

**SHAHJALAL ISLAMIC BANK LIMITED**  
**PROFIT AND LOSS ACCOUNT**  
**FOR THE PERIOD ENDED 30 SEPTEMBER 2010**

	Jan.'10 to Sep '2010 Taka	Jan.'09 to Sep '2009 Taka	July'10 to Sep'2010 Taka	July'09 to Sep'2009 Taka
Investment Income	4,623,081,950	4,100,821,500	1,663,719,045	1,377,881,313
Less: Profit paid on Deposits	3,189,891,028	3,164,748,829	1,135,491,062	1,030,250,535
<b>Net Investment Income</b>	<b>1,433,190,922</b>	<b>936,072,671</b>	<b>528,227,983</b>	<b>347,630,778</b>
Income from Investment in Shares/securities	596,830,687	229,917,770	206,373,626	151,411,003
Commission, Exchange and Brokerage	1,206,770,948	623,577,743	450,352,187	231,132,252
Other Operating Income	177,714,260	182,134,939	50,386,776	80,249,634
	<b>1,981,315,895</b>	<b>1,035,630,452</b>	<b>707,112,589</b>	<b>462,792,889</b>
<b>Total Operating Income</b>	<b>3,414,506,817</b>	<b>1,971,703,123</b>	<b>1,235,340,572</b>	<b>810,423,667</b>
Salaries and Allowances	471,572,203	330,411,886	176,118,327	133,444,820
Rent, Taxes, Insurances, Electricity etc.	111,893,103	62,813,951	42,565,140	18,247,129
Legal Expenses	724,860	412,175	248,025	95,340
Postage, Stamps, Telecommunication etc.	11,740,432	19,639,857	3,648,841	6,397,363
Stationery, Printings, Advertisements etc.	29,820,741	26,034,161	10,605,236	6,921,058
Chief Executive's Salary & Fees	4,600,000	3,875,000	1,200,000	1,475,000
Directors' Fees & Expenses	2,130,782	1,217,426	637,550	29,650
Shariah Supervisory Committee's Fees & Expenses	130,400	116,605	119,450	31,720
Auditors' Fees	-	-	-	-
Depreciation & Repairs of Bank's Assets	47,560,331	33,468,522	16,481,805	11,881,852
Zakat Expenses	-	-	-	-
Other Expenses	179,879,104	72,303,223	49,298,141	26,105,153
<b>Total Operating Expenses</b>	<b>860,051,956</b>	<b>550,292,806</b>	<b>300,922,515</b>	<b>204,629,085</b>
<b>Profit before Provision</b>	<b>2,554,454,861</b>	<b>1,421,410,317</b>	<b>934,418,057</b>	<b>605,794,582</b>
Specific provisions for Classified Investment	-	(15,000,000)	-	(7,500,000)
General Provisions for Unclassified Investment	(127,500,000)	(65,000,000)	(47,500,000)	(32,000,000)
General Provisions for Off-Balance Sheet	(87,500,000)	(45,000,000)	(17,500,000)	(32,000,000)
Provisions for deminution in value of Investments in Shares	-	-	5,500,000	-
Provisions for Other Assets	(4,500,000)	(100,000,000)	-	14,700,000
<b>Total Provision</b>	<b>(219,500,000)</b>	<b>(225,000,000)</b>	<b>(59,500,000)</b>	<b>(56,800,000)</b>
<b>Total Profit before Provisions for Taxation</b>	<b>2,334,954,861</b>	<b>1,196,410,317</b>	<b>874,918,057</b>	<b>548,994,582</b>
Deferred Tax Expenses	27,178,923	23,616,987	9,866,301	476,955
Current Tax Expenses	661,021,684	457,321,247	112,509,853	194,349,350
	<b>688,200,606</b>	<b>480,938,234</b>	<b>122,376,153</b>	<b>194,826,305</b>
<b>Net Profit after Taxation</b>	<b>1,646,754,255</b>	<b>715,472,083</b>	<b>752,541,904</b>	<b>354,168,277</b>
<b>Appropriations</b>				
Statutory Reserve	466,990,972	239,282,063	174,983,611	109,798,916
Retained Earnings	1,179,763,283	476,190,020	577,558,292	244,369,361
	<b>1,646,754,255</b>	<b>715,472,083</b>	<b>752,541,903</b>	<b>354,168,277</b>
<b>Profit available for distribution</b>				
Retained Earnings from previous year	68,304,428	41,792,899	68,304,428	41,792,899
Add: Retained Earnings of Current period	1,179,763,283	476,190,020	577,558,292	244,369,361
	<b>1,248,067,711</b>	<b>517,982,919</b>	<b>645,862,720</b>	<b>286,162,260</b>
<b>Earning Per Share (EPS)</b>	<b>48.08</b>	<b>20.89</b>	<b>21.97</b>	<b>10.34</b>