

**Shahjalal Islami Bank Limited and its Subsidiary**  
**Consolidated Balance Sheet (Un-Audited)**  
As at 30 June 2022

	Note	30.06.2022 Taka	31.12.2021 Taka
<b>Property and Assets</b>			
<b>Cash</b>			
Cash in Hand (including Foreign Currencies)	3	2,027,974,618	1,943,331,636
Balance with Bangladesh Bank & Sonali Bank Ltd (including Foreign Currencies)	4	10,079,242,387	12,087,735,744
		<b>12,107,217,005</b>	<b>14,031,067,380</b>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh		10,065,923,307	2,067,998,849
Outside Bangladesh		1,037,680,419	1,029,495,149
	5	<b>11,103,603,726</b>	<b>3,097,493,998</b>
<b>Placement with other Banks &amp; Financial Institutions</b>			
	6	<b>28,678,768,291</b>	<b>18,514,593,291</b>
<b>Investments in Shares &amp; Securities</b>			
Government		26,139,910,000	28,047,670,000
Others		10,289,472,138	10,290,056,403
	7	<b>36,429,382,138</b>	<b>38,337,726,403</b>
<b>Investments</b>			
General Investment etc.		217,715,528,285	201,220,993,015
Bills Purchased and Discounted		22,793,375,377	17,979,284,002
	8	<b>240,508,903,663</b>	<b>219,200,277,017</b>
<b>Fixed Assets including Premises, Furniture and Fixtures</b>			
	9	<b>5,363,546,082</b>	<b>5,226,775,920</b>
<b>Other Assets</b>			
	10	<b>20,774,931,844</b>	<b>18,061,545,248</b>
<b>Non-Banking Assets</b>			
		<b>88,909,355</b>	<b>88,909,355</b>
<b>Total Property and Assets</b>			
		<b>355,055,262,105</b>	<b>316,558,388,612</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Placement from other Banks &amp; Financial Institutions</b>			
	11	<b>54,597,683,325</b>	<b>32,701,012,974</b>
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits		37,021,526,042	36,326,434,041
Mudaraba Term Deposits		87,669,499,800	74,469,380,080
Other Mudaraba Deposits		50,309,640,863	62,818,504,170
Al-Wadeeah Current & Other Deposit Accounts		49,339,152,292	39,179,649,922
Bills Payable		5,190,897,809	4,016,969,162
	12	<b>229,530,716,805</b>	<b>216,810,937,375</b>
<b>Mudaraba Subordinated Bond</b>			
	13	<b>11,400,000,000</b>	<b>12,200,000,000</b>
<b>Other Liabilities</b>			
	14	<b>37,908,825,594</b>	<b>34,553,169,294</b>
<b>Deferred Tax Liabilities</b>			
	15	<b>220,069,114</b>	<b>235,550,642</b>
<b>Total Liabilities</b>			
		<b>333,657,294,837</b>	<b>296,500,670,284</b>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	16.2	10,805,517,980	10,290,969,510
Statutory Reserve	17	8,838,473,534	7,927,205,795
Capital Reserve		28,796,597	3,449,994
Retained Earnings	18	1,488,430,453	1,608,652,106
<b>Total Shareholders' Equity</b>			
		<b>21,161,218,564</b>	<b>19,830,277,405</b>
<b>Non-controlling Interest</b>			
	16.3	<b>236,748,704</b>	<b>227,440,923</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>			
		<b>355,055,262,105</b>	<b>316,558,388,612</b>

**Shahjalal Islami Bank Limited and its Subsidiary**  
**Consolidated Off-balance Sheet Items (Un-Audited)**  
**As at 30 June 2022**

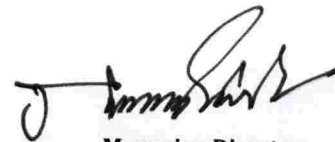
	Note	30.06.2022 Taka	31.12.2021 Taka
<b>Contingent Liabilities</b>			
Acceptances & endorsements		58,533,069,757	52,969,323,781
Letters of guarantee	19	33,037,287,902	31,904,128,585
Irrevocable letters of credit	20	63,872,520,680	64,074,742,941
Bills for collection		35,550,043,479	22,275,433,922
Other contingent liabilities		-	-
<b>Total</b>		<b>190,992,921,818</b>	<b>171,223,629,229</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>190,992,921,818</b>	<b>171,223,629,229</b>



Chief Financial Officer



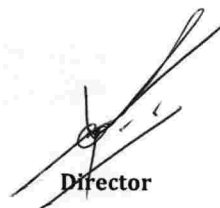
Company Secretary



Managing Director



Director



Director


**Shahjalal Islami Bank Limited and its Subsidiary**  
**Consolidated Profit and Loss Account (Un-Audited)**  
**For the period ended 30 June 2022**

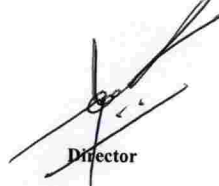
Operating Income	Note	Jan'22 to Jun'22 Taka	Jan'21 to Jun'21 Taka	Apr'22 to Jun'22 Taka	Apr'21 to Jun'21 Taka
Investment Income	21	7,713,167,563	7,216,860,479	4,124,385,504	3,552,030,910
Less: Profit paid on Deposits	22	3,894,966,413	4,275,776,551	2,015,061,117	2,037,931,939
<b>Net Investment Income</b>		<b>3,818,201,149</b>	<b>2,941,083,928</b>	<b>2,109,324,387</b>	<b>1,514,098,971</b>
Income from Investment in Shares/Securities	23	1,042,285,986	650,453,724	539,653,762	408,420,336
Commission, Exchange and Brokerage	24	2,283,027,722	1,152,762,848	1,289,355,535	618,468,978
Other Operating Income	25	655,219,374	494,123,517	392,925,015	303,178,216
		<b>3,980,533,082</b>	<b>2,297,340,089</b>	<b>2,221,934,311</b>	<b>1,330,067,530</b>
<b>Total Operating Income</b>		<b>7,798,734,231</b>	<b>5,238,424,017</b>	<b>4,331,258,698</b>	<b>2,844,166,501</b>
<b>Operating Expenses</b>					
Salaries and Allowances	26	1,680,356,294	1,476,531,078	931,445,344	835,297,189
Rent, Taxes, Insurances, Electricity etc.	27	186,843,704	215,840,452	69,251,342	115,318,772
Legal Expenses	28	616,799	288,490	363,279	198,734
Postage, Stamps, Telecommunication etc.	29	23,500,403	17,351,411	11,874,156	10,982,544
Stationery, Printings, Advertisements etc.	30	77,956,850	42,838,147	55,905,280	28,362,505
Chief Executive's Salary & Fees	31	12,743,620	11,894,200	6,590,550	6,100,500
Directors' Fees & Expenses	32	3,154,546	2,753,684	1,305,494	1,089,600
Shariah Supervisory Committee's Fees & Expenses	33	299,587	420,557	272,057	164,712
Auditors' Fees	34	282,500	292,242	137,500	137,500
Depreciation & Repairs of Bank's Assets	35	281,332,751	218,467,964	144,362,032	111,157,932
Zakat Expenses		-	-	-	-
Other Expenses	36	405,677,605	331,121,929	227,588,639	190,525,619
<b>Total Operating Expenses</b>		<b>2,672,764,660</b>	<b>2,317,800,155</b>	<b>1,449,095,674</b>	<b>1,299,335,607</b>
<b>Profit / (Loss) before Provision</b>		<b>5,125,969,572</b>	<b>2,920,623,862</b>	<b>2,882,163,024</b>	<b>1,544,830,894</b>
Specific provision for Classified Investments		240,000,000	-	-	-
General Provision for Unclassified Investments		39,501,749	94,900,000	22,733,683	84,900,000
General Provision for Off-Balance Sheet Items		85,000,000	172,950,000	-	49,950,000
Provision for demutination in value of Investments in Shares		-	38,000,000	-	17,500,000
Provision for Other Assets		66,000,000	48,581,986	26,000,000	10,000,000
<b>Total Provision</b>	37	<b>430,501,749</b>	<b>354,431,986</b>	<b>48,733,683</b>	<b>162,350,000</b>
<b>Total Profit / (Loss) before Taxes</b>		<b>4,695,467,823</b>	<b>2,566,191,876</b>	<b>2,833,429,340</b>	<b>1,382,480,893</b>
<b>Provision for Taxation for the period</b>					
Deferred Tax	38	(15,481,528)	(31,521,505)	(6,975,497)	(15,615,195)
Current Tax	39	2,121,648,109	819,296,345	1,268,139,214	261,922,771
		<b>2,106,166,581</b>	<b>787,774,839</b>	<b>1,261,163,717</b>	<b>246,307,576</b>
<b>Net Profit / (Loss) after Tax</b>		<b>2,589,301,242</b>	<b>1,778,417,036</b>	<b>1,572,265,623</b>	<b>1,136,173,318</b>
<b>Net Profit after Tax attributable to:</b>					
Equity holders of SJIBL		2,579,993,461	1,773,495,298	1,568,552,076	1,132,082,619
Non-controlling Interest		9,307,781	4,921,739	3,713,547	4,090,698
		<b>2,589,301,242</b>	<b>1,778,417,036</b>	<b>1,572,265,623</b>	<b>1,136,173,318</b>
Retained Earnings from previous year/period		1,608,652,105	1,206,062,264	1,225,850,398	928,550,816
Add: Net Profit after Tax (attributable to equity holders of SJIBL)		2,579,993,461	1,773,495,298	1,568,552,076	1,132,082,619
<b>Profit available for Appropriation</b>		<b>4,188,645,566</b>	<b>2,979,557,562</b>	<b>2,794,402,474</b>	<b>2,060,633,435</b>
<b>Appropriation:</b>					
Statutory Reserve	17	911,267,738	495,664,876	555,610,700	262,805,384
Start-up Fund		24,759,531	-	15,270,429	-
Dividend		1,543,645,421	1,176,110,795	514,548,470	490,046,160
Dividend paid against Mudaraba Perpetual Bond		195,195,819	-	195,195,819	-
Capital Reserve		25,346,603	-	25,346,603	-
Retained Earnings	18	1,488,430,452	1,307,781,891	1,488,430,452	1,307,781,891
		<b>4,188,645,566</b>	<b>2,979,557,562</b>	<b>2,794,402,474</b>	<b>2,060,633,435</b>
<b>Consolidated Earnings per Share(EPS) [Restated]</b>	40	<b>2.39</b>	<b>1.64</b>	<b>1.45</b>	<b>1.05</b>
<b>Consolidated Net Asset Value per Share as at 30 June [Restated]</b>	41	<b>19.58</b>	<b>17.64</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 2022**


	Jan'22 to Jun'22 Taka	Jan'21 to Jun'21 Taka
<b>Cash flows from operating activities</b>		
Investment income receipt in cash	8,427,696,688	7,820,992,626
Profit paid on deposits	(3,651,169,854)	(4,710,873,494)
Dividend receipts	95,577,584	33,192,553
Fees & commission receipt in cash	2,232,638,693	1,157,386,103
Recoveries on investment previously written off	49,666,389	9,141,859
Cash payments to employees	(1,693,099,914)	(1,488,425,278)
Cash payments to suppliers	(77,956,850)	(42,838,147)
Income tax paid	(1,321,614,515)	(1,052,050,980)
Receipts from other operating activities	653,413,332	495,089,070
Payments for other operating activities	(637,843,714)	(572,832,041)
<b>(i) Operating profit before changes in operating assets &amp; liabilities</b>	<b>4,077,307,839</b>	<b>1,648,782,271</b>
<b>Changes in operating assets and liabilities</b>		
(Increase)/decrease in investment to customers	(21,308,626,646)	(4,126,952,931)
(Increase)/decrease in other assets	(1,067,743,350)	(162,676,967)
(Increase)/decrease of placement with other banks & financial institutions	(10,164,175,000)	2,925,475,575
Increase/(decrease) in deposits from other banks	(6,978,717,853)	-
Increase/(decrease) of placement from other banks & financial institutions	21,903,508,900	3,027,273,563
Increase/(decrease) in deposits received from customers	19,355,935,905	(2,368,359,529)
Increase/(decrease) in other liabilities on account of customers	309,529,273	(91,363,896)
Increase/(decrease) in other liabilities	107,227,135	403,102,829
<b>(ii) Cash flows from operating assets and liabilities</b>	<b>2,156,938,363</b>	<b>(393,501,356)</b>
<b>Net cash flow from operating activities (A)=(i+ii)</b>	<b>6,234,246,202</b>	<b>1,255,280,915</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	3,214,718,770	843,100,486
Payments for purchases of securities	(1,306,374,505)	(2,587,361,491)
Proceeds from sale of fixed assets	6,554,534	9,271,578
Payments for purchases of property, plants & equipments	(92,981,906)	(64,615,180)
Purchase/sale of subsidiaries	-	-
<b>Net cash used in investing activities (B)</b>	<b>1,821,916,893</b>	<b>(1,799,604,607)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of debt instruments	-	-
Receipts/(payments) of Mudaraba Subordinated Bond	(800,000,000)	(800,000,000)
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	-
Dividend paid to ordinary shareholders/perpetual bondholders	(1,224,292,770)	(686,064,635)
<b>Net cash used in financing activities (C)</b>	<b>(2,024,292,770)</b>	<b>(1,486,064,635)</b>
<b>Net increase in cash &amp; cash equivalents (A+B+C)</b>	<b>6,031,870,324</b>	<b>(2,030,388,327)</b>
Add: Effect of exchange rate changes on cash & cash equivalents	50,389,029	(4,623,255)
Add: Cash and cash equivalents at the beginning of the period	17,128,561,378	22,908,631,445
<b>Cash and cash equivalents at the end of the period</b>	<b>23,210,820,731</b>	<b>20,873,619,863</b>
<b>Consolidated Net Operating Cash Flow per Share (NOCFPS)</b>	<b>5.77</b>	<b>1.16</b>
[previous year's figure restated]		

  
**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 2022

(Amount in Taka)

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Non-controlling Interest	Total Capital/ Shareholders' Equity
Balance as at 01 January 2022	10,290,969,510	7,927,205,795	3,449,994	1,608,652,106	227,440,923	20,057,718,328
Dividend for the year 2021:						
Stock Dividend	514,548,470	-	-	(514,548,470)	-	-
Cash Dividend Paid	-	-	-	(1,029,096,951)	-	(1,029,096,951)
Dividend Paid for Mudaraba Perpetual Bond	-	-	-	(195,195,819)	-	(195,195,819)
Net profit during the period	-	-	-	2,579,993,461	9,307,781	2,589,301,242
Statutory Reserve	-	911,267,738	-	(911,267,738)	-	-
Start-up Fund	-	-	-	(24,759,531)	-	(24,759,531)
Capital Reserve	-	-	25,346,603	(25,346,603)	-	-
<b>Total Shareholders' Equity as at 30 June 2022</b>	<b>10,805,517,980</b>	<b>8,838,473,534</b>	<b>28,796,597</b>	<b>1,488,430,453</b>	<b>236,748,704</b>	<b>21,397,967,268</b>
Add: Mudarabah Perpetual Bond						5,000,000,000
Add: General Provision for Unclassified Investments & Off-balance Sheet Items						3,963,003,735
Add: Mudaraba Subordinated Bond						4,400,000,000
<b>Total Eligible Regulatory Capital as at 30 June 2022</b>						<b>34,760,971,003</b>

For the period ended 30 June 2021

(Amount in Taka)

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Non-controlling Interest	Total Capital/ Shareholders' Equity
Balance as at 01 January 2021	9,800,923,350	6,959,872,664	2,878,961	1,206,062,264	226,877,106	18,196,614,346
Dividend for the year 2020:						
Stock Dividend	490,046,160	-	-	(490,046,160)	-	-
Cash Dividend Paid	-	-	-	(686,064,635)	-	(686,064,635)
Net profit during the period	-	-	-	1,773,495,298	4,921,739	1,778,417,036
Statutory Reserve	-	495,664,876	-	(495,664,876)	-	-
<b>Total Shareholders' Equity as at 30 June 2021</b>	<b>10,290,969,510</b>	<b>7,455,537,540</b>	<b>2,878,961</b>	<b>1,307,781,892</b>	<b>231,798,845</b>	<b>19,288,966,748</b>
Add: General Provision for Unclassified Investments & Off-balance Sheet Items						3,475,315,735
Add: Mudaraba Subordinated Bond						6,400,000,000
<b>Total Eligible Regulatory Capital as at 30 June 2021</b>						<b>29,164,282,483</b>

  
Chief Financial Officer

  
Company Secretary

  
Managing Director

  
Director

  
Director

**Shahjalal Islami Bank Limited**  
**Balance Sheet (Un-Audited)**  
**As at 30 June 2022**

	Note	30.06.2022 Taka	31.12.2021 Taka
<b>Property and Assets</b>			
<b>Cash</b>			
Cash in Hand (including Foreign Currencies)	3a	2,027,974,618	1,943,331,636
Balance with Bangladesh Bank & Sonali Bank Ltd (including Foreign Currencies)	4a	10,079,242,387	12,087,735,744
		<b>12,107,217,005</b>	<b>14,031,067,380</b>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh		10,059,844,657	1,993,712,408
Outside Bangladesh		1,037,680,419	1,029,495,149
	5a	<b>11,097,525,076</b>	<b>3,023,207,557</b>
<b>Placement with other Banks &amp; Financial Institutions</b>			
	6a	<b>28,678,768,291</b>	<b>18,514,593,291</b>
<b>Investments in Shares &amp; Securities</b>			
Government		26,139,910,000	28,047,670,000
Others		8,185,605,604	8,219,932,088
	7a	<b>34,325,515,604</b>	<b>36,267,602,088</b>
<b>Investments</b>			
General Investment etc.		215,062,156,098	198,607,299,997
Bills Purchased and Discounted		22,793,375,377	17,979,284,002
	8a	<b>237,855,531,476</b>	<b>216,586,583,999</b>
<b>Fixed Assets including Premises, Furniture and Fixtures</b>			
	9a	5,215,578,281	5,077,326,059
<b>Other Assets</b>			
	10a	22,835,434,742	20,141,811,136
<b>Non-Banking Assets</b>			
		88,909,355	88,909,355
<b>Total Property and Assets</b>			
		<b>352,204,479,831</b>	<b>313,731,100,865</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Placement from other Banks &amp; Financial Institutions</b>			
	11a	54,333,938,415	32,436,452,822
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits		37,021,530,868	36,326,437,165
Mudaraba Term Deposits		87,669,499,800	74,469,380,080
Other Mudaraba Deposits		50,838,043,142	63,296,520,951
Al-Wadeeah Current & Other Deposit Accounts		49,339,179,265	39,179,680,779
Bills Payable		5,190,897,809	4,016,969,162
	12a	<b>230,059,150,883</b>	<b>217,288,988,137</b>
<b>Mudaraba Subordinated Bond</b>			
	13	11,400,000,000	12,200,000,000
<b>Other Liabilities</b>			
	14a	35,160,002,983	31,765,514,727
<b>Deferred Tax Liabilities</b>			
	15a	221,493,390	237,151,866
<b>Total Liabilities</b>			
		<b>331,174,585,670</b>	<b>293,928,107,552</b>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	16.2	10,805,517,980	10,290,969,510
Statutory Reserve	17	8,838,473,534	7,927,205,795
Retained Earnings	18a	1,385,902,647	1,584,818,008
<b>Total Shareholders' Equity</b>			
		<b>21,029,894,161</b>	<b>19,802,993,313</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>			
		<b>352,204,479,831</b>	<b>313,731,100,865</b>


**Shahjalal Islami Bank Limited**  
**Off-balance Sheet Items (Un-Audited)**  
**As at 30 June 2022**

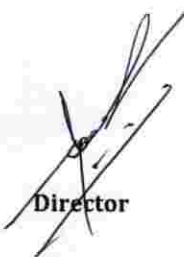
	Note	30.06.2022 Taka	31.12.2021 Taka
<b>Contingent Liabilities</b>			
Acceptances & endorsements		58,533,069,757	52,969,323,781
Letters of guarantee	19	33,037,287,902	31,904,128,585
Irrevocable letters of credit	20	63,872,520,680	64,074,742,941
Bills for collection		35,550,043,479	22,275,433,922
Other contingent liabilities		-	-
<b>Total</b>		<b>190,992,921,818</b>	<b>171,223,629,229</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>Total off-balance sheet items including contingent liabilities</b>		<b>190,992,921,818</b>	<b>171,223,629,229</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 2022**

	Note	Jan'22 to Jun'22 Taka	Jan'21 to Jun'21 Taka	Apr'22 to Jun'22 Taka	Apr'21 to Jun'21 Taka
<b>Operating income</b>					
Investment Income	21a	7,672,660,240	7,223,073,825	4,091,842,972	3,550,247,072
Less: Profit paid on Deposits	22a	3,878,709,604	4,258,042,683	2,006,114,718	2,028,252,815
<b>Net Investment Income</b>		<b>3,793,950,635</b>	<b>2,965,031,142</b>	<b>2,085,728,254</b>	<b>1,521,994,257</b>
Income from Investment in Shares/securities	23a	938,873,898	584,666,922	501,692,847	358,682,261
Commission, Exchange and Brokerage	24a	2,203,106,396	1,031,803,268	1,259,243,369	545,162,172
Other Operating Income	25a	649,484,710	487,246,851	387,427,179	297,691,711
		<b>3,791,465,004</b>	<b>2,103,717,041</b>	<b>2,148,363,394</b>	<b>1,201,536,144</b>
<b>Total Operating Income</b>		<b>7,585,415,639</b>	<b>5,068,748,183</b>	<b>4,234,091,648</b>	<b>2,723,530,401</b>
<b>Operating expenses</b>					
Salaries and Allowances	26a	1,644,451,659	1,451,242,073	910,100,554	820,999,129
Rent, Taxes, Insurances, Electricity etc.	27a	183,993,044	213,716,337	67,663,514	114,587,831
Legal Expenses	28a	553,549	259,740	317,279	198,734
Postage, Stamps, Telecommunication etc.	29a	21,791,664	16,091,451	10,885,101	10,343,024
Stationery, Printings, Advertisements etc.	30a	76,883,017	41,977,826	55,645,123	27,753,215
Chief Executive's Salary & Fees	31	12,743,620	11,894,200	6,590,550	6,100,500
Directors' Fees & Expenses	32	3,154,546	2,753,684	1,305,494	1,089,600
Shariah Supervisory Committee's Fees & Expenses	33	299,587	420,557	272,057	164,712
Auditors' Fees	34a	275,000	275,000	137,500	137,500
Depreciation & Repairs of Bank's Assets	35a	270,207,046	208,796,134	138,771,541	106,250,920
Zakat Expenses		-	-	-	-
Other Expenses	36a	384,222,466	306,064,816	215,615,750	177,028,316
<b>Total Operating Expenses</b>		<b>2,598,575,199</b>	<b>2,253,491,819</b>	<b>1,407,304,464</b>	<b>1,264,653,481</b>
<b>Profit / (Loss) before Provision</b>		<b>4,986,840,441</b>	<b>2,815,256,364</b>	<b>2,826,787,184</b>	<b>1,458,876,920</b>
Specific provision for Classified Investments		240,000,000	-	-	-
General Provision for Unclassified Investments		39,501,749	94,900,000	22,733,683	84,900,000
General Provision for Off-balance Sheet Items		85,000,000	172,950,000	-	49,950,000
Provision for diminution in value of Investments in Shares		-	20,500,000	-	-
Provision for Other Assets		66,000,000	48,581,986	26,000,000	10,000,000
<b>Total Provision</b>	37a	<b>430,501,749</b>	<b>336,931,986</b>	<b>48,733,683</b>	<b>144,850,000</b>
<b>Total Profit / (Loss) before taxes</b>		<b>4,556,338,692</b>	<b>2,478,324,378</b>	<b>2,778,053,500</b>	<b>1,314,026,919</b>
<b>Provision for taxation</b>					
Deferred tax	38a	(15,658,476)	(31,755,945)	(7,114,243)	(15,905,505)
Current tax	39a	2,096,044,018	791,599,130	1,258,124,872	243,574,722
		<b>2,080,385,542</b>	<b>759,843,185</b>	<b>1,251,010,630</b>	<b>227,669,217</b>
<b>Net Profit after Taxation</b>		<b>2,475,953,150</b>	<b>1,718,481,193</b>	<b>1,527,042,871</b>	<b>1,086,357,702</b>
Retained Earnings from previous year/period		1,584,818,008	1,187,959,349	1,139,485,195	901,158,714
Add: Net Profit after Tax		2,475,953,150	1,718,481,193	1,527,042,871	1,086,357,702
<b>Profit available for Appropriation</b>		<b>4,060,771,158</b>	<b>2,906,440,542</b>	<b>2,666,528,066</b>	<b>1,987,516,416</b>
<b>Appropriation</b>					
Statutory Reserve	17	911,267,738	495,664,876	555,610,700	262,805,384
Start-up Fund		24,759,531	-	15,270,429	-
Dividend		1,543,645,421	1,176,110,795	514,548,470	490,046,160
Dividend paid against Mudaraba Perpetual Bond		195,195,819	-	195,195,819	-
Retained Earnings	18a	1,385,902,647	1,234,664,872	1,385,902,647	1,234,664,872
		<b>4,060,771,158</b>	<b>2,906,440,542</b>	<b>2,666,528,066</b>	<b>1,987,516,416</b>
<b>Earnings per Share (EPS) [Restated]</b>	40a	<b>2.29</b>	<b>1.59</b>	<b>1.41</b>	<b>1.01</b>
<b>Net Asset Value per Share as at 30 June [Restated]</b>	41	<b>19.46</b>	<b>17.57</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 2022**

	Jan'22 to Jun'22 Taka	Jan'21 to Jun'21 Taka
<b>Cash flows from operating activities</b>		
Investment income receipt in cash	8,191,927,822	7,679,585,418
Profit paid on deposits	(3,536,148,226)	(4,612,999,034)
Dividend receipts	95,577,584	33,192,553
Fees & commission receipt in cash	2,152,717,367	1,036,426,523
Recoveries on investment previously written off	49,666,389	9,141,859
Cash payments to employees	(1,657,195,279)	(1,463,136,273)
Cash payments to suppliers	(76,883,017)	(41,977,826)
Income tax paid	(1,302,895,315)	(1,026,636,778)
Receipts from other operating activities	647,601,853	487,237,646
Payments for other operating activities	(611,420,485)	(548,099,264)
<b>(i) Operating Profit before changes in operating assets &amp; liabilities</b>	<b>3,952,948,693</b>	<b>1,552,734,824</b>
<b>Changes in operating assets and liabilities</b>		
(Increase)/decrease in investment to customers	(21,268,947,477)	(4,290,779,979)
(Increase)/decrease in other assets	(1,066,699,560)	(191,793,743)
(Increase)/decrease of placement with other banks & financial institutions	(10,164,175,000)	2,925,475,575
Increase/(decrease) in deposits from other banks	(6,978,717,853)	-
Increase/(decrease) of placement from other banks & financial institutions	21,897,485,593	2,984,273,718
Increase/(decrease) in deposits received from customers	19,406,319,221	(2,074,124,843)
Increase/(decrease) in other liabilities on account of customers	309,529,273	(91,363,896)
Increase/(decrease) in other liabilities	171,663,181	98,937,965
<b>(ii) Cash flows from operating assets and liabilities</b>	<b>2,306,457,377</b>	<b>(639,375,204)</b>
<b>Net cash flow from operating activities (A)=(i+ii)</b>	<b>6,259,406,070</b>	<b>913,359,620</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	2,937,025,224	412,357,126
Payments for purchases of securities	(994,938,740)	(1,832,609,262)
Proceeds from sale of fixed assets	6,554,534	396,425
Payments for purchases of property, plants & equipments	(83,676,202)	(35,568,735)
Purchase/sale of subsidiaries	-	-
<b>Net cash used in investing activities (B)</b>	<b>1,864,964,816</b>	<b>(1,455,424,446)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of debt instruments	-	-
Receipts/(payments) of Mudaraba Subordinated Bond	(800,000,000)	(800,000,000)
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	-
Dividend paid to ordinary shareholders/perpetual bondholders	(1,224,292,770)	(686,064,635)
<b>Net cash used in financing activities (C)</b>	<b>(2,024,292,770)</b>	<b>(1,486,064,635)</b>
<b>Net increase in cash &amp; cash equivalents (A+B+C)</b>	<b>6,100,078,115</b>	<b>(2,028,129,460)</b>
Add: Effect of exchange rate changes on cash & cash equivalents	50,389,029	(4,623,255)
Add: Cash and cash equivalents at the beginning of the period	17,054,274,937	22,901,161,618
<b>Cash and cash equivalents at the end of the period</b>	<b>23,204,742,081</b>	<b>20,868,408,904</b>
<b>Net Operating Cash Flow per Share (NOCFPS)</b>	<b>5.79</b>	<b>0.85</b>
[previous year's figure restated]		

  
**Chief Financial Officer**

  
**Company Secretary**

  
**Managing Director**

  
**Director**

  
**Director**

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

**For the period ended 30 June 2022**

(Amount in Taka)

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total Capital/ Shareholders' Equity
Balance as at 01 January 2022	10,290,969,510	7,927,205,795	1,584,818,008	19,802,993,313
Dividend for the year 2021:				
Stock Dividend	514,548,470	-	(514,548,470)	-
Cash Dividend Paid	-	-	(1,029,096,951)	(1,029,096,951)
Dividend Paid for Mudaraba Perpetual Bond	-	-	(195,195,819)	(195,195,819)
Net profit during the period	-	-	2,475,953,150	2,475,953,150
Statutory Reserve	-	911,267,738	(911,267,738)	-
Start-up Fund	-	-	(24,759,531)	(24,759,531)
<b>Total Shareholders' Equity as at 30 June 2022</b>	<b>10,805,517,980</b>	<b>8,838,473,534</b>	<b>1,385,902,647</b>	<b>21,029,894,161</b>
Add: Mudarabah Perpetual Bond				5,000,000,000
Add: General Provision for Unclassified Investments & Off-Balance Sheet				3,913,538,000
Add: Mudaraba Subordinated Bond				4,400,000,000
Less: Shortfall of provision required against investment				-
<b>Total Eligible Regulatory Capital as at 30 June 2022</b>				<b>34,343,432,161</b>

**For the period ended 30 June 2021**

(Amount in Taka)

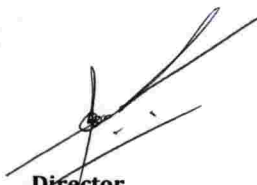
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total Capital/ Shareholders' Equity
Balance as at 01 January 2021	9,800,923,350	6,959,872,664	1,187,959,349	17,948,755,363
Dividend for the year 2020:				
Stock Dividend	490,046,160	-	(490,046,160)	-
Cash Dividend Paid	-	-	(686,064,635)	(686,064,635)
Net profit during the period	-	-	1,718,481,193	1,718,481,193
Statutory Reserve	-	495,664,876	(495,664,876)	-
<b>Total Shareholders' Equity as at 30 June 2021</b>	<b>10,290,969,510</b>	<b>7,455,537,540</b>	<b>1,234,664,872</b>	<b>18,981,171,921</b>
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items				3,427,350,000
Add: Mudaraba Subordinated Bond				6,400,000,000
<b>Total Eligible Regulatory Capital as at 30 June 2021</b>				<b>28,808,521,922</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 2022**

**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 01 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. Currently, the Bank is operating its business through head office having 132 (one hundred thirty two) branches, 125 (one hundred twenty five) ATM booths and 2,756 employees all over Bangladesh. The Bank also has 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-04, Block-CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212.

**1.2. Nature of Business**

The Bank offers all kinds of Islamic Shari'ah based commercial Banking services to its customers through its branches following the provisions of the Banking Companies Act, 1991 (as amended 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 brokers/dealers in relation to shares and securities dealings and other services as mentioned in the Memorandum and Articles of Association of the Company. It has corporate membership of Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. Shahjalal Islami Bank Limited holds 91.79% shares of Shahjalal Islami Bank Securities Limited.

**1.4. Off-shore Banking Unit**

Off-shore Banking Unit (OBU) is a separate business unit of Shahjalal Islami Bank 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-04, Block-CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212. Separate Financial Statements of Off-shore Banking Unit are also presented.

**1.5. Agent Banking**

Shahjalal Islami Bank Limited obtained permission from Bangladesh Bank on 16 October 2019 vide reference no. BRPD(P-3)745(54)/2019-8354 to commence Agent Banking services and subsequently started commercial operations on 02 January 2020. Till 30 June 2022 there were 104 Agent Banking Outlets in 44 districts across the country. Services that are currently being dispensed include account opening, cash deposit and withdrawal, Fund Transfer, Inward/Outward Cheque payment, Remittance Disbursement, balance inquiry, SMS banking, etc.

## 2. Significant Accounting Policies

### 2.1. Basis of Preparation of the Financial Statements

The Bank and its subsidiary (the "Group") are being operated in strict compliance with the rules of Islamic Shari'ah. The consolidated financial statements of the Group and separate financial statements of the Bank have been prepared under the historical cost convention in accordance with International Financial Reporting Standards (IFRSs) and International Accounting Standards (IAS).

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

- i) The Banking Companies Act, 1991 and amendment thereon;
- ii) The Companies Act, 1994;
- iii) Circulars, Rules and Regulations issued by Bangladesh Bank (BB) time to time;
- iv) Bangladesh Securities and Exchange Rules, 1987; Bangladesh Securities and Exchange Ordinance, 1969; Bangladesh Securities and Exchange Act, 1993 and Bangladesh Securities and Exchange Commission (Public Issue) Rules, 2015 and amendments thereon;
- v) The Income Tax Ordinance, 1984, and amendments thereon;
- vi) The Value Added Tax Act 1991 and Supplementary Duty Act, 2012, The Value Added Tax Rules, 2016 and amendments thereon;
- vii) Dhaka Stock Exchange Limited (DSE), Chittagong Stock Exchange Limited (CSE) and Central Depository Bangladesh Limited (CDBL) rules and regulations;
- viii) Financial Reporting Act, 2015; and

In case any requirement of the Banking Companies Act, 1991 (as amended) and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs as adopted, the requirements of the Banking Companies Act, 1991 and provisions and circulars issued by Bangladesh Bank shall prevail.

### 2.2. Consolidation

The consolidated Financial Statements include the Financial Statements of Shahjalal Islami Bank 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 2022.

### 2.3. Investment and Provisions

Investments are stated in the Balance Sheet net off unearned income. Provision on Investments (Loans & Advances) is made on the basis of period end review by the management and as per instructions contained in 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, BRPD circular no. 07 dated 19 March 2020, BRPD circular letter no. 52 dated 20 October 2020, BRPD circular letter no. 56 dated 10 December 2020, BRPD circular letter no. 3 dated 31 January 2021, BRPD circular letter no. 5 dated 24 March 2021, BRPD circular no. 13 dated 27 June 2021, BRPD circular no. 19 dated 26 August 2021, BRPD circular letter no. 45 dated 04 October 2021, BRPD circular letter no. 51 & 52 dated 29 December 2021, BRPD circular letter no. 53 dated 30 December 2021 and BRPD circular no. 14 dated 22 June 2022.

### 2.4. Earnings Per Share

This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the period as per IAS 33: *Earnings Per Share*. Diluted Earnings Per Share is not required to be calculated for the period, as there exist no dilution possibilities during the period.

## **2.5. Cash Flow Statement**

Cash flow statement is prepared principally in accordance with IAS 7: *Cash Flow Statement*; and as prescribed by BRPD circular no. 14 dated 25 June 2003 & Guidelines for Islamic Banking issued by Bangladesh Bank vide BRPD circular no. 15 dated 09 November 2009.

## **2.6. Off-Balance Sheet Items**

Under general banking transactions, liabilities against acceptance, endorsement and other obligations and bills against which acceptances have been given and claims exist there against, have been shown as Off-Balance Sheet items.

## **2.7. Taxation**

### **Current Tax**

Provision for current income tax has been made at 37.50% as prescribed in the Finance Act, 2022 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 adopted deferred tax accounting policy as per IAS 12. Accordingly, deferred tax liability/asset is accounted for all temporary timing differences arising between the tax base of the assets and liabilities and their carrying value for financial reporting purpose. Deferred tax is computed at the prevailing tax rate as per Finance Act, 2022.

## **2.8. Reporting Period**

The Financial Statements cover the period from 01 January 2022 to 30 June 2022.

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

**Earnings Per Share (EPS):** Earnings Per Share substantially increased compare to the same period of last year due to increase of Net Investment Income, Income from Investments in Shares & Securities, Commission, Exchange and Brokerage and Other Operating Income.

**Net Asset Value Per Share (NAV):** Net Asset Value Per Share increased compare to the same period of last year due to increase of net profit after tax during the period.

**Net Operating Cash Flows per Share (NOCFPS):** Net Operating Cash Flow per Share (NOCFPS) increased compare to the same period of last year due to increase of Investment Income, Income from Fees & Commission, Deposits received from Customers and Placement from other Banks & Financial Institutions.

		30.06.2022 Taka	31.12.2021 Taka
<b>3. Consolidated Cash in Hand (including Foreign Currencies)</b>			
Shahjalal Islami Bank Ltd.		2,027,974,618	1,943,331,636
Shahjalal Islami Bank Securities Ltd.	(Note-3a)	-	-
		<b>2,027,974,618</b>	<b>1,943,331,636</b>
<b>3a Cash in Hand of the Bank (including Foreign Currencies)</b>			
In Local Currencies		2,017,455,944	1,933,919,419
In Foreign Currencies		10,518,674	9,412,217
		<b>2,027,974,618</b>	<b>1,943,331,636</b>
<b>4. Consolidated Balance with Bangladesh Bank and its agent bank(s)</b>			
Shahjalal Islami Bank Ltd.		10,079,242,387	12,087,735,744
Shahjalal Islami Bank Securities Ltd.	(Note-4a)	-	-
		<b>10,079,242,387</b>	<b>12,087,735,744</b>
<b>4a Balance with Bangladesh Bank and its agent bank(s) (including Foreign Currencies)</b>			
In Local Currencies		9,593,161,862	10,015,206,320
In Foreign Currencies		421,298,444	1,859,608,174
		<b>10,014,460,306</b>	<b>11,874,814,494</b>
<b>Balance with Sonali Bank Ltd. as agent of Bangladesh Bank</b>			
In Local Currencies		64,782,081	212,921,250
In Foreign Currencies		-	-
		<b>64,782,081</b>	<b>212,921,250</b>
		<b>10,079,242,387</b>	<b>12,087,735,744</b>
<b>5. Consolidated Balance with Other Banks and Financial Institutions</b>			
<b>Inside Bangladesh</b>			
Shahjalal Islami Bank Ltd.		10,059,844,657	1,993,712,408
Shahjalal Islami Bank Securities Ltd.	(Note-5a)	534,512,728	552,337,203
		10,594,357,385	2,546,049,611
Less: Inter Company Transaction		528,434,078	478,050,762
		<b>10,065,923,307</b>	<b>2,067,998,849</b>
<b>Outside Bangladesh</b>			
Shahjalal Islami Bank Ltd.		1,037,680,419	1,029,495,149
Shahjalal Islami Bank Securities Ltd.	(Note-5a)	-	-
		<b>1,037,680,419</b>	<b>1,029,495,149</b>
		<b>11,103,603,726</b>	<b>3,097,493,998</b>
<b>5a Balance with Other Banks and Financial Institutions of the Bank</b>			
Inside Bangladesh		10,059,844,657	1,993,712,408
Outside Bangladesh		1,037,680,419	1,029,495,149
		<b>11,097,525,076</b>	<b>3,023,207,557</b>
<b>6. Consolidated Placement with Other Banks &amp; Financial Institutions</b>			
Shahjalal Islami Bank Ltd.		28,678,768,291	18,514,593,291
Shahjalal Islami Bank Securities Ltd.	(Note-6a)	-	-
		28,678,768,291	18,514,593,291
Less: Inter Company Transaction		-	-
		<b>28,678,768,291</b>	<b>18,514,593,291</b>
<b>6a Placement with Other Banks &amp; Financial Institutions of the Bank</b>			
Placement with Other Banks		22,878,768,291	11,094,593,291
Placement with Financial Institutions		5,800,000,000	7,420,000,000
		<b>28,678,768,291</b>	<b>18,514,593,291</b>
<b>7. Consolidated Investments in Shares &amp; Securities</b>			
<b>Government</b>			
Shahjalal Islami Bank Ltd.		26,139,910,000	28,047,670,000
Shahjalal Islami Bank Securities Ltd.	(Note-7a)	-	-
		<b>26,139,910,000</b>	<b>28,047,670,000</b>
<b>Others</b>			
Shahjalal Islami Bank Ltd.		8,185,605,604	8,219,932,088
Shahjalal Islami Bank Securities Ltd.	(Note-7a)	2,103,866,534	2,070,124,315
		<b>10,289,472,138</b>	<b>10,290,056,403</b>
		<b>36,429,382,138</b>	<b>38,337,726,403</b>

		30.06.2022 Taka	31.12.2021 Taka
<b>7a Investments in Shares &amp; Securities of the Bank</b>			
<b>i) Government</b>			
Bangladesh Government Islamic Investment Bond (BGIIIB)		1,500,000,000	13,250,000,000
Bangladesh Government Investment Sukuk (BGIS)		24,639,910,000	14,797,670,000
		<b>26,139,910,000</b>	<b>28,047,670,000</b>
<b>ii) Others</b>			
Mudaraba Perpetual Bond, Islami Bank Bangladesh Ltd.		1,527,483,542	1,527,483,542
Mudaraba Subordinated Bond		3,300,000,000	3,400,000,000
Beximco Green Sukuk Al Istisna'a		937,733,400	1,000,000,000
Investments in Shares & Securities		2,420,388,663	2,292,448,546
		<b>8,185,605,604</b>	<b>8,219,932,088</b>
		<b>34,325,515,604</b>	<b>36,267,602,088</b>
<b>8. Consolidated Investments</b>			
Shahjalal Islami Bank Ltd.	(Note-8a)	215,062,156,098	198,607,299,997
Shahjalal Islami Bank Securities Ltd.		4,842,796,756	4,855,652,531
		219,904,952,854	203,462,952,528
Less: Inter Company Transaction		2,189,424,569	2,241,959,513
		<b>217,715,528,285</b>	<b>201,220,993,015</b>
<b>Bills Purchased and Discounted</b>			
Shahjalal Islami Bank Ltd.	(Note-8a)	22,793,375,377	17,979,284,002
Shahjalal Islami Bank Securities Ltd.		-	-
		<b>22,793,375,377</b>	<b>17,979,284,002</b>
		<b>240,508,903,663</b>	<b>219,200,277,017</b>
<b>8a Investments of the Bank</b>			
<b>Country-wise Classification of Investments:</b>			
<b>Inside Bangladesh</b>			
Gross Murabaha, Bai-Muajjal etc.		221,756,490,086	206,187,088,993
Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income)		6,694,333,987	7,579,788,996
Net Murabaha, Bai-Muajjal etc.		<b>215,062,156,098</b>	<b>198,607,299,997</b>
Net Bills Purchased and Discounted		22,793,375,377	17,979,284,002
<b>Outside Bangladesh</b>		-	-
		<b>237,855,531,476</b>	<b>216,586,583,999</b>
<b>9. Consolidated Fixed Assets including Premises, Furniture and Fixtures</b>			
<b>Cost</b>			
Shahjalal Islami Bank Ltd.	(Note-9a)	7,570,596,771	7,206,268,611
Shahjalal Islami Bank Securities Ltd.		242,191,952	232,886,248
		<b>7,812,788,723</b>	<b>7,439,154,859</b>
<b>Accumulated Depreciation</b>			
Shahjalal Islami Bank Ltd.	(Note-9a)	2,355,018,490	2,128,942,552
Shahjalal Islami Bank Securities Ltd.		94,224,151	83,436,387
		<b>2,449,242,641</b>	<b>2,212,378,939</b>
<b>Written Down Value</b>		<b>5,363,546,082</b>	<b>5,226,775,920</b>
<b>9a Fixed Assets including Premises, Furniture and Fixtures of the Bank</b>			
<b>Tangible Assets:</b>			
<b>Cost</b>			
Land		1,876,724,350	1,876,724,350
Building		893,986,278	893,986,278
Furniture & Fixtures		1,168,037,871	1,132,828,486
Office Equipment		766,279,784	756,215,635
Computer & Network Equipment		687,400,154	658,021,418
Vehicles		126,989,606	136,169,606
Right of Use Assets as per IFRS-16		1,887,571,069	1,589,518,428
Books		1,042,667	1,042,667
		<b>7,408,031,779</b>	<b>7,044,506,868</b>
<b>Less:</b>			
Accumulated depreciation		2,182,011,936	1,955,275,677
Adjustment of assets		26,722,892	29,965,139
<b>Written Down Value</b>		<b>5,199,296,951</b>	<b>5,059,266,053</b>
<b>Intangible Assets:</b>			
<b>Cost</b>			
Software-Core Banking		62,615,431	62,615,431
Software-Others		99,949,562	99,146,312
		<b>162,564,993</b>	<b>161,761,743</b>

		<b>30.06.2022</b>	<b>31.12.2021</b>
		<b>Taka</b>	<b>Taka</b>
<b>Less:</b>			
Amortization		146,283,663	143,701,736
<b>Written Down Value</b>		<b>16,281,330</b>	<b>18,060,006</b>
<b>Total Written Down Value</b>		<b>5,215,578,281</b>	<b>5,077,326,059</b>
<b>10. Consolidated Other Assets</b>			
Shahjalal Islami Bank Ltd.	(Note-10a)	22,835,434,742	20,141,811,136
Shahjalal Islami Bank Securities Ltd.		454,497,102	434,734,112
		23,289,931,844	20,576,545,248
Less: Inter Company Transaction		2,515,000,000	2,515,000,000
		<b>20,774,931,844</b>	<b>18,061,545,248</b>
<b>10a Other Assets of the Bank</b>			
<b>Income Generating:</b>			
Shahjalal Islami Bank Securities Ltd.		2,515,000,000	2,515,000,000
<b>Sub-total</b>		<b>2,515,000,000</b>	<b>2,515,000,000</b>
<b>Non-Income Generating:</b>			
Stock of Stationery, Stamps and printing materials etc. (valued at cost)		29,532,026	24,202,678
Advance Rent and Security Deposit		41,905,914	36,005,658
Suspense Account		364,651,521	139,151,408
Profit Receivable		1,023,060,029	699,031,297
Other Prepayments		415,541,655	100,954,213
Advance Insurance Premium		57,990	26,680
Advance Tax Paid		17,900,204,080	16,597,308,766
Other Receivables		3,051,584	3,181,647
SJIBL General Account-Net		542,429,943	26,948,790
Balance with OBU		9,608,061,750	9,958,934,700
		29,928,496,492	27,585,745,836
Less: Offshore Banking Unit		9,608,061,750	9,958,934,700
<b>Sub-total</b>		<b>20,320,434,742</b>	<b>17,626,811,136</b>
<b>Grand Total</b>		<b>22,835,434,742</b>	<b>20,141,811,136</b>
<b>11. Consolidated Placement from other Banks &amp; Financial Institutions</b>			
Shahjalal Islami Bank Ltd.	(Note-11a)	54,333,938,415	32,436,452,822
Shahjalal Islami Bank Securities Ltd.		2,453,169,479	2,506,519,665
		56,787,107,894	34,942,972,487
Less: Inter Company Transaction		2,189,424,569	2,241,959,513
		<b>54,597,683,325</b>	<b>32,701,012,974</b>
<b>11a Placement from other Banks &amp; Financial Institutions of the Bank</b>			
Islamic Refinance Fund - Bangladesh Bank		2,437,500.00	-
Export Development Fund - Bangladesh Bank		39,271,093,579	24,564,754,416
Financial Stimulus Fund - Bangladesh Bank		4,206,883,631	2,360,288,256
Foreign Currency Deposit (FSSP BB USD) - Bangladesh Bank		13,323,705	20,210,150
Mudaraba Term Deposit from other Banks		10,840,200,000	5,491,200,000
Borrowing from Offshore Banking Unit (OBU)		165,395	165,395
		54,334,103,810	32,436,618,217
Less: Offshore Banking Unit		165,395	165,395
		<b>54,333,938,415</b>	<b>32,436,452,822</b>
<b>12. Consolidated Deposits and Other Accounts</b>			
<b>Al-Wadeeah Current Deposits &amp; Other Accounts</b>			
Shahjalal Islami Bank Ltd.	(Note-12a)	49,339,179,265	39,179,680,779
Shahjalal Islami Bank Securities Ltd.		-	-
		49,339,179,265	39,179,680,779
Less: Inter Company Transaction		26,973	30,857
		<b>49,339,152,292</b>	<b>39,179,649,922</b>
<b>Bills Payable</b>			
Shahjalal Islami Bank Ltd.	(Note-12a)	5,190,897,809	4,016,969,162
Shahjalal Islami Bank Securities Ltd.		-	-
		<b>5,190,897,809</b>	<b>4,016,969,162</b>
<b>Mudaraba Savings Deposits</b>			
Shahjalal Islami Bank Ltd.	(Note-12a)	37,021,530,868	36,326,437,165
Shahjalal Islami Bank Securities Ltd.		-	-
		37,021,530,868	36,326,437,165
Less: Inter Company Transaction		4,826	3,124
		<b>37,021,526,042</b>	<b>36,326,434,041</b>
<b>Mudaraba Term Deposits</b>			
Shahjalal Islami Bank Ltd.	(Note-12a)	87,669,499,800	74,469,380,080
Shahjalal Islami Bank Securities Ltd.		-	-
		<b>87,669,499,800</b>	<b>74,469,380,080</b>

		<b>30.06.2022</b>	<b>31.12.2021</b>
		<b>Taka</b>	<b>Taka</b>
<b>Other Mudaraba Deposits</b>			
Shahjalal Islami Bank Ltd.		50,838,043,142	63,296,520,951
Shahjalal Islami Bank Securities Ltd.	(Note-12a)	-	-
Less: Inter Company Transaction		50,838,043,142	63,296,520,951
		528,402,279	478,016,781
<b>Total</b>		<b>50,309,640,863</b>	<b>62,818,504,170</b>
		<b>229,530,716,805</b>	<b>216,810,937,375</b>
<b>12a Deposits and Other Accounts of the Bank</b>			
<b>Al-Wadeeah Current Deposits &amp; Other Accounts</b>			
Al-Wadeeah Current Deposits		16,498,079,946	13,898,996,579
Deposits from Other Banks		-	13,791,692
Foreign Currency Deposits		6,708,917,528	5,048,826,567
Non-Resident Taka Account		16,658,707	25,147,302
Profit Payable		938,102,836	595,541,458
Sundry Deposits		25,185,126,778	19,628,353,924
Unclaimed Dividend		23,622,096	14,504,103
Less: Offshore Banking Unit		49,370,507,891	39,225,161,626
		31,328,626	45,480,846
		<b>49,339,179,265</b>	<b>39,179,680,779</b>
<b>Bills Payable</b>			
Payable inside Bangladesh		5,186,823,406	4,012,866,134
Payment Order Issued		4,012,037	4,012,437
Demand Draft Payable		62,366	90,591
Electronic Fund Transfer		5,190,897,809	4,016,969,162
Payable outside Bangladesh		-	-
		<b>5,190,897,809</b>	<b>4,016,969,162</b>
<b>Mudaraba Savings Deposits</b>			
General Deposits		36,981,559,752	36,290,215,626
Foreign Currency Deposits		39,971,116	36,221,540
		<b>37,021,530,868</b>	<b>36,326,437,165</b>
<b>Mudaraba Term Deposits</b>			
General Deposits		87,283,478,461	74,239,418,443
Foreign Currency Deposits		386,021,339	229,961,637
		<b>87,669,499,800</b>	<b>74,469,380,080</b>
<b>Other Mudaraba Deposits</b>			
Mudaraba Special Notice Deposits		10,262,468,242	11,833,696,784
Mudaraba Scheme Deposits		40,428,412,713	44,336,944,127
Deposits from Other Banks (SND)		147,162,187	7,125,880,040
		<b>50,838,043,142</b>	<b>63,296,520,951</b>
		<b>230,059,150,883</b>	<b>217,288,988,137</b>
<b>13. Mudaraba Bonds</b>			
Mudaraba Subordinated Bond		6,400,000,000	7,200,000,000
Mudaraba Perpetual Bond		5,000,000,000	5,000,000,000
		<b>11,400,000,000</b>	<b>12,200,000,000</b>
<b>14. Consolidated Other Liabilities</b>			
Shahjalal Islami Bank Ltd.		35,160,002,983	31,765,514,727
Shahjalal Islami Bank Securities Ltd.	(Note-14a)	2,748,822,612	2,787,654,567
Less: Inter Company Transaction		37,908,825,594	34,553,169,294
		-	-
		<b>37,908,825,594</b>	<b>34,553,169,294</b>
<b>14a Other Liabilities of the Bank</b>			
Profit Payable		338,052,546	134,591,473
Provision for Investment	{Note-14a.1 (a) & (b)}	5,837,123,645	5,493,957,256
Provision for Off-balance Sheet items	{Note-14a.1 (c)}	1,441,200,000	1,356,200,000
Provision for Other Assets	{Note-14a.1(d)}	157,965,000	91,965,000
Provisions for Investments in Securities	{Note-14a.1(e)}	658,560,000	658,560,000
Provision for Taxation	(Note-14a.2)	19,386,184,637	17,290,140,619
Profit Suspense Account	{Note-14(a).1 (f)}	4,043,609,867	3,732,643,784
Compensation Realisable & Suspense Account		939,971,579	908,305,698
Compensation Realised Account		402,908,785	436,011,476
Other Payables		224,483,661	218,275,240
Outstanding Expenses		155,348,626	108,996,505
Unearned Income on Quard		28,355,382	30,939,867
Lease Liabilities as per IFRS 16 Leases		1,476,545,367	1,259,993,453
Provision for Start-up Fund	(Note-14a.3)	69,693,887	44,934,355
		<b>35,160,002,983</b>	<b>31,765,514,727</b>

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<b>14a.1 Provision for Investment</b>		
<b>(a) Provision on Classified Investments</b>		
Provision held at the beginning of the year	3,075,119,256	3,440,061,818
Written-off Recovery	49,666,389	31,809,277
Net charge to Profit and Loss Account	240,000,000	541,490,000
Fully provided investment written-off during the year	-	(938,241,839)
<b>Provision held at the end of the year</b>	<b>3,364,785,645</b>	<b>3,075,119,256</b>
<b>(b) General Provision on Unclassified Investments</b>		
Provision held at the beginning of the year	2,418,838,000	2,224,300,000
Effect of exchange rate changes agnst. offshore banking unit	13,998,252	-
Addition during the year	39,501,749	194,538,000
<b>Balance at the end of the year</b>	<b>2,472,338,000</b>	<b>2,418,838,000</b>
<b>Total Provision for Investments (a+b)</b>	<b>5,837,123,645</b>	<b>5,493,957,256</b>
<b>(c) General Provision on Off-balance Sheet Items</b>		
Provision held at the beginning of the year	1,356,200,000	935,200,000
Addition during the year	85,000,000	421,000,000
<b>Balance at the end of the year</b>	<b>1,441,200,000</b>	<b>1,356,200,000</b>
<b>Total Provision for Investments &amp; Off-balance Sheet Items (a+b+c)</b>	<b>7,278,323,645</b>	<b>6,850,157,256</b>
<b>(d) Provision for Other Assets</b>		
Provision held at the beginning of the year	91,965,000	81,965,000
Addition during the year	66,000,000	10,000,000
<b>Balance at the end of the year</b>	<b>157,965,000</b>	<b>91,965,000</b>
<b>(e) Provision for Investments in Shares &amp; Securities</b>		
Provision held at the beginning of the year	658,560,000	658,560,000
Addition during the year	-	-
<b>Balance at the end of the year</b>	<b>658,560,000</b>	<b>658,560,000</b>
<b>(f) Profit Suspense Account</b>		
Balance at the beginning of the year	3,732,643,784	3,218,459,970
Amount transferred to suspense account during the year	487,954,643	1,896,047,739
Amount recovered from suspense account during the year	(176,988,560)	(1,249,766,084)
Amount waived/ written-off during the year	-	(132,097,841)
<b>Balance at the end of the year</b>	<b>4,043,609,867</b>	<b>3,732,643,784</b>
<b>14a.2 Provision for Taxation</b>		
<b>Provision for Current Tax</b>		
Balance at the beginning of the year	17,290,140,619	14,949,163,422
Add: Provision made during the year	2,096,044,018	2,273,525,795
Add: Provision made on other during the year	-	67,451,402
<b>Balance at the end of the year</b>	<b>19,386,184,637</b>	<b>17,290,140,619</b>
<b>14a.2(a) Provision for Current Tax made during the year</b>		
Income tax @ 37.50% on estimated taxable Business Profit	1,875,318,520	2,004,832,788
Income tax @ 20% on Dividend Income	19,115,517	59,055,468
Income tax @ 10% on Capital Gain on Sale of Shares	14,619,474	31,443,684
Adjustment for previous year	186,990,507	245,645,257
<b>Estimated Total Provision Required</b>	<b>2,096,044,018</b>	<b>2,340,977,197</b>
Computation of Taxable Business Profit		
Profit before Taxes	4,556,338,692	4,836,665,656
Add: Inadmissible expenditures	1,012,788,131	2,728,516,501
	5,569,126,823	7,565,182,156
Less: Allowable Expenditure & Separate consideration	568,277,436	2,218,961,388
<b>Estimated Taxable Business Profit for the year</b>	<b>5,000,849,387</b>	<b>5,346,220,769</b>
<b>14a.2(b) Reconciliation of effective tax rate of the Bank</b>		
<b>Particulars</b>	<b>Effective Rate</b>	
Profit before income taxes as per profit and loss account		4,556,338,692
Income taxes as per applicable tax rate	<b>37.5%</b>	1,708,627,009
<b>Factors affecting the tax charge for current year:</b>		
Inadmissible expenses	<b>8.34%</b>	379,795,549
Admissible expenses in the current year (i.e. write-off etc.)	<b>-2.69%</b>	(122,439,418)
Tax savings from reduced tax rates for dividend	<b>-0.37%</b>	(16,726,077)
Tax loss/(savings) from reduced tax rates for capital gain	<b>-0.88%</b>	(40,203,553)
Adjustment for previous year	<b>4.10%</b>	186,990,507
<b>Total Income Tax Expenses</b>	<b>46.00%</b>	<b>2,096,044,018</b>
<b>14a.3 Provision for Start-up Fund</b>		
Provision held at the beginning of the year	44,934,355	-
Addition for the year 2020	-	19,081,986
Addition for the year 2021	-	25,852,369
Addition for the year 2022	24,759,531	-
<b>Balance at the end of the year</b>	<b>69,693,887</b>	<b>44,934,355</b>

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	<b>Taka</b>	<b>Taka</b>
<b>15. Consolidated Deferred Tax Liabilities</b>		
Shahjalal Islami Bank Ltd.		
Shahjalal Islami Bank Securities Ltd.	(Note-15a)	
	221,493,390	237,151,866
	(1,424,276)	(1,601,224)
	<b>220,069,114</b>	<b>235,550,642</b>
<b>15a Deferred Tax Liabilities of the Bank</b>		
Balance at the beginning of the year	237,151,866	259,248,945
Add: Provision made during the year	(15,658,476)	(22,097,080)
	<b>221,493,390</b>	<b>237,151,866</b>
<b>15a.1 Deferred Tax (Assets)/Liabilities</b>		
Fixed Assets (as per Financial Statements)	5,215,578,281	5,077,326,059
Less: Carrying amount of vehicles purchase over the allowable limit	16,953,680	20,926,395
	<b>5,198,624,601</b>	<b>5,056,399,664</b>
Tax base carrying amount	4,607,975,561	4,423,994,688
	<b>590,649,040</b>	<b>632,404,975</b>
<b>Deferred Tax (Assets)/Liabilities</b>	<b>221,493,390</b>	<b>237,151,866</b>
<b>16. Capital</b>		
<b>16.1 Authorized Capital</b>		
1,500,000,000 ordinary shares of Tk. 10 each	<b>15,000,000,000</b>	<b>15,000,000,000</b>
<b>16.2 Issued, Subscribed and Paid-up Capital</b>		
1,080,551,798 ordinary shares of Tk. 10 each	<b>10,805,517,980</b>	<b>10,290,969,510</b>
20,500,000 ordinary sponsor shares of Tk. 10 each issued for cash	205,000,000	205,000,000
12.5% Stock Dividend for the year 2002	25,625,000	25,625,000
2,362,000 ordinary new shares issued	236,200,000	236,200,000
4,690,000 ordinary new shares issued	469,000,000	469,000,000
93,582,500 shares issued under Initial Public Offer (IPO)	935,825,000	935,825,000
20% Stock Dividend for the year 2007	374,330,000	374,330,000
22% Stock Dividend for the year 2008	494,115,600	494,115,600
25% Stock Dividend for the year 2009	685,023,900	685,023,900
30% Stock Dividend for the year 2010	1,027,535,850	1,027,535,850
25% Stock Dividend for the year 2011	1,113,163,830	1,113,163,830
20% Stock Dividend for the year 2012	1,113,163,840	1,113,163,840
10% Stock Dividend for the year 2013	667,898,310	667,898,310
5% Stock Dividend for the year 2016	367,344,060	367,344,060
10% Stock Dividend for the year 2017	771,422,540	771,422,540
10% Stock Dividend for the year 2018	848,564,790	848,564,790
5% Stock Dividend for the year 2019	466,710,630	466,710,630
5% Stock Dividend for the year 2020	490,046,160	490,046,160
5% Stock Dividend for the year 2021	514,548,470	-
	<b>10,805,517,980</b>	<b>10,290,969,510</b>
<b>16.3 Non-Controlling Interest</b>		
Opening Balance	227,440,923	226,877,106
Dividend paid to non-controlling shareholders	-	(20,250,000)
Share of current year's profit	9,307,781	20,813,816
	<b>236,748,704</b>	<b>227,440,923</b>
<b>17. Statutory Reserve</b>		
Opening Balance	7,927,205,795	6,959,872,664
Add: Addition during the year	911,267,738	967,333,131
	<b>8,838,473,534</b>	<b>7,927,205,795</b>
<b>18. Consolidated Retained Earnings</b>		
Shahjalal Islami Bank Ltd.		
Shahjalal Islami Bank Securities Ltd.	(Note-18a)	
	1,385,902,647	1,584,818,008
	114,276,510	26,275,021
	1,500,179,157	1,611,093,028
Less: Non-Controlling Interest	11,748,704	2,440,923
	<b>1,488,430,453</b>	<b>1,608,652,106</b>
<b>18a Retained Earnings of the Bank</b>		
Opening Balance	1,584,818,008	1,187,959,349
Less: Payment of Dividend	1,543,645,421	1,176,110,795
Less: Payment of Dividend for Mudaraba Perpetual Bond	195,195,819	-
Add: Transfer from Profit and Loss Account	2,475,953,150	2,585,236,940
Less: Trnsfer to Statutory Reserve	911,267,738	967,333,131
Less: Start-up Fund	24,759,531	44,934,355
	<b>1,385,902,647</b>	<b>1,584,818,008</b>

		<b>30.06.2022</b>	<b>31.12.2021</b>
		<b>Taka</b>	<b>Taka</b>
<b>19. Letters of Guarantee</b>			
Letters of Guarantee (Local)		32,429,077,952	31,275,856,419
Letters of Guarantee (Foreign)		607,757,805	627,820,020
Back to Back Usance		452,146	452,146
		<b>33,037,287,902</b>	<b>31,904,128,585</b>
a) Claims against the Bank not acknowledged as debts			
b) Money for which the Bank is contingently liable in respect of guarantees given favoring:			
Directors or Officers		6,382,212	3,000,000
Government		297,317,156	223,498,750
Banks and Other Financial Institutions		-	-
Others		32,733,588,533	31,677,629,834
		<b>33,037,287,902</b>	<b>31,904,128,585</b>
<b>20. Irrevocable Letters of Credit</b>			
Letters of credit		<b>63,872,520,680</b>	<b>64,074,742,941</b>
		<b>Jan'22 to Jun'22</b>	<b>Jan'21 to Jun'21</b>
		<b>Taka</b>	<b>Taka</b>
<b>21. Consolidated Profit on Investments</b>			
Shahjalal Islami Bank Ltd.	(Note-21a)	7,672,660,240	7,223,073,825
Shahjalal Islami Bank Securities Ltd.		132,356,778	75,620,406
		7,805,017,018	7,298,694,231
Less: Inter Company Transaction		91,849,455	81,833,752
		<b>7,713,167,563</b>	<b>7,216,860,479</b>
<b>21a Profit on Investments of the Bank</b>			
Profit on Investments		7,160,056,241	6,653,536,016
Profit on Placement with Other Banks & Financial Institutions		512,603,999	569,537,809
		<b>7,672,660,240</b>	<b>7,223,073,825</b>
<b>22. Consolidated Profit paid on Deposits</b>			
Shahjalal Islami Bank Ltd.	(Note-22a)	3,878,709,604	4,258,042,683
Shahjalal Islami Bank Securities Ltd.		108,183,079	100,542,378
		3,986,892,683	4,358,585,061
Less: Inter Company Transaction		91,926,270	82,808,510
		<b>3,894,966,413</b>	<b>4,275,776,551</b>
<b>22a Profit paid on Deposits of the Bank</b>			
Profit on Deposits		3,515,081,800	3,968,746,531
Profit paid on Borrowings		363,627,804	289,296,152
		<b>3,878,709,604</b>	<b>4,258,042,683</b>
<b>22a.1 Profit paid on Borrowings</b>			
Profit paid on Borrowings		327,855,020	269,266,638
Profit Expenses of Lease Liabilities (as per IFRS 16 Leases)		35,772,784	20,029,514
		<b>363,627,804</b>	<b>289,296,152</b>
<b>23. Consolidated Income from Investments in Shares &amp; Securities</b>			
Shahjalal Islami Bank Ltd.	(Note-23a)	938,873,898	584,666,922
Shahjalal Islami Bank Securities Ltd.		103,412,088	65,786,802
		1,042,285,986	650,453,724
Less: Dividend from Subsidiary		-	-
		<b>1,042,285,986</b>	<b>650,453,724</b>
<b>23a Income from Investments in Shares &amp; Securities of the Bank</b>			
Income from Investments in Govt. Sukuk/Islamic Bond		515,802,067	304,029,305
Income from Investments in Shares & Securities		146,194,739	107,976,567
Dividend Income		95,577,584	33,192,553
Income from Investments in Corporate Sukuk/Islamic Bond		181,299,508	139,468,496
		<b>938,873,898</b>	<b>584,666,922</b>
<b>24. Consolidated Commission, Exchange and Brokerage</b>			
Shahjalal Islami Bank Ltd.	(Note-24a)	2,203,106,396	1,031,803,268
Shahjalal Islami Bank Securities Ltd.		79,921,326	120,959,580
		<b>2,283,027,722</b>	<b>1,152,762,848</b>
<b>24a Commission, Exchange and Brokerage of the Bank</b>			
Other commission		829,613,607	617,369,279
Exchange earnings		1,373,492,789	414,433,989
		<b>2,203,106,396</b>	<b>1,031,803,268</b>

		Jan'22 to Jun'22 Taka	Jan'21 to Jun'21 Taka
<b>24a.1 Exchange Earnings</b>			
Gross exchange gain		6,837,337,624	682,605,320
Less: Exchange loss		5,463,844,836	268,171,332
<b>Net Exchange Gain</b>		<b>1,373,492,789</b>	<b>414,433,989</b>
<b>25. Consolidated Other Operating Income</b>			
Shahjalal Islami Bank Ltd.	(Note-25a)	649,484,710	487,246,851
Shahjalal Islami Bank Securities Ltd.		5,811,479	7,851,424
Less: Inter Company Transaction		655,296,189	495,098,275
		76,815	974,758
		<b>655,219,374</b>	<b>494,123,517</b>
<b>25a Other Operating Income of the Bank</b>			
Postage, Telex, SWIFT & REUTERS		73,871,687	74,932,653
Incidental Charge		100	830
Supervision & Monitoring Charge		1,199,456	4,194,844
Other Charges		574,413,467	408,118,524
		<b>649,484,710</b>	<b>487,246,851</b>
<b>26. Consolidated Salaries &amp; Allowances</b>			
Shahjalal Islami Bank Ltd.	(Note- 26a)	1,644,451,659	1,451,242,073
Shahjalal Islami Bank Securities Ltd.		35,904,635	25,289,005
		<b>1,680,356,294</b>	<b>1,476,531,078</b>
<b>26a Salaries &amp; Allowances of the Bank</b>			
Basic Salary		676,513,001	636,627,944
Allowances		582,572,637	553,371,794
Bonus		297,332,368	191,573,287
Bank's Contribution to Provident fund		62,748,768	60,816,821
Leave Encashment		25,284,885	8,852,226
		<b>1,644,451,659</b>	<b>1,451,242,073</b>
<b>27. Consolidated Rent, Taxes, Insurance, Electricity etc.</b>			
Shahjalal Islami Bank Ltd.	(Note- 27a)	183,993,044	213,716,337
Shahjalal Islami Bank Securities Ltd.		2,850,660	2,124,115
		<b>186,843,704</b>	<b>215,840,452</b>
<b>27a Rent, Taxes, Insurance, Electricity etc. of the Bank</b>			
Rent, Rates & Taxes		36,775,837	87,091,081
Insurance		110,762,209	90,248,884
Electricity & Lighting		36,454,997	36,376,372
		<b>183,993,044</b>	<b>213,716,337</b>
<b>27a.1 Rent, Rates &amp; Taxes</b>			
Rent, Rates & Taxes		151,524,369	140,109,002
Transfer to depreciation and profit expenses under IFRS 16		114,748,532	53,017,921
		<b>36,775,837</b>	<b>87,091,081</b>
<b>28. Consolidated Legal Expenses</b>			
Shahjalal Islami Bank Ltd.	(Note- 28a)	553,549	259,740
Shahjalal Islami Bank Securities Ltd.		63,250	28,750
		<b>616,799</b>	<b>288,490</b>
<b>28a Legal Expenses of the Bank</b>			
Legal Fees & Charge		205,660	64,745
Other Legal Expenses		347,888	194,995
		<b>553,549</b>	<b>259,740</b>
<b>29. Consolidated Postage, Stamps, Telecommunication etc.</b>			
Shahjalal Islami Bank Ltd.	(Note- 29a)	21,791,664	16,091,451
Shahjalal Islami Bank Securities Ltd.		1,708,739	1,259,960
		<b>23,500,403</b>	<b>17,351,411</b>
<b>29a Postage, Stamps, Telecommunication etc. of the Bank</b>			
Postage		700,795	661,168
Leased line		12,696,134	9,270,616
Telegram, Fax & Telex		3,288,774	2,034,000
Telephone charges		559,979	817,733
Mobile phone charges		4,545,983	3,307,934
		<b>21,791,664</b>	<b>16,091,451</b>
<b>30. Consolidated Stationery, Printing, Advertisements etc.</b>			
Shahjalal Islami Bank Ltd.	(Note- 30a)	76,883,017	41,977,826
Shahjalal Islami Bank Securities Ltd.		1,073,833	860,321
		<b>77,956,850</b>	<b>42,838,147</b>

		Jan'22 to Jun'22 Taka	Jan'21 to Jun'21 Taka
<b>30a Stationery, Printing, Advertisements etc. of the Bank</b>			
Table Stationery		4,085,995	3,501,672
Printing Stationery		6,303,001	4,590,303
Security Stationery		2,253,866	2,962,030
Computer Stationery		43,954,802	14,915,118
Publicity and Advertisement		20,285,353	16,008,703
		<b>76,883,017</b>	<b>41,977,826</b>
<b>31. Chief Executive's Salary &amp; Fees of the Bank</b>			
Basic Salary		7,187,400	6,534,000
Allowances		2,400,000	2,400,000
Bonus		2,437,480	2,306,800
Bank's Contribution to Provident Fund		718,740	653,400
		<b>12,743,620</b>	<b>11,894,200</b>
<b>32. Directors' Fees &amp; Expenses of the Bank</b>			
Directors' Fees		2,708,000	1,989,600
Meeting Expenses		446,546	764,084
		<b>3,154,546</b>	<b>2,753,684</b>
<b>33. Shariah Supervisory Committee's Fees &amp; Expenses of the Bank</b>			
Shariah Council Meeting Expenses		299,587	420,557
<b>34. Consolidated Auditors' Fees</b>			
Shahjalal Islami Bank Ltd.	(Note-34a)	275,000	275,000
Shahjalal Islami Bank Securities Ltd.		7,500	17,242
		<b>282,500</b>	<b>292,242</b>
<b>34a Auditor's Fees of the Bank</b>			
Auditor's Fees		275,000	275,000
*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 &amp; Repairs of Assets</b>			
Shahjalal Islami Bank Ltd.	(Note-35a)	270,207,046	208,796,134
Shahjalal Islami Bank Securities Ltd.		11,125,705	9,671,830
		<b>281,332,751</b>	<b>218,467,964</b>
<b>35a Depreciation &amp; Repairs of Bank's Assets</b>			
<b>a) Depreciation of Bank's Assets (Annexure-B)</b>			
Land & Building		9,749,300	9,749,300
Furniture & Fixtures		42,537,365	40,381,556
Office Equipment		47,375,191	45,345,836
Computer & Network Equipment		41,639,802	43,781,300
Vehicles		7,187,739	5,695,860
Right of Use (ROU) Assets		101,716,046	45,764,274
Books		11,461	48,566
<b>b) Amortization of Bank's Assets (Annexure-B)</b>			
Software-Core Banking		-	2,554,241
Software-Others		2,581,926	5,756,384
		<b>252,798,830</b>	<b>199,077,317</b>
<b>c) Repairs on Bank's Assets</b>			
Office Premises		1,807,161	1,552,549
Office Equipment		9,636,121	3,401,143
Office Furniture & Fixtures		753,218	565,219
Vehicles		1,250,943	973,615
Procurement of Parts, Spares & Others		3,960,772	3,226,291
		<b>17,408,216</b>	<b>9,718,817</b>
		<b>270,207,046</b>	<b>208,796,134</b>
<b>36. Consolidated Other Expenses</b>			
Shahjalal Islami Bank Ltd.	(Note-36a)	384,222,466	306,064,816
Shahjalal Islami Bank Securities Ltd.		21,455,139	25,057,113
		<b>405,677,605</b>	<b>331,121,929</b>

	Jan'22 to Jun'22 Taka	Jan'21 to Jun'21 Taka
<b>36a Other Expenses of the Bank</b>		
Petrol, Oil and Lubricants	3,385,873	2,848,540
Entertainment	38,070,246	10,781,581
Subscription	5,101,059	57,084,246
Traveling and Conveyance	11,181,841	6,698,903
Training Expenses	1,375,579	900,979
Car expenses	97,010,167	87,989,273
Gratuity expenses	84,200,000	-
Papers & Periodicals	59,659	28,005
Utility	3,167,887	2,700,710
Uniform & Liveries	3,605,971	739,589
Bank Charges	1,174,798	1,926,096
Business development & promotion	25,802,883	21,629,408
Upkeep and cleaning of office premises	20,284,728	20,402,890
Security Service- outsourcing	40,702,436	40,783,601
Credit Rating fee	349,375	-
SJIBL Card expenses	19,259,548	14,425,535
Islamic Credit Card Expenses	8,370,557	2,827,488
AGM & meeting expenses	4,452,230	1,609,022
Capital Enhancement Fees	4,032,632	3,887,868
Laundry and Washing	187,138	99,476
Crockeries, Kettle and others	227,132	123,735
Photograph and Photocopy	342,042	199,828
Loss on Disposal of Fixed Assets	277,587	1,201,139
Miscellaneous Expenses	11,601,096	8,076,904
CSR Expense	-	19,100,000
	<b>384,222,466</b>	<b>306,064,816</b>
<b>37. Consolidated Provision against Investments, Off-balance Sheet Items &amp; Others</b>		
Shahjalal Islami Bank Ltd. (Note-37a)	430,501,749	336,931,986
Shahjalal Islami Bank Securities Ltd.	-	17,500,000
	<b>430,501,749</b>	<b>354,431,986</b>
<b>37a Provision against Investments, Off-balance Sheet Items &amp; Others of the Bank</b>		
Provision on Unclassified Investments	39,501,749	94,900,000
Provision on Classified Investments	240,000,000	-
Provision on Off-balance Sheet Items	85,000,000	172,950,000
Provisions on Investments in Securities	-	20,500,000
Provision on Other Assets	66,000,000	48,581,986
	<b>430,501,749</b>	<b>336,931,986</b>
<b>38. Consolidated Deferred Tax (Income)/Expenses</b>		
Shahjalal Islami Bank Ltd. (Note-38a)	(15,658,476)	(31,755,945)
Shahjalal Islami Bank Securities Ltd.	176,948	234,440
	<b>(15,481,528)</b>	<b>(31,521,505)</b>
<b>38a Deferred Tax (Income)/Expenses of the Bank</b>		
Closing deferred tax liability	221,493,390	227,493,000
Opening deferred tax liability	237,151,866	259,248,945
Deferred tax expenses/(Income)	<b>(15,658,476)</b>	<b>(31,755,945)</b>
<b>39. Consolidated Tax Expenses</b>		
Current tax	2,121,648,109	819,296,345
Deferred tax	(15,481,528)	(31,521,505)
	<b>2,106,166,581</b>	<b>787,774,839</b>
<b>39a Tax Expenses of the Bank</b>		
Current tax	2,096,044,018	791,599,130
Deferred tax	(15,658,476)	(31,755,945)
	<b>2,080,385,542</b>	<b>759,843,185</b>
<b>40. Consolidated Earnings per Share (EPS)</b> (Note-2.4)		
Net Profit after Taxes	2,579,993,461	1,773,495,298
No. of Ordinary Shares outstanding	1,080,551,798	1,080,551,798
	<b>2.39</b>	<b>1.64</b>
<b>40a Earnings per Share (EPS) of the Bank</b> (Note-2.4)		
Net Profit after Tax	2,475,953,150	1,718,481,193
Number of Ordinary Shares outstanding	1,080,551,798	1,080,551,798
	<b>2.29</b>	<b>1.59</b>

Earnings Per Share substantially increased compare to the same period of last year due to increase of Net Investment Income, Income from Investments in Shares & Securities, Commission, Exchange and Brokerage and Other Operating Income.

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

	Jan'22 to Jun'22 Taka	Jan'21 to Jun'21 Taka
<b>41. Net Asset Value (NAV) per Share:</b>		
Net Asset Value (Consolidated)	21,161,218,564	19,057,167,902
Net Asset Value (Bank's)	21,029,894,161	18,981,171,921
No. of Outstanding Shares	1,080,551,798	1,080,551,798
Net Asset Value (NAV) per Share (Consolidated) [previous year's figure restated]	<b>19.58</b>	<b>17.64</b>
Net Asset Value (NAV) per Share (Bank's) [previous year's figure restated]	<b>19.46</b>	<b>17.57</b>

Net Asset Value Per Share increased compare to the same period of last year due to increase of net profit after tax during the period.

**42. Net Operating Cash Flows per Share (NOCFPS):**

Net cash flow from operating activities (Consolidated)	6,234,246,202	1,255,280,915
Net cash flow from operating activities (Bank's)	6,259,406,070	913,359,620
No. of Outstanding Shares	1,080,551,798	1,080,551,798
Net Operating Cash Flow per Share (NOCFPS) (Consolidated) [previous year's figure restated]	<b>5.77</b>	<b>1.16</b>
Net Operating Cash Flow per Share (NOCFPS) (Bank's) [previous year's figure restated]	<b>5.79</b>	<b>0.85</b>

Net Operating Cash Flow per Share (NOCFPS) increased compare to the same period of last year due to increase of Investment Income, Income from Fees & Commission, Deposits received from Customers and Placement from other Banks & Financial Institutions.

**43. Reconciliation of Net Profit after Taxes and Operating Profit before changes in operating assets and liabilities of the Bank**

**Cash flows from operating activities**

Net profit after taxes	2,475,953,150	1,718,481,193
Provision for taxation	2,080,385,542	759,843,185
Provision for investments, shares & contingent liabilities	430,501,749	336,931,986
(Increase)/decrease profit receivable	(324,028,732)	(94,962,776)
Increase/(decrease) profit payable on deposits	342,561,378	(354,956,352)
Depreciation & amortization of fixed assets	252,798,830	199,077,317
Recoveries on investment previously written-off	49,666,389	9,141,859
Income tax paid	(1,302,895,315)	(1,026,636,778)
Loss/profit on the sale of Bank's assets	(1,605,270)	1,191,934
Effect of exchange rate changes on cash and cash equivalents	(50,389,029)	4,623,255
<b>Operating profit before changes in operating assets and liabilities</b>	<b>3,952,948,693</b>	<b>1,552,734,824</b>

**44. Investments (Loans and Advances) to Directors and their related Concern:**

Sl. #	Name of the Party	Related By	Nature of Investment	Amount in Tk. (Non-Funded)	Amount in Tk. (Funded)	Status
i)	M/s. Arzoo Electronics	Mrs. Taslima Begum (Spouse of Md. Abdul Barek)	L/C /MPI-TR/BMCTR	7,541,312	-	Regular
ii)	Electra International Ltd.	Sanaullah Shahid	BMCTR-Rev	-	108,713,191	Regular
iii)	Own the World Company Limited	Khandaker Sakib Ahmed	BMCTR/BG	3,000,000	4,114,310	Regular
iv)	M/s. Rupsha Trading Corporation	Md. Mohiuddin Ahmed	L/C /MPI-TR/Bai-Muajjal	-	40,609,661	Regular
v)	Abdul Hakim	Abdul Halim	HPSM-Real Estate	-	12,346,954	Regular
vi)	Shoyeb Ahmed	Abdul Halim	HPSM-Real Estate	-	12,389,971	Regular
vii)	Modern Diagnostic Center Limited	Anwer Hossain Khan	HPSM-Real Estate	-	167,778,839	Regular
viii)	Daffodilss Trading International	Mrs. Jabun Nahar	Bai-Muajjal/HPSM		103,582,575	Regular
ix)	Shahjalal Islami Bank Securities Ltd.	Subsidiary	Bai-Muajjal/BG	200,000,000	2,189,424,569	Regular
<b>Total</b>				<b>210,541,312</b>	<b>2,638,960,070</b>	