

# Shahjalal Islami Bank Limited

## Profit and Loss Account

For the year ended 31 December 2015

Operating Income	Note	2015 Taka	2014 Taka
Investment Income	22a	10,509,980,697	11,364,312,444
Less: Profit paid on Deposits	23a	6,942,572,993	8,208,788,581
<b>Net Investment Income</b>		<b>3,567,407,704</b>	<b>3,155,523,863</b>
Income from Investment in Shares/securities	24a	141,927,979	304,117,358
Commission, Exchange and Brokerage	25a	1,036,123,630	1,112,464,186
Other Operating Income	26a	410,187,078	444,444,076
		<b>1,588,238,687</b>	<b>1,861,025,620</b>
<b>Total Operating Income</b>		<b>5,155,646,391</b>	<b>5,016,549,483</b>
<b>Operating expenses</b>			
Salaries and Allowances	27a	1,747,409,359	1,685,346,741
Rent, Taxes, Insurances, Electricity etc.	28a	373,598,915	342,579,860
Legal Expenses	29a	1,555,477	2,814,421
Postage, Stamps, Telecommunication etc.	30a	35,411,933	39,899,294
Stationery, Printings, Advertisements etc.	31a	64,550,360	60,116,529
Chief Executive's Salary & Fees	32	13,260,000	11,467,325
Directors' Fees & Expenses	33	5,997,441	6,378,714
Shariah Supervisory Committee's Fees & Expenses	34	462,957	208,936
Auditors' Fees	35a	400,000	350,000
Depreciation & Repairs of Bank's Assets	36a	138,616,713	140,691,587
Zakat Expenses	37	93,316,700	92,993,590
Other Expenses	38a	303,630,126	300,211,138
<b>Total Operating Expenses</b>		<b>2,778,209,981</b>	<b>2,683,058,135</b>
<b>Profit / (Loss) before Provision</b>	21a	<b>2,377,436,410</b>	<b>2,333,491,348</b>
Specific provision for Classified Investment		320,913,336	1,525,000,000
General Provision for Unclassified Investment		110,521,000	-
General Provision for Off-Balance Sheet Items		31,060,000	-
Provision for deminution in value of Investments in Shares		152,000,000	32,500,000
Provision for Other Assets		5,139,000	-
<b>Total Provision</b>	39a	<b>619,633,336</b>	<b>1,557,500,000</b>
<b>Total Profit / (Loss) before taxes</b>		<b>1,757,803,074</b>	<b>775,991,348</b>
<b>Provision for taxation for the year</b>			
Deferred tax	40	(13,493,006)	(20,030,785)
Current tax	40b	480,803,528	48,810,340
		<b>467,310,522</b>	<b>28,779,554</b>
<b>Net Profit after Taxation</b>		<b>1,290,492,552</b>	<b>747,211,793</b>
<b>Profit available for distribution</b>			
Retained Earnings from previous year		26,141,570	168,816,180
Add: Retained Earnings of Current year		938,931,937	592,013,523
		<b>965,073,507</b>	<b>760,829,703</b>

# Shahjalal Islami Bank Limited

## Profit and Loss Account

For the year ended 31 December 2015

	Note	2015 Taka	2014 Taka
<b>Appropriations</b>			
Statutory Reserve	17	351,560,615	155,198,270
Retained Earnings	18a	938,931,937	592,013,523
		<b>1,290,492,552</b>	<b>747,211,793</b>
<b>Earnings Per Share (EPS)</b>			
	41a	<b>1.76</b>	<b>1.02</b>

The annexed notes form an integral part of these financial statements.



**Chairman**



**Director**



**Director**



**Managing Director**

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



**ACNABIN**

Chartered Accountants

Dhaka, 24 April 2016