

**Shahjalal Islami Bank Limited and its Subsidiary**  
**Consolidated Balance Sheet**  
**As at 30 September 2017**

<b>Property and Assets</b>	<b>30.09.2017</b>	<b>31.12.2016</b>
	<b>Taka</b>	<b>Taka</b>
<b>Cash</b>		
Cash in hand (Including Foreign Currencies)	1,610,595,401	1,179,754,405
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	9,278,754,661	8,398,144,743
	<b>10,889,350,062</b>	<b>9,577,899,148</b>
<b>Balance with other Banks and Financial Institutions</b>		
Inside Bangladesh	1,099,030,402	1,948,192,572
Outside Bangladesh	(232,866,296)	472,970,179
	<b>866,164,106</b>	<b>2,421,162,751</b>
<b>Placement with other Banks &amp; Financial Institutions</b>	<b>6,661,710,616</b>	<b>7,861,781,566</b>
<b>Investments in Shares &amp; Securities</b>		
Government	6,600,000,000	5,500,000,000
Others	4,992,158,087	3,964,312,892
	<b>11,592,158,087</b>	<b>9,464,312,892</b>
<b>Investments</b>		
General Investment etc.	139,870,640,231	115,618,153,110
Bills Purchased and Discounted	9,909,757,303	10,478,684,675
	<b>149,780,397,534</b>	<b>126,096,837,785</b>
<b>Fixed Assets Including Premises</b>	<b>4,002,186,724</b>	<b>3,474,011,723</b>
<b>Other Assets</b>	<b>13,145,807,971</b>	<b>12,005,895,988</b>
<b>Non Banking Assets</b>	<b>51,078,968</b>	<b>51,078,968</b>
<b>Total Property and Assets</b>	<b>196,988,854,067</b>	<b>170,952,980,821</b>
<b>Liabilities and Capital</b>		
<b>Liabilities</b>		
<b>Placement from other Banks &amp; Financial Institutions</b>	<b>24,400,031,513</b>	<b>17,239,879,460</b>
<b>Deposits and Other Accounts</b>		
Mudaraba Savings Deposits	18,586,573,688	18,510,981,952
Mudaraba Term Deposits	55,442,247,494	44,923,686,220
Other Mudaraba Deposits	43,151,401,809	44,393,859,970
Al-Wadeeah Current & Other Deposit Accounts	17,014,108,958	14,492,841,209
Bills Payable	1,714,081,229	1,712,398,926
	<b>135,908,413,178</b>	<b>124,033,768,277</b>
<b>Mudaraba Subordinated Bond</b>	<b>4,000,000,000</b>	<b>-</b>
<b>Other Liabilities</b>	<b>18,980,593,494</b>	<b>16,340,159,954</b>
<b>Deferred Tax Liabilities</b>	<b>87,358,422</b>	<b>95,464,963</b>
<b>Total Liabilities</b>	<b>183,376,396,607</b>	<b>157,709,272,654</b>
<b>Capital/Shareholders' Equity</b>		
Paid-up Capital	7,714,225,390	7,346,881,330
Statutory Reserve	4,768,730,116	4,403,561,679
Retained Earnings	874,122,481	1,253,792,811
<b>Total Shareholders' Equity</b>	<b>13,357,077,987</b>	<b>13,004,235,820</b>
Non-controlling Interest	255,379,473	239,472,347
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>196,988,854,067</b>	<b>170,952,980,821</b>


**Shahjalal Islami Bank Limited and its Subsidiary**  
**Consolidated Off-balance Sheet Items**  
**As at 30 September 2017**

	30.09.2017 Taka	31.12.2016 Taka
<b>Contingent Liabilities</b>		
Acceptances & endorsements	25,788,518,718	23,719,133,589
Letters of guarantee	20,321,881,688	11,956,867,945
Irrevocable letters of credit	24,496,020,131	18,421,361,635
Bills for collection	12,454,302,210	9,228,367,132
Other contingent liabilities	-	-
<b>Total</b>	<b>83,060,722,748</b>	<b>63,325,730,301</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>83,060,722,748</b>	<b>63,325,730,301</b>

  
**Md. Jafar Sadeq FCA**  
 Chief Financial Officer

  
**Md. Abul Bashar**  
 Company Secretary

  
**Farman R. Chowdhury**  
 Managing Director

  
**Mosharraf Hossain Chowdhury**  
 Director

  
**Engr. Md. Towhidur Rahman**  
 Chairman

**Shahjalal Islami Bank Limited and its Subsidiary**

**Consolidated Profit and Loss Account  
For the period ended 30 September 2017**

	Jan'17 to Sept'17 Taka	Jan'16 to Sept'16 Taka	Jul'17 to Sept'17 Taka	Jul'16 to Sept'16 Taka
<b>Operating Income</b>				
Investment Income	9,350,383,870	8,285,686,362	3,309,749,308	2,787,939,980
Less: Profit paid on Deposits	6,102,534,393	5,280,215,853	2,194,245,057	1,787,797,542
<b>Net Investment Income</b>	<b>3,247,849,477</b>	<b>3,005,470,509</b>	<b>1,115,504,251</b>	<b>1,000,142,438</b>
Income from Investment in Shares/Securities	364,270,836	153,072,675	218,925,571	42,625,671
Commission, Exchange and Brokerage	1,306,815,322	947,101,469	453,222,819	311,981,684
Other Operating Income	347,683,036	313,560,131	107,757,671	90,715,271
<b>Total Operating Income</b>	<b>2,018,769,195</b>	<b>1,413,734,274</b>	<b>779,906,061</b>	<b>445,322,626</b>
<b>Operating Expenses</b>				
Salaries and Allowances	1,584,370,601	1,354,513,178	634,681,965	477,750,309
Rent, Taxes, Insurances, Electricity etc.	331,526,872	283,876,533	113,005,497	104,758,845
Legal Expenses	917,352	1,531,264	149,582	464,617
Postage, Stamps, Telecommunication etc.	29,181,659	27,317,258	9,296,482	7,843,358
Stationery, Printings, Advertisements etc.	60,057,633	62,676,096	17,363,758	27,952,063
Chief Executive's Salary & Fees	11,245,500	10,580,000	3,642,500	3,340,000
Directors' Fees & Expenses	5,137,728	4,310,730	1,398,800	1,335,248
Shariah Supervisory Committee's Fees & Expenses	657,755	245,650	148,948	300
Auditors' Fees	337,500	-	337,500	-
Depreciation & Repairs of Bank's Assets	113,386,665	107,091,837	39,754,399	36,984,348
Zakat Expenses	-	-	-	-
Other Expenses	309,401,108	233,052,439	119,010,339	71,908,652
<b>Total Operating Expenses</b>	<b>2,446,220,373</b>	<b>2,085,194,985</b>	<b>938,789,770</b>	<b>732,337,739</b>
<b>Profit / (Loss) before Provision</b>	<b>2,820,398,299</b>	<b>2,334,009,798</b>	<b>956,620,542</b>	<b>713,127,325</b>
Specific provision for Classified Investment	278,000,000	323,000,000	103,400,000	163,000,000
General Provision for Unclassified Investment	218,600,000	107,000,000	88,600,000	-
General Provision for Off-Balance Sheet Items	197,500,000	153,100,000	70,500,000	20,000,000
Provision for deminution in value of Investments in Shares	48,000,000	36,000,000	-	-
Provision for Other Assets	690,000	1,679,519	-	1,679,519
<b>Total Provision</b>	<b>742,790,000</b>	<b>620,779,519</b>	<b>262,500,000</b>	<b>184,679,519</b>
<b>Total Profit / (Loss) before taxes</b>	<b>2,077,608,299</b>	<b>1,713,230,279</b>	<b>694,120,542</b>	<b>528,447,806</b>
<b>Provision for taxation for the period</b>				
Deferred tax	(8,106,541)	(6,560,604)	(2,071,586)	(2,689,665)
Current tax	982,277,413	815,422,639	361,705,427	221,589,888
	<b>974,170,872</b>	<b>808,862,035</b>	<b>359,633,841</b>	<b>218,900,223</b>
<b>Net Profit / (Loss) after Tax</b>	<b>1,103,437,427</b>	<b>904,368,244</b>	<b>334,486,701</b>	<b>309,547,583</b>
<b>Net profit after tax attributable to:</b>				
Equity holders of SJIBL	1,087,530,300	903,444,667	329,130,720	309,338,639
Non-controlling interest	15,907,126	923,577	5,355,981	208,944
	<b>1,103,437,427</b>	<b>904,368,244</b>	<b>334,486,701</b>	<b>309,547,583</b>
Retained earnings from previous year/period	1,253,792,811	1,010,103,443	2,012,192,391	416,748,582
Add: Net profit after tax (attributable to equity holders of SJIBL)	1,087,530,300	903,444,667	329,130,720	309,338,639
<b>Profit available for appropriation</b>	<b>2,341,323,111</b>	<b>1,913,548,110</b>	<b>2,341,323,111</b>	<b>726,087,221</b>
<b>Appropriation:</b>				
Statutory reserve	365,168,437	335,613,418	122,571,950	103,247,102
Dividend	1,102,032,193	955,094,573	1,102,032,193	-
Retained earnings	874,122,480	622,840,120	1,116,718,968	622,840,120
	<b>2,341,323,111</b>	<b>1,913,548,110</b>	<b>2,341,323,111</b>	<b>726,087,221</b>
<b>Consolidated Earnings Per Share (EPS) [Restated]</b>	<b>1.41</b>	<b>1.17</b>	<b>0.43</b>	<b>0.40</b>
<b>Net Asset Value (NAV) Per Share as at 30 September [Restated]</b>	<b>17.31</b>	<b>15.88</b>		

Md. Jafar Sadeq FCA  
Chief Financial Officer

Md. Abul Bashir  
Company Secretary

Farman R. Chowdhury  
Managing Director

Mosharraf Hossain Chowdhury  
Director

Engr. Md. Towhidur Rahman  
Chairman


## Shahjalal Islami Bank Limited and its Subsidiary

### Consolidated Cash Flow Statement For the period ended 30 September 2017

	Jan'17 to Sept'17 Taka	Jan'16 to Sept'16 Taka
<b>Cash flows from operating activities</b>		
Investment income receipt in cash	9,544,214,282	8,540,740,565
Profit paid on deposits	(6,000,550,350)	(5,480,640,845)
Dividend receipts	161,619,359	47,027,742
Fees & commission receipt in cash	1,306,815,322	947,101,469
Recoveries on investment previously written off	1,800,000	6,883,982
Cash payments to employees	(1,595,616,101)	(1,365,093,178)
Cash payments to suppliers	(60,057,633)	(62,676,096)
Income tax paid	(702,002,472)	(462,861,274)
Receipts from other operating activities	349,431,563	314,432,968
Payment for other operating activities	(691,604,997)	(562,846,177)
<b>(i) Operating profit before changes in operating assets &amp; liabilities</b>	<b>2,314,048,973</b>	<b>1,922,069,156</b>
<b>Changes in operating assets and liabilities</b>		
(Increase)/decrease in investment to customers	(23,740,228,464)	(13,192,979,719)
(Increase)/decrease in other assets	(147,672,194)	(414,468,167)
(Increase)/decrease of placement with other banks & financial institutions	1,200,070,950	(1,113,783,595)
Increase/(decrease) in deposits from other banks	(201,748,961)	(2,443,614,104)
Increase/(decrease) of placement from other banks & financial institutions	7,160,152,052	4,454,294,265
Increase/(decrease) in deposits received from customers	12,076,393,862	14,615,793,891
Increase/(decrease) in other liabilities on account of customers	70,719,046	167,009,841
Increase/(decrease) in other liabilities	514,366,975	544,906,078
<b>(ii) Cash flows from operating assets and liabilities</b>	<b>(3,067,946,734)</b>	<b>2,617,158,490</b>
<b>Net cash flows from operating activities (A)=(i+ii)</b>	<b>(753,897,761)</b>	<b>4,539,227,646</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	1,224,495,756	554,578,763
Payment for purchases of securities	(3,352,340,950)	(1,977,056,471)
Proceeds from sale of fixed assets	1,789,393	1,238,340
Purchases of property, plant & equipments	(628,906,036)	(141,096,058)
Purchase/sale of subsidiaries	-	-
<b>Net cash used in investing activities (B)</b>	<b>(2,754,961,837)</b>	<b>(1,562,335,426)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of debt instruments	-	-
Receipts from issuance of Mudaraba Subordinated Bond	4,000,000,000	-
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	-
Dividend paid to ordinary share holder	(734,688,133)	(955,094,573)
<b>Net cash used in financing activities (C)</b>	<b>3,265,311,867</b>	<b>(955,094,573)</b>
<b>Net increase/(decrease) in cash &amp; cash equivalents (A+B+C)</b>	<b>(243,547,731)</b>	<b>2,021,797,647</b>
Add: Effect of exchange rate changes on cash & cash equivalents	-	-
Add: Cash and cash equivalents at the beginning of the period	11,999,061,899	10,756,764,587
<b>Cash &amp; cash equivalents at the end of the period</b>	<b>11,755,514,168</b>	<b>12,778,562,234</b>
<b>Net Operating Cash Flow per Share (NOCFPS) [Restated]</b>	<b>(0.98)</b>	<b>5.88</b>

  
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Director

  
Engr. Md. Towhidur Rahman  
Chairman

**Shahjalal Islami Bank Limited and its Subsidiary**  
Consolidated Statement of Changes in Equity

**For the period ended 30 September 2017**

Particulars	(Amount in taka)				
	Paid-up Capital	Statutory Reserve	Non-controlling Interest	Retained Earnings	Total
Balance as at 01 January 2017	7,346,881,330	4,403,561,679	-	1,253,792,811	13,004,235,820
15% Dividend paid (10% Cash & 5% Stock) for the year 2016	367,344,060	-	-	(1,102,032,193)	(734,688,133)
Net profit during the period	-	365,168,437	-	722,361,863	1,087,530,301
<b>Total Shareholders' Equity as at 30 September 2017</b>	<b>7,714,225,390</b>	<b>4,768,730,116</b>	<b>-</b>	<b>874,122,481</b>	<b>13,357,077,987</b>
<b>Non-controlling interest</b>	<b>-</b>	<b>-</b>	<b>255,379,473</b>	<b>-</b>	<b>255,379,473</b>
Add: General Provision for Unclassified Investment & Off-Balance Sheet Items					2,369,220,900
Add: Mudarabah Subordinated Bond					4,000,000,000
<b>Total Eligible Regulatory Capital as at 30 September 2017</b>					<b>19,981,678,361</b>

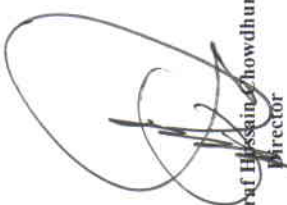
**For the period ended 30 September 2016**


Particulars	(Amount in taka)				
	Paid-up Capital	Statutory Reserve	Non-controlling Interest	Retained Earnings	Total
Balance as at 01 January 2016	7,346,881,330	3,942,345,431	-	1,010,103,443	12,299,330,205
Cash dividend paid for the year 2015	-	-	-	(955,094,573)	(955,094,573)
Net profit during the period	-	335,613,418	-	567,831,249	903,444,667
<b>Total Shareholders' Equity as at 30 September 2016</b>	<b>7,346,881,330</b>	<b>4,277,958,849</b>	<b>-</b>	<b>622,840,120</b>	<b>12,247,680,299</b>
<b>Non-controlling interest</b>	<b>-</b>	<b>-</b>	<b>231,214,291</b>	<b>-</b>	<b>231,214,291</b>
Add: General Provision for Unclassified Investment & Off-Balance Sheet Items					1,871,500,000
<b>Total Eligible Regulatory Capital as at 30 September 2016</b>					<b>14,350,394,590</b>

  
Md. Jafar Sadeq FCA  
Chief Financial Officer

  
Md. Abul Bashar  
Company Secretary

  
Farman R. Chowdhury  
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Director

  
Engr. Md. Towhidur Rahman  
Chairman

**Shahjalal Islami Bank Limited**  
**Balance Sheet**  
**As at 30 September 2017**

	30.09.2017 Taka	31.12.2016 Taka
<b>Property and Assets</b>		
<b>Cash</b>		
Cash in hand (Including Foreign Currencies)	1,610,595,401	1,179,754,405
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	9,278,754,661	8,398,144,743
	<b>10,889,350,062</b>	<b>9,577,899,148</b>
<b>Balance with other Banks and Financial Institutions</b>		
Inside Bangladesh	1,225,158,618	1,943,033,831
Outside Bangladesh	(232,866,296)	472,970,179
	<b>992,292,322</b>	<b>2,416,004,010</b>
<b>Placement with other Banks &amp; Financial Institutions</b>	<b>6,661,710,616</b>	<b>7,861,781,566</b>
<b>Investments in Shares &amp; Securities</b>		
Government	6,600,000,000	5,500,000,000
Others	3,466,937,980	2,093,131,998
	<b>10,066,937,980</b>	<b>7,593,131,998</b>
<b>Investments</b>		
General Investment etc.	136,745,022,809	112,519,695,669
Bills Purchased and Discounted	9,909,757,303	10,478,684,675
	<b>146,654,780,112</b>	<b>122,998,380,344</b>
<b>Fixed Assets Including Premises</b>	<b>3,950,854,393</b>	<b>3,433,039,043</b>
<b>Other Assets</b>	<b>13,961,311,442</b>	<b>13,313,448,521</b>
<b>Non Banking Assets</b>	<b>51,078,968</b>	<b>51,078,968</b>
<b>Total Property and Assets</b>	<b>193,228,315,894</b>	<b>167,244,763,598</b>
<b>Liabilities and Capital</b>		
<b>Liabilities</b>		
<b>Placement from other Banks &amp; Financial Institutions</b>	<b>23,545,031,513</b>	<b>16,235,542,799</b>
<b>Deposits and Other Accounts</b>		
Mudaraba Savings Deposits	18,586,573,688	18,510,981,952
Mudaraba Term Deposits	55,442,247,494	44,923,686,220
Other Mudaraba Deposits	43,596,160,138	44,769,922,395
Al-Wadeeah Current & Other Deposit Accounts	17,014,108,958	14,492,841,209
Bills Payable	1,714,081,229	1,712,398,926
	<b>136,353,171,507</b>	<b>124,409,830,702</b>
<b>Mudaraba Subordinated Bond</b>	<b>4,000,000,000</b>	-
<b>Other Liabilities</b>	<b>16,211,142,197</b>	<b>13,647,349,223</b>
<b>Deferred Tax Liabilities</b>	<b>87,358,422</b>	<b>95,464,963</b>
<b>Total Liabilities</b>	<b>180,196,703,639</b>	<b>154,388,187,687</b>
<b>Capital/Shareholders' Equity</b>		
Paid-up Capital	7,714,225,390	7,346,881,330
Statutory Reserve	4,768,730,116	4,403,561,679
Retained Earnings	548,656,748	1,106,132,902
<b>Total Shareholders' Equity</b>	<b>13,031,612,255</b>	<b>12,856,575,911</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>193,228,315,894</b>	<b>167,244,763,598</b>

**Shahjalal Islami Bank Limited**  
**Off-balance Sheet Items**  
**As at 30 September 2017**

	30.09.2017 Taka	31.12.2016 Taka
<b>Contingent Liabilities</b>		
Acceptances & endorsements	25,788,518,718	23,719,133,589
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Irrevocable letters of credit	24,496,020,131	18,421,361,635
Bills for collection	12,454,302,210	9,228,367,132
Other contingent liabilities	-	-
<b>Total</b>	<b>83,060,722,748</b>	<b>63,325,730,301</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>83,060,722,748</b>	<b>63,325,730,301</b>



Md. Jafar Sadeq FCA  
Chief Financial Officer



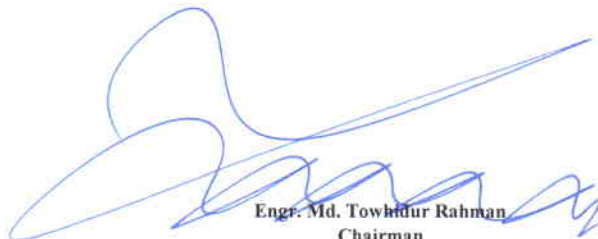
Mosharruf Hossain Chowdhury  
Director



Md. Abul Bashar  
Company Secretary



Farman R. Chowdhury  
Managing Director





Engr. Md. Towhidur Rahman  
Chairman




**Shahjalal Islami Bank Limited**  
**Profit and Loss Account**  
**For the period ended 30 September 2017**

	Jan'17 to Sept'17 Taka	Jan'16 to Sept'16 Taka	Jul'17 to Sept'17 Taka	Jul'16 to Sept'16 Taka
<b>Operating income</b>				
Investment Income	9,276,958,728	8,248,755,294	3,288,124,798	2,773,642,943
Less: Profit paid on Deposits	6,060,924,412	5,188,863,740	2,180,490,561	1,760,226,266
<b>Net Investment Income</b>	<b>3,216,034,316</b>	<b>3,059,891,554</b>	<b>1,107,634,237</b>	<b>1,013,416,677</b>
Income from Investment in Shares/securities	225,221,654	76,277,347	165,311,042	16,392,438
Commission, Exchange and Brokerage	1,142,829,030	875,665,512	402,980,745	289,903,982
Other Operating Income	342,036,886	308,059,150	107,308,847	90,328,112
<b>Total Operating Income</b>	<b>4,926,121,887</b>	<b>4,319,893,562</b>	<b>1,783,234,871</b>	<b>1,410,041,209</b>
<b>Operating expenses</b>				
Salaries and Allowances	1,545,191,821	1,325,872,258	622,633,053	467,794,619
Rent, Taxes, Insurances, Electricity etc.	318,576,896	272,648,658	107,897,911	101,139,638
Legal Expenses	909,877	501,469	149,582	131,822
Postage, Stamps, Telecommunication etc.	27,260,899	25,387,133	8,645,055	7,187,942
Stationery, Printings, Advertisements etc.	58,877,861	61,911,183	17,060,309	27,551,479
Chief Executive's Salary & Fees	11,245,500	10,580,000	3,642,500	3,340,000
Directors' Fees & Expenses	5,137,728	4,310,730	1,398,800	1,335,248
Shariah Supervisory Committee's Fees & Expenses	657,755	245,650	148,948	300
Auditors' Fees	337,500	-	337,500	-
Depreciation & Repairs of Bank's Assets	108,194,484	102,109,248	37,844,868	35,247,532
Zakat Expenses	-	-	-	-
Other Expenses	281,099,379	217,480,626	108,116,594	65,397,603
<b>Total Operating Expenses</b>	<b>2,357,489,699</b>	<b>2,021,046,955</b>	<b>907,875,120</b>	<b>709,126,182</b>
<b>Profit / (Loss) before Provision</b>	<b>2,568,632,187</b>	<b>2,298,846,607</b>	<b>875,359,751</b>	<b>700,915,027</b>
Specific provision for Classified Investment	278,000,000	323,000,000	103,400,000	163,000,000
General Provision for Unclassified Investment	218,600,000	107,000,000	88,600,000	-
General Provision for Off-Balance Sheet Items	197,500,000	153,100,000	70,500,000	20,000,000
Provision for deminution in value of Investments in Shares	48,000,000	36,000,000	-	-
Provision for Other Assets	690,000	1,679,519	-	1,679,519
<b>Total Provision</b>	<b>742,790,000</b>	<b>620,779,519</b>	<b>262,500,000</b>	<b>184,679,519</b>
<b>Total Profit / (Loss) before taxes</b>	<b>1,825,842,187</b>	<b>1,678,067,088</b>	<b>612,859,751</b>	<b>516,235,508</b>
<b>Provision for taxation for the year</b>				
Deferred tax	(8,106,541)	(6,560,604)	(2,071,586)	(2,689,665)
Current tax	924,224,251	791,506,541	345,668,414	213,827,709
	<b>916,117,710</b>	<b>784,945,936</b>	<b>343,596,828</b>	<b>211,138,044</b>
<b>Net Profit after Taxation</b>	<b>909,724,477</b>	<b>893,121,152</b>	<b>269,262,923</b>	<b>305,097,463</b>
<b>Profit available for distribution</b>				
Retained Earnings from previous year/period	1,106,132,902	965,073,508	1,746,594,456	365,636,307
Add: Retained Earnings of Current period	909,724,477	893,121,152	269,262,923	305,097,463
	<b>2,015,857,379</b>	<b>1,858,194,660</b>	<b>2,015,857,379</b>	<b>670,733,771</b>
<b>Appropriations</b>				
Statutory Reserve	365,168,437	335,613,418	122,571,950	103,247,102
Dividend	1,102,032,193	955,094,573	1,102,032,193	-
Retained Earnings	548,656,748	567,486,669	791,253,236	567,486,669
	<b>2,015,857,379</b>	<b>1,858,194,660</b>	<b>2,015,857,379</b>	<b>670,733,771</b>
<b>Earnings Per Share (EPS) [Restated]</b>	<b>1.18</b>	<b>1.16</b>	<b>0.35</b>	<b>0.40</b>
<b>Net Asset Value (NAV) Per Share as at 30 September [Restated]</b>	<b>16.89</b>	<b>15.80</b>		

  
**Md. Jafar Sadeq FCA**  
**Chief Financial Officer**

  
**Mosharrar Hossain Chowdhury**  
**Director**

  
**Md. Abul Bashar**  
**Company Secretary**

  
**Farman R. Chowdhury**  
**Managing Director**


  
**Engr. Md. Towhidur Rahman**  
**Chairman**




**Shahjalal Islami Bank Limited**  
**Cash Flow Statement**  
**For the period ended 30 September 2017**

	Jan'17 to Sept'17 Taka	Jan'16 to Sept'16 Taka
<b>Cash flows from operating activities</b>		
Investment income receipt	9,290,323,708	8,332,038,355
Profit paid on deposits	(5,687,574,203)	(5,236,649,762)
Dividend receipts	161,619,359	47,027,742
Fees & commission receipt	1,142,829,030	875,665,512
Recoveries on investment previously written off	1,800,000	6,883,982
Cash payments to employees	(1,556,437,321)	(1,336,452,258)
Cash payments to suppliers	(58,877,861)	(61,911,183)
Income tax paid	(667,284,425)	(413,118,096)
Receipts from other operating activities	342,036,886	308,059,044
Payments for other operating activities	(648,018,201)	(532,990,862)
<b>(i) Operating Profit before changes in operating assets &amp; liabilities</b>	<b>2,320,416,972</b>	<b>1,988,552,473</b>
<b>Changes in operating assets and liabilities</b>		
(Increase)/decrease in investment to customers	(23,713,068,483)	(12,599,183,001)
(Increase)/decrease of other assets	69,658,820	(973,969,112)
(Increase)/decrease of Placement with other Banks & Financial Institutions	1,200,070,950	(1,113,783,595)
Increase/(decrease) of deposits from other banks	(201,748,961)	(2,443,614,104)
Increase/(decrease) of Placement from other Banks & Financial Institutions	7,309,488,713	4,485,695,531
Increase/(decrease) of deposits received from customers	12,145,089,766	14,654,162,998
Increase/(decrease) of other liabilities on account of customers	70,719,046	167,009,841
Increase/(decrease) of other liabilities	507,578,183	171,115,976
<b>(ii) Cash flows from operating assets and liabilities</b>	<b>(2,612,211,966)</b>	<b>2,347,434,534</b>
<b>Net cash flows from operating activities (A)=(i+ii)</b>	<b>(291,794,994)</b>	<b>4,335,987,007</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	403,525,926	290,570,545
Payment for purchases of securities	(2,877,331,907)	(1,518,072,114)
Proceeds from sale of fixed assets	1,789,393	1,238,340
Purchases of property, plant & equipments	(613,761,059)	(135,758,275)
Purchase/sale of subsidiaries	-	-
<b>Net cash used in investing activities (B)</b>	<b>(3,085,777,647)</b>	<b>(1,362,021,504)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of debt instruments	-	-
Receipts from issuance of Mudaraba Subordinated Bond	4,000,000,000	-
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	-
Dividend paid to ordinary shareholders	(734,688,133)	(955,094,573)
<b>Net cash used in financing activities (C)</b>	<b>3,265,311,867</b>	<b>(955,094,573)</b>
<b>Net Increase/(decrease) in cash &amp; cash equivalents (A+B+C)</b>	<b>(112,260,774)</b>	<b>2,018,870,930</b>
Add: Effect of exchange rate changes on cash & cash equivalents	-	-
Cash and cash equivalents at the beginning of the period	11,993,903,158	10,739,727,356
<b>Cash and cash equivalents at the end of the period</b>	<b>11,881,642,384</b>	<b>12,758,598,286</b>
<b>Net Operating Cash Flow per Share (NOCFPS) [Restated]</b>	<b>(0.38)</b>	<b>5.62</b>

  
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**Mosharraf Hossain Chowdhury**  
**Director**

  
**Engr. Md. Towhidur Rahman**  
**Chairman**

**Shahjalal Islami Bank Limited**  
Statement of Changes in Equity

For the period ended 30 September 2017

Particulars	(Amount in taka)			
	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
Balance as at 01 January 2017	7,346,881,330	4,403,561,679	1,106,132,902	12,856,575,911
15 % Dividend paid (10% Cash & 5% Stock) for the year 2016	367,344,060	-	(1,102,032,193)	(734,688,133)
Net profit for the period ended 30 September 2017	-	365,168,437	544,556,040	909,724,477
<b>Total Shareholders' Equity as at 30 September 2017</b>	<b>7,714,225,390</b>	<b>4,768,730,116</b>	<b>548,656,748</b>	<b>13,031,612,255</b>
<b>Total Equity for the purpose of Capital Adequacy</b>				
Equity as per above				13,031,612,255
Add: General Provision for Unclassified Investment & Off-Balance Sheet items				1,945,600,000
Add: Mudaraba Subordinated Bond				4,000,000,000
<b>Total Eligible Regulatory Capital as at 30 September 2017</b>				<b>18,977,212,255</b>

For the period ended 30 September 2016

Particulars	(Amount in taka)			
	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
Balance as at 01 January 2016	7,346,881,330	3,942,345,431	965,073,508	12,254,300,269
Cash dividend paid for the year 2015	-	-	(955,094,573)	(955,094,573)
Net profit for the period ended 30 September 2016	-	335,613,418	557,507,734	893,121,152
<b>Total Shareholders' Equity as at 30 September 2016</b>	<b>7,346,881,330</b>	<b>4,277,958,849</b>	<b>567,486,669</b>	<b>12,192,326,848</b>
<b>Total Equity for the purpose of Capital Adequacy</b>				
Equity as per above				12,192,326,848
Add: General Provision for Unclassified Investment & Off-Balance Sheet items				1,446,500,000
<b>Total Eligible Regulatory Capital as at 30 September 2016</b>				<b>13,638,826,848</b>



Md. Jafar Sadeq FCA  
Chief Financial Officer



Md. Abul Bashar  
Company Secretary



Farman R. Chowdhury  
Managing Director



Mosharruf Hossain Chowdhury  
Director



Engr. Md. Towhidur Rahman  
Chairman

**Shahjalal Islami Bank Limited and its Subsidiaries**  
**Notes to the Consolidated and Separate Financial Statements**  
**For the period ended September 30, 2017**

**1. Status of the Bank**

**1.1 Legal Form of the Bank**

Shahjalal Islami Bank Limited (hereinafter called 'the Bank'- 'SJIBL') was established as a Public Limited Company (Banking Company) as on the 1 April 2001 under the Companies Act 1994 as interest free Islamic Shariah based commercial bank and commenced its operation on 10 May 2001 with the permission of Bangladesh Bank. Presently the Bank is operating its business through head office having 104 branches, 67 (Sixty Seven) ATM booths and 2,335 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, Dhaka-1212.

**1.2 Nature of Business**

The Bank offers all kinds of commercial banking services to its customers through its branches following the provisions of the Bank Companies Act 1991, Bangladesh Bank's Directives of other regulatory authorities and the principles of the Islamic Shariah.

**1.3 Shahjalal Islami Bank Securities Limited**

Shahjalal Islami Bank Securities Limited is a subsidiary company of Shahjalal Islami Bank Limited incorporated as a public limited company under the Companies Act 1994 vide certification of incorporation no. C - 86917/10 dated 06 September 2010 and commenced its operation on the 25 May 2011. The main objective of the company 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 hold 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 obtained the Off-shore Banking Unit permission vide letter no. BRPD (P-3)744(99)/2008-2800 dated 24 July 2008. The Bank opened its Off-shore Banking Unit on 21 December 2008. The unit is located at Shahjalal Islami Bank Tower, Plot # 4, Block-CWN(C), Gulshan Avenue, Dhaka-1212.

**2. Significant Accounting Policies**

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

The Bank and its subsidiary are being operated in strict compliance with the rules of Islamic Shari'ah. The consolidated and separate financial statements of the Bank have been prepared under the historical cost convention consistently with those of previous year and as per provisions of the "Guidelines for Islamic Banking" issued by Bangladesh Bank through BRPD Circular No. 15 dated 09.11.2009 with reference to the provisions of the Bank Companies Act, 1991 (as amended up to 2013), BRPD Circular No.14 dated 25.06.2003 & Bangladesh Bank's other circulars/instructions and in accordance with International Financial Reporting Standards (IFRSs) and International Accounting Standards (IASs) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB); the Companies Act, 1994; the Securities and Exchange Rules, 1987; Dhaka and Chittagong Stock Exchanges (Listing) Regulations, 2015, Financial Reporting Act 2015 and other laws and rules applicable in Bangladesh and Standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), as a member of that organization.