

Shahjalal Islami Bank Limited

and its Subsidiary

Consolidated Profit and Loss Account

For the year ended 31 December 2015

Operating Income	Note	2015 Taka	2014 Taka
Investment Income	22	10,738,893,763	11,381,134,614
Less: Profit paid on Deposits	23	7,051,597,514	8,323,205,810
Net Investment Income		3,687,296,249	3,057,928,804
Income from Investment in Shares/Securities	24	244,424,333	488,101,664
Commission, Exchange and Brokerage	25	1,128,139,349	1,219,384,942
Other Operating Income	26	417,582,620	450,683,768
		1,790,146,302	2,158,170,374
Total Operating Income		5,477,442,551	5,216,099,178
Operating Expenses			
Salaries and Allowances	27	1,780,765,175	1,717,439,014
Rent, Taxes, Insurances, Electricity etc.	28	387,774,764	355,675,567
Legal Expenses	29	2,156,033	2,851,293
Postage, Stamps, Telecommunication etc.	30	38,280,606	43,287,633
Stationery, Printings, Advertisements etc.	31	67,154,097	61,113,459
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	35	439,500	380,000
Depreciation & Repairs of Bank's Assets	36	144,820,044	147,548,902
Zakat Expenses	37	93,316,700	92,993,590
Other Expenses	38	323,297,752	321,764,822
Total Operating Expenses		2,857,725,069	2,761,109,255
Profit / (Loss) before Provision	21	2,619,717,482	2,454,989,923
Specific provision for Classified Investment		320,913,336	1,525,000,000
General Provision for Unclassified Investment		257,177,896	84,000,000
General Provision for Off-Balance Sheet Items		31,060,000	-
Provision for diminution in value of Investments in Shares		152,000,000	32,500,000
Provision for Other Assets		5,139,000	-
Total Provision	39	766,290,232	1,641,500,000
Total Profit / (Loss) before taxes		1,853,427,250	813,489,923
Provision for taxation for the year			
Deferred tax	40	(13,493,006)	(20,030,785)
Current tax	40a	545,081,276	85,200,194
		531,588,270	65,169,408
Net Profit / (Loss) after Tax		1,321,838,980	748,320,514
Net profit after tax attributable to:			
Equity holders of SJIBL		1,318,543,217	748,203,943
Non-controlling interest		3,295,763	116,571
		1,321,838,980	748,320,514
Retained earnings from previous year		777,808,975	852,701,604
Add: Net profit after tax (attributable to equity holders of SJIBL)		1,318,543,217	748,203,943
Profit available for appropriation		2,096,352,191	1,600,905,547

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Appropriation:			
Statutory reserve	17	351,560,615	155,198,270
Dividend		734,688,133	667,898,302
Retained earnings	18	1,010,103,443	777,808,975
		2,096,352,191	1,600,905,547
Consolidated Earnings Per Share	41	1.79	1.02

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



Chairman



Director



Director



Managing Director

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



ACNABIN

Chartered Accountants

Dhaka, 24 April 2016