEPTE	(UN-	AUDITE	:D)		
Property and Assets				30.09 Ta		31	. 12.2023 Taka
Cash Cash in Hand (including Foreign Currei Ralageg with Rangladoch Rank 8, its Agen		ling F '			58,500,017		2,247,682,953
Balance with Bangladesh Bank & its Agen Balance with other Banks and Finar			urrencies)		93,625,381 52,125,398		3,432,585,249 5,680,268,203
Inside Bangladesh Outside Bangladesh				9,7	31,312,092 31,149,622		2,217,432,070 1,754,675,394
Placement with other Banks & Final	ncial Institut	ions		13,8	62,461,714 65,585,416		3,972,107,464 4,115,801,566
Investments in Shares & Securities Government Others					62,412,000 04,554,323		4,639,910,000 7,310,952,402
Investments					66,966,323		1,950,862,402
General Investment etc. Bills Purchased and Discounted				14,2	28,228,558 93,398,024		1,683,099,579 0,067,701,645
Fixed Assets including Premises, Fu	rniture and F	ixtures		5,0	21,626,582		1,750,801,224
Other Assets Non Banking Assets Total Property and Assets					06,493,750 88,309,355 25,518,191		8,926,044,213 88,309,355 1,719,340,172
Liabilities and Capital					23,518,191		1,719,340,172
Placement from other Banks & Fina Deposits and Other Accounts	ncial Institut	tions		22,4	58,146,311	2	7,511,352,759
Mudaraba Savings Deposits Mudaraba Term Deposits				109,4	47,627,994 08,811,206	9	9,696,820,704 7,867,730,869
Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit <i>i</i> Bills Payable	Accounts			73,2	68,769,786 71,574,550 08,282,199	6	7,130,779,908 0,012,469,463 4,877,223,738
Mudaraba Bonds				276,4	05,065,735 00,000,000	24	9,585,024,682 8,200,000,000
Other Liabilities Deferred Tax Liabilities					27,727,393 55,270,369		2,592,548,156 70,225,452
Total Liabilities Capital/Shareholders' Equity Paid-up Capital					46,209,808 29,683,510		7,959,151,049 1,129,683,510
Statutory Reserve Foreign Currency Translation Reserve				12,3	08,789,031 26,023,185		0,803,111,162 9,087,189
Retained Earnings Total Shareholders' Equity				25,8	14,812,657 79,308,383	2	1,818,307,263 3,760,189,123
Total Liabilities & Shareholders' Equ Contingent Liabilities	iity				25,518,191		1,719,340,172
Acceptances & endorsements Letters of guarantee Irrevocable letters of credit				33,7	93,914,120 63,698,035 76,616,540	3	9,612,821,032 2,828,176,233 5,470,593,578
Bills for collection Other contingent liabilities					47,764,473		26,470,542,968
Total Other Commitments				197,2	81,993,168	16	4,382,133,811
Documentary credits, short term and t Forward assets purchased and forwar Undrawn note issuance, revolving and	d deposits pla	aced					-
Undrawn formal standby facilities, credi Total			ents				-
Total off-balance sheet items includ	ling continge	nt liabilities		197,2	81,993,168	16	4,382,133,811
Chief Financial Officer Company Si	ecretary	Managing	Virector	Direc	tor×		Director
S	SHAHJAL	AL ISLA	MI BA	NK PLC.			
PROFIT AN FOR T				T (UN-A PTEMBER 2		D)	
Operating Income		Se	1'24 to ep'24	Jan'23 to Sep'23	Jul'24 Sep'	24	Jul'23 to Sep'23
Investment Income Less: Profit paid on Deposits		16,54	aka 1,168,279 9,584,066	Taka 13,970,835,16 6,660,862,79		ka 974,139 132,129	Taka 5,118,245,132 2,143,751,127
Net Investment Income Income from Investment in Shares/sec	curities	8,24	1,584,213 7,954,638	7,309,972,30 1,391,993,73	59 2,363,5		2,143,731,127 2,974,494,005 449,523,743
Commission, Exchange and Brokerage Other Operating Income		2,40 1,11	3,402,941 9,500,492	2,167,298,22 1,081,775,20	26 1,137,7 06 322,6	70,823 545,639	230,386,754 301,897,239
Total Operating Income			0,858,071 2,442,283	4,641,067,16 11,951,039,53			981,807,736 3,956,301,741
Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc.			1,760,430 2,163,852	2,826,541,17		809,882 106,170	949,039,857 109,898,990
Legal Expenses Postage, Stamps, Telecommunication			1,897,344 7,730,005	1,866,22	27 4	160,320 228,589	598,234 16,054,414
Stationery, Printings, Advertisements e Chief Executive's Salary & Fees		10 1	2,584,049 3,234,000	94,504,65 12,894,00	54 24,9 00 3,3	961,552 378,000	19,862,607 3,378,000
Directors' Fees & Expenses Shariah Supervisory Committee's Fees Auditors' Fees	& Expenses		5,735,596 528,409 517,500	3,229,24 720,53 517,50	34 1	887,865 07,213 72,500	1,100,000 11,279 172,500
Depreciation & Repairs of Bank's Asso Zakat Expenses	ets	48	4,893,970	432,662,29		736,992	148,419,532
Other Expenses Total Operating Expenses		4,65	7,067,779 8,112,936	673,431,05 4,361,464,75	58 1,507,4	053,270 102,354	214,140,525 1,462,675,938
Profit / (Loss) before Provision Specific provision for Classified Investr		48	4,329,348 3,000,000	7,589,574,77 755,000,00	00 337,0	000,000	2,493,625,803 420,000,000
General Provision for Unclassified Inve General Provision for Off-balance Shee Provision for diminution in value of Investn	et Items	23	1,000,000 5,500,000 6,440,000		- 136,5	240,840 500,000 500,000	-
Provision for Other Assets Total Provision			5,940,000	10,000,00 765,000,00	00	- 40,840	10,000,000 430,000,000
Total Profit / (Loss) before taxes Provision for taxation			8,389,348	6,824,574,77			2,063,625,803
Deferred tax Current tax		3,49	4,955,083) 5,157,487 0,202,403	(77,601,40 3,225,912,73 3,148,311,3	36 1,122,7	38,757 775,084 913,842	(10,485,750) 1,125,446,345 1,114,960,595
Net Profit after Taxation Retained Earnings from previous year/	(period	4,04	8,307,263	3,676,263,44	1,179,1		948,665,208 1,636,978,838
Retained Earnings from previous year/ Add: Net Profit after Tax Profit available for Appropriation	pendu	4,04	8,307,263 8,186,945 6,494,207	1,692,161,82 3,676,263,44 5,368,425,27	46 1,179,1	12,741	1,636,978,838 948,665,208 2,585,644,046
Appropriation Statutory Reserve		1,50	5,677,870	1,364,914,95	56 462,6	505,317	412,725,161
Start-up Fund Dividend Profit against Mudaraba Perpetual Boı	nd	1,558	0,481,869 ,155,691 ,366,120	36,762,63 1,620,827,68 275,243,92	88	791,127 - 33,880	9,486,652 - 92,756,164
Potained Farnings			1 812 657	2 070 676 06			2 070 676 069

es & commission receipt in cash cost of superstrip activities (A) = 11252545498 (22277024) (22375478) (224754794) (224757974) (2331871747) (23318794747) (23318794747) (23318794747) (2331879474777) (2331879474777) (233187947477) (2331879474777) (2331879474777) (2331879474777) (2331879474777) (2331879474777) (2331879474777) (2331879474777) (2331879474777) (2331879474777) (2331879474777) (233197947477) (2331879474777) (23318774777) (233197947477) (2331979					ור	
Jan 24 to Sep24 Tax Jan 24 to Sep24 Tax Jan 24 to Sep24 Tax sets from operating activities were an omnession receipt in cash owners on investment reproducty writen off this payments to employees the payments to employees the the the parties to especific crossel in close to experiments the payments to resemployees the the parties to especific crossel in close to experiments the payments to resemployees the experiments the payments for resemployees to experiments the payment to resemployees the experiments the payment to resemployees the experiments the payment to resemployees to experiments the payment to resemployees the experiment to the partial to experiment the payment to the payment to the payment to the payment to the pay))	
Itel Tale westment income receipt in cash (brade on deposits and borrowings) wided receipts ese a commission receipt in cash (cometa cash deposite ese a commission receipt in cash (cometa cash) (cometa cash		ENDED 50	-	-	lan'2	3 to Sep'23
weatment income inceging in cash wided arceapis 17,294,546,29 15,046,226,7 wided arceapis 17,294,546,29 15,046,226,7 score is a paid 17,294,546,29 13,358,17,27 wines for other operating activities is apprents to employees 17,294,546,29 13,358,17,27 variages in operating activities is apprents for other operating activities increase/decrease in investment to outsomers conselectorease in the assets 11,388,800,001 13,389,001,00 Corease/decrease in investment to outsomers conselectorease in operating activities conselectorease in indeposite on other banks & fanculal institution conselectorease in operating activities conselectorease in act				Taka	-	
ofiling and outgoots and borowings winder accepts as a commission receipt in cash coveries on investment previously writen off shi payments to employees the payments to employees intersecting and writes off shi payments to preving activities Operating Profile bore changes in operating activities operating activities Operating Profile bore changes in operating activities Coreas Operating activities Coreas Operating Profile bore banks & francial instautors creased(cerease) in other labilities creased(cerease) in other labilities creased (cerease) in other labilities				17 704 544 204		E 0.40 226 07
widend receipts 118.072.026 13.5541.22 score/sec on investment previously written off stoppermits to suppliers 15.654.9971.2 27.23.21 score/sec on investment previously written off stoppermits to suppliers 10.254.4964.430 10.254.4964.430 core ta xapaid 10.254.9971.2 27.23.221 28.33.03.517.24 Core sciepts from other operating activities 10.39.871.42 10.39.871.42 10.39.871.42 Core sciepts from other operating activities 10.39.871.42 10.39.871.42 10.39.871.42 Core sciepts from other operating activities 6.377.302.576 4.557.350.75 10.39.871.42 Core sciepts from other operating activities 6.377.302.576 4.557.350.75 10.48.496.000 10.18.499.62 10.18.499.62 10.48.496.000 10.18.499.62 10.48.496.000 10.11.499.62 10.48.497.60 10.45.497.62 10.45.497.62 10.45.497.62 10.45.497.62 10.45.497.62 10.45.497.62 10.45.497.62 10.45.497.197.27 12.44.594.43.19 10.45.497.62 10.42.497.597.397.597.597.597.597.597.597.597.597.597.5					11	
es & commission receipt in cash cosh cosh cosh cosh cosh cosh cosh co	ividend receipts					
sh payments to employees ship payments to employees to pay and experision of the parsing activities yments for other operating activities arges in operating activities arges in operating activities arges in operating activities of the banks of nancial institutions arcease/decrease in other assets arcease/decrease in other labilities arcease/decrease in other labilities arcease in other labilities arcease in other labilities arcease in such or financing activities (b) sh flows from innacring activities (c) therapical arcease in arcease of securities yments for orcease in orden arges on cash & cash equivalents sh and cash equivalents at the end of the period arcease in arcease of arcease in arcease in arcease of arcease in arce	ees & commission receipt in cash				11	
ship payments to suppliers (102540.49) (102540.49) (102540.49) come tax paid (102540.49) (102540.49) (102540.49) come tax paid (102540.49) <td>ecoveries on investment previously written off</td> <td></td> <td></td> <td></td> <td></td> <td>20,733,81</td>	ecoveries on investment previously written off					20,733,81
come is a pind (2,247,570,24) (3,30,0016,58) come is a pind (2,247,570,24) (3,30,0016,58) come is a pind (1,31,837,047) (1,31,837,047) come is a pind pind pind pind pind pind pind pind					· · · ·	
seeps from other operating activities 1118.800,047 10.80.767.64 Operating Pofit before changes in operating assets at liabilities arranges in operating assets and liabilities 4.33.871.471 4.39.871.471 stranges in operating activities 6.317.302.576 4.557.350,757 4.557.350,757 stranges in operating activities 6.317.302.576 4.557.350,757 6.444.060.00 stranges in operating activities 6.317.302.576 4.557.350,757 6.444.060.00 7.118.810,921 6.563.376,6449 6.973.919,727 6.444.060.00 7.118.191,91 6.563.376,6449 6.973.919,727 6.444.060.00 7.118.191,91 6.565.376,6449 6.973.919,727 6.444.060.00 7.118.191,91 6.565.376,644 6.993.375 6.444.060.00 7.118.191,91 6.565.376,804 6.993.375 6.444.060.00 6.993.375 6.444.060.00 6.993.375 6.444.075.00 6.993.385 9.445.475.00 6.994.055.990 6.455.973.900 7.244.493.257 7.244.893.375 7.244.893.375 7.244.893.375 7.244.893.375 7.244.893.375 7.244.893.375 7.244.893.375 7.244.893.375 7.244.893.375 7.244.893.375 7.244.893.375 7.244.					·	
yments for other operating assets and liabilities rorseav/decrease in other assets crease/decrease in other tassets crease/decrease in other tabilities crease/decrease in other tabilities crease in orasis of educities (Ap-(i-ii) cabilities (Ap-(i-iii) cabilities cabilities (Ap-(i-iii) cabilities cabilities (Ap-(i-iii) cabilities (Ap-(i-iii) cabilities (Ap-(i-iii) cabilities (Ap-(i-iii) cabilities cabilities (Ap-(i-iii) cabilities (Ap-(i-iiii) cabilities (Ap-(i-iii) cabilities (Ap-(i-iii) cabiliti					· · · ·	
arages in operating assets and liabilities prease/decrease in investment of customers rease/decrease of perceners with other banks & financial institutions crease/decrease of perceners with other banks & financial institutions crease/decrease/in other liabilities account of customers crease/decrease/in other liabilities account of customers crease/informating activities (0) at cash customers account of customers crease in cash & cash equivalents (A=C) account of tak if effect of customers activities (0) at cash customers activities (0) at custome	ayments for other operating activities				11	
prosses/decrease in newstment to customers (2157.0227.358) (245.0327.358) process/decrease in other asses (2157.0227.358) (245.0337.378) process/decrease in other asses (2157.0227.358) (245.0337.378) process/decrease) in other labilities (2157.0227.358) (245.0337.378) process/decrease) in other labilities (247.0327.358) (247.0327.358) process/decrease) in other labilities (247.0327.358) (247.0327.358) process/decrease) in other labilities (247.0127.358) (247.0127.358) process/decrease) in other labinstruments (317.0127.357.357) <td< td=""><td>) Operating Profit before changes in operating asse</td><td>ets & liabilities</td><td></td><td></td><td></td><td></td></td<>) Operating Profit before changes in operating asse	ets & liabilities				
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ss: Adjustment for Intangible Assets 22,100,12	which financial Officer Company Secretary SHAHJALA SHAHJALA STATEMENT OF CHAN STATEMENT OF CHAN r the period ended 30 September 2024 rticulars ance as at 01 January 2024 sh Dividend for the year 2023 offit against Mudaraba Perpetual Bond t profit during the period tuttory Reserve rrency Translation Difference rt-up Fund tal Shareholders' Equity as at 30 September 2024 d: Mudaraba Perpetual Bond d: General Provision for Unclassified Investments Diff-Balance Sheet Items d: Mudaraba Subordinated Bond ss: Adjustment for Intangible Assets tal Equity as at 30 September 2024 rt the period ended 30 September 2023 rticulars ance as at 01 January 2023 ridend for the year 2022: ckc Dividend sh Dividend fif against Mudaraba Perpetual Bond tutory Reserve rrency Translation Difference rt-up Fund tal Shareholders' Equity as at 30 September 2023 didend for the year 2022: ckc Dividend sh Dividend d: fit against Mudaraba Perpetual Bond tutory Reserve rrency Translation Difference rt-up Fund tal Shareholders' Equity as at 30 September 2023 d: Mudaraba Perpetual Bond	L ISLAMI JGES IN Paid-up capital 11,129,683,510,510,510,510,510,510,510,510,510,510	BANK PL EQUITY Statutory Reserve 10,803,111,162 - - - - - - - - - - - - - - - - - - -	C. (UN-AL Retained Earnings 1,818,307,263 (1,558,155,691) (347,366,120) 4,048,186,945 (1,505,677,870) 2,414,812,657 (40,481,869) 2,414,812,657 (1,505,677,870) (347,361,20) (347,361,20) (347,361,20) (324,165,530) (1,296,662,153) (1,296,662,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (3,676,263,446) (3,6762,634)	JDITEI (Ar Foreign Currency Translation Gain/(loss) 26,023,185 26,025,195,195 26,025,195,195,195,195,195,195,195,195,195,19	D) nount in Tak Total Capital Shareholder Equity 23,760,189,11 (1,558,1556) (347,366,12 4,048,186,9 16,935,99 (40,481,86 5,000,000,00 4,641,988,00 4,641,988,00 4,641,988,00 1,200,000,00 32,167,97 36,689,122,4 Total Capital Shareholder Equity 21,870,140,9 (1,296,662,15 (275,243,92 3,676,263,4 11,417,99 (1,296,662,15 (275,243,92 3,676,263,4 11,417,99 (36,762,63,4 11,417,99 (36,762,63,4 11,417,99 (36,762,63,4 11,417,99 (36,762,63,4 11,417,99 (36,762,63,4 11,417,99 (36,762,63,4 11,417,99 (36,762,63,4 11,417,99 (36,762,63,4 11,417,99 (36,762,63,4 11,417,99 (36,762,63,4 (36,762,63,4 (36,762,63,4)(36,762,63,4) (36,762,63,4)(36,762,63,4) (36,762,63,4)(36,76
	which Financial Officer Company Secretary SHAHJALA SHAHJALA STATEMENT OF CHAN r the period ended 30 September 2024 inticulars lance as at 01 January 2024 sh Dividend for the year 2023 offit against Mudaraba Perpetual Bond t profit during the period tuttory Reserve rrency Translation Difference intrug Pland tal Shareholders' Equity as at 30 September 2024 d: Mudaraba Perpetual Bond d: General Provision for Unclassified Investments Off-Balance Sheet Items d: Mudaraba Subordinated Bond ss: Adjustment for Intangible Assets tal Equity as at 30 September 2024 in the period ended 30 September 2023 inticulars lance as at 01 January 2023 idend for the year 2022: ock Dividend offit against Mudaraba Perpetual Bond t profit during the period tutory Reserve rrency Translation Difference intrup Fund tal Shareholders' Equity as at 30 September 2023 didind for the year 2022: ock Dividend offit against Mudaraba Perpetual Bond t profit during the period tutory Reserve rrency Translation Difference intrup Fund tal Shareholders' Equity as at 30 September 2023 d: Mudaraba Perpetual Bond t general Provision for Unclassified Investments Offi-Balance Sheet Items	L ISLAMI JGES IN Paid-up capital 11,129,683,510,510,510,510,510,510,510,510,510,510	BANK PL EQUITY Statutory Reserve 10,803,111,162 - - - - - - - - - - - - - - - - - - -	C. (UN-AL Retained Earnings 1,818,307,263 (1,558,155,691) (347,366,120) 4,048,186,945 (1,505,677,870) 2,414,812,657 (40,481,869) 2,414,812,657 (1,505,677,870) (347,361,20) (347,361,20) (347,361,20) (324,165,530) (1,296,662,153) (1,296,662,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (3,676,263,446) (3,6762,634)	JDITEI (Ar Foreign Currency Translation Gain/(loss) 26,023,185 26,025,195,195 26,025,195,195,195,195,195,195,195,195,195,19	D) nount in Tak Total Capital Shareholder Equity 23,760,189,11 (1,558,1556 (347,366,12 4,048,186,9 16,935,99 (46,48,186,9 16,935,99 (46,41,988,00 4,641,988,00 4,641,988,00 1,200,000,00 4,641,988,00 1,200,000,00 4,641,988,00 1,200,000,00 4,641,988,00 1,200,000,00 4,641,988,00 1,200,000,00 4,641,988,00 1,200,000,00 4,641,988,00 1,200,000,00 4,641,988,00 1,200,000,00 4,641,988,00 1,200,000,00 4,028,671,83 5,000,000,00 4,028,671,83 5,000,000,00 4,028,671,83 5,000,000,00 4,028,671,83 5,000,000,00 4,028,671,83 5,000,000,00 4,028,671,83 5,000,000,00 4,028,671,83 5,000,000,00 4,028,671,83 5,000,000,00 4,028,671,83 5,000,000,00 4,028,671,83 5,000,000,000,000 5,000,000,000,000,000 5,000,000,000,000,000,000,000,000,000,0
	which Financial Officer Company Secretary SHAHJALA SHAHJALA STATEMENT OF CHAN r the period ended 30 September 2024 rticulars lance as at 01 January 2024 sh Dividend for the year 2023 offit against Mudaraba Perpetual Bond t; profit during the period truttory Reserve rrency Translation Difference rrt-up Fund tal Shareholders' Equity as at 30 September 2024 c: Mudaraba Subordinated Bond ss: Adjustment for Intragible Assets tal Equity as at 30 September 2023 riticulars lance as at 01 January 2023 ridend for the year 2023 riticulars lance as at 01 January	L ISLAMI JGES IN Paid-up capital 11,129,683,510,510,510,510,510,510,510,510,510,510	BANK PL EQUITY Statutory Reserve 10,803,111,162 - - - - - - - - - - - - - - - - - - -	C. (UN-AL Retained Earnings 1,818,307,263 (1,558,155,691) (347,366,120) 4,048,186,945 (1,505,677,870) 2,414,812,657 (40,481,869) 2,414,812,657 (1,505,677,870) (347,361,20) (347,361,20) (347,361,20) (324,165,530) (1,296,662,153) (1,296,662,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (1,266,62,153) (3,676,263,446) (3,6762,634)	JDITEI (Ar Foreign Currency Translation Gain/(loss) 26,023,185 26,025,195,195 26,025,195,195,195,195,195,195,195,195,195,19	D) mount in Tak Total Capital Shareholder 16,935,97 (40,481,86 25,873,908,17 16,935,97 (40,481,86 25,873,908,17 16,935,97 (40,481,86 25,873,908,17 16,935,97 (40,481,86 25,873,908,17 16,935,97 (40,481,86 25,873,908,17 16,935,97 (40,481,86 25,873,908,17 16,935,97 (40,481,86 25,873,908,17 16,935,97 (40,481,86 (40,481,86 (40,481,86 (40,481,86 (40,481,86 (40,481,86 (40,481,86 (40,481,86 (40,481,86 (40,481,86 (40,481,86 (40,481,86 (41,988,00 (41,988

General Provision for Off-Balance Sheet Items	235,500,000	-	136,5	00,000	-
Provision for deminution in value of Investments in Shares	166,440,000		2,5	00,000	-
Provision for Other Assets	-	10,000,000		-	10,000,000
Total Provision	1,085,940,000	765,000,000	541,24	40,840	430,000,000
Total Profit / (Loss) before Taxes	7,565,957,894	6,850,296,580	2,316,4	06,721	2,081,408,774
Provision for Taxation for the period					
Deferred Tax	(14,924,731)	(77,773,139)	11.2	45,329	(10,539,476)
Current Tax	3,516,753,957	3,241,230,472	1,129,7		1,129,506,814
	3,501,829,225	3,163,457,334	1,140,9		1,118,967,338
Net Profit / (Loss) after Tax	4,064,128,669	3,686,839,246	1,175,4		962,441,436
Net Profit after Tax attributable to:	4,004,120,005	3,000,033,240	1,173,4	50,554	502,441,450
	4.062.910.596	2 695 070 705	1,175,7	51 217	061 640 259
quity holders of SJIBPLC.	4,062,819,586	3,685,970,795			961,649,358
on-controlling Interest	1,309,083	868,451		0,724)	792,078
	4,064,128,669	3,686,839,246	1,175,4		962,441,436
etained Earnings from previous year/period	1,822,170,932	1,745,940,328	1,848,5		1,687,480,538
dd: Net Profit after Tax (attributable to equity holders of SJIBPLC.)		3,685,970,795	1,175,7		961,649,358
rofit available for Appropriation	5,884,990,517	5,431,911,124	3,024,3	39,291	2,649,129,896
ppropriation:					
tatutory Reserve	1,505,677,870	1,364,914,956	462,6	05,317	412,725,161
tart-up Fund	40,481,869	36,762,634	11,7	91,127	9,486,652
ividend	1,558,155,691	1,620,827,688		-	-
rofit against Mudaraba Perpetual Bond	347,366,120	275,243,928	116,63	3,880	92,756,164
apital Reserve				· -	
etained Earnings	2,433,308,966	2,134,161,919	2,433,3	08.967	2,134,161,919
	5,884,990,517	5,431,911,124	3,024,3		2,649,129,896
onsolidated Earnings per Share(EPS)	3.65	3.31	3,024,3	1.06	0.86
onsolidated Net Asset Value per Share as at 30 September	23.30	21.60		1.00	0.00
Sisondated Net Asset Valde per Share as at 50 September	25.50	21.00			
	1 million	(\land)	1	C	እ
$(\Lambda / \Lambda /$	Timen)	1 4	1		*
	144	1 miles	\geq	2	4
Chief Financial Officer Company Secretary Ma	haging Director	Director	~	C	Director
	<u> </u>				
SHAHJALAL ISLAMI BA	NK PLC. AN	D ITS SUB	SIDIAF	RΥ	
CONSOLIDATED CASH FL	OW STAT	EMENT (UN-A	UDI	TFD)
FOR THE PERIOD EI		TEMBER 20	24		/
FOR THE FERIOD LI	NDLD 30 3LF	ILIVIDER 20.	24		
		Jan'24 to Se	p'24	Jan'2	3 to Sep'23
		Taka			Taka
Cash flows from operating activities					
nvestment income receipt in cash		17,967,	402,114	1	5,242,461,663
Profit paid on deposits and borrowings		(7,778,1			6,553,005,142)
Dividend receipts			072,926		135,581,325
Dividend receipts		100,	572,520		155,501,525
Face 0 an extension in a static same		1 (47)	77 01 2		2 000 114 210
			377,913		2,006,114,319
Recoveries on investment previously written off		27,	722,321		20,733,818
Recoveries on investment previously written off			722,321		
Recoveries on investment previously written off Cash payments to employees		27, (2,998,1	722,321		20,733,818
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers		27, (2,998,1	722,321 48,910) 65,016)	(1	20,733,818 2,890,315,087)
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers ncome tax pald		27, (2,998,1 (103,8 (2,269,9	722,321 48,910) 65,016) 08,738)	(1	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459)
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers ncome tax paid Receipts from other operating activities		27, (2,998,1 (103,8 (2,269,9 1,124,	722,321 48,910) 65,016) 08,738) 536,765	(1	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers ncome tax paid Receipts from other operating activities Payments for other operating activities	ts & liabilities	27; (2,998,1 (103,8 (2,269,9 1,124, (1,425,5	722,321 48,910) 65,016) 08,738) 536,765 77,499)	(:	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618)
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers ncome tax paid Receipts from other operating activities Payments for other operating activities 1) Operating profit before changes in operating asse i	ts & liabilities	27; (2,998,1 (103,8 (2,269,9 1,124, (1,425,5	722,321 48,910) 65,016) 08,738) 536,765	(:	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers ncome tax paid Receipts from other operating activities Payments for other operating activities 1) Operating profit before changes in operating asset Changes in operating assets and liabilities	ts & liabilities	27; (2,998,1 (103,8 (2,269,9 1,124, (1,425,5 6,377 ,	722,321 48,910) 65,016) 08,738) 536,765 77,499) 548,415	(: (: 	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 4,572,570,637
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payments for other operating activities (i) Operating apsets and liabilities (Increase)/decrease in investment to customers	ts & liabilities	27; (2,998,1 (103,8 (2,269,9) 1,124, (1,425,5 6,377, (21,299,3	722,321 48,910) 65,016) 08,738) 536,765 77,499) 948,415 11,282)	(: (: 	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 4,572,570,637 7,101,678,460
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers income tax paid Receipts from other operating activities Payments for other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (Increase)/decrease in investment to customers Increase)/decrease in other assets		27, (2,998,1 (103,8 (2,269,9 1,124, (1,425,5 6,377, (21,299,3 (4,350,6	722,321 48,910) 65,016) 08,738) 536,765 77,499) 948,415 11,282) 51,783)	(; (; 	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 4,572,570,637 7,101,678,460 1,748,249,963)
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers ncome tax paid Receipts from other operating activities Payments for other operating activities 1) Operating profit before changes in operating asset Changes in operating assets and liabilities Increase/decrease in investment to customers Increase/decrease in other assets Increase/decrease of placement with other banks & fina		27; (2,998,1 (103,8 (2,269,9 1,124, (1,425,5 6,377, (21,299,3 (4,350,6 3,150,	722,321 48,910) 65,016) 08,738) 536,765 77,499) 548,415 11,282) 51,783) 216,150	(; (; 	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 4,572,570,637 7,101,678,460 1,748,249,963) 3,449,060,000)
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payments for other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (Increase)/decrease in investment to customers (Increase)/decrease in other assets (Increase)/decrease of placement with other banks & fini- Increase)/decrease) in deposits from other banks	ancial institutions	27; (2,998,1 (103,8 (2,269,9 1,124, (1,425,5 6,377, (4,350,6 3,150, (7,1	722,321 48,910) 65,016) 08,738) 536,765 77,499) 948,415 11,282) 51,783) 216,150 18,912)	() () () () () () ()	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 4,572,570,637 7,101,678,460 1,748,249,963) 3,449,060,000) (35,113,099)
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers income tax paid Receipts from other operating activities Payments for other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities Increase/decrease in investment to customers (Increase)/decrease of placement with other banks & fini Increase/(decrease) in deposits from other banks & fini Increase/(decrease) of placement from other banks & fini	ancial institutions nancial institutions	27; (2,988,1 (103,8 (2,269,9 1,124, (1,425,5 6,377, (21,299,3 (4,350,6 3,150, (7,1) (5,315,3	722,321 48,910) 65,016) 08,738) 536,765 77,499) 048,415 11,282) 51,783) 216,150 18,912) 39,807)	(; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 4,572,570,637 7,101,678,460 1,748,249,963) 3,449,060,000 3,449,060,000 0,026,257,227)
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (Increase)/decrease in investment to customers (Increase)/decrease in other assets (Increase)/decrease of placement with other banks & fini Increase/(decrease) in deposits from other banks & fini Increase/(decrease) in deposits received from customers	ancial institutions nancial institutions s	27; (2,988,1 (103,8 (2,269,9 1,124, (1,425,5 6,377; (21,299,3 (4,350,6 3,150, (7,1) (5,315,3 26,368,1	722,321 48,910) 65,016) 08,738) 536,765 77,499) 448,415 11,282) 51,783) 216,150 18,912) 39,807) 554,507	(; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 4,572,570,637 7,101,678,460 1,748,249,963) 3,449,060,000 0,026,257,227) 6,001,175,593
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (Increase)/decrease in investment to customers (Increase)/decrease in other assets (Increase)/decrease of placement with other banks & fini- Increase/(decrease) of placement from other banks & fini- Increase/(decrease) in other liabilities on account of cust	ancial institutions nancial institutions s	27; (2,988,1 (103,8 (2,269,9 1,124, (1,425,5 6,377, (21,299,3 (4,350,6 3,150, (7,1 (5,315,3) 26,368, 2,980,	722,321 48,910) 65,016) 08,738) 336,765 77,499) 448,415 11,282) 51,783) 216,150 18,912) 39,807) 554,507 908,845	(; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 7,101,678,460 1,748,249,963) 3,449,060,000) (35,113,099) 0,026,257,227) 0,026,257,227) 6,001,175,593 954,049,416
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payments for other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (Increase)/decrease in investment to customers (Increase)/decrease of placement with other banks & fin: Increase/(decrease) of placement with other banks & fin: Increase/(decrease) in deposits from other banks & fin Increase/(decrease) in other liabilities on customers Increase/(decrease) in other liabilities on account of cust Increase/(decrease) in other liabilities on account of cust	ancial institutions nancial institutions s	227, (2,998,1) (103,8 (2,269,9 1,124, (1,425,5 6,377, (21,299,3 (4,350,6 3,150, (7,1 (5,315,3 2,6,368, 2,980, 822,3	722,321 48,910) 65,016) 08,738) 536,765 77,499) 448,415 51,783) 216,150 18,912) 39,807) 554,507 908,845 386,742	(; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 4,572,570,637 7,101,678,460 1,748,249,963) 3,449,060,000 0,026,257,227) 6,001,175,593
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (Increase)/decrease in investment to customers (Increase)/decrease of placement with other banks & fini Increase/(decrease) in deposits from other banks & fini Increase/(decrease) in deposits from other banks & fini Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities on account of cust Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities (i) Cash flows from operating assets and liabilities	ancial institutions nancial institutions s	277, (2,998,1) (103,8 (2,269,9) 1,124, (1,425,5 6,377, (21,299,3 (4,350,6 3,150, (7,1,1) (5,315,3 26,368, 2,980, 823, 2,251,	722,321 48,910) 65,016) 08,738) 536,765 77,499) 448,415 11,282) 51,783) 216,150 18,912) 39,807) 554,507 08,845 386,742 244,461	(; ;; ;; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 7,101,678,460 1,748,249,963) 3,449,060,000) (35,113,099) 0,026,257,227) 16,001,175,593 954,049,416 (109,499,106)
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (Increase)/decrease in investment to customers (Increase)/decrease in other assets (Increase)/decrease of placement with other banks & fini Increase/(decrease) in deposits from other banks & fini Increase/(decrease) in deposits received from customers Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Necease/(decrease) in other liabilities Net cash flow from operating assets and liabilities	ancial institutions nancial institutions s	277, (2,998,1) (103,8 (2,269,9) 1,124, (1,425,5 6,377, (21,299,3 (4,350,6 3,150, (7,1,1) (5,315,3 26,368, 2,980, 823, 2,251,	722,321 48,910) 65,016) 08,738) 536,765 77,499) 448,415 51,783) 216,150 18,912) 39,807) 554,507 908,845 386,742	(; ;; ;; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 (1,044,345,618) 4,572,570,637 7,101,678,460 1,748,249,963) 3,449,060,000 0,026,257,227) 6,001,175,593 954,049,416 (109,499,106)
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers income tax paid Receipts from other operating activities Payments for other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities Increase/decrease in investment to customers (Increase/decrease in other assets Increase/decrease of placement with other banks & fini ncrease/(decrease) in deposits from other banks & fini ncrease/(decrease) in other liabilities on customers Increase/(decrease) in other liabilities on account of cust Increase/(decrease) in other liabilities on account of cust Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Iii) Cash flows from operating assets and liabilities Net cash flow from operating activities	ancial institutions nancial institutions s	277, (2,998,1) (103,8 (2,269,9 1,124, (1,425,5 6,377, (21,299,3 (4,350,6 3,150, (7,1 (5,315,3 2,6,368, 2,980, 2,981, 2,351, 3,729,	722,321 48,910) 65,016) 08,738) 536,765 77,499) 448,415 11,282) 51,783) 216,150 18,912) 39,807) 554,507 908,845 886,742 244,461 192,876	(; ;; ;; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 7,101,678,460 1,748,249,963) 3,449,060,000) (35,113,099) 0,026,257,227) 16,001,175,593 954,049,416 (109,499,106) (19,499,106)
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payments for other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (Increase)/decrease in investment to customers (Increase)/decrease of placement with other banks & fini. Increase/(decrease) in deposits from other banks & fini. Increase/(decrease) in other assets Increase/(decrease) in other banks comers Increase/(decrease) in other banks & fini. Increase/(decrease) in other liabilities on account of cust Increase/(decrease) in other liabilities on account of cust Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Net cash flows from operating assets and liabilities Net cash flows from operating activities	ancial institutions nancial institutions s	277, (2,998,1) (103,8 (2,269,9 1,124, (1,425,5 6,377, (21,299,3 (4,350,6 3,150, (7,1 (5,315,3 2,6,368, 2,980, 2,981, 2,351, 3,729,	722,321 48,910) 65,016) 08,738) 536,765 77,499) 448,415 11,282) 51,783) 216,150 18,912) 39,807) 554,507 08,845 386,742 244,461	(; ;; ;; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 7,101,678,460 1,748,249,963) 3,449,060,000) (35,113,099) 0,026,257,227) 16,001,175,593 954,049,416 (109,499,106) (19,499,106)
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (Increase)/decrease in investment to customers Increase)/decrease of placement with other banks & fin- Increase)/decrease of placement with other banks & fin- Increase)/decrease of placement from other banks & fin- Increase/(decrease) in deposits from other banks & fin- Increase/(decrease) in deposits received from customers Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Net cash flow from operating activities (A)=(i+ii) Cash flows from securities	ancial institutions nancial institutions s	277, (2,998,1) (103,8 (2,269,9 1,124, (1,425,5 6,377, (21,299,3 (4,350,6 3,150, (7,1 (5,315,3 2,6,368, 2,980, 2,981, 2,351, 3,729,	722,321 48,910) 65,016) 08,738) 336,765 77,499) 348,415 11,282) 51,783) 216,150 18,912) 39,807) 554,507 908,845 <u>886,742</u> 244,461 192,876 267,016	(; ;; ;; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 4,572,570,637 7,101,678,460 1,748,249,963) 3,449,060,000 0,026,257,227) 6,001,175,593 954,049,416 (109,499,106) 8,688,724,073 3,261,294,710
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers income tax paid Receipts from other operating activities Payments for other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities Increase/decrease in investment to customers (Increase/decrease in other assets (Increase/decrease) in deposits from other banks & fini Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Net cash flow from operating activities Net cash flow from operating activities Proceeds from sale of securities Payments for purchases of securities	ancial institutions nancial institutions s	27; (2,998,1) (103,8) (2,269,9) 1,124,4) (1,425,5) 6,377, (4,350,6) 3,150, (7,11) (5,315,3) 26,368, 2,980, 8233, 2,351, 8,729, 704, (3,224,9)	722,321 48,910) 65,016) 08,738) 536,765 77,499) 448,415 111,282) 51,783) 216,150 18,912) 39,807) 554,507 908,845 386 ,742 244,461 192,876 267,016 85,109)	(; ;; ;; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 7,101,678,460 1,748,249,963) 3,449,060,000 0,026,257,227) 6,001,175,593 954,049,416 (109,499,106) 8,688,724,073 3,261,294,710 (2,872,246)
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers income tax paid Receipts from other operating activities Payments for other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (increase)/decrease in investment to customers (Increase)/decrease in other assets (Increase)/decrease of placement with other banks & fini ncrease/(decrease) in deposits from other banks & fini ncrease/(decrease) in deposits received from customers increase/(decrease) in other liabilities (increase/(decrease) in other liabilities on account of cust ncrease/(decrease) in other liabilities (increase/(decrease) in other liabilities ncrease/(decrease) in other liabilities (ii) Cash flows from operating assets and liabilities Net cash flow from operating activities Proceeds from sale of securities Payments for purchases of securities Proceeds from sale of fixed assets	ancial institutions nancial institutions s tomers	277, (2,998,1) (103,8 (2,269,9 1,124, (1,425,5 6,377, (21,299,3 (4,350,6 3,150, (7,11 (5,315,3 26,368, 2,980, 823, 2,351, 3,729, 7,744, (3,224,9 4,	722,321 48,910) 65,016) 08,738) 536,765 77,499) 448,415 111,282) 51,783) 216,150 118,912) 39,807) 554,507 908,845 386,742 244,461 192,876 267,016 85,109) 254,679	(; ;; ;; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,042,345,618) 4,572,570,637 7,101,678,460 1,748,249,963) 3,449,060,000 0,026,257,227) 6,001,175,593 954,049,416 (109,499,106) 8,688,724,073 3,261,294,710 (2,872,246) (465,467,842) 2,845,411
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers income tax paid Receipts from other operating activities 10 Operating profit before changes in operating asset Changes in operating assets and liabilities (Increase)/decrease in investment to customers Increase)/decrease of placement with other banks & fin Increase)/decrease of placement with other banks & fin Increase/(decrease) in deposits from other banks & fin Increase/(decrease) in deposits received from customers Increase/(decrease) in other liabilities (decrease) in other liabilities Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities (ii) Cash flows from operating activities (A)=(i+ii) Cash flows from investing activities Proceeds from sale of securities Proceeds from sale of securities Proceeds from sale of fixed assets Payments for purchases of property, plants & equipmen	ancial institutions nancial institutions s tomers	277, (2,998,1) (103,8 (2,269,9 1,124, (1,425,5 6,377, (21,299,3 (4,350,6 3,150, (7,11 (5,315,3 26,368, 2,980, 823, 2,351, 3,729, 7,744, (3,224,9 4,	722,321 48,910) 65,016) 08,738) 536,765 77,499) 448,415 111,282) 51,783) 216,150 18,912) 39,807) 554,507 908,845 386 ,742 244,461 192,876 267,016 85,109)	(; ;; ;; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 7,101,678,460 (1,748,249,963) 3,449,060,000) (35,113,099) 0,026,257,227) 6,001,175,593 954,049,416 (109,499,106) (109,499,106) (2,872,240) (465,467,842)
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers nrome tax paid Receipts from other operating activities Payments for other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities Increase/decrease in investment to customers Increase/decrease of placement with other banks & fini ncrease/decrease) in deposits from other banks & fini ncrease/(decrease) in other liabilities Increase/(decrease) in other liabilities ncrease/(decrease) in other liabilities ii) Cash flows from operating assets and liabilities Net cash flow from operating activities Proceeds from sale of securities Proceeds from sale of fixed assets Payments for purchases of spoperty, plants & equipmen Purchase/sale of subsidiaries	ancial institutions nancial institutions s tomers	27; (2,998,1) (103,8 (2,269,9) 1,124, (1,425,5 6,377, (21,299,3 (4,350,6 3,150, (7,1) (5,315,3 26,368, 2,980, 823, 2,351, 8,729, 704, (3,224,9 4, (132,8)	722,321 48,910) 65,016) 08,738) 336,765 77,499) 348,415 111,282) 51,783) 216,150 18,912) 39,807) 554,507 908,845 386,742 244,461 192,876 267,016 85,109) 254,679 99,393) -	(; ;; ;; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 7,101,678,460 (1,748,249,963) 3,449,060,000) (35,113,099) 0,026,257,227) 6,001,175,593 954,049,416 (109,499,106) (109,499,106) (109,499,106) (109,499,106) (2,872,246) (465,467,842) 2,845,411 (173,524,028)
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers ncome tax paid Receipts from other operating activities Payments for other operating activities Derating profit before changes in operating asset Changes in operating assets and liabilities Increase/decrease in investment to customers Increase/decrease in other assets Increase/decrease in other assets Increase/decrease) in deposits from other banks & fini ncrease/decrease) in deposits from other banks & fini ncrease/decrease) in other liabilities Increase/decrease) in other liabilities Proceeds (form sale of securities Proceeds from sale of securities Payments for purchases of property, plants & equipmen Purchase/sale of subsidiaries Vet cash used in investing activities (B)	ancial institutions nancial institutions s tomers	277, (2,998,1) (103,8 (2,269,9 1,124, (1,425,5 6,377, (21,299,3 (4,350,6 3,150, (7,11 (5,315,3 26,368, 2,980, 823, 2,351, 3,729, 7,744, (3,224,9 4,	722,321 48,910) 65,016) 08,738) 336,765 77,499) 348,415 111,282) 51,783) 216,150 18,912) 39,807) 554,507 908,845 386,742 244,461 192,876 267,016 85,109) 254,679 99,393) -	(; ;; ;; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,042,345,618) 4,572,570,637 7,101,678,460 1,748,249,963) 3,449,060,000 0,026,257,227) 6,001,175,593 954,049,416 (109,499,106) 8,688,724,073 3,261,294,710 (2,872,246) (465,467,842) 2,845,411
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (increase)/decrease in investment to customers (increase)/decrease of placement with other banks & fin- Increase//decrease) of placement with other banks & fin- Increase/(decrease) in deposits from other banks & fin- Increase/(decrease) in other liabilities (increase/(decrease) in other liabilities (increase/(decrease)) in other liabilities (i) Cash flows from operating activities (A)=(i+i) Cash flows from sole of securities Proceeds from sale of securities Payments for purchases of securities Payments for purchases of property, plants & equipmen Purchase/sale of subsidiaries Net cash used in investing activities (B) Cash flows from financing activities	ancial institutions nancial institutions s tomers	27; (2,998,1) (103,8 (2,269,9) 1,124, (1,425,5 6,377, (21,299,3 (4,350,6 3,150, (7,1) (5,315,3 26,368, 2,980, 823, 2,351, 8,729, 704, (3,224,9 4, (132,8)	722,321 48,910) 65,016) 08,738) 336,765 77,499) 348,415 111,282) 51,783) 216,150 18,912) 39,807) 554,507 908,845 386,742 244,461 192,876 267,016 85,109) 254,679 99,393) -	(; ;; ;; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 7,101,678,460 (1,748,249,963) 3,449,060,000) (35,113,099) 0,026,257,227) 6,001,175,593 954,049,416 (109,499,106) (109,499,106) (109,499,106) (109,499,106) (2,872,246) (465,467,842) 2,845,411 (173,524,028)
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers ncome tax paid Receipts from other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (Increase)/decrease in investment to customers Increase//decrease) in deposits from other banks & fini ncrease/(decrease) in deposits from other banks & fini ncrease/(decrease) in deposits received from customers (Increase)/decrease) in other liabilities (Increase/(decrease) in other liabilities (Increase/(decrease) in other liabilities (Increase/(decrease) in other liabilities (Increase/(decrease) in other liabilities (I) Cash flows from operating assets and liabilities Net cash flow from operating activities Proceeds from sale of securities Proceeds from sale of fixed assets Proceeds from sale of fixed assets Payments for purchases of property, plants & equipmen Purchase/sale of subsidiaries Net cash used in investing activities (B) Cash flows from financing activities Receipts from issue of debt instruments	ancial institutions nancial institutions s tomers	27; (2,998,1 (103,8 (2,269,9 1,124,4 (1,425,5 6,377 , (21,299,3 (4,350,6 3,150, (7,1) (5,315,3 26,368, 2,980, 823, 2,351, 8,729 , (1,324,9 (1,324,9 4, (1,32,8) 2,254, 3,150 , (2,24,9) 4, (1,32,8)	722,321 48,910) 65,016) 08,738) 336,765 77,499) 348,415 11,282) 51,783) 216,150 18,912) 39,807) 554,507 908,845 386,742 244,461 192,876 267,016 85,109) 254,679 99,393) - 62,807)	(; ;; ;; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 7,101,678,460 1,748,249,963) 3,449,060,000) (35,113,099) 0,026,257,227) 16,001,175,593 954,049,416 (109,499,106) 0,026,257,227) 16,001,175,593 954,049,416 (109,499,106) (109,499,106) (2,872,246) (465,467,842) 2,845,411 (173,524,028) (465,467,842) 2,845,411 (173,524,028) (465,467,842) 2,845,411
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers income tax paid Receipts from other operating activities Payments for other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities Increase/decrease in investment to customers Increase/decrease of placement with other banks & fini Increase/decrease in other assets (Increase/decrease) in deposits from other banks & fini Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Net cash flow from operating activities (A)=(i+ii) Cash flows from investing activities Proceeds from sale of securities Proceeds from sale of fixed assets Payments for purchases of securities Payments for purchases of fixed assets Receipts from isue of debt instruments Payments for of debt instruments Payments for purchases for particities (B) Cash flows from financing activities (B) Cash flows from financing activities Payments for redemption of debt instruments	ancial institutions nancial institutions s tomers	27; (2,998,1 (103,8 (2,269,9 1,124,4 (1,425,5 6,377 , (21,299,3 (4,350,6 3,150, (7,1) (5,315,3 26,368, 2,980, 823, 2,351, 8,729 , (1,324,9 (1,324,9 4, (1,32,8) 2,254, 3,150 , (2,24,9) 4, (1,32,8)	722,321 48,910) 65,016) 08,738) 336,765 77,499) 348,415 111,282) 51,783) 216,150 18,912) 39,807) 554,507 908,845 386,742 244,461 192,876 267,016 85,109) 254,679 99,393) -	(; ;; ;; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 7,101,678,460 (1,748,249,963) 3,449,060,000) (35,113,099) 0,026,257,227) 6,001,175,593 954,049,416 (109,499,106) (109,499,106) (109,499,106) (109,499,106) (2,872,246) (465,467,842) 2,845,411 (173,524,028)
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers income tax paid Receipts from other operating activities Payments for other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (increase)/decrease in investment to customers Increase)/decrease of placement with other banks & fin Increase)/decrease of placement with other banks & fin Increase/(decrease) in deposits from other banks & fin Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities on account of cust Increase/(decrease) in other liabilities on account of cust Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities (ii) Cash flows from operating activities (A)=(i+ii) Cash flows from sale of securities Proceeds from sale of securities Payments for purchases of property, plants & equipmen Purchase/sale of subsidiaries Netasels used in investing activities (B) Cash flows from financing activities Payments for purchases of debt instruments Payments for redemption of debt instruments Payments for redemption of debt instruments Payments for redemption of debt instruments Payments for medemption activities	ancial institutions nancial institutions s tomers	277, (2,998,1) (103,8 (2,269,9) 1,124, (1,425,5) 6,377, (21,299,3 (4,350,6 3,150, 3,150, 3,150, (7,1 (5,315,3 26,368, 2,980, (7,2,351, 3,253, 2,351, 3,729, (3,224,9, (3,224,9, (132,8) (2,649,3) (800,0)	722,321 48,910) 65,016) 08,738) 336,765 77,499) 448,415 11,282) 51,783) 216,150 138,912) 39,807) 216,150 138,912) 39,807 216,150 138,912) 39,807 216,150 138,6742 244,461 192,876 267,016 85,109) 254,679 99,393) - 62,807) - 00,000)	(; ;; ;; ;; ;;;;;;;;;;;;;;;;;;;;;;;;;;	20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 4, 4572,570,637 7,101,678,460 1,748,249,963) 3,449,060,000 (35,113,099) 0,026,257,227) (6,001,175,593 954,049,416 (109,499,106) 8,688,724,073 3,261,294,710 (465,467,842) (465,467,842) 2,8445,411 (173,524,028) 2,8445,411 (173,524,028) (639,018,706)
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers income tax paid Receipts from other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (Increase)/decrease in investment to customers Increase//decrease of placement with other banks & fin Increase//decrease) in deposits from other banks & fin Increase//decrease) in deposits from other banks & fin Increase//decrease) in other liabilities (Increase//decrease) in other liabilities (Increase//decrease) in other liabilities (Increase//decrease) in other liabilities (I) Cash flows from operating assets and liabilities Net cash flow from operating activities (Proceeds from sale of securities Proceeds from sale of securities Proceeds from sale of fixed assets Payments for purchases of poperty, plants & equipmen Purchase/sale of subsidiaries Net cash used in investing activities (B) Cash flows from financing activities Payments for methy activities Payments for misue of debt instruments Receipts from issue of debt instruments Receipts from issue of ordinary shares Profit against mudaraba perpetual bond	ancial institutions nancial institutions s tomers	27; (2,998,1 (103,8 (2,269,9 1,124, (1,425,5 6,377, (21,299,3 (4,350,6 3,150, (7,1) (5,315,3 26,368, 2,980, (823, 2,351, 3,750, (1,32,8 3,750, (1,32,8 (1,32,8) (1,32,8) (2,649,3) (2,649,3) (800,0) (411,0)	722,321 48,910) 65,016) 08,738) 336,765 77,499] 448,415 11,282) 51,783) 216,150 18,912) 39,807) 554,507 39,807) 554,507 39,807,101 886,742 244,461 192,876 254,679 99,333) - 62,807) - 00,000) - 00,0002	(, (, (, (, (, (, (, (, (, (, (, (, (, (20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 7,101,678,460 1,748,249,963) 3,449,060,000) (35,113,099) 0,026,257,227) 16,001,175,593 954,049,416 (109,499,106) 8,688,724,073 3,261,294,710 (465,467,842) 2,845,411 (173,524,028) (465,467,842) 2,845,411 (173,524,028) (800,000,000) (800,000,000) (275,243,928)
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Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (Increase)/decrease in investment to customers (Increase)/decrease of placement with other banks & fin Increase/(decrease) in deposits received from customers (Increase)/decrease) in other liabilities (Increase)/decrease) in other liabilities Net cash flows from operating activities (A)=(A)=(A)=(A)=(A)=(A)=(A)=(A)=(A)=(A)=	ancial institutions nancial institutions s comers	277, (2,998,1) (103,8 (2,269,9) 1,124, (1,425,5) (21,299,3) (4,350,6) 3,150, (7,1) (5,315,3) 26,368, (2,880,0) (823,1) (3,224,9) (3,224,	722,321 48,910) 65,016) 08,738) 336,765 77,499) 948,415 11,282) 51,783) 216,150 118,912) 554,679 99,393) - 62,807) - 62,807) - 00,000) - 00,0002) 55,6911) 55,6733	() () () () () () () () () () () () () (20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 (1,044,345,618) 4,572,570,637 7,101,678,460 1,748,249,963) 3,449,060,000 0,026,257,227) 6,001,175,593 3,261,294,710 (109,499,106) 8,688,724,073 3,261,294,710 (2872,246) (465,467,842) 2,845,411 (173,524,028) 2,845,412 (173,524,028) 2,845,412 (174,524,028) 2,845,412 (174,524,528) 2,845,412 (174,524,528) 2,845,412 (174,524,528) 2,845,412 (174,524,528) 2,845,412 (174,524,528) 2,845,412 (174,524,528) 2,845,428 (174,524,528) 2,845,428 (174,524,528) 2,845,428 (174,524,528) 2,845,428 (174,528,528) 2,845,428 (174,528,528) 2,845,428 (174,528,528) 2,845,428 (174,528,528) 2,845,428(174,528)
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Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers income tax paid Receipts from other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (Increase)/decrease in investment to customers Increase)/decrease of placement with other banks & fin Increase)/decrease of placement with other banks & fin Increase//decrease) in deposits from other banks & fin Increase//decrease) in deposits received from customers Increase/(decrease) in other liabilities (Increase)/decrease) in other liabilities Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities Increase/(decrease) in other liabilities (ii) Cash flows from operating activities (A)=(i+ii) Cash flows from operating activities Proceeds from sale of securities Proceeds from sale of securities Proceeds from sale of securities Payments for purchases of property, plants & equipmen Purchase/sale of subsidiaries Net cash used in investing activities (B) Cash flows from financing activities Payments for redemption of debt instruments Receipts from issue of ordinary shares Profit against mudaraba perpetual bond Dividend paid to ordinary shares Profit against mudaraba perpetual bond Dividend paid to ordinary shares Profit against mudaraba perpetual bond Dividend paid to ordinary shares (C) Net increase in cash & cash equivalents (A+B+C) Add: Cash and cash equivalents at the beginning of the period	ancial institutions nancial institutions s comers ts	277, (2,998,1) (103,8 (2,269,9) 1,124, (1,425,5) 6,377, (21,299,3) (4,350,6 3,150, (7,1 (5,315,3) 26,368, 2,980, (7,1 (5,315,3) 26,368, 2,980, (7,1 (5,315,3) 26,368, 2,980, (7,1) (5,315,3) 26,368, 2,980, (7,1) (5,315,3) 26,368, 2,980, (7,1) (5,315,3) 26,368, 2,980, (7,1) (1,515,3) (2,649,3) (2,649,3) (2,649,3) (2,769,1) (2,769,1) 3,310, (8,807,1) (2,769,1) 3,310, (8,807,1) (2,769,1) 3,310, (3,317,1) (2,769,1) 3,310, (3,317,1) (2,769,1) (3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,1	722,321 48,910) 65,016) 08,738) 336,765 77,499) 948,415 11,282) 51,783) 216,150 118,912) 39,807) 39,807) 39,807) 39,807) 39,807) 39,807) 39,807) 39,807) 26,765 99,393) - 62,807) - 00,000) - 00,000 - 00,0002) 55,6911) 55,783) 774,286 943,229 175,583	() () () () () () () () () () () () () (20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 4,572,570,637 7,101,678,460 1,748,249,963) 3,449,060,000 0,26,257,227) 6,001,175,593 3,261,294,710 (25,113,099) 0,026,257,227) 6,001,175,593 3,261,294,710 (28,72,246) (465,467,842) (465,467,842) (465,467,842) (465,467,842) (465,467,842) (465,467,842) (465,467,842) (465,467,842) (465,467,842) (275,243,928) (275,243,928) (275,243,928) (275,243,928) (237,6406,085) 0,245,869,919 225,781,504 225,781,504
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Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (Increase)/decrease in investment to customers (Increase)/decrease of placement with other banks & fin: Increase)/decrease of placement trom other banks & fin: Increase/(decrease) in deposits from other banks & fin: Increase/(decrease) in deposits received from customers (Increase)/ of the liabilities (Increase)/ of the liabilics (Increase)/ of the liabilics (ancial institutions nancial institutions s comers ts	277, (2,998,1) (103,8 (2,269,9) 1,124, (1,425,5) 6,377, (21,299,3) (4,350,6 3,150, (7,1 (5,315,3) 26,368, 2,980, (7,1 (5,315,3) 26,368, 2,980, (7,1 (5,315,3) 26,368, 2,980, (7,1) (5,315,3) 26,368, 2,980, (7,1) (5,315,3) 26,368, 2,980, (7,1) (5,315,3) 26,368, 2,980, (7,1) (1,515,3) (2,649,3) (2,649,3) (2,649,3) (2,769,1) (2,769,1) 3,310, (8,807,1) (2,769,1) 3,310, (8,807,1) (2,769,1) 3,310, (3,317,1) (2,769,1) 3,310, (3,317,1) (2,769,1) (3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,1	722,321 48,910) 65,016) 08,738) 336,765 77,499) 448,415 11,282) 51,783) 216,150 18,912) 39,807) 554,507 008,845 39,807) 554,507 008,845 386,742 244,461 192,876 267,016 85,109) 254,679 254,679 254,679 254,679 254,679 254,679 254,679 254,679 255,6783) - - - - - - - - - - - - - - - - - - -	() () () () () () () () () () () () () (20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 1,044,345,618) 1,044,345,618) 1,044,345,618) 1,044,345,618) 1,044,345,618) 1,044,345,618) 1,044,345,618) 1,044,345,618) 1,044,345,223 1,049,410 (35,113,099) 0,026,257,227) 16,001,175,593 954,049,410 (35,113,099) 0,026,257,227) 16,001,175,593 954,049,410 (109,499,106) 8,688,724,073 3,261,294,710 (2,572,246) (465,467,842) (465,467,842) (465,467,842) (465,467,842) (465,467,842) (463,018,706) (2,75,243,928) 1,301,162,158) 0,245,869,919 225,781,504 0,0642,913,568 1,114,564,991
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (Increase)/decrease in investment to customers (Increase)/decrease of placement with other banks & fin: Increase)/decrease of placement trom other banks & fin: Increase/(decrease) in deposits from other banks & fin: Increase/(decrease) in deposits received from customers (Increase)/ of the liabilities (Increase)/ of the liabilics (Increase)/ of the liabilics (ancial institutions nancial institutions s comers ts	277, (2,998,1) (103,8 (2,269,9) 1,124, (1,425,5) 6,377, (21,299,3) (4,350,6 3,150, (7,1 (5,315,3) 26,368, 2,980, (7,1 (5,315,3) 26,368, 2,980, (7,1 (5,315,3) 26,368, 2,980, (7,1) (5,315,3) 26,368, 2,980, (7,1) (5,315,3) 26,368, 2,980, (7,1) (5,315,3) 26,368, 2,980, (7,1) (1,515,3) (2,649,3) (2,649,3) (2,649,3) (2,769,1) (2,769,1) 3,310, (8,807,1) (2,769,1) 3,310, (8,807,1) (2,769,1) 3,310, (3,317,1) (2,769,1) 3,310, (3,317,1) (2,769,1) (3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,1	722,321 48,910) 65,016) 08,738) 336,765 77,499) 448,415 11,282) 51,783) 216,150 18,912) 39,807) 554,507 008,845 39,807) 554,507 008,845 386,742 244,461 192,876 267,016 85,109) 254,679 254,679 254,679 254,679 254,679 254,679 254,679 254,679 255,6783) - - - - - - - - - - - - - - - - - - -	() () () () () () () () () () () () () (20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 1,044,345,618) 1,044,345,618) 7,101,678,460 1,748,249,963) 3,449,060,000 0,026,257,227) 16,001,175,593 954,049,416 (109,499,106) 8,688,724,073 3,261,294,710 (2,872,246) (465,467,842) (2,872,246) (465,467,842) 2,845,411 (173,524,028) 2,845,411 (173,524,028) (639,018,706) (800,000,000) (275,243,928) 1,301,162,158) 2,376,406,085) 0,245,869,919 225,781,504 (0,642,913,568 1,114,564,991
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payments for other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (increase)/decrease in investment to customers (Increase)/decrease of placement with other banks & fini- Increase/(decrease) in deposits from other banks & fini- Increase/(decrease) in other assets (Increase)/decrease of placement from other banks & fini- Increase/(decrease) in other liabilities (Increase)/decrease) in other liabilities (Increase)/decrease) in other liabilities (Increase/(decrease) in other liabilities (Increase/(decrease)) on other liabilities (Increase/(decrease)) in other liabilities (II) Cash flows from operating activities Proceeds from sale of securities Proceeds from sale of securities Proceeds from sale of fixed assets Payments for purchases of property, plants & equipmen Purchase/sale of subsidiaries Net cash used in investing activities (B) Cash flows from financing activities Receipts from issue of ordinary shares Profit against mudaraba perpetual bond Dividend paid to ordinary shares Profit against mudaraba perpetual bond Dividend paid to ordinary shareholders Net cash used in financing activities (C) Net increase in cash & cash equivalents (A+B+C) Add: Effect of exchange rate changes on cash & cash equivalents (Cash and cash equivalents at the end of the period Consolidated Net Operating Cash Flow per Share (NCC) Add: Cash and cash equivalents at the end of the period	ancial institutions nancial institutions tomers tomers tts uivalents beriod DCFPS)	277, (2,998,1) (103,8 (2,269,9) 1,124, (1,425,5) 6,377, (21,299,3) (4,350,6 3,150, (7,1 (5,315,3) 26,368, 2,980, (7,1 (5,315,3) 26,368, 2,980, (7,1 (5,315,3) 26,368, 2,980, (7,1) (5,315,3) 26,368, 2,980, (7,1) (5,315,3) 26,368, 2,980, (7,1) (5,315,3) 26,368, 2,980, (7,1) (1,515,3) (2,649,3) (2,649,3) (2,649,3) (2,769,1) (2,769,1) 3,310, (8,807,1) (2,769,1) 3,310, (8,807,1) (2,769,1) 3,310, (3,317,1) (2,769,1) 3,310, (3,317,1) (2,769,1) (3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,150,1)\\(3,1	722,321 48,910) 65,016) 08,738) 336,765 77,499) 448,415 11,282) 51,783) 216,150 18,912) 39,807) 554,507 008,845 39,807) 554,507 008,845 386,742 244,461 192,876 267,016 85,109) 254,679 254,679 254,679 254,679 254,679 254,679 254,679 254,679 255,6783) - - - - - - - - - - - - - - - - - - -		20,733,818 2,890,315,087) (95,190,503) 3,336,687,459) 1,087,223,321 4,572,570,637 7,101,678,460 1,748,249,963) 3,449,060,000 0,026,257,227) 6,001,175,593 954,049,416 (109,499,106) 8,688,724,073 3,261,294,710 (28,72,246) (465,467,842) 2,845,411 (173,524,028) (465,467,842) 2,845,411 (173,524,028) (275,243,928) (800,000,000) (275,243,928) 0,245,869,919 225,781,504 225,781,504 225,781,504
Fees & commission receipt in cash Recoveries on investment previously written off Cash payments to suppliers Income tax paid Receipts from other operating activities Payments for other operating activities (i) Operating profit before changes in operating asset Changes in operating assets and liabilities (Increase)/decrease in investment to customers (Increase)/decrease in adverse static adverse in other assets (Increase)/decrease of placement with other banks & fin: Increase/(decrease) in deposits from other banks & fin: Increase/(decrease) in operating assets and liabilities (Increase)/decrease) in other liabilities on account of cust Increase/(decrease) in operating assets and liabilities Net cash flows from operating activities (a)=(i+ii) Cash flows from investing activities Proceeds from sale of securities Proceeds from sale of securities Proceeds from sale of securities Proceeds from sale of fixed assets Payments for purchases of securities Proceeds from sale of fixed assets Payments for purchases of property, plants & equipmen Purchase/sale of subsidiaries Net cash used in investing activities (B) Cash flows from financing activities Proft against mudaraba perpetual bond Dividend paid to ordinary shares Profit against mudaraba perpetual bond Dividend paid to ordinary shares (C) Net increase in cash & cash equivalents (A+B+C) Add: Effect of exchange rate changes on cash & cash equ Add: cash and cash equivalents at the ebeginning of the prof Cash and cash equivalents at the beginning of the prof Cash and cash equivalents at the beginning of the prof Cash and cash equivalents at the other of Chapterio Consolidated Net Operating Cash Flow per Share (NCC) Metal Chief Financial Officer Company Secretary	ancial institutions nancial institutions s comers ts	277, (2,998,1) (103,8 (2,269,9) 1,124, (1,425,5) 6,377, (21,299,3) (4,350,6 3,150, (7,1 (5,315,3) 26,368, 2,980, (7,1 (5,315,3) 26,368, 2,980, (7,1 (5,315,3) 26,368, 2,980, (7,1) (5,315,3) 26,368, 2,980, (7,1) (5,315,3) 26,368, (7,1) (1,258,3) (1,2649,3) (1,558,1) (2,769,1) 3,310(, 837, 29,675, 20,675, 20,677, 20,675, 20,677, 20,675, 20,677, 20,677, 20,677, 20,675, 20,677, 20,675, 20,6	722,321 48,910) 65,016) 08,738) 336,765 77,499) 448,415 11,282) 51,783) 216,150 18,912) 39,807) 554,507 008,845 39,807) 554,507 008,845 386,742 244,461 192,876 267,016 85,109) 254,679 254,679 254,679 254,679 254,679 254,679 254,679 254,679 255,6783) - - - - - - - - - - - - - - - - - - -		20,733,8: 2,890,315,08 (95,190,50) 3,336,687,45 1,087,223,33 1,044,345,61 4,572,570,63 3,449,060,00 (35,113,09 0,026,257,22 6,001,175,55 954,049,47 (109,499,10) 8,688,724,07 3,261,294,77 (28,72,24 (465,467,84 2,845,47 (173,524,02) (639,018,70 (639,018,70 (800,000,00) (275,243,92 1,301,162,15 2,376,406,08 0,042,913,59 (245,869,97 225,781,50 (9,642,913,59

Auditors' Fees Depreciation & Repairs of Bank's Assets

Specific provision for Classified Investments General Provision for Unclassified Investments

General Provision for Off-Balance Sheet Items

Profit / (Loss) before Provision

Zakat Expenses Other Expenses
Total Operating Expenses

> 347,366,120
> 275,243,928
> 116,633,880
> 92,756,164
>
>
> 2,414,812,657
> 2,070,676,069
> 2,414,812,657
> 2,070,676,069
> Profit against Mudaraba Perpetual Bond 5,866,494,207 5,368,425,274 3,005,842,980 2,585,644,046 Earnings per Share (EPS) 3.64 3.30 1.06 Net Asset Value per Share as at 30 September 21.52 23.25 Chief Financial Officer Company Secretary Director Managing Director

Chief Financial Officer Company Secretary Managing Director 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 SEPTEMBER 2024

Status of the Bank

Status of the Bank
 Legal Form of the Bank
 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. (Net Ricce Vice Risce Vice Net 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 business through head office having 140 (one hundred forty) branches, 04 (four) sub-branches, 133 (one hundred thirty three) AIM booths, 119 (one hundred incere) agent banking outlets and 2.825 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 Exchange of the country, i.e., Dhaka Stock Exchange PLC. The renictered office of the Bank is listed located at Shahjalal Islami Bank Securities Limited' and Distage 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

In Shanjala Islami Bank Securities Limited
 Shanjala Islami Bank Securities Limited is a subsidiary Company of Shahjala Islami Bank PLC. incorporated as a public limited company under the Companies Act, 1994 vide Certificate of Incorporation no. C-89017/10 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 torkers/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 Shahjala Islami Bank Securities Limited.
 Off-shore Banking Unit

Offshore Banking Unit Offshore Banking Unit (OBU) is a separate business unit of Shahjalal Islami Bank PLC., governed under the rules and guidelines of Bangladesh Bank. The Bank commenced the operation of its Off-shore Banking Unit on 21 December 2008 with the permission from Bangladesh Bank vide letter no. BRPO (P-3)74(49)90008-2800 dated 24 July 2008. The unit is located at Shahjalal Islami Bank Tower, Plot-04, Block-CWN(C), Guishan Avenue, Guishan, Dhaka-1212. Separate Financial Statements of Off-shore Banking Unit are also presented.

1.5. Agent Banking

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.

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 (IRFss) and International Accounting Standards (AGS).

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

- ii) The Banking Companies Act, 1991 and amendment thereon;
 iii) The Companies Act, 1994;
 iii) Circulars, Rules and Regulations issued by Bangladesh Bank (BB) time to time;

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;

The Value Added Tax Act 1991 and Supplementary Duty Act, 2012, The Value Added Tax Rules, 2016 and amendments thereon;
 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 September 2024.

2.3. Investment and Provisions

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. 15 (21 July 2020), BRPD circular no. 17 dated 28 September 2020, BRPD circular no. 15 26 dated 20 October 2020, BRPD circular no. 15 dated 10 December 2020, BRPD circular letter no. 56 dated 24 March 2021, BRPD circular no. 13 dated 27 June 2021, BRPD circular no. 19 dated 26 August 2021, BRPD circular no. 45 dated 04 October 2021, BRPD circular no. 13 dated 27 June 2021, BRPD circular letter no. 51 dated 29 December 2021, BRPD circular letter no. 53 dated 30 December 2021, BRPD circular no. 14 dated 22 June 2021, BRPD circular letter no. 45 dated 04 October 2021, BRPD circular no. 14 dated 22 June 2021, BRPD circular letter no. 45 dated 42 August 2021, BRPD circular no. 14 dated 22 June 2021, BRPD circular letter no. 45 dated 42 dated 2010, BCRD circular letter no. 45 dated 42 dated 2011, BRPD circular letter no. 45 dated 42 dated 2011, BRPD circular letter no. 45 dated 42 dated 2011, BRPD circular letter no. 45 dated 42 dated 2011, BRPD circular letter no. 45 dated 42 dated 2011, BRPD circular letter no. 45 dated 42 dated 2011, BRPD circular letter no. 45 dated 42 dated 2011, BRPD circular letter no. 45 dated 42 dated 42 dated 42 dated 42 Bateen 2022, BRPD circular letter no. 45 dated 42 dated 42 dated 42 dated 42 dated 42 dated 42 Bateen 2022, BRPD circular letter no. 45 dated 42 dateen 45 da

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

0.85

Director

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

- Ite Financial statements cover the period from or 1 january 2024 to 30 September 2024.
 Significant deviation between the quarterity periods
 Earnings Per Share (FPS): Earnings Per Share substantially increased compare to the same period of last year due to increase of Net Investment Income, Income from Commission, Exchange and Brokerage and Income from Investments in Shares & Securities.
 Net Operating Cosh Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) decreased compare to the same period of last year due to increase of Investment to customers and increase in other Assets.