Shahjalal Islami Bank Limited and its Subsidiary
Consolidated Balance Sheet
As at 30 September 2015

Property and Assets	Note	30.09.2015 Taka	31.12.2014 Taka
Cash			
Cash in hand (Including Foreign Currencies)	3	1,273,100,792	1,121,482,659
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	4	7,625,242,237	7,349,047,776
		8,898,343,030	**8,470,530,435**
Balance with other Banks and Financial Institutions			
Inside Bangladesh		2,294,378,770	7,001,720,339
Outside Bangladesh		437,610,308	656,686,180
	5	**2,731,989,078**	**7,658,406,519**
Placement with other Banks & Financial Institutions	6	**7,468,044,937**	**4,234,141,077**
Investments in Shares & Securities			
Government		4,190,000,000	5,470,000,000
Others		3,820,074,463	3,462,310,040
	7	**8,010,074,463**	**8,932,310,040**
Investments			
General Investment etc.		85,888,843,216	79,457,217,382
Bills Purchased and Discounted		7,310,690,601	6,913,380,011
	8	**93,199,533,817**	**86,370,597,393**
Fixed Assets Including Premises	9	**3,308,003,945**	**3,207,278,799**
Other Assets	10	**11,297,160,172**	**10,612,135,857**
Non Banking Assets	11	**47,064,331**	**47,064,331**
Total Property and Assets		**134,960,213,773**	**129,532,464,451**
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	12	**3,740,169,475**	**4,091,848,049**
Deposits and Other Accounts			
Mudaraba Savings Deposits		13,350,087,103	10,244,702,188
Mudaraba Term Deposits		42,748,189,707	45,572,779,378
Other Mudaraba Deposits		34,059,331,298	30,348,130,541
Al-Wadeeah Current & Other Deposit Accounts		12,301,702,949	11,220,548,705
Bills Payable		931,934,378	1,057,166,538
	13	**103,391,245,435**	**98,443,327,350**
Other Liabilities	14	**15,674,818,931**	**14,937,114,755**
Deferred Tax Liabilities	15	**109,773,583**	**117,704,226**
Total Liabilities		**122,916,007,424**	**117,589,994,379**
Capital/Shareholders' Equity			
Paid-up Capital	16.2	7,346,881,330	7,346,881,330
Statutory Reserve	17	3,828,227,460	3,590,784,817
Retained Earnings	18	642,029,304	777,808,975
Total Shareholders' Equity		**11,817,138,094**	**11,715,475,122**
Non-controlling Interest	16.3	**227,068,254**	**226,994,950**
Total Liabilities & Shareholders' Equity		**134,960,213,773**	**129,532,464,451**

Shahjalal Islami Bank Limited and its Subsidiary
Consolidated Off-balance sheet Items
As at 30 September 2015

	Note	30.09.2015 Taka	31.12.2014 Taka
Contingent Liabilities			
Acceptances & endorsements		16,465,899,614	15,950,556,702
Letters of guarantee	19	6,468,687,903	6,082,654,027
Irrevocable letters of credit	20	13,857,808,993	12,354,132,793
Bills for collection		6,211,917,160	5,841,975,332
Other contingent liabilities		-	-
Total		**43,004,313,670**	**40,229,318,854**
Other Commitments			
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		**43,004,313,670**	**40,229,318,854**

Chief Financial Officer **Company Secretary** **Managing Director**

Chairman **Director**

Shahjalal Islami Bank Limited and its Subsidiary

Consolidated Profit and Loss Account
For the period ended 30 September 2015

Operating Income	Note	Jan'15 to Sept'15 Taka	Jan'14 to Sept'14 Taka	Jul'15 to Sept'15 Taka	Jul'14 to Sept'14 Taka
Investment Income	21	8,019,653,203	8,734,573,957	2,838,219,859	2,862,008,421
Less: Profit paid on Deposits	22	5,328,912,891	6,464,435,058	1,795,764,868	2,044,014,725
Net Investment Income		**2,690,740,312**	**2,270,138,899**	**1,042,454,991**	**817,993,696**
Income from Investment in Shares/Securities	23	219,857,635	329,387,252	26,759,764	137,036,108
Commission, Exchange and Brokerage	24	832,260,208	943,627,878	273,155,936	325,621,279
Other Operating Income	25	302,451,132	312,604,536	85,657,596	93,393,964
		1,354,568,975	**1,585,619,666**	**385,573,296**	**556,051,350**
Total Operating Income		**4,045,309,288**	**3,855,758,565**	**1,428,028,287**	**1,374,045,046**
Operating Expenses					
Salaries and Allowances	26	1,275,862,428	1,239,770,258	494,010,530	468,864,293
Rent, Taxes, Insurances, Electricity etc.	27	272,065,346	239,710,144	96,418,685	70,393,189
Legal Expenses	28	1,366,838	2,774,212	151,082	1,047,754
Postage, Stamps, Telecommunication etc.	29	27,536,947	32,209,064	9,845,430	9,964,047
Stationery, Printings, Advertisements etc.	30	46,366,119	46,595,817	16,064,932	15,617,349
Chief Executive's Salary & Fees	31	10,470,000	6,662,325	3,340,000	850,000
Directors' Fees & Expenses	32	3,615,669	3,351,524	1,453,042	2,612,050
Shariah Supervisory Committee's Fees & Expenses	33	332,717	208,936	70,360	121,236
Auditors' Fees		-	-	-	-
Depreciation & Repairs of Bank's Assets	34	107,940,707	105,822,354	36,938,040	36,157,900
Zakat Expenses		-	-	-	-
Other Expenses	35	222,672,937	198,346,734	77,986,970	78,361,067
Total Operating Expenses		**1,968,229,708**	**1,875,451,369**	**736,279,072**	**683,988,885**
Profit / (Loss) before Provision		**2,077,079,580**	**1,980,307,196**	**691,749,215**	**690,056,161**
Specific provision for Classified Investment		637,854,262	1,610,000,000	120,000,000	(202,500,000)
General Provision for Unclassified Investment		49,521,000	54,000,000	20,000,000	-
General Provision for Off-Balance Sheet Items		50,500,000	-	-	-
Provision for deminution in value of Investments in Shares		128,100,000	-	34,100,000	-
Provision for Other Assets		-	-	-	-
Total Provision	36	**865,975,262**	**1,664,000,000**	**174,100,000**	**(202,500,000)**
Total Profit / (Loss) before taxes		**1,211,104,317**	**316,307,196**	**517,649,215**	**892,556,161**
Provision for taxation for the period					
Deferred tax	37	(7,930,642)	(1,259,597)	(2,216,255)	(1,259,597)
Current tax	38	382,610,549	47,037,327	258,211,586	29,704,418
		374,679,907	**45,777,730**	**255,995,331**	**28,444,821**
Net Profit / (Loss) after Tax		**836,424,411**	**270,529,466**	**261,653,884**	**864,111,340**
Net profit after tax attributable to:					
Equity holders of SJIBL		836,351,106	264,785,870	264,112,473	858,906,280
Non-controlling interest		73,304	5,743,596	(2,458,589)	5,205,060
		836,424,411	**270,529,466**	**261,653,884**	**864,111,340**
Retained earnings from previous year/period		777,808,975	852,701,604	1,350,047,609	258,581,194
Add: Net profit after tax (attributable to equity holders of SJIBL)		836,351,106	219,460,843	264,112,473	813,581,253
Profit available for appropriation		**1,614,160,081**	**1,072,162,447**	**1,614,160,082**	**1,072,162,447**
Appropriation:					
Statutory reserve		237,442,644	45,325,027	106,857,164	45,325,027
Dividend		734,688,133	667,898,302	-	667,898,302
Retained earnings		642,029,304	358,939,118	1,507,302,918	358,939,118
		1,614,160,081	**1,072,162,447**	**1,614,160,082**	**1,072,162,447**
Consolidated earnings per share		**1.14**	**0.36**	**0.36**	**1.17**

Chief Financial Officer **Company Secretary** **Managing Director**

Chairman **Director**

Shahjalal Islami Bank Limited and its Subsidiary

Consolidated Cash Flow Statement
For the period ended 30 September 2015

	Jan'15 to Sept'15 Taka	Jan'14 to Sept'14 Taka
Cash flows from operating activities		
Investment income receipt in cash	8,461,254,981	9,125,717,935
Profit paid on deposits	(5,737,787,500)	(6,903,807,562)
Dividend receipts	22,364,712	22,111,609
Fees & commission receipt in cash	832,260,208	943,627,878
Cash payments to employees	(1,286,332,428)	(1,246,432,583)
Cash payments to suppliers	(46,366,119)	(46,595,817)
Income tax paid	(468,157,001)	(698,982,873)
Receipts from other operating activities	304,152,258	330,051,475
Payment for other operating activities	(539,774,930)	(490,767,269)
(i) Operating profit before changes in operating assets	**1,541,614,181**	**1,034,922,792**
Changes in operating assets and liabilities		
Increase/decrease in investment to customers	(7,939,024,424)	3,781,338,500
Increase/decrease in other assets	(253,296,782)	(380,382,747)
Increase/decrease in deposits from other banks	(106,106,527)	(301,760,157)
Increase/decrease in deposits received from customers	5,054,024,613	5,799,661,810
Increase/decrease in other liabilities on account of customers	172,540,131	283,880,243
Increase/decrease in other liabilities	627,110,346	348,035,299
(ii) Cash flows from operating assets and liabilities	**(2,444,752,642)**	**9,530,772,949**
Net cash flow from operating activities (A)=(i+ii)	**(903,138,461)**	**10,565,695,741**
Cash flows from investing activities		
Proceeds from sale of securities	1,729,055,997	1,849,171,051
Payment for purchases of securities	(806,820,421)	(1,818,307,517)
Proceeds from sale of fixed assets	335,692	1,216,001
Purchases of property, plant & equipments	(197,767,085)	(288,070,583)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	**724,804,183**	**(255,991,048)**
Cash flows from financing activities		
Receipts from issue of debt instruments	-	(780,979,417)
Payments for redemption of debt instruments	(3,585,582,434)	-
Receipts from issue of ordinary shares	-	-
Dividend paid to ordinary share holder	(734,688,133)	-
Net cash used in financing activities (C)	**(4,320,270,567)**	**(780,979,417)**
Net increase/(decrease) in cash & cash equivalents (A+B+C)	**(4,498,604,845)**	**9,528,725,276**
Add: Effect of exchange rate changes on cash & cash equivalents	-	-
Add: Cash and cash equivalents at the beginning of the year	16,128,936,954	13,735,744,340
Cash & cash equivalents at the end of the period	**11,630,332,109**	**23,264,469,616**

Chief Financial Officer **Company Secretary** **Managing Director**

Chairman **Director**

Shahjalal Islami Bank Limited and its Subsidiary
Consolidated Statement of Changes in Equity
For the period ended 30 September 2015

For the period ended 30 September 2015 (Amount in taka)

Particulars	Paid-up Capital	Statutory Reserve	Non-controlling Interest	Retained Earnings	Total
Balance as at 01 January 2015	7,346,881,330	3,590,784,817	-	777,808,975	11,715,475,121
Cash dividend paid for the year 2014	-	-	-	(734,688,134)	(734,688,134)
Net profit for the period ended 30 September 2015	-	237,442,644	-	598,908,462	836,351,106
Total Shareholders' Equity as at 30 September 2015	**7,346,881,330**	**3,828,227,460**	-	**642,029,304**	**11,817,138,094**
Non-controlling interest	-	-	**227,068,254**	-	**227,068,254**
Add: General Provision for Unclassified Investment					957,000,000
General Provision for Off-Balance Sheets					436,840,000
Total Equity as on 30 September 2015					**13,438,046,348**

For the period ended 30 September 2014 (Amount in taka)

Particulars	Paid-up Capital	Statutory Reserve	Non-controlling Interest	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	667,898,302	-	-	(667,898,302)	-
Net profit for the period ended 30 September 2014	-	45,325,027	-	219,460,843	264,785,870
Total Shareholders' Equity as at 30 September 2014	**7,346,881,330**	**3,480,911,574**	-	**404,264,145**	**11,232,057,049**
Non-controlling interest	-	-	**232,621,975**	-	**232,621,975**
Add: General Provision for Unclassified Investment					832,500,000
General Provision for Off-Balance Sheets					422,000,000
Total Equity as on 30 September 2014					**12,719,179,024**

Chief Financial Officer

Company Secretary

Managing Director

Chairman

Director

Shahjalal Islami Bank Limited
Balance Sheet
As at 30 September 2015

	Note	30.09.2015 Taka	31.12.2014 Taka
Property and Assets			
Cash			
Cash in hand (Including Foreign Currencies)	3a	1,273,100,792	1,121,482,659
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	4a	7,625,242,237	7,349,047,776
		8,898,343,030	**8,470,530,435**
Balance with other Banks and Financial Institutions			
Inside Bangladesh		2,288,524,737	6,987,231,429
Outside Bangladesh		437,610,308	656,686,180
	5a	**2,726,135,045**	**7,643,917,609**
Placement with other Banks & Financial Institutions	6a	**7,468,044,937**	**4,234,141,077**
Investments in Shares & Securities			
Government		4,190,000,000	5,470,000,000
Others		1,981,850,629	1,838,694,514
	7a	**6,171,850,629**	**7,308,694,514**
Investments			
General Investment etc.		83,589,774,946	77,148,893,431
Bills Purchased and Discounted		7,310,690,601	6,913,380,011
	8a	**90,900,465,547**	**84,062,273,442**
Fixed Assets Including Premises	9a	**3,264,904,158**	**3,165,377,048**
Other Assets	10a	**12,214,937,829**	**11,826,381,774**
Non Banking Assets	11	**47,064,331**	**47,064,331**
Total Property and Assets		**131,691,745,506**	**126,758,380,230**
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	12a	**2,900,169,475**	**3,251,848,049**
Deposits and Other Accounts			
Mudaraba Savings Deposits		13,350,087,103	10,244,702,188
Mudaraba Term Deposits		42,748,189,707	45,572,779,378
Other Mudaraba Deposits		34,442,658,425	30,506,124,328
Al-Wadeeah Current & Other Deposit Accounts		12,301,702,949	11,220,548,705
Bills Payable		931,934,378	1,057,166,538
	13a	**103,774,572,562**	**98,601,321,137**
Other Liabilities	14a	**13,107,694,965**	**13,089,010,968**
Deferred Tax Liabilities	15a	**109,773,583**	**117,704,226**
Total Liabilities		**119,892,210,585**	**115,059,884,380**
Capital/Shareholders' Equity			
Paid-up Capital	16.2	7,346,881,330	7,346,881,330
Statutory Reserve	17	3,828,227,460	3,590,784,817
Retained Earnings	18a	624,426,131	760,829,703
Total Shareholders' Equity		**11,799,534,921**	**11,698,495,850**
Total Liabilities & Shareholders' Equity		**131,691,745,506**	**126,758,380,230**

Shahjalal Islami Bank Limited
Off-balance sheet Items
As at 30 September 2015

	Note	30.09.2015 Taka	31.12.2014 Taka
Contingent Liabilities			
Acceptances & endorsements		16,465,899,614	15,950,556,702
Letters of guarantee	19	6,468,687,903	6,082,654,027
Irrevocable letters of credit	20	13,857,808,993	12,354,132,793
Bills for collection		6,211,917,160	5,841,975,332
Other contingent liabilities		-	-
Total		**43,004,313,670**	**40,229,318,854**
Other Commitments			
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		**43,004,313,670**	**40,229,318,854**

Chief Financial Officer **Company Secretary** **Managing Director**

Chairman **Director**

Shahjalal Islami Bank Limited
Profit and Loss Account
For the period ended 30 September 2015

Operating income	Note	Jan'15 to Sept'15 Taka	Jan'14 to Sept'14 Taka	Jul'15 to Sept'15 Taka	Jul'14 to Sept'14 Taka
Investment Income	21a	7,991,219,800	8,636,688,353	2,812,479,651	2,795,672,326
Less: Profit paid on Deposits	22a	5,247,854,001	6,325,188,571	1,767,869,130	1,965,039,004
Net Investment Income		**2,743,365,799**	**2,311,499,782**	**1,044,610,521**	**830,633,322**
Income from Investment in Shares/securities	23a	125,336,814	170,184,833	11,950,882	62,026,660
Commission, Exchange and Brokerage	24a	763,226,911	864,097,990	243,373,113	298,613,233
Other Operating Income	25a	295,778,305	309,872,793	85,009,945	95,605,338
		1,184,342,030	**1,344,155,616**	**340,333,940**	**456,245,230**
Total Operating Income		**3,927,707,830**	**3,655,655,398**	**1,384,944,461**	**1,286,878,552**
Operating expenses					
Salaries and Allowances	26a	1,251,365,691	1,215,138,700	482,758,141	459,354,654
Rent, Taxes, Insurances, Electricity etc.	27a	261,463,157	230,241,046	92,901,541	67,116,023
Legal Expenses	28a	841,532	2,557,730	57,072	943,372
Postage, Stamps, Telecommunication etc.	29a	25,513,902	29,577,011	9,322,850	9,219,249
Stationery, Printings, Advertisements etc.	30a	44,273,374	45,794,643	15,163,052	15,323,682
Chief Executive's Salary & Fees	31	10,470,000	6,662,325	3,340,000	850,000
Directors' Fees & Expenses	32	3,615,669	3,351,524	1,453,042	2,612,050
Shariah Supervisory Committee's Fees & Expenses	33	332,717	208,936	70,360	121,236
Auditors' Fees		-	-	-	-
Depreciation & Repairs of Bank's Assets	34a	103,122,252	100,978,821	35,220,487	34,553,867
Zakat Expenses		-	-	-	-
Other Expenses	35a	207,621,054	184,519,526	70,372,096	73,955,333
Total Operating Expenses		**1,908,619,348**	**1,819,030,263**	**710,658,642**	**664,049,466**
Profit / (Loss) before Provision		**2,019,088,482**	**1,836,625,135**	**674,285,819**	**622,829,086**
Specific provision for Classified Investment		637,854,262	1,610,000,000	120,000,000	(202,500,000)
General Provision for Unclassified Investment		49,521,000	-	20,000,000	-
General Provision for Off-Balance Sheet Items		50,500,000	-	-	-
Provision for deminution in value of Investments in Shares		94,000,000	-	-	-
Provision for Other Assets		-	-	-	-
Total Provision	36a	**831,875,262**	**1,610,000,000**	**140,000,000**	**(202,500,000)**
Total Profit / (Loss) before taxes		**1,187,213,219**	**226,625,135**	**534,285,819**	**825,329,086**
Deferred Tax Expenses	37	(7,930,642)	(1,259,597)	(2,216,255)	(1,259,597)
Current Tax Expenses	38a	359,416,658	11,983,344	251,464,237	11,983,344
		351,486,015	**10,723,747**	**249,247,982**	**10,723,747**
Net Profit / (Loss) after Taxation		**835,727,204**	**215,901,387**	**285,037,837**	**814,605,339**
Profit available for distribution					
Retained Earnings from previous year/period		26,141,570	168,816,180	446,245,457	(429,887,772)
Add: Retained Earnings of current period		598,284,560	170,576,360	178,180,673	769,280,312
		624,426,131	**339,392,540**	**624,426,131**	**339,392,540**
Appropriations					
Statutory Reserve	17	237,442,644	45,325,027	106,857,164	45,325,027
Retained Earnings	18a	598,284,560	170,576,360	178,180,673	769,280,312
		835,727,204	**215,901,387**	**285,037,837**	**814,605,339**
Earnings Per Share (EPS)	39a	**1.14**	**0.29**	**0.39**	**1.11**

Chief Financial Officer **Company Secretary** **Managing Director**

Chairman **Director**

Shahjalal Islami Bank Limited
Cash Flow Statement
For the period ended 30 September 2015

	Jan'15 to Sept'15 Taka	Jan'14 to Sept'14 Taka
Cash flows from operating activities		
Investment income receipt in cash	8,208,421,145	8,726,566,720
Profit paid on deposits	(5,539,776,461)	(6,682,710,559)
Dividend receipts	22,364,712	22,111,609
Fees & commission receipt in cash	763,226,911	864,097,990
Cash payments to employees	(1,261,835,691)	(1,221,801,025)
Cash payments to suppliers	(44,273,374)	(45,794,643)
Income tax paid	(440,265,886)	(681,651,410)
Receipts from other operating activities	295,728,321	308,656,792
Payments for other operating activities	(511,414,492)	(464,368,107)
(i) Operating Profit before changes in operating assets	**1,492,175,185**	**825,107,366**
Changes in operating assets and liabilities		
Increase/decrease in investment to customers	(7,948,280,105)	4,138,378,384
Increase/decrease of other assets	(62,519,411)	(134,223,440)
Increase/decrease of deposits from other banks	(106,106,527)	(301,760,157)
Increase/decrease of deposits received from customers	5,279,357,953	5,703,256,289
Increase/decrease of other liabilities on account of customers	172,545,120	283,880,243
Increase/decrease of other liabilities	56,857,416	(11,208,614)
(ii) Cash flows from operating assets and liabilities	**(2,608,145,554)**	**9,678,322,706**
Net cash flow from operating activities (A)=(i+ii)	**(1,115,970,368)**	**10,503,430,072**
Cash flows from investing activities		
Proceeds from sale of securities	1,416,410,266	993,799,021
Payment for purchases of securities	(279,566,382)	(1,148,087,173)
Proceeds from sale of fixed assets	335,692	1,216,001
Purchases of property, plant & equipments	(190,908,609)	(284,287,376)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	**946,270,967**	**(437,359,527)**
Cash flows from financing activities		
Receipts from issue of debt instruments	-	(550,979,417)
Payments for redemption of debt instruments	(3,585,582,434)	-
Receipts from issue of ordinary shares	-	-
Dividend paid to ordinary share holder	(734,688,133)	-
Net cash used in financing activities (C)	**(4,320,270,567)**	**(550,979,417)**
Net Increase/(decrease) in cash & cash equivalents (A+B+C)	**(4,489,969,969)**	**9,515,091,128**
Add: Effect of exchange rate changes on cash & cash equivalents	-	-
Cash and cash equivalents at the beginning of the year	16,114,448,043	13,733,161,472
Cash and cash equivalents at the end of the period	**11,624,478,074**	**23,248,252,600**

Chief Financial Officer   Company Secretary   Managing Director

Chairman   Director

Shahjalal Islami Bank Limited
Statement of Changes in Equity
For the period ended 30 September 2015

For the period ended 30 September 2015 (Amount in taka)

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
Balance as at 01 January 2015	7,346,881,330	3,590,784,817	760,829,703	11,698,495,850
Cash dividend paid for the year 2014	-	-	(734,688,133)	(734,688,133)
Net profit for the period ended 30 September 2015	-	237,442,644	598,284,560	835,727,204
Total Shareholders' Equity as at 30 September 2015	**7,346,881,330**	**3,828,227,460**	**624,426,131**	**11,799,534,921**

Total Equity for the purpose of Capital Adequacy

Equity as per above	**11[illegible]34,921**
Add: General Provision for Unclassified Investment	[illegible]0,000,000
General Provision for Off-Balance Sheets	436,840,000
Total Equity as at 30 September 2015	**12,966,374,921**

For the period ended 30 September 2014 (Amount in taka)

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	667,898,302	-	(667,898,302)	-
Net profit for the period ended 30 September 2014	-	45,325,027	170,576,361	215,901,388
Total Shareholders' Equity as at 30 September 2014	**7,346,881,330**	**3,480,911,574**	**339,392,541**	**[illegible]67,185,445**

Total Equity for the purpose of Capital Adequacy

Equity as per above	**11,167,185,445**
Add: General Provision for Unclassified Investment	635,500,000
General Provision for Off-Balance Sheets	422,000,000
Total Equity as at 30 September 2014	**12,224,685,445**

Chief Financial Officer

Company Secretary

Managing Director

Chairman

Director

NOTES TO THE FINANCIAL STATEMENTS
For the Third Quarter ended September 30, 2015

1.00 Status of the Bank

1.01 Legal Form of the Bank

The Shahjalal Islami Bank Limited (hereinafter called 'the Bank'-'SJIBL') was established as a Public Limited 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 93 branches, 40 (Forty) ATM booths and 2,143 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

Shahjalal 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.

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, 2/B Gulshan South Avenue, Gulshan-1, Dhaka-1212. The Off-shore Banking Unit is governed under the rules and guidelines of Bangladesh Bank.

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.

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. The consolidated Financial Statements have been prepared in accordance with Bangladesh Accounting Standard 27' Consolidated and Separate Financial Statements'.

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. Provision against Off-Balance Sheet exposures in addition to existing provisioning arrangement is made as per BRPD Circular No.10 dated 18 September 2007.

2.04 Earning Per Share

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 year, as there exist no dilution possibilities during the year.

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.

2.06 Off Balance Sheet Items

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 Sheet items.

2.07 Reporting Period

The Financial Statements cover from 01 January 2015 to 30 September 2015.

			30.09.2015 Taka	31.12.2014 Taka
3	**Consolidated Cash in hand (Including foreign currencies)**			
	Shahjalal Islami Bank Ltd	(Note-3a)	1,273,100,792	1,121,482,659
	Shahjalal Islami Bank Securities Ltd		-	-
			1,273,100,792	**1,121,482,659**
3a	**Cash in hand of the Bank (Including foreign currencies)**			
	In local currency		1,266,321,329	1,104,584,328
	In foreign currencies	(Note-3a.1)	6,779,463	16,898,331
			1,273,100,792	**1,121,482,659**

3a.1 In Foreign Currency

Foreign Currency	Amount in FC	Exchange Rate		
US Dollar	80,271.53	77.6000	6,229,071	16,009,356
Great Britain Pound	2,268.84	117.9300	267,564	590,246
Euro	3,241.21	87.2600	282,828	298,729
			6,779,463	**16,898,331**

4	**Consolidated Balance with Bangladesh Bank and it's agent bank(s)**			
	Shahjalal Islami Bank Ltd	(Note-4a)	7,625,242,237	7,349,047,776
	Shahjalal Islami Bank Securities Ltd		-	-
			7,625,242,237	**7,349,047,776**
4a	**Balance with Bangladesh Bank of the Bank (Including foreign currencies)**			
	In local currency		6,921,798,906	6,989,571,370
	In foreign currencies		623,673,299	203,515,693
			7,545,472,205	7,193,087,063
	Balance with Sonali Bank Ltd. as agent of Bangladesh Bank			
	In local currency		79,770,032	155,960,713
	In foreign currencies		-	-
			79,770,032	155,960,713
			7,625,242,237	**7,349,047,776**
5	**Consolidated Balance with Other Banks and Financial Institutions**			
	Inside Bangladesh			
	Shahjalal Islami Bank Ltd		2,288,524,737	6,987,231,429
	Shahjalal Islami Bank Securities Ltd		389,181,160	172,482,697
			2,677,705,897	7,159,714,126
	Less: Inter Company Transaction		383,327,127	157,993,787
			2,294,378,770	**7,001,720,339**
	Outside Bangladesh			
	Shahjalal Islami Bank Ltd		437,610,308	656,686,180
	Shahjalal Islami Bank Securities Ltd		-	-
			437,610,308	**656,686,180**
			2,731,989,078	**7,658,406,519**
5a	**Balance with Other Banks and Financial Institutions of the Bank (Other than mudaraba Fund)**			
	Inside Bangladesh		2,288,524,737	6,987,231,429
	Outside Bangladesh		437,610,308	656,686,180
			2,726,135,045	**7,643,917,609**
6	**Consolidated Placement with other Banks & Financial Institutions**			
	Shahjalal Islami Bank Ltd	(Note-6a)	7,468,044,937	4,234,141,077
	Shahjalal Islami Bank Securities Ltd		-	
			7,468,044,937	4,234,141,077
	Less: Inter Company Transaction		-	-
			7,468,044,937	**4,234,141,077**
6a	**Placement with other Banks & Financial Institutions of the Bank**			
	Placement with other Banks		1,363,044,937	1,869,141,077
	Placement with Financial Institutions		6,105,000,000	2,365,000,000
			7,468,044,937	**4,234,141,077**

		30.09.2015 Taka	31.12.2014 Taka
7 Consolidated Investment in Securities			
Government			
Shahjalal Islami Bank Ltd	(Note-7a)	4,190,000,000	5,470,000,000
Shahjalal Islami Bank Securities Ltd		-	-
		4,190,000,000	5,470,000,000
Others			
Shahjalal Islami Bank Ltd	(Note-7a)	1,981,850,629	1,838,694,514
Shahjalal Islami Bank Securities Ltd		1,838,223,834	1,623,615,526
		3,820,074,463	3,462,310,040
		8,010,074,463	**8,932,310,040**
7a Investment in Securities of the Bank			
Government			
Government Bond (Islamic Investment Bond)		4,190,000,000	5,470,000,000
		4,190,000,000	**5,470,000,000**
Others			
Mudaraba Perpetual Bond, Islami Bank Bangladesh Ltd.		147,550,542	47,550,542
Investment in Shares		1,834,300,087	1,791,143,972
		1,981,850,629	**1,838,694,514**
		6,171,850,629	**7,308,694,514**
8 Consolidated Investments (Loans and Advances)			
Shahjalal Islami Bank Ltd	(Note-8a)	83,589,774,946	77,148,893,431
Shahjalal Islami Bank Securities Ltd		3,930,142,715	4,003,639,824
		87,519,917,661	81,152,533,255
Less: Inter Company Transaction (Investment)		1,631,074,445	1,695,315,873
		85,888,843,216	79,457,217,382
Bills Purchased and Discounted :			
Shahjalal Islami Bank Ltd	(Note-8a)	7,310,690,601	6,913,380,011
Shahjalal Islami Bank Securities Ltd		-	-
		7,310,690,601	6,913,380,011
		93,199,533,817	**86,370,597,393**
8a Investments of the Bank (Loans and Advances)			
Country-wise Classification of Investments:			
Inside Bangladesh			
Gross Murabaha, Bai-Muajjal etc		90,340,662,634	84,363,604,996
Less: Profit receivable on Murabaha, Bai-Muajjal etc (Mark-up profit on unearned income)		6,750,887,688	7,214,711,565
Net Murabaha, Bai-Muajjal etc		**83,589,774,946**	**77,148,893,431**
Bills purchased and discounted-net		7,310,690,601	6,913,380,011
Outside Bangladesh		-	-
		90,900,465,547	**84,062,273,442**
9 Consolidated Fixed Assets including Premises, Furnitures & Fixtures			
Cost:			
Shahjalal Islami Bank Ltd (note-9a)		3,993,429,793	3,803,607,026
Shahjalal Islami Bank Securities Ltd		71,013,287	65,154,811
		4,064,443,080	3,868,761,837
Accumulated Depreciation:			
Shahjalal Islami Bank Ltd (note-9a)		728,525,636	638,229,978
Shahjalal Islami Bank Securities Ltd		27,913,500	23,253,060
		756,439,136	661,483,038
Written Down Value		**3,308,003,945**	**3,207,278,799**

	30.09.2015 Taka	31.12.2014 Taka

9a Fixed Assets including Premises, Furnitures & Fixtures of the Bank

Cost:

	30.09.2015 Taka	31.12.2014 Taka
Opening balance	3,749,587,934	3,422,749,685
Addition during the year	143,559,683	329,726,896
	3,893,147,617	3,752,476,581
Less: Disposal during the year	1,085,842	2,888,647
	3,892,061,775	3,749,587,934

Accumulated Depreciation:

	30.09.2015 Taka	31.12.2014 Taka
Opening balance	614,249,355	501,751,865
Addition during the year	87,554,143	115,017,655
	701,803,498	616,769,520
Less: Adjustment on disposal during the year	800,134	2,520,165
	701,003,364	614,249,355
Written Down Value	**3,191,058,411**	**3,135,338,579**

Intangible assets

Cost:

	30.09.2015 Taka	31.12.2014 Taka
Opening balance	54,019,092	50,969,092
Addition during the year	47,348,926	3,050,000
	101,368,018	54,019,092
Less: Disposal during the year	-	-
	101,368,018	54,019,092

Amortization:

	30.09.2015 Taka	31.12.2014 Taka
Opening balance	23,980,623	16,812,410
Addition during the year	3,541,648	7,168,213
	27,522,271	23,980,623
Less: Adjustment on disposal during the year	-	-
	27,522,271	23,980,623
Carrying value	**73,845,747**	**30,038,469**
Total Carrying value	**3,264,904,158**	**3,165,377,048**

For details please refer to Annexure

10 Consolidated Others Assets

		30.09.2015 Taka	31.12.2014 Taka
Shahjalal Islami Bank Ltd	(Note-10a)	12,214,937,829	11,826,381,774
Shahjalal Islami Bank Securities Ltd		2,501,228,352	2,321,700,013
		14,716,166,181	14,148,081,787
Less: Inter Company transaction		3,419,006,009	3,535,945,930
		11,297,160,172	**10,612,135,857**

10a Others Assets of the Bank

	30.09.2015 Taka	31.12.2014 Taka
Stock of Stationery, Stamps and printing materials etc. (valued at cost)	20,786,253	20,166,379
Advance rent and security deposit	114,250,149	142,214,228
Suspense Account	74,819,429	67,008,322
Profit receivable	273,248,348	387,477,590
Advance profit paid	158,404	158,404
Other Prepayments	42,149,876	32,187,073
Receivable from Shahjalal Islami Bank Securities Limited	1,503,638,245	1,598,051,575
Shahjalal Islami Bank Securities Ltd	1,915,000,000	1,915,000,000
Shahjalal Islami Bank Exchange House (USA) Ltd	-	701,550
Advance Insurance premium	145,799	4,237,826
Advance for new Branches	2,375,222	4,142,040
Advance tax paid	7,998,538,356	7,558,272,470
Other Receivables	148,425,065	23,688,973
SJIBL General Account-Net	121,402,682	73,075,344
	12,214,937,829	**11,826,381,774**

			30.09.2015 Taka	31.12.2014 Taka
11	**Non-Banking Assets**			
	Shahjalal Islami Bank Ltd		**47,064,331**	**47,064,331**

The Bank was awarded absolute ownership on a mortgaged property through the verdict of honorable court under section 33(7) of the Artharin Adalat Act 2003. This was recorded as non banking assets, carrying value of which was BDT 1741.59 Lac (Market Value) and BDT 1380.00 Lac (Force Sale Value) as per valuation report submitted by professional valuation firm. Value of the assets recorded is in equivalent to the customer's (Haque Steel & Re-Rolling Industries Pvt. Ltd.) adjusted outstanding.

Detailed of Assets:

i) 26 (twenty six) decimals land situated at Savar, Mouza: Boroboreshi;

ii) 160.50 decimals land together with building structures standing and / or existing therein and appurtenance thereto situated at Narayangonj, Mouza: Dapa Idrakpur.

			30.09.2015 Taka	31.12.2014 Taka
12	**Consolidated Placement from other Banks & Financial Institutions**			
	Shahjalal Islami Bank Ltd	(Note-12a)	2,900,169,475	3,251,848,049
	Shahjalal Islami Bank Securities Ltd		2,400,000,000	2,486,110,000
			5,300,169,475	5,737,958,049
	Less: Inter Company transaction		1,560,000,000	1,646,110,000
			3,740,169,475	**4,091,848,049**
12a	**Placement from other Banks & Financial Institutions of the Bank**			
	Islami Investment Bond from Bangladesh Bank		-	200,000,000
	Islamic Refinance Fund - Bangladesh Bank		331,622,000	-
	Mudaraba FC A/C-Bangladesh Bank (EDF)		2,568,547,475	2,851,848,049
	Mudaraba Term Deposit from other Banks		-	200,000,000
			2,900,169,475	**3,251,848,049**
13	**Consolidated Deposits and Other Accounts**			
	Al-Wadiah Current Deposit & Other Accounts:			
	Shahjalal Islami Bank Ltd	(Note-13a)	12,301,702,949	11,220,548,705
	Shahjalal Islami Bank Securities Ltd		-	-
			12,301,702,949	**11,220,548,705**
	Bills Payable:			
	Shahjalal Islami Bank Ltd	(Note-13a)	931,934,378	1,057,166,538
	Shahjalal Islami Bank Securities Ltd		-	-
			931,934,378	**1,057,166,538**
	Mudaraba Savings Deposits:			
	Shahjalal Islami Bank Ltd	(Note-13a)	13,350,087,103	10,244,702,188
	Shahjalal Islami Bank Securities Ltd		-	-
			13,350,087,103	**10,244,702,188**
	Mudaraba Term Deposits:			
	Shahjalal Islami Bank Ltd	(Note-13a)	42,748,189,707	45,572,779,378
	Shahjalal Islami Bank Securities Ltd		-	-
			42,748,189,707	45,572,779,378
	Less: Inter Company transaction		-	-
			42,748,189,707	**45,572,779,378**
	Other Mudaraba Deposits:			
	Shahjalal Islami Bank Ltd	(Note-13a)	34,442,658,425	30,506,124,328
	Shahjalal Islami Bank Securities Ltd		-	-
			34,442,658,425	30,506,124,328
	Less: Inter Company transaction		383,327,127	157,993,787
			34,059,331,298	**30,348,130,541**
	Total		**103,391,245,435**	**98,443,327,350**
13a	**Deposits and Other Accounts of the Bank**			
	Al-Wadiah Current Deposit & Other Accounts:			
	Al-Wadiah Current Deposit		4,592,367,829	3,979,821,995
	Foreign Currency Deposits		897,866,242	860,517,981
	Non-Resident Taka Account		4,310,999	2,728,801
	Sundry Deposits		6,820,378,200	6,425,173,060
			12,314,923,271	**11,268,241,837**
	Less: Off-Shore Banking Units		13,220,321	47,693,132
			12,301,702,949	**11,220,548,705**

	30.09.2015 Taka	31.12.2014 Taka
Bills Payable:		
Payable inside Bangladesh		
Payment Order Issued	906,680,700	1,041,985,924
Demand Draft Payable	24,634,576	14,381,655
Instant Cash Payable	133,285	271,714
Bank Cheque Issued	273,730	358,816
Turbo Cash Payable	85,986	57,328
Electronic Fund Transfer	126,101	111,101
	931,934,378	**1,057,166,538**
Payable outside Bangladesh	-	-
	931,934,378	**1,057,166,538**
Mudaraba Savings Deposits:		
General Deposits	13,050,147,163	10,098,654,915
Deposit from Other Banks	299,939,940	146,047,273
	13,350,087,103	**10,244,702,188**
Mudaraba Term Deposits:		
General Deposits	42,748,189,707	45,572,779,378
	42,748,189,707	**45,572,779,378**
Other Mudaraba Deposits:		
Mudaraba Short Notice Deposits	2,944,560,680	2,876,181,987
Mudaraba Scheme Deposit	31,498,097,745	27,629,942,341
	34,442,658,425	**30,506,124,328**
	103,774,572,562	**98,601,321,137**

14 Consolidated Other Liabilities

		30.09.2015 Taka	31.12.2014 Taka
Shahjalal Islami Bank Ltd	(Note-14a)	13,107,694,965	13,089,010,968
Shahjalal Islami Bank Securities Limited		4,142,204,420	3,518,255,590
		17,249,899,385	16,607,266,558
Less: Inter Company transaction		1,575,080,454	1,670,151,803
		15,674,818,931	**14,937,114,755**

14a Other Liabilities of the Bank

	30.09.2015 Taka	31.12.2014 Taka
Profit Payable on Deposits	793,595,647	1,064,318,107
Provision for Investment {note 14a.1(a) & (b)}	2,623,800,000	3,049,712,738
Provision for Off-Balance Sheet items {note 14a.1(c)}	436,840,000	404,340,000
Provision for others {note 14a.1(d)}	10,600,000	10,600,000
Provisions for Investment in Securities {note 14a.1(e)}	684,000,000	590,000,000
Provision for Taxation	7,648,431,419	7,288,860,761
Profit Suspense & Compensation Account {note 14(a).1(f)}	792,324,053	619,778,933
Other Payable	85,467,416	13,300,308
Outstanding Expenses	32,181,668	46,845,298
Unearned Income on Quard	454,762	1,254,824
	13,107,694,965	**13,089,010,968**

14a.1 Provision for Investment:

	30.09.2015 Taka	31.12.2014 Taka
(a) Provision on Classified Investment:		
Provision held at the beginning of the year	2,379,233,738	1,511,837,063
Provision transferred to General Provision on Unclassified Investment	(10,000,000)	64,000,000
Provision transferred from General Provision on Off-Balance Sheet item	18,000,000	50,000,000
Provision transferred from Compensation Realised A/C	-	251,000,000
Transferred from/(to) Others Payable	(21,200,000)	53,308,491
Net charge to Profit & Loss Account	637,854,262	1,525,000,000
Fully provided classified investment written off during the year	(1,110,088,000)	(1,075,911,817)
Provision held at the end of the year	**1,893,800,000**	**2,379,233,738**
(b) General Provision on Unclassified Investment:		
Provision held at the beginning of the year	670,479,000	734,479,000
Provision transferred from provision on Classified Investment	10,000,000	(64,000,000)
Provision transferred to provision for Investment in Securities	-	-
Provision transferred to Provision for other Assets	-	-
Addition during the year	49,521,000	-
Balance at the end of the year	**730,000,000**	**670,479,000**
Total Provision for Investments (a+b)	**2,623,800,000**	**3,049,712,738**

		30.09.2015 Taka	31.12.2014 Taka
(c) General Provision on Off-Balance Sheet items:			
Provision held at the beginning of the year		404,340,000	454,340,000
Provision transferred to provision on Classified Investment		(18,000,000)	(50,000,000)
Addition during the year		50,500,000	-
Balance at the end of the year		**436,840,000**	**404,340,000**
Total Provision for Investments & Off-Balance Sheet (a+b+c)		**3,060,640,000**	**3,454,052,738**
(d) Provision for other Assets:			
Provision held at the beginning of the year		10,600,000	10,600,000
Provision transferred from General Provision on Unclassified Investment		-	-
Addition during the year		-	-
Balance at the end of the year		**10,600,000**	**10,600,000**
(e) Provision for Investment in Securities:			
Provision held at the beginning of the year		590,000,000	557,500,000
Provision transferred from provision on Unclassified Investment		-	-
Addition during the year		94,000,000	32,500,000
Balance at the end of the year		**684,000,000**	**590,000,000**
(f) Profit Suspense & Compensation Account:			
Balance at the beginning of the year		619,778,933	537,371,136
Amount transferred to suspense account during the year		57,670,623	913,561,912
Amount recovered from suspense account during the year		-	(459,033,963)
Amount written off/ waived during the year		114,874,497	(121,120,152)
Amount transferred to provision for Classified Investment		-	(251,000,000)
Balance at the end of the year		**792,324,053**	**619,778,933**

15 Consolidated Deferred Tax Liability

Shahjalal Islami Bank Ltd	(Note-15a)	109,773,583	117,704,226
Shahjalal Islami Bank Securities Limited		-	-
		109,773,583	**117,704,226**

15a Deferred Tax Liability of the Bank

Balance at the beginning of the year	117,704,226	137,735,011
Add: Provision made during the year	(7,930,642)	(20,030,785)
	109,773,583	**117,704,226**

16 Capital

16.1 Authorized Capital:

100,00,00,000 ordinary shares of Tk. 10 each	**10,000,000,000**	**10,000,000,000**

The shareholders of the Bank in its 11th Extra Ordinary General Meeting (EGM) held on 4th June 2013 approved to increase the Authorised capital of the Bank to Tk. 1000,00,00,000 from Tk. 600,00,00,000.

16.2 Issued, Subscribed and Paid up Capital

734,688,133 Ordinary Shares of Tk 10 each	**7,346,881,330**	**7,346,881,330**
Issued for cash: 18,46,02,500 shares of Tk. 10 each	1,846,025,000	1,846,025,000
Issued other than cash: 550,085,633 bonus shares of Tk 10 each	5,500,856,330	5,500,856,330
	7,346,881,330	**7,346,881,330**

16.3 Non-controlling Interest

Openning balance	226,994,950	226,878,379
Share of current year's profit	73,304	116,571
	227,068,254	**226,994,950**

17 Statutory Reserve

Opening balance	3,590,784,817	3,435,586,547
Add: Addition during the year	237,442,644	155,198,270
	3,828,227,460	**3,590,784,817**

18 Consolidated Retained Earnings

Shahjalal Islami Bank Ltd	(Note-18a)	624,426,131	760,829,703
Shahjalal Islami Bank Securities Ltd		19,671,429	18,974,221
		644,097,559	779,803,925
Less: Non-controlling Interest		2,068,254	1,994,950
		642,029,304	**777,808,975**

			30.09.2015 Taka	31.12.2014 Taka
18a	**Retained Earnings of the Bank**			
	Opening balance		760,829,703	836,714,482
	Less: Issue of Bonus shares/Cash Dividend		734,688,133	667,898,302
	Add: Transfer from Profit & Loss Account		598,284,560	592,013,523
			624,426,131	**760,829,703**
19	**Letters of Guarantees**			
	Letters of Guarantees (Local)		6,274,573,065	5,760,031,947
	Letters of Guarantees (Foreign)		190,785,437	315,875,559
	Back to Back (EPZ)		3,329,401	6,746,521
			6,468,687,903	**6,082,654,027**
	a) Claims against the Bank not acknowledged as debts			
	b) Money for which the Bank is contingently liable in respect of guarantees given favoring: Directors or Officers		-	-
	Government		-	-
	Banks and other financial institutions		-	-
	Others		6,468,687,903	6,082,654,027
			6,468,687,903	**6,082,654,027**
20	**Irrevocable Letters of Credit**			
	Letter of credit		13,857,808,993	12,354,132,793
			13,857,808,993	**12,354,132,793**

			Sep'2015 Taka	Sep'2014 Taka
21	**Consolidated Profit on Investment**			
	Shahjalal Islami Bank Ltd	(Note-21a)	7,991,219,800	8,636,688,353
	Shahjalal Islami Bank Securities Ltd		158,313,015	239,948,796
			8,149,532,815	8,876,637,149
	Less: Inter company Transaction		129,879,612	142,063,192
			8,019,653,203	**8,734,573,957**
21a	**Profit on Investment of the Bank**			
	Profit on Investment		7,494,489,979	7,959,031,426
	Profit on placement with other Banks & FIs		496,729,821	677,656,927
			7,991,219,800	**8,636,688,353**
22	**Consolidated Profit paid on Deposits**			
	Shahjalal Islami Bank Ltd	(Note-22a)	5,247,854,001	6,325,188,571
	Shahjalal Islami Bank Securities Ltd		212,689,612	299,226,024
			5,460,543,613	6,624,414,595
	Less: Inter Company Transaction		131,630,722	159,979,537
			5,328,912,891	**6,464,435,058**
22a	**Profit paid on Deposits of the Bank**			
	Profit on deposits		5,243,077,078	6,229,605,011
	Profit paid on borrowings		4,776,923	95,583,560
			5,247,854,001	**6,325,188,571**
23	**Consolidated Income from Investment in Securities**			
	Shahjalal Islami Bank Ltd	(Note-23a)	125,336,814	170,184,833
	Shahjalal Islami Bank Securities Ltd		94,520,821	159,202,419
			219,857,635	**329,387,252**
23a	**Income from Investment in Securities of the Bank**			
	Income from Investment in Islami Bond		53,842,191	66,063,000
	Income from Investment in Shares		43,539,912	75,610,224
	Dividend Income		22,364,712	22,111,609
	Income from Investment in Mudaraba Perpetual Bond (MPB)		5,590,000	6,400,000
			125,336,814	**170,184,833**

			Sep'2015 Taka	Sep'2014 Taka
24	**Consolidated Commission, Exchange & Brokerage**			
	Shahjalal Islami Bank Ltd	(Note-24a)	763,226,911	864,097,990
	Shahjalal Islami Bank Securities Ltd		69,033,297	79,529,888
			832,260,208	**943,627,878**
24a	**Commission, Exchange & Brokerage of the Bank**			
	Other commission		393,574,112	432,051,628
	Exchange earnings		369,652,799	432,046,362
			763,226,911	**864,097,990**
25	**Consolidated Other Operating Income**			
	Shahjalal Islami Bank Ltd	(Note-25a)	295,778,305	309,872,793
	Shahjalal Islami Bank Securities Ltd		8,423,937	20,648,088
			304,202,242	330,520,881
	Less: Inter Company Transaction		1,751,110	17,916,345
			302,451,132	**312,604,536**
25a	**Other Operating Income of the Bank**			
	Postage, Telex, SWIFT & RAUTERS		58,795,873	51,820,640
	Incidental Charge		449,820	341,990
	Supervision & Monitoring Charge		759,769	3,076,325
	Other charges		235,772,843	254,633,837
			295,778,305	**309,872,793**
26	**Consolidated Salary & Allowances**			
	Shahjalal Islami Bank Ltd	(Note- 26a)	1,251,365,691	1,215,138,700
	Shahjalal Islami Bank Securities Ltd		24,496,737	24,631,558
			1,275,862,428	**1,239,770,258**
26a	**Salary & Allowances of the Bank**			
	Basic Salary		538,414,997	544,614,998
	Allowances		505,297,758	448,939,957
	Bonus		156,840,684	177,031,795
	Bank's Contribution to Provident fund		50,812,252	44,551,950
			1,251,365,691	**1,215,138,700**
27	**Consolidated Rent, Taxes, Insurance, Electricity etc.**			
	Shahjalal Islami Bank Ltd	(Note- 27a)	261,463,157	230,241,046
	Shahjalal Islami Bank Securities Ltd		10,602,189	9,469,098
			272,065,346	**239,710,144**
27a	**Rent, Taxes, Insurance, Electricity etc of the Bank**			
	Rent, Rates & Taxes		172,505,950	145,522,045
	Insurance		51,609,422	44,492,658
	Electricity & Lighting		37,347,785	40,226,344
			261,463,157	**230,241,046**
28	**Consolidated legal Expenses**			
	Shahjalal Islami Bank Ltd	(Note- 28a)	841,532	2,557,730
	Shahjalal Islami Bank Securities Ltd		525,306	216,482
			1,366,838	**2,774,212**
28a	**Legal Expenses of the Bank**			
	Legal Fees & Charge		305,051	707,293
	Other Legal Expenses		536,481	1,850,437
			841,532	**2,557,730**
29	**Consolidated Postage, Stamps, Telecommunication etc**			
	Shahjalal Islami Bank Ltd	(Note- 29a)	25,513,902	29,577,011
	Shahjalal Islami Bank Securities Ltd		2,023,045	2,632,053
			27,536,947	**32,209,064**

		Sep'2015 Taka	Sep'2014 Taka
29a Postage, Stamps, Telecommunication etc of the Bank			
Postage		1,132,864	961,429
Leased line		14,545,666	13,914,862
Telegram, Fax, Telex & Internet charge		4,088,428	6,933,243
Telephone charges		3,514,996	4,935,688
Mobile phone charges		2,231,948	2,831,789
		25,513,902	**29,577,011**
30 Consolidated Stationery, Printing, Advertisements etc			
Shahjalal Islami Bank Ltd	(Note- 30a)	44,273,374	45,794,643
Shahjalal Islami Bank Securities Ltd		2,092,745	801,174
		46,366,119	**46,595,817**
30a Stationery, Printing, Advertisements etc of the Bank			
Table Stationery		7,012,755	6,465,328
Printing Stationery		4,255,893	5,033,710
Security Stationery		1,809,926	4,231,830
Computer Stationery		11,659,119	12,800,152
Advertisement		19,535,681	17,263,623
		44,273,374	**45,794,643**
31 Chief Executive's Salary & Fees of the Bank			
Basic Salary		4,950,000	3,500,000
Allowances		2,925,000	2,100,000
Bonus		2,100,000	712,325
Bank's Contribution to Provident Fund		495,000	350,000
		10,470,000	**6,662,325**
32 Directors' Fees & Meeting Expenses of the Bank			
Directors Fee		2,375,500	2,181,520
Meeting Expenses		1,240,169	1,170,004
		3,615,669	**3,351,524**
33 Shariah Supervisory Committee's Fees & Expenses of the Bank			
Shariah Counsil Meeting Expenses		332,717	208,936
		332,717	**208,936**
34 Consolidated depreciation and Repair of Assets			
Shahjalal Islami Bank Ltd	(Note-34a)	103,122,252	100,978,821
Shahjalal Islami Bank Securities Ltd		4,818,455	4,843,533
		107,940,707	**105,822,354**
34a Depreciation and Repair of Bank's Assets			
a) Depreciation of Bank's Assets (Annexure)			
Land & Building		7,335,000	7,170,032
Furniture & Fixtures		31,439,134	31,550,006
Office Appliance & Equipment		42,074,222	40,186,595
Vehicles		6,638,596	2,971,319
Books		67,191	65,034
b) Amortization of of Bank's Assets (Annexure)			
Software-Core Banking		3,541,648	5,123,502
		91,095,791	**87,066,488**
c) Repair on Bank's Assets			
Office Premises		1,414,373	3,031,851
Office Appliance & Equipment		5,744,240	6,565,598
Office Furniture & Fixtures		561,148	779,366
Vehicles		1,325,997	1,373,086
Procurement of Parts, Spares & Others		2,980,704	2,162,433
		12,026,461	**13,912,334**
		103,122,252	**100,978,821**

		Sep'2015 Taka	Sep'2014 Taka
35 Consolidated Other Expenses			
Shahjalal Islami Bank Ltd	(Note-35a)	207,621,054	184,519,527
Shahjalal Islami Bank Securities Ltd		15,051,883	13,827,207
		222,672,937	**198,346,734**
35a Other Expenses of the Bank			
Petrol, Oil and Lubricants		2,999,418	5,828,312
Entertainment		22,866,736	23,984,988
Donation and Subscription		3,297,156	3,271,200
Traveling and Conveyance		14,238,310	12,115,404
Training Expenses		3,533,423	3,061,115
Car expenses		79,660,619	67,234,054
Gratuity expenses		-	-
Papers & Periodicals		391,940	755,141
Utility		2,224,553	1,997,372
Uniform & Liveries		2,087,193	1,875,572
Bank Charges		1,259,997	1,173,059
Business development & Promotion		13,576,909	14,355,286
Upkeep and cleaning of office premises		5,908,417	5,660,100
Security Service- Out-sourcing		20,525,379	18,189,971
Branch Opening Expenses		555,058	1,520,508
Credit Rating Expenses		-	-
SJIBL Card expenses		2,662,305	4,523,928
AGM & Meeting expenses		4,151,756	5,621,391
Capital Enhancement Fees		220,243	2,412,866
Contribution to Social Security Super Annuation Fund		1,000,000	-
Miscellaneous Expenses		26,461,642	10,939,259
		207,621,054	**184,519,526**
36 Consolidated Provision against Investment, Off-Balance Sheet & Others			
Shahjalal Islami Bank Ltd	(Note-36a)	831,875,262	1,610,000,000
Shahjalal Islami Bank Securities Ltd		34,100,000	54,000,000
		865,975,262	**1,664,000,000**
36a Provision against Investment, Off-Balance Sheet & Others of the Bank			
Provision on unclassified investment		49,521,000	-
Provision on classified investment		637,854,262	1,610,000,000
Provision on Off-Balance Sheet		50,500,000	-
Provisions on Investment in Securities		94,000,000	-
Provision on Other Assets		-	-
		831,875,262	**1,610,000,000**
37 Deferred Tax Expenses/(Income) of the Bank			
Closing deferred tax liability		109,773,583	136,475,414
Opening deferred tax liability		117,704,226	137,735,011
Deferred tax expense/(Income)		**(7,930,642)**	**(1,259,597)**
38 Consolidated Tax Expenses of the Bank			
Current tax		382,610,549	47,037,327
Deferred tax		(7,930,642)	(1,259,597)
		374,679,907	**45,777,730**
38a Tax Expenses of the Bank			
Current tax		359,416,658	11,983,344
Deferred tax		(7,930,642)	(1,259,597)
		351,486,015	**10,723,747**
39 Consolidated Earnings Per Share (EPS)			
Calculation of Earnings Per Share	(Note- 2.17)		
Net Profit after Tax		836,351,106	264,785,870
Number of Ordinary Shares outstanding (Denominator)		734,688,133	734,688,133
		1.14	**0.36**

		Sep'2015 Taka	Sep'2014 Taka
39a Earnings Per Share of the Bank (EPS)			
Calculation of Earnings Per Share	(Note- 2.17)		
Net Profit after Tax		835,727,204	215,901,387
Number of Ordinary Shares outstanding (Denominator)		734,688,133	734,688,133
		1.14	0.29

Earnings per share has been calculated in accordance with BAS - 33: "Earnings Per Share (EPS)".

Annexure

Shahjalal Islami Bank Limited
Schedule of Fixed Assets
As on 30 September 2015

(Amount in Taka)

Particulars	Cost				Depreciation					Written Down Value	
	Balance as on 01.01.2015	Additions during the year	Adjustment during the year	Balance as on 30.09.2015	Rate	Balance as on 01.01.2015	Adjustment during the year	Charged during the year	Balance as on 30.09.2015	As on 30.09.2015	As on 31.12.2014
Land	1,876,724,350	-	-	1,876,724,350	0%	-	-	-	-	1,876,724,350	1,876,724,350
Building	462,275,894	-	-	462,275,894	2.25%	48,352,919	-	7,335,000	55,687,919	406,587,975	413,922,976
Head Office Building under construction	186,736,916	105,048,371.45	-	291,785,287		-	-		-	291,785,287	186,736,916
Furniture & Fixtures	589,993,296	15,168,189	-	605,161,485	10%-20%	208,902,354	-	31,439,134	240,341,488	364,819,997	381,090,942
Office Equipment	577,987,620	23,300,872	1,085,842	600,202,651	20%	330,397,607	800,134	42,074,222	371,671,695	228,530,956	247,590,013
Vehicles	55,089,948	-	-	55,089,948	20%	26,213,679	-	6,638,596	32,852,275	22,237,673	28,876,269
Books	779,910	- 42,250	-	822,160	20%	382,797	-	67,191	449,988	372,172	397,114
Sub-total	**3,749,587,934**	**143,559,683**	**1,085,842**	**3,892,061,775**		**614,249,355**	**800,134**	**87,554,143**	**701,003,364**	**3,191,058,411**	**3,135,338,580**

Software-Amortization

Software-Core Banking	54,019,092	47,348,926	-	101,368,018	20%	23,980,623	-	3,541,648	27,522,271	73,845,747	30,038,469
Sub-total	**54,019,092**	**47,348,926**	**-**	**101,368,018**		**23,980,623**	**-**	**3,541,648**	**27,522,271**	**73,845,747**	**30,038,469**

Total	**3,803,607,026**	**190,908,609**	**1,085,842**	**3,993,429,793**		**638,229,978**	**800,134**	**91,095,791**	**728,525,636**	**3,264,904,158**	**3,165,377,049**