

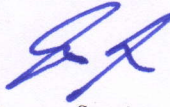
**Shahjalal Islami Bank Limited and its Subsidiary**  
**Consolidated Balance Sheet (Un-Audited)**  
As at 30 June 2020

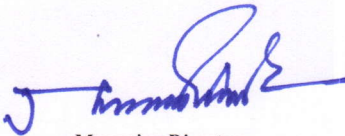
Property and Assets	Note	30.06.2020 Taka	31.12.2019 Taka
<b>Cash</b>			
Cash in hand (Including Foreign Currencies)	3	2,143,329,642	2,320,196,507
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	4	14,245,846,620	15,539,227,347
		<u>16,389,176,263</u>	<u>17,859,423,854</u>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh		5,028,141,243	1,780,506,464
Outside Bangladesh		2,439,472,221	608,258,408
	5	<u>7,467,613,464</u>	<u>2,388,764,872</u>
<b>Placement with other Banks &amp; Financial Institutions</b>			
	6	<u>17,050,870,591</u>	<u>12,361,483,166</u>
<b>Investments in Shares &amp; Securities</b>			
Government		12,000,000,000	11,750,000,000
Others		5,706,322,875	5,548,441,179
	7	<u>17,706,322,875</u>	<u>17,298,441,179</u>
<b>Investments</b>			
General Investment etc.		189,007,298,641	185,685,308,986
Bills Purchased and Discounted		13,788,556,101	14,614,015,788
	8	<u>202,795,854,742</u>	<u>200,299,324,774</u>
<b>Fixed Assets Including Premises</b>			
	9	4,493,076,862	4,557,631,359
<b>Other Assets</b>			
	10	15,248,494,006	13,843,340,562
<b>Non Banking Assets</b>			
		88,909,355	88,909,355
<b>Total Property and Assets</b>		<u>281,240,318,159</u>	<u>268,697,319,121</u>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Placement from other Banks &amp; Financial Institutions</b>			
	11	17,685,899,638	11,752,538,519
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits		25,558,646,499	24,751,894,884
Mudaraba Term Deposits		78,790,777,906	82,587,971,836
Other Mudaraba Deposits		65,652,234,901	62,791,516,067
Al-Wadeeah Current & Other Deposit Accounts		32,054,230,711	28,770,762,184
Bills Payable		5,597,957,501	4,335,581,019
	12	<u>207,653,847,518</u>	<u>203,237,725,990</u>
<b>Mudaraba Subordinated Bond</b>			
	13	9,200,000,000	10,000,000,000
<b>Other Liabilities</b>			
	14	28,759,918,636	26,771,315,560
<b>Deferred Tax Liabilities</b>			
	15	166,909,930	186,322,984
<b>Total Liabilities</b>		<u>263,466,575,722</u>	<u>251,947,903,053</u>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	16.2	9,334,212,720	9,334,212,720
Statutory Reserve	17	6,634,221,299	6,231,188,665
Capital Reserve		2,878,961	2,878,961
Retained Earnings	18	1,580,099,994	954,727,530
<b>Total Shareholders' Equity</b>		<u>17,551,412,974</u>	<u>16,523,007,876</u>
Non-controlling Interest	16.3	222,329,463	226,408,192
<b>Total Liabilities &amp; Shareholders' Equity</b>		<u>281,240,318,159</u>	<u>268,697,319,121</u>

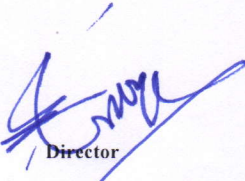
**Shahjalal Islami Bank Limited and its Subsidiary**  
**Consolidated Off-balance Sheet Items (Un-Audited)**  
**As at 30 June 2020**

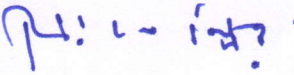
	Note	30.06.2020 Taka	31.12.2019 Taka
<b>Contingent Liabilities</b>			
Acceptances & endorsements		35,969,546,684	35,064,492,967
Letters of guarantee	19	32,328,197,120	29,749,668,530
Irrevocable letters of credit	20	30,587,571,911	31,562,148,000
Bills for collection		12,521,444,520	16,714,181,896
Other contingent liabilities		-	-
<b>Total</b>		<b>111,406,760,234</b>	<b>113,090,491,393</b>
<b>Other Commitments</b>			
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b>111,406,760,234</b>	<b>113,090,491,393</b>

  
 Chief Financial Officer

  
 Company Secretary


  
 Managing Director

  
 Director

  
 Director

**Shahjalal Islami Bank Limited and its Subsidiary**  
**Consolidated Profit and Loss Account (Un-Audited)**  
**For the period ended 30 June 2020**

	Note	Jan'20 to Jun'20 Taka	Jan'19 to Jun'19 Taka	Apr'20 to Jun'20 Taka	Apr'19 to Jun'19 Taka
<b>Operating Income</b>					
Investment Income	21	9,239,485,711	10,108,119,665	4,268,180,473	5,190,468,667
Less: Profit paid on Deposits	22	5,924,570,448	6,416,587,734	2,887,451,997	3,282,141,205
<b>Net Investment Income</b>		<b>3,314,915,263</b>	<b>3,691,531,931</b>	<b>1,380,728,476</b>	<b>1,908,327,462</b>
Income from Investment in Shares/Securities	23	136,609,725	407,445,526	47,093,537	328,696,618
Commission, Exchange and Brokerage	24	882,025,469	1,084,362,418	347,906,483	506,407,050
Other Operating Income	25	380,434,480	404,850,757	198,063,765	256,919,939
		<b>1,399,069,674</b>	<b>1,896,658,700</b>	<b>593,063,785</b>	<b>1,092,023,607</b>
<b>Total Operating Income</b>		<b>4,713,984,937</b>	<b>5,588,190,632</b>	<b>1,973,792,261</b>	<b>3,000,351,069</b>
<b>Operating Expenses</b>					
Salaries and Allowances	26	1,568,866,021	1,571,352,126	939,379,457	920,823,955
Rent, Taxes, Insurances, Electricity etc.	27	239,996,092	246,812,177	138,192,995	121,015,446
Legal Expenses	28	565,543	390,958	118,345	235,378
Postage, Stamps, Telecommunication etc.	29	18,417,650	20,328,155	10,076,001	11,927,342
Stationery, Printings, Advertisements etc.	30	37,979,002	59,762,164	14,600,244	24,043,272
Chief Executive's Salary & Fees	31	11,222,000	10,420,000	6,755,000	6,490,000
Directors' Fees & Expenses	32	2,496,807	3,490,761	900,000	2,367,036
Shariah Supervisory Committee's Fees & Expenses	33	295,512	552,896	126,308	152,729
Auditors' Fees	34	250,000	250,000	125,000	125,000
Depreciation & Repairs of Bank's Assets	35	177,685,696	117,685,282	89,406,388	62,036,060
Zakat Expenses		-	-	-	-
Other Expenses	36	246,792,539	290,972,606	121,198,566	126,870,406
<b>Total Operating Expenses</b>		<b>2,304,566,862</b>	<b>2,322,017,125</b>	<b>1,320,878,304</b>	<b>1,276,086,624</b>
<b>Profit / (Loss) before Provision</b>		<b>2,409,418,075</b>	<b>3,266,173,506</b>	<b>652,913,957</b>	<b>1,724,264,445</b>
Specific provision for Classified Investment		300,000,000	781,000,000	(54,200,000)	371,000,000
General Provision for Unclassified Investment		48,200,000	114,600,000	111,500,000	163,600,000
General Provision for Off-Balance Sheet Items		37,400,000	67,100,000	(67,800,000)	(12,900,000)
Provision for deminution in value of Investments in Shares		56,325,000	16,900,000	1,325,000	(2,600,000)
Provision for Other Assets		-	(8,765,000)	-	(34,765,000)
<b>Total Provision</b>	37	<b>441,925,000</b>	<b>970,835,000</b>	<b>(9,175,000)</b>	<b>484,335,000</b>
<b>Total Profit / (Loss) before taxes</b>		<b>1,967,493,075</b>	<b>2,295,338,506</b>	<b>662,088,957</b>	<b>1,239,929,445</b>
<b>Provision for taxation for the period</b>					
Deferred tax	38	(19,413,054)	256,747	(12,450,408)	(141,010)
Current tax	38b	962,579,759	1,243,839,574	241,924,844	657,586,487
		<b>943,166,705</b>	<b>1,244,096,322</b>	<b>229,474,436</b>	<b>657,445,477</b>
<b>Net Profit / (Loss) after Tax</b>		<b>1,024,326,370</b>	<b>1,051,242,185</b>	<b>432,614,521</b>	<b>582,483,968</b>
<b>Net profit after tax attributable to:</b>					
Equity holders of SJIBL		1,028,405,099	1,051,796,319	435,142,541	584,875,499
Non-controlling interest		(4,078,729)	(554,134)	(2,528,020)	(2,391,531)
		<b>1,024,326,370</b>	<b>1,051,242,185</b>	<b>432,614,521</b>	<b>582,483,968</b>
Retained earnings from previous year/period		954,727,530	921,461,996	1,284,088,482	1,184,234,899
Add: Net profit after tax (attributable to equity holders of SJIBL)		1,028,405,099	1,051,796,319	435,142,541	584,875,499
<b>Profit available for appropriation</b>		<b>1,983,132,629</b>	<b>1,973,258,315</b>	<b>1,719,231,023</b>	<b>1,769,110,398</b>
<b>Appropriation:</b>					
Statutory reserve		403,032,634	457,384,771	139,131,028	253,236,854
Dividend		-	-	-	-
Capital Reserve		-	-	-	-
Retained earnings		1,580,099,995	1,515,873,544	1,580,099,995	1,515,873,544
		<b>1,983,132,629</b>	<b>1,973,258,315</b>	<b>1,719,231,023</b>	<b>1,769,110,398</b>
<b>Consolidated Earnings Per Share(EPS) [Restated]</b>	39	<b>1.10</b>	<b>1.13</b>	<b>0.47</b>	<b>0.63</b>
<b>Net Asset Value (NAV) Per Share as at 30 June [Restated]</b>	40	<b>18.80</b>	<b>17.05</b>		

  
Chief Financial Officer

  
Company Secretary


  
Managing Director

  
Director

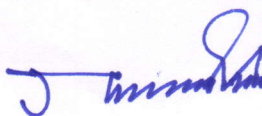
  
Director

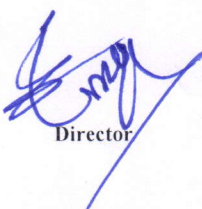
**Shahjalal Islami Bank Limited and its Subsidiary**  
**Consolidated Cash Flow Statement (Un-Audited)**  
**For the period ended 30 June 2020**


	Jan'20 to Jun'20 Taka	Jan'19 to Jun'19 Taka
<b>Cash flows from operating activities</b>		
Investment income receipt in cash	9,557,604,685	10,497,823,304
Profit paid on deposits	(6,509,430,567)	(6,281,718,435)
Dividend receipts	13,565,686	14,312,067
Fees & commission receipt in cash	881,792,023	1,077,763,271
Recoveries on investment previously written off	3,405,898	10,130,949
Cash payments to employees	(1,580,088,021)	(1,581,772,126)
Cash payments to suppliers	(37,979,002)	(59,762,164)
Income tax paid	(1,122,142,966)	(907,240,564)
Receipts from other operating activities	382,787,993	406,456,118
Payment for other operating activities	(508,242,588)	(573,375,245)
<b>(i) Operating profit before changes in operating assets &amp; liabilities</b>	<b>1,081,273,139</b>	<b>2,602,617,177</b>
<b>Changes in operating assets and liabilities</b>		
(Increase)/decrease in investment to customers	(2,496,529,968)	(8,005,998,855)
(Increase)/decrease in other assets	(389,467,952)	(112,020,603)
(Increase)/decrease of placement with other banks & financial institutions	(4,689,387,425)	(2,548,187,425)
Increase/(decrease) in deposits from other banks	-	476,567,593
Increase/(decrease) of placement from other banks & financial institutions	5,964,033,600	(2,124,819,713)
Increase/(decrease) in deposits received from customers	4,878,837,192	15,827,952,601
Increase/(decrease) in other liabilities on account of customers	545,313,763	347,707,678
Increase/(decrease) in other liabilities	35,378,657	332,455,884
<b>(ii) Cash flows from operating assets and liabilities</b>	<b>3,848,177,867</b>	<b>4,193,657,161</b>
<b>Net cash flows from operating activities (A)=(i+ii)</b>	<b>4,929,451,007</b>	<b>6,796,274,337</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	785,588,409	257,394,404
Payment for purchases of securities	(1,193,470,105)	(1,589,886,557)
Proceeds from sale of fixed assets	99,205,403	220,105,016
Payment for purchases of property, plant & equipments	(212,407,157)	(338,866,147)
Purchase/sale of subsidiaries	-	-
<b>Net cash used in investing activities (B)</b>	<b>(521,083,450)</b>	<b>(1,451,253,284)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of debt instruments	-	-
Receipts/(Payment) of Mudaraba Subordinated Bond	(800,000,000)	-
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	-
Dividend paid to ordinary share holder	-	-
<b>Net cash used in financing activities (C)</b>	<b>(800,000,000)</b>	<b>-</b>
<b>Net increase/(decrease) in cash &amp; cash equivalents (A+B+C)</b>	<b>3,608,367,556</b>	<b>5,345,021,053</b>
Add: Effect of exchange rate changes on cash & cash equivalents	233,446	6,599,147
Add: Cash and cash equivalents at the beginning of the period	20,248,188,725	15,318,805,963
<b>Cash &amp; cash equivalents at the end of the period</b>	<b>23,856,789,727</b>	<b>20,670,426,164</b>
<b>Net Operating Cash Flow Per Share (NOCFPS) [Restated]</b>	<b>5.28</b>	<b>7.28</b>

  
**Chief Financial Officer**

  
**Company Secretary**

  
**Managing Director**

  
**Director**

  
**Director**

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

For the period ended 30 June 2020

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Non-controlling Interest	Retained Earnings	Total
Balance as at 01 January 2020	9,334,212,720	6,231,188,665	2,878,961	-	954,727,530	16,523,007,875
Net profit during the period	-	403,032,634	-	-	625,372,465	1,028,405,099
<b>Total Shareholders' Equity as at 30 June 2020</b>	<b>9,334,212,720</b>	<b>6,634,221,299</b>	<b>2,878,961</b>	<b>-</b>	<b>1,580,099,995</b>	<b>17,551,412,974</b>
<b>Non-controlling interest</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>222,329,463</b>	<b>-</b>	<b>222,329,463</b>
Add: General Provision for Unclassified Investment & Off-Balance Sheet Items						2,903,665,735
Add: Mudaraba Subordinated Bond						7,920,000,000
Less: Shortfall of provision required against investment						1,370,122,247
<b>Total Eligible Regulatory Capital as at 30 June 2020</b>						<b>27,227,285,926</b>

For the period ended 30 June 2019

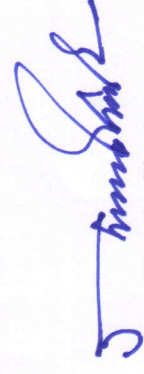
Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Non-controlling Interest	Retained Earnings	Total
Balance as at 01 January 2019	8,485,647,930	5,452,358,676	-	-	921,461,996	14,859,468,602
Net profit during the period	-	457,384,771	-	-	594,411,548	1,051,796,319
<b>Total Shareholders' Equity as at 30 June 2019</b>	<b>8,485,647,930</b>	<b>5,909,743,447</b>	<b>-</b>	<b>-</b>	<b>1,515,873,544</b>	<b>15,911,264,921</b>
<b>Non-controlling interest</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>230,753,284</b>	<b>-</b>	<b>230,753,284</b>
Add: General Provision for Unclassified Investment & Off-Balance Sheet Items						2,394,200,000
Add: Mudaraba Subordinated Bond						9,200,000,000
Less: Shortfall of provision required against investment						1,352,580,786
<b>Total Eligible Regulatory Capital as at 30 June 2019</b>						<b>26,383,637,419</b>



Chief Financial Officer



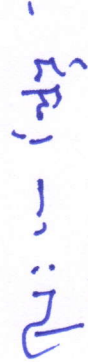
Company Secretary



Managing Director



Director



Director

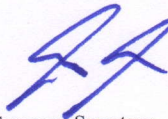
**Shahjalal Islami Bank Limited**  
**Balance Sheet (Un-Audited)**  
**As at 30 June 2020**

Property and Assets	Note	30.06.2020 Taka	31.12.2019 Taka
<b>Cash</b>			
Cash in hand (Including Foreign Currencies)	3a	2,143,329,642	2,320,196,507
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	4a	14,245,846,620	15,539,227,347
		<u>16,389,176,263</u>	<u>17,859,423,854</u>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh		5,020,053,930	1,773,169,975
Outside Bangladesh	5a	2,439,472,221	608,258,408
		<u>7,459,526,151</u>	<u>2,381,428,383</u>
<b>Placement with other Banks &amp; Financial Institutions</b>			
	6a	<u>17,050,870,591</u>	<u>12,361,483,166</u>
<b>Investments in Shares &amp; Securities</b>			
Government		12,000,000,000	11,750,000,000
Others	7a	3,925,133,044	3,889,417,772
		<u>15,925,133,044</u>	<u>15,639,417,772</u>
<b>Investments</b>			
General Investment etc.		186,114,497,697	182,671,664,294
Bills Purchased and Discounted	8a	13,788,556,101	14,614,015,788
		<u>199,903,053,798</u>	<u>197,285,680,082</u>
<b>Fixed Assets Including Premises</b>			
	9a	4,449,788,379	4,503,970,454
<b>Other Assets</b>			
	10a	17,410,562,263	15,983,396,045
<b>Non Banking Assets</b>			
		88,909,355	88,909,355
<b>Total Property and Assets</b>		<u>278,677,019,845</u>	<u>266,103,709,111</u>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
Placement from other Banks & Financial Institutions	11a	17,299,272,641	11,382,596,297
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits		25,558,646,499	24,751,894,884
Mudaraba Term Deposits		78,790,777,906	82,587,971,836
Other Mudaraba Deposits		65,797,735,795	62,937,938,001
Al-Wadeeah Current & Other Deposit Accounts		32,054,230,711	28,770,762,184
Bills Payable	12a	5,597,957,501	4,335,581,019
		<u>207,799,348,412</u>	<u>203,384,147,925</u>
<b>Mudaraba Subordinated Bond</b>			
	13	9,200,000,000	10,000,000,000
<b>Other Liabilities</b>			
	14a	26,625,206,194	24,641,621,683
<b>Deferred Tax Liabilities</b>			
	15a	171,928,958	188,075,793
<b>Total Liabilities</b>		<u>261,095,756,205</u>	<u>249,596,441,698</u>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	16.2	9,334,212,720	9,334,212,720
Statutory Reserve	17	6,634,221,299	6,231,188,665
Retained Earnings	18a	1,612,829,622	941,866,028
<b>Total Shareholders' Equity</b>		<u>17,581,263,641</u>	<u>16,507,267,412</u>
<b>Total Liabilities &amp; Shareholders' Equity</b>		<u>278,677,019,845</u>	<u>266,103,709,111</u>

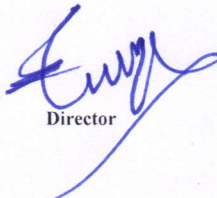
**Shahjalal Islami Bank Limited**  
**Off-balance Sheet Items (Un-Audited)**  
**As at 30 June 2020**

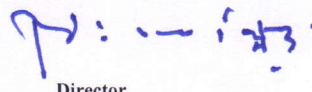
	Note	31.06.2020 Taka	31.12.2019 Taka
<b>Contingent Liabilities</b>			
Acceptances & endorsements		35,969,546,684	35,064,492,967
Letters of guarantee	19	32,328,197,120	29,749,668,530
Irrevocable letters of credit	20	30,587,571,911	31,562,148,000
Bills for collection		12,521,444,520	16,714,181,896
Other contingent liabilities		-	-
<b>Total</b>		<b>111,406,760,234</b>	<b>113,090,491,393</b>
<b>Other Commitments</b>			
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b>111,406,760,234</b>	<b>113,090,491,393</b>

  
 Chief Financial Officer

  
 Company Secretary


  
 Managing Director

  
 Director

  
 Director

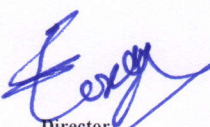
**Shahjalal Islami Bank Limited**  
**Profit and Loss Account (Un-Audited)**  
**For the period ended 30 June 2020**


Note	Jan'20 to Jun'20 Taka	Jan'19 to Jun'19 Taka	Apr'20 to Jun'20 Taka	Apr'19 to Jun'19 Taka	
<b>Operating income</b>					
Investment Income	21a	9,257,947,379	10,088,832,551	4,272,342,932	5,184,099,084
Less: Profit paid on Deposits	22a	5,910,933,135	6,366,043,420	2,881,556,003	3,254,124,106
<b>Net Investment Income</b>		<b>3,347,014,244</b>	<b>3,722,789,132</b>	<b>1,390,786,929</b>	<b>1,929,974,977</b>
Income from Investment in Shares/securities	23a	120,778,933	367,950,325	46,865,968	324,528,492
Commission, Exchange and Brokerage	24a	861,915,094	1,025,746,769	345,858,655	489,385,193
Other Operating Income	25a	376,102,320	399,524,307	193,904,015	251,919,678
		<b>1,358,796,347</b>	<b>1,793,221,401</b>	<b>586,628,638</b>	<b>1,065,833,364</b>
<b>Total Operating Income</b>		<b>4,705,810,591</b>	<b>5,516,010,533</b>	<b>1,977,415,567</b>	<b>2,995,808,341</b>
<b>Operating expenses</b>					
Salaries and Allowances	26a	1,544,329,401	1,545,731,581	926,302,642	906,436,047
Rent, Taxes, Insurances, Electricity etc.	27a	228,010,710	233,611,053	131,852,127	114,270,951
Legal Expenses	28a	554,043	321,958	118,345	177,878
Postage, Stamps, Telecommunication etc.	29a	17,204,540	18,953,298	9,535,396	11,257,391
Stationery, Printings, Advertisements etc.	30a	36,769,000	58,404,506	14,102,846	23,899,872
Chief Executive's Salary & Fees	31	11,222,000	10,420,000	6,755,000	6,490,000
Directors' Fees & Expenses	32	2,496,807	3,490,761	900,000	2,367,036
Shariah Supervisory Committee's Fees & Expenses	33	295,512	552,896	126,308	152,729
Auditors' Fees	34a	250,000	250,000	125,000	125,000
Depreciation & Repairs of Bank's Assets	35a	174,268,517	113,146,474	88,286,341	59,742,948
Zakat Expenses		-	-	-	-
Other Expenses	36a	233,321,891	273,369,148	112,831,423	120,369,218
<b>Total Operating Expenses</b>		<b>2,248,722,421</b>	<b>2,258,251,675</b>	<b>1,290,935,428</b>	<b>1,245,289,070</b>
<b>Profit / (Loss) before Provision</b>		<b>2,457,088,170</b>	<b>3,257,758,857</b>	<b>686,480,139</b>	<b>1,750,519,271</b>
Specific provision for Classified Investment		300,000,000	781,000,000	(54,200,000)	371,000,000
General Provision for Unclassified Investment		48,200,000	114,600,000	111,500,000	163,600,000
General Provision for Off-Balance Sheet Items		37,400,000	67,100,000	(67,800,000)	(12,900,000)
Provision for diminution in value of Investments in Shares		56,325,000	16,900,000	1,325,000	(2,600,000)
Provision for Other Assets		-	(8,765,000)	-	(34,765,000)
<b>Total Provision</b>	37a	<b>441,925,000</b>	<b>970,835,000</b>	<b>(9,175,000)</b>	<b>484,335,000</b>
<b>Total Profit / (Loss) before taxes</b>		<b>2,015,163,170</b>	<b>2,286,923,857</b>	<b>695,655,139</b>	<b>1,266,184,271</b>
<b>Provision for taxation</b>					
Deferred tax	38a	(16,146,835)	632,310	(9,184,190)	47,116
Current tax	38c	957,313,777	1,228,301,238	241,439,144	654,529,653
		<b>941,166,942</b>	<b>1,228,933,547</b>	<b>232,254,954</b>	<b>654,576,769</b>
<b>Net Profit after Taxation</b>		<b>1,073,996,228</b>	<b>1,057,990,310</b>	<b>463,400,185</b>	<b>611,607,502</b>
Retained Earnings from previous year/period		941,866,028	850,959,074	1,288,560,465	1,093,193,965
Add: Net Profit after Tax		1,073,996,228	1,057,990,310	463,400,185	611,607,502
<b>Profit available for appropriation</b>		<b>2,015,862,256</b>	<b>1,908,949,384</b>	<b>1,751,960,650</b>	<b>1,704,801,467</b>
<b>Appropriation</b>					
Statutory Reserve		403,032,634	457,384,771	139,131,028	253,236,854
Dividend		-	-	-	-
Retained Earnings		1,612,829,622	1,451,564,613	1,612,829,622	1,451,564,613
		<b>2,015,862,256</b>	<b>1,908,949,384</b>	<b>1,751,960,650</b>	<b>1,704,801,467</b>
<b>Earnings Per Share (EPS) [Restated]</b>	39a	<b>1.15</b>	<b>1.13</b>	<b>0.50</b>	<b>0.66</b>
Net Asset Value (NAV) Per Share as at 30 June [Restated]	40	<b>18.84</b>	<b>16.98</b>		

  
Chief Financial Officer

  
Company Secretary


  
Managing Director

  
Director

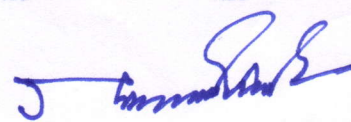
  
Director

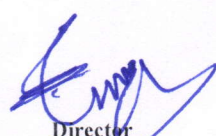
**Shahjalal Islami Bank Limited**  
**Cash Flow Statement (Un-Audited)**  
**For the period ended 30 June 2020**


	Jan'20 to Jun'20 Taka	Jan'19 to Jun'19 Taka
<b>Cash flows from operating activities</b>		
Investment income receipt	9,471,618,100	10,381,445,592
Profit paid on deposits	(6,373,648,800)	(6,104,826,141)
Dividend receipts	13,565,686	14,312,067
Fees & commission receipt	861,681,648	1,018,037,452
Recoveries on investment previously written off	3,405,898	10,130,949
Cash payments to employees	(1,555,551,401)	(1,556,151,581)
Cash payments to suppliers	(36,769,000)	(58,404,506)
Income tax paid	(1,112,847,437)	(892,071,722)
Receipts from other operating activities	375,601,321	399,524,307
Payments for other operating activities	(488,445,459)	(536,144,972)
<b>(i) Operating Profit before changes in operating assets &amp; liabilities</b>	<b>1,158,610,554</b>	<b>2,675,851,446</b>
<b>Changes in operating assets and liabilities</b>		
(Increase)/decrease in investment to customers	(2,617,373,716)	(8,436,334,643)
(Increase)/decrease of other assets	(420,776,255)	197,690,824
(Increase)/decrease of Placement with other Banks & Financial Institutions	(4,689,387,425)	(2,548,187,425)
Increase/(decrease) of deposits from other banks	-	476,567,593
Increase/(decrease) of Placement from other Banks & Financial Institutions	5,916,676,344	(2,124,819,713)
Increase/(decrease) of deposits received from customers	4,877,916,152	15,789,153,920
Increase/(decrease) of other liabilities on account of customers	545,313,763	347,707,678
Increase/(decrease) of other liabilities	35,626,073	351,383,994
<b>(ii) Cash flows from operating assets and liabilities</b>	<b>3,647,994,936</b>	<b>4,053,162,229</b>
<b>Net cash flows from operating activities (A)=(i+ii)</b>	<b>4,806,605,491</b>	<b>6,729,013,675</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	676,018,820	201,555,367
Payment for purchases of securities	(961,734,092)	(1,464,407,314)
Proceeds from sale of fixed assets	98,900,303	215,450,228
Payment for purchases of property, plant & equipments	(212,173,789)	(337,667,740)
Purchase/sale of subsidiaries	-	-
<b>Net cash used in investing activities (B)</b>	<b>(398,988,758)</b>	<b>(1,385,069,460)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of debt instruments	-	-
Receipts/(Payment) of Mudaraba Subordinated Bond	(800,000,000)	-
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	-
Dividend paid to ordinary shareholders	-	-
<b>Net cash used in financing activities (C)</b>	<b>(800,000,000)</b>	<b>-</b>
<b>Net Increase/(decrease) in cash &amp; cash equivalents (A+B+C)</b>	<b>3,607,616,732</b>	<b>5,343,944,214</b>
Add: Effect of exchange rate changes on cash & cash equivalents	233,446	7,709,317
Cash and cash equivalents at the beginning of the period	20,240,852,236	15,314,536,023
<b>Cash and cash equivalents at the end of the period</b>	<b>23,848,702,414</b>	<b>20,666,189,555</b>
<b>Net Operating Cash Flow Per Share (NOCFPS) [Restated]</b>	<b>5.15</b>	<b>7.21</b>

  
Chief Financial Officer

  
Company Secretary

  
Managing Director

  
Director

  
Director

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

(Amount in taka)

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
Balance as at 01 January 2020	9,334,212,720	6,231,188,665	941,866,028	16,507,267,412
Net profit for the period ended 30 June 2020	-	403,032,634	670,963,594	1,073,996,228
<b>Total Shareholders' Equity as at 30 June 2020</b>	<b>9,334,212,720</b>	<b>6,634,221,299</b>	<b>1,612,829,622</b>	<b>17,581,263,641</b>

**Total Equity for the purpose of Capital Adequacy**

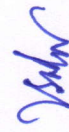
<b>Equity as per above</b>	<b>17,581,263,641</b>
Add: General Provision for Unclassified Investment & Off-Balance Sheet items	2,855,700,000
Add: Mudaraba Subordinated Bond	7,920,000,000
<b>Total Eligible Regulatory Capital as at 30 June 2020</b>	<b>28,356,963,641</b>

(Amount in taka)

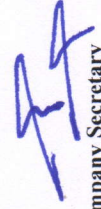
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
Balance as at 01 January 2019	8,485,647,930	5,452,358,676	850,959,074	14,788,965,680
Net profit for the period ended 30 June 2019	-	457,384,771	600,605,539	1,057,990,310
<b>Total Shareholders' Equity as at 30 June 2019</b>	<b>8,485,647,930</b>	<b>5,909,743,447</b>	<b>1,451,564,613</b>	<b>15,846,955,990</b>

**Total Equity for the purpose of Capital Adequacy**

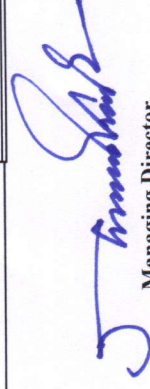
<b>Equity as per above</b>	<b>15,846,955,990</b>
Add: General Provision for Unclassified Investment & Off-Balance Sheet items	2,394,200,000
Add: Mudaraba Subordinated Bond	9,200,000,000
Less: Shortfall of provision required against investment	1,006,888,390
<b>Total Eligible Regulatory Capital as at 30 June 2019</b>	<b>26,434,267,600</b>



Chief Financial Officer




Company Secretary



Managing Director



Director



Director

**Shahjalal Islami Bank Limited and its Subsidiary**  
**Notes to the Consolidated and Separate Financial Statements**  
**As at and for the period ended 30 June 2020**

**1. Status of the Bank**

**1.1 Legal Form of the Bank**

Shahjalal Islami Bank Limited (hereinafter called 'the Bank' or 'SJIBL') was established as a Public Limited Company (Banking Company) as on 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 132 branches, 107 (One Hundred Seven) ATM booths and 2,695 employees all over Bangladesh. The Bank has also a subsidiary Company named 'Shahjalal Islami Bank Securities Limited' and an Off-shore 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 Bank Companies Act 1991 (as amended up to 2018), Bangladesh Bank's Directives and directives of other regulatory authorities and the principles of the Islamic Shari'ah.

**1.3 Shahjalal Islami Bank Securities Limited**

Shahjalal Islami Bank Securities Limited is a subsidiary Company of Shahjalal Islami Bank 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 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**

Off-shore 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 Off-shore Banking Unit on 21 December 2008 with the permission from Bangladesh Bank vide letter no. BRPD (P-3)744(99)/2008-2800 dated 24 July 2008. The unit is located at Shahjalal Islami Bank Tower, Plot#4, Block-CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212. Separate Financial Statements of Off-shore Banking Unit are also presented.

**2. Significant Accounting Policies**

**2.1 Basis of preparation of the Financial Statements**

The Bank and its subsidiary (the "Group") are being operated in strict compliance with the rules of Islamic Shari'ah. The consolidated 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 Bank Companies Act, 1991 (as amended), 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 Bank Companies Act 1991 (as amended) and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs & IASs as adopted, the requirements of the Bank 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 Limited including Off-shore Banking Unit and the Financial Statements of its subsidiary named Shahjalal Islami Bank Securities Limited made up to the end of the period.

The consolidated Financial Statements have been prepared in accordance with IFRS 10. 'Consolidated Financial Statements'. The consolidated Financial Statements are prepared to a common financial period ending 30 June 2020.

## 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, BRPD Circular No. 03 dated 21 April 2019 and BRPD Circular No. 07 dated 19 March 2020. 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)

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 & guideline for Islamic Banking issued by Bangladesh Bank vide BRPD Circular No.15 dated November 2009.

## 2.6 Taxation

### Current Tax

Provision for current income tax has been made @ 37.50% as prescribed in the Finance Act, 2020 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 2020.

## 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 2020 to 30 June 2020.

## 2.9 Significant deviation between the quarterly periods

**Net Asset Value (NAV):** Net Asset Value (NAV) increased compare to the same quarter of last year mainly due to increase earnings and reserve.

**Net Operating Cash Flows per Share (NOCFPS):** Net Operating Cash Flow per Share (NOCFPS) substantially decreased compare to the same quarter last year mainly due to decrease in deposit during the quarter.



		30.06.2020 Taka	31.12.2019 Taka
<b>3 Consolidated Cash in hand (Including foreign currencies)</b>			
Shahjalal Islami Bank Ltd	(Note-3a)	2,143,329,642	2,320,196,507
Shahjalal Islami Bank Securities Ltd		-	-
		<u>2,143,329,642</u>	<u>2,320,196,507</u>
<b>3a Cash in hand of the Bank (Including foreign currencies)</b>			
In local currency		2,126,913,061	2,305,090,903
In foreign currencies		16,416,581	15,105,604
		<u>2,143,329,642</u>	<u>2,320,196,507</u>
<b>4 Consolidated Balance with Bangladesh Bank and it's agent bank(s)</b>			
Shahjalal Islami Bank Ltd	(Note-4a)	14,245,846,620	15,539,227,347
Shahjalal Islami Bank Securities Ltd		-	-
		<u>14,245,846,620</u>	<u>15,539,227,347</u>
<b>4a Balance with Bangladesh Bank and it's agent bank(s) (Including foreign currencies)</b>			
In local currency		8,986,472,820	12,870,787,695
In foreign currencies		4,910,676,773	2,292,220,590
		<u>13,897,149,593</u>	<u>15,163,008,286</u>
<b>Balance with Sonali Bank Ltd. as agent of Bangladesh Bank</b>			
In local currency		348,697,028	376,219,061
In foreign currencies		-	-
		<u>348,697,028</u>	<u>376,219,061</u>
		<u>14,245,846,620</u>	<u>15,539,227,347</u>
<b>5 Consolidated Balance with Other Banks and Financial Institutions</b>			
<b>Inside Bangladesh</b>			
Shahjalal Islami Bank Ltd	(Note-5a)	5,020,053,930	1,773,169,975
Shahjalal Islami Bank Securities Ltd		153,588,207	153,758,423
		5,173,642,137	1,926,928,398
Less: Inter Company Transaction		145,500,894	146,421,934
		<u>5,028,141,243</u>	<u>1,780,506,464</u>
<b>Outside Bangladesh</b>			
Shahjalal Islami Bank Ltd	(Note-5a)	2,439,472,221	608,258,408
Shahjalal Islami Bank Securities Ltd		-	-
		<u>2,439,472,221</u>	<u>608,258,408</u>
		<u>7,467,613,464</u>	<u>2,388,764,872</u>
<b>5a Balance with Other Banks and Financial Institutions of the Bank (Other than mudaraba Fund)</b>			
Inside Bangladesh		5,020,053,930	1,773,169,975
Outside Bangladesh		2,439,472,221	608,258,408
		<u>7,459,526,151</u>	<u>2,381,428,382</u>
<b>6 Consolidated Placement with other Banks &amp; Financial Institutions</b>			
Shahjalal Islami Bank Ltd	(Note-6a)	17,050,870,591	12,361,483,166
Shahjalal Islami Bank Securities Ltd		-	-
		<u>17,050,870,591</u>	<u>12,361,483,166</u>
Less: Inter Company Transaction		-	-
		<u>17,050,870,591</u>	<u>12,361,483,166</u>
<b>6a Placement with other Banks &amp; Financial Institutions of the Bank</b>			
Placement with other Banks		8,650,870,591	4,261,483,166
Placement with Financial Institutions		8,400,000,000	8,100,000,000
		<u>17,050,870,591</u>	<u>12,361,483,166</u>
<b>7 Consolidated Investment in Shares &amp; Securities</b>			
<b>Government</b>			
Shahjalal Islami Bank Ltd	(Note-7a)	12,000,000,000	11,750,000,000
Shahjalal Islami Bank Securities Ltd		-	-
		<u>12,000,000,000</u>	<u>11,750,000,000</u>
<b>Others</b>			
Shahjalal Islami Bank Ltd	(Note-7a)	3,925,133,044	3,889,417,772
Shahjalal Islami Bank Securities Ltd		1,781,189,831	1,659,023,407
		5,706,322,875	5,548,441,179
		<u>17,706,322,875</u>	<u>17,298,441,179</u>



		30.06.2020 Taka	31.12.2019 Taka
<b>7a Investment in Shares &amp; Securities of the Bank</b>			
<b>Government</b>			
Bangladesh Government Islami Investment Bond (BGIIB)		12,000,000,000	11,750,000,000
		<u>12,000,000,000</u>	<u>11,750,000,000</u>
<b>Others</b>			
Mudaraba Perpetual Bond, Islami Bank Bangladesh Ltd.		47,550,542	47,550,542
Mudaraba Subordinated Bond		1,920,000,000	2,040,000,000
Investment in Shares		1,957,582,503	1,801,867,231
		<u>3,925,133,044</u>	<u>3,889,417,772</u>
		<u>15,925,133,044</u>	<u>15,639,417,772</u>
<b>8 Consolidated Investments</b>			
Shahjalal Islami Bank Ltd	(Note-8a)	186,114,497,697	182,671,664,294
Shahjalal Islami Bank Securities Ltd		4,752,215,694	4,797,416,698
		<u>190,866,713,391</u>	<u>187,469,080,992</u>
Less: Inter Company Transaction		1,859,414,750	1,783,772,006
		<u>189,007,298,641</u>	<u>185,685,308,986</u>
<b>Bills Purchased and Discounted :</b>			
Shahjalal Islami Bank Ltd	(Note-8a)	13,788,556,101	14,614,015,788
Shahjalal Islami Bank Securities Ltd		-	-
		<u>13,788,556,101</u>	<u>14,614,015,788</u>
		<u>202,795,854,742</u>	<u>200,299,324,774</u>
<b>8a Investments of the Bank</b>			
<b>Country-wise Classification of Investments:</b>			
<b>Inside Bangladesh</b>			
Gross Murabaha, Bai-Muajjal etc		194,765,493,967	193,427,000,258
Less: Profit receivable on Murabaha, Bai-Muajjal etc (Mark-up profit on unearned income)		8,650,996,270.03	10,755,335,963
		<u>186,114,497,697</u>	<u>182,671,664,294</u>
Net Murabaha, Bai-Muajjal etc		13,788,556,101	14,614,015,788
Bills purchased and discounted-net		-	-
<b>Outside Bangladesh</b>		<u>199,903,053,798</u>	<u>197,285,680,082</u>
<b>9 Consolidated Fixed Assets including Premises, Furnitures &amp; Fixtures</b>			
<b>Cost</b>			
Shahjalal Islami Bank Ltd	(Note-9a)	5,912,441,199	5,801,951,877
Shahjalal Islami Bank Securities Ltd		100,946,887	112,373,698
		<u>6,013,388,086</u>	<u>5,914,325,575</u>
<b>Accumulated Depreciation</b>			
Shahjalal Islami Bank Ltd	(Note-9a)	1,462,652,820	1,297,981,423
Shahjalal Islami Bank Securities Ltd		57,658,404	58,712,793
		<u>1,520,311,224</u>	<u>1,356,694,216</u>
<b>Written Down Value</b>		<u>4,493,076,862</u>	<u>4,557,631,359</u>
<b>9a Fixed Assets including Premises, Furnitures &amp; Fixtures of the Bank</b>			
<b>Tangible assets:</b>			
<b>Cost</b>			
Land		1,876,724,350	1,876,724,350
Building		893,923,450	893,923,450
Head Office Building under construction		1,182,190	89,165,998
Furniture & Fixtures		1,061,058,440	1,022,398,736
Office Equipment		743,859,749	660,138,562
Computer & Network Equipment		543,053,329	476,949,060
Vehicles		121,207,907	114,089,748
Right of use Assets as per IFRS-16		523,964,749	523,964,749
Books		1,042,667	1,042,667
		<u>5,766,016,831</u>	<u>5,658,397,319</u>
<b>Less:</b>			
Accumulated depreciation		1,341,181,839	1,148,290,395
Adjustment of assets		2,666,864	38,658,338
<b>Written Down Value</b>		<u>4,422,168,128</u>	<u>4,471,448,586</u>
<b>Intangible assets:</b>			
<b>Cost</b>			
Software-Core Banking		62,615,430	62,615,430
Software-Others		83,808,938	80,939,128
		<u>146,424,368</u>	<u>143,554,558</u>
<b>Less:</b>			
Amortization		118,804,116	111,032,689
<b>Written Down Value</b>		<u>27,620,251</u>	<u>32,521,869</u>
<b>Total Written Down Value</b>		<u>4,449,788,379</u>	<u>4,503,970,454</u>



		30.06.2020 Taka	31.12.2019 Taka
<b>10 Consolidated Other Assets</b>			
Shahjalal Islami Bank Ltd	(Note-10a)	17,410,562,263	15,983,396,045
Shahjalal Islami Bank Securities Ltd		352,931,743	374,944,517
		<u>17,763,494,006</u>	<u>16,358,340,562</u>
Less: Inter Company transaction		<u>2,515,000,000</u>	<u>2,515,000,000</u>
		<u><b>15,248,494,006</b></u>	<u><b>13,843,340,562</b></u>
<b>10a Other Assets of the Bank</b>			
<b>Income Generating:</b>			
Shahjalal Islami Bank Securities Ltd		2,515,000,000	2,515,000,000
		<u><b>2,515,000,000</b></u>	<u><b>2,515,000,000</b></u>
<b>Non Income Generating:</b>			
Stock of Stationery, Stamps and printing materials etc. (valued at cost)		25,966,953	23,810,353
Advance rent and security deposit		120,798,870	137,044,277
Suspense Account		291,092,267	145,734,796
Profit receivable		207,034,789	313,492,263
Other Prepayments		282,409,907	90,351,271
Advance Insurance premium		17,145,825	60,515,770
Advance for new Branches		1,200,000	9,755,760
Advance tax paid		13,754,473,210	12,641,625,772
Other Receivables		4,030,147	3,181,647
SJIBL General Account-Net		191,410,295	42,884,136
Balance with OBU		8,472,849,480	10,382,701,170
		<u>23,368,411,743</u>	<u>23,851,097,215</u>
Less: Off-Shore Banking Units		<u>8,472,849,480</u>	<u>10,382,701,170</u>
<b>Sub total</b>		<u><b>14,895,562,263</b></u>	<u><b>13,468,396,045</b></u>
		<u><b>17,410,562,263</b></u>	<u><b>15,983,396,045</b></u>
<b>11 Consolidated Placement from other Banks &amp; Financial Institutions</b>			
Shahjalal Islami Bank Ltd	(Note-11a)	17,299,272,641	11,382,596,297
Shahjalal Islami Bank Securities Ltd		2,246,041,747	2,153,714,228
		<u>19,545,314,388</u>	<u>13,536,310,525</u>
Less: Inter Company transaction		<u>1,859,414,750</u>	<u>1,783,772,006</u>
		<u><b>17,685,899,638</b></u>	<u><b>11,752,538,519</b></u>
<b>11a Placement from other Banks &amp; Financial Institutions of the Bank</b>			
Islamic Refinance Fund - Bangladesh Bank		15,150,000	103,483,500
Export Development Fund - Bangladesh Bank		12,538,734,441	10,017,057,797
Financial Stimulus Fund - Bangladesh Bank		2,070,808,000	-
Mudaraba Term Deposit from other Banks		2,674,580,200	1,262,055,000
Borrowing from Offshore Banking Unit (OBU)		235,695	20,847,035
		<u>17,299,508,336</u>	<u>11,403,443,332</u>
Less: Off-Shore Banking Units		<u>235,695</u>	<u>20,847,035</u>
		<u><b>17,299,272,641</b></u>	<u><b>11,382,596,297</b></u>
<b>12 Consolidated Deposits and Other Accounts</b>			
<b>Al-Wadiah Current Deposit &amp; Other Accounts</b>			
Shahjalal Islami Bank Ltd	(Note-12a)	32,054,230,711	28,770,762,184
Shahjalal Islami Bank Securities Ltd		-	-
		<u><b>32,054,230,711</b></u>	<u><b>28,770,762,184</b></u>
<b>Bills Payable</b>			
Shahjalal Islami Bank Ltd	(Note-12a)	5,597,957,501	4,335,581,019
Shahjalal Islami Bank Securities Ltd		-	-
		<u><b>5,597,957,501</b></u>	<u><b>4,335,581,019</b></u>
<b>Mudaraba Savings Deposits</b>			
Shahjalal Islami Bank Ltd	(Note-12a)	25,558,646,499	24,751,894,884
Shahjalal Islami Bank Securities Ltd		-	-
		<u><b>25,558,646,499</b></u>	<u><b>24,751,894,884</b></u>
<b>Mudaraba Term Deposits</b>			
Shahjalal Islami Bank Ltd	(Note-12a)	78,790,777,906	82,587,971,836
Shahjalal Islami Bank Securities Ltd		-	-
		<u><b>78,790,777,906</b></u>	<u><b>82,587,971,836</b></u>
<b>Other Mudaraba Deposits</b>			
Shahjalal Islami Bank Ltd	(Note-12a)	65,797,735,795	62,937,938,001
Shahjalal Islami Bank Securities Ltd		-	-
		<u>65,797,735,795</u>	<u>62,937,938,001</u>
Less: Inter Company transaction		<u>145,500,894</u>	<u>146,421,934</u>
<b>Total</b>		<u><b>65,652,234,901</b></u>	<u><b>62,791,516,067</b></u>
		<u><b>207,653,847,518</b></u>	<u><b>203,237,725,991</b></u>



	30.06.2020 Taka	31.12.2019 Taka
<b>12a Deposits and Other Accounts of the Bank</b>		
<b>Al-Wadiah Current Deposit &amp; Other Accounts:</b>		
Al-Wadiah Current Deposit	11,113,404,770	9,952,291,890
Foreign Currency Deposits	4,194,308,657	3,479,309,460
Non-Resident Taka Account	20,507,407	25,244,993
Profit Payable	1,508,324,633	1,971,040,298
Sundry Deposits	15,280,081,281	13,348,465,716
	<u>32,116,626,749</u>	<u>28,776,352,358</u>
Less: Off-Shore Banking Units	62,396,038	5,590,174
	<u>32,054,230,711</u>	<u>28,770,762,184</u>
<b>Bills Payable:</b>		
Payable inside Bangladesh		
Payment Order Issued	5,593,404,568	4,330,970,783
Demand Draft Payable	4,074,749	4,074,749
Electronic Fund Transfer	478,184	535,487
	<u>5,597,957,501</u>	<u>4,335,581,019</u>
Payable outside Bangladesh	-	-
	<u>5,597,957,501</u>	<u>4,335,581,019</u>
<b>Mudaraba Savings Deposits:</b>		
General Deposits	25,558,646,499	24,751,894,752
Deposit from Other Banks	-	132
	<u>25,558,646,499</u>	<u>24,751,894,884</u>
<b>Mudaraba Term Deposits:</b>		
General Deposits	78,790,777,906	82,587,971,836
	<u>78,790,777,906</u>	<u>82,587,971,836</u>
<b>Other Mudaraba Deposits:</b>		
Mudaraba Short Notice Deposits	9,231,727,696	8,839,368,421
Mudaraba Scheme Deposit	54,061,347,776	52,493,668,437
Deposit from Other Banks (SND)	2,504,660,324	1,604,901,143
	<u>65,797,735,795</u>	<u>62,937,938,001</u>
	<u>207,799,348,412</u>	<u>203,384,147,925</u>
<b>13 Mudaraba Subordinated Bond</b>		
Mudaraba Subordinated Bond	<u>9,200,000,000</u>	<u>10,000,000,000</u>
<b>14 Consolidated Other Liabilities</b>		
Shahjalal Islami Bank Ltd (Note-14a)	26,625,206,193	24,641,621,683
Shahjalal Islami Bank Securities Limited	2,134,712,442	2,129,693,876
	<u>28,759,918,635</u>	<u>26,771,315,560</u>
Less: Inter Company transaction	-	-
	<u>28,759,918,635</u>	<u>26,771,315,560</u>
<b>14a Other Liabilities of the Bank</b>		
Profit Payable	25,663,717	33,907,105
Provision for Investment (note 14a.1 (a) & (b))	5,510,818,951	5,159,213,053
Provision for Off-Balance Sheet items (note 14a.1 (c))	906,700,000	869,300,000
Provision for other Assets (note 14a.1 (d))	37,765,000	37,765,000
Provisions for Investment in Securities (note 14a.1 (e))	854,085,000	797,760,000
Provision for Taxation (Note 14a.2)	14,182,060,487	13,224,746,710
Profit Suspense Account (note 14(a).1 (f))	2,569,748,605	1,913,003,426
Compensation Realisable & Suspense Account	862,121,765	759,953,219
Compensation Realised Account	501,062,663	714,662,624
Other Payable	422,036,912	371,093,474
Outstanding Expenses	303,511,154	326,342,252
Unearned Income on Quard	31,978,766	2,270,063
Leased Liabilities as per IFRS - 16 (Note 2.16)	417,653,174	431,604,755
	<u>26,625,206,193</u>	<u>24,641,621,683</u>
<b>14a.1 Provision for Investment:</b>		
<b>(a) Provision on Classified Investment:</b>		
Provision held at the beginning of the year	3,258,413,053	2,444,970,076
Amount transferred to Compensation Realised A/C	-	(200,000,000)
Written Off Recovery	3,405,898	25,546,074
Net charge to Profit & Loss Account	300,000,000	1,160,780,000
Fully provided investment written off during the year	-	(172,883,097)
<b>Provision held at the end of the year</b>	<u>3,561,818,951</u>	<u>3,258,413,053</u>



	30.06.2020 Taka	31.12.2019 Taka
<b>(b) General Provision on Unclassified Investment:</b>		
Provision held at the beginning of the year	1,900,800,000	1,375,400,000
Addition during the year	48,200,000	525,400,000
<b>Balance at the end of the year</b>	<b>1,949,000,000</b>	<b>1,900,800,000</b>
<b>Total Provision for Investments (a+b)</b>	<b>5,510,818,951</b>	<b>5,159,213,053</b>
<b>(c) General Provision on Off-Balance Sheet items:</b>		
Provision held at the beginning of the year	869,300,000	837,100,000
Addition during the year	37,400,000	32,200,000
<b>Balance at the end of the year</b>	<b>906,700,000</b>	<b>869,300,000</b>
<b>Total Provision for Investments &amp; Off-Balance Sheet (a+b+c)</b>	<b>6,417,518,951</b>	<b>6,028,513,053</b>
<b>(d) Provision for other Assets:</b>		
Provision held at the beginning of the year	37,765,000	37,765,000
Addition during the year	-	-
<b>Balance at the end of the year</b>	<b>37,765,000</b>	<b>37,765,000</b>
<b>(e) Provision for Investment in Securities:</b>		
Provision held at the beginning of the year	797,760,000	545,160,000
Addition during the year	56,325,000	252,600,000
<b>Balance at the end of the year</b>	<b>854,085,000</b>	<b>797,760,000</b>
<b>(f) Profit Suspense Account:</b>		
Balance at the beginning of the year	1,913,003,426	741,880,059
Amount transferred to suspense account during the year	1,098,584,731	2,262,057,857
Amount recovered from suspense account during the year	(440,952,951)	(1,058,784,667)
Amount written off/ waived during the year	(886,602)	(32,149,822)
<b>Balance at the end of the year</b>	<b>2,569,748,605</b>	<b>1,913,003,426</b>
<b>14a.2 Provision for Taxation</b>		
<b>Provision for Current tax</b>		
Balance at the beginning of the year	13,224,746,710	11,094,509,817
Add: Provision made during the year	957,313,777	2,130,236,894
<b>Balance at the end of the year</b>	<b>14,182,060,487</b>	<b>13,224,746,710</b>
<b>4a.2(a) Provision for Current Tax made during the year</b>		
Income tax @ 37.50% on estimated taxable Business Profit	953,402,126	2,116,743,130
Income tax @ 20.00% on Dividend Income	2,713,137	9,427,864
Income tax @ 10% on Capital Gain on sale of Shares	1,198,514	4,065,899
Estimated total provision required	<b>957,313,777</b>	<b>2,130,236,894</b>
Computation of Taxable Business Profit		
Profit before Tax	2,015,163,170	3,894,149,945
Add: Inadmissible expenditures	701,681,561	2,318,905,843
Less: Allowable Expenditure & Separate consideration	174,439,061	568,407,441
<b>Estimated Taxable Business Profit for the year</b>	<b>2,542,405,670</b>	<b>5,644,648,347</b>
<b>4a.2(b) Reconciliation of effective tax rate of the Bank</b>		
<b>Particulars</b>	<b>Effective Rate</b>	
Profit before income tax as per profit and loss account		2,015,163,170
Income tax as per applicable tax rate	37.5%	755,686,189
<b>Factors affecting the tax charge for current year:</b>		
Inadmissible expenses	13.06%	263,130,585
Admissible Expenses in the current year (i.e. write-off etc.)	-2.77%	(55,833,089)
Tax savings from reduced tax rates for dividend	-0.12%	(2,373,995)
Tax loss/(savings) from reduced tax rates for capital gain	-0.16%	(3,295,912)
<b>Total income Tax Expenses</b>	<b>47.51%</b>	<b>957,313,777</b>
<b>15 Consolidated Deferred Tax Liability</b>		
Shahjalal Islami Bank Ltd	(Note-15a)	171,928,958
Shahjalal Islami Bank Securities Limited		(5,019,028)
		<b>166,909,930</b>
<b>15a Deferred Tax Liability of the Bank</b>		
Balance at the beginning of the year		188,075,793
Add: Provision made during the year		(16,146,835)
		<b>171,928,958</b>
<b>15a.1 Deferred Tax (asset)/liability</b>		
Fixed assets (as per Financial Statements)		4,449,788,379
Less: Carrying amount of Vehicles purchase over the allowable limit		14,600,503
		4,435,187,876
Tax base carrying amount		3,976,710,656
		<b>458,477,221</b>
Deferred Tax (asset)/liability		<b>171,928,958</b>



	30.06.2020 Taka	31.12.2019 Taka
<b>16 Capital</b>		
<b>16.1 Authorized Capital:</b>		
100,00,00,000 ordinary shares of Tk. 10 each	<u>10,000,000,000</u>	<u>10,000,000,000</u>
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. 1000,00,00,000 from Tk. 600,00,00,000.		
<b>16.2 Issued, Subscribed and Paid up Capital</b>		
93,34,21,272 Ordinary Shares of Tk 10 each	<u>9,334,212,720</u>	<u>9,334,212,720</u>
205,000,000 Ordinary Sponsor Share of Taka 10 each issued for cash	205,000,000	205,000,000
12.5% Stock Dividend for the year 2002	25,625,000	25,625,000
2,362,000 Ordinary New Shares Issued	236,200,000	236,200,000
4,690,000 Ordinary New Shares Issued	469,000,000	469,000,000
93,582,500 shares issued under Initial Public Offer (IPO)	935,825,000	935,825,000
20% Stock Dividend for the year 2007	374,330,000	374,330,000
22% Stock Dividend for the year 2008	494,115,600	494,115,600
25% Stock Dividend for the year 2009	685,023,900	685,023,900
30% Stock Dividend for the year 2010	1,027,535,850	1,027,535,850
25% Stock Dividend for the year 2011	1,113,163,830	1,113,163,830
20% Stock Dividend for the year 2012	1,113,163,840	1,113,163,840
10% Stock Dividend for the year 2013	667,898,310	667,898,310
5% Stock Dividend for the year 2016	367,344,060	367,344,060
10% Stock Dividend for the year 2017	771,422,540	771,422,540
10% Stock Dividend for the year 2018	848,564,790	848,564,790
	<u>9,334,212,720</u>	<u>9,334,212,720</u>
<b>16.3 Non-controlling Interest</b>		
Opening balance	226,408,192	231,307,418
Share of current year's profit	(4,078,729)	(4,899,226)
	<u>222,329,463</u>	<u>226,408,192</u>
<b>17 Statutory Reserve</b>		
Opening balance	6,231,188,665	5,452,358,676
Add: Addition during the year	403,032,634	778,829,989
	<u>6,634,221,299</u>	<u>6,231,188,665</u>
<b>18 Consolidated Retained Earnings</b>		
Shahjalal Islami Bank Ltd	1,612,829,622	941,866,028
Shahjalal Islami Bank Securities Ltd	(35,400,164)	14,269,694
	1,577,429,458	956,135,722
Less: Non-controlling Interest	(2,670,537)	1,408,192
	<u>1,580,099,994</u>	<u>954,727,529</u>
<b>18a Retained Earnings of the Bank</b>		
Opening balance	941,866,028	850,959,074
Less: Payment of Dividend	-	848,564,790
Add: Transfer from Profit & Loss Account	670,963,594	939,471,743
	<u>1,612,829,622</u>	<u>941,866,028</u>
<b>19 Letters of Guarantees</b>		
Letters of Guarantees (Local)	31,020,046,465	28,843,951,731
Letters of Guarantees (Foreign)	1,307,148,027	903,954,700
Back to Back	1,002,628	1,762,099
	<u>32,328,197,120</u>	<u>29,749,668,530</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	32,328,197,120	29,749,668,530
	<u>32,328,197,120</u>	<u>29,749,668,530</u>
<b>20 Irrevocable Letters of Credit</b>		
Letter of credit	30,587,571,911	31,562,148,000
	<u>30,587,571,911</u>	<u>31,562,148,000</u>



		June'20 Taka	June'19 Taka
<b>21 Consolidated Profit on Investment</b>			
Shahjalal Islami Bank Ltd	(Note-21a)	9,257,947,379	10,088,832,551
Shahjalal Islami Bank Securities Ltd		70,155,793	76,882,511
		<u>9,328,103,172</u>	<u>10,165,715,062</u>
Less: Intercompany Transaction		88,617,461	57,595,397
		<u><b>9,239,485,711</b></u>	<u><b>10,108,119,665</b></u>
<b>21a Profit on Investment of the Bank</b>			
Profit on Investment		8,729,272,417	9,396,653,087
Profit on placement with other Banks & FIs		528,674,962	692,179,464
		<u>9,257,947,379</u>	<u>10,088,832,551</u>
<b>22 Consolidated Profit paid on Deposits</b>			
Shahjalal Islami Bank Ltd	(Note-22a)	5,910,933,135	6,366,043,420
Shahjalal Islami Bank Securities Ltd		105,109,286	109,745,073
		<u>6,016,042,421</u>	<u>6,475,788,493</u>
Less: Inter Company Transaction		91,471,973	59,200,759
		<u><b>5,924,570,448</b></u>	<u><b>6,416,587,734</b></u>
<b>22a Profit paid on Deposits of the Bank</b>			
Profit on deposits		5,445,153,612	5,395,428,681
Profit paid on borrowings		465,779,523	970,614,739
		<u>5,910,933,135</u>	<u>6,366,043,420</u>
<b>22a.1 Profit paid on borrowings</b>			
Profit paid on borrowings		452,896,960	970,614,739
Profit expenses of lease liabilities (as per IFRS-16)		12,882,563	-
		<u>465,779,523</u>	<u>970,614,739</u>
<b>23 Consolidated Income from Investment in Shares/Securities</b>			
Shahjalal Islami Bank Ltd	(Note-23a)	120,778,933	367,950,325
Shahjalal Islami Bank Securities Ltd		15,830,792	39,495,201
		<u>136,609,725</u>	<u>407,445,526</u>
Less: Dividend from Subsidiary		-	-
		<u><b>136,609,725</b></u>	<u><b>407,445,526</b></u>
<b>23a Income from Investment in Shares/Securities of the Bank</b>			
Income from Investment in Islami Bond		10,000,000	251,897,738
Income/(Loss) from Investment in Shares		11,985,136	23,950,244
Dividend Income		13,565,686	14,312,067
Income from Investment in Mudaraba Perpetual Bond (MPB)		-	4,510,000
Income from Investment in Sub-Ordinated Bond		85,228,110	73,280,275
		<u>120,778,933</u>	<u>367,950,325</u>
<b>24 Consolidated Commission, Exchange &amp; Brokerage</b>			
Shahjalal Islami Bank Ltd	(Note-24a)	861,915,094	1,025,746,769
Shahjalal Islami Bank Securities Ltd		20,110,375	58,615,649
		<u>882,025,469</u>	<u>1,084,362,418</u>
<b>24a Commission, Exchange &amp; Brokerage of the Bank</b>			
Other commission		430,888,604	504,369,625
Exchange earnings		431,026,490	521,377,144
		<u>861,915,094</u>	<u>1,025,746,769</u>
<b>25 Consolidated Other Operating Income</b>			
Shahjalal Islami Bank Ltd	(Note-25a)	376,102,320	399,524,307
Shahjalal Islami Bank Securities Ltd		7,186,672	6,931,811
		<u>383,288,992</u>	<u>406,456,118</u>
Less: Inter Company Transaction		2,854,512	1,605,362
		<u><b>380,434,480</b></u>	<u><b>404,850,757</b></u>
<b>25a Other Operating Income of the Bank</b>			
Postage, Telex, SWIFT & REUTERS		49,395,249	59,516,232
Incidental Charge		460	6,500
Supervision & Monitoring Charge		924,799	15,854,914
Other charges		325,781,812	324,146,662
		<u>376,102,320</u>	<u>399,524,307</u>



		June'20 Taka	June'19 Taka
<b>26 Consolidated Salary &amp; Allowances</b>			
Shahjalal Islami Bank Ltd	(Note- 26a)	1,544,329,401	1,545,731,581
Shahjalal Islami Bank Securities Ltd		24,536,620	25,620,545
		<u>1,568,866,021</u>	<u>1,571,352,126</u>
<b>26a Salary &amp; Allowances of the Bank</b>			
Basic Salary		631,358,812	630,808,461
Allowances		627,192,062	520,249,627
Bonus		222,032,758	329,598,230
Bank's Contribution to Provident fund		57,582,914	56,312,621
Leave Encashment		6,162,855	8,762,642
		<u>1,544,329,401</u>	<u>1,545,731,581</u>
<b>27 Consolidated Rent, Taxes, Insurance, Electricity etc.</b>			
Shahjalal Islami Bank Ltd	(Note- 27a)	228,010,710	233,611,053
Shahjalal Islami Bank Securities Ltd		11,985,382	13,201,124
		<u>239,996,092</u>	<u>246,812,177</u>
<b>27a Rent, Taxes, Insurance, Electricity etc of the Bank</b>			
Rent, Rates & Taxes		99,887,638	136,386,057
Insurance		98,327,599	64,445,362
Electricity & Lighting		29,795,472	32,779,634
		<u>228,010,710</u>	<u>233,611,053</u>
<b>28 Consolidated legal Expenses</b>			
Shahjalal Islami Bank Ltd	(Note- 28a)	554,043	321,958
Shahjalal Islami Bank Securities Ltd		11,500	69,000
		<u>565,543</u>	<u>390,958</u>
<b>28a Legal Expenses of the Bank</b>			
Legal Fees & Charge		53,328	138,686
Other Legal Expenses		500,715	183,272
		<u>554,043</u>	<u>321,958</u>
<b>29 Consolidated Postage, Stamps, Telecommunication etc</b>			
Shahjalal Islami Bank Ltd	(Note- 31a)	17,204,540	18,953,298
Shahjalal Islami Bank Securities Ltd		1,213,110	1,374,857
		<u>18,417,650</u>	<u>20,328,155</u>
<b>29a Postage, Stamps, Telecommunication etc of the Bank</b>			
Postage		900,667	1,076,978
Leased line		9,362,925	10,779,215
Telegram, Fax, Telex & Internet charge		2,072,155	2,551,674
Telephone charges		1,045,202	1,901,212
Mobile phone charges		3,823,591	2,644,220
		<u>17,204,540</u>	<u>18,953,298</u>
<b>30 Consolidated Stationery, Printing, Advertisements etc</b>			
Shahjalal Islami Bank Ltd	(Note- 30a)	36,769,000	58,404,506
Shahjalal Islami Bank Securities Ltd		1,210,002	1,357,658
		<u>37,979,002</u>	<u>59,762,164</u>
<b>30a Stationery, Printing, Advertisements etc of the Bank</b>			
Table Stationery		3,638,238	5,590,136
Printing Stationery		4,507,921	5,339,389
Security Stationery		2,449,471	2,862,066
Computer Stationery		12,197,267	13,990,330
Publicity and Advertisement		13,976,103	30,622,585
		<u>36,769,000</u>	<u>58,404,506</u>
<b>31 Chief Executive's Salary &amp; Fees of the Bank</b>			
Basic Salary		5,940,000	5,400,000
Allowances		2,500,000	2,400,000
Bonus		2,188,000	2,080,000
Bank's Contribution to Provident Fund		594,000	540,000
		<u>11,222,000</u>	<u>10,420,000</u>
<b>32 Directors' Fees &amp; Expenses of the Bank</b>			
Directors Fee		1,491,600.00	2,055,200
Meeting Expenses		1,005,207	1,435,561
		<u>2,496,807</u>	<u>3,490,761</u>
<b>33 Shariah Supervisory Committee's Fees &amp; Expenses of the Bank</b>			
Shariah Council Meeting Expenses		295,512	552,896
		<u>295,512</u>	<u>552,896</u>



		June'20 Taka	June'19 Taka
<b>34 Consolidated auditors' Fees</b>			
Shahjalal Islami Bank Ltd	(Note-34a)	250,000	250,000
Shahjalal Islami Bank Securities Ltd		-	-
		<u>250,000</u>	<u>250,000</u>
<b>34a Auditors' Fees of the Bank</b>		<u>250,000</u>	<u>250,000</u>
Auditors Fees*			
*This represents the proportionate audit fee recognized on the basis of the same audit fees provided for audit of the last year.			
<b>35 Consolidated depreciation and Repair of Assets</b>			
Shahjalal Islami Bank Ltd	(Note-35a)	174,268,517	113,146,474
Shahjalal Islami Bank Securities Ltd		3,417,179	4,538,808
		<u>177,685,696</u>	<u>117,685,282</u>
<b>35a Depreciation and Repair of Bank's Assets</b>			
<b>a) Depreciation of Bank's Assets (Annexure B)</b>			
Land & Building		9,746,510	8,786,161
Furniture & Fixtures		36,921,707	32,922,429
Office Equipment		41,109,528	24,683,821
Computer & Network Equipment		34,093,302	22,734,410
Vehicles		6,375,773	6,259,287
Right of use Assets (ROU)*		31,274,777	-
Books		45,237	44,988
<b>b) Amortization of Bank's Assets (Annexure B)</b>			
Software-Core Banking		2,568,353	2,554,241
Software-Others		5,203,074	4,910,491
		<u>167,338,261</u>	<u>102,895,828</u>
<b>c) Repair on Bank's Assets</b>			
Office Premises		814,174.20	668,178
Office Equipment		2,756,744.95	4,106,909
Office Furniture & Fixtures		357,245.96	641,597
Vehicles		632,182.34	1,115,966
Procurement of Parts, Spares & Others		2,369,908.48	3,717,996
		<u>6,930,256</u>	<u>10,250,646</u>
		<u>174,268,517</u>	<u>113,146,474</u>
* As per note 2.16, in accordance with IFRS - 16, the Bank has recognized Right of use Assets (ROU) and related depreciation is shown above.			
<b>36 Consolidated Other Expenses</b>			
Shahjalal Islami Bank Ltd	(Note-36a)	233,321,891	273,369,148
Shahjalal Islami Bank Securities Ltd		13,470,648	17,603,458
		<u>246,792,539</u>	<u>290,972,606</u>
<b>36a Other Expenses of the Bank</b>			
Petrol, Oil and Lubricants		2,957,204	3,114,477
Entertainment		11,164,753	26,417,047
Donation and Subscription		2,976,931	4,457,401
Traveling and Conveyance		18,797,944	15,199,510
Training Expenses		1,669,027	2,793,648
Car expenses		92,036,976	81,317,254
Papers & Periodicals		74,634	190,220
Utility		3,051,423	2,870,875
Uniform & Liveries		982,004	2,924,789
Bank Charges		4,449,480	766,892
Business development & Promotion		10,989,390	17,897,091
Upkeep and cleaning of office premises		17,303,588	7,782,416
Security Service- Out-sourcing		39,343,459	34,770,704
Branch Opening Expenses		291,732	724,820
Credit Rating fee		1,250	-
SJIBL Card expenses		9,472,992	6,198,212
Islamic Credit Card Expenses		902,639	353,897
AGM & Meeting expenses		1,590,994	4,633,406
Capital Enhancement Fees		1,789,000	3,327,215
Laundry and Washing		133,296	187,165
Crockeries, Kettle and others		273,138	206,479
Photograph and Photocopy		318,382	396,638
Award Expenses		5,698,375	4,350,622
Maintenance of Head Office Building		-	40,602,890
Loss on Disposal of Fixed Assets		618,299	4,654,788
Agent Banking Expense		178,340	-
Miscellaneous Expenses		6,256,638	7,230,691
		<u>233,321,891</u>	<u>273,369,148</u>



	June'20 Taka	June'19 Taka
<b>37 Consolidated Provision against Investment, Off-Balance Sheet &amp; Others</b>		
Shahjalal Islami Bank Ltd (Note-37a)	441,925,000	970,835,000
Shahjalal Islami Bank Securities Ltd	-	-
	<u>441,925,000</u>	<u>970,835,000</u>
<b>37a Provision against Investment, Off-Balance Sheet &amp; Others of the Bank</b>		
Provision on unclassified investment	48,200,000	114,600,000
Provision on classified investment	300,000,000	781,000,000
Provision on Off-Balance Sheet	37,400,000	67,100,000
Provisions on Investment in Securities	56,325,000	16,900,000
Provision on Other Assets	-	(8,765,000)
	<u>441,925,000</u>	<u>970,835,000</u>
<b>38 Consolidated Deferred Tax Expenses/(Income)</b>		
Shahjalal Islami Bank Ltd (Note-38a)	(16,146,835)	632,310
Shahjalal Islami Bank Securities Ltd	(3,266,218)	(375,562)
	<u>(19,413,054)</u>	<u>256,747</u>
<b>38a Deferred Tax Expenses/(Income) of the Bank</b>		
Closing deferred tax liability	171,928,958	143,096,784
Opening deferred tax liability	188,075,793	142,464,474
Deferred tax expense/(Income)	<u>(16,146,835)</u>	<u>632,310</u>
<b>38b Consolidated Tax Expenses of the Bank</b>		
Current tax	962,579,759	1,243,839,574
Deferred tax	(19,413,054)	256,747
	<u>943,166,705</u>	<u>1,244,096,322</u>
<b>38c Tax Expenses of the Bank</b>		
Current tax	957,313,777	1,228,301,238
Deferred tax	(16,146,835)	632,310
	<u>941,166,942</u>	<u>1,228,933,547</u>
<b>39 Consolidated Earnings Per Share (EPS)</b>		
Calculation of Earnings Per Share (Note- 2.17)		
Net Profit after Tax	1,028,405,099	1,051,796,319
Number of Ordinary Shares outstanding (Denominator)	933,421,272	933,421,272
	<u>1.10</u>	<u>1.13</u>
<b>39a Earnings Per Share (EPS) of the Bank</b>		
Calculation of Earnings Per Share (Note- 2.17)		
Net Profit after Tax	1,073,996,228	1,057,990,310
Number of Ordinary Shares outstanding (Denominator)	933,421,272	933,421,272
	<u>1.15</u>	<u>1.13</u>
Earnings per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)".		
<b>40 Net Asset Value (NAV) Per Share:</b>		
Net Assets Value (Consolidated)	17,551,412,974	15,911,264,921
Net Assets Value (Banks')	17,581,263,641	15,846,955,990
No. of Outstanding Share	933,421,272	933,421,272
Net Asset Value (NAV) Per Share (Consolidated) [previous year's figure restated]	<b>18.80</b>	<b>17.05</b>
Net Asset Value (NAV) Per Share (Banks') [previous year's figure restated]	<b>18.84</b>	<b>16.98</b>
Net Asset Value (NAV) increased compare to the same quarter of last year mainly due to increase earnings and reserve.		
<b>41 Net Operating Cash Flows per Share (NOCFPS):</b>		
Net cash flows from operating activities (Consolidated)	4,929,451,007	6,796,274,337
Net cash flows from operating activities (Banks')	4,806,605,491	6,729,013,675
No. of Outstanding Share	933,421,272	933,421,272
Net Operating Cash Flow per Share (NOCFPS) (Consolidated) [previous year's figure restated]	<b>5.28</b>	<b>7.28</b>
Net Operating Cash Flow per Share (NOCFPS) (Banks') [previous year's figure restated]	<b>5.15</b>	<b>7.21</b>
Net Operating Cash Flow per Share (NOCFPS) substantially decreased compare to the same quarter last year mainly due to decrease in deposit during the quarter.		



	June'20 Taka	June'19 Taka
<b>42 Reconciliation of Net Profit after Taxation &amp; Operating Profit before changes in operating assets &amp; liabilities</b>		
<i>Cash flows from operating activities</i>		
Net Profit after Taxation	1,073,996,228	1,057,990,310
Provision for Tax	941,166,942	1,228,933,547
Provision for Investment, Share & Contingent Liability	441,925,000	970,835,000
(Increase)/Decrease profit receivable	106,457,474	(61,025,216)
Increase/(Decrease) Profit Payable on Deposits	(462,715,665)	261,217,278
Depreciation & Amortization of Fixed Assets	167,338,261	102,895,828
Recoveries on investment previously written off	3,405,898	10,130,949
Income tax paid	(1,112,847,437)	(892,071,722)
Loss/Profit on sale of Bank's Assets	117,300	4,654,788
Effect of exchange rate changes on cash & cash equivalents	(233,446)	(6,599,147)
<b>Operating Profit before changes in operating assets &amp; liabilities</b>	<b><u>1,158,610,554</u></b>	<b><u>2,676,961,616</u></b>

