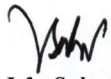


Shahjalal Islami Bank Limited and its Subsidiary
Consolidated Balance Sheet (Un-Audited)
As at 30 September 2019

Property and Assets	Note	30.09.2019 Taka	31.12.2018 Taka
Cash			
Cash in hand (Including Foreign Currencies)	3	2,263,716,349	1,955,895,120
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	4	14,818,686,795	11,609,938,400
		<u>17,082,403,144</u>	<u>13,565,833,520</u>
Balance with other Banks and Financial Institutions			
Inside Bangladesh		4,086,929,033	1,381,266,881
Outside Bangladesh		1,611,827,127	371,705,561
	5	<u>5,698,756,160</u>	<u>1,752,972,443</u>
Placement with other Banks & Financial Institutions			
	6	<u>16,961,483,741</u>	<u>11,513,296,316</u>
Investments in Shares & Securities			
Government		10,850,000,000	9,000,000,000
Others		4,915,178,802	4,878,361,617
	7	<u>15,765,178,802</u>	<u>13,878,361,617</u>
Investments			
General Investment etc.		180,788,488,153	176,736,158,738
Bills Purchased and Discounted		14,125,106,631	11,547,790,733
	8	<u>194,913,594,784</u>	<u>188,283,949,471</u>
Fixed Assets Including Premises			
	9	<u>4,049,684,874</u>	<u>4,054,102,126</u>
Other Assets			
	10	<u>14,994,189,287</u>	<u>13,607,875,505</u>
Non Banking Assets			
		<u>88,909,355</u>	<u>88,909,355</u>
Total Property and Assets			
		<u>269,554,200,147</u>	<u>246,745,300,353</u>
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions			
	11	<u>16,435,656,099</u>	<u>24,265,601,827</u>
Deposits and Other Accounts			
Mudaraba Savings Deposits		24,237,456,353	20,792,172,031
Mudaraba Term Deposits		88,189,496,863	79,408,029,450
Other Mudaraba Deposits		59,211,369,801	51,125,329,700
Al-Wadeeah Current & Other Deposit Accounts		25,974,491,136	22,376,070,686
Bills Payable		4,003,424,002	2,850,398,551
	12	<u>201,616,238,155</u>	<u>176,552,000,417</u>
Mudaraba Subordinated Bond			
		<u>10,000,000,000</u>	<u>10,000,000,000</u>
Other Liabilities			
	13	<u>24,948,948,004</u>	<u>20,695,486,737</u>
Deferred Tax Liabilities			
	14	<u>141,403,113</u>	<u>141,435,352</u>
Total Liabilities			
		<u>253,142,245,370</u>	<u>231,654,524,333</u>
Capital/Shareholders' Equity			
Paid-up Capital	15.2	9,334,212,720	8,485,647,930
Statutory Reserve	16	6,088,519,284	5,452,358,676
Retained Earnings	17	761,542,199	921,461,996
Total Shareholders' Equity			
		<u>16,184,274,203</u>	<u>14,859,468,602</u>
Non-controlling Interest			
	15.3	<u>227,680,574</u>	<u>231,307,418</u>
Total Liabilities & Shareholders' Equity			
		<u>269,554,200,147</u>	<u>246,745,300,353</u>

Shahjalal Islami Bank Limited and its Subsidiary
Consolidated Off-balance Sheet Items (Un-Audited)
As at 30 September 2019

	Note	30.09.2019 Taka	31.12.2018 Taka
Contingent Liabilities			
Acceptances & endorsements		32,823,078,677	34,199,576,512
Letters of guarantee	18	31,502,610,190	23,976,960,264
Irrevocable letters of credit	19	27,888,121,033	25,478,400,567
Bills for collection		15,263,133,114	17,131,691,539
Other contingent liabilities		-	-
Total		<u>107,476,943,013</u>	<u>100,786,628,882</u>
Other Commitments			
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		<u>-</u>	<u>-</u>
Total off-balance sheet items including contingent liabilities		<u>107,476,943,013</u>	<u>100,786,628,882</u>


Md. Jafar Sadeq FCA
Chief Financial Officer


Md. Abul Bashar
Company Secretary



Muhammed Shahidul Islam
Managing Director


Ekramul Hoque
Director


Akkas Uddin Mollah
Chairman

Shahjalal Islami Bank Limited and its Subsidiary
Consolidated Profit and Loss Account (Un-Audited)
For the period ended 30 September 2019

	Note	Jan'19 to Sep'19 Taka	Jan'18 to Sep'18 Taka	Jul'19 to Sep'19 Taka	Jul'18 to Sep'18 Taka
Operating Income					
Investment Income	20	15,345,276,296	12,575,869,340	5,237,156,630	4,494,436,571
Less: Profit paid on Deposits	21	9,799,269,018	8,495,032,805	3,382,681,284	2,913,842,745
Net Investment Income		5,546,007,277	4,080,836,534	1,854,475,346	1,580,593,826
Income from Investment in Shares/Securities	22	451,043,191	243,576,123	43,597,666	51,995,042
Commission, Exchange and Brokerage	23	1,584,106,773	1,500,960,929	499,744,355	529,594,398
Other Operating Income	24	581,846,349	415,144,775	176,995,592	129,647,029
		2,616,996,313	2,159,681,826	720,337,613	711,236,470
Total Operating Income		8,163,003,590	6,240,518,361	2,574,812,959	2,291,830,295
Operating Expenses					
Salaries and Allowances	25	2,268,354,507	1,889,036,705	697,002,381	685,199,675
Rent, Taxes, Insurances, Electricity etc.	26	350,980,466	321,905,436	104,168,289	99,518,524
Legal Expenses	27	969,074	1,134,898	578,117	384,655
Postage, Stamps, Telecommunication etc.	28	29,338,895	29,560,507	9,010,740	8,393,621
Stationery, Printings, Advertisements etc.	29	87,396,889	73,017,951	27,634,726	26,221,476
Chief Executive's Salary & Fees	30	15,490,000	12,194,100	5,070,000	3,986,650
Directors' Fees & Expenses	31	5,575,928	4,132,937	2,085,167	1,478,017
Shariah Supervisory Committee's Fees & Expenses	32	757,650	517,930	204,754	214,325
Auditors' Fees	33	409,500	375,000	159,500	375,000
Depreciation & Repairs of Bank's Assets	34	181,694,113	148,854,561	64,008,831	52,363,305
Zakat Expenses		-	20,000,000	-	20,000,000
Other Expenses	35	425,413,396	327,237,246	134,440,789	120,149,219
Total Operating Expenses		3,366,380,419	2,827,967,272	1,044,363,294	1,018,284,466
Profit / (Loss) before Provision		4,796,623,172	3,412,551,089	1,530,449,665	1,273,545,829
Specific provision for Classified Investment		1,406,000,000	816,850,000	625,000,000	505,650,000
General Provision for Unclassified Investment		19,600,000	67,800,000	(95,000,000)	(23,500,000)
General Provision for Off-Balance Sheet Items		85,900,000	-	18,800,000	(29,000,000)
Provision for deminution in value of Investments in Shares		132,100,000	137,200,000	115,200,000	4,000,000
Provision for Other Assets		(2,365,000)	-	6,400,000	-
Total Provision	36	1,641,235,000	1,021,850,000	670,400,000	457,150,000
Total Profit / (Loss) before taxes		3,155,388,172	2,390,701,089	860,049,665	816,395,829
Provision for taxation for the period					
Deferred tax	37	(32,239)	821,977	(288,986)	2,254,860
Current tax	38	1,834,241,654	1,271,797,111	590,402,080	475,170,547
		1,834,209,415	1,272,619,088	590,113,093	477,425,407
Net Profit / (Loss) after Tax		1,321,178,757	1,118,082,001	269,936,572	338,970,422
Net profit after tax attributable to:					
Equity holders of SJIBL		1,324,805,601	1,115,897,832	273,009,282	338,416,302
Non-controlling interest		(3,626,844)	2,184,168	(3,072,710)	554,120
		1,321,178,757	1,118,082,001	269,936,572	338,970,422
Retained earnings from previous year/period		921,461,996	1,079,870,794	1,515,873,544	1,548,681,438
Add: Net profit after tax (attributable to equity holders of SJIBL)		1,324,805,601	1,115,897,832	273,009,282	338,416,302
Profit available for appropriation		2,246,267,597	2,195,768,626	1,788,882,826	1,887,097,740
Appropriation:					
Statutory reserve	16	636,160,609	469,348,807	178,775,837	160,677,921
Dividend		848,564,790	771,422,540	848,564,790	771,422,540
Retained earnings	17	761,542,198	954,997,279	761,542,198	954,997,279
		2,246,267,597	2,195,768,626	1,788,882,826	1,887,097,740
Consolidated Earnings Per Share(EPS) [Restated]	39	1.42	1.20	0.29	0.36
Net Asset Value (NAV) Per Share as at 30 September [Restated]	40	17.34	15.78		


Md. Jafar Sadeq FCA
Chief Financial Officer


Md. Abul Bashar
Company Secretary



Muhammed Shahidul Islam
Managing Director


Ekramul Hoque
Director

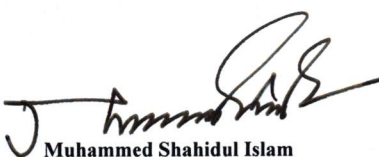

Akkas Uddin Mollah
Chairman

Shahjalal Islami Bank Limited and its Subsidiary
Consolidated Cash Flow Statement (Un-Audited)
For the period ended 30 September 2019

	Jan'19 to Sep'19 Taka	Jan'18 to Sep'18 Taka
Cash flows from operating activities		
Investment income receipt in cash	15,841,698,155	12,896,168,423
Profit paid on deposits	(9,191,821,991)	(8,061,969,677)
Dividend receipts	16,828,067	15,107,837
Fees & commission receipt in cash	1,584,106,773	1,500,960,929
Recoveries on investment previously written off	25,355,949	4,276,658
Cash payments to employees	(2,283,844,507)	(1,901,230,805)
Cash payments to suppliers	(87,396,889)	(73,017,951)
Income tax paid	(1,431,156,008)	(773,066,649)
Receipts from other operating activities	583,445,550	416,154,800
Payment for other operating activities	(829,957,195)	(721,345,847)
(i) Operating profit before changes in operating assets & liabilities	4,227,257,905	3,302,037,716
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(6,629,645,313)	(15,750,152,415)
(Increase)/decrease in other assets	129,127,567	(86,774,616)
(Increase)/decrease of placement with other banks & financial institutions	(5,448,187,425)	(849,885,700)
Increase/(decrease) in deposits from other banks	476,567,593	68,090,000
Increase/(decrease) of placement from other banks & financial institutions	(7,829,945,728)	(2,636,620,487)
Increase/(decrease) in deposits received from customers	23,858,187,112	19,448,377,316
Increase/(decrease) in other liabilities on account of customers	541,363,690	361,205,671
Increase/(decrease) in other liabilities	185,203,540	(80,097,292)
(ii) Cash flows from operating assets and liabilities	5,282,671,036	474,142,478
Net cash flows from operating activities (A)=(i+ii)	9,509,928,941	3,776,180,193
Cash flows from investing activities		
Proceeds from sale of securities	292,401,738	152,790,019
Payment for purchases of securities	(2,179,218,924)	(1,129,734,525)
Proceeds from sale of fixed assets	221,322,823	31,877,654
Payment for purchases of property, plant & equipments	(382,081,239)	(227,023,772)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	(2,047,575,602)	(1,172,090,624)
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Receipts from issuance of Mudaraba Subordinated Bond	-	-
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	-
Dividend paid to ordinary shareholder	-	-
Net cash used in financing activities (C)	-	-
Net increase/(decrease) in cash & cash equivalents (A+B+C)	7,462,353,339	2,604,089,569
Add: Effect of exchange rate changes on cash & cash equivalents	-	-
Add: Cash and cash equivalents at the beginning of the period	15,318,805,963	14,208,572,043
Cash & cash equivalents at the end of the period	22,781,159,302	16,812,661,612
Net Operating Cash Flow Per Share (NOCFPS) [Restated]	10.19	4.05


Md. Jafar Sadeq FCA
Chief Financial Officer


Md. Abul Bashar
Company Secretary


Muhammed Shahidul Islam
Managing Director


Ekramul Hoque
Director


Akkas Uddin Mollah
Chairman

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

For the period ended 30 September 2019


Particulars	Paid-up Capital	Statutory Reserve	Non-controlling Interest	Retained Earnings	Total
Balance as at 01 January 2019	8,485,647,930	5,452,358,676	-	921,461,996	14,859,468,602
10 % Stock Dividend issued for the year 2018	848,564,790	-	-	(848,564,790)	-
Net profit during the period	-	636,160,609	-	688,644,992	1,324,805,601
Total Shareholders' Equity as at 30 September 2019	9,334,212,720	6,088,519,284	-	761,542,199	16,184,274,203
Non-controlling interest	-	-	227,680,574	-	227,680,574
Equity as per above					16,411,954,777
Add: General Provision for Unclassified Investment & Off-Balance Sheet Items					2,669,120,900
Add: Mudaraba Subordinated Bond					10,000,000,000
Total Eligible Regulatory Capital as at 30 September 2019					29,081,075,677

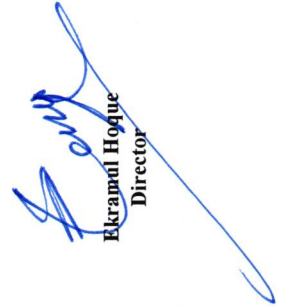
For the period ended 30 September 2018

Particulars	Paid-up Capital	Statutory Reserve	Non-controlling Interest	Retained Earnings	Total
Balance as at 01 January 2018	7,714,225,390	4,819,264,987	-	1,079,870,794	13,613,361,171
10 % Stock Dividend issued for the year 2017	771,422,540	-	-	(771,422,540)	-
Net profit during the period	-	469,348,807	-	646,549,026	1,115,897,833
Total Shareholders' Equity as at 30 September 2018	8,485,647,930	5,288,613,794	-	954,997,280	14,729,259,004
Non-controlling interest	-	-	253,627,476	-	253,627,476
Equity as per above					14,982,886,480
Add: General Provision for Unclassified Investment & Off-Balance Sheet Items					2,412,820,900
Add: Mudaraba Subordinated Bond					4,000,000,000
Total Eligible Regulatory Capital as at 30 September 2018					21,395,707,380


Md. Jafar Sadeq FCA
 Chief Financial Officer


Md. Abul Bashar
 Company Secretary


Muhammed Shahidul Islam
 Managing Director


Ekramul Hoque
 Director


Akkas-Uddin Mollah
 Chairman

Shahjalal Islami Bank Limited
Balance Sheet (Un-Audited)
As at 30 September 2019

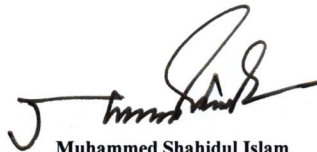
Property and Assets	Note	30.09.2019 Taka	31.12.2018 Taka
Cash			
Cash in hand (Including Foreign Currencies)	3a	2,263,716,349	1,955,895,120
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	4a	14,818,686,795	11,609,938,400
		<u>17,082,403,144</u>	<u>13,565,833,520</u>
Balance with other Banks and Financial Institutions			
Inside Bangladesh		4,086,139,431	1,376,996,941
Outside Bangladesh	5a	1,611,827,127	371,705,561
		<u>5,697,966,558</u>	<u>1,748,702,503</u>
Placement with other Banks & Financial Institutions			
	6a	<u>16,961,483,741</u>	<u>11,513,296,316</u>
Investments in Shares & Securities			
Government		10,850,000,000	9,000,000,000
Others		3,292,065,170	3,320,531,197
	7a	<u>14,142,065,170</u>	<u>12,320,531,197</u>
Investments			
General Investment etc.		178,965,436,599	174,542,243,558
Bills Purchased and Discounted		14,125,106,631	11,547,790,733
	8a	<u>193,090,543,230</u>	<u>186,090,034,291</u>
Fixed Assets Including Premises			
	9a	<u>3,994,001,029</u>	<u>3,995,466,335</u>
Other Assets			
	10a	<u>15,401,215,871</u>	<u>14,337,119,704</u>
Non Banking Assets			
		<u>88,909,355</u>	<u>88,909,355</u>
Total Property and Assets			
		<u>266,458,588,098</u>	<u>243,659,893,222</u>
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions			
	11a	15,635,656,099	23,465,601,827
Deposits and Other Accounts			
Mudaraba Savings Deposits		24,237,456,353	20,792,172,031
Mudaraba Term Deposits		88,189,496,863	79,408,029,450
Other Mudaraba Deposits		59,357,647,305	51,434,842,290
Al-Wadeeah Current & Other Deposit Accounts		25,974,491,136	22,376,070,686
Bills Payable		4,003,424,002	2,850,398,551
	12a	<u>201,762,515,659</u>	<u>176,861,513,007</u>
Mudaraba Subordinated Bond			
		<u>10,000,000,000</u>	<u>10,000,000,000</u>
Other Liabilities			
	13a	<u>22,763,141,182</u>	<u>18,401,348,233</u>
Deferred Tax Liabilities			
	14a	<u>142,963,816</u>	<u>142,464,474</u>
Total Liabilities			
		<u>250,304,276,756</u>	<u>228,870,927,542</u>
Capital/Shareholders' Equity			
Paid-up Capital	15.2	9,334,212,720	8,485,647,930
Statutory Reserve	16	6,088,519,284	5,452,358,676
Retained Earnings	17a	731,579,338	850,959,074
Total Shareholders' Equity			
		<u>16,154,311,342</u>	<u>14,788,965,680</u>
Total Liabilities & Shareholders' Equity			
		<u>266,458,588,098</u>	<u>243,659,893,222</u>

Shahjalal Islami Bank Limited
Off-balance Sheet Items (Un-Audited)
As at 30 September 2019

	Note	30.09.2019 Taka	31.12.2018 Taka
Contingent Liabilities			
Acceptances & endorsements		32,823,078,677	34,199,576,512
Letters of guarantee	18	31,502,610,190	23,976,960,264
Irrevocable letters of credit	19	27,888,121,033	25,478,400,567
Bills for collection		15,263,133,114	17,131,691,539
Other contingent liabilities		-	-
Total		107,476,943,013	100,786,628,882
Other Commitments			
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total off-balance sheet items including contingent liabilities		107,476,943,013	100,786,628,882


Md. Jafar Sadeq FCA
Chief Financial Officer


Md. Abul Bashar
Company Secretary

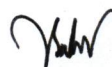

Muhammed Shahidul Islam
Managing Director


Ekramul Hoque
Director



Akkas Uddin Mollah
Chairman

Shahjalal Islami Bank Limited
Profit and Loss Account (Un-Audited)
For the period ended 30 September 2019

	Note	Jan'19 to Sep'19 Taka	Jan'18 to Sep'18 Taka	Jul'19 to Sep'19 Taka	Jul'18 to Sep'18 Taka
Operating income					
Investment Income	20a	15,326,448,247	12,521,532,752	5,237,615,695	4,479,928,530
Less: Profit paid on Deposits	21a	9,720,651,312	8,443,046,269	3,354,607,893	2,890,853,288
Net Investment Income		5,605,796,934	4,078,486,483	1,883,007,803	1,589,075,242
Income from Investment in Shares/securities	22a	403,106,213	206,519,361	35,155,889	41,255,101
Commission, Exchange and Brokerage	23a	1,507,089,288	1,419,212,932	481,342,519	493,016,950
Other Operating Income	24a	576,269,469	409,326,881	176,745,161	129,079,052
		2,486,464,970	2,035,059,173	693,243,569	663,351,103
Total Operating Income		8,092,261,904	6,113,545,656	2,576,251,372	2,252,426,345
Operating expenses					
Salaries and Allowances	25a	2,229,152,992	1,846,059,112	683,421,411	672,279,065
Rent, Taxes, Insurances, Electricity etc.	26a	330,291,202	307,454,559	96,680,149	95,144,142
Legal Expenses	27a	713,774	1,123,398	391,817	384,655
Postage, Stamps, Telecommunication etc.	28a	27,279,891	27,655,414	8,326,593	7,741,009
Stationery, Printings, Advertisements etc.	29a	85,802,828	70,893,892	27,398,323	25,948,813
Chief Executive's Salary & Fees	30	15,490,000	12,194,100	5,070,000	3,986,650
Directors' Fees & Expenses	31	5,575,928	4,132,937	2,085,167	1,478,017
Shariah Supervisory Committee's Fees & Expenses	32	757,650	517,930	204,754	214,325
Auditors' Fees	33a	375,000	375,000	125,000	375,000
Depreciation & Repairs of Bank's Assets	34a	174,839,559	142,496,978	61,693,085	50,218,179
Zakat Expenses		-	20,000,000	-	20,000,000
Other Expenses	35a	399,945,035	312,048,302	126,575,886	114,116,886
Total Operating Expenses		3,270,223,860	2,744,951,623	1,011,972,185	991,886,740
Profit / (Loss) before Provision		4,822,038,045	3,368,594,033	1,564,279,187	1,260,539,605
Specific provision for Classified Investment		1,406,000,000	816,850,000	625,000,000	505,650,000
General Provision for Unclassified Investment		19,600,000	67,800,000	(95,000,000)	(23,500,000)
General Provision for Off-Balance Sheet Items		85,900,000	-	18,800,000	(29,000,000)
Provision for diminution in value of Investments in Shares		132,100,000	137,200,000	115,200,000	4,000,000
Provision for Other Assets		(2,365,000)	-	6,400,000	-
Total Provision	36a	1,641,235,000	1,021,850,000	670,400,000	457,150,000
Total Profit / (Loss) before taxes		3,180,803,045	2,346,744,033	893,879,187	803,389,605
Provision for taxation					
Deferred tax	37a	499,342	821,977	(132,968)	2,254,860
Current tax	38a	1,814,958,041	1,254,438,372	586,656,803	468,912,276
		1,815,457,382	1,255,260,349	586,523,835	471,167,136
Net Profit after Taxation		1,365,345,662	1,091,483,683	307,355,352	332,222,469
Retained Earnings from previous year/period		850,959,074	784,293,374	1,451,564,613	1,234,883,703
Add: Net Profit after Tax		1,365,345,662	1,091,483,683	307,355,352	332,222,469
Profit available for appropriation		2,216,304,736	1,875,777,058	1,758,919,965	1,567,106,172
Appropriation					
Statutory Reserve	16	636,160,609	469,348,807	178,775,837	160,677,921
Dividend		848,564,790	771,422,540	848,564,790	771,422,540
Retained Earnings	17a	731,579,338	635,005,711	731,579,338	635,005,711
		2,216,304,736	1,875,777,058	1,758,919,965	1,567,106,172
Earnings Per Share (EPS) [Restated]	39a	1.46	1.17	0.33	0.36
Net Asset Value (NAV) Per Share as at 30 September [Restated]	40	17.31	15.44		


Md. Jafar Sadeq FCA
Chief Financial Officer


Md. Abul Bashar
Company Secretary



Muhammed Shahidul Islam
Managing Director


Ekramul Hoque
Director

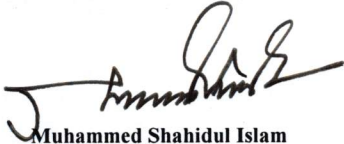

Akkas Uddin Mollah
Chairman

Shahjalal Islami Bank Limited
Cash Flow Statement (Un-Audited)
For the period ended 30 September 2019

	Jan'19 to Sep'19 Taka	Jan'18 to Sep'18 Taka
Cash flows from operating activities		
Investment income receipt	15,676,373,040	12,748,157,365
Profit paid on deposits	(8,991,168,281)	(7,883,475,269)
Dividend receipts	16,828,067	15,107,837
Fees & commission receipt	1,507,089,288	1,419,212,932
Recoveries on investment previously written off	25,355,949	4,276,658
Cash payments to employees	(2,244,642,992)	(1,858,253,212)
Cash payments to suppliers	(85,802,828)	(70,893,892)
Income tax paid	(1,407,922,961)	(709,045,211)
Receipts from other operating activities	576,263,308	409,326,881
Payments for other operating activities	(780,991,473)	(688,970,618)
(i) Operating Profit before changes in operating assets & liabilities	4,291,381,118	3,385,443,469
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	(7,000,508,939)	(16,460,826,774)
(Increase)/decrease of other assets	380,180,147	400,861,229
(Increase)/decrease of Placement with other Banks & Financial Institutions	(5,448,187,425)	(849,885,700)
Increase/(decrease) of deposits from other banks	476,567,593	68,090,000
Increase/(decrease) of Placement from other Banks & Financial Institutions	(7,829,945,728)	(2,731,620,487)
Increase/(decrease) of deposits received from customers	23,694,952,026	19,309,212,082
Increase/(decrease) of other liabilities on account of customers	541,363,690	361,205,671
Increase/(decrease) of other liabilities	338,880,270	105,975,605
(ii) Cash flows from operating assets and liabilities	5,153,301,634	203,011,626
Net cash flows from operating activities (A)=(i+ii)	9,444,682,752	3,588,455,095
Cash flows from investing activities		
Proceeds from sale of securities	201,864,599	7,968,730
Payment for purchases of securities	(2,023,398,572)	(796,707,767)
Proceeds from sale of fixed assets	221,322,823	31,877,654
Payment for purchases of property, plant & equipments	(378,637,922)	(215,170,387)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	(1,978,849,073)	(972,031,770)
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Receipts from issuance of Mudaraba Subordinated Bond	-	-
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	-
Dividend paid to ordinary shareholders	-	-
Net cash used in financing activities (C)	-	-
Net Increase/(decrease) in cash & cash equivalents (A+B+C)	7,465,833,679	2,616,423,325
Add: Effect of exchange rate changes on cash & cash equivalents	-	-
Cash and cash equivalents at the beginning of the period	15,314,536,023	14,188,985,869
Cash and cash equivalents at the end of the period	22,780,369,702	16,805,409,194
Net Operating Cash Flow Per Share (NOCFPS) [Restated]	10.12	3.84


Md. Jafar Sadeq FCA
Chief Financial Officer


Md. Abul Bashar
Company Secretary


Muhammed Shahidul Islam
Managing Director


Ekramul Hoque
Director


Akkas Uddin Mollah
Chairman

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

For the period ended 30 September 2019

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
Balance as at 01 January 2019	8,485,647,930	5,452,358,676	850,959,074	14,788,965,680
10 % Stock Dividend issued for the year 2018	848,564,790	-	(848,564,790)	-
Net profit for the period ended 30 September 2019	-	636,160,609	729,185,053	1,365,345,662
Total Shareholders' Equity as at 30 September 2019	9,334,212,720	6,088,519,284	731,579,338	16,154,311,342
Equity as per above				16,154,311,342
Add: General Provision for Unclassified Investment & Off-Balance Sheet items				2,318,000,000
Add: Mudaraba Subordinated Bond				10,000,000,000
Total Eligible Regulatory Capital as at 30 September 2019				28,472,311,342

(Amount in taka)

For the period ended 30 September 2018

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
Balance as at 01 January 2018	7,714,225,390	4,819,264,987	784,293,374	13,317,783,751
10 % Stock Dividend issued for the year 2017	771,422,540	-	(771,422,540)	-
Net profit for the period ended 30 September 2018	-	469,348,807	622,134,877	1,091,483,683
Total Shareholders' Equity as at 30 September 2018	8,485,647,930	5,288,613,794	635,005,711	14,409,267,434
Equity as per above				14,409,267,434
Add: General Provision for Unclassified Investment & Off-Balance Sheet items				2,016,200,000
Add: Mudaraba Subordinated Bond				4,000,000,000
Total Eligible Regulatory Capital as at 30 September 2018				20,425,467,434

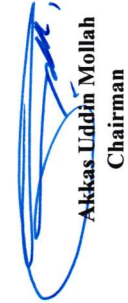
(Amount in taka)


Md. Jafar Sadeq FCA
Chief Financial Officer


Md. Abul Bashir
Company Secretary


Muhammed Shahidul Islam
Managing Director


Ekramul Hoque
Director


Akkas Uddin Mollah
Chairman

Shahjalal Islami Bank Limited and its Subsidiary
Notes to the Consolidated and Separate Financial Statements
As at and for the period ended 30 September 2019

1. Status of the Bank

1.1 Legal Form of the Bank

Shahjalal Islami Bank Limited (hereinafter called ‘the Bank’-‘SJIBL’) was established as a Public Limited Company (Banking Company) as on the 1 April 2001 under the Companies Act 1994 as interest free Islamic Shariah based commercial bank and commenced its operation on 10 May 2001 with the permission of Bangladesh Bank. Presently the Bank is operating its business through head office having 128 branches, 101 (One Hundred One) ATM booths and 2,621 employees all over Bangladesh. The Bank has also 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 Limited and Chittagong Stock Exchange Limited.

The registered office of the Bank is located at Shahjalal Islami Bank Tower, Plot # 4, 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 up to 2018), Bangladesh Bank’s Directives and directives of other regulatory authorities and the principles of the Islamic Shariah.

1.3 Shahjalal Islami Bank Securities Limited

Shahjalal Islami Bank Securities Limited is a subsidiary company of Shahjalal Islami Bank Limited 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 the 25 May 2011. The main objective of the company is to carry on business of stock broker/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 Offshore Banking Unit

Offshore Banking Unit (OBU) is a separate business unit of Shahjalal Islami Bank Limited, governed under the rules and Guidelines of Bangladesh Bank. The Bank commenced the operation of its Offshore 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#4, Block-CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212.

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 Shariah. The consolidated and separate financial statements of the Group and the Bank have been prepared under the historical cost convention in accordance with International Financial Reporting Standards (IFRSs) and as per provisions of the “Guidelines for Islamic Banking” issued by Bangladesh Bank through BRPD Circular No. 15 dated 09 November 2009 with reference to the provisions of the Banking Companies Act, 1991 (as amended up to 2018), BRPD Circular No.14 dated 25 June 2003 and other circulars/instructions of Bangladesh Bank, the Companies Act 1994, the Securities and Exchange Rules 1987 and Standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), as a member of that organization.

In case any requirement of the Banking Companies Act 1991 (as amended up to 2018) and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs & IASs, the requirements of the Banking Companies Act 1991(as amended up to 2018) 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 Limited including Offshore 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 2019.

2.3 Investment and Provisions

Investments are stated in the Balance Sheet net-off unearned income. Provision on Investment (Loans & Advances) is made on the basis of period end review by the management and as per instructions contained in Bangladesh Bank BRPD Circular No. 14 dated 23 September 2012, BRPD Circular No. 19 dated 27 December 2012, BRPD Circular No. 5 dated 29 May 2014, BRPD Circular No. 15 dated 27 September 2017, BRPD Circular No. 01 dated 20 February 2018 and BRPD Circular No. 03 dated 21 April 2019. Provision against Off-Balance Sheet exposures is made as per BRPD Circular No.10 dated 18 September 2007. Provision for Short-term Agricultural and Micro-Credits is made as per BRPD Circular No- 15 dated 27 September, 2017.

2.4 Earnings Per Share (EPS)

Earnings Per Share 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, 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 & guideline for Islamic Banking issued by Bangladesh Bank vide BRPD Circular No.15 dated 09 November 2009.

2.6 Taxation

Current Tax

Provision for current income tax has been made @ 37.50% as prescribed in the Finance Act, 2019 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 Ordinance 1984 in compliance with IAS-12 "Income Taxes".

Deferred tax

The Bank has adopted deferred tax accounting policy as per International Accounting Standards (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 2019.

2.7 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.

2.8 Reporting Period

The Financial Statements cover the period from 01 January 2019 to 30 September 2019.

		30.09.2019 Taka	31.12.2018 Taka
3 Consolidated Cash in hand (Including foreign currencies)			
Shahjalal Islami Bank Ltd	(Note-3a)	2,263,716,349	1,955,895,120
Shahjalal Islami Bank Securities Ltd		-	-
		<u>2,263,716,349</u>	<u>1,955,895,120</u>
3a Cash in hand of the Bank (Including foreign currencies)			
In local currency		2,240,212,043	1,939,765,439
In foreign currencies		23,504,305	16,129,681
		<u>2,263,716,349</u>	<u>1,955,895,120</u>
4 Consolidated Balance with Bangladesh Bank and it's agent bank(s)			
Shahjalal Islami Bank Ltd	(Note-4a)	14,818,686,795	11,609,938,400
Shahjalal Islami Bank Securities Ltd		-	-
		<u>14,818,686,795</u>	<u>11,609,938,400</u>
4a Balance with Bangladesh Bank and it's agent bank(s) (Including foreign currencies)			
In local currency		13,551,227,110	9,960,954,722
In foreign currencies		1,068,635,225	1,448,882,480
		<u>14,619,862,335</u>	<u>11,409,837,202</u>
Balance with Sonali Bank Ltd. as agent of Bangladesh Bank			
In local currency		198,824,460	200,101,198
In foreign currencies		-	-
		<u>198,824,460</u>	<u>200,101,198</u>
		<u>14,818,686,795</u>	<u>11,609,938,400</u>
5 Consolidated Balance with Other Banks and Financial Institutions			
Inside Bangladesh			
Shahjalal Islami Bank Ltd	(Note-5a)	4,086,139,431	1,376,996,941
Shahjalal Islami Bank Securities Ltd		147,067,106	313,782,530
		<u>4,233,206,537</u>	<u>1,690,779,471</u>
Less: Inter Company Transaction		146,277,504	309,512,590
		<u>4,086,929,033</u>	<u>1,381,266,881</u>
Outside Bangladesh			
Shahjalal Islami Bank Ltd	(Note-5a)	1,611,827,127	371,705,561
Shahjalal Islami Bank Securities Ltd		-	-
		<u>1,611,827,127</u>	<u>371,705,561</u>
		<u>5,698,756,160</u>	<u>1,752,972,443</u>
5a Balance with Other Banks and Financial Institutions of the Bank (Other than mudaraba Fund)			
Inside Bangladesh		4,086,139,431	1,376,996,941
Outside Bangladesh		1,611,827,127	371,705,561
		<u>5,697,966,558</u>	<u>1,748,702,503</u>
6 Consolidated Placement with other Banks & Financial Institutions			
Shahjalal Islami Bank Ltd	(Note-6a)	16,961,483,741	11,513,296,316
Shahjalal Islami Bank Securities Ltd		-	-
		<u>16,961,483,741</u>	<u>11,513,296,316</u>
Less: Inter Company Transaction		-	-
		<u>16,961,483,741</u>	<u>11,513,296,316</u>
6a Placement with other Banks & Financial Institutions of the Bank			
Placement with other Banks		6,061,483,741	3,813,296,316
Placement with Financial Institutions		10,900,000,000	7,700,000,000
		<u>16,961,483,741</u>	<u>11,513,296,316</u>
7 Consolidated Investment in Shares & Securities			
Government			
Shahjalal Islami Bank Ltd	(Note-7a)	10,850,000,000	9,000,000,000
Shahjalal Islami Bank Securities Ltd		-	-
		<u>10,850,000,000</u>	<u>9,000,000,000</u>
Others			
Shahjalal Islami Bank Ltd	(Note-7a)	3,292,065,170	3,320,531,197
Shahjalal Islami Bank Securities Ltd		1,623,113,632	1,557,830,420
		<u>4,915,178,802</u>	<u>4,878,361,617</u>
		<u>15,765,178,802</u>	<u>13,878,361,617</u>

		30.09.2019 Taka	31.12.2018 Taka
7a Investment in Shares & Securities of the Bank			
Government			
Bangladesh Government Islami Investment Bond (BGIB)		10,850,000,000	9,000,000,000
		<u>10,850,000,000</u>	<u>9,000,000,000</u>
Others			
Mudaraba Perpetual Bond, Islami Bank Bangladesh Ltd.		47,550,542	47,550,542
Mudaraba Subordinated Bond		1,440,000,000	1,560,000,000
Investment in Shares		1,804,514,628	1,712,980,655
		<u>3,292,065,170</u>	<u>3,320,531,197</u>
		<u>14,142,065,170</u>	<u>12,320,531,197</u>
8 Consolidated Investments			
Shahjalal Islami Bank Ltd	(Note-8a)	178,965,436,599	174,542,243,558
Shahjalal Islami Bank Securities Ltd		3,406,270,721	3,452,297,680
		<u>182,371,707,320</u>	<u>177,994,541,238</u>
Less: Inter Company Transaction		1,583,219,167	1,258,382,500
		<u>180,788,488,153</u>	<u>176,736,158,738</u>
Bills Purchased and Discounted :			
Shahjalal Islami Bank Ltd	(Note-8a)	14,125,106,631	11,547,790,733
Shahjalal Islami Bank Securities Ltd		-	-
		<u>14,125,106,631</u>	<u>11,547,790,733</u>
		<u>194,913,594,784</u>	<u>188,283,949,471</u>
8a Investments of the Bank			
Country-wise Classification of Investments:			
Inside Bangladesh			
Gross Murabaha, Bai-Muajjal etc		189,409,042,975	184,824,649,587
Less: Profit receivable on Murabaha, Bai-Muajjal etc (Mark-up profit on unearned income)		10,443,606,376	10,282,406,029
Net Murabaha, Bai-Muajjal etc		<u>178,965,436,599</u>	<u>174,542,243,558</u>
Bills purchased and discounted-net		14,125,106,631	11,547,790,733
Outside Bangladesh		-	-
		<u>193,090,543,230</u>	<u>186,090,034,291</u>
9 Consolidated Fixed Assets including Premises, Furnitures & Fixtures			
Cost			
Shahjalal Islami Bank Ltd	(Note-9a)	5,205,773,904	5,062,780,011
Shahjalal Islami Bank Securities Ltd		112,205,452	108,762,136
		<u>5,317,979,356</u>	<u>5,171,542,147</u>
Accumulated Depreciation			
Shahjalal Islami Bank Ltd	(Note-9a)	1,211,772,876	1,067,313,676
Shahjalal Islami Bank Securities Ltd		56,521,607	50,126,345
		<u>1,268,294,483</u>	<u>1,117,440,021</u>
Written Down Value		<u>4,049,684,874</u>	<u>4,054,102,126</u>
9a Fixed Assets including Premises, Furnitures & Fixtures of the Bank			
Cost			
Opening balance		4,920,610,128	4,716,700,471
Addition during the year		377,448,057	523,018,512
		<u>5,298,058,185</u>	<u>5,239,718,983</u>
Less: Disposal during the year		235,644,029	319,108,855
		<u>5,062,414,157</u>	<u>4,920,610,128</u>
Accumulated Depreciation			
Opening balance		971,382,431	816,776,320
Addition during the year		147,506,462	158,239,745
		<u>1,118,888,893</u>	<u>975,016,066</u>
Less: Adjustment on disposal during the year		14,327,366	3,633,634
		<u>1,104,561,527</u>	<u>971,382,431</u>
Written Down Value		<u>3,957,852,630</u>	<u>3,949,227,697</u>
Intangible assets			
Cost			
Opening balance		142,169,883	138,555,443
Addition during the year		1,189,865	3,614,440
		<u>143,359,748</u>	<u>142,169,883</u>
Less: Disposal during the year		-	-
		<u>143,359,748</u>	<u>142,169,883</u>

		30.09.2019 Taka	31.12.2018 Taka
Amortization			
Opening balance		95,931,244	81,361,826
Addition during the year		11,280,105	14,569,419
		107,211,349	95,931,244
Less: Adjustment on disposal during the year		-	-
		107,211,349	95,931,244
Written Down Value		36,148,399	46,238,638
Total Written Down Value		3,994,001,029	3,995,466,335
10 Consolidated Other Assets			
Shahjalal Islami Bank Ltd	(Note-10a)	15,401,215,871	14,337,119,704
Shahjalal Islami Bank Securities Ltd		2,108,071,487	2,200,670,463
		17,509,287,358	16,537,790,167
Less: Inter Company transaction		2,515,098,071	2,929,914,662
		14,994,189,287	13,607,875,505
10a Other Assets of the Bank			
Income Generating:			
Shahjalal Islami Bank Securities Ltd		2,515,000,000	2,515,000,000
		2,515,000,000	2,515,000,000
Non Income Generating:			
Stock of Stationery, Stamps and printing materials etc. (valued at cost)		29,403,740	20,278,978
Advance rent and security deposit		176,500,321	193,656,661
Suspense Account		144,078,965	84,097,361
Profit receivable		263,211,995	226,858,642
Other Prepayments		158,712,076	115,693,170
Receivable from Shahjalal Islami Bank Securities Limited		-	414,914,662
Advance Insurance premium		5,278,813	61,329,750
Advance for new Branches		9,075,902	13,353,800
Advance tax paid		12,096,772,412	10,688,849,451
Other Receivables		3,181,647	3,087,227
Sub total		12,886,215,871	11,822,119,704
		15,401,215,871	14,337,119,704
11 Consolidated Placement from other Banks & Financial Institutions			
Shahjalal Islami Bank Ltd	(Note-11a)	15,635,656,099	23,465,601,827
Shahjalal Islami Bank Securities Ltd		2,305,000,000	2,000,000,000
		17,940,656,099	25,465,601,827
Less: Inter Company transaction		1,505,000,000	1,200,000,000
		16,435,656,099	24,265,601,827
11a Placement from other Banks & Financial Institutions of the Bank			
Islami Investment Bond from Bangladesh Bank		4,000,000,000	7,500,000,000
Islamic Refinance Fund - Bangladesh Bank		153,083,500	30,440,000
Mudaraba FC A/C-Bangladesh Bank (EDF)		9,356,964,972	9,840,098,202
Mudaraba Term Deposit from other Banks		2,125,607,627	6,095,063,625
Borrowing from Offshore Banking Unit (OBU)		143,991,542	1,097,559,484
		15,779,647,641	24,563,161,311
Less: Off-Shore Banking Units		143,991,542	1,097,559,484
		15,635,656,099	23,465,601,827
12 Consolidated Deposits and Other Accounts			
Al-Wadiah Current Deposit & Other Accounts			
Shahjalal Islami Bank Ltd	(Note-12a)	25,974,491,136	22,376,070,686
Shahjalal Islami Bank Securities Ltd		-	-
		25,974,491,136	22,376,070,686
Bills Payable			
Shahjalal Islami Bank Ltd	(Note-12a)	4,003,424,002	2,850,398,551
Shahjalal Islami Bank Securities Ltd		-	-
		4,003,424,002	2,850,398,551
Mudaraba Savings Deposits			
Shahjalal Islami Bank Ltd	(Note-12a)	24,237,456,353	20,792,172,031
Shahjalal Islami Bank Securities Ltd		-	-
		24,237,456,353	20,792,172,031
Mudaraba Term Deposits			
Shahjalal Islami Bank Ltd	(Note-12a)	88,189,496,863	79,408,029,450
Shahjalal Islami Bank Securities Ltd		-	-
		88,189,496,863	79,408,029,450

		30.09.2019 Taka	31.12.2018 Taka
Other Mudaraba Deposits			
Shahjalal Islami Bank Ltd	(Note-12a)	59,357,647,305	51,434,842,290
Shahjalal Islami Bank Securities Ltd		-	-
		59,357,647,305	51,434,842,290
Less: Inter Company transaction		146,277,504	309,512,590
Total		59,211,369,801	51,125,329,700
		201,616,238,155	176,552,000,417
12a Deposits and Other Accounts of the Bank			
Al-Wadiah Current Deposit & Other Accounts:			
Al-Wadiah Current Deposit		8,910,390,172	8,182,558,429
Foreign Currency Deposits		2,624,265,349	2,443,456,504
Non-Resident Taka Account		15,750,897	10,952,308
Profit Payable		2,121,833,132	1,392,350,100
Sundry Deposits		12,308,256,287	10,351,940,588
		25,980,495,837	22,381,257,929
Less: Off-Shore Banking Units		6,004,701	5,187,243
		25,974,491,136	22,376,070,686
Bills Payable:			
Payable inside Bangladesh			
Payment Order Issued		3,999,023,153	2,845,561,265
Demand Draft Payable		4,074,749	4,074,749
Instant Cash Payable		-	-
Bank Cheque Issued		-	-
Turbo Cash Payable		-	54,405
Electronic Fund Transfer		326,100	708,132
		4,003,424,002	2,850,398,551
Payable outside Bangladesh		-	-
		4,003,424,002	2,850,398,551
Mudaraba Savings Deposits:			
General Deposits		24,237,456,223	20,781,937,525
Deposit from Other Banks		129.77	10,234,506
		24,237,456,353	20,792,172,031
Mudaraba Term Deposits:			
General Deposits		88,189,496,863	79,408,029,450
		88,189,496,863	79,408,029,450
Other Mudaraba Deposits:			
Mudaraba Short Notice Deposits		7,339,127,980	7,801,734,516
Mudaraba Scheme Deposit		50,437,652,001	42,374,495,095
Deposit from Other Banks (SND)		1,580,867,324	1,258,612,680
		59,357,647,305	51,434,842,290
		201,762,515,659	176,861,513,007
13 Consolidated Other Liabilities			
Shahjalal Islami Bank Ltd	(Note-13a)	22,763,141,182	18,401,348,233
Shahjalal Islami Bank Securities Limited		2,264,124,059	2,767,435,666
		25,027,265,242	21,168,783,899
Less: Inter Company transaction		78,317,238	473,297,162
		24,948,948,004	20,695,486,737
13a Other Liabilities of the Bank			
Profit Payable		490,731,856	167,351,958
Provision for Investment	{note 13a.1 (a) & (b)}	5,071,326,025	3,820,370,076
Provision for Off-Balance Sheet items	{note 13a.1 (c)}	923,000,000	837,100,000
Provision for other Assets	{note 13a.1 (d)}	35,400,000	37,765,000
Provisions for Investment in Securities	{note 13a.1 (e)}	677,260,000	545,160,000
Provision for Taxation	(Note 13a.2)	12,909,467,857	11,094,509,817
Profit Suspense Account	{note 13(a).1 (f)}	937,862,453	741,880,059
Compensation Realisable & Suspense Account	{note 13(a).1 (g)}	687,557,126	461,276,123
Compensation Realised Account	{note 13(a).1 (h)}	417,458,689	98,358,398
Other Payable		295,375,261	285,259,916
Outstanding Expenses		310,031,903	234,331,379
Unearned Income on Quard		2,204,415	4,197,196
SJIBL General Account		5,465,597	73,788,313
		22,763,141,182	18,401,348,233
13a.1 Provision for Investment:			
(a) Provision on Classified Investment:			
Provision held at the beginning of the year		2,444,970,076	1,415,064,133
Provision transferred from Provision for Off-Balance Sheet items		-	55,200,000
Amount transferred to Compensation Realised A/C		(200,000,000)	(150,267,660)
Written Off Recovery		25,355,949	10,373,603
Net charge to Profit & Loss Account		1,406,000,000	1,114,600,000
Provision held at the end of the year		3,676,326,025	2,444,970,076

	30.09.2019 Taka	31.12.2018 Taka
(b) General Provision on Unclassified Investment:		
Provision held at the beginning of the year	1,375,400,000	1,165,900,000
Addition during the year	19,600,000	209,500,000
Balance at the end of the year	1,395,000,000	1,375,400,000
Total Provision for Investments (a+b)	5,071,326,025	3,820,370,076
(c) General Provision on Off-Balance Sheet items:		
Provision held at the beginning of the year	837,100,000	892,300,000
Provision transferred to provision on Classified Investment	-	(55,200,000)
Addition during the year	85,900,000	-
Balance at the end of the year	923,000,000	837,100,000
Total Provision for Investments & Off-Balance Sheet (a+b+c)	5,994,326,025	4,657,470,076
(d) Provision for other Assets:		
Provision held at the beginning of the year	37,765,000	37,765,000
Addition during the year	(2,365,000)	-
Balance at the end of the year	35,400,000	37,765,000
(e) Provision for Investment in Securities:		
Provision held at the beginning of the year	545,160,000	458,400,000
Addition during the year	132,100,000	86,760,000
Balance at the end of the year	677,260,000	545,160,000
(f) Profit Suspense Account:		
Balance at the beginning of the year	741,880,059	297,822,172
Amount transferred to suspense account during the year	496,834,136	901,949,847
Amount recovered from suspense account during the year	(289,869,915)	(457,807,123)
Amount written off/ waived during the year	(10,981,826)	(84,837)
Balance at the end of the year	937,862,453	741,880,059
(g) Compensation Realisable & Suspense Account:		
Balance at the beginning of the year	461,276,123	329,821,760
Addition during the year	439,170,363	187,208,777
Amount recovered during the year	(119,100,291)	(53,301,378)
Amount written off/ waived during the year	(93,789,069)	(2,453,036)
Balance at the end of the year	687,557,126	461,276,123
(h) Compensation Realised Account:		
Balance at the beginning of the year	98,358,398	44,789,360
Addition during the year	119,100,291	53,301,378
Fund transfer to expended for charitable activities	-	(150,000,000)
Amount transferred from provision for Classified Investment	200,000,000	150,267,660
Balance at the end of the year	417,458,689	98,358,398
13a.2 Provision for Taxation		
Balance at the beginning of the year	11,094,509,817	9,404,688,518
Add: Provision made during the year	1,814,958,041	1,689,821,298
Balance at the end of the year	12,909,467,857	11,094,509,817
14 Consolidated Deferred Tax Liability		
Shahjalal Islami Bank Ltd	142,963,816	142,464,474
Shahjalal Islami Bank Securities Limited	(1,560,703)	(1,029,122)
	141,403,113	141,435,352
14a Deferred Tax Liability of the Bank		
Balance at the beginning of the year	142,464,474	137,999,259
Add: Provision made during the year	499,342	4,465,215
	142,963,816	142,464,474
15 Capital		
15.1 Authorized Capital:		
1,000,000,000 ordinary shares of Tk. 10 each	10,000,000,000	10,000,000,000
The shareholders of the Bank in its 11th Extra Ordinary General Meeting (EGM) held on 4 June 2013 approved to increase the Authorised capital of the Bank to Tk. 10,000,000,000 from Tk. 6,000,000,000.		
15.2 Issued, Subscribed and Paid up Capital		
933,421,272 Ordinary Shares of Tk 10 each	9,334,212,720	8,485,647,930
Issued for cash: 184,602,500 shares of Tk. 10 each	1,846,025,000	1,846,025,000
Issued other than cash: 748,818,772 bonus shares of Tk 10 each	7,488,187,720	6,639,622,930
	9,334,212,720	8,485,647,930

	30.09.2019 Taka	31.12.2018 Taka
15.3 Non-controlling Interest		
Opening balance	231,307,418	251,443,308
Dividend paid to non-controlling shareholder	-	(22,500,000)
Share of current year's profit	(3,626,844)	2,364,110
	<u>227,680,574</u>	<u>231,307,418</u>
16 Statutory Reserve		
Opening balance	5,452,358,676	4,819,264,987
Add: Addition during the year	636,160,609	633,093,689
	<u>6,088,519,284</u>	<u>5,452,358,676</u>
17 Consolidated Retained Earnings		
Shahjalal Islami Bank Ltd	731,579,338	850,959,074
Shahjalal Islami Bank Securities Ltd	32,643,435	76,810,340
	<u>764,222,773</u>	<u>927,769,415</u>
Less: Non-controlling Interest	2,680,574	6,307,418
	<u>761,542,199</u>	<u>921,461,996</u>
17a Retained Earnings of the Bank		
Opening balance	850,959,074	784,293,374
Less: Payment of Dividend	848,564,790	771,422,540
Add: Transfer from Profit & Loss Account	729,185,053	838,088,240
	<u>731,579,338</u>	<u>850,959,074</u>
18 Letters of Guarantees		
Letters of Guarantees (Local)	30,567,911,529	23,145,794,386
Letters of Guarantees (Foreign)	934,554,859	831,022,076
Back to Back	143,802	143,802
	<u>31,502,610,190</u>	<u>23,976,960,264</u>
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	-	-
Government	-	-
Banks and other financial institutions	-	-
Others	31,502,610,190	23,976,960,264
	<u>31,502,610,190</u>	<u>23,976,960,264</u>
19 Irrevocable Letters of Credit		
Letter of credit	27,888,121,033	25,478,400,567
	<u>27,888,121,033</u>	<u>25,478,400,567</u>
	Sept'19 Taka	Sept'18 Taka
20 Consolidated Profit on Investment		
Shahjalal Islami Bank Ltd	15,326,448,247	12,521,532,752
Shahjalal Islami Bank Securities Ltd	117,388,137	110,954,296
	<u>15,443,836,384</u>	<u>12,632,487,048</u>
Less: Intercompany Transaction	98,560,088	56,617,708
	<u>15,345,276,296</u>	<u>12,575,869,340</u>
20a Profit on Investment of the Bank		
Profit on Investment	14,189,948,994	12,017,161,437
Profit on placement with other Banks & FIs	1,136,499,252	504,371,314
	<u>15,326,448,247</u>	<u>12,521,532,752</u>
21 Consolidated Profit paid on Deposits		
Shahjalal Islami Bank Ltd	9,720,651,312	8,443,046,269
Shahjalal Islami Bank Securities Ltd	178,783,156	109,614,269
	<u>9,899,434,468</u>	<u>8,552,660,538</u>
Less: Inter Company Transaction	100,165,450	57,627,733
	<u>9,799,269,018</u>	<u>8,495,032,805</u>
21a Profit paid on Deposits of the Bank		
Profit on deposits	8,408,637,713	7,684,317,574
Profit paid on borrowings	1,312,013,599	758,728,695
	<u>9,720,651,312</u>	<u>8,443,046,269</u>

		Sept'19 Taka	Sept'18 Taka
22 Consolidated Income from Investment in Shares/Securities			
Shahjalal Islami Bank Ltd	(Note-22a)	403,106,213	206,519,361
Shahjalal Islami Bank Securities Ltd		47,936,978	37,056,762
		<u>451,043,191</u>	<u>243,576,123</u>
22a Income from Investment in Shares/Securities of the Bank			
Income from Investment in Islami Bond		251,897,738	70,000,000
Income/(Loss) from Investment in Shares		24,171,766	6,937,029
Dividend Income		16,828,067	15,107,837
Income from Investment in Mudaraba Perpetual Bond (MPB)		4,510,000	4,330,000
Income from Investment in Sub-Ordinated Bond		105,698,642	110,144,495
		<u>403,106,213</u>	<u>206,519,361</u>
23 Consolidated Commission, Exchange & Brokerage			
Shahjalal Islami Bank Ltd	(Note-23a)	1,507,089,288	1,419,212,932
Shahjalal Islami Bank Securities Ltd		77,017,485	81,747,997
		<u>1,584,106,773</u>	<u>1,500,960,929</u>
23a Commission, Exchange & Brokerage of the Bank			
Other commission		724,787,515	787,253,863
Exchange earnings		782,301,773	631,959,069
		<u>1,507,089,288</u>	<u>1,419,212,932</u>
24 Consolidated Other Operating Income			
Shahjalal Islami Bank Ltd	(Note-24a)	576,269,469	409,326,881
Shahjalal Islami Bank Securities Ltd		7,182,242	6,827,919
		583,451,711	416,154,800
Less: Inter Company Transaction		1,605,362	1,010,025
		<u>581,846,349</u>	<u>415,144,775</u>
24a Other Operating Income of the Bank			
Postage, Telex, SWIFT & REUTERS		90,362,361	74,177,675
Incidental Charge		6,845	1,475
Supervision & Monitoring Charge		17,515,420	992,299
Other charges		468,384,843	334,155,432
		<u>576,269,469</u>	<u>409,326,881</u>
25 Consolidated Salary & Allowances			
Shahjalal Islami Bank Ltd	(Note- 25a)	2,229,152,992	1,846,059,112
Shahjalal Islami Bank Securities Ltd		39,201,515	42,977,593
		<u>2,268,354,507</u>	<u>1,889,036,705</u>
25a Salary & Allowances of the Bank			
Basic Salary		908,643,477	796,770,173
Allowances		773,417,863	700,196,263
Bonus		449,401,739	262,914,549
Bank's Contribution to Provident fund		83,869,966	75,277,443
Leave Encashment		13,819,947	10,900,684
		<u>2,229,152,992</u>	<u>1,846,059,112</u>
26 Consolidated Rent, Taxes, Insurance, Electricity etc.			
Shahjalal Islami Bank Ltd	(Note- 26a)	330,291,202	307,454,559
Shahjalal Islami Bank Securities Ltd		20,689,264	14,450,877
		<u>350,980,466</u>	<u>321,905,436</u>
26a Rent, Taxes, Insurance, Electricity etc of the Bank			
Rent, Rates & Taxes		202,446,827	187,818,669
Insurance		72,092,784	68,159,012
Electricity & Lighting		55,751,591	51,476,878
		<u>330,291,202</u>	<u>307,454,559</u>
27 Consolidated legal Expenses			
Shahjalal Islami Bank Ltd	(Note- 27a)	713,774	1,123,398
Shahjalal Islami Bank Securities Ltd		255,300	11,500
		<u>969,074</u>	<u>1,134,898</u>
27a Legal Expenses of the Bank			
Legal Fees & Charge		212,513	228,808
Other Legal Expenses		501,262	894,590
		<u>713,774</u>	<u>1,123,398</u>

		Sept'19 Taka	Sept'18 Taka
28 Consolidated Postage, Stamps, Telecommunication etc			
Shahjalal Islami Bank Ltd	(Note- 28a)	27,279,891	27,655,414
Shahjalal Islami Bank Securities Ltd		2,059,004	1,905,093
		<u>29,338,895</u>	<u>29,560,507</u>
28a Postage, Stamps, Telecommunication etc of the Bank			
Postage		1,587,258	1,347,718
Leased line		16,235,437	16,574,163
Telegram, Fax, Telex & Internet charge		3,331,358	3,112,946
Telephone charges		2,736,649	2,902,169
Mobile phone charges		3,389,189	3,718,419
		<u>27,279,891</u>	<u>27,655,414</u>
29 Consolidated Stationery, Printing, Advertisements etc			
Shahjalal Islami Bank Ltd	(Note- 29a)	85,802,828	70,893,892
Shahjalal Islami Bank Securities Ltd		1,594,061	2,124,059
		<u>87,396,889</u>	<u>73,017,951</u>
29a Stationery, Printing, Advertisements etc of the Bank			
Table Stationery		7,881,477	6,879,237
Printing Stationery		6,909,469	6,785,634
Security Stationery		3,834,570	2,992,544
Computer Stationery		26,940,100	23,728,673
Advertisement		40,237,211	30,507,803
		<u>85,802,828</u>	<u>70,893,892</u>
30 Chief Executive's Salary & Fees of the Bank			
Basic Salary		8,100,000	6,050,000
Allowances		3,600,000	3,075,000
Bonus		2,980,000	2,464,100
Bank's Contribution to Provident Fund		810,000	605,000
		<u>15,490,000</u>	<u>12,194,100</u>
31 Directors' Fees & Expenses of the Bank			
Directors Fee		3,096,800.00	2,400,000
Meeting Expenses		2,479,128	1,732,937
		<u>5,575,928</u>	<u>4,132,937</u>
32 Shariah Supervisory Committee's Fees & Expenses of the Bank			
Shariah Council Meeting Expenses		757,650	517,930
		<u>757,650</u>	<u>517,930</u>
33 Consolidated auditors' Fees			
Shahjalal Islami Bank Ltd	(Note-33a)	375,000	375,000
Shahjalal Islami Bank Securities Ltd		34,500	-
		<u>409,500</u>	<u>375,000</u>
33a Auditors' Fees of the Bank			
Auditors Fees		<u>375,000</u>	<u>375,000</u>
34 Consolidated depreciation and Repair of Assets			
Shahjalal Islami Bank Ltd	(Note-34a)	174,839,559	142,496,978
Shahjalal Islami Bank Securities Ltd		6,854,554	6,357,583
		<u>181,694,113</u>	<u>148,854,561</u>
34a Depreciation and Repair of Bank's Assets			
a) Depreciation of Bank's Assets (Annexure B)			
Land & Building		13,252,055	13,557,090
Furniture & Fixtures		51,274,383	31,826,936
Office Equipment		38,678,212	32,963,845
Computer & Network Equipment		34,700,785	29,353,306
Vehicles		9,533,171	8,250,933
Books		67,854	67,854
b) Amortization of Bank's Assets (Annexure B)			
Software-Core Banking		3,852,530	3,852,530
Software-Others		7,427,575	6,961,406
		<u>158,786,566</u>	<u>126,833,900</u>

	Sept'19 Taka	Sept'18 Taka
c) Repair on Bank's Assets		
Office Premises	1,083,688.05	1,498,581
Office Equipment	6,982,696.10	7,282,975
Office Furniture & Fixtures	944,087.53	710,675
Vehicles	1,431,044.89	1,896,329
Procurement of Parts, Spares & Others	5,611,476.34	4,274,518
	<u>16,052,993</u>	<u>15,663,078</u>
	<u>174,839,559</u>	<u>142,496,978</u>
35 Consolidated Other Expenses		
Shahjalal Islami Bank Ltd	(Note-35a) 399,945,035	312,048,302
Shahjalal Islami Bank Securities Ltd	25,468,361	15,188,944
	<u>425,413,396</u>	<u>327,237,246</u>
35a Other Expenses of the Bank		
Petrol, Oil and Lubricants	4,773,849	4,661,709
Entertainment	35,659,745	40,962,073
Donation and Subscription	9,852,101	4,478,863
Traveling and Conveyance	24,384,237	19,279,550
Training Expenses	4,917,117	4,003,946
Car expenses	125,548,172	110,466,374
Papers & Periodicals	280,444	468,982
Utility	4,222,271	4,361,102
Uniform & Liveries	4,003,771	2,018,478
Bank Charges	910,794	758,941
Business development & Promotion	30,426,037	18,347,269
Upkeep and cleaning of office premises	12,792,583	9,815,498
Security Service- Out-sourcing	52,914,589	44,627,397
Branch Opening Expenses	922,615	999,894
Credit Rating fee	-	87,500
SJIBL Card expenses	12,062,789	7,576,558
Islamic Credit Card Expenses	565,440	237,252
AGM & Meeting expenses	6,205,294	13,825,718
Capital Enhancement Fees	6,775,413	6,899,907
Contribution to Social Security Super Annuation Fund	-	1,000,000
Laundry and Washing	257,011	194,138
Crockerries, Kettle and others	1,577,144	674,049
Photograph and Photocopy	503,739	396,220
Award Expenses	5,169,924	2,078,401
Maintenance of Head Office Building	40,602,890	666,748
Loss on Disposal of Fixed Assets	5,241,556	787,422
Miscellaneous Expenses	9,375,511	12,374,313
	<u>399,945,035</u>	<u>312,048,302</u>
36 Consolidated Provision against Investment, Off-Balance Sheet & Others		
Shahjalal Islami Bank Ltd	(Note-36a) 1,641,235,000	1,021,850,000
Shahjalal Islami Bank Securities Ltd	-	-
	<u>1,641,235,000</u>	<u>1,021,850,000</u>
36a Provision against Investment, Off-Balance Sheet & Others of the Bank		
Provision on unclassified investment	19,600,000	67,800,000
Provision on classified investment	1,406,000,000	816,850,000
Provision on Off-Balance Sheet	85,900,000	-
Provisions on Investment in Securities	132,100,000	137,200,000
Provision on Other Assets	(2,365,000)	-
	<u>1,641,235,000</u>	<u>1,021,850,000</u>
37 Consolidated Deferred Tax Expenses/(Income)		
Shahjalal Islami Bank Ltd	(Note-37a) 499,342	821,977
Shahjalal Islami Bank Securities Ltd	(531,581)	-
	<u>(32,239)</u>	<u>821,977</u>
37a Deferred Tax Expenses/(Income) of the Bank		
Closing deferred tax liability	142,963,816	138,821,236
Opening deferred tax liability	142,464,474	137,999,259
Deferred tax expense/(Income)	<u>499,342</u>	<u>821,977</u>
37a.1 Calculation of Deferred Tax Expenses/(Income) of the Bank		
Accounting Carrying amount	3,975,046,625	4,001,186,969
Tax base amount	3,593,809,783	3,630,997,007
Temporary Difference Taxable/(Deductable)	<u>381,236,842</u>	<u>370,189,962</u>

	Sept'19 Taka	Sept'18 Taka
38 Consolidated Current Tax		
Shahjalal Islami Bank Ltd	1,814,958,041	1,254,438,372
Shahjalal Islami Bank Securities Ltd	19,283,613	17,358,739
	<u>1,834,241,654</u>	<u>1,271,797,111</u>
38a Current Tax Expenses of the Bank		
Provision for tax: Business Income	1,809,175,251	1,250,723,102
Provision for tax: Dividend Income	3,365,613	3,021,567
Provision for tax: Capital Gain on Shares	2,417,177	693,703
	<u>1,814,958,041</u>	<u>1,254,438,372</u>
39 Consolidated Earnings Per Share (EPS)		
Calculation of Earnings Per Share (Note- 2.17)		
Net Profit after Tax	1,324,805,601	1,115,897,832
Number of Ordinary Shares outstanding (Denominator)	933,421,272	933,421,272
	<u>1.42</u>	<u>1.20</u>
39a Earnings Per Share (EPS) of the Bank		
Calculation of Earnings Per Share (Note- 2.17)		
Net Profit after Tax	1,365,345,662	1,091,483,683
Number of Ordinary Shares outstanding (Denominator)	933,421,272	933,421,272
	<u>1.46</u>	<u>1.17</u>
Earnings per share has been calculated in accordance with BAS - 33: "Earnings Per Share (EPS)".		
Earnings Per Share (EPS) substantially increased compare to the same period of last year mainly due to increase of investment income, income from investment in shares/securities and other operating income.		
40 Net Asset Value (NAV) Per Share:		
Net Assets Value (Consolidated)	16,184,274,203	14,729,259,004
Net Assets Value (Banks')	16,154,311,342	14,409,267,434
No. of Outstanding Share	933,421,272	933,421,272
Net Asset Value (NAV) Per Share (Consolidated) [previous year's figure restated]	17.34	15.78
Net Asset Value (NAV) Per Share (Banks') [previous year's figure restated]	17.31	15.44
41 Net Operating Cash Flows per Share (NOCFPS):		
Net cash flows from operating activities (Consolidated)	9,509,928,941	3,776,180,193
Net cash flows from operating activities (Banks')	9,444,682,752	3,588,455,095
No. of Outstanding Share	933,421,272	933,421,272
Net Operating Cash Flow per Share (NOCFPS) (Consolidated) [previous year's figure restated]	10.19	4.05
Net Operating Cash Flow per Share (NOCFPS) (Banks') [previous year's figure restated]	10.12	3.84
Net Operating Cash Flow per Share increased compare to the same period of last year mainly due to increase of investment income, increase deposit from customer and less cash outflow for investment.		
42 Reconciliation Net Profit after Taxation & Operating Profit before changes in operating assets & liabilities		
<i>Cash flows from operating activities</i>		
Net Profit after Taxation	1,365,345,662	1,091,483,683
Provision for Tax	1,815,457,382	1,255,260,349
Provision for Investment, Share & Contingent Liability	1,641,235,000	1,021,850,000
(Increase)/Decrease profit receivable	(36,353,352)	35,213,089
Increase/(Decrease) Profit Payable on Deposits	729,483,032	559,571,000
Depreciation & Amortization of Fixed Assets	158,786,566	126,833,900
Recoveries on investment previously written off	25,355,949	4,276,658
Income tax paid	(1,407,922,961)	(709,045,211)
Profit on sale of Bank's Assets	(6,160)	-
Operating Profit before changes in operating assets & liabilities	<u>4,291,381,118</u>	<u>3,385,443,469</u>