

# Consolidated Profit and Loss Account

For the year ended 31 December 2022

Particulars	Note	2022 Taka	2021 Taka
<b>Operating Income</b>			
Investment Income	23	15,965,123,028	13,792,776,608
Less: Profit paid on Deposits	24	8,365,858,043	7,397,902,913
<b>Net Investment Income</b>		<b>7,599,264,985</b>	<b>6,394,873,695</b>
Income from Investments in Shares & Securities	25	1,888,301,443	1,218,245,276
Commission, Exchange and Brokerage	26	3,634,722,397	2,518,174,907
Other Operating Income	27	1,357,676,035	1,056,361,211
		<b>6,880,699,875</b>	<b>4,792,781,394</b>
<b>Total Operating Income</b>		<b>14,479,964,860</b>	<b>11,187,655,089</b>
<b>Operating Expenses</b>			
Salaries and Allowances	28	3,615,281,013	3,033,864,435
Rent, Taxes, Insurances, Electricity etc.	29	401,946,759	340,726,959
Legal Expenses	30	1,440,072	1,039,886
Postage, Stamps, Telecommunication etc.	31	56,275,795	42,604,155
Stationery, Printings, Advertisements etc.	32	136,341,225	99,662,329
Chief Executive's Salary & Fees	33	22,399,944	22,929,970
Directors' Fees & Expenses	34	6,596,383	6,398,484
Sharia'h Supervisory Committee's Fees & Expenses	35	619,587	743,851
Auditors' Fees	36	626,500	617,242
Depreciation & Repairs of Assets	37	581,205,428	557,103,457
Zakat Expenses	38	205,584,162	179,870,407
Other Expenses	39	908,262,056	787,867,429
<b>Total Operating Expenses</b>		<b>5,936,578,924</b>	<b>5,073,428,603</b>
<b>Profit before Provision</b>	22	<b>8,543,385,936</b>	<b>6,114,226,487</b>
Specific Provision for Classified Investments		876,503,877	541,490,000
General Provision for Unclassified Investments		210,885,441	196,038,000
General Provision for Off-balance Sheet Items		-	421,000,000
Provision for diminution in value of Investments in Shares		12,400,000	16,000,000
Provision for Other Assets		112,000,000	10,000,000
<b>Total Provision</b>	40	<b>1,211,789,318</b>	<b>1,184,528,000</b>
<b>Total Profit before Taxes</b>		<b>7,331,596,618</b>	<b>4,929,698,487</b>
<b>Provision for Taxation</b>			
Deferred Tax	41	334,272	(21,127,098)
Current Tax	41b	3,745,966,752	2,338,472,612
		<b>3,746,301,024</b>	<b>2,317,345,515</b>
<b>Net Profit after Taxes</b>		<b>3,585,295,593</b>	<b>2,612,352,972</b>

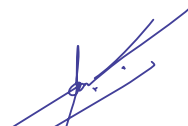
Shahjalal Islami Bank Limited and its Subsidiary

# Consolidated Profit and Loss Account

For the year ended 31 December 2022

Particulars	Note	2022 Taka	2021 Taka
<b>Net Profit after Taxes attributable to:</b>			
Equity holders of SJIBL		3,580,349,082	2,591,539,155
Non-controlling Interest		4,946,511	20,813,816
		<b>3,585,295,593</b>	<b>2,612,352,972</b>
Retained Earnings from previous year		1,608,652,106	1,206,062,264
Add: Net Profit after Taxes (attributable to equity holders of SJIBL)		3,580,349,082	2,591,539,155
<b>Profit available for Appropriation</b>		<b>5,189,001,188</b>	<b>3,797,601,419</b>
<b>Appropriation:</b>			
Statutory Reserve	18	1,445,255,312	967,333,131
Start-up Fund	15a.3	35,250,581	44,934,355
Dividend		1,543,645,421	1,176,110,795
Capital Reserve		25,346,603	571,033
Profit against mudaraba perpetual bond		393,562,943	-
Retained Earnings	19	1,745,940,329	1,608,652,106
		<b>5,189,001,188</b>	<b>3,797,601,419</b>
<b>Consolidated Earnings per Share [previous year's figure restated]</b>	42	<b>3.31</b>	<b>2.40</b>

The annexed notes from 1 to 54 form an integral part of these consolidated financial statements.



**Chairman**



**Director**




**Director**



**Managing Director & CEO**

This is the consolidated profit and loss account referred to in our separate report of even date.

Dhaka.  
05 April 2023  
DVC No: 2304050770AS553378



**Sabbir Ahmed FCA, Partner**  
Enrolment No: 770  
Hoda Vasi Chowdhury & Co  
Chartered Accountants