



### 1st QUARTER UNAUDITED FINANCIAL STATEMENTS

31st March 2014

PROPERTY AND ASSETS	31.03.2014	31.12.2013
Cash	Taka	Taka
Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & Sonali Bank Ltd	1,190,102,140	1,314,434,823
(Including Foreign Currencies)	8,535,544,432 <b>9,725,646,572</b>	8,892,585,315 <b>10,207,020,13</b> 8
Balance with other Banks and Financial Institutions Inside Bangladesh	5,602,122,750	3,316,214,792
Outside Bangladesh	543,264,580 <b>6,145,387,330</b>	212,509,409 <b>3,528,724,20</b> 1
Placement with other Banks & Financial Institutions	6,082,745,217	7,782,793,287
Investments in Shares & Securities Government	5,470,000,000	5,470,000,000
Others	3,488,167,421 <b>8,958,167,421</b>	3,477,039,195 <b>8,947,039,19</b> 5
Investments General Investment etc.	81,865,572,352	80,097,241,560
Bills Purchased and Discounted	7,676,816,537	8,006,971,069
Fixed Assets Including Premises	3,036,566,472	2,999,682,826
Other Assets	3,051,127,080	2,764,109,423
Non Banking Assets Total Property and Assets	126,542,028,981	124,333,581,699
Liabilities and Capital Liabilities		
Placement from other Banks & Financial Institutions Deposits and Other Accounts	10,607,458,055	9,570,000,000
Mudaraba Savings Deposits Mudaraba Term Deposits	8,014,878,217	7,344,808,815
Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts	50,034,861,094 27,433,155,529 10,204,004,200	50,770,110,029 26,787,871,208 10,484,532,462
Bills Payable	933,519,019	753,448,659
Other Liabilities	96,620,418,059 8,140,707,669	96,140,771,173 7,290,925,958
Deferred Tax Liabilities	136,294,858	137,735,011
Total Liabilities Capital/Shareholders' Equity	115,504,878,641	113,139,432,141
Paid-up Capital Statutory Reserve	6,678,983,028 3,443,757,686	6,678,983,028 3,435,586,547
Retained Earnings Total Shareholders' Equity	684,684,348 10,807,425,062	852,701,604 10,967,271,179
Non-controlling Interest	229,725,278	226,878,379
Total Liabilities & Shareholders' Equity	126,542,028,981	124,333,581,699
Off-balance Sheet Items  Contingent liabilities	31.03.2014 Taka	31.12.2013 Taka
Acceptances & endorsements	17,943,516,603	15,884,198,983
Letters of guarantee Irrevocable letters of credit	5,657,590,393 17,532,471,828	5,710,919,593 17,358,106,335
Bills for collection Other contingent liabilities	6,156,866,407	6,480,140,157
Total Other commitments	47,290,445,232	45,433,365,068
Documentary credits, short term and trade related transactions Forward assets purchased and forward deposits placed	-	
Undrawn note issuance, revolving and underwriting facilities Undrawn formal standby facilities, credit lines and other commitments	-	
Total Total off-balance sheet items including contingent liabilities	47,290,445,232	45,433,365,068
		1
Sayed Abul Hashem, FCMA, ACA		howdhury
Chief Financial Officer  CONSOLIDATED PROFIT AND LOSS ACCOUNT	Managing	g Director
FOR THE PERIOD ENDED 31 MARCH 2014	Jan'2014 to	Jan'2013 to
On any strength and in a company	Mar'2014 Taka	Mar'2013 Taka
Operating income		
Investment Income	2,998,179,818	3,804,550,406
Investment Income Less: Profit paid on Deposits Net Investment Income	2,998,179,818 2,245,196,669 <b>752,983,149</b>	3,804,550,406 2,927,447,493 <b>877,102,913</b>
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities	2,245,196,669	2,927,447,493
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642	2,927,447,493 <b>877,102,913</b> 40,412,293 341,885,664 70,338,293
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income  Total Operating Income	2,245,196,669 <b>752,983,149</b> 94,349,978 299,012,596	2,927,447,493 <b>877,102,913</b> 40,412,293 341,885,664
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Total Operating Income Operating expenses Salaries and Allowances	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792	2,927,447,493 <b>877,102,913</b> 40,412,293 341,885,664 70,338,293 <b>452,636,25</b> 0 <b>1,329,739,163</b> 231,386,229
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Total Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072	2,927,447,495 <b>877,102,913</b> 40,412,295 341,885,625 <b>452,636,25</b> <b>1,329,739,163</b> 231,386,225 72,347,832 63,020
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income  Total Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc.	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959	2,927,447,493 877,102,913 40,412,293 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,225 72,347,832 63,020 7,537,216 14,629,451
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Total Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Directors' Fees & Expenses	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777	2,927,447,493 877,102,913 40,412,293 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,229 72,347,833 63,020 7,537,216 14,629,451 3,196,500 72,600
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Directors' Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditors' Fees	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750	2,927,447,493 877,102,913 40,412,293 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,225 72,347,832 63,022 7,537,216 14,629,451 3,196,500 72,600 117,174
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income  Total Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Directors' Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditors' Fees Depreciation & Repairs of Bank's Assets Zakat Expenses	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750 41,650,718	2,927,447,493 877,102,913 40,412,293 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,229 72,347,832 63,022 7,537,216 14,629,451 3,196,500 72,600 117,174 31,151,755
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income  Total Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Directors' Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditors' Fees Depreciation & Repairs of Bank's Assets Zakat Expenses Other Expenses Total Operating Expenses Total Operating Expenses	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750 41,650,718 60,056,702 529,705,746	2,927,447,493 877,102,913 40,412,293 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,225 72,347,832 63,022 7,537,216 14,629,451 3,196,500 72,600 117,174 31,151,755 58,812,606 419,314,384
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Directors' Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditors' Fees Depreciation & Repairs of Bank's Assets Zakat Expenses Other Expenses Total Operating Expenses Profit / (Loss) before Provision Specific provision for Classified Investment	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750 41,650,718 60,056,702 529,705,746 699,172,618 552,500,000	2,927,447,493 877,102,913 40,412,293 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,225 72,347,832 63,020 7,537,216 14,629,451 3,196,500 72,600 117,177 31,151,755 58,812,606
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Directors' Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditors' Fees Depreciation & Repairs of Bank's Assets Zakat Expenses Other Expenses Total Operating Expenses Profit / (Loss) before Provision Specific provision for Classified Investment General Provision for Unclassified Investment General Provision for Off-Balance Sheet Items	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750 41,650,718 60,056,702 529,705,746 699,172,618	2,927,447,493 877,102,913 40,412,293 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,225 72,347,832 63,022 7,537,216 14,629,451 3,196,500 72,600 117,174 31,151,755 58,812,606 419,314,384 910,424,775 400,000,000
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Director's Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditor's Fees Depreciation & Repairs of Bank's Assets Zakat Expenses Other Expenses Total Operating Expenses Frofit / (Loss) before Provision Specific provision for Classified Investment General Provision for Off-Balance Sheet Items Provision for deminution in value of Investments in Shares Provision for Other Assets	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750 - 41,650,718 60,056,702 529,705,746 699,172,618 552,500,000 54,000,000 13,700,000	2,927,447,493 877,102,913 40,412,93 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,225 72,347,832 63,020 7,537,216 14,629,451 3,196,500 72,600 117,174 31,151,755 58,812,606 419,314,384 910,424,775 400,000,000
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Directors' Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditors' Fees Depreciation & Repairs of Bank's Assets Zakat Expenses Other Expenses Total Operating Expenses Profit / (Loss) before Provision Specific provision for Classified Investment General Provision for Off-Balance Sheet Items Provision for deminution in value of Investments in Shares Provision for Other Assets Total Provision Total Provision Total Profit / (Loss) before taxes	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750 - 41,650,718 - 60,056,702 529,705,746 699,172,618 552,500,000 54,000,000	2,927,447,493 877,102,913 40,412,293 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,225 72,347,832 63,022 7,537,216 14,629,451 3,196,500 72,600 117,174 31,151,755 58,812,606 419,314,384 910,424,775 400,000,000
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Directors' Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditors' Fees Depreciation & Repairs of Bank's Assets Zakat Expenses Other Expenses Total Operating Expenses Profit / (Loss) before Provision Specific provision for Classified Investment General Provision for Off-Balance Sheet Items Provision for deminution in value of Investments in Shares Provision for Other Assets Total Provision Total Profit / (Loss) before taxes Provision for taxation for the period Deferred tax	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750 41,650,718 60,056,702 529,705,746 699,172,618 552,500,000 13,700,000 13,700,000	2,927,447,493 877,102,913 40,412,293 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,229 72,347,832 63,022 7,537,216 14,629,451 3,196,500 72,600 117,174 31,151,755 58,812,606 419,314,384 910,424,775 400,000,000 41,500,000 441,500,000 468,924,775
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Director's Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditor's Fees Depreciation & Repairs of Bank's Assets Zakat Expenses Other Expenses Total Operating Expenses Profit / (Loss) before Provision Specific provision for Unclassified Investment General Provision for Off-Balance Sheet Items Provision for deminution in value of Investments in Shares Provision for Other Assets Total Provision Total Provision Total Profit / (Loss) before taxes Provision for Assets Total Provision Total Profit / (Loss) before taxes Provision for the period Deferred tax Current tax	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750 41,650,718 60,056,702 529,705,746 699,172,618 552,500,000 54,000,000 78,972,618 (1,440,153) 237,411,991 235,971,837	2,927,447,493 877,102,913 40,412,923 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,229 72,347,833 63,020 72,600 117,174 31,151,755 58,812,606 419,314,384 910,424,775 400,000,000 441,500,000 468,924,775 2,346,309,455 367,309,455 369,655,825
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Directors' Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditors' Fees Depreciation & Repairs of Bank's Assets Zakat Expenses Other Expenses Total Operating Expenses Profit / (Loss) before Provision Specific provision for Classified Investment General Provision for Off-Balance Sheet Items Provision for Other Assets Total Provision Total Profit / (Loss) before taxes Provision for Other Assets Total Profit / (Loss) before taxes Provision for Assets Total Profit / (Loss) before taxes Provision for Assets Total Profit / (Loss) before taxes Provision for taxation for the period Deferred tax Current tax  Net Profit / (Loss) after Tax Net profit after tax attributable to:	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750 41,650,718 60,056,702 529,705,746 699,172,618 552,500,000 54,000,000 13,700,000 78,972,618 (1,440,153) 237,411,991 235,971,837 (156,999,219)	2,927,447,493 877,102,913 40,412,293 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,225 72,347,832 63,002 7,537,216 14,629,451 3,196,500 72,600 117,174 31,151,755 58,812,606 419,314,384 910,424,775 400,000,000 441,500,000 441,500,000 468,924,775 2,346,377 367,309,455 369,655,825 99,268,950
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Directors' Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditor's Fees Depreciation & Repairs of Bank's Assets Zakat Expenses Other Expenses Total Operating Expenses Profit / (Loss) before Provision Specific provision for Classified Investment General Provision for Off-Balance Sheet Items Provision for deminution in value of Investments in Shares Provision for Other Assets Total Profit / (Loss) before taxes Provision for Committee in value of Investments General Provision Total Profit / (Loss) before taxes Provision for Committee in value of Investments Other Profit / (Loss) before taxes Provision for taxation for the period Deferred tax Current tax  Net Profit / (Loss) after Tax Net Profit after tax attributable to: Equity holders of SJIBL	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750 - 41,650,718 60,056,702 529,705,746 699,172,618 552,500,000 54,000,000 13,700,000 78,972,618 (1,440,153) 237,411,991 235,971,837 (156,999,219) (159,846,119) 2,846,900	2,927,447,493 877,102,913 40,412,293 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,229 72,347,832 63,022 7,537,216 14,629,451 3,196,500 72,600 117,174 31,151,755 58,812,606 419,314,384 910,424,775 400,000,000 41,500,000 441,500,000 468,924,775 2,346,370 367,309,455 369,655,825 99,268,950
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Directors' Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditors' Fees Depreciation & Repairs of Bank's Assets Zakat Expenses Other Expenses Other Expenses Total Operating Expenses Profit / (Loss) before Provision Specific provision for Classified Investment General Provision for Unclassified Investment General Provision for Off-Balance Sheet Items Provision for Other Assets Total Provision Total Profit / (Loss) before taxes Provision for taxation for the period Deferred tax Current tax Net Profit of Loss) after Tax Net profit after tax attributable to: Equity holders of SJIBL Non-controlling interest Retained earnings from previous year	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750 41,650,718 60,056,702 529,705,746 699,172,618 552,500,000 54,000,000 78,972,618 (1,440,153) 237,411,991 235,971,837 (156,999,219)	2,927,447,493 877,102,913 40,412,93 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,229 72,347,83; 63,020 72,500 117,174 31,151,755 58,812,606 419,314,384 910,424,775 400,000,000 441,500,000 468,924,775 2,346,330,455 369,655,825 99,268,950
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Directors' Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditor's Fees Depreciation & Repairs of Bank's Assets Zakat Expenses Other Expenses Total Operating Expenses Profit / (Loss) before Provision Specific provision for Classified Investment General Provision for Off-Balance Sheet Items Provision for deminution in value of Investments in Shares Provision for Other Assets Total Profit / (Loss) before taxes Provision for Committee in value of Investments General Provision Total Profit / (Loss) before taxes Provision for Committee in value of Investments Other Profit / (Loss) before taxes Provision for taxation for the period Deferred tax Current tax  Net Profit / (Loss) after Tax Net Profit after tax attributable to: Equity holders of SJIBL	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750	2,927,447,493 877,102,913 40,412,293 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,225 72,347,832 63,022 7,537,216 14,629,451 3,196,500 72,600 117,177 31,151,755 58,812,606 419,314,384 910,424,775 400,000,000 441,500,000 441,500,000 468,924,775 2,346,370 367,309,455 369,655,822 99,268,950
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Directors' Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditors' Fees Depreciation & Repairs of Bank's Assets Zakat Expenses Other Expenses Total Operating Expenses Profit / (Loss) before Provision Specific provision for Classified Investment General Provision for Off-Balance Sheet Items Provision for Other Assets Total Provision for Off-Balance Sheet Items Provision for Other Assets Total Provision Total Profit / (Loss) before taxes Provision for taxation for the period Deferred tax Current tax  Net Profit / (Loss) after Tax Net profit after tax attributable to: Equity holders of SJIBL Non-controlling interest  Retained earnings from previous year Add: Net profit after tax (attributable to equity holders of SJIBL) Profit available for appropriation Appropriation:	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750 - 41,650,718 60,056,702 529,705,746 699,172,618 552,500,000 54,000,000 13,700,000 78,972,618 (1,440,153) 237,411,991 235,971,837 (156,999,219) 327,812,201 (159,846,119) 167,966,082	2,927,447,493 877,102,913 40,412,293 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,225 72,347,832 63,022 7,537,216 14,629,451 3,196,500 72,600 117,174 31,151,755 58,812,606 419,314,384 910,424,775 400,000,000 41,500,000 441,500,000 468,924,775 2,346,370 367,309,455 369,655,825 99,268,950 1,136,611,646 98,462,648 1,235,074,2966
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Director's Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditor's Fees Depreciation & Repairs of Bank's Assets Zakat Expenses Other Expenses Total Operating Expenses Total Operating Expenses Profit / (Loss) before Provision Specific provision for Classified Investment General Provision for Off-Balance Sheet Items Provision for deminution in value of Investments in Shares Provision for Other Assets Total Profit / (Loss) before taxes Provision for taxation for the period Deferred tax Current tax  Net Profit / (Loss) after Tax Net profit after tax attributable to: Equity holders of SJIBL Non-controlling interest  Retained earnings from previous year Add: Net profit after tax (attributable to equity holders of SJIBL) Profit available for appropriation Appropriation: Statutory reserve Dividend	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750	2,927,447,493 877,102,913 40,412,933 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,229 72,347,832 63,020 7,537,216 14,629,451 3,196,500 177,174 31,151,755 58,812,606 419,314,384 910,424,775 400,000,000 441,500,000 468,924,775 2,346,377 367,309,455 369,655,825 99,268,950 1,136,611,646 98,462,648 1,235,074,296
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Directors' Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditors' Fees Depreciation & Repairs of Bank's Assets Zakat Expenses Other Expenses Other Expenses Total Operating Expenses Profit / (Loss) before Provision Specific provision for Classified Investment General Provision for Off-Balance Sheet Items Provision for Other Assets Total Provision Total Profit / (Loss) before taxes Provision for taxation for the period Deferred tax Current tax Net Profit / (Loss) after Tax Net profit fafter tax attributable to: Equity holders of SJIBL Non-controlling interest  Retained earnings from previous year Add: Net profit after tax (attributable to equity holders of SJIBL) Profit available for appropriation Appropriation: Statutory reserve Dividend Retained earnings	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750 41,650,718 60,056,702 529,705,746 699,172,618 552,500,000 54,000,000 78,972,618 (1,440,153) 237,411,991 235,971,837 (156,999,219) (159,846,119) 2,846,900 (156,999,219) 327,812,201 (159,846,119) 167,966,082	2,927,447,493 877,102,913 40,412,293 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,229 72,347,833 63,020 7,537,216 14,629,451 3,196,500 72,600 117,177 31,151,755 58,812,606 419,314,384 910,424,775 400,000,000 468,924,775 2,346,370 367,309,455 369,655,825 99,268,950 1,136,611,648 98,462,648 1,235,074,296 907,262,095 327,812,201 1,235,074,296
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Director's Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditor's Fees Depreciation & Repairs of Bank's Assets Zakat Expenses Other Expenses Total Operating Expenses Total Operating Expenses Profit / (Loss) before Provision Specific provision for Classified Investment General Provision for Off-Balance Sheet Items Provision for deminution in value of Investments in Shares Provision for Other Assets Total Profit / (Loss) before taxes Provision for taxation for the period Deferred tax Current tax  Net Profit / (Loss) after Tax Net profit after tax attributable to: Equity holders of SJIBL Non-controlling interest  Retained earnings from previous year Add: Net profit after tax (attributable to equity holders of SJIBL) Profit available for appropriation Appropriation: Statutory reserve Dividend	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750	2,927,447,493 877,102,913 40,412,293 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,225 72,347,832 63,022 7,537,216 14,629,451 3,196,500 72,600 117,174 31,151,755 58,812,606 419,314,384 910,424,775 400,000,000 441,500,000 441,500,000 468,924,775 2,346,370 367,309,455 369,655,825 99,268,950 1,136,611,648 98,462,648 1,235,074,296
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Directors' Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditors' Fees Depreciation & Repairs of Bank's Assets Zakat Expenses Other Expenses Total Operating Expenses Profit / (Loss) before Provision Specific provision for Classified Investment General Provision for Off-Balance Sheet Items Provision for Off-Balance Sheet Items Provision for Other Assets Total Provision Total Profit / (Loss) before taxes Provision for taxation for the period Deferred tax Current tax  Net Profit / (Loss) after Tax Net profit after tax attributable to: Equity holders of SJIBL Non-controlling interest  Retained earnings from previous year Add: Net profit after tax (attributable to equity holders of SJIBL) Profit available for appropriation Statutory reserve Dividend Retained earnings per share  Consolidated earnings per share	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750 41,650,718 60,056,702 529,705,746 699,172,618 552,500,000 54,000,000 13,700,000 78,972,618 (1,440,153) 237,411,991 235,971,837 (156,999,219) 327,812,201 (159,846,119) 167,966,082 8,171,139 159,794,944 167,966,082 (0,24)	2,927,447,493 877,102,913 40,412,293 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,225 72,347,832 63,022 7,537,216 14,629,451 3,196,500 72,600 117,177 31,151,755 58,812,606 419,314,384 910,424,775 400,000,000 441,500,000 441,500,000 468,924,775 2,346,370 367,309,455 369,655,823 99,268,950 1,136,611,644 98,462,648 1,235,074,296 907,262,095 327,812,201 1,235,074,296 0.15
Less: Profit paid on Deposits  Net Investment Income Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income Operating expenses Salaries and Allowances Rent, Taxes, Insurances, Electricity etc. Legal Expenses Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc. Chief Executive's Salary & Fees Directors' Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Auditors' Fees Depreciation & Repairs of Bank's Assets Zakat Expenses Other Expenses Total Operating Expenses Total Operating Expenses Profit / (Loss) before Provision Specific provision for Classified Investment General Provision for Unclassified Investment General Provision for Off-Balance Sheet Items Provision for deminution in value of Investments in Shares Provision for Other Assets Total Provision Total Profit / (Loss) before taxes Provision for taxation for the period Deferred tax Current tax  Net Profit / (Loss) after Tax Net profit after tax attributable to: Equity holders of SJIBL Non-controlling interest  Retained earnings from previous year Add: Net profit after tax (attributable to equity holders of SJIBL) Profit available for appropriation  Appropriation: Statutory reserve Dividend Retained earnings per share	2,245,196,669 752,983,149 94,349,978 299,012,596 82,532,642 475,895,216 1,228,878,364 340,813,792 60,910,915 1,212,072 8,951,062 13,319,959 2,625,000 117,777 47,750 41,650,718 60,056,702 529,705,746 699,172,618 552,500,000 54,000,000 13,700,000 78,972,618 (1,440,153) 237,411,991 235,971,837 (156,999,219) 327,812,201 (159,846,119) 167,966,082 8,171,139 159,794,944 167,966,082 (0,24)	2,927,447,493 877,102,913 40,412,293 341,885,664 70,338,293 452,636,250 1,329,739,163 231,386,225 72,347,832 63,022 7,537,216 14,629,451 3,196,500 72,600 117,174 31,151,755 58,812,600 419,314,384 910,424,775 400,000,000 468,924,775 2,346,370 367,309,455 369,655,825 99,268,950 1,136,611,644 98,462,644 1,235,074,296 907,262,095 327,812,201 1,235,074,296 0,115

CONSOLIDATED CASH FLOW STATEMENT		
FOR THE PERIOD ENDED 31 MARCH 2014	Jan'2014 to Mar'2014 Taka	Jan'2013 to Mar'2013 Taka
Cash flows from operating activities		
Investment Income receipt in cash	3,176,825,738	3,903,605,783
Profit Paid on Deposits	(2,355,492,622)	(2,907,592,650)
Dividend Receipts Fees & Commission receipt in cash	882,531 299,012,596	1,247,850 341,885,664
Cash Payments to Employees	(343,438,792)	(234,582,729)
Cash Payments to Suppliers	(13,319,959)	(14,629,451)
Income Tax Paid	(133,765,914)	(344,118,295)
Receipts from other Operating activities	84,600,683	81,685,477
Payment for other Operating activities	(134,415,943)	(142,236,829)
(i) Operating Profit before changes in Operating Assets	580,888,319	685,264,820
Changes in Operating Assets and Liabilities		
Increase/decrease in Investment to Customers	(1,438,176,259)	6,288,219,609
Increase/decrease in Other Assets	(372,842,324)	685,207,188
Increase/decrease in Deposits from other Banks Increase/decrease in Deposits received from Customers	(43,098,331)	(262,735,757)
Increase/decrease in Deposits received from Customers Increase/decrease in Other liabilities on account of customers	522,745,217 150,703,485	272,407,704 46,859,911
Increase/decrease in Other Liabilities	83,442,899	(58,510,854)
(ii) Cash flows from operating assets and liabilities	(1,097,225,312)	6,971,447,800
Net cash flow from operating activities (A)=(i+ii)	(516,336,994)	7,656,712,620
Cash flows from investing activities		
Proceeds from sale of Securities	1,278,717,894	-
Payment for purchases of securities	(1,289,846,120)	(559,421,231)
Proceeds from Sale of fixed assets Purchases of Property, Plant & Equipments	1,216,001	(60 110 060)
Purchase/Sale of subsidiaries	(75,967,345)	(60,118,969)
Net cash used in investing activities (B)	(85,879,570)	(619,540,200)
Cash flows from financing activities		
Receipts from issue of Debt Instruments	2,737,506,125	(6,530,000,000)
Payments for redemption of Debt Instruments	-	-
Receipts from issue of ordinary shares Dividend Paid in cash	-	-
Net cash used in financing activities (C)	2,737,506,125	(6,530,000,000)
Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	2,135,289,562	507,172,420
Add: Effect of Exchange rate changes on cash & cash equivalents	-	-
Add: Cash and cash equivalents at the beginning of the year	13,735,744,340	14,129,712,510
Cash & cash equivalents at the end of the period	15,871,033,902	14,636,884,930
	$\mathcal{A}$	mond
Sayed Abul Hashem, FCMA, ACA	Farman R. Cl	
Chief Financial Officer	Managing	Director

CONSOLIDATED STATEMENT OF C	HANGES IN E	QUITY			
FOR THE PERIOD ENDED 31 MAR	CH 2014				(Amount in taka
PARTICULARS	Paid-up Capital	Statutory Reserve	Non-control- ling Intere st	Retained Earnings	Total
Balance as at 01 January 2014	6,678,983,028	3,435,586,547	-	852,701,604	10,967,271,179
Bonus shares issued for the year 2013	-	-	-	-	-
Net profit for the period ended 31 March 2014	-	8,171,139	-	(168,017,256)	(159,846,117)
Total Shareholders' Equity as at 31 March 2014	6,678,983,028	3,443,757,686	-	684,684,348	10,807,425,062
Non-controlling interest	-	-	229,725,278	-	229,725,278
Add: General Provision for Unclassified Investment					926,479,000
Add: General Provision for Off-Balance Sheets					473,040,000
Total Equity as on 31 March 2014					12,436,669,340

lotal Equity as on 31 March 2014					12,436,669,340
FOR THE PERIOD ENDED 31 MAR	CH 2013				(Amount in taka
PARTICULARS	Paid-up Capital	Statutory Reserve	Non-control- ling Intere st	Retained Earnings	Total
Balance as at 01 January 2013	5,565,819,188	2,959,021,259	-	1,136,611,648	9,661,452,095
Bonus shares issued for the year 2012	-	-	-	-	-
Net profit for the period ended 31 March 2013	-	90,762,095	-	7,700,554	98,462,649
Total Shareholders' Equity as at 31 March 2013	5,565,819,188	3,049,783,354	-	1,144,312,202	9,759,914,744
Non-controlling interest	-	-	227,583,961	-	227,583,961
Add: General Provision for Unclassified Investment					961,479,000
Add: General Provision for Off-Balance Sheets					472,500,000
Total Equity as on 31 March 2013					11,421,477,705

Saved Abul Hashem, FCMA, ACA Farman R. Chowdhury Chief Financial Officer Managing Director

ВΑ	LANC	E SHEET	
4.0	100.21	14400112014	

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BALANCE SHEET				
AS AT 31 MARCH 2014				
			31.03.2014	31.12.2013
			Taka	Taka
Property and Assets				
Cash in hand (Including	Foreign Currencies)		1 100 102 140	1 214 424 022
Cash in hand (Including Balance with Banglades	sh Bank & Sonali Bank Lt	d	1,190,102,140	1,314,434,823
(Including Foreign Curr		-	8,535,544,432	8,892,585,315
			9,725,646,572	10,207,020,138
Balance with other Ba	nks and Financial Insti	tutions		
Inside Bangladesh			5,599,903,575	3,313,631,925
Outside Bangladesh			543,264,580	212,509,409
			6,143,168,155	3,526,141,334
	Banks & Financial Institu	tions	6,082,745,217	7,782,793,287
Investments in Shares	& Securities		F 470 000 000	F 470 000 000
Government Others			5,470,000,000 1,885,552,370	5,470,000,000 1,751,261,849
Others			7,355,552,370	7,221,261,849
Investments			7,333,332,370	7,221,201,045
General Investment etc			79,356,102,995	77,699,642,267
Bills Purchased and Disc	counted		7,676,816,537	8,006,971,069
			87,032,919,532	85,706,613,336
Fixed Assets Including	Premises		2,993,570,237	2,955,154,502
Other Assets Non Banking Assets			4,727,325,840	4,564,448,539
Total Property and Ass	cotc		124,060,927,922	121,963,432,985
Liabilities and Capital			=======================================	121,703,432,703
Liabilities				
Placement from other	Banks & Financial Inst	itutions	9,567,458,055	8,300,000,000
Deposits and Other Ad				
Mudaraba Savings Dep			8,014,878,217	7,344,808,815
Mudaraba Term Deposi Other Mudaraba Depos			50,230,661,094 27,433,691,269	50,965,910,029 26,932,646,832
	Other Deposit Accounts		10,204,004,200	10,484,532,462
Bills Payable	·		933,519,019	753,448,659
			96,816,753,799	96,481,346,797
Other Liabilities			6,773,213,600	6,093,067,120
<b>Deferred Tax Liabilitie</b>	s		136,294,858	137,735,011
Total Liabilities			113,293,720,312	111,012,148,928
Capital/Shareholders'	Equity			
Paid-up Capital			6,678,983,028	6,678,983,028
Statutory Reserve			3,443,757,686	3,435,586,547
Retained Earnings  Total Shareholders' Eq	wity		644,466,896 <b>10,767,207,610</b>	836,714,482 <b>10,951,284,057</b>
iotal Silatelloluers Eq	luity		10,707,207,010	10,731,204,037
<b>Total Liabilities &amp; Shar</b>	reholders' Equity		124,060,927,922	121,963,432,985

Total Total off-balance sheet items including contingent liabilities 45,433,365,068 47,290,445,232 Ambrid Farman R. Chowdhury Sayed Abul Hashem, FCMA, ACA Managing Director Chief Financial Officer

#### PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31 MARCH 2014

Sayed Abul Hashem, FCMA, ACA

Chief Financial Officer

Documentary credits, short term and trade related transactions Forward assets purchased and forward deposits placed

Undrawn note issuance, revolving and underwriting facilities
Undrawn formal standby facilities, credit lines and other commitments

Off-balance Sheet Items

Contingent liabilities Acceptances & endorsements

Irrevocable letters of credit

Bills for collection Other contingent liabilities

Other commitments

Total

	Jan'2014 to Mar'2014 Taka	Jan'2013 to Mar'2013 Taka
Investment Income	2,944,654,805	3,742,027,312
Less: Profit paid on Deposits	2,209,130,079	2,893,595,748
Net Investment Income	735,524,726	848,431,564
Income from Investment in Shares/securities	36,517,445	37,862,772
Commission, Exchange and Brokerage	264,248,917	327,696,283
Other Operating Income	81,708,134	69,904,345
	382,474,496	435,463,400
Total Operating Income Operating expenses	1,117,999,221	1,283,894,964
Salaries and Allowances	333,279,379	222,198,008
Rent, Taxes, Insurances, Electricity etc.	57,927,417	65,608,867
Legal Expenses	1,164,972	63,020
Postage, Stamps, Telecommunication etc.	8,395,189	7,103,680
Stationery, Printings, Advertisements etc.	13,049,976	14,379,767
Chief Executive's Salary & Fees	2,625,000	3,196,500
Directors' Fees & Expenses	117,777	72,600
Shariah Supervisory Committee's Fees & Expenses Auditors' Fees	47,750	117,174
Depreciation & Repairs of Bank's Assets Zakat Expenses	40,073,842	29,388,444
Other Expenses	54,262,228	55,456,427
Total Operating Expenses	510,943,529	397,584,488
Profit / (Loss) before Provision	607,055,693	886,310,476
Specific provision for Classified Investment	552,500,000	400,000,000
General Provision for Unclassified Investment	12 700 000	-
General Provision for Off-Balance Sheet Items	13,700,000	22 500 000
Provision for deminution in value of Investments in Shares Provision for Other Assets	-	32,500,000
Total Provision	566,200,000	432,500,000
Total Profit / (Loss) before taxes	40,855,693	453,810,476
Deferred Tax Expenses	(1,440,153)	2,346,370
Current Tax Expenses	226,372,294	359,863,993
	224,932,140	362,210,363
Net Profit after Taxation	(184,076,447)	91,600,113
Profit available for distribution		
Retained Earnings from previous year	836,714,482	1,121,481,763
Add: Retained Earnings of Current year	(192,247,586)	838,018
,	644,466,897	1,122,319,781
Appropriations		
Statutory Reserve	8,171,139	90,762,095
Retained Earnings	(192,247,586)	838,018
Formings Day Chave (EDC)	(184,076,447)	91,600,113
Earnings Per Share (EPS)	(0.28)	0.14
)		

	CASH FLOW STATEMENT		
	FOR THE PERIOD ENDED 31 MARCH 2014  Cash flows from operating activities	Jan'2014 to Mar'2014 Taka	Jan'2013 to Mar'2013 Taka
:	. 5	2 007 406 000	2 766 107 076
	Investment Income receipt in cash Profit Paid on Deposits	2,997,406,880 (2,333,132,615)	3,766,107,876 (2,875,615,528)
	Dividend Receipts	882,531	1,247,850
	Fees & Commission receipt in cash	264,248,917	327,696,283
	Cash Payments to Employees	(335,904,379)	(225,394,508)
	Cash Payments to Suppliers	(13,049,976)	(14,379,767)
	Income Tax Paid	(127,999,524)	(340,725,085)
	Receipts from other Operating activities	81,044,781	69,904,345
	Payments for other Operating activities	(125,000,811)	(131,611,654)
	(i) Operating Profit before changes in Operating Assets	408,495,804	577,229,812
	Cash flows from investing activities		
	Investment to Customers	(1,326,306,196)	6,766,722,475
	Increase/decrease of Other Assets	(179,994,463)	807,865,921
	Increase/decrease of Deposits from other Banks	(43,098,331)	(262,735,757)
	Increase/decrease of Deposits received from Customers	378,505,333	(403,397,463)
	Increase/decrease of Other liabilities on account of customers	150,703,485	46,859,911
	Increase/decrease of Other Liabilities	(11,127,239)	19,487,761
	(ii) Cash flows from operating assets and liabilities	(1,031,317,410)	6,974,802,848
	(, <b>- -</b>	(1,031,317,410)	0,374,002,040
	Net cash flow from operating activities (A)=(i+ii)	(622,821,606)	7,552,032,660
	Net cash flow from operating activities (A)=(i+ii)		
	Net cash flow from operating activities (A)=(i+ii)  Cash flows from investing activities  Proceeds from sale of Securities  Payment for purchases of securities	(622,821,606)	
	Net cash flow from operating activities (A)=(i+ii)  Cash flows from investing activities  Proceeds from sale of Securities  Payment for purchases of securities  Proceeds from Sale of fixed assets	(622,821,606) 303,902,866 (438,193,387) 1,216,001	<b>7,552,032,660</b>
	Net cash flow from operating activities (A)=(i+ii)  Cash flows from investing activities  Proceeds from sale of Securities  Payment for purchases of securities  Proceeds from Sale of fixed assets  Purchases of Property, Plant & Equipments	(622,821,606) 303,902,866 (438,193,387)	7,552,032,660
	Net cash flow from operating activities (A)=(i+ii)  Cash flows from investing activities  Proceeds from sale of Securities  Payment for purchases of securities  Proceeds from Sale of fixed assets  Purchases of Property, Plant & Equipments  Purchase/Sale of subsidiaries	(622,821,606) 303,902,866 (438,193,387) 1,216,001 (75,956,745)	<b>7,552,032,660</b> (501,227,438) (56,488,478)
	Net cash flow from operating activities (A)=(i+ii)  Cash flows from investing activities  Proceeds from sale of Securities  Payment for purchases of securities  Proceeds from Sale of fixed assets  Purchases of Property, Plant & Equipments  Purchase/Sale of subsidiaries  Net cash used in investing activities (B)	(622,821,606) 303,902,866 (438,193,387) 1,216,001	<b>7,552,032,660</b>
	Net cash flow from operating activities (A)=(i+ii)  Cash flows from investing activities  Proceeds from sale of Securities  Payment for purchases of securities  Proceeds from Sale of fixed assets  Purchases of Property, Plant & Equipments  Purchase/Sale of subsidiaries	(622,821,606) 303,902,866 (438,193,387) 1,216,001 (75,956,745)	<b>7,552,032,660</b> (501,227,438) (56,488,478)
	Net cash flow from operating activities (A)=(i+ii)  Cash flows from investing activities  Proceeds from sale of Securities  Payment for purchases of securities  Proceeds from Sale of fixed assets  Purchases of Property, Plant & Equipments  Purchase/Sale of subsidiaries  Net cash used in investing activities (B)  Cash flows from financing activities  Receipts from issue of Debt Instruments	(622,821,606) 303,902,866 (438,193,387) 1,216,001 (75,956,745)	<b>7,552,032,660</b> (501,227,438) (56,488,478)
	Net cash flow from operating activities (A)=(i+ii)  Cash flows from investing activities  Proceeds from sale of Securities  Payment for purchases of securities  Proceeds from Sale of fixed assets  Purchases of Property, Plant & Equipments  Purchases/Sale of subsidiaries  Net cash used in investing activities (B)  Cash flows from financing activities  Receipts from issue of Debt Instruments  Payments for redemption of Debt Instruments	(622,821,606) 303,902,866 (438,193,387) 1,216,001 (75,956,745) (209,031,265)	(501,227,438) (56,488,478) (557,715,916)
	Net cash flow from operating activities (A)=(i+ii)  Cash flows from investing activities  Proceeds from sale of Securities  Payment for purchases of securities  Purchases of Property, Plant & Equipments  Purchases of Property, Plant & Equipments  Purchase/Sale of subsidiaries  Net cash used in investing activities (B)  Cash flows from financing activities  Receipts from issue of Debt Instruments  Payments for redemption of Debt Instruments  Receipts from issue of ordinary shares	(622,821,606) 303,902,866 (438,193,387) 1,216,001 (75,956,745) (209,031,265)	(501,227,438) (56,488,478) (557,715,916)
	Net cash flow from operating activities (A)=(i+ii)  Cash flows from investing activities  Proceeds from sale of Securities  Payment for purchases of securities  Purchases of Property, Plant & Equipments  Purchases of Property, Plant & Equipments  Purchase/Sale of subsidiaries  Net cash used in investing activities (B)  Cash flows from financing activities  Receipts from issue of Debt Instruments  Payments for redemption of Debt Instruments  Receipts from issue of ordinary shares  Dividend Paid in cash	(622,821,606) 303,902,866 (438,193,387) 1,216,001 (75,956,745) (209,031,265) 2,967,506,125	(501,227,438) (56,488,478) (557,715,916)
	Net cash flow from operating activities (A)=(i+ii)  Cash flows from investing activities  Proceeds from sale of Securities  Payment for purchases of securities  Purchases of Property, Plant & Equipments  Purchases of Property, Plant & Equipments  Purchase/Sale of subsidiaries  Net cash used in investing activities (B)  Cash flows from financing activities  Receipts from issue of Debt Instruments  Payments for redemption of Debt Instruments  Receipts from issue of ordinary shares  Dividend Paid in cash  Net cash used in financing activities (C)	(622,821,606)  303,902,866 (438,193,387) 1,216,001 (75,956,745)  (209,031,265)  2,967,506,125 2,967,506,125	(501,227,438) (56,488,478) (557,715,916)
	Net cash flow from operating activities (A)=(i+ii)  Cash flows from investing activities  Proceeds from sale of Securities  Payment for purchases of securities  Purchases of Property, Plant & Equipments  Purchases of Property, Plant & Equipments  Purchase/Sale of subsidiaries  Net cash used in investing activities (B)  Cash flows from financing activities  Receipts from issue of Debt Instruments  Payments for redemption of Debt Instruments  Receipts from issue of ordinary shares  Dividend Paid in cash	(622,821,606) 303,902,866 (438,193,387) 1,216,001 (75,956,745) (209,031,265) 2,967,506,125	(501,227,438) (56,488,478) (557,715,916)
	Net cash flow from operating activities (A)=(i+ii)  Cash flows from investing activities  Proceeds from sale of Securities  Proceeds from Sale of fixed assets  Purchases of Property, Plant & Equipments  Purchase/Sale of subsidiaries  Net cash used in investing activities (B)  Cash flows from financing activities  Receipts from issue of Debt Instruments  Payments for redemption of Debt Instruments  Receipts from issue of ordinary shares  Dividend Paid in cash  Net cash used in financing activities (C)  Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)  Add: Effect of Exchange rate changes on cash & cash equivalents	(622,821,606)  303,902,866 (438,193,387) (1,216,001 (75,956,745) (209,031,265)  2,967,506,125 2,967,506,125 2,135,653,255	(501,227,438) (50,488,478) (557,715,916) (6,480,000,000) (6,480,000,000) 514,316,744
	Net cash flow from operating activities (A)=(i+ii)  Cash flows from investing activities  Proceeds from sale of Securities  Proceeds from Sale of fixed assets  Purchases of Property, Plant & Equipments  Purchase/Sale of subsidiaries  Net cash used in investing activities (B)  Cash flows from financing activities  Receipts from issue of Debt Instruments  Payments for redemption of Debt Instruments  Receipts from issue of ordinary shares  Dividend Paid in cash  Net cash used in financing activities (C)  Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)  Add: Effect of Exchange rate changes on cash & cash equivalents  Cash and cash equivalents at the beginning of the year	(622,821,606)  303,902,866 (438,193,387) 1,216,001 (75,956,745)  (209,031,265)  2,967,506,125 2,967,506,125 2,135,653,255 13,733,161,472	(501,227,438) (501,227,438) (56,488,478) (557,715,916) (6,480,000,000) (6,480,000,000) 514,316,744 14,120,035,545
	Net cash flow from operating activities (A)=(i+ii)  Cash flows from investing activities  Proceeds from sale of Securities  Proceeds from Sale of fixed assets  Purchases of Property, Plant & Equipments  Purchase/Sale of subsidiaries  Net cash used in investing activities (B)  Cash flows from financing activities  Receipts from issue of Debt Instruments  Payments for redemption of Debt Instruments  Receipts from issue of ordinary shares  Dividend Paid in cash  Net cash used in financing activities (C)  Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)  Add: Effect of Exchange rate changes on cash & cash equivalents	(622,821,606)  303,902,866 (438,193,387) (1,216,001 (75,956,745) (209,031,265)  2,967,506,125 2,967,506,125 2,135,653,255	(501,227,438) (50,488,478) (557,715,916) (6,480,000,000) (6,480,000,000) 514,316,744
	Net cash flow from operating activities (A)=(i+ii)  Cash flows from investing activities  Proceeds from sale of Securities  Proceeds from Sale of fixed assets  Purchases of Property, Plant & Equipments  Purchase/Sale of subsidiaries  Net cash used in investing activities (B)  Cash flows from financing activities  Receipts from issue of Debt Instruments  Payments for redemption of Debt Instruments  Receipts from issue of ordinary shares  Dividend Paid in cash  Net cash used in financing activities (C)  Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)  Add: Effect of Exchange rate changes on cash & cash equivalents  Cash and cash equivalents at the beginning of the year	(622,821,606)  303,902,866 (438,193,387) 1,216,001 (75,956,745)  (209,031,265)  2,967,506,125 2,967,506,125 2,135,653,255 13,733,161,472	(501,227,438) (501,227,438) (56,488,478) (557,715,916) (6,480,000,000) (6,480,000,000) 514,316,744 14,120,035,545
	Net cash flow from operating activities (A)=(i+ii)  Cash flows from investing activities  Proceeds from sale of Securities  Proceeds from Sale of fixed assets  Purchases of Property, Plant & Equipments  Purchase/Sale of subsidiaries  Net cash used in investing activities (B)  Cash flows from financing activities  Receipts from issue of Debt Instruments  Payments for redemption of Debt Instruments  Receipts from issue of ordinary shares  Dividend Paid in cash  Net cash used in financing activities (C)  Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)  Add: Effect of Exchange rate changes on cash & cash equivalents  Cash and cash equivalents at the beginning of the year	(622,821,606)  303,902,866 (438,193,387) 1,216,001 (75,956,745)  (209,031,265)  2,967,506,125  2,967,506,125  2,967,506,125  13,733,161,472  15,868,814,727	(501,227,438) (501,227,438) (56,488,478) (557,715,916) (6,480,000,000) 514,316,744 14,120,035,545

Sayed Abul Hashem, FCMA, ACA Chief Financial Officer

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FOR THE PERIOD ENDED 31 MARCH 2014
FURIDE FERIUD ENDED STRIARUD 2014

(Amount in taka)

Farman R. Chowdhury Managing Director

Managing Director

PARTICULARS	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
Balance as at 01 January 2014	6,678,983,028	3,435,586,547	836,714,482	10,951,284,057
Bonus shares issued for the year 2013	-	-	-	-
Net profit for the period ended 31 March 2014	-	8,171,139	(192,247,586)	(184,076,447)
Total Shareholders' Equity as at 31 March 2014	6,678,983,028	3,443,757,686	644,466,896	10,767,207,610
Total Equity for the purpose of Capital Adequacy				
Equity as per above				10,767,207,610
Add: General Provision for Unclassified Investment				729,479,000
Add: General Provision for Off-Balance Sheets				473,040,000
Total Equity as at 31 March 2014				11,969,726,610
				(Amount in taka)
PARTICULARS	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
Balance as at 01 January 2013	5,565,819,188	2,959,021,259	1,121,481,763	9,646,322,210
Bonus shares issued for the year 2012	-	-	-	-
Net profit for the period ended 31 March 2013	-	90,762,095	838,018	91,600,113
Total Shareholders' Equity as at 31 March 2013	5,565,819,188	3,049,783,354	1,122,319,781	9,737,922,323
Total Equity for the purpose of Capital Adequacy				
Equity as per above				9,737,922,323
Add: General Provision for Unclassified Investment				886,479,000
Add: General Provision for Off-Balance Sheets				472,500,000
Total Equity as at 31 March 2013				11,096,901,323
Sayed Abul Hashem, FCMA, ACA			rman R. Chowd	

Sayed Abul Hashem, FCMA, ACA Chief Financial Officer NOTES TO THE FINANCIAL STATEMENTS

#### For the 1st Quarter ended March 31, 2014 1.00 Status of the Bank

1.01 Legal Form of the Bank

31.12.2013

15.884.198.983

5,710,919,593 17,358,106,335

6,480,140,157

45,433,365,068

31.03.2014

17.943.516.603

5,657,590,393 17,532,471,828

6,156,866,407

47,290,445,232

The Shahjalal Islami Bank Company (Banking Company) as on the 1st day of April 2001 under the Companies Act 1994 as interest free Islamic Shariah based commercial bank and commenced its operation on the 10th day of May 2001 with the permission of Bangladesh Bank. Presently the Bank is operating its business through head office having 92 branches, 06 (six) SME centers, 39 (Thirty nine) ATM booths and 2,162 employees all over Bangladesh. The Bank has also a subsidiary company named 'Shahjalal Islami Bank Securities Limited' and an Off-shore Banking Unit. The Bank is listed with both the Stock Exchanges of the country, i.e. Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.

The registered office of the Bank is located at Uday Sanz, 2/B Gulshan South Avenue, Gulshan-1, Dhaka-1212. 1.02 Nature of Business

The Bank offers all kinds of commercial banking services to its customers through its branches following the provisions of the Bank Companies Act 1991, Bangladesh Bank's Directives, directives of other regulatory authorities and the principles of the Islamic Shariah. 1.03 Shahjalal Islami Bank Securities Limited

Shahialal Islami Bank Securities Limited is a subsidiary company of Shahjalal Islami Bank Limited incorporated as a public limited company under the Companies Act 1994 vide certification of incorporation no. C - 86917/10 dated September 06, 2010 and commenced its operation on the 25th day of May 2011. The main objective of the company to carry on business of stock broker/dealers in relation to shares and securities dealings and other services as mentioned in the Memorandum and Articles of Association of the Company. It has corporate membership of Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. Shahjalal Islami Bank Limited hold 89.49% shares of Shahjalal Islami Bank Securities Limited. Financial Statements of the company are presented separately

# 1.04 Off-shore Banking Unit

Off-shore Banking Unit is a separate business unit of Shahjalal Islami Bank Limited, governed under the rules and Guidelines of Bangladesh Bank. The Bank obtained the Off-shore Banking Unit permission vide letter no. BRPD (P-3)744(99)/2008-2800 dated 24 July 2008. The Bank opened its Off-shore Banking Unit on 21 December 2008. The unit is located at Uday Sanz, Plot No-SE(A) 2/B Gulshan South Avenue, Gulshan-1, Dhaka-1212. The Off-shore Banking Unit is governed under the rules and guidelines of Bangladesh Bank. Separate Financial Statements of Off-shore Banking Unit are also presented.

## 2.00 Significant Accounting Policies

## 2.01 Basis of preparation of the Financial Statements

The Financial Statements of the Bank have been prepared under the historical cost convention consistently with those of previous year. Although the operations of the Bank are in compliance with the rules of Islamic Shariah, the Financial Statements have been prepared in accordance with the 'First Schedule (Sec-38) of the Bank Companies Act 1991 as amended by BRPD Circular 14 dated 25 June 2003, BRPD Circular No.15 dated 09  $November\ 2009\ regarding\ Guidelines\ for\ Islamic\ Banking, other\ Bangladesh\ Bank\ Circulars, the\ Companies\ Act$ 1994, the Securities and Exchange Rules 1987 and International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) into Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standard (BFRS), Standards issued by the Accounting & Auditing Organization for Islamic Financial Institutions (AAOIFI) and other related laws and rules applicable in Bangladesh.

In case any requirement of the Bank Companies Act 1991, and provisions and circulars issued by Bangladesh Bank differ with those of BFRS, the requirements of the Bank Companies Act 1991, and provisions and circulars issued by Bangladesh Bank shall prevail.

## 2.02 Consolidation

The consolidated Financial Statements include the Financial Statements of Shahjalal Islami Bank Limited, Off-shore  $Banking\ Unit\ and\ its\ subsidiary\ Shahjalal\ Islami\ Bank\ Securities\ Limited\ made\ up'\ to\ the\ end\ of\ the\ financial\ year.$ 

The consolidated Financial Statements have been prepared in accordance with Bangladesh Accounting Standard 27.' Consolidated and Separate Financial Statements'. The consolidated Financial Statements are prepared to a common financial period ending 31 March 2014.

## 2.03 Investment and Provisions

Investments are stated in the Balance Sheet net-off unearned income. Provision on Investment (Loans & Advances) is made on the basis of period end review by the management and as per instructions contained in Bangladesh Bank BRPD Circular No. 14 dated 23 September 2012, BRPD Circular No. 19 dated 27 December 2012 and BRPD Circular No. 5 dated 29 May 2013. Provision against Off-Balance Sheet exposures in addition to existing provisioning arrangement is made as per BRPD Circular No.10 dated 18 September 2007.

This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the period as per IAS - 33 "Earning Per Share". Diluted Earning per Share is not required to be calculated for the period, as there exist no dilution possibilities during the period. Due to issuance of bonus

#### shares previous period's adjusted Earning Per Share is being calculated in accordance with IAS 33. 2.05 Cash Flow Statement

Cash flow statement is prepared principally in accordance with IAS 7 "Cash Flow Statement"; and as prescribed by BRPD Circular No. 14 dated 25 June 2003 & guideline for Islamic Banking issued by Bangladesh Bank vide

# BRPD Circular No.15 dated November 2009.

Anon

Farman R. Chowdhury

Managing Director

 $Under general \ banking \ transactions, liabilities \ against \ acceptance, endorsement \ and \ other \ obligations \ and \ bills$ against which acceptances have been given and claims exist there against, have been shown as Off Balance

## 2.07 Reporting Period

The Financial Statements cover from 01 January to 31 March 2014.