

SHAHJALAL ISLAMI BANK LIMITED
PROFIT AND LOSS ACCOUNT
FOR THE PERIOD ENDED 30 JUNE 2010

	Jan. '10 to June '2010 <u>Taka</u>	Jan. '09 to June '2009 <u>Taka</u>
Investment Income	2,959,362,905	2,722,940,187
Less: Profit paid on Deposits	2,054,399,966	2,134,498,294
Net Investment Income	904,962,939	588,441,893
Income from Investment in Shares/securities	390,457,061	78,506,767
Commission, Exchange and Brokerage	756,418,761	392,445,491
Other Operating Income	127,327,484	101,885,305
	1,274,203,306	572,837,563
Total Operating Income	2,179,166,245	1,161,279,456
Salaries and Allowances	295,453,876	196,967,066
Rent, Taxes, Insurances, Electricity etc.	69,327,963	44,566,822
Legal Expenses	476,835	316,835
Postage, Stamps, Telecommunication etc.	8,091,591	13,242,494
Stationery, Printings, Advertisements etc.	19,215,505	19,113,103
Chief Executive's Salary & Fees	3,400,000	2,400,000
Directors' Fees & Expenses	1,493,232	1,487,776
Shariah Supervisory Committee's Fees & Expenses	10,950	84,885
Auditors' Fees	-	-
Depreciation & Repairs of Bank's Assets	31,078,526	21,586,670
Zakat Expenses	-	-
Other Expenses	130,580,963	45,898,070
Total Operating Expenses	559,129,441	345,663,721
Profit before Provision	1,620,036,804	815,615,735
Specific provisions for Classified Investment	-	(7,500,000)
General Provisions for Unclassified Investment	(80,000,000)	(33,000,000)
General Provisions for Off-Balance Sheet	(70,000,000)	(13,000,000)
Provisions for deminution in value of Investments in Shares	(5,500,000)	-
Provisions for Other Assets	(4,500,000)	(114,700,000)
Total Provision	(160,000,000)	(168,200,000)
Total Profit before Provisions for Taxation	1,460,036,804	647,415,735
Deferred Tax Expenses	17,312,622	23,140,032
Current Tax Expenses	548,511,831	262,971,897
	565,824,453	286,111,929
Net Profit after Taxation	894,212,351	361,303,806
Appropriations		
Statutory Reserve	292,007,361	129,483,147
Retained Earnings	602,204,991	231,820,659
	894,212,351	361,303,806
Profit available for distribution		
Retained Earnings from previous year	68,304,428	41,792,899
Add: Retained Earnings of Current period	602,204,991	231,820,659
	670,509,419	273,613,558
Earning Per Share (EPS)	26.11	10.55