





FOR THE YEAR ENDED DECEMBER 31, 2016

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#### INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF SHAHJALAL ISLAMI BANK LIMITED

#### Report on the financial statements

We have audited the accompanying consolidated financial statements of Shahjalal Islami Bank Limited  $\,$ and its subsidiary (the "Group") as well as the separate financial statements of Shahjalal Islami Bank Limited (the "Bank"), which comprise the consolidated balance sheet and the separate balance sheet as at 31 December 2016, and the consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flow statements for the year then ended, and a summary of significant accounting policies and other explanatory information.

#### Management's responsibility for the financial statements and internal controls

Management is responsible for the preparation of consolidated financial statements of the Group and also separate financial statements of the Bank that give a true and fair view in accordance with Bangladesh Financial Reporting Standards as explained in note 2 and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements of the Group and also separate financial statements of the Bank that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

#### Auditor's Responsibility

Our responsibility is to express an opinion on these consolidated financial statements of the Group and the separate financial statements of the Bank based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements of the Group and separate financial statements of the Bank are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements of the Group and separate financial statements of the Bank. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements of the Group and separate financial statements of the Bank, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of consolidated financial statements of the Group and separate financial statements of the Bank that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements of the Group and also separate financial statements of the Bank.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis

In our opinion, the consolidated financial statements of the Group and also separate financial statements of the Bank give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2016, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards as explained in note 2.

#### Report on other legal and regulatory requirements

In accordance with the Companies Act 1994, Securities and Exchange Rules 1987, the Bank Company Act, 1991 and the rules and regulations issued by Bangladesh Bank, we also report the following: we have obtained all the information and explanation which to the best of our knowledge and belief

- were necessary for the purpose of our audit and made due verification thereof; to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the consolidated financial statements of the Group and the financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the Financial Statements and Internal Control: i) internal audit, internal control and risk management arrangements of the Group and the Bank as
  - disclosed in note 50 of the financial statements appeared to be materially adequate; and nothing has come to our attention regarding material instances of forgery or irregularity or
- administrative error and exception or anything detrimental committed by employees of the Bank and its related entities other than matters disclosed in these financial statements;
- financial statements of the subsidiaries of the Bank have been audited by other auditors and have been properly reflected in the consolidated financial statements;
- in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
- the consolidated balance sheet and consolidated profit and loss account of the Group and the separate balance sheet and separate profit and loss account of the Bank dealt with by the report are in
- agreement with the books of account; the expenditure incurred was for the purposes of the Bank's business;
- the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as with related guidance issued by Bangladesh Bank; adequate provisions have been made for advances which are, in our opinion, doubtful of recovery;
- the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements; the information and explanation required by us have been received and found satisfactory; and
- we have reviewed over 80% of the risk weighted assets of the Bank and we have spent around 3,500 person hours for the audit of the books and accounts of the Bank.

Dhaka, 05 April 2017

**Total Liabilities & Shareholders' Equity** 



170,952,980,821 141,262,019,382

Continue to next column >>

# SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY

CONSOLIDATED BALANCE SHEET

AS AT 31 DECEMBER 2016				
		Note	31.12.2016 Taka	31.12.2015 Taka
Property and Assets Cash				
Cash in hand (Including Foreign Currencies)	المما	3	1,179,754,405	1,106,558,612
Balance with Bangladesh Bank & Sonali Bank (Including Foreign Currencies)	Lta	4	8,398,144,743	8,177,172,061
			9,577,899,148	9,283,730,673
Balance with other Banks and Financial In	stitutio	ns		
Inside Bangladesh Outside Bangladesh			1,948,192,572 472,970,179	805,850,678 667,183,236
		5	2,421,162,751	1,473,033,914
Placement with other Banks & Financial Institu	tions	6	7,861,781,566	8,657,997,972
Investments in Shares & Securities				
Government			5,500,000,000	4,200,000,000
Others		-	3,964,312,892	3,777,086,773
Investments		7	9,464,312,892	7,977,086,773
General Investment etc.			115,618,153,110	92,024,490,000
Bills Purchased and Discounted			10,478,684,675	7,164,796,744
		8	126,096,837,785	99,189,286,744
Fixed Assets Including Premises		9	3,474,011,723	3,341,443,033
Other Assets		10	12,005,895,988	11,288,361,306
Non Banking Assets		11	51,078,968	51,078,968
Total Property and Assets			170,952,980,821	141,262,019,382
Liabilities and Capital Liabilities				
Placement from other Banks & Financial Institution Deposits and Other Accounts	itions	12	17,239,879,460	3,890,911,426
Mudaraba Savings Deposits			18,510,981,952	15,876,565,502
Mudaraba Term Deposits			44,923,686,220	41,842,087,699
Other Mudaraba Deposits			44,393,859,970	37,120,302,113
Al-Wadeeah Current & Other Deposit Accour Bills Payable	its		14,492,841,209 1,712,398,926	13,114,867,832 1,152,971,241
bilis rayable		13		109,106,794,387
Other Liabilities		14	16,340,159,954	15,630,481,431
Deferred Tax Liabilities		15	95,464,963	104,211,220
Total Liabilities			157,709,272,654	128,732,398,464
Capital/Shareholders' Equity				
Paid-up Capital		16	7,346,881,330	7,346,881,330
Statutory Reserve		17	4,403,561,679	3,942,345,432
Retained Earnings		18	1,253,792,811	1,010,103,443
<b>Total Shareholders' Equity</b> Non-controlling Interest		16.7	<b>13,004,235,820</b> 239,472,347	<b>12,299,330,205</b> 230,290,713

	Note	<b>31.12.2016</b> Taka	<b>31.12.2015</b> Taka
Contingent Liabilities			
Acceptances & endorsements Letters of guarantee rrevocable letters of credit Bills for collection Other contingent liabilities	19 20	23,719,133,589 11,956,867,945 18,421,361,635 9,228,367,132	16,581,184,728 7,184,290,937 13,947,624,480 5,812,711,245
<b>Total</b>		63,325,730,301	43,525,811,390
Documentary credits, short term and trade related transact Forward assets purchased and forward deposits pla Undrawn note issuance, revolving and underwriting Undrawn formal standby facilities, credit lines and other co Fotal Fotal off-balance sheet items including contingent liabi	ced g facilities mmitments	63,325,730,301	43,525,811,390
The annexed notes form an integral part of the			
Chairman Director	Dire	ector A	Aanaging Director
	•	•	
This is the consolidated balance sheet referred			
Inis is the consolidated balance sheet referred	Ha	da Vasicho	walnumb

FOR THE YEAR ENDED 31 DECEMBER 2016

	Note	2016 Taka	2015 Taka
Operating Income			
Investment Income	22	11,334,017,520	10,738,893,763
Less: Profit paid on Deposits	23	7,103,095,818	7,051,597,514
Net Investment Income		4,230,921,702	3,687,296,249
Income from Investment in Shares/Securities	24	242,461,114	244,424,333
Commission, Exchange and Brokerage	25	1,342,881,837	1,128,139,349
Other Operating Income	26	457,549,789	417,582,620
		2,042,892,740	1,790,146,302
Total Operating Income		6,273,814,442	5,477,442,551
Operating Expenses			
Salaries and Allowances	27	1,915,727,099	1,780,765,175
Rent, Taxes, Insurances, Electricity etc.	28	438,994,609	387,774,764
Legal Expenses	29	1,052,709	2,156,033
Postage, Stamps, Telecommunication etc.	30	37,365,945	38,280,606
Stationery, Printings, Advertisements etc.	31	80,268,567	67,154,097
Chief Executive's Salary & Fees	32	13,430,500	13,260,000
Directors' Fees & Expenses	33	6,259,712	5,997,441
Shariah Supervisory Committee's Fees & Expense		559,816	462,957
Auditors' Fees	35	639,500	439,500
Depreciation & Repairs of Bank's Assets Zakat Expenses	36 37	145,424,652	144,820,044
Other Expenses	38	101,969,969 406,695,185	93,316,700 323,297,752
Total Operating Expenses	50	3,148,388,263	2,857,725,069
	21		
Profit / (Loss) before Provision	21	3,125,426,179	2,619,717,482
Specific provision for Classified Investment		356,500,000	320,913,336
General Provision for Unclassified Investment General Provision for Off-Balance Sheet Items		115,200,000	257,177,896 31,060,000
Provision for deminution in value of Investments in Sha	roc	197,900,000	152,000,000
Provision for Other Assets	1162	3,526,000	5,139,000
Total Provision	39	673,126,000	766,290,232
Total Profit / (Loss) before taxes	39	2,452,300,179	1,853,427,250
		2,452,300,179	1,055,427,250
Provision for taxation	40	(0.746.257)	(12.402.006)
Deferred tax Current tax	40 40a	(8,746,257) 791,864,614	(13,493,006)
Current tax	<del>4</del> 0a		545,081,276
N . D . C . / //		783,118,357	531,588,270
Net Profit / (Loss) after Tax		1,669,181,822	1,321,838,980
Net profit after tax attributable to:			
Equity holders of SJIBL		1,660,000,188	1,318,543,217
Non-controlling interest		9,181,634	3,295,763
		1,669,181,822	1,321,838,980
Retained earnings from previous year		1,010,103,443	777,808,975
Add: Net profit after tax (attributable to equity holders	of SJIBL)	1,660,000,188	1,318,543,217
Profit available for appropriation		2,670,103,631	2,096,352,191
Appropriation: Statutory reserve	17	461,216,247	351,560,615
Dividend	17	955,094,573	734,688,133
Retained earnings	18	1,253,792,811	1,010,103,443
-		2,670,103,631	2,096,352,191

Consolidated earnings per share The annexed notes form an integral part of these consolidated financial statements Director This is the consolidated balance sheet referred to in our separate report of even date

Hoda Vasi Chowdhury & Co

Dhaka, 05 April 2017

Payment for purchases of securities

Purchases of property, plant & equipments

Net cash used in investing activities (B)

Proceeds from sale of fixed assets

Purchase/sale of subsidiaries

SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2016

FOR THE TEAR ENDED	) 31 DECE	IVIDEN 2010	
Cash flows from operating activities	Note	2016 Taka	2015 Taka
• •	42	11,670,404,910	11 102 406 022
Investment income receipt in cash	42		11,183,486,832
Profit paid on deposits	43	(7,429,829,009)	(7,738,200,876) 34,108,744
Dividend receipts		62,426,658	. , ,
Fees & commission receipt in cash		1,342,881,837	1,128,139,349
Recoveries on investment previously written off		22,583,982	231,201,927
Cash payments to employees		(1,929,157,599)	(1,794,025,175) (67,154,097)
Cash payments to suppliers Income tax paid		(644,006,097)	(606,240,779)
	44	459,444,812	420,282,008
Receipts from other operating activities Payment for other operating activities	44	(1,010,270,173)	(868,786,722)
, ,	43		
(i) Operating profit before changes in operating assets & liabilities Changes in operating assets and liabilities		2,464,210,755	1,922,811,211
(Increase)/decrease in investment to customers		(27,846,228,421)	(13,932,791,988)
(Increase)/decrease in other assets	46	(10,738,761)	(21,819,434)
(Increase)/decrease of placement with other banks & financial institutions		796,216,405	(4,423,856,895)
Increase/(decrease) in deposits from other banks		(1,301,116,591)	2,897,269,895
Increase/(decrease) of placement from other banks & financial institutions		13,348,968,035	(200,936,623)
Increase/(decrease) in deposits received from customers		16,228,090,481	7,766,197,143
Increase/(decrease) in other liabilities on account of customers		(19,963,183)	245,607,243
Increase/(decrease) in other liabilities	47	286,439,794	416,685,273
(ii) Cash flows from operating assets and liabilitie	es	1,481,667,758	(7,253,645,386)
Net cash flows from operating activities (A)=(i+ii	i)	3,945,878,513	(5,330,834,175)
Cash flows from investing activities			
Proceeds from sale of securities		989,951,210	1,848,951,517

(2,477,177,329)

(263,581,780)

(1,748,486,628)

2,321,270

Continue to next column >>

(893,728,250)

(267,233,852)

693,349,941

5,360,527

	Note	2016	2015
		Taka	Taka
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 to ordinary share holder		(955,094,573)	(734,688,133)
Net cash used in financing activities (C)		(955,094,573)	(734,688,133)
Net increase/(decrease) in cash & cash equivalents (A+B+C)		1,242,297,312	(5,372,172,367)
Add: Effect of exchange rate changes on cash & cash equivalents		-	-
Add: Cash and cash equivalents at the beginning of the yea	r	10,756,764,587	16,128,936,954
Cash & cash equivalents at the end of the year	48	11,999,061,899	10,756,764,587
The annexed notes form an integral part of these con	solidate	d financial stateme	nt/s
(1):17-12-	4	<i>t)</i> ,	+ the Ow
Chairman Director	Di	ector I	Managing Director

CONSOLIDATED STATEMENT OF CHANGES IN FOUITY

Dhaka, 05 April 2017

For the year ended 31 December 2016				(Am	ount in taka
Particulars	Paid-up Capital	Statutory Reserve	Non- controlling Interest	Retained Earnings	Total
Balance as at 01 January 2016	7,346,881,330	3,942,345,432	-	1,010,103,443	12,299,330,2
Cash dividend paid for the year 2015	-	-	-	(955,094,573)	(955,094,57
Net profit during the year	-	461,216,247	-	1,198,783,941	1,660,000,18
Total Shareholders' Equity as at 31 December 2016	7,346,881,330	4,403,561,679	-	1,253,792,811	13,004,235,8
Non-controlling interest			239,472,347	-	239,472,3
Add: General Provision for Unclassified Investment & Off-Balance Sheet Items					1,953,120,9
Total Eligible Regulatory Capital as at 31 December 2016					15,196,829,0
For the year ended 31 December 2015				(Am	ount 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	11,715,475,1
Cash dividend paid for the year 2014	-	-	-	(734,688,133)	(734,688,13
Net profit during the year	-	351,560,615	-	966,982,601	1,318,543,2
Total Shareholders' Equity as at 31 December 2015	7,346,881,330	3,942,345,432		1,010,103,443	12,299,330,2
Non-controlling interest		-	230,290,713	-	230,290,7
Add: General Provision for Unclassified Investment & Off-Balance Sheet Items					1,098,178,9
Less: Shortfall in provisions of investment in					259,500,0
shares (subsidiary)					

Note 21 12 2016 21	12 2015
AS AT 31 DECEMBER 2016	
BALANCE SHEET	
SHAHJALAL ISLAMI BANK LIMITED	
W: 1-1-1-1-	hg hw ng Directo
nnexed notes form an integral part of these consolidated financial statements.	10,010,00
igible Regulatory Capital as at 31 December 2015	13,368,299
hortfall in provisions of investment in (subsidiary)	259,500,
ment & Off-Balance Sheet Items	1,098,178,

AS AT 31 DECEMBER 2016					
	Note	31.12.2016 Taka	31.12.2015 Taka		
Property and Assets Cash					
Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & Sonali Bank Ltd	3a	1,179,754,405	1,106,558,612		
(Including Foreign Currencies)	4a	8,398,144,743	8,177,172,061		
Balance with other Banks and Financial Instituti	ons	9,577,899,148	9,283,730,673		
Inside Bangladesh		1,943,033,831	788,813,447		
Outside Bangladesh		472,970,179	667,183,236		
	5a	2,416,004,010	1,455,996,683		
Placement with other Banks & Financial Institutions	6a	7,861,781,566	8,657,997,972		
Investments in Shares & Securities					
Government Others		5,500,000,000	4,200,000,000		
Others	7-	2,093,131,998	1,983,716,363		
Investments	7a	7,593,131,998	6,183,716,363		
General Investment etc.		112,519,695,669	89,669,853,525		
Bills Purchased and Discounted		10,478,684,675	7,164,796,744		
	8a	122,998,380,344	96,834,650,269		
Fixed Assets Including Premises	9a	3,433,039,043	3,299,392,033		
Other Assets	10a	13,313,448,521	12,103,284,073		
Non Banking Assets	11	51,078,968	51,078,968		
Total Property and Assets Liabilities and Capital Liabilities		167,244,763,598	137,869,847,033		
Placement from other Banks & Financial Institutions Deposits and Other Accounts	12a	16,235,542,799	2,950,911,426		
Mudaraba Savings Deposits		18,510,981,952	15,876,565,502		
Mudaraba Term Deposits		44,923,686,220	41,842,087,699		
Other Mudaraba Deposits		44,769,922,395	37,272,228,093		
Al-Wadeeah Current & Other Deposit Accounts Bills Payable		14,492,841,209 1,712,398,926	13,114,867,832 1,152,971,241		
bilis i dyabie	13a	124,409,830,702			
Other Liabilities	14a	13,647,349,223	13,301,703,751		
Deferred Tax Liabilities	15a	95,464,963	104,211,220		
Total Liabilities		154,388,187,687			
Capital/Shareholders' Equity	1.0	7.246.004.220	7.246.004.220		
Paid-up Capital Statutory Reserve	16 17	7,346,881,330 4,403,561,679	7,346,881,330 3,942,345,432		
Retained Earnings	17 18a	1,106,132,902	965,073,507		
Total Shareholders' Equity		12,856,575,911	12,254,300,269		
Total Liabilities & Shareholders' Equity		167,244,763,598			
Off-balance Sheet Items	Note	31.12.2016	31.12.2015		

iotal Liabilities & Shareholders Equity		107,244,703,396 137,009,047,033		
Off-balance Sheet Items	Note	<b>31.12.2016</b> Taka	<b>31.12.2015</b> Taka	
Contingent Liabilities				
Acceptances & endorsements		23,719,133,589	16,581,184,728	
Letters of guarantee	19	11,956,867,945	7,184,290,937	
Irrevocable letters of credit	20	18,421,361,635	13,947,624,480	
Bills for collection		9,228,367,132	5,812,711,245	
Other contingent liabilities		-	-	
Total		63,325,730,301	43,525,811,390	
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 commitm	nents	_	-	

Total off-balance sheet items including contingent liabilities The annexed notes form an integral part of these financial statements

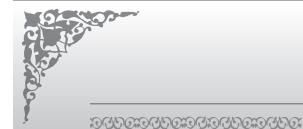
Director Director This is the consolidated balance sheet referred to in our separate report of even date

Dhaka, 05 April 2017

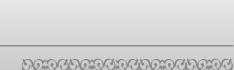
Hoda lasi chowdhung Hoda Vasi Chowdhury & Co **Chartered Accountants** 

63,325,730,301

43,525,811,390







### FINANCIAL STATEMENTS 2016

SHAHJALAL ISLAM	IBANK	LIMITED	
PROFIT AND LO	SS A	CCOUNT	
FOR THE YEAR ENDED :	31 DECE	MBER 2016	
On continuity of the control	Note	2016 Taka	2015 Taka
Operating income Investment Income Less: Profit paid on Deposits	22a 23a	11,154,356,257 6,986,501,525	10,509,980,697 6,942,572,993
Net Investment Income		4,167,854,732	3,567,407,704
Income from Investment in Shares/securities Commission, Exchange and Brokerage Other Operating Income	24a 25a 26a	136,077,151 1,222,560,456 451,673,610	141,927,979 1,036,123,630 410,187,078
Total Onevating Income		1,810,311,217	1,588,238,687
Total Operating Income		5,978,165,949	5,155,646,391
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 Provision for deminution in value of Investments in Shares Provision for Other Assets		1,878,143,846 423,595,761 728,459 34,794,548 78,884,275 13,430,500 6,259,712 559,816 600,000 138,680,426 101,969,969 321,311,401 2,998,958,713 2,979,207,236 356,500,000 115,200,000 197,900,000	1,747,409,359 373,598,915 1,555,477 35,411,933 64,550,360 13,260,000 5,997,441 462,957 400,000 138,616,713 93,316,700 303,630,126 2,778,209,981 2,377,436,410 31,060,000 152,000,000 5,139,000
Total Provision Total Profit / (Loss) before taxes	39a	2,306,081,236	619,633,336 1,757,803,074
Provision for taxation Deferred tax Current tax	40 40b	(8,746,257) 757,457,278 <b>748,711,021</b>	(13,493,006) 480,803,528 <b>467,310,522</b>
Net Profit after Taxation		1,557,370,215	1,290,492,552
Retained Earnings from previous year Add: Net Profit after Tax		965,073,507 1,557,370,215	760,829,703 1,290,492,552
Profit available for appropriation		2,522,443,722	2,051,322,255
Appropriation Statutory Reserve Dividend Retained Earnings	17 18a	461,216,247 955,094,573 1,106,132,902	351,560,615 734,688,133 965,073,507
5		2,522,443,722	2,051,322,255

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

41a

2.12

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This is the consolidated balance sheet referred to in our separate report of even date

**Earnings Per Share (EPS)** 

Hoda Vasichowahunga Dhaka, 05 April 2017

		Hoda Va Charter	
SHAHJAL	AL ISLAM	II BANK LIMITED	
CASH	FLOW	STATEMENT	

CASH FLOW STATEMENT					
FOR THE YEAR	31 DECE	MBER 2016			
		Note	2016 Taka	2015 Taka	
Cash flows from operating activities Investment income receipt Profit paid on deposits Dividend receipts Fees & commission receipt Recoveries on investment previously writte Cash payments to employees Cash payments to suppliers Income tax paid	n off	42a 43a	11,275,216,925 (7,085,259,948) 62,426,658 1,222,560,456 22,583,982 (1,891,574,346) (78,884,275) (586,051,379)	10,679,748,148 (7,324,682,200) 34,108,744 1,036,123,630 231,201,927 (1,760,669,359) (64,550,360) (556,059,713)	
Receipts from other operating activities Payments for other operating activities		44a 45a	451,673,505 (906,401,371)	410,137,095 (831,202,188)	
(i) Operating Profit before changes in operating assets & liab	vilities	43a	2,486,290,208	1,854,155,725	
Changes in operating assets and liabilitie (Increase)/decrease in investment to customers (Increase)/decrease of other assets (Increase)/decrease of Placement with other Banks & Financial In Increase/(decrease) of Placement from other Banks & Financial Ir Increase/(decrease) of Placement from other Banks & Financial Ir Increase/(decrease) of Deposits received from customer Increase/(decrease) of other liabilities on account of customer Increase/(decrease) of other liabilities (Increase/(decrease)) of other liabilities on account of customer lia	nstitutions nstitutions rs stomers	46a 47a		(13,886,479,464) 217,209,198 (4,423,856,895) 2,897,269,895 (300,936,623) 7,760,129,336 245,607,243 127,643,956 (7,363,413,354) (5,509,257,629) 1,421,221,240 (296,243,089) 5,360,527	
Purchases of property, plant & equipments Purchase/sale of subsidiaries <b>Net cash used in investing activities (B)</b>			(258,066,897)	(261,113,602)	
Cash flows from financing activities			(1,665,161,261)	869,225,075	
Receipts from issue of debt instruments Payments for redemption of debt instruments Receipts from issue of ordinary shares Dividend paid to ordinary shareholders Net cash used in financing activities (C)			(955,094,573) (955,094,573)	(734,688,133) (734,688,133)	
Net Increase/(decrease) in cash & cash equivalents ( Add: Effect of exchange rate changes on cash & cash ec Cash and cash equivalents at the beginning of the	quivalents		<b>1,254,175,802</b> - - - - - - - - -	( <b>5,374,720,687</b> ) - 16,114,448,043	
Cash and cash equivalents at the end of t	the year	48a	11,993,903,158	10,739,727,356	

Chairman Director Dhaka, 05 April 2017	Direc	tor	Managir	ng Director	
SHAHJALAL ISLAI	MI BANK L	IMITED			
STATEMENT OF CH	HANGES	IN EQU	JITY		
FOR THE YEAR ENDER	31 DECEMI	BER 2016			
For the year ended 31 December 2016	For the year ended 31 December 2016 (Amount in taka)				
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total	
Balance as at 01 January 2016	7,346,881,330	3,942,345,432	965,073,507	12,254,300,269	

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

Cash dividend paid for the year 2015

Total Shareholders' Equity as at 31 December 2016

Total Equity for the purpose of Capital Adequacy

Add: General Provision for Unclassified Investment & Off-Balance Sheet items

Net profit during the year

Equity as per above

Total Eligible Regulatory Capital as at 31 December 2016 14,386,075,911

Continue to next column >>

(955,094,573) (955,094,573)

12,856,575,911

1,529,500,000

461,216,247 1,096,153,968 1,557,370,215

7,346,881,330 4,403,561,679 1,106,132,902 12,856,575,911

For the year ended 31 December 2015 (Amount in taka) Statutory Retained **Particulars** Total Capital Reserve Earnings 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 during the year 351,560,615 938,931,937 1,290,492,552 Total Shareholders' Equity as at 31 December 2015 7,346,881,330 3,942,345,432 965,073,507 12,254,300,269 Total Equity for the purpose of Capital Adequacy Equity as per above 12,254,300,269 Add: General Provision for Unclassified Investment & Off-Balance Sheet items 1,100,927,373 13,35<u>5,227,642</u> Total Eligible Regulatory Capital as at 31 December 2015

July (1):1-1:43-Chairman Dhaka, 05 April 2017

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

(Amount in Taka)

SHAHJALAL ISLAMI BANK LIMITED LIQUIDITY STATEMENT, ASSETS AND LIABILITIES MATURITY ANALYSIS AS AT 31 DECEMBER 2016

Assets 1,179,754,405 1,179,754,405 Cash in hand Balance with other Banks 2,524,631,504 472,970,179 7,816,547,070 10,814,148,753 and Financial Institutions Placement with other 2.000.000.000 4.250.000.000 1.300.000.000 Banks & Financial 311,781,566 7,861,781,566 Institutions Investment in Shares & 3.986.131.998 2.120.000.000 1.400.000.000 87.000.000 7,593,131,998 Securities Investments 23,861,685,787 40,724,763,732 37,563,705,357 15,928,290,255 4,919,935,214 122,998,380,344 Fixed Assets including 521.625.615 2.756.461.674 3.433.039.043 12,912,646 25,825,292 116,213,815 1,443,003,631 10,941,193,583 13,313,448,521 204,029,877 273,975,955 451,245,474 51,078,968 33,769,146,217 47,867,535,158 40,831,164,646 18,291,701,067 26,485,216,510 167,244,763,598

premises Other Assets Non-banking Assets Total assets (i) Liabilities Placement from other Banks & Financial 4,000,000,000 7,814,829,758 4,420,713,041 16,235,542,799 Institutions Deposits and other 28,388,595,107 38,135,619,529 28,999,898,645 15,374,524,061 13,511,193,361 124,409,830,702 accounts 612,765,980 1,458,901,632 6,156,319,234 2,729,469,844 2,689,892,533 13,647,349,223 Other liabilities Deferred tax Liabilities 95,464,963 33,001,361,087 47,409,350,918 39,576,930,920 18,103,993,906 16,296,550,856 154,388,187,687 Total Liabilities (ii) 767,785,130 458,184,240 1,254,233,726 187,707,161 10,188,665,654 12,856,575,911 Net Liquidity Gap (i-ii) The annexed notes form an integral part of these financial statements.

Chairman Dhaka, 05 April 2017 Director

SHAHJALAL ISLAMI BANK LIMITED

NOTES TO THE CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2016

#### 1. Status of the Bank 1.1 Legal Form of the Bank

Shahjalal Islami Bank Limited (hereinafter called 'the Bank'-'SJIBL') was established as a Public Limited Company (Banking Company) as on the 1 April 2001 under the Companies Act 1994 as interest free Islamic Shariah based commercial bank and commenced its operation on 10 May 2001 with the permission of Bangladesh Bank. Presently the Bank is operating its business through head office having 103 branches, 59 (Fifty Nine) ATM booths and 2,191 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, Plot No-SE(A), 2/B Gulshan South Avenue, Gulshan-1, Dhaka-1212.

The Bank offers all kinds of commercial banking services to its customers through its branches following the provisions of the Bank Companies Act 1991 (as amended up to 2013), Bangladesh Bank's Directives and directives of other regulatory authorities and the principles of the Islamic Shariah.

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 06 September 2010 and commenced its operation on the 25 May 2011. The main objective of the company is 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 91.79% shares of Shahjalal Islami Bank Securities Limited.

1.4 Off-shore Banking Unit

Off-shore Banking Unit (OBU) 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 from Bangladesh Bank 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. Separate Financial Statements of Off-shore Banking Unit are also presented.

2. Significant Accounting Policies

2.1 Basis of preparation of the Financial Statements

The Bank and its subsidiary are being operated in strict compliance with the rules of Islamic Shari'ah. The consolidated and separate financial statements of the Bank have been prepared under the historical cost convention consistently with those of previous year and as per provisions of the "Guidelines for Islamic Banking" issued by Bangladesh Bank through BRPD Circular No. 15 dated 09.11.2009 with reference to the provisions of the Bank Companies Act, 1991 (as amended up to 2013), BRPD Circular No.14 dated 25.06.2003 & Bangladesh Bank's other circulars/ instructions and in accordance with International Financial Reporting Standards (IFRSs) and International Accounting Standards (IASs) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB); the Companies Act, 1994; the Securities and Exchange Rules, 1987; Dhaka and Chittagong Stock Exchanges (Listing) Regulations, 2015, Financial Reporting Act 2015 and other laws and rules applicable in Bangladesh and Standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), as a member of that organization.

In case any requirement of the Bank Companies Act, 1991 (as amended up to 2013) and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs & IASs as adopted, the requirements of the Bank Companies Act 1991, and provisions and circulars issued by Bangladesh Bank will prevail

## Material departures from the requirements of BFRS are as follows:

Investment in shares and securities

BFRS: As per requirements of BAS 39 "Financial Instruments: Recognition and Measurement" investment in shares and securities generally falls either under "at fair value through profit and loss account" or under "available for sale" where any change in the fair value (as measured in accordance with BFRS 13) at the year-end is taken to profit and loss account or revaluation reserve respectively

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment; otherwise investments are recognised at cost.

Revaluation gains/losses on Government securities

BFRS: As per requirement of BAS 39 "Financial Instruments: Recognition and Measurement" where securities will fall under the category of Held for Trading (HFT), any change in the fair value of held for trading assets is recognised through profit and loss account. Securities designated as Held to Maturity (HTM) are measured at amortized cost method and interest income is recognized through the profit and loss account.

Bangladesh Bank: HFT securities are revalued on the basis of mark to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognized in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortized at the year end and gains or losses on amortization are recognized in other reserve as a part of equity.

iii) Provision on investments and off-balance sheet exposure

**BFRS:** As per BAS 39 "Financial Instruments: Recognition and Measurement" an entity should start the impairment assessment by considering whether objective evidence of impairment exists for financial assets that are individually significant. For financial assets that are not individually significant, the assessment can be performed on an individual or collective (portfolio) basis.

**Bangladesh Bank:** As per BRPD circular No.14 (23 September 2012), BRPD circular No. 19 (27 December 2012), BRPD circular No. 05 (29 May 2014) and BRPD circular No. 16 (18 November 2014) a general provision at 0.25% to 5% under different categories of unclassified loans (good/ standard loans) has to be maintained regardless of objective evidence of impairment. Also provision for sub-standard loans, doubtful loans and bad losses has to be provided at 20%, 50% and 100% respectively (except short-term agricultural and micro-credits where 5% for substandard and doubtful investments and 100% for bad & loss investments) for loans and advances depending on the duration of overdue. Again as per BRPD circular no. 10 dated 18 September 2007 and BRPD circular no. 14 dated 23 September 2012, a general provision at 1% is required to be provided for all off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by BAS 39 "Financial Instruments: Recognition and Measurement".

#### $iv) \quad Recognition \ of investment \ income \ in \ suspense$

BFRS: Investment to customers are generally classified as 'loans and receivables' as per BAS 39 "Financial Instruments: Recognition and Measurement" and investment income is recognised through effective interest rate method over the term of the loan. Once an investment (loan) is impaired, investment income is recognised in profit and loss account on the same basis based on revised carrying amount.

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, once an investment (loan) is classified, investment income on such investments are not allowed to be recognised as income, rather the corresponding amount needs to be credited to an investment income in suspense account, which is presented as liability in the balance sheet.

#### Other comprehensive income

BFRS: As per BAS 1 "Presentation of Financial Statements", Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single Other Comprehensive Income statement.

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which will strictly be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to be included in a single Other Comprehensive Income (OCI) Statement. As such the Bank does not prepare the other comprehensive income statement.

#### Financial instruments - presentation and disclosure

 $In several \, cases \, Bangladesh \, Bank \, guidelines \, categorise, recognise, measure \, and \, present \, financial \, and \, present \, financial \, for all a contract of the con$ instruments differently from those prescribed in BAS 39 "Financial Instruments: Recognition and Measurement". As such full disclosure and presentation requirements of BFRS 7 "Financial Instruments: Disclosures" and BAS 32 "Financial Instruments: Presentation" cannot be made in

### vii) Financial guarantees

**BFRS:** As per BAS 39 "Financial Instruments: Recognition and Measurement", financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value, and the initial fair value is amortised over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortised amount and the present value of any expected payment when a payment under the guarantee has become probable. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD 14 dated 25 June 2003, financial guarantees such as letter of credit, letter of guarantee will be treated as off-balance sheet items. No liability is recognised for the guarantee except the cash margin.

#### viii) Cash and cash equivalent

BFRS: Cash and cash equivalent items should be reported as cash items as per BAS 7 "Statement

Bangladesh Bank: Some cash and cash equivalent items such as 'money at call on short notice', treasury bills, Bangladesh Bank bills and prize bond are not shown as cash and cash equivalents. Money at call and on short notice presented on the balance sheet, and treasury bills, prize bonds are shown in investments.

#### Non-banking assets

BFRS: No indication of Non-banking asset is found in any BFRS.

Bangladesh Bank: As per BRPD 14 dated 25 June 2003 and BRPD 15 dated 09 November 2009, there must exists a face items named Non-banking asset.

BFRS: The Cash flow statement can be prepared using either the direct method or the indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD 14 dated 25 June 2003 and BRPD 15 dated 09 November 2009, cash flow is the mixture of direct and indirect methods.

## Balance with Bangladesh Bank: (Cash Reserve Requirement)

BFRS: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per BAS 7 "Statement of Cash Flows". Bangladesh Bank: Balance with Bangladesh Bank is treated as cash and cash equivalents.

xii) Presentation of intangible asset BFRS: An intangible asset must be identified and recognised, and the disclosure must be given

## as per BAS 38 "Intangible Assets".

Bangladesh Bank: There is no regulation for intangible assets in BRPD 14 dated 25 June 2003 and BRPD 15 dated 09 November 2009 xiii) Off-balance sheet items

**BFRS:** There is no concept of off-balance sheet items in any BFRS; hence there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD 14 dated 25 June 2003 and BRPD 15 dated 09 November

2009, off balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately on the face of the balance sheet. xiv) Investments net off provision

BFRS: Loans and advances/Investments should be presented net off provision.

Bangladesh Bank: As per BRPD 14 dated 25 June 2003 and BRPD 15 dated 09 November 2009, provision on loans and investments are presented separately as liability and cannot be net-off against loans and advances.

As per BAS 18 "Revenue", revenue should be recognized on accrual basis but due to the unique nature of Islamic Banks, income from investment under Murabaha, Bi-Muazzal, HPSM, liara, Bi-Salam Quard, IDBP and FDBP modes is accounted for on realization basis as per AAOIFI and

## 2.2 The Bank's compliance with related pronouncement of Bangladesh Banks

## i. Risk Management

Department of Off-site Supervision (DOS) of Bangladesh Bank issued Circular No.-02 dated 15 February 2012 under section 45 of the Bank Companies Act 1991 on Risk Management Guidelines for Banks and instructed all scheduled banks operating in Bangladesh to follow this Guidelines for managing various risks which have been compiled by the Bank. In addition, the Bank is also following relevant Bangladesh Bank guidelines on risk based capital adequacy, supervisory review process, stress testing and managing the banking risks in other core risk areas.

The risk of a bank is defined as the possibility of losses, financial or otherwise. The Risk Management of the Bank covers 6 (six) Core Risk Areas of Banking industry i.e. i) Internal Control and Compliance Risk; ii) Foreign Exchange Risk; iii) Investment (Credit) Risk; iv) Asset Liability Management Risk; v) Money Laundering Risk; and vi) Information & Communication Technology Security Risk. The risk management procedures in the core risk areas have been devised in line with the core risk management guidelines of Bangladesh Bank. Core Risk Management Guidelines are periodically reviewed by the Bank and Bangladesh Bank periodically inspects the implementation status of these guidelines and as per the reports of Bangladesh Bank and Shahjalal Islami Bank Ltd. is well compliant in Core Risk Management activities.

In line with instruction of Bangladesh Bank, SJIBL formed a Risk Management Division (RMD) to formulate risk assessment and management policies, methodologies, guidelines and procedures for risk identification, risk measurement, risk monitoring, deciding acceptable level of risk and risk controlling by taking mitigating steps, Comprehensive Risk Management Report (CRMP), conducting monthly risk management meeting, stress testing and reporting the competent authority from time to time. It also reports to Bangladesh Bank on quarterly basis along with the CRMR, minutes of the monthly meeting and all other required supporting papers. Moreover, in compliance with the "Bank Company Act 1991 as amended", Section 15 (Kha) and BRPD Circular No. 11 dated 27 October, 2013 of Bangladesh Bank, the Bank has constituted a Risk Management Committee comprising of 5 (five) directors from the Board to formulate risk management policies, procedures and oversee the risk management activities of the Bank.

The prime objective of the Risk Management is that the Bank takes well calculative Business Risk Policy for safeguarding the Bank's capital, its financial resources and profitability from various risks. In this context, the Bank implemented all the guidelines of Bangladesh Bank as under:

The Management of specific investment risk is developed according to associated risk with individual business units. The investment risk management function ensures that appropriate policies are established and ensures compliance with the related sanction, monitoring procedures and controls at the business unit level. Investment exposures are aggregated from individual business units and are monitored on a regular basis.

Investment involved risks may be summarized as under:

- Difficulty in choosing core business. Failure in business of the customer.
- Encompassing a blend of banking and non-banking service.
- Investment either too liquid or of questionable quality. Competition from other commercial banks.
- Security Control Risk.
- Market volatility both local and global.

Portfolio monitoring is carried out by asset quality, background of the customer, soundness and viability of his/her business and cash flow etc, sector of the economy, cost of long-term financing to match with the return on long-term investment.





FINANCIAL STATEMENTS 2016

TO CONTROL DE CONTROL

The Bank pays adequate emphasis on business risk than analysis of security risk because the security reduces the risk but does not always improve the quality of investment. Besides, the Bank addresses the Investment (Credit) risk guideline cited by the Bangladesh Bank.

As regards to other parts of the banking business, the control staffs follow a pragmatic program of regular monitoring and follow-up.

#### h) Foreign Exchange Risk Management

The Financial Institutions' performance is directly related to Foreign Exchange Market. To ensure effective Foreign Exchange Risk Management, the Bank has wide scope in establishing organizational structure and formulating Manual as per Guidelines of Bangladesh Bank. However, the bank has already formulated a comprehensive manual. Bank maintains various NOSTRO accounts in order to conduct operations in different currencies including BDT. The senior management of the bank set limits for handling NOSTRO accounts transactions that include time and amount limits. As per guidelines of Bangladesh Bank the Foreign Exchange business should be audited internally to review the key control issues such as various limits, compliance requirements and statutory management.

#### Asset Liability Risk Management

The Asset Liability Management Committee (ALCO) that is formed with the senior executives headed by Managing Director conducted 15 meetings in 2016. The key agenda of the meetings were liquidity position, pricing, risk related to the Balance Sheet, maintaining CRR & SLR, Economic outlook & Market Status and rate of profit (interest). For managing Balance Sheet risk properly, the bank has already prepared a Manual of The Asset Liability Management according to the guidelines of Bangladesh Bank.

#### d) Money Laundering Risk Management

Shahjalal Islami Bank limited is taking preventive measures against money laundering and terrorist financing in line with the amended Money Laundering Prevention Act 2012, amended Anti Terrorism Act 2013 and guidelines issued by the Bangladesh Bank from time to time. Shahjalal Islami Bank applies risk sensitive customer due diligence measures, monitor business relationship and record in line with regulations. Regularly collect the correct and full documentation of Know Your Customer (KYC) which enables the prudential prevention of money laundering. Shahjalal Islami Bank has formed a committee of Anti Money Laundering headed by the Deputy Managing Director as Chief Anti-Money Laundering Compliance Officer & the committee regularly monitors and ensures the compliance of issues relating to Money Laundering through the trained personnel of head office & branches.

#### Internal Control & Compliance Risk

Internal control is the process, effected by a company's board of directors, management and other personnel, designed to provide reasonable assurance regarding the achievement of objectives in the effectiveness and efficiency of operations, the reliability of financial reporting and compliance with applicable laws, regulations, and internal policies.

Banking has a diversified and complex financial activity, which involves high risk in different modes. Consequently, the issues of internal control system has become most significant in banking industry through which bank identifies its weakness and takes appropriate measures to overcome the same.

In order to have efficient and effective internal control system, Shahjalal Islami Bank Limited Ltd has strengthened and segregated its Internal Control and Compliance Division into three separate units based on the relative guidelines framed by Bangladesh Bank:

- Audit and Inspection;
- Compliance; and
- Monitorina.

Shahjalal Islami Bank Limited has an Internal Control and Compliance Manual, which, among others, includes the following

- · Objective of Internal Control
- Authorities of the Internal Control and Compliance Environment
- Organizational Structure of the Division and
- Policy Guidelines for Internal Control Risk Recognition & Assessment and mitigation there against as per Regulatory Guidelines.

### Information and Communication Technology Security Risk

According to BRPD Circular No. 14 dated 23 October 2005 regarding "Guideline on Information and Communication Technology for Scheduled Banks", The Bank has followed IT Manual which deals operational risk, physical security control, potential for wide area disaster, data center disaster, recovery plan and backup/restore plan. The customers of SJIBL are enjoying 24 hours remote banking facilities through using SWIFT, REUTERS, SJIBL Visa Debit Card, Push-Pull Services & SMS banking facilities. The Bank joined Q-Cash consortium which ATM and POS services are being offered to its customers to meet the demand of time. Moreover, The Bank is running on technology-based total banking solution module, i.e. core banking software.

### Internal Audit

The internal audit function, which is centrally controlled, monitors compliance with policies and standards and the effectiveness of internal control structure of the Bank. Internal control & Compliance Division of the Bank carried out Internal Audit with a view to enrich the compliance culture and full control on the exertion of the Banking Operations. The division directly report simultaneously to the Board Audit Committee and Managing Director. Sometimes internal audit team conducts surprise visit to the branches. Monitoring is being done a regular basis to ensure the effectiveness of policies, rules and regulations (internal and external), other directives etc. from controlling authority.

## iii. Fraud and Forgeries

The Bank is operating its business by the public money. As a custodian of such money, Bank have to set up strong internal control structure, introduced corporate governance, practicing ethical standards in the Bank for safeguard & interest of the Stakeholders. Public confidence has been shaken when different types of malpractice, fraud and forgeries occurred in the Bank. Shahjalal mi Bank Limited is fully aware of its responsibility towards stakeholders specially depositors

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

The consolidated Financial Statements have been prepared in accordance with BFRS 10.' Consolidated Financial Statements'. The consolidated Financial Statements are prepared to a common financial year ending 31 December 2016.

## 2.4 Subsidiary

Subsidiary is that enterprise which is controlled by the Bank. Control exists when the Bank has the power, directly or indirectly, to govern the financial and operating policies of an enterprise to obtain benefits from its activities from the date that control commences until the date that control ceases. The Financial Statements of subsidiary are included in the consolidated Financial Statements from the date that control effectively commences until the date the control effectively ceases.

## 2.5 Transactions Eliminated on Consolidation

All intra-group transactions, balances, income and expenses are eliminated on consolidation. Profit & Loss resulting from transaction between groups are also eliminated on consolidation.

## 2.6 Use of estimates and judgments

 $The preparation of Financial Statements \, requires \, the \, Bank \, to \, make \, certain \, estimates \, and \, to \, form \, and \, to \, form \, determined by the preparation of Financial Statements and Fina$ judgments about the application of accounting policies which may affects the reported amounts of assets, liabilities, income and expenses; due to that actual results may differ to reasonable

Estimates and underlying assumptions are reviewed on an ongoing basis and recognized its effects on present and future financial positions. The most significant areas where estimates and judgments have been made are on provision for investments, Income Taxes, Deferred Taxation &

## 2.7 Revenue Recognition

The revenue is recognized as follows complying the conditions of revenue recognition as provided in IAS-18.

- i) Income from Investments has been accounted for on accrual basis.
- Income from Investment in Securities is recognized at the time of sale.
- iii) Dividend income on Investment is Subsidiary is accounted for when the right to receive payment is established.
- Profit on Investment in Bangladesh Government Islamic Investment Bond (Islamic Bond) is recognized on accrual basis. Income from bills purchased and discounted is recognized at the time of realization.
- Fees and commission income are recognized when earned.
- vii) Profit paid to mudaraba depositors is recognized on accrual basis as per provisional rate. The final profit is determined and to be paid to the depositors.
- viii) The proposed dividend for the year 2016 has not been recognized as a liability in the balance sheet in accordance with the BAS-10: Events After the Balance Sheet Date.

## 2.8 Profit Suspense /Compensation Account & Shariah non-compliance Income

Profit/Compensation accrued on classified investments is suspended and accounted for as per Circulars issued by the Bangladesh Bank

Moreover, incomes which are irregular (doubtful) as per Shariah are also not included in the distributable income of the Bank. Bank charges compensation on unclassified overdue investments. Such compensation is not permissible as regular income of the Bank as per Shariah. Interest received from the balances held with Foreign Banks abroad and from Foreign Currency Clearing Account with the Bangladesh Bank and also other interest based banks are also not

credited to regular income since it is not permissible as per Shariah. Such doubtful income is being appropriated for charitable purpose through Shahjalal Islami Bank Foundation (a separate

## 2.9 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 2014. Provision  $against\,Off-Balance\,Sheet\,exposures\,in\,addition\,to\,existing\,provisioning\,arrangement\,is\,made\,as$ per BRPD Circular No.10 dated 18 September 2007.

The rates of provision are given below:

Continue to next column >>

				2016					2015		
	Particulars		Classification/Percentage (%) of provision requirement								
		UC	SMA	SS	DF	BL	UC	SMA	SS	DF	BL
Small and N (SME) Finan	Nedium Enterprise cing	0.25%	0.25%	20%	50%	100%	0.25%	0.25%	20%	50%	100%
C	Investment for House Building & Profes- sional	2%	2%	20%	50%	100%	2%	2%	20%	50%	100%
Consumer	Other than House Building & Profes- sional	5%	5%	20%	50%	100%	5%	5%	20%	50%	100%
	xcept Short-term and Micro-Credits)	1%	1%	20%	50%	100%	1%	1%	20%	50%	100%
Short-term Micro-Cred	Agricultural and its	2.5	0%	50	%	100%	2.5	0%	5	%	100%
Investment to Stock Dealers & Stock Broker		2.0	0%	20%	50%	100%	2.0	0%	20%	50%	100%
Off Balance	Off Balance Sheet exposures			1%					1%		

#### 2.10 Provision for Nostro Accounts

According to Foreign Exchange Policy Department of Bangladesh Bank vide the circular letter No. (FEPD)/01/2005-677 dated 13 September 2005, Bank is not required to make provision regarding the unreconciled debit balance of nostro account as on the reporting date in these financials. There are no unreconciled outstanding entries which are more than three months.

#### 2.11 Sharing of Investment Income

The Investment income earned through deployment of Mudaraba Fund is shared among the Mudaraba Depositors at the ratio as determined by the Bank, but not less than 65% of the total shared investment income. In 2016, the sharing ratio among the Mudaraba fund providing were 75.70% which is more than the committed ratio of 65%.

Islamic Investment Bond (Islami Bond)

Investment in Bangladesh Government Islamic Investment Bond (Islami bond) is reported at cost

### Investment in Shares and Securities

These Shares and Securities are brought and held primarily for the purpose of selling them in future or held for dividend income. These are reported at cost. Provisions are made for any loss arising from diminution in value of investments.

#### **Derivative Investments**

The Bank has no investments during the year in any derivative investments.

#### Investment in Subsidiary

Investment in Subsidiary is accounted for under cost method of accounting in the Bank's Financial Statements in accordance with Bangladesh Accounting Standard 27.' Consolidated and Separate Financial Statements'.

#### 2.13 Fixed Assets and Depreciation

All Fixed Assets are stated at cost less accumulated depreciation as per BAS-16 "Property,

Depreciation has been charged at the following rates

Depreciation has been charged at the	ic ronoving rates.	
Name of the Assets	Rates of Depreciation Per Annum	Method of Depreciation
Building	2.25	Reducing balance
Furniture & Fixtures other than residence	10	Reducing balance
Furniture & Fixtures- residence	20	Straight line
Office Appliances & Equipment	20	Reducing balance
Vehicles	20	Straight line
Books	20	Reducing balance

- iii) For addition during the year, depreciation is charged for the remaining days of the year and for disposal depreciation is charged up to the date of disposal
- iv) Sale price of fixed assets are determined on the basis of fair value of the assets. Gain or loss on sale of assets are recognized in profit & loss account.

### 2.14 Intangible Assets

Intangible asset is an identifiable monetary asset without physical substance. An intangible asset is recognized if it is probable that the future economic benefits that are attributable to the assets will flow to the entity and the cost of the asset can be measured reliably in accordance with BAS 38 "Intangible Assets".

Subsequent expenditure on intangible asset is capitalized only when it increase the future economic benefits embodied in the specific assets to which it relates. All other been expensed as

The software used by Shahjalal Islami Bank Ltd. represents the value of computer application software licensed for the use of the bank. Software is carried at cost less accumulated amortization and any impairment losses. Initial cost comprises license fees paid at the time of purchase and other directly attributable expenditure that are carried in customizing the software for its intended use. Software is amortized using the reducing balance method @ 20% per

## 2.15 Impairment of Assets

An asset is impaired when its carrying amount exceeds its recoverable amount as per BAS 36 "Impairment of Assets". The Bank assesses at the end of each reporting period whether there is any indication that an asset may be impaired and/or whenever events or changes in circumstances indicate that the carrying value of the asset may not be recovered. If any such indication exists, the Bank makes an estimate of the recoverable amount of the assets. The carrying amount of the asset is reduced to its recoverable amount, if the recoverable amount is less that its carrying amount and impairment losses are recognized in the profit and loss account. However, impairment of financial assets is guided by the relevant Bangladesh Bank Circulars/ Instructions and BAS 39.

## 2.16 Foreign Currency Translations

The transactions in foreign currencies are converted into equivalent Taka currency using the ruling exchange rates on the dates of such transactions. At the Balance Sheet date related assets and liabilities are converted to Taka using exchange rates prevailing on that date

## 2.17 Earnings 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 "Earnings Per Share". Diluted Earnings per Share is not required to be calculated for the year, as there exist no dilution

## 2.18 Statement of liquidity

possibilities during the year. The liquidity statement of assets and liabilities as on the reporting date has been prepared on

- Balance and placement with other Banks and Financial Institutions are on the basis of their
- Investment in share and securities are on the basis of their residual maturity term. c) Investments are on the basis of their repayment/ maturity schedule.
- Fixed assets are on the basis of their useful life.
- e) Other assets are on the basis of their adjustment.

residual maturity term as per following basis:

- Placement from other banks & FI as per their maturity/repayment term.
- Deposit and other accounts are on the basis of their maturity term, demand & time liability related guidelines of Bangladesh Bank and behavioral trend of encashment.
- Other long-term liability on the basis of their maturity term
- Provisions and other liabilities are on the basis of their expected settlement.

#### $Cash flow \ statement \ is \ prepared \ principally \ in \ accordance \ with \ IAS\ 7\,"Cash\ Flow\ Statement"; \ and$ 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. 2.20 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. 2.21 Taxation

Current Tax

Provision for current income tax has been made @ 40.00% as prescribed in the Finance Act, 2016 on the accounting profit made by the Bank after considering some of the add backs to income and disallowances of expenditure & provisions as per Income Tax Ordinance 1984 in compliance with BAS-12" Income Taxes".

## The Bank has adopted deferred tax accounting policy as per Bangladesh Accounting Standard

(BAS) 12. Accordingly deferred tax liability/asset is accounted for all temporary timing differences arising between the tax base of the assets and liabilities and their carrying value for financial reporting purpose. Deferred tax is computed at the prevailing tax rate as per Finance Act 2016.

## 2.22 Reporting Period

The Financial Statements cover one calendar year from 01 January to 31 December 2016.

## 2.23 Offsetting

Financial assets and financial liabilities are offset and the net amount reported in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or realize the asset and settle the liability simultaneously.

The statutory reserve has been maintained @ 20% of profit before tax in accordance with provisions of section 24 of Bank Companies Act 1991 until such reserve equal to its paid up capital together with amount in the share premium account.

#### 2.25 Zakat

Zakat is paid by the Bank at the rate of 2.58% (instead of 2.50% as the Bank maintains its Accounts following Gregorian Year) on the closing balances of Statutory Reserve, General Reserve

Zakat is chargeable in the profit & Loss account of the Bank as per "Guidelines for Islamic Banking" issued by Bangladesh Bank through BRPD Circular No.15 dated 09.11.2009

#### 2.26 Employee benefits

#### Provident Fund (Defined Contribution Plan)

A "Defined Contribution Plan" is a post employment benefit plan under which an entity pays fixed contribution into a separate entity and will have no legal constructive obligation to pay further amounts. Provident fund benefit is given to the eligible staffs of the Bank in accordance with the rules of the provident fund duly recognized by the National Board of Revenue of Bangladesh. The Fund is administered by the Board of Trustees and is funded by fixed contributions equally from the employees and the bank. The fund is managed separately from the bank's assets, as per rules of the fund & section 399 of the Companies Act 1994.

### Gratuity Fund (Define Benefit Plan)

Gratuity benefits are given to the staff of the Bank in accordance with the approved Gratuity Fund Rules. National Board of Revenue has approved the gratuity fund as a recognized gratuity fund and the fund is operated by a separate Board of Trustees. Employees are entitled to get the benefit after completion of minimum 05 (five) years of service in the Bank. The gratuity is calculated on the basis of last basic pay of every employee in service as per BAS-19 "Employee Benefits". Gratuity fund is a "Defined Benefit Plan" and payable as per the modalities of the rules. Gratuity so calculated is transferred to the fund and charged to expenses of the Bank.

#### Other Employee Benefits

Superannuation Fund

"Shahjalal Islami Bank Limited Empoyees' Social Security- Superannuation Fund" commenced with effect from 1st January 2008. The purpose of the fund is to provide medical and death cum survival benefit in lieu of group insurance (death cum endowment). The fund shall be subscribed by the employees on monthly basis and with the contribution of the Bank

Benevolent Fund The Benevolent Fund for the regular and confirmed employee's of Shahjalal Islami Bank Limited was established in the year 2007. This fund is mainly used for payment of scholarship to the meritorious students among the children of SJIBL's officers and sub-staff, to allow short-term quard/grant for the unexpected and certain needs of the staff of SJIBL and their family like

accident, clinical treatment, marriage ceremony, etc. Incentive Bonus The Bank usually paid incentive bonus among its employees. The Payment of incentive Bonus does not exceed 10% of disclosed net profit of the bank as per section 30(j) of Income tax Ordinance, 1984. This bonus amount is distributed among the employees on annual basis

### considering specific terms & regulations.

which are disclosed in Note 10a.5

2.27 Reconciliation of books of Accounts Books of Account in regard to inter-Bank are reconciled and un-reconciled entries in case of inter-branch transactions on the reporting date are not mentionable, which are, due to the time-gap before finalizing the same. Inter-branch outstanding entries are less than 03 month, detail of

### 2.28 Related Party Transactions

The Bank entered into transactions with the related parties complying with the requirements of Section 27(1) of the Bank Companies (Amendment) Act 2013. All the related party transactions have been accounted for, the detail of which are disclosed in Note 51. 2.29 Corporate Governance The Bank has given the priority to the compliance of the rules, regulations and guidelines of

Bangladesh Bank, National Board of Revenue & Securities and Exchange Commission. The Bank

#### has also complied with all related accounting standards adopted by the Institute of Chartered Accountants of Bangladesh.

- 2.30 General Information i) Figures appearing in these Financial Statements have been rounded off to the nearest Taka.
  - ii) Figures of previous year have been rearranged whenever necessary to conform to current

## 2.31 Compliance with Financial Reporting Standards as applicable in Bangladesh

While reporting the financial statements, Shahjalal Islami Bank Ltd. applied all the applicable IAS and IFRS as adopted in Bangladesh. Details are given below:

SI. No.	BAS No.	BAS Title	Compliance Status
1	1	Presentation of Financial Statements	Complied *
2	2	Inventories	Not Applicable
3	7	Statement of Cash Flows	Complied *
4	8	Accounting Policies, Changes in Accounting Estimates and Errors	Complied
5	10	Events after Reporting Period	Complied
6	11	Construction Contracts	Not Applicable
7	12	Income Taxes	Complied
8	16	Property, Plant & Equipment	Complied
9	17	Leases	Complied
10	18	Revenue	Complied
11	19	Employee Benefits	Complied
12	20	Accounting for Government Grants and Discloser of Government Assistance	Not Applicable
13	21	The Effects of Changes in Foreign Exchanges Rates	Complied
14	23	Borrowing Costs	Complied
15	24	Related Party Disclosures	Complied
16	26	Accounting and Reporting by Retirement Benefit Plans	Complied
17	27	Consolidated and Separate Financial Statements	Complied
18	28	Investment in Associates	Not Applicable
19	31	Interest in Joint Venture	Not Applicable
20	32	Financial Instruments: Presentation	Complied *
21	33	Earnings per Share	Complied
22	34	Interim Financial Reporting	Complied
23	36	Impairment of Assets	Complied
24	37	Provisions, Contingent liabilities and Contingent Assets	Complied *
25	38	Intangible Assets	Complied
26	39	Financial Instruments: Recognition and Measurement	Complied *
27	40	Investment Property	Not Applicable

SI. No.	BFRS No.	BFRS Title	Compliance Status
1	1	First-time Adoption of Bangladesh Financial Reporting Standards	Not Applicable
2	2	Share-based Payment	Not Applicable
3	3	Business Combinations	Not Applicable
4	4	Insurance contracts	Not Applicable
5	5	Non-Current Assets Held for Sale and Discontinued Operations	Not Applicable
6	6	Exploration for and Evaluation of Mineral	Not Applicable
7	7	Financial Instruments: Disclosures	Complied *
8	8	Operating Segments	Complied
9	10	Consolidated Financial Statements	Complied
10	11	Joint Arrangements	Not Applicable
11	12	Disclosure of Interest in other Entities	Complied
12	13	Fair Value Measurement	Complied

\* Subject to departure disclosed in note no. 2.1.

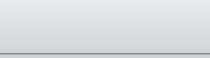
41 Agriculture

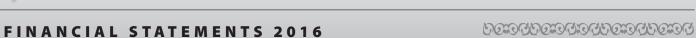
				31.12.2016	31.12.2015
				Taka	Taka
3	Consolidated Cash in	hand (Including	foreign currencies)		
	Shahjalal Islami Bank		(Note-3a)	1,179,754,405	1,106,558,612
	Shahjalal Islami Bank	Securities Ltd	-		
				1,179,754,405	1,106,558,612
3a	Cash in hand of the Ba	nk (Including forei	gn currencies)		
	In local currency			1,174,258,047	1,100,135,446
	In foreign currencies		(Note-3a.1)	5,496,358	6,423,166
				1,179,754,405	1,106,558,612
3a.1	In Foreign Currency				
	Foreign Currency	Amount in FC	<b>Exchange Rate</b>		
	US Dollar	62,957.66	78.7000	4,954,768	5,761,122
	<b>Great Britain Pound</b>	2,846.77	96.6043	275,010	383,285
	Euro	3,239.56	82.2887	266,579	278,759
			_	5,496,358	6,423,166
4	<b>Consolidated Balance</b>	with Bangladesl	n Bank and it's age	nt bank(s)	
	Shahjalal Islami Bank	Ltd	(Note-4a)	8,398,144,743	8,177,172,061
	Shahjalal Islami Bank	Securities Ltd	-		
				8,398,144,743	8,177,172,061
4a	Balance with Banglade	sh Bank and it's ag	ent bank(s) (Includi	ng foreign currencies)	
	In local currency			8,191,357,896	7,197,428,342
	In foreign currencies		<u>-</u>	24,364,878	843,455,094
				8,215,722,774	8,040,883,436

Not Applicable









31.12.2016	31.12.2015
Taka	Taka
Bank	
182,421,969	136,288,625
182,421,969	136,288,625
8,398,144,743	8,177,172,061
	Taka  Bank  182,421,969  182,421,969

Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with the Section 33 of the Bank Company Act, 1991 and subsequent BCD Circular No.13 dated May 24, 1992; BRPD Circular No. 12 dated September 20, 1999; BRPD Circular No. 22 dated November 6, 2003, BRPD Circular No. 12 dated August 25, 2005; DOS Circular No.01 dated March 03, 2009 and MPD Circular No. 04 & 05 dated December 01, 2010; MPD Circular No. 02 dated December 10, 2013 and Circular No. 01 dated June 23, 2014.

 $4a.2\ Cash\ Reserve\ Ratio\ (CRR) : 6.5\%\ of\ Average\ Demand\ and\ Time\ Liabilities$ 

Required Reserve Actual Reserve held with Bangladesh Bank (In local currency)*	7,816,547,070 8,192,127,709	6,858,399,570 7,195,322,743
CRR Surplus	375,580,639	336,923,173
Maintained (%)	6.81%	6.82%

\* Actual Reserve held with Bangladesh Bank (In local currency) reported as per Statement of Bangladesh Bank. 4a.3 Statutory Liquidity Ratio (SLR): 5.50% of Average Demand and Time Liabilities

,	* /	U		
	d Reserve eserve held	(Note-4a.4)	6,614,001,360 7,737,757,013	5,803,261,000 7,123,225,504
SLR Sur	plus		1,123,755,653	1,319,964,504
Maintair	ned (%)		6.43%	6.75%
4a.4 Held for	Statutory Liquidity Ratio			
Cash in I	nand	(Note-3a)	1,179,754,405	1,106,558,612
	th Bangladesh Bank and its agents Bangladesh Bank local currency account)	(Note-4a)	182,421,969	979,743,719
Excess C	RR	(Note-4a.2)	375,580,639	336,923,173
Banglad	esh Bank Islami Investment Bond	(Note-7a)	5,500,000,000	4,200,000,000
Refinanc	te Fund (with Bangladesh Bank)	(Note-6a.1)	500,000,000	500,000,000
			7,737,757,013	7,123,225,504
5 Consolic	lated Balance with Other Banks an	d Financial Ins	titutions	

			1,131,131,013	7,123,223,304
	Consolidated Balance with Other Banks	and Financial Ins	titutions	
	Inside Bangladesh			
	Shahjalal Islami Bank Ltd	(Note-5a.1)	1,943,033,831	788,813,447
	Shahjalal Islami Bank Securities Ltd		381,221,166	168,963,211
	•		2,324,254,997	957,776,658
	Less: Inter Company Transaction		376,062,425	151,925,980
			1,948,192,572	805,850,678
	Outside Bangladesh			
	Shahjalal Islami Bank Ltd	(Note-5a.2)	472,970,179	667,183,236
	Shahjalal Islami Bank Securities Ltd	·	<u> </u>	<u> </u>
			472,970,179	667,183,236
			2,421,162,751	1,473,033,914
a	Balance with Other Banks and Financial In	stitutions of the Ba	nk	

(Other than mudaraba Fund)

	(Other than hamminou I ama)			
	Inside Bangladesh	(Note-5a.1)	1,943,033,831	788,813,447
	Outside Bangladesh	(Note-5a.2)	472,970,179	667,183,236
			2,416,004,010	1,455,996,683
5a.1	Inside Bangladesh			
	Current Account			
	Sonali Bank Limited (Other than as agent of Bar	ngladesh Bank)	11,987,444	76,978,705
	National Bank Limited, Naragoyanj Branch		10,049	18,239
	Standard Chartered Bank, Motijheel Branc	h	4,847,809	2,555,478
	Islami Bank Bangladesh Limited		142,913	145,563
	Agrani Bank Limited, Karatia Branch		25,994,369	27,617,056
	Janata Bank Limited, Dinajpur Branch		3,832	3,832
	Off-Shore Banking Unit		379,276,662	195,609,649
		-	422,263,078	302,928,522
	Less: Off-Shore Banking Unit		379,276,662	195,609,649
		-	42,986,416	107,318,873
	<b>Mudaraba Special Notice Deposit</b>			
	Export Import Bank of Bangladesh Limited		6,472,756	296,747
	Trust Bank Limited, Dilkusha Corporate Bra	nch	6,614,831	6,260,577
	Prime Bank Limited, Islami Banking Branch		363,293	4,274,286
	Social Islami Bank Limited		20,883	22,735
	Agrani Bank-Corporate Branch (Islami Banl	king Wing)	6,768,483	485,556,632
	AB Bank Limited, Islami Banking Branch		29,818,711	2,628,451
	Jamuna Bank Limited, Naya Bazar Islami Ba	nking Branch	163,730	1,774,763
	D LAIFILLI ID II D I	_	100 533 015	105 063 511

Southeast Bank Limited, Islami Banking Branch	292,161	-
The City Bank - Islamic Banking Branch	1,158,007	-
Islami Bank Bangladesh Limited	· · · -	96,187
_	1,818,975,950	605,973,888
Mudaraba Saving Deposit		
Dhaka Bank Limited, Islami Banking Branch	507,776	49,064
Social Islami Bank Limited	2,379,777	45,960,974
Al-Arafah Islami Bank Limited	19,870	1,243,186
Islami Bank Bangladesh Limited	7,342,738	14,557,609
Export Import Bank of Bangladesh Limited	70,801,131	8,857,856
First Security Islami Bank Limited	20,173	21,027
Southeast Bank Limited, Islami Banking Branch	-	3,684,402
The City Bank - Islamic Banking Branch	<u>-                                      </u>	1,146,567
	81,071,465	75,520,685

109,533,015

1,657,770,078

105,063,511

788,813,447

1,943,033,831 5a.2 Outside Bangladesh (NOSTRO Account) [as on 31 December 2016]

Bank Al Falah, Islami Banking Branch

Al-Arafah Islami Bank Limited

• • • • • • • • • • • • • • • • • • • •		-		
Current Account	Currency	F.C. Amount	Rate	Taka
Standard Chartered Bank NY	USD	2,023,450.21	78.7000	159,245,532
Mashreg Bank psc, NY	USD	1,908,781.88	78.7000	150,221,134
Standard Chartered Bank, Mumbai	USD	222,198.53	78.7000	17,487,024
Habib American Bank, USA	USD	55,051.56	78.7000	4,332,558
ICICI Bank, Hong Kong	USD	49,864.86	78.7000	3,924,364
WACHOVIA BANK, NY, USA	USD	65,819.88	78.7000	5,180,025
Sonali Bank (UK) Ltd	USD	18,379.78	78.7000	1,446,489
Commerzbank AG Frankfrut	USD	9,692.08	78.7000	762,767
Bank Aljazira	USD	157,746.72	78.7000	12,414,667
AB Bank Ltd. Mumbai	ACUD	125,490.48	78.7000	9,876,101
IFIC Bank Ltd., Karachi	ACUD	1,648.99	78.7000	129,776
Standard Chartered Bank, Mumbai	ACUD	523,273.57	78.7000	41,181,630
Nepal Bangladesh Bank, Nepal	ACUD	20,986.62	78.7000	1,651,647
Standard Chartered Bank, Colombo	ACUD	12,573.89	78.7000	989,565
ICICI Bank, Mumbai	ACUD	96,695.42	78.7000	7,609,930
Habib Metropoliton Bank Ltd.	ACUD	17,847.78	78.7000	1,404,620
United Bank of India, Kolkata	ACUD	75,438.71	78.7000	5,937,026
Sonali Bank Ltd ACU, Kolkata	ACUD	43,504.90	78.7000	3,423,836
Bank of Bhutan Ltd. Main Branch	ACUD	55,911.38	78.7000	4,400,226
AXIS Bank Ltd. India	ACUD	71,052.80	78.7000	5,591,855
Standard Chartered Bank, Frankfurt	EURO	2,785.28	82.2887	229,197
Mashreq Bank, London	EURO	1,794.55	82.2887	147,671
COMMERZBANK AG	EURO	4,370.27	82.2887	359,624
Wells Fargo Bank, N. A. London, UK	EURO	70,723.91	82.2887	5,819,779
Sonali Bank (UK) Ltd	EURO	580.00	82.2887	47,727
Standard Chartered Bank, Tokyo	YEN	564,688.00	0.6701	378,397
Banque De Commerce ET DE Placements(BCP) - Geneva, Switz		1,650.43	76.5564	126,351
Habib Bank AG Zurich	CHF	515.10	76.5564	39,434
Bank Aljazira, KSA	SAR	1,211,174.25	20.9827	25,413,706
Standard Chartered Bank London	GBP	31,015.69	96.6043	2,996,249
Sonali Bank (UK) Ltd	GBP	1,910.02	105.3774	201,273
				472,970,179
Currency wise Distribution:				
Foreign Currency		B	DT (	Composition

Currency wise Distribution: Foreign Currency	BDT	Composition
USD	355,014,559	75.06%
ACUD	82,196,211	17.38%
SAR	25,413,706	5.37%
EURO	6,603,998	1.40%
GBP	3,197,522	0.68%
YEN	378,397	0.08%
CHF	165,785	0.04%
	472,970,179	100%

For details comparative statement of 2016 & 2015 of foreign currency amount and rate thereof please see "Annexure-C

**5a.3** In accordance with Bangladesh Bank Foreign Exchange Policy Department, Circular FEPD/  $FEMO/18/2007-265\ dated\ 17-12-2007,\ the\ quarterly\ review\ of\ NOSTRO\ Accounts\ for\ the\ quarter\ ended$ 31 December 2016 reflect the true state of the NOSTRO Account entries recorded correctly and after review a separate audit certificate have also been given by the auditor. The status of all outstanding unmatched entires are given below:

		As per Ba	nk's B	ook	As per Correspondents' Book			
	D	ebit entries	Credit entries		Debit entries		Credit entries	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Up to 3 months	21	4,421,508.73	142	8,253,684.10	67	2,833,844.42	183	7,882,025.43
More than 03 months but less than 06 months	i - i	-			-	-	-	-
More than 06 months but less than 09 months	-	-	-	-	-	-	-	-
More than 09 months but less than 12 months	-	-	-	-	-	-	-	-
More than 12 months	-	-	-	-	-	-	-	-
	21	4,421,508.73	142	8,253,684.10	67	2,833,844.42	183	7,882,025.43
As on 31 December 2015							Amo	ount in US\$
		As per Ba	nk's B	ook	As per Correspondents' Book			
	D	ebit entries	Credit entries		Debit entries		Credit entries	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Up to 3 months	7	1,230,017.00	105	3,194,652.35	38	411,503.79	110	2,712,565.63
More than 03 months but less than 06 months	-	-	-	-	-	-	-	-
More than 06 months but less than 09 months	-	-	-	-	-	-	-	-
More than 09 months but less than 12 months	i - i	-	-	-	-	-	-	-
		-	-	-	-	-	-	-
More than 12 months	1 7 1							

			31.12.2016	31.12.2015
			Taka	Taka
5a.4	Maturity-wise groupings of balance with other	banks and finan	cial institutions	
	On Demand Not more than 3 months		667,273,562 1,748,730,448	746,064,581 709,932,102
	More than 3 months but less than 1 year More than 1 year but less than 5 years More than 5 years		-	-
	,	_	2,416,004,010	1,455,996,683
6	Consolidated Placement with other Ban	ks & Financial I	nstitutions	
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-6a)	7,861,781,566	8,657,997,972
	Less: Inter Company Transaction		7,861,781,566	8,657,997,972
	Less. Intel Company Hansaction	_	7,861,781,566	8,657,997,972
6a	Placement with other Banks & Financial Instit	= tutions of the Res		-,,
ou	Placement with other Banks	(Note-6a.1)	1,111,781,566	1,352,997,972
	Placement with Financial Institutions	(Note-6a.2)	6,750,000,000	7,305,000,000
			7,861,781,566	8,657,997,972
6a.1	Mudaraba Term Deposits-other Banks	_		
	ICB Islamic Bank Limited		311,781,566	352,997,972
	Social Islami Bank Limited Southeast Bank Ltd, Islami Banking Branch		300,000,000	300,000,000 200,000,000
	Bangladesh Bank (Refinance Fund)		500,000,000	500,000,000
	3.1.2. (	_	1,111,781,566	1,352,997,972
6a.2	Mudaraba Term Deposits-Financial Institution	ns –		
	Prime Finance & Investment Limited		50,000,000	400,000,000
	Fareast Finance & Investment Limited		100,000,000	200,000,000
	Hajj Finance Company Limited		200,000,000	200,000,000
	Lanka Bangla Finance Limited		800,000,000	950,000,000
	Industrial and Infrastructure Development Finance Co Union Capital Limited	ompany Ltd	350,000,000 300,000,000	405,000,000 300,000,000
	Phoenix Finance & Investments Limited		400,000,000	300,000,000
	Delta Brac Housing Finance Corporation		1,000,000,000	1,000,000,000
	IDLC Finance Limited		1,250,000,000	900,000,000
	National Finance Limited		300,000,000	300,000,000
	Midas Financing Limited Premier Leasing International Limited		300,000,000 300,000,000	250,000,000 400,000,000
	United Finance Ltd.		800,000,000	600,000,000
	National Housing Finance and Investment	Ltd.	200,000,000	200,000,000
	Islamic Finance Investment Ltd.		100,000,000	-
	Industrial Promotion and Development Company of E	Bangladesh Limited	300,000,000	-
	Uttara Finance & Investment Limited International Leasing & Financial Services I	limitad	-	300,000,000
	Bangladesh Finance and Investment Co. Lt		-	300,000,000 200,000,000
	First Lease Finance & Investment Limited		-	100,000,000
			6,750,000,000	7,305,000,000
			7,861,781,566	8,657,997,972
6a.3	Maturity-wise groupings of placement with other	her Banks and Fi	nancial Institutions	
	On Demand		-	-
	Not more than 3 months		6,250,000,000	6,085,000,000
	More than 3 months but less than 1 year More than 1 year but less than 5 years		1,300,000,000 311,781,566	2,220,000,000 352,997,972
	More than 1 year but less than 3 years		000,101,110	332,331,312

More than 5 years 7,861,781,566 8,657,997,972 **Consolidated Investment in Shares & Securities Government** Shahjalal Islami Bank Ltd (Note-7a) 5,500,000,000 4,200,000,000 Shahjalal Islami Bank Securities Ltd 5,500,000,000 4,200,000,000 **Others** Shahjalal Islami Bank Ltd 2,093,131,998 1,983,716,363 (Note-7a) 1,793,370,410 Shahjalal Islami Bank Securities Ltd 1,871,180,894 3,777,086,773 3,964,312,892

7a Investment in Shares & Securities of the Bank

Government

	Government Bond (Islamic Investment Bon	d) (Note-7a.2)	5,500,000,000	4,200,000,000
			5,500,000,000	4,200,000,000
	Others	_		
	Mudaraba Perpetual Bond, Islami Bank Banglade	esh Ltd.	47,550,542	47,550,542
	SIBL Mudaraba Subordinated Bond		100,000,000	100,000,000
	Investment in Shares	(Note-7a.3)	1,945,581,457	1,836,165,822
			2,093,131,998	1,983,716,363
		_	7,593,131,998	6,183,716,363
.1	Maturity-wise Grouping of Investment in Secur	ities:		
	On damand			

9,464,312,892

7,977,086,773

Not more than 3 months	0,191,131,990	4,901,710,303
More than 3 months but less than 1 year	1,400,000,000	1,180,000,000
More than 1 year but less than 5 years	-	100,000,000
More than 5 years	2,000,000	2,000,000
	7,593,131,998	6,183,716,363
7a.2 Bangladesh Bank has introduced Mudaraba Bond named "Ba	angladesh Governmer	nt Islamic Investment
Bond (Islamic Bond)" in September 2004 on behalf of the G	overnment to facilita	te Islamic Banks and

Financial Institutions, investment in this funds is considered as a component of Statutory Liquidity Ratio (SLR).

The mobilized fund from Islamic Bond is investment by Bangladesh Bank and a portion of realized profit distributes among the bond holders as per mudaraba principle of Islamic Shariah on the basis of the tenor of the bond. So the rate of return from Islamic Bond is depended on fund deployment of Bangladesh Bank which is not prefixed.

7a.3 Investment in shares (at cost)

investment in shares (at cost)		
Quoted		
Active Fine Chemicals Ltd.	40,367,121	40,367,121
Aftab Automobiles Limited	35,738,559	35,738,559
AIBL 1st Islamic Mutual Fund	73,298,207	73,298,207
Al-Arafah Islami Bank Limited	80,277,378	80,277,378
Appollo Ispat Complex Limited	1,900,315	15,160,403
Beacon Pharmaceuticles Limited	39,266,541	39,266,541
Beximco Limited	53,917,267	53,917,355
Central Pharmaceuticals Ltd.	6,731,215	11,353,315
Dhaka Electric Supply Company Ltd.	40,103,115	32,106,845
Eastern Housing Limited	166,063,283	166,063,283
Envoy Textiles Ltd.	42,402,697	15,959,643
Export Import Bank of Bangladesh Limited	128,470,525	128,470,704
Familytex (BD) Ltd.	47,453,468	47,453,468
Fareast Islami Life Insurance Co. Ltd.	35,899,637	35,899,637
Fine Foods Limited	85,826,584	85,826,584
First Security Islami Bank Ltd.	39,956,268	39,956,268
Generation Next Fashions Limited	25,741,813	25,741,813
Islami Bank Bangladesh Limited	32,559,062	45,693,388
Islami Insurance Bangladesh Limited	3,527,898	5,004,535
Jamuna Oil Company Limited	67,733,293	26,835,484
M.I. Cement Factory Ltd	58,102,477	42,714,019
Makson Spinning Mills Limited	63,955,630	63,955,630
Meghna Petroleum Limited	75,607,343	37,805,256
Metro Spinning Mills Limited	65,855,505	65,855,505
Orion Pharma Ltd.	44,129,226	44,129,226
Padma Islami Life Insurance Limited	5,702,545	5,138,696

Continue to next column >>

			21 12 2016 21 12 2018					
			31.12.2016 Taka	31.12.2015 Taka				
Salvo Chemical Industry Ltd. Shinepukur Ceramics Limited Social Islami Bank Ltd. Square Textile Ltd The Dacca Dyeing & Mfg. Co. Titas Gas Transmission And D Unique Hotel and Resorts Ltd Square Pharmaceuticles Limi	Limited Distribution Co. Ltd		3,201,604 6,006,606 80,932,934 61,222,988 160,115,520 78,349,510 22,403,867 33,600,877	3,201,604 6,006,606 66,404,259 39,395,852 160,115,520 78,349,510 22,403,867 28,775,202				
Agricultural Marketing Compan The ACME Laboratories Limit RAK Ceramics (Bangladesh) L MJL Bangladesh Limited Apex Footwear Limited Power Grid Company of Bang	ed .imited		9,958,704 56,206,552 6,778,747 21,706,557 7,510,020	5,922,740 - - - - - - 8,686,876				
Confidence Cement Ltd GPH Ispat Ltd. Navana CNG Limited Prime Islami Life Insurance Lt Singer Bangladesh Ltd. Un-Quoted			- - - -	53,603,233 21,632,438 15,083,622 35,670,427 19,925,205				
Lanka Bangla Securiries Ltd Market Stabilization Fund, Asset Pacific Denims Limited	Management Co. Ltd	l	5,000,000 2,000,000 30,000,000 1,945,581,457	5,000,000 2,000,000 - - 1,836,165,822				
See annexure-A for details re	garding unrealised	gain/(lo		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
8 Consolidated Investments Shahjalal Islami Bank Ltd	, ,	ote-8a)	112,519,695,669	89,669,853,525				
Shahjalal Islami Bank Securiti Less: Inter Company Transact			3,755,495,358 116,275,191,027 657,037,917	4,022,902,522 93,692,756,047 1,668,266,047				
Bills Purchased and Discou			115,618,153,110	92,024,490,000				
Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securiti		ote-8a)	10,478,684,675	7,164,796,744				
			126,096,837,785	99,189,286,744				
8a Investments of the Bank Country-wise Classification o Inside Bangladesh Gross Murabaha, Bai-Muajjal Less: Profit receivable on Murab. (Mark-up profit on unear Net Murabaha, Bai-Muajjal et Bills purchased and discount	etc aha, Bai-Muajjal etc ned income) cc	te-8a.2)	120,543,732,798 8,024,037,129 112,519,695,669 10,478,684,675	96,682,333,891 7,012,480,365 <b>89,669,853,525</b> 7,164,796,744				
Outside Bangladesh			122,998,380,344	96,834,650,269				
8a.1 Maturity wise Classification of With a residual maturity of Re-payable on Demand Not more than 3 months Over 3 months but not more Over 1 year but not more that Over 5 years	than 1 year		23,861,685,787 40,724,763,732 37,563,705,357 15,928,290,255 4,919,935,214 <b>122,998,380,344</b>	3,873,386,011 42,064,972,077 37,504,060,049 11,707,309,218 1,684,922,915 <b>96,834,650,269</b>				
8a.2 Bills Purchased and Discounted Payable inside Bangladesh	1:		4,266,972,740	3,877,447,652				
Payable outside Bangladesh Gross Bills Purchased and Dis Less: Profit receivable on Bills Pu Net Bills Purchased and Disco	scounted rchased and Discoun	ted	6,460,677,058 <b>10,727,649,799</b> 248,965,124 <b>10,478,684,675</b>	3,551,294,122 <b>7,428,741,774</b> 263,945,030 <b>7,164,796,744</b>				
8a.3 Maturity wise Classification of Re-payable:- Within 1 month Over 1 month but less than 3 Over 3 months but less than 6 months or more	months	Discount	3,038,818,556 2,436,294,187 976,613,412 4,026,958,520	2,077,791,056 1,665,815,243 667,759,057 2,753,431,389				
8a.4 Investments on the basis of sign Investments to allied concern	•		<b>10,478,684,675</b> 757,475,970	<b>7,164,796,744</b> 1,782,672,174				
Investments to Executives/O Investments to Customer Gro Industrial Investment Others	fficers oups	·	1,294,754,280 61,267,816,917 57,764,626,705 1,913,706,472 <b>122,998,380,344</b>	842,509,420 46,701,358,740 46,166,984,625 1,341,125,310 <b>96,834,650,269</b>				
Investments allowed to indiv Total outstanding amount to such cu Number of such types of cus	istomers at end of the ye tomers		53,220.43 million 24	42,325.03 million 23				
Amount of Classified Investm Measures taken for recovery The amount represents the sur exceeding Tk. 1,438.61 million million (Note # 16.5.c) as at 31	n of total Investment which is computed December 2016.	,		,				

For details please refer to Annexure-D

Sector	As at 31 Decen	nber 2016	As at 31 December 2015		
Sector	Amount	Composition	Amount	Composition	
Agriculture & Fishing	5,981,900,000	4.86%	3,768,753,167	3.89%	
Cotton & Textile	9,619,751,093	7.82%	8,113,492,462	8.38%	
Garments	14,473,178,563	11.77%	11,299,246,785	11.67%	
Cement	1,289,007,293	1.05%	2,059,847,772	2.13%	
Pharmaceuticals & Chemicals	2,344,897,625	1.91%	2,378,900,648	2.46%	
Real Estate	8,326,122,594	6.77%	9,489,061,233	9.80%	
Transport	2,640,289,561	2.15%	2,217,764,218	2.29%	
Information Technology	340,719,652	0.28%	140,187,915	0.14%	
Non Banking Financial Institutions	2,554,048,699	2.08%	2,036,854,680	2.10%	
Steel & Engineering	5,783,370,534	4.70%	4,120,291,722	4.25%	
Food Processing & Beverage	9,320,064,390	7.58%	8,239,656,780	8.51%	
Power & Energy	3,029,215,963	2.46%	2,784,202,480	2.88%	
Paper & Paper Products	1,531,737,680	1.25%	1,514,900,438	1.56%	
Plastic & Plastic Product	2,934,818,886	2.39%	1,731,145,628	1.79%	
Electronics	2,797,082,706	2.27%	1,523,872,480	1.57%	
Services Industries	3,425,274,067	2.78%	2,579,169,004	2.66%	
Trading	20,317,300,000	16.52%	17,367,121,160	17.93%	
Import Financing	3,811,500,000	3.10%	3,520,516,300	3.64%	
Consumer Financing	181,600,000	0.15%	89,800,764	0.09%	
Share business	1,448,703,721	1.18%	2,631,791,058	2.72%	
Staff Investment	1,294,754,280	1.05%	842,509,420	0.87%	
Others	19,553,043,035	15.90%	8,385,564,155	8.66%	
Total	122,998,380,344	100.00%	96,834,650,269	100.00%	

8a.6 Geographical Location-wise Investments:

Area	As at 31 Decem	ber 2016	As at 31 Decem	nber 2015	
i) Inside Bangladesh (note-8a.6.1) Amount		Composition	Amount	Composition	
a) In Rural Areas	7,391,491,073	6.01%	6,700,446,691	6.92%	
b) In Urban Areas	115,606,889,271	93.99%	90,134,203,578	93.08%	
Sub-total	122,998,380,344	100%	96,834,650,269	100%	
ii) Outside Bangladesh	-	-	-	-	
Total	122,998,380,344	100%	96.834.650.269	100%	

8a.6.1 Inside Bangladesh

Division	As at 31 Decer	nber 2016	As at 31 December 2015		
DIVISION	Amount	Composition	Amount	Composition	
Dhaka	93,240,838,454	75.81%	70,632,453,266	72.94%	
Chittagong	20,012,231,565	16.27%	19,317,812,322	19.95%	
Sylhet	1,454,734,295	1.18%	1,184,499,375	1.22%	
Rajshahi	2,753,438,031	2.24%	1,831,479,244	1.89%	
Rangpur	1,118,640,665	0.91%	729,269,152	0.75%	
Khulna	4,062,593,748	3.30%	2,977,973,025	3.08%	
Barisal	355,903,585	0.29%	161,163,886	0.17%	
Total	122 998 380 344	100 00%	96 834 650 269	100 00%	



Total





### FINANCIAL STATEMENTS 2016

8a./ Grouping of Investments as per Classification Rules of Bangladesh Bank:						
Status	As at 31 Decer	nber 2016	As at 31 December 2015			
Status	Amount	Composition	Amount	Composition		
Unclassified (including staff Investment)	115,852,194,622	94.19%	90,089,702,249	93.03%		
Special Mention Account (SMA)	1,364,486,682	1.11%	483,935,360	0.50%		
Substandard	246,017,213	0.20%	338,143,403	0.35%		
Doubtful	272,959,898	0.22%	676,583,431	0.70%		
Bad or loss	5,262,721,929	4.28%	5,246,285,826	5.42%		
Total	122,998,380,344	100.00%	96,834,650,269	100.00%		

_			31.12.2016	31.12.2015
Status	Rate	Basis for Provision	Taka	Taka
Standard				
Unclassified (excluding staff Investments)	1%	66,929,077,167	711,790,772	649,938,819
Staff Investments	0%	1,294,754,280	-	-
Consumer Financing (Other than HF & LP)	5%	215,683,416	10,784,171	4,054,390
Small & Medium Enterprise	0.25%	44,840,591,433	112,101,479	51,509,994
Housing Finance(HF)	2%	1,512,776,618	30,255,532	31,167,558
Loan for professionals (LP)	2%	14,819,126	296,383	449,498
Share Business	2%	1,030,623,164	20,612,463	39,637,321
Short Term Agri Credit	3%	13,869,417	346,735	137,667
SMA		1,213,640,503	9,329,375	3,695,599
			895,516,910	780,590,847
Substandard	20%	140,829,143	28,165,829	26,639,128
Doubtful	50%	115,695,827	57,847,913	208,458,823
Bad or loss	100%	1,345,111,251	1,345,111,251	1,505,957,883
			1,431,124,993	1,741,055,834
Required provision for Investments			2,326,641,903	2,521,646,681
Total provision maintained (note # 14a.1(a	) & (b)}		2,327,667,602	2,631,061,000

The Bank has maintained provision for unclassified Investment amounting to Tk. 896,200,000 (note # 14a.1.b) and for classified Investment Tk. 1,431,467,602 (note # 14a.1.a) totaling Tk. 2,327,667,602. As per instruction of Bangladesh Bank, as at 31 December 2016 the Bank has maintained the minimum provision.

1,025,699 109,414,319

8a.9	Particulars of	provision for	Off-Balance Sheet

Surplus Provision

		Rate	Rate
Status	Basis for Provision	1%	1%
Acceptances & endorsements	23,719,133,589	237,191,336	165,811,847
Letters of Guarantees	11,956,867,945	119,568,679	71,842,909
Irrevocable Letters of Credit	18,421,361,635	184,213,616	139,476,245
Bills for collection	9,228,367,132	92,283,671	58,127,112
Required provision for Off Balance Sheet Items	63,325,730,301	633,257,303	435,258,114
Provision maintained {note # 14a.1(c)}		633,300,000	435,400,000
Surplus Provision		42,697	141,886
		31 12 2016	31 12 2015

Req	uired provision for Off Balance Sheet Items	provision for Off Balance Sheet Items 63,325,730,301 633		,257,303	435,258,114
Pro	vision maintained {note # 14a.1(c)}		633,300,000		435,400,000
Sur	Surplus Provision			42,697	141,886
			31.12	2.2016	31.12.2015
				aka	Taka
8a 1	0 Particulars of Investments:				
	Debts considered good in respect of which the	banking			
	company is fully secured		102,131,21	9,008	80,904,882,738
	Debts considered good for which the banking c no other security than the debtor's personal sec	curity	19,630,54	1,503	15,454,810,183
(II)	<ul> <li>Debts considered good and secured by personal one or more parties in addition to the personal</li> </ul>				
	debtors	,	1,236,61	9,832	474,957,348
(iv	Debts considered bad or doubtful not provided	for _			
6	() Dahaa dua hu diwaatawa su aff asus af tha handiin	=	122,998,38	30,344	96,834,650,269
()	<ul> <li>Debts due by directors or officers of the banking any of them either severally or jointly with any of</li> </ul>		1,294,75	54,280	842,509,420
(v	i) Debts due by companies or firms in which the o				
	the banking company are interested as director or managing agents or, in the case of private co				
	members (Note 51.5).		757,47	<u>'5,970</u>	1,782,672,174
(vi	<ul> <li>Maximum total amount of investments, including investments made at any time during the period</li> </ul>				
	managers or officers of the banking company or any of them				
(vii	either severally or jointly with any other person: <ol> <li>Maximum total amount of advances including t</li> </ol>		1,294,75	4,280	842,509,420
(VII	advances granted during the period to the com	panies or firms			
	in which the directors of the banking company directors, partners or managing agents or in the				
	companies as members	= case of private	757,47	<u> </u>	1,782,672,174
	<ul> <li>c) Due from Banking Companies</li> <li>d) Total amount of advance on which Profit is not one</li> </ul>	=	F 701 60		6 361 013 660
,	,	credited: =	5,781,69	99,039	6,261,012,660
a.	Movement of Classified Investments: Opening Balance		6,261,0	12 660	6,611,534,895
	Increase/ (Decrease) during the year		(479,31		(350,522,235)
			5,781,69	9,039	6,261,012,660
i)	(Decrease)/Increase of of specific provi	ison	(418,59	3,398)	(529,172,737)
ii)	Amount of written off investment duri against which fully provided	ing the year	1,070,0	14 659	1,224,476,568
iii)	Amount recovered against the investn	nent which	1,070,0	17,037	1,224,470,300
	was previously written off		22,5	83,982	231,201,927
b.	Amount of provision kept against classific Investment as bad or Loss on the reportir				
	day of Balance Sheet	.9	1,431,4	67,602	1,850,061,000
c.	Amount of Profit charged in suspense	Account	621,8	93,107	415,833,323
(xi)		estments	2 =	25.5	4.407.610.075
	Opening Balance Amount written off during the year		2,411,5 1,070,0		1,187,048,978 1,224,476,568
	Total amount of written off investmen	t	3,481,54		2,411,525,546
9	Consolidated Fixed Assets including Pr	emises, Furniture	s & Fixtures		
-		, . william c.			

(XI)	Cumulative amount of written off invest	tments	
	Opening Balance	2,411,525,546	1,187,048,978
	Amount written off during the year	1,070,014,659	1,224,476,568
	Total amount of written off investment	3,481,540,205	2,411,525,546
9	Consolidated Fixed Assets including Pre	mises, Furnitures & Fixtures	
	Cost:		
	Shahjalal Islami Bank Ltd (note-9a)	4,299,782,666	4,053,518,090
	Shahjalal Islami Bank Securities Ltd	76,789,944	71,275,061
		4,376,572,610	4,124,793,151
	Accumulated Depreciation:		
	Shahjalal Islami Bank Ltd (note-9a)	866,743,623	754,126,057
	Shahjalal Islami Bank Securities Ltd	35,817,264	29,224,06
		902,560,887	783,350,118
	Written Down Value	3,474,011,723	3,341,443,033
9a	Fixed Assets including Premises, Furnitures	& Fixtures of the Bank	
	Cost:		
	Opening balance	3,991,969,098	3,749,587,934
	Addition during the year	257,000,459	253,583,702
		4,248,969,557	4,003,171,630
	Less: Disposal during the year	11,802,321	11,202,53
		4,237,167,236	3,991,969,098
	Accumulated Depreciation:		

Intangible assets		
Written Down Value	3,407,256,729	3,268,682,886
	829,910,507	723,286,212
Less: Adjustment on disposal during the year	9,481,156	5,891,995
	839,391,663	729,178,207
Addition during the year	116,105,451	114,928,852
Opening balance	723,286,212	614,249,354
Accumulated Depreciation:		
	4,237,167,236	3,991,969,098
Less: Disposal during the year	11,802,321	11,202,538

	027/210/307	7 23/200/212
Written Down Value	3,407,256,729	3,268,682,886
Intangible assets		
Cost:		
Opening balance	61,548,992	54,019,092
Addition during the year	1,066,438	7,529,900
	62,615,430	61,548,992
Less: Disposal during the year		<u> </u>
	62,615,430	61,548,992
Amortization:		
Opening balance	30,839,845	23,980,623
Addition during the year	5,993,271	6,859,222
	36,833,116	30,839,845
Less: Adjustment on disposal during the year		
, , , , , , , , , , , , , , , , , , , ,	36,833,116	30,839,845
Written Down Value	25,782,314	30,709,147
Total Written Down Value	3,433,039,043	3,299,392,033

For details please refer to Annexure-B

			31.12.2016	31.12.2015
			Taka	Taka
10	Consolidated Others Assets			
	Shahjalal Islami Bank Ltd	(Note-10a)	13,313,448,521	12,103,284,073
	Shahjalal Islami Bank Securities Ltd		2,570,816,907	2,571,361,851
		_	15,884,265,428	14,674,645,924
	Less: Inter Company transaction		3,878,369,440	3,386,284,618
		_	12,005,895,988	11,288,361,306
10.1	Consolidated advance tax	=		
	Shahjalal Islami Bank Ltd	(Note-10a.4)	8,700,383,562	8,114,332,183
	Shahjalal Islami Bank Securities Ltd		183,559,781	125,605,063
		=	8,883,943,343	8,239,937,246
10a	Others Assets of the Bank Stock of Stationery, Stamps and printing	=		
	materials etc. (valued at cost)		17,164,051	18,109,120
	Advance rent and security deposit		122,989,589	114,034,066
	Suspense Account	(Note-10a.1)		79,909,284
	Profit receivable	(Note-10a.2)	278,319,197	325,529,373
	Other Prepayments		218,968,790	55,942,471
	Receivable from Shahjalal Islami Bank Securities Limited		1,362,959,318	1,471,284,618
	Shahjalal Islami Bank Securities Ltd	(Note-10a.3)		1,915,000,000
	Advance Insurance premium		35,880	78,431
	Advance for new Branches	(NI=+= 10= 4)	16,087,656	0.114.222.102
	Advance tax paid Other Receivables	(Note-10a.4)		8,114,332,183
	SJIBL General Account-Net	(Note-10a.5)	3,889,647 21,903,158	9,064,526
	SJIDE General Account-Net	(14016-108.5)		
10-1	15		13,313,448,521	12,103,284,073
10a.1	1 Suspense Account		7 204 040	10.620.650
	Sundry Debtors		7,301,848	18,629,650
	Excise duty on MTDR Advance against TA/DA		11,869,247 290,800	12,124,937 57,500
	Advance against Petty Cash		345,000	232,000
	Law charges		32,213,964	25,697,585
	Stamp		61,525	80,125
	Others		3,665,289	23,087,487
			55,747,673	79,909,284

The	The detail breakup of unadjusted suspense accounts are given below:						
SI	Breakup	Less than 03 months	03 months to less than 06 months	06 months to less than 09 months	09 months to less than 12 months	12 months and above	
1	Sundry Debtors	4,900	1,500	840	-	62	
2	Advance against TA/DA	291	-	-	-	-	
3	Advance against Petty Cash	320	25	-	-	-	
4	Legal expenses	2,330	3,979	1,500	2,007	22,398	
5	Others	13,671	1,200	74	404	246	
	Grand Total	21,512	6,704	2,414	2,411	22,706	
	31 12 2016 31 12 2015						

	31.12.2010	31.12.2013
	Taka	Taka
10a.2 Profit Receivable		
Placement to Other Bank-MTDR	23,185,396	21,280,813
Placement to Financial Institutions-MTDR	81,708,861	86,319,743
Placement to Islamic Investment Bond	121,791,884	132,637,417
Profit on Investment against MSD	28,309,417	61,884,609

23,323,639

23,406,790

Profit on Investment against MSD

On Investments

278,319,197 325,529,373 10a.3 Shahjalal Islami Bank Limited invested Tk. 251.50 crore in its Subsidiary Company named 'Shahjalal Islami Bank Securities Limited' as per approval of competent authority. The subsidiary commenced its operation from 25th May 2011. The total Paid-up Capital of the subsidiary company is Tk. 274.00 crore divided into 27,40,00,000 ordinary shares @ Tk. 10 each and bank hold 91.79% of its paid-up capital.

	8,700,383,562	8,114,332,183
Paid during the year	586,051,379	556,059,713
Balance at the beginning of the year	8,114,332,183	7,558,272,470
10a.4 Advance tax paid		

10a.5 SJIBL General Account represents outstanding Inter-Branch and Head Office transactions (Net) originated but yet to be responded at the Balance Sheet date. The break-up of SJIBL general account are given below:

	De	ebit	Cr	edit
	No. of entry	Amount	No. of entry	Amount
Up to 3 months	441	125,829,716	266	103,926,558
Over 3 Months but within 6 months	-		-	-
Over 6 Months but within 1 year	-	-	-	-
Over 1 year but witin 5 years	-	, =	-	-
	441	125,829,716	266	103,926,558
Net unreconcile amount				21,903,158

There is no outstanding unreconciled enties more than 1 month. However, outstanding enties on Balance Sheet date are subsequently reconciled.

		Taka	Taka
11	Non-Banking Assets		
	Shahjalal Islami Bank Ltd	51,078,968	51,078,968
	The Bank was awarded absolute ownership on few morto Honorable court under section 33(7) of the Artharin Adala banking assets as per valuation report submitted by profe recorded in equivalent to the client's adjustable outstanding	t Act 2003. These were ssional surveyor. Value	recorded as non
	Following are the details:		
	Name of Parties Assets details		

		Total	51,078,968	51,078,968
ii)	M/S Noor Mohammad Iron Store	land situated at Bashundhara River View Project at Block - A, Plot # 532, Keranigonj, Dhaka, Mouza - Naiyatola. Carrying value of which was <b>BDT 47.34</b> <b>Lac (Market Value).</b>	4,014,637	4,014,637
i)	Haque Steel & Re-Rolling Industries Pvt. Ltd.	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. Carrying value of which was BDT 1741.59 Lac (Market Value).  6.25 (six point two five) decimals	47,064,331	47,064,331
		i) 26 (twenty six) decimals land situated at Savar, Mouza: Boroboreshi ii) 160.50		

31.12.2016	31.12.2015
Taka	Taka
ial Institutions	
	2,950,911,426
1,654,336,661	2,565,019,861
17,889,879,460	5,515,931,287
650,000,000	1,625,019,861
17,239,879,460	3,890,911,426
Bank	
4,000,000,000	_
114,829,758	205,177,000
4,420,713,041	2,745,734,426
	-
346,203,974	185,709,020
16,581,746,773	3,136,620,446
346,203,974	185,709,020
16,235,542,799	2,950,911,426
4,950,000,000	-
1,500,000,000	-
1,000,000,000	-
250,000,000	-
7,700,000,000	-
	Taka  dial Institutions  2a) 16,235,542,799 1,654,336,661 17,889,879,460 650,000,000 17,239,879,460  **Bank** 4,000,000,000 114,829,758 4,420,713,041 7,700,000,000 346,203,974 16,581,746,773 346,203,974 16,235,542,799  4,950,000,000 1,500,000,000 1,000,000,000 250,000,000

			31.12.2016	31.12.2015
13	Consolidated Deposits and Other Acco	unte	Taka	Taka
13	Al-Wadiah Current Deposit & Other Acco			
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-13a	) 14,492,841,209	13,114,867,832
	,		14,492,841,209	13,114,867,832
	Bills Payable: Shahjalal Islami Bank Ltd	(Note-13a	) 1,712,398,926	1,152,971,241
	Shahjalal Islami Bank Securities Ltd		1,712,398,926	1,152,971,241
	Mudaraba Savings Deposits: Shahjalal Islami Bank Ltd	(Note-13a	) 18,510,981,952	15,876,565,502
	Shahjalal Islami Bank Securities Ltd	(Note 15a)	18,510,981,952	15,876,565,502
	Mudaraba Term Deposits: Shahjalal Islami Bank Ltd	(Note 12a		
	Shahjalal Islami Bank Securities Ltd	(Note-13a		41,842,087,699 
	Other Mudaraba Deposits:		44,923,686,220	41,842,087,699
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-13a	) 44,769,922,395	37,272,228,093 -
	Level leten Commence to a constitution		44,769,922,395	37,272,228,093
	Less: Inter Company transaction		376,062,425 <b>44,393,859,970</b>	151,925,980 <b>37,120,302,113</b>
12	Total		124,033,768,277	109,106,794,387
13a	Deposits and Other Accounts of the Bank  Al-Wadiah Current Deposit & Other Ac	counts:		
	Al-Wadiah Current Deposit Foreign Currency Deposits		6,036,580,692 1,335,942,205	5,421,310,638 994,500,671
	Non-Resident Taka Account Sundry Deposits		17,288,357 7,136,102,644	5,578,516 6,703,378,635
			14,525,913,897	13,124,768,461
	Less: Off-Shore Banking Units		33,072,688 <b>14,492,841,209</b>	9,900,629
	Bills Payable:		- 4 - 2 - 4 - 1 - 1 - 1	
	Payable inside Bangladesh Payment Order Issued		1,674,654,110	1,113,584,751
	Demand Draft Payable Instant Cash Payable		36,541,571 122,000	39,048,682 3,375
	Bank Cheque Issued Turbo Cash Payable		40 96,051	151,005 57,328
	Electronic Fund Transfer		985,154	126,101
	Payable outside Bangladesh		1,712,398,926	1,152,971,241
	Mudaraba Savings Deposits:		1,712,398,926	1,152,971,241
	General Deposits Deposit from Other Banks		18,415,338,671 95,643,282	12,724,251,740 3,152,313,763
	Mudaraba Term Deposits:		18,510,981,952	15,876,565,502
	General Deposits		44,923,686,220	41,842,087,699
	Other Mudaraba Deposits:		44,923,686,220	41,842,087,699
	Mudaraba Short Notice Deposits Mudaraba Scheme Deposit	(Note-13a.	5,776,579,363 1) 38,993,343,032	3,638,013,477 33,634,214,616
			44,769,922,395	37,272,228,093
13a.1	Mudaraba Scheme Deposits:		124,409,830,702	109,230,720,307
	Millionaire Scheme		6,565,794,023	5,431,060,754
	Multuple Benefit Scheme Monthly Income Scheme		10,361,326,476 9,467,995,680	8,973,473,745 7,606,484,425
	Monthly Deposit Scheme		12,257,733,032	11,293,851,906
	Hajj Deposit Scheme Cash Waqf		166,765,525 3,857,143	138,024,175 3,628,610
	Housing Deposit Scheme		14,401,616	25,090,840
	Lakhpoti Deposit Scheme Mohor Deposit Scheme		16,751,462 19,565,789	27,064,838 29,468,173
	Education Deposit Scheme		63,576,614	56,641,230
	Marriage Deposit Scheme		55,575,672 <b>38,993,343,032</b>	49,425,921 <b>33,634,214,616</b>
13a.2	Deposits and Other Accounts:			
	General Deposits Deposits from Other Banks	(Note- 13a.:	122,524,038,127 3) 1,885,792,575	106,071,811,201 3,186,909,166
			124,409,830,702	109,258,720,367
13a.3	Deposit from Other Banks  Mudaraba Special Notice Deposit:			
	Export Import Bank of Bangladesh Limite	ed	94,395,393	4,927,143
	AB Bank Limited Jamuna Bank Limited		388,393 2,833,478	163,689 14,524,236
	Al -Arafah Islami Bank Ltd		1,674,420,558	10,785,903
	Social Islami Bank Limited National Credit and Commerce Bank Ltd		17,528,255 583,216	3,626,859 567,573
	Mudaraba Savings Deposit:		1,790,149,293	34,595,403
	Social Islami Bank Limited ICB Islami Bank Limited		- 11,663	10,514,700 11,478
	Export Import Bank of Bangladesh Ltd Al -Arafah Islami Bank Ltd		7,170,660 120	1,604,427,349 23,009,928
	Islami Bank Bangladesh Limited		88,460,838	1,514,350,307
			95,643,282 1,885,792,575	3,152,313,763 3,186,909,166
13a.4	Maturity wise classification of Deposits are a	s under		
	With a residual maturity of Repayable on demand		12,300,731,982	10,453,319,383
	Within 1 month Over 1 months but not more than 6 mor		16,172,162,576 41,003,720,752	17,287,469,718 36,026,636,788
	Over 6 months but not more than 1 year Over 1 year but not more than 5 years		15,011,864,959 18,603,961,494	23,475,662,323 12,040,310,984
	Over 5 years		21,317,388,939 124,409,830,702	9,975,321,170 <b>109,258,720,367</b>
14		/81		
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Limited	(Note-14a	4,063,218,088	13,301,703,751 3,843,308,484
	Less: Inter Company transaction		17,710,567,311 1,370,407,357	17,145,012,235 1,514,530,804
	Counciliants		16,340,159,954	15,630,481,431
14.1	Consolidated Provision for Current Tax Shahjalal Islami Bank Ltd	(Note-14a.2	2) 8,564,602,247	7,807,144,969
	Shahjalal Islami Bank Securities Ltd	, 170.2	211,046,488	176,639,152
14.2	Consolidated current tax expenses		8,775,648,735	7,983,784,120
.=	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-14a.2	2) 757,457,278 34,407,336	480,803,528 64,277,748
	Shanjalar Blattii Darik Securities Elu		791,864,614	545,081,276
14.3	Provision against entries of NOSTRO Account No provision is required as per Circular Letter		O)/01/2005-677 date	ed 13 September 2005
	for unreconciled NOSTRO debit entries as the			•
14a	Other Liabilities of the Bank Profit Payable on Deposits		KN/ 450 477	702 400 000
	Profit Payable on Deposits Provision for Investment	{note 14a.1 (a) &	604,650,477 & (b)} 2,327,667,602	703,408,900 2,631,061,000
	Provision for Off-Balance Sheet items Provision for others	{note 14a.1 (d	c)} 633,300,000	435,400,000
	Provisions for Investment in Securities	{note 14a.1(c {note 14a.1(c		15,739,000 742,000,000
	Provision for Taxation Profit and Compensation Suspense Account	(Note 14a.2 {note 14(a).1 (		7,807,144,969 789,143,022
	Compensation Realised Account	{note 14(a).1 ( {note 14(a).1 (		789,143,022 26,243,155
	Other Payable Outstanding Expenses		51,652,328 47,645,633	90,205,318 42,438,498
	Unearned Income on Quard		2,142,943	42,436,496

18,472,867

13,647,349,223 13,301,703,751

SJIBL General Account







FINANCIAL STATEMENTS 2016 DESCRIPTION DE

			31.12.2016 Taka	31.12.2015 Taka
14a.1 Provision for Investmen (a) Provision on Clas				
Provision held at the b		ecurities	1,850,061,000 141,000,000	
	n Compensation Realised		22,583,982	50,000,000 231,201,927
Transferred to Others Net charge to Profit &			356,500,000	(21,200,000) 320,913,336
Fully provided investmen	nt written off during the y	/ear	(938,677,380)	(1,110,088,000)
Provision held at the (b) General Provision	e end of the year n on Unclassified Inve	estment:	1,431,467,602	1,850,061,000
Provision held at the k Addition during the y			781,000,000 115,200,000	670,479,000 110,521,000
Balance at the end o	f the year		896,200,000	781,000,000
Total Provision for In (c) General Provision	ivestments (a+b) i on Off-Balance Shee	et items:	2,327,667,602	2,631,061,000
Provision held at the k Addition during the y	peginning of the year		435,400,000 197,900,000	404,340,000 31,060,000
Balance at the end o		athte)	633,300,000 2,960,967,602	
(d) Provision for other		итьте,	2,700,707,002	3,000,401,000
Provision held at the k Addition during the y			15,739,000 3,526,000	10,600,000 5,139,000
Balance at the end o	•		19,265,000	15,739,000
Provision held at the b			742,000,000	590,000,000
Provision transferred to prov Addition during the ye	vision on Classified Investmer ear	nt	(141,000,000)	152,000,000
Balance at the end o	f the year ensation Suspense Ac	count	601,000,000	742,000,000
Balance at the beginn	ing of the year		789,143,022	589,549,058
Amount recovered from sus	ense account during the year pense account during the ye	ar	1,259,152,768 (1,143,550,877)	1,109,951,741 (793,053,217)
Amount written off/ v <b>Balance at the end o</b>	vaived during the year		(166,061,938) <b>738,682,974</b>	(117,304,560) <b>789,143,022</b>
(g ) Compensation R Balance at the beginn	Realised Account:		26,243,155	30,229,875
Addition during the y	ear		71,496,865	46,013,280
Amount transferred to pro	nded for charitable act ovision for Classified Invest		(41,000,000)	(50,000,000)
Balance at the end o	f the year		56,740,020	26,243,155
14a.2 Provision for Taxation  Provision for Curren	t tax			
Balance at the beginn Add: Provision made	ing of the year		7,807,144,969 757,457,278	
Add: Adjustment for p	previous year			154,000 37,326,680
Add: Provision made on oth Balance at the end o			8,564,602,247	7,807,144,969
14a.2(a) Provision for Current	,		740 /	F0C 042 5
Income tax @ 20.00%			740,477,735 12,485,332	506,913,590 6,821,749
Income tax @ 10% on Estimated total provis	Capital gain on sale of sh sion required	ares	4,494,211 <b>757,457,278</b>	4,394,869 <b>518,130,208</b>
Computation of Taxab	'			
Profit before Tax Add: Inadmissible exp			2,306,081,236 689,255,269	805,814,677
	nditure & Separate consident of the year of year o		1,144,142,167 1,851,194,338	1,296,333,775 1,267,283,975
15 Consolidated Deferre	ed Tax Liability			
Shahjalal Islami Bank Shahjalal Islami Bank :		(Note-15a)	95,464,963	104,211,220
15a Deferred Tax Liability o	f the Bank		95,464,963	104,211,220
Balance at the beginn Add: Provision made			104,211,220 (8,746,257)	117,704,226 (13,493,006)
	dilling the year		95,464,963	104,211,220
16 Capital  16.1 Authorized Capital:				
100,00,00,000 ordinar	y shares of Tk. 10 each		10,000,000,000	10,000,000,000
The shareholders of the Book ordinary General Meeting	ank in its 11th Extra g (EGM) held on 4 June 201.	3		
approved to increase the Bank to Tk. 1000,00,00,000				
16.2 Issued, Subscribed and I	Paid up Capital			
734,688,133 Ordinary Issued for cash: 18,46,	Shares of Tk 10 each 02,500 shares of Tk. 10	each	7,346,881,330 1,846,025,000	
Issued other than cash: 550,	085,633 bonus shares of Tk 1	0 each	5,500,856,330 <b>7,346,881,330</b>	5,500,856,330 <b>7,346,881,330</b>
	Holding	9	7/340/001/330	7,340,001,330
Sponsor Shareholders Group Financial Institutes Group	In year 2016: 41.04%; In year 2016: 33.88%;			3,219,883,680 2,270,845,480
General Shareholders Group	In year 2016: 25.08%;	2015: 25.26%	7,346,881,330	
Classification of Shareholde	rs by number of holding	j:	7/3-10/001/330	7,340,001,330
As at 31 December 2016 Range of Share Holding	No. of Shareholders	No. of s	hares Percenta	ge of holding shares
Upto 500 501-5,000	24,553 23,632	3,460, 42,356	,661	0.47% 5.77%
5,001-10,000	2,126	15,192	2,569	2.07%
10,001-20,000 20,001-30,000	1,153 388	16,108 9,221	,752	2.19% 1.26%
30,001-40,000 40,001-50,000	175 108	6,072 4,948	,259	0.83% 0.67%
50,001-1,00,000 1,00,001-10,00,000	199 208	14,628 58,612	3,240	1.99% 7.98%
Over 10,00,000 Total	72	564,08	5,883	76.78%
Total As at 31 December 2015	52,614	734,68	0,133	100.00%
Range of Share Holding	No. of Shareholders	No. of sl	hares Percenta	ge of holding shares
Upto 500 501-5,000	30,667 27,581	4,172 49,216		0.57% 6.70%
5,001-10,000 10,001-20,000	2,541 2,541 1,373	18,031 18,949	1,204	2.45% 2.58%
20,001-30,000	447	10,635	5,770	1.45%
30,001-40,000 40,001-50,000	233 123	8,021, 5,594	,400	1.09% 0.76%
50,001-1,00,000 1,00,001-10,00,000	215 240	15,046 62,452	•	2.05% 8.50%
Over 10,00,000 <b>Total</b>	60 <b>63,480</b>	542,56	7,145	73.85% <b>100.00%</b>
.o.u.	∪J/ <del>*1</del> 0U	734,68	31.12.2016	
			Taka	Taka
16.3 Consolidated Capital to		tio (CRAR) U	Inder Basel-III:	
a) Going Concern Ca				
Common Equity Tire-I	•	(Note -17)	7,346,881,330 4,403,561,679	
Common Equity Tire-I i) Paid-up Capital		(Note -17) (Note -18)	1,253,792,811	1,010,103,443
Common Equity Tire-I i) Paid-up Capital ii) Statutory Reserve iii) Retained Earnings	terect		239,472,347 13,243,708,167	
Common Equity Tire- i) Paid-up Capital ii) Statutory Reserve iii) Retained Earnings iv) Non-controlling In				259,500,000
Common Equity Tire- i) Paid-up Capital ii) Statutory Reserve iii) Retained Earnings iv) Non-controlling In	sions required against		_	,
Common Equity Tire-i) Paid-up Capital ii) Statutory Reserve iii) Retained Earnings iv) Non-controlling Int Less: Shortfall in provi	isions required against (subsidiary)		13,243,708,167	12,270,120,918
Common Equity Tire-i j) Paid-up Capital ii) Statutory Reserve iii) Retained Earnings iv) Non-controlling Int Less: Shortfall in provi	isions required against (subsidiary)		-	
Common Equity Tire-I i) Paid-up Capital ii) Statutory Reserve iii) Retained Earnings iv) Non-controlling Int Less: Shortfall in provi investment in shares ( Additional Tire-1 Capi	isions required against (subsidiary) tal (AT-1)		13,243,708,167	12,270,120,918
Common Equity Tire-i) Paid-up Capital ii) Statutory Reserve iii) Retained Earnings iv) Non-controlling Int Less: Shortfall in provi investment in shares ( Additional Tire-1 Capi	isions required against (subsidiary) tal (AT-1)		13,243,708,167 1,953,120,900	1,098,178,936
Common Equity Tire-I i) Paid-up Capital ii) Statutory Reserve iii) Retained Earnings iv) Non-controlling Int Less: Shortfall in provi investment in shares ( Additional Tire-1 Capi	isions required against (subsidiary) tal (AT-1) pital (Tier-II):		13,243,708,167	12,270,120,918 1,098,178,936 1,098,178,936
Common Equity Tire-I i) Paid-up Capital ii) Statutory Reserve iii) Retained Earnings iv) Non-controlling Int Less: Shortfall in provi investment in shares ( Additional Tire-1 Capi b) Gone Concern Cap i) General Provision c) Total Eligible Regulat d) Consolidated Total R	isions required against (subsidiary) tal (AT-1) pital (Tier-II): tory Capital (a +b) tisk Weighted Assets		13,243,708,167 1,953,120,900 1,953,120,900 15,196,829,067 130,144,271,335	12,270,120,918 1,098,178,936 1,098,178,936 13,368,299,854 100,674,048,106
Common Equity Tire-I i) Paid-up Capital ii) Statutory Reserve iii) Retained Earnings iv) Non-controlling Int Less: Shortfall in provi investment in shares ( Additional Tire-1 Capi b) Gone Concern Cap i) General Provision c) Total Eligible Regulat d) Consolidated Total R e) Minimum Required Cap	isions required against (subsidiary) tal (AT-1) pital (Tier-II): tory Capital (a +b)	assets)	13,243,708,167 1,953,120,900 1,953,120,900 15,196,829,067	12,270,120,918 1,098,178,936 1,098,178,936 13,368,299,854 100,674,048,106
Common Equity Tire-I i) Paid-up Capital ii) Statutory Reserve iii) Retained Earnings iv) Non-controlling Int Less: Shortfall in provi investment in shares ( Additional Tire-1 Capi b) Gone Concern Cap i) General Provision c) Total Eligible Regulat d) Consolidated Total R e) Minimum Required Cap f) Minimum Required Cap	isions required against (subsidiary)  tal (AT-1)  pital (Tier-II):  tory Capital (a +b)  tisk Weighted Assets  pital (10% of risk weighted Capital (10.625% of risk  ding conservation buffe	assets)	13,243,708,167 1,953,120,900 1,953,120,900 15,196,829,067 130,144,271,335	12,270,120,918 1,098,178,936 1,098,178,936 13,368,299,854 100,674,048,106 10,067,404,811

Con	solidated Capital to Risk Weighted Ass		•	-	015
Part	ticulars	Requirement	Capital Maintained	Requiremen	t Capital Maintained
Con	ng Concern Capital: (Tier-I) nmon Equity Tier-I Capital: (CET-I)	5.50% 4.50%	10.18% 10.18%	5.50% 4.50%	•
	-I Plus Conservation Buffer ne Concern Capital: (Tier-II)	5.125% -	10.18% 1.50%		6 12.19% - 1.09%
CRA	•	10.00% <b>10.625%</b>	11.68% <b>11.68%</b>		1
				2.2016	31.12.2015
6.4	Consolidated Risk Weighted Assets (RWA 1. Investment (Credit) Risk On-Balance Sheet Off-Balance Sheet 2. Market Risk 3. Operational Risk	L) for	96,202,3 18,223,4 7,003,2	121,382 1 266,947	7,575,466,966 0,278,847,904 4,825,183,236 7,994,550,000
6.5	Consolidated Total Risk Weighted Asset Capital to Risk Weighted Assets Ratio (Ci a) Going Concern Capital (Tier-I): Common Equity Tire-I Capital (CET-I) i) Paid-up Capital ii) Statutory Reserve	` '	<b>130,144,2</b> <i>II of the Bank</i> 7,346,8	71,335 100, c: 381,330	<b>7</b> ,346,881,330 3,942,345,432
	iii) Retained Earnings Additional Tire-I Capital (AT-I)	{Note-18(a		75,911 12,	965,073,507 , <b>254,300,269</b> - , <b>254,300,269</b>
	<ul><li>b) Gone Concern Capital (Tier-II):</li><li>i) General Provision</li><li>c) Total Eligible Regulatory Capital</li></ul>		+c)} 1,529,5 1,529,5 14,386,0	00,000 1,	1,100,927,373 ,100,927,373 ,355,227,642
	d) Total Risk Weighted Assets e) Minimum Required Capital (10% of risk weighte f) Minimum Required Capital (10.6 weighted assets) including conserv	25% of risk	124,703,7 12,470,3 13,249,7	79,633 9	,789,573,106 ,878,957,311 ,878,957,311
	g) Total Capital Surplus (c-e) h) Total Capital Surplus considering conserv Capital Adequacy Ratio:		1,915,6	96,277 3,	,476,270,332
		2016 equirement Capital N		equirement C	
Con	ng Concern Capital: (Tier-I) nmon Equity Tier-I Capital: (CET-I)	5.50% 4.50%	10.31% 10.31%	5.50% 4.50%	12.40% 12.40%
Gor	-l Plus Conservation Buffer ne Concern Capital: (Tier-II)	5.125%	10.31%	4.50%	12.40% 1.12%
CRA CRA	AR including Conservation Buffer	10.00% <b>10.625%</b>	11.54% 11.54%	10.00% <b>10.00%</b>	13.52% 13.52%
				2.2016 Taka	31.12.2015 Taka
16.6	Risk Weighted Assets (RWA) for  1. Investment (Credit) Risk On-Balance Sheet Off-Balance Sheet 2. Market Risk 3. Operational Risk			121,382 1 666,947	7,795,341,966 0,278,847,904 2,924,583,236 7,790,800,000
! <b>6.</b> 7	<b>Total Risk Weighted Assets (1+2+3</b> <i>Non-controlling Interest</i> Openning balance Share of current year's profit	)	9,1	96,335 98, 290,713 81,634 <b>72,347</b>	226,994,950 3,295,763 <b>230,290,713</b>
7	<b>Statutory Reserve</b> Opening balance Add: Addition during the year		3,942,3	345,432 216,247	3,590,784,817 351,560,615 ,942,345,432
18	Consolidated Retained Earnings Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd Less: Non-controlling Interest	(Note-18a	1,268,2	132,902 132,256 265,158 172,347	965,073,507 50,320,650 1,015,394,157 5,290,713
8.1	Consolidated Current year Retained Ear	nings	1,253,7	92,811 1,	,010,103,443
	Current Year Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-18a	1,207,9	153,968 311,607 965,574	938,931,937 31,346,428 970,278,366
18a	Retained Earnings of the Bank Opening balance	od Diddood	<b>1,198,7</b> 965,0	073,507	3,295,763 <b>966,982,603</b> 760,829,703
19	Less: Issue of Bonus shares/Payment of Ca Add: Transfer from Profit & Loss Acco Letters of Guarantees		1,096,1		734,688,133 938,931,937 <b>965,073,507</b>
	Letters of Guarantees (Local) Letters of Guarantees (Foreign) Back to Back a) Claims against the Bank not acknowled	lged as debts		554,861 329,401	6,995,922,779 185,038,757 3,329,401 ,184,290,937
	b) Money for which the Bank is continger liable in respect of guarantees given favoring: Directors or Officers Government Banks and other financial institutions				:
20	Others  Irrevocable Letters of Credit		11,956,8 11,956,8	67,945 7,	7,184,290,937 , <b>184,290,937</b>
	Letter of credit		18,421,3 18,421,3	61,635 13,	3,947,624,480 <b>,947,624,480</b>
				016 Taka	2015 Taka
21	Consolidated Income Statement Income:				
	Profit on Investment Income from Investment in securities Dividend income Commission, Exchange and Brokerac Gains less losses arising from dealing secu	(Note-24 ge (Note-25	) 135,( ) 62, <sup>2</sup>	)92,346 126,658	0,738,893,763 166,366,901 34,108,744 1,128,139,349
	Gains less losses arising from investment securi Gains less losses arising from dealing in foreign Income from non-banking assets Other operating income Profit less losses on interest rate char	ties currencies (Note-26		4,942,109 - - 549,789 -	43,948,687 - - 417,582,620 -
	Nominal value of bonus share receive Expenses:	ed	13,376,9	10,260 12	,529,040,065
	Profit paid on Deposits Administrative expenses Other operating expenses Depreciation on banking assets	(Note-23)	2,612,8 406,6 128,8	350,130 595,185 342,947	7,051,597,514 2,406,435,911 323,297,752 127,991,406
?1a	Income over expenditure Income Statement of the Bank		10,251,4 3,125,4		,909,322,583 ,619,717,482
	Income: Profit on Investment Income from Investment in securities Dividend income Commission, Exchange and Brokerage	(Note-24a	a) 28,7 a) 62,4	708,383 126,658	0,509,980,697 63,870,547 34,108,744 1,036,123,630
	Gains less losses arising from dealing securities Gains less losses arising from investment securi Gains less losses arising from dealing in foreign currence	ties (Note-24a		942,109	43,948,687
	Income from non-banking assets Other operating income Profit less losses on interest rate char Nominal value of bonus share receive			- 573,610 - -	410,187,078 - -
			12,964,6	67,474 12,	,098,219,384

Continue to next column >>

						2016 Taka		2015 Taka
	Expenses: Profit paid on Deposits		(Note	e-23a)		,501,525		2,572,993
	Administrative expens Other operating exper	nses			321	,548,590 ,311,401	303	2,791,780 3,630,126
	Depreciation on banki	ng assets		-		,098,721 <b>460,238</b>		1,788,075 <b>,782,974</b>
	Income over expendi Consolidated Profit o			-	2,979,	207,236	2,377	,436,410
	Shahjalal Islami Bank L Shahjalal Islami Bank S		(Note	e-22a)		,356,257 ,804,022		9,980,697 1,242,330
	Less: Inter company Tr			-	11,443	,160,279 ,142,759	10,911	1,223,027 2,329,264
				=		017,520		,893,763
	Profit on Investment of the Profit on Investment			-22a.1)		,893,219		5,943,142
	Profit on placement with	other Banks & FI	5	-		,463,038 <b>356,257</b>		3,037,555 <b>,980,697</b>
. 1	Profit on Investment Profit on Murabaha					,328,943		3,669,171
	Profit on Bi-Muazzal Profit on Hire-Purchase	2			2,012	,798,823 ,552,354	2,020	0,957,664
	Profit on Ijara Profit on Bi-Salam Profit on Inland Docun	oont Pill Durch	ocod		112	,656,061 ,684,647	108	2,416,867 8,962,346
	Profit on Foreign Docu Profit on Investment a	ment Bill Purch	nased			,669,452 ,692,115 32,000		4,654,803 7,811,876
	Profit on Investment agai Profit on Investment agai	nst Mudaraba Te	rm Deposit			205,635 37,704	1	1,462,778 99,055
	Profit on Investment agai Profit on Investment agai	nst Mudaraba De	eposit Scheme			6,336		220,369 314,814
	Profit on Investment a Profit on Investment a	gainst EDF gainst Other Se	curities			,576,226 -	59	9,799,433 251,307
	Profit on Mudaraba Profit on Istisnaa					,429,692	224	300 12,221
	Profit Received From Reshed Profit on Murabaha Im			_	31	,488,425 ,447,852		9,834,978 5,931,335
	Less: Rebate for Good	Borrower*		_	10,373	,606,265 713,047	9,846	5,943,142
	*The amount was waive	d in order to con	nply with the E	_		<b>893,219</b> 06 dt. 19 Ma		<b>,943,142</b> 5 regardin
a 2	Rebate for Good Borrow  Investment income deriv		detiloved					
****	Inside Bangladesh	eu from me fund	ucpioyeu		0.017	F76 200	0.050	2 107 600
	<ul><li>i) Mudaraba deposits</li><li>ii) Other deposits/Fund</li></ul>	d		_	1,455	,576,300 ,316,919	787	9,187,690 7,755,451
	Outside Bangladesh			_		,893,219 -		5,943,142
2a.3	3 Geographical Location-ч	vise Profit on Inv	estments	=	10,372,	893,219	9,846	,943,142
	Area		201	6			2015	
	i) Inside Bangladesh (no	ote-22a.3.1)	Amount		osition	Amour		Composition
	a) In Rural Areas b) In Urban Areas	1/	828,281,296 9,544,611,923		7.99% 92.01%	9,079,60	- :	7.79% 92.21%
	Sub-total ii) Outside Bangladesh Total		372,893,219, - 372,893,219,		100.00% - 100.00%	9,846,94	-	100.00%
a.3.	1 Inside Bangladesh	, .,	,,5,,2,0,3,2,1,3	<u>.                                    </u>	10010070	3,010,31	3,1 IZ:	100.007
	Division		2016			20	)15	
	Dhaka	Amount 7,766,155,3		osition 74.879		mount 87,217,264		nposition 76.04%
	Chittagong Sylhet	1,717,167,1 121,362,3	353	15.389 1.199	% 1	14,874,037 17,282,094		15.38% 1.19%
	Rajshahi Rangpur	255,592,6 85,588,2	271	2.489 1.029	% 1	44,084,633 00,227,183		2.48% 1.02%
	Khulna Barisal <b>Total</b>	396,112,6 30,914,7	'30	3.729 0.179 0 <b>0.00</b> 9	%	66,292,375 16,965,556 <b>!6,943,142</b>		3.72% 0.17% <b>100.00</b> %
	Total	10,372,893,2		100.00 /			:	
3	C					2016		2015
,		aid on Denocit				Taka		Taka
	Shahjalal Islami Bank L			e-23a)	6,986	<b>Taka</b> ,501,525		<b>Taka</b> 2,572,993
	Shahjalal Islami Bank L Shahjalal Islami Bank S	td ecurities Ltd		e-23a) _	6,986 227 7,214	,501,525 ,632,180 ,133,705	7,226	<b>Taka</b> 2,572,993 4,103,156 5,676,149
	Shahjalal Islami Bank L	td ecurities Ltd		e-23a) – –	6,986 227 7,214 111	,501,525 ,632,180	7,226 175	<b>Taka</b> 2,572,993 4,103,156
За	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits o	td ecurities Ltd ansaction		e-23a) - - =	6,986 227 7,214 111 <b>7,103</b> ,	,501,525 ,632,180 ,133,705 ,037,887	7,226 175 <b>7,051</b> ,	<b>Taka</b> 2,572,993 4,103,156 5,676,149 5,078,635 <b>,597,514</b>
Ba	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr	td decurities Ltd ansaction fthe Bank		e-23a) - - =	6,986 227 7,214 111 <b>7,103,</b> 4	,501,525 ,632,180 ,133,705 ,037,887 ,095,818 ,836,114 ,665,411	7,226 175 <b>7,051</b> ,	Taka 2,572,993 4,103,156 5,676,149 5,078,635 ,597,514 4,280,021 3,292,972
	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowin Consolidated Income	td decurities Ltd ansaction fthe Bank ngs from Investme	(Note	= = - 5/Secur	6,986 227 7,214 111 <b>7,103,</b> 6,864 121 <b>6,986,</b> ities	Taka ,501,525 ,632,180 ,133,705 ,037,887 <b>095,818</b> ,836,114 ,665,411 <b>501,525</b>	7,226 175 7,051, 6,934 8	Taka  2,572,993 4,103,156 6,076,6149 5,078,635 ,597,514 4,280,021 3,292,972 ,572,993
	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowin	td decurities Ltd ansaction  fthe Bank ngs  from Investmentd	(Note	=	6,986 227 7,214 111 <b>7,103,</b> 6,864 121 <b>6,986,</b> ities	7501,525 ,632,180 ,133,705 ,037,887 095,818 ,836,114 ,665,411 501,525	28 <sup>4</sup> 7,226 175 7,051, 6,93 <sup>4</sup> 8 6,942,	<b>Taka</b> 2,572,993 4,103,156 6,676,149 6,078,635 <b>,597,514</b> 4,280,021 3,292,972 <b>,572,993</b> 1,927,979 2,496,354
4	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowing Consolidated Income Shahjalal Islami Bank L Shahjalal Islami Bank S	td decurities Ltd ansaction  f the Bank ngs  from Investment td decurities Ltd	(Note	= = s/Secur e-24a) =	6,986 227 7,214 111 <b>7,103,</b> 6,864 121 <b>6,986,</b> ities	7501,525 ,632,180 ,133,705 ,037,887 095,818 ,836,114 ,665,411 501,525	28 <sup>4</sup> 7,226 175 7,051, 6,93 <sup>4</sup> 8 6,942,	<b>Taka</b> 2,572,993 4,103,156 6,676,149 6,078,635 <b>,597,514</b> 4,280,021 3,292,972 <b>,572,993</b>
4	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowin Consolidated Income Shahjalal Islami Bank L Shahjalal Islami Bank S Income from Investment Income from Investment	td decurities Ltd ansaction  fthe Bank angs  from Investment decurities Ltd in Shares/Securitient in Islami Boi	ent in Shares (Note	= = s/Secur e-24a) - - - -	6,986 227 7,214 111 <b>7,103,</b> / 6,864 121 <b>6,986,</b> : <b>ities</b> 136 106 <b>242,</b> /	7501,525 ,632,180 ,133,705 ,037,887 095,818 ,836,114 ,665,411 501,525 ,077,151 ,383,963 461,114	284 7,226 175 7,051, 6,934 8 6,942, 141 102 244,	<b>Taka</b> 2,572,993 4,103,156 6,676,149 6,078,635 <b>,597,514</b> 4,280,021 3,292,972 <b>,572,993</b> 1,927,979 2,496,354 <b>,424,333</b>
4	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowin Consolidated Income Shahjalal Islami Bank L Shahjalal Islami Bank S	td decurities Ltd ansaction  f the Bank angs  from Investment td decurities Ltd in Shares/Securitient in Islami Borent in Shares	ent in Shares (Note ties of the Ban nd (Note	= = s/Secur e-24a) =	6,986 227 7,214 111 <b>7,103,</b> / 6,864 121 <b>6,986</b> ,/ ities 136 <b>242,</b> /	Taka ,501,525 ,632,180 ,133,705 ,037,887 <b>095,818</b> ,836,114 ,665,411 <b>501,525</b> ,077,151 ,383,963 <b>461,114</b>	284 7,226 175 7,051, 6,934 8 6,942 141 102 244, 51 43	<b>Taka</b> 2,572,993 4,103,156 6,676,149 5,078,635 <b>,597,514</b> 4,280,021 3,292,972 <b>,572,993</b> 1,927,979 2,496,354 <b>,424,333</b>
1	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowin Consolidated Income Shahjalal Islami Bank S Income from Investment Income from Investment Income from Investment Income from Investment Dividend Income	ansaction  f the Bank  ngs  from Investment td eccurities Ltd  in Shares/Securitient in Islami Bon ent in Shares  Mudaraba Perpetua	ent in Shares (Note ties of the Ban and (Note	= = s/Secur e-24a) - - - -	6,986 227 7,214 111 <b>7,103,</b> / 6,864 121 <b>6,986</b> ,/ ities 136 242,/ 14 62 5 8	7aka ,501,525 ,632,180 ,133,705 ,037,887 ,095,818 ,836,114 ,665,411 ,501,525 ,077,151 ,383,963 ,383,963 ,461,114 ,890,000 ,942,109 ,426,658 ,170,000 ,648,383	284 7,226 175 7,051, 6,932 6,942 141 102 244,	<b>Taka</b> 2,572,993 4,103,156 6,676,149 5,078,635 <b>,597,514</b> 4,280,021 3,292,972 <b>,572,993</b> 1,927,979 2,496,354 <b>,424,333</b> 1,000,000 3,948,687 4,108,744 5,590,000 7,280,547
<b>4</b>	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowing Consolidated Income Shahjalal Islami Bank L Shahjalal Islami Bank S Income from Investment in Income from Investment in Income from Investment Income from Investment in Investment in Income from Investment	td decurities Ltd ansaction  fthe Bank angs  from Investment decurities Ltd in Shares/Securite ent in Islami Borent in Shares Mudaraba Perpetua ent in Sub-Ordinent in Shares ari	ent in Shares (Note ties of the Ban and (Note Bond (MPB) nated Bond	s/Secur e-24a) 24a.1)	6,986 227 7,214 111 <b>7,103,</b> / 6,864 121 <b>6,986</b> ,/ ities 136 106 <b>242,</b> / 14 44 62 5 8	7aka ,501,525 ,632,180 ,133,705 ,037,887 7095,818 ,836,114 ,665,411 ,501,525 ,077,151 ,383,963 ,426,658 ,170,000 ,648,383 ,177,000 ,648,383	284 7,226 175 7,051, 6,932 6,942 141, 102 244, 134 141,	<b>Taka</b> 2,572,993 4,103,156 5,676,149 5,078,635 <b>,597,514</b> 4,280,021 3,292,972 <b>,572,993</b> 1,927,979 2,496,354 <b>,424,333</b> 1,000,000 3,948,687 4,108,744 5,590,000 7,280,547 <b>,927,979</b>
4 4a.	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits o Profit on deposits Profit paid on borrowin  Consolidated Income Shahjalal Islami Bank L Shahjalal Islami Bank S Income from Investment in Income from Investment Income from Investment in Income from Investment Income from Investment in Income from Investment	td decurities Ltd ansaction  f the Bank ngs  from Investment td decurities Ltd in Shares/Securitient in Islami Borent in Shares Mudaraba Perpetua ent in Sub-Ordinent in Shares ari ssion, Exchang	ent in Shares (Note ties of the Ban and (Note Bond (MPB) nated Bond ses through si	s/Secur e-24a) 24a.1)	6,986 227 7,214 111 <b>7,103,</b> / 6,864 121 <b>6,986</b> ,/ ities 136 <b>242</b> ,/ 14 62 5 8 <b>136</b> ,/ ted share	7aka ,501,525 ,632,180 ,133,705 ,037,887 7095,818 ,836,114 ,665,411 ,501,525 ,077,151 ,383,963 ,461,114 ,890,000 ,942,109 ,426,658 ,170,000 ,648,383 ,177,000 ,648,383 ,170,000 ,648,383 ,170,000 ,648,383 ,170,000 ,648,383 ,170,000 ,648,383 ,170,000 ,648,383 ,170,000 ,648,383 ,170,000 ,648,383 ,170,000 ,648,383 ,170,000 ,648,383 ,170,000 ,648,383 ,170,000 ,648,383 ,170,000 ,648,383 ,170,000 ,648,383 ,170,000 ,648,383	284 7,226 175 7,051, 6,934 6,942, 141 102 244, 51 43 43 441, 141, 141, 141,	<b>Taka</b> 2,572,993 4,103,156 5,676,149 5,078,635 <b>,597,514</b> 4,280,021 3,292,972 <b>,572,993</b> 1,927,979 2,496,354 <b>,424,333</b> 1,000,000 3,948,687 4,108,744 5,590,000 7,280,547 <b>,927,979</b>
a.	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowin  Consolidated Income Shahjalal Islami Bank L Shahjalal Islami Bank S  Income from Investment in M Income from Investment Income from Investment Income from Investment Income Income Investment Income Income Income Income Income Investment Income Income Income Investment Income I	td decurities Ltd ansaction  f the Bank angs  from Investment td decurities Ltd in Shares/Securi ent in Islami Bore ent in Shares Mudaraba Perpetua ent in Sub-Ordin ent in Shares ari ssion, Exchang td	ent in Shares (Note ties of the Ban and (Note Bond (MPB) nated Bond ses through si	s/Secur e-24a) 	6,986 227 7,214 111 <b>7,103,</b> / 6,864 121 <b>6,986</b> ,/ ities 136 <b>242</b> ,/ 14 62 5 8 <b>136</b> ,/ ted share	7501,525 ,632,180 ,133,705 ,037,887 7095,818 ,836,114 ,665,411 ,501,525 ,077,151 ,383,963 ,381,963 ,381,963 ,426,658 ,170,000 ,942,109 ,426,658 ,170,000 ,648,383 ,777,151 sin the Store	284 7,226 175 7,051, 6,934 6,942 141 102 244, 51 43 43 44 102 244, 141, ck Excha	7aka 2,572,993 4,103,156 6,676,149 5,078,635 7,597,514 4,280,021 3,292,972 7,572,993 1,927,979 2,496,354 4,424,333 1,000,000 3,948,687 4,108,744 5,780,547 7,280,547 7,280,547 7,927,979 nges.
l a.	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowing Consolidated Income Shahjalal Islami Bank L Shahjalal Islami Bank S Income from Investment Consolidated Commis Shahjalal Islami Bank L Shahjalal Islami Bank S Commission, Exchange et	td decurities Ltd ansaction  f the Bank angs  from Investment td decurities Ltd in Shares/Securitient in Islami Borent in Shares Mudaraba Perpetua ent in Sub-Ordinent in Shares ari ssion, Exchang td decurities Ltd	ent in Shares (Note ties of the Ban and (Note Bond (MPB) nated Bond ses through sa e & Brokera (Note	s/Secur e-24a) 	6,986 227 7,214 111 <b>7,103,</b> / 6,864 121 <b>6,986,</b> : <b>ities</b> 136 106 <b>242,</b> / 14 44 62 5 8 <b>136,</b> / ted share 1,222 120 <b>1,342,</b> /	73ka ,501,525 ,632,180 ,133,705 ,037,887 7095,818 ,836,114 ,665,411 501,525 ,077,151 ,383,963 461,114 ,890,000 ,942,109 ,426,658 ,170,000 ,648,383 ,077,151 si in the Sto ,560,456 ,321,381 ,381,837	284 7,226 175 7,051, 6,934 6,942, 141 102 244, 57 43 43 441, ck Excha 1,036 92 1,128,	Taka  2,572,993 4,103,156 6,676,149 5,078,635 4,280,021 3,292,972 5,572,993 1,927,979 2,496,354 4,424,333 1,000,000 3,948,687 4,108,744 5,590,000 7,280,547 927,979 nges. 5,123,630 2,015,719 139,349
4 4a. 5	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowing Consolidated Income Shahjalal Islami Bank L Shahjalal Islami Bank S Income from Investment Consolidated Commis Shahjalal Islami Bank L Shahjalal Islami Bank S	td decurities Ltd ansaction  f the Bank angs  from Investment td decurities Ltd in Shares/Securitient in Islami Borent in Shares Mudaraba Perpetua ent in Sub-Ordinent in Shares ari ssion, Exchang td decurities Ltd	ent in Shares (Note ties of the Ban and (Note Bond (MPB) nated Bond ses through sa e & Brokera (Note	s/Secur e-24a) 	6,986 227 7,214 1111 <b>7,103,</b> / 6,864 121 <b>6,986,</b> : <b>ities</b> 136 106 <b>242,</b> / 14 44 62 5 8 <b>136,</b> / ted share 1,222 120 <b>1,342,</b> /	7.501,525 .632,180 .133,705 .037,887 7.095,818 .836,114 .665,411 501,525 .077,151 .383,963 361,114 .890,000 .942,109 .426,658 .177,000 .648,383 777,151 .5 in the Sto .5 60,456 .321,381 .881,837 .111,778 .448,678	284 7,226 175 7,051, 6,934 6,942, 141 102 244, 51 43 43 43 44 1,036 92 1,128,	Taka  2,572,993 4,103,156 6,676,149 6,078,635 4,280,021 3,292,972 5,572,993 1,927,979 2,496,354 4,424,333 1,000,000 3,948,687 4,108,744 5,590,000 7,280,547 927,979 nges. 6,123,630 2,015,719 1,139,349
4 4a 5	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowing Consolidated Income Shahjalal Islami Bank L Shahjalal Islami Bank L Shahjalal Islami Bank S Income from Investment Consolidated Commis Shahjalal Islami Bank L Shahjalal Islami Bank S Commission, Exchange et Other commission Exchange earnings	tid decurities Ltd ansaction  fthe Bank angs  from Investment tid decurities Ltd in Shares/Securitient in Islami Borent in Shares Mudaraba Perpetua ent in Shares ari ission, Exchange tid decurities Ltd be Brokerage of the	ent in Shares (Note ties of the Ban and (Note Bond (MPB) nated Bond ses through sa e & Brokera (Note	s/Secur e-24a) 	6,986 227 7,214 1111 <b>7,103,</b> / 6,864 121 <b>6,986,</b> : <b>ities</b> 136 106 <b>242,</b> / 14 44 62 5 8 <b>136,</b> / ted share 1,222 120 <b>1,342,</b> /	Taka  ,501,525 ,632,180 ,133,705 ,037,887  095,818  ,836,114 ,665,411 ,501,525  ,077,151 ,383,963 ,461,114  ,890,000 ,942,109 ,426,658 ,170,000 ,648,383  077,151 sr in the Store ,560,456 ,321,381  881,837	284 7,226 175 7,051, 6,934 6,942, 141 102 244, 51 43 43 43 44 1,036 92 1,128,	<b>Taka</b> 2,572,993 4,103,156 6,676,149 5,078,635 <b>,597,514</b> 4,280,021 3,292,972 <b>,572,993</b> 1,927,979 2,496,354 <b>,424,333</b> 1,000,000 3,948,687 4,108,744 5,590,000 7,280,547 <b>,927,979</b> nges. 5,123,630 2,015,719 <b>,139,349</b>
4 4a 5	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowing Consolidated Income Shahjalal Islami Bank L Shahjalal Islami Bank S Income from Investment Income from Investm	tid decurities Ltd ansaction  f the Bank  ngs  from Investment of the Bank  in Shares/Securities Ltd in Shares/Securitient in Islami Borent in Shares  Mudaraba Perpetua ent in Shares ari sision, Exchang to the securities Ltd  in Bhares ari securities Bank in Shares ari share	ent in Shares (Note ties of the Ban nd (Note I Bond (MPB) nated Bond ses through si e & Brokera (Note	s/Secur e-24a) 	6,986 227 7,214 1111 <b>7,103,</b> / 6,864 121 <b>6,986,</b> ; <b>ities</b> 136 106 <b>242,</b> / 14 44 62 5 8 <b>136,</b> / ted share 1,222 120 <b>1,342,</b> / 658 564 <b>1,222</b> ,/ 451	Taka  ,501,525 ,632,180 ,133,705 ,037,887  095,818  ,836,114 ,665,411  501,525  ,077,151 ,383,963  461,114  ,890,000 ,942,109 ,426,658 ,177,000 ,648,383  077,151  s in the Sto  ,560,456 ,321,381  881,837  ,111,778 ,448,678  560,456	284 7,226 175 7,051, 6,934 8 6,942, 14 102 244, 5 43 43 44, 1,036 92 1,128, 1,036, 410	Taka  2,572,993 4,103,156 6,676,149 5,078,635 4,280,021 3,292,972 4,7293 1,927,979 2,496,354 4,424,333 1,000,000 3,948,687 4,108,744 5,590,000 7,280,547 927,979 nges. 5,123,630 2,015,719 1,139,349 2,763,685 5,359,945 1,123,630 0,187,078
4 4a. 5	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowing Consolidated Income Shahjalal Islami Bank L Shahjalal Islami Bank S Income from Investment Consolidated Commis Shahjalal Islami Bank L Shahjalal Islami Bank S Commission, Exchange e Other commission Exchange earnings	tid decurities Ltd decurities Ltd ansaction  If the Bank angs  If the Bank angs  If the Investment and Investment and Investment in Islami Bout and in Shares Audaraba Perpetua and in Shares ari in Sub-Ordinent in Shares ari in	ent in Shares (Note ties of the Ban nd (Note I Bond (MPB) nated Bond ses through si e & Brokera (Note	= s/Secur e-24a) 	6,986 227 7,214 1111 7,103,4 6,864 121 6,986,3 ities 136,1 44 44 62 5 8 136,1 ted shares 1,222 120 1,342,4 658 564 1,222,7	Taka  ,501,525 ,632,180 ,133,705 ,037,887  095,818  ,836,114 ,665,411 ,501,525  ,077,151 ,383,963 ,461,114  ,890,000 ,942,109 ,426,658 ,170,000 ,648,383 ,177,000 ,648,383 ,177,151  is in the Sto  ,560,456 ,321,381 ,381,837  ,111,778 ,448,678  ,673,610 ,771,307 ,444,917	284 7,226 175 7,051, 6,934 6,942, 141 102 244, 51, 43 43, 44, 1,036 92 1,128, 506 1,036, 410, 420,	Taka  2,572,993 4,103,156 5,676,149 5,078,635 4,280,021 3,292,972 4,963,54 4,24,333 1,000,000 3,948,687 4,108,744 5,590,000 7,280,547 927,979 nges. 5,123,630 2,015,719 1,139,349 0,187,078 0,187,078 0,144,913 0,331,991
44.44a.455	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowing Consolidated Income Shahjalal Islami Bank L Shahjalal Islami Bank S Income from Investment Income from Investm	tid decurities Ltd ansaction  f the Bank  ngs  from Investment of the Bank  in Shares/Securitient in Islami Borent in Shares  Mudaraba Perpetua ent in Sub-Ordinent in Shares ari in Sha	ent in Shares (Note ties of the Ban nd (Note I Bond (MPB) nated Bond ses through si e & Brokera (Note	= s/Secur e-24a) 	6,986 227 7,214 1111 <b>7,103,</b> / 6,864, 121 <b>6,986</b> ,/ ities 136,0 242,/ 14 44 62 5 8 136,0 ted shares 1,222 120 1,342,1 658 564 1,222,7	Taka  ,501,525 ,632,180 ,133,705 ,037,887  ,095,818  ,836,114 ,665,411 ,501,525  ,077,151 ,383,963  461,114  ,890,000 ,942,109 ,426,658 ,170,000 ,648,383  ,077,151 ,s in the Sto ,560,456 ,321,381  881,837  ,111,778 ,448,678  ,673,610 ,771,307	284 7,226 175 7,051, 6,934 6,942, 141 102 244, 51, 43, 44, 1,036, 92 1,128, 1,036, 410, 10,036, 410,420,43	Taka  2,572,993 4,103,156 6,676,149 6,078,635 4,280,021 3,292,972 4,7293 1,927,979 2,496,354 4,424,333 1,000,000 3,948,687 4,108,744 5,590,000 6,123,630 2,015,719 1,139,349 2,763,685 6,359,945 1,123,630 0,187,078 0,187,078 0,187,078
44.44a.44a.55	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowing Consolidated Income Shahjalal Islami Bank L Shahjalal Islami Bank L Shahjalal Islami Bank S Income from Investment Consolidated Commis Shahjalal Islami Bank L Shahjalal Islami Bank S Commission, Exchange e Other commission Exchange earnings Consolidated Other Oper Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Other Operating Income Postage, Telex, SWIFT 8	tid decurities Ltd ansaction  f the Bank  ngs  from Investment of the Bank  in Shares/Securitient in Islami Botent in Shares  Audaraba Perpetua ent in Sub-Ordinet in Shares ari sision, Exchange to the Exchange of the Bank  parting Income to the ecurities Ltd ansaction  of the Bank	ent in Shares (Note ties of the Ban nd (Note I Bond (MPB) nated Bond ses through si e & Brokera (Note	= s/Secur e-24a) 	6,986 227 7,214 111 <b>7,103,</b> / 6,864, 121 <b>6,986</b> ,/ ities 136,/ 444 62 5 8 <b>136,/</b> ted share 1,222 120 <b>1,342,</b> / 451 7 459 1	Taka  ,501,525 ,632,180 ,133,705 ,037,887  D95,818  ,836,114 ,665,411 ,501,525  ,077,151 ,383,963 ,461,114  ,890,000 ,942,109 ,426,658 ,170,000 ,648,383  D77,151  is in the Sto  ,560,456 ,321,381  881,837  ,111,778 ,448,678  660,456  ,673,610 ,771,307 ,444,917 ,895,128	284 7,226 175 7,051, 6,934 6,942, 141 102 244, 51, 43, 441, 52, 506 1,036, 410, 420, 417,	Taka  2,5772,993 4,103,156 5,676,149 5,078,635 4,280,021 3,292,972 4,963,354 4,244,333 1,000,000 3,948,687 4,108,744 5,590,000 7,280,547 927,979 nges. 5,123,630 2,015,719 1,139,349 5,359,945 1,123,630 0,187,078 0,144,913 0,331,991 2,749,371 1,582,620
1 1 1 1 1 1 1 1	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowing Consolidated Income Shahjalal Islami Bank L Shahjalal Islami Bank L Shahjalal Islami Bank S Income from Investment Consolidated Commis Shahjalal Islami Bank L Shahjalal Islami Bank S Commission, Exchange et Other commission Exchange earnings  Consolidated Other Open Shahjalal Islami Bank S Inter Company Tr Other Operating Income Postage, Telex, SWIFT & Incidental Charge Supervision & Monitor	tid decurities Ltd ansaction  f the Bank angs  from Investment tid decurities Ltd  in Shares/Securities Ltd in Shares/Securities Ltd ant in Islami Boutent in Shares Audaraba Perpetua ant in Shares ari ission, Exchange tid decurities Ltd be Brokerage of the arating Income tid decurities Ltd ansaction  of the Bank & REUTERS	ent in Shares (Note ties of the Ban and (Note I Bond (MPB) nated Bond ses through si e & Brokera (Note	= s/Secur e-24a) - ale -24a.1) = ale of lis ge e-25a) = e-26a)	6,986 227 7,214 111 7,103,4 6,864 121 6,986,4 ities 136 106 242,4 14 44 62 5 8 136,1 ted share 1,222 120 1,342,4 451 7 459 1 457,4	Taka  ,501,525 ,632,180 ,133,705 ,037,887  095,818  ,836,114 ,665,411 ,501,525  ,077,151 ,383,963  461,114  ,890,000 ,942,109 ,426,658 ,170,000 ,648,383  077,151  is in the Sto ,560,456 ,321,381  881,837  ,111,778 ,448,678  560,456  ,673,610 ,771,307 ,444,917 ,895,128  549,789	284 7,226 175 7,051, 6,934 8 6,942, 141 102 244, 57 43 34 141, ck Excha 1,036 92 1,128, 410 10 417, 82	Taka  2,572,993 4,103,156 6,676,149 5,078,635 ,597,514 4,280,021 3,292,972 4,572,993 1,927,979 2,496,354 4,108,744 5,590,000 7,280,547 927,979 nges. 5,123,630 2,015,719 1,139,349 9,763,685 5,359,945 4,123,630 0,187,078 0,144,913 0,331,991 2,749,371 5,582,620 1,076,189
44.44a.44a.55	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr  Profit paid on Deposits of Profit on deposits of Profit paid on borrowing the profit paid on borrowing the profit paid on borrowing the paid on the profit paid on borrowing the paid on the paid of	tid decurities Ltd ansaction  f the Bank angs  from Investment tid decurities Ltd  in Shares/Securities Ltd in Shares/Securities Ltd ant in Islami Boutent in Shares Audaraba Perpetua ant in Shares ari ission, Exchange tid decurities Ltd be Brokerage of the arating Income tid decurities Ltd ansaction  of the Bank & REUTERS	ent in Shares (Note ties of the Ban and (Note I Bond (MPB) nated Bond ses through si e & Brokera (Note	= s/Secur e-24a) 	6,986 227 7,214 111 7,103,4 6,864 121 6,986,4 ities 136 106 242,4 14 44 62 5 8 136,4 14 44 62 1,222 120 1,342,4 451 7,459 1 457,4	Taka  ,501,525 ,632,180 ,133,705 ,037,887  ,095,818  ,836,114 ,665,411 ,501,525  ,077,151 ,383,963 ,461,114  ,890,000 ,942,109 ,426,658 ,170,000 ,648,383 ,077,151 ,s in the Sto  ,560,456 ,321,381  ,881,837  ,111,778 ,448,678  ,673,610 ,771,307 ,444,917 ,895,128  ,712,392	284 7,226 175 7,051, 6,934 8 6,942, 14 102 244, 57 43 34 57 41,128, 529 1,128, 410, 410, 417, 82, 417, 82, 32, 417,	Taka  2,5772,993 4,103,156 6,676,149 5,078,635 ,597,514 4,280,021 3,292,972 4,572,993 1,927,979 2,496,354 4,108,744 5,590,000 7,280,547 927,979 nges. 5,123,630 2,015,719 139,349 5,359,945 1,123,630 0,187,078
44.44a 44a.5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr  Profit paid on Deposits of Profit on deposits Profit paid on borrowing the profit paid on borrowing the profit paid on borrowing the paid on the paid of the pai	tid decurities Ltd ansaction  f the Bank angs  from Investment tid decurities Ltd  in Shares/Securities Ltd in Shares/Securities Ltd ant in Islami Boutent in Shares Audaraba Perpetua ant in Shares ari ission, Exchange tid decurities Ltd be Brokerage of the arating Income tid decurities Ltd ansaction  of the Bank & REUTERS	ent in Shares (Note ties of the Ban and (Note I Bond (MPB) nated Bond ses through si e & Brokera (Note	= s/Secur e-24a) - ale -24a.1) = ale of lis ge e-25a) = e-26a)	6,986 227 7,214 111 7,103,/ 6,864 1,212 6,986,/ iities 136,106 242,/ 144 44 62 58 136,/ ted share 1,222 1,342,/ 658 564 1,222,/ 451 7 459 1 457,/ 80 1 369 451,/	7.501,525 6.32,180 1.33,705 0.037,887 0.05,818 8.836,114 6.65,411 5.01,525 0.077,151 3.83,963 3.81,963 3.890,000 9.42,109 4.26,658 1,170,000 6.648,383 0.77,151 1.55 in the Stores of	284 7,226 175 7,051, 6,934 6,942 141 102 244, 51 434 1,036 92 1,128, 1,036, 410 420 417, 82 410,	Taka  2,5772,993 4,103,156 6,676,149 5,078,635 ,597,514 4,280,021 3,292,972 4,963,54 ,424,333 1,000,000 3,948,687 4,108,744 5,590,000 7,280,547 ,927,979 nges. 6,123,630 2,015,719 139,349 2,763,685 6,359,945 123,630 0,187,078 0,187,078 0,187,078 0,187,078 0,187,078 0,187,078 0,187,078 0,187,078 0,187,078 0,187,078
44.44a.455	Shahjalal Islami Bank L Shahjalal Islami Bank S Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits of Profit on deposits Profit paid on borrowing Shahjalal Islami Bank L Shahjalal Islami Bank S Income from Investment Income Income Income from Investment Income Incom	tid decurities Ltd ansaction  f the Bank  ngs  from Investment of the Bank  in Shares/Securities Ltd  in Shares/Securities Ltd  in Shares Audaraba Perpetua and in Shares ari in Shares	ent in Shares (Note ties of the Ban and (Note I Bond (MPB) nated Bond ses through si e & Brokera (Note	= s/Secur e-24a) - ale -24a.1) = ale of lis ge e-25a) = e-26a)	6,986 227 7,214 111 7,103,1 6,864 121 6,986,2 ities 136 106 242,1 14 44 622 5 8 136,1 ted share 1,222 1,20 1,342,1 451 7 459 1 457,1 80 1 369 451,1	7.151	284 7,226 175 7,051, 6,934 6,942 141 102 244, 51 434 1,036 92 1,128, 529 506 1,036, 410 420 417, 82 410,	Taka  2,5772,993 4,103,156 6,676,149 5,078,635 ,597,514 4,280,021 3,292,972 4,572,993 1,927,979 2,496,354 4,08,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,748 6
la.	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit paid on borrowing the Profit paid on the Profit paid on the Profit paid on the Profit paid on the Profit paid of Profit paid of Profit paid on the Pro	tid decurities Ltd ansaction  f the Bank  ngs  from Investment of the Bank  in Shares/Securities Ltd  in Shares/Securities Ltd  in Shares Audaraba Perpetua and in Shares ari in Shares	ent in Shares (Note ties of the Ban and (Note I Bond (MPB) nated Bond ses through si e & Brokera (Note	= s/Secur e-24a) - ale -24a.1) = ale of lis ge e-25a) = e-26a)	6,986 227 7,214 111 7,103,/ 6,864 121 6,986,/ ities 136 106 242,/ 14 44 62 5 8 136,/ ted share 1,222 120 1,342,/ 451 7 459 1 457,/ 80 1369 451,/ 3	Taka  ,501,525 ,632,180 ,133,705 ,037,887  ,095,818  ,836,114 ,665,411 ,501,525  ,077,151 ,383,963 ,461,114  ,890,000 ,942,109 ,426,658 ,170,000 ,648,383 ,077,151 ,s in the Sto  ,560,456 ,321,381  ,881,837  ,111,778 ,444,917 ,895,128 ,549,789  ,712,392 ,919,510 ,041,224 ,670,508 ,432,841 ,331,688	284 7,226 175 7,051, 6,934 6,942 141 102 244, 51 434 1,036 92 1,128, 529 506 1,036, 410 420 417, 82 410,	Taka  2,572,993 4,103,156 5,676,149 5,078,635 ,597,514 4,280,021 3,292,972 4,572,993 1,927,979 2,496,354 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,748 6,123,630 0,187,078 0,144,913 0,331,991 2,749,371 1,582,620 2,594,730 4,49,920 1,076,189 6,066,240 1,187,078 2,252,216 698,833 3,213,330 277,100
44.44a.455	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr  Profit paid on Deposits of Profit on deposits of Profit on deposits Profit paid on borrowing the paid on the paid of the paid on the paid of	tid decurities Ltd ansaction  f the Bank  angs  from Investment of the Bank  in Shares/Securities Ltd in Shares  Mudaraba Perpetua and in Shares ari in Shar	ent in Shares (Note ties of the Ban and (Note Bond (MPB) nated Bond ses through si e & Brokera (Note e Bank (Note	= s/Secur e-24a) - ale -24a.1) = ale of lis ge e-25a) = e-26a)	6,986 227 7,214 111 7,103,/ 6,864 121 6,986,/ ities 136 106 242,/ 14 44 62 5 8 136,/ ted share 1,222 120 1,342,/ 451 7 459 1 457,/ 80 1369 451,/ 3	Taka  ,501,525 ,632,180 ,133,705 ,037,887  ,095,818  ,836,114 ,665,411 ,501,525  ,077,151 ,383,963 ,461,114  ,890,000 ,942,109 ,426,658 ,170,000 ,648,383 ,077,151 ,s in the Sto  ,560,456 ,321,381 ,881,837  ,111,778 ,444,917 ,895,128 ,549,789  ,712,392 ,919,510 ,041,224 ,670,508 ,432,841	284 7,226 175 7,051, 6,934 6,942 141 102 244, 51 434 1,036 92 1,128, 529 506 1,036, 410 420 417, 82 410,	Taka  2,572,993 4,103,156 6,676,149 5,078,635 ,597,514 4,280,021 3,292,972 4,572,993 1,927,979 2,496,354 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 5,590,000 7,280,547 4,108,744 6,763,685 6,359,945 4,123,630 0,187,078 0,144,913 0,331,991 2,749,371 1,582,620 0,187,078 6,066,240 1,187,078 2,252,216 6,98,833 3,213,330
4a.4a.55	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr  Profit paid on Deposits of Profit on deposits Profit paid on borrowing the paid on the paid of t	tid decurities Ltd ansaction  fihe Bank  ngs  from Investment of the Bank  in Shares/Securities Ltd  in Shares/Securities Ltd  in Shares arities and in Shares arities arities and in Shares arities arities and in Shares arities arities arities and in Shares arities arities arities arities and in Shares arities a	ent in Shares (Note ties of the Ban and (Note Bond (MPB) nated Bond ses through si e & Brokera (Note e Bank (Note	= s/Secur e-24a) - ale -24a.1) = ale of lis ge e-25a) = e-26a)	6,986 227 7,214 111 7,103,/ 6,864 121 6,986,/ iities 136 106 242,/ 14 44 62 5 8 136,/ ted share 1,222 120 1,342,/ 451 7 459 1 457,/ 80 169 451,/ 3 2 1	Taka  ,501,525 ,632,180 ,133,705 ,037,887  095,818  ,836,114 ,665,411 ,501,525  ,077,151 ,383,963 ,461,114  ,890,000 ,942,109 ,426,658 ,170,000 ,648,383  077,151 ,s in the Sto  ,560,456 ,321,381  881,837  ,111,778 ,444,917 ,895,128  549,789  ,712,392 ,919,510 ,041,224 ,670,508 ,432,841 ,331,688 ,89,000 ,311,750 ,529,543	284 7,226 175 7,051, 6,934 8 6,942, 14 102 244, 57 43 34 57 41,128, 529 1,128, 410, 417, 82 410,	Taka  2,572,993 4,103,156 6,676,149 5,078,635 ,597,514 4,280,021 3,292,972 4,572,993 1,927,979 2,496,354 4,108,744 5,590,000 7,280,547 927,979 nges. 5,123,630 2,015,719 1,139,349 2,763,685 5,359,945 4,123,630 0,187,078 0,144,913 0,331,991 2,749,371 5,582,620 2,594,730 4,49,920 1,076,189 5,066,240 1,187,078 2,252,216 698,833 3,213,330 2,77,100 83,500 650,447 1,430,825
4a.4a.55	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr  Profit paid on Deposits of Profit on deposits Profit paid on borrowing Bank L Shahjalal Islami Bank S Commission, Exchange of Other Commission Exchange earnings  Consolidated Other Open Shahjalal Islami Bank S Less: Inter Company Tr  Other Operating Income Postage, Telex, SWIFT & Incidental Charge Supervision & Monitor Other charges Rent receipts Charges on A/C closing Charges on clearing recheque processing ch Service charges on Que Passport endorsement PO/DD Cancellation ch	tid decurities Ltd ansaction  f the Bank  ngs  from Investment of the Country of the Bank  the countries Ltd ansaction of the Bank  the countries Ltd ansaction  of the Bank  the REUTERS  ing Charge  get turned arge are the country of the Bank  the REUTERS  ing Charge  get turned arge are the country of the Bank  the country of the Bank  the REUTERS  the Charge are the country of the Bank  the Charge are the charge are the country of the Bank  the Charge are the	ent in Shares (Note ties of the Ban and (Note Bond (MPB) nated Bond ses through si e & Brokera (Note e Bank (Note	= s/Secur e-24a) - ale -24a.1) = ale of lis ge e-25a) = e-26a)	6,986 227 7,214 111 7,103,/ 6,864 121 6,986,/ iities 136 106 242,/ 14 44 62 5 8 136,/ ted share 1,222 120 1,342,/ 451 7 459 1 457,/ 80 1369 451,/ 1 22	Taka  ,501,525 ,632,180 ,133,705 ,037,887  095,818  ,836,114 ,665,411 ,501,525  ,077,151 ,383,963  461,114  ,890,000 ,942,109 ,426,658 ,170,000 ,648,383  077,151 ,s in the Sto  ,560,456 ,321,381  881,837  ,111,778 ,448,678  560,456  ,771,307 ,444,917 ,895,128  549,789  ,712,392 ,919,510 ,041,224 ,670,508 ,432,841 ,331,688 ,89,000 ,311,750 ,529,543 ,50,160 ,126,125	284 7,226 175 7,051, 6,934 8 6,942, 14 102 244, 57 43 34 1,036 92 1,128, 529 1,036, 410 420 417, 82 410,	Taka  2,572,993 4,103,156 6,676,149 5,078,635 ,597,514 4,280,021 3,292,972 4,572,993 1,927,979 1,000 1,000,000 3,948,687 4,108,744 5,590,000 7,280,547 927,979 nges. 5,123,630 2,015,719 1,139,349 2,763,685 5,359,945 4,123,630 0,187,078 0,144,913 0,331,991 2,749,371 5,582,620 2,594,730 4,9920 1,076,189 5,066,240 1,187,078 2,252,216 698,833 3,213,330 2,77,100 83,500 650,447 1,430,825 79,200 1,47,250
4a.4a.55	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowing Bank L Shahjalal Islami Bank S Commission, Exchange of Other Commission Exchange earnings  Consolidated Other Open Shahjalal Islami Bank S Less: Inter Company Tr Other Operating Income Postage, Telex, SWIFT & Incidental Charge Supervision & Monitor Other charges on A/C closing Charges on Clearing re Cheque processing cheque processing cheque processing chervice charges on Quental Po/DD Cancellation che Branch banking service Account maintenance	tid decurities Ltd ansaction  f the Bank  ngs  from Investment of the Country of the Bank  the countries Ltd ansaction of the Bank  the countries Ltd ansaction  of the Bank  the REUTERS  ing Charge  get turned arge are and a charge are arge are arge arge arge arge arge arge arge arge	ent in Shares (Note ties of the Ban and (Note Bond (MPB) nated Bond ses through si e & Brokera (Note e Bank (Note	= s/Secur e-24a) - ale -24a.1) = ale of lis ge e-25a) = e-26a)	6,986 227 7,214 111 7,103,/ 6,864 121 6,986,/ ities 136 106 242,/ 14 44 62 5 8 136,/ ted share 1,222 120 1,342,/ 451 7 459, 1 457,/ 80 1369 451,/ 3 2 1 1 22	Taka  ,501,525 ,632,180 ,133,705 ,037,887  095,818  ,836,114 ,665,411 ,501,525  ,077,151 ,383,963  461,114  ,890,000 ,942,109 ,426,658 ,170,000 ,648,383  077,151 ,s in the Sto  ,560,456 ,321,381  881,837 ,111,778 ,448,678  560,456  ,771,307 ,444,917 ,895,128  549,789  ,712,392 ,919,510 ,041,224 ,670,508 ,432,841 ,331,688 ,89,000 ,311,750 ,529,543 ,50,160 ,126,125 ,613,003 ,247,338	284 7,226 175 7,051, 6,934 8 6,942, 14 102 244, 57 43 34 1,036 92 1,128, 529 1,036 410 420 417, 82 410,	Taka  2,572,993 4,103,156 6,676,149 5,078,635 ,597,514 4,280,021 3,292,972 4,572,993 1,927,979 1,2496,354 4,108,744 5,590,000 7,280,547 927,979 nges. 5,123,630 2,015,719 1,139,349 9,763,685 5,359,945 4,123,630 0,187,078 0,144,913 0,331,991 2,749,371 1,582,620 1,076,189 5,066,240 1,187,078 2,252,216 6,98,833 3,213,330 2,77,100 8,3500 6,50,447 1,430,825 79,200 147,250 5,135,531 9,112,532
44.44a 44a.5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr  Profit paid on Deposits of Profit on deposits Profit paid on borrowing Bank L Shahjalal Islami Bank S Commission, Exchange of Other commission Exchange earnings  Consolidated Other Open Shahjalal Islami Bank S Less: Inter Company Tr  Other Operating Income Postage, Telex, SWIFT & Incidental Charge Supervision & Monitor Other charges Rent receipts Charges on A/C closing Charges on clearing recheque processing ch Service charges on Quenssport endorsement Po/DD Cancellation ch Branch banking service	tid decurities Ltd ansaction  fihe Bank  ngs  from Investment and in Shares/Securities Ltd  in Shares/Securities Ltd in Shares and in Shares are in Shares and in Shares are in Shares a	ent in Shares (Note ties of the Ban and (Note Bond (MPB) nated Bond ses through si e & Brokera (Note e Bank (Note	= s/Secur e-24a) - ale -24a.1) = ale of lis ge e-25a) = e-26a)	6,986 227 7,214 111 7,103,/ 6,864 121 6,986,/ ities 136 106 242,/ 14 44 62 5 8 136,/ ted share 1,222 120 1,342,/ 451 7 459 1 457,/ 80 19 451,/ 3 2 1 1 22 15 64 3	Taka  ,501,525 ,632,180 ,133,705 ,037,887  095,818  ,836,114 ,665,411 ,501,525  ,077,151 ,383,963  461,114  ,890,000 ,942,109 ,426,658 ,170,000 ,648,383  077,151 ,s in the Sto  ,560,456 ,321,381  881,837  ,111,778 ,448,678  560,456  ,771,307 ,444,917 ,895,128  549,789  ,712,392 ,919,510 ,041,224 ,670,508 ,432,841 ,331,688 ,89,000 ,311,750 ,529,543 ,50,160 ,126,125 ,613,003	284 7,226 175 7,051, 6,934 8 6,942, 14 102 244, 57 141,036 92 1,128, 529 1,036 410 420 417, 82 410, 32 410, 32 410, 33 410, 33 410, 33 410, 33 410, 33 410, 33 410, 33 410, 33 410, 33 410, 34	Taka  2,572,993 4,103,156 6,676,149 5,078,635 ,597,514 4,280,021 3,292,972 4,572,993 1,927,979 1,000 1,000,000 3,948,687 4,108,744 5,590,000 7,280,547 927,979 nges. 5,123,630 2,015,719 1,139,349 2,763,685 5,359,45 4,123,630 0,187,078 0,144,913 0,331,991 2,749,371 1,582,620 1,076,189 5,066,240 1,187,078 2,252,216 6,98,833 3,213,330 2,77,100 83,500 650,447 1,430,825 79,200 147,250 5,135,531
24a 24a. 25 25a 26a	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowing Bank L Shahjalal Islami Bank S Less: Inter Company Tr Other Operating Income Postage, Telex, SWIFT S Incidental Charge Supervision & Monitor Other charges on A/C closing Charges on A/C closing Charges on Clearing re Cheque processing ch Service charges on Ijar Service charges on Qu Passport endorsement PO/DD Cancellation ch Branch banking service Account maintenance Recoveries from cheque Income from sale of for Service charge on SJIB	tid decurities Ltd ansaction  fthe Bank  ngs  from Investment and in Shares/Securities Ltd in Shares/Securitient in Islami Borent in Shares and in Shares and in Shares are sent in Shar	ent in Shares (Note ties of the Ban and (Note Bond (MPB) nated Bond ses through si e & Brokera (Note e Bank (Note	= s/Secur e-24a) - ale -24a.1) = ale of lis ge e-25a) = e-26a)	6,986 227 7,214 111 7,103,4 6,864 121 6,986,5 ities 136,6 242,4 144 622 5 8 136,6 ted share 1,222 120 1,342,4 658 564 1,222,5 451 7 459 1 457,1 80 1369 451,4 1 22	Taka  501,525 632,180 1,33,705 0,037,887  095,818 8,836,114 6665,411 501,525 8,90,000 9,42,109 426,658 1,70,000 6,648,383 077,151 si in the Sto 8,560,456 3,21,381 881,837 111,778 448,678 560,456 673,610 771,307 444,917 8,895,128 569,789 712,392 9,919,510 0,041,708 673,610 0,713,07 444,917 8,895,128 6,673,610 7,713,07 444,917 8,895,128 6,673,610 0,713,07 6,713,0	284 7,226 175 7,051, 6,934 8 6,942, 14 102 244, 57 141,036 92 1,128, 529 506 410 420 417, 82 410, 32 410, 32 410, 33 32 410, 33 32 32 33 32 33 33 33 33 33 33 33 33	Taka  2,572,993 4,103,156 5,676,149 5,078,635 4,280,021 3,292,972 4,729,93 1,927,979 1,927,979 1,927,979 1,927,979 1,927,979 1,927,979 1,927,979 1,927,979 1,927,979 1,927,979 1,139,349 1,076,189 1,144,913 1,331,991 1,2749,371 1,582,620 1,076,189
24a. 24a. 25 25a	Shahjalal Islami Bank L Shahjalal Islami Bank S Less: Inter Company Tr Profit paid on Deposits of Profit on deposits Profit paid on borrowing Bank L Shahjalal Islami Bank S Less: Inter Company Tr Other Operating Income Postage, Telex, SWIFT S Incidental Charge Supervision & Monitor Other charges on A/C closing Charges on Clearing re Cheque processing ch Service charges on Jiar Service charges on Qu Passport endorsement PO/DD Cancellation ch Branch banking service Account maintenance Recoveries from cheque Income from sale of for	tid decurities Ltd ansaction  fthe Bank  ngs  from Investment and in Shares/Securities Ltd in Shares/Securitient in Islami Borent in Shares and in Shares and in Shares are sent in Shar	ent in Shares (Note ties of the Ban and (Note Bond (MPB) nated Bond ses through si e & Brokera (Note e Bank (Note	= s/Secur e-24a) - ale -24a.1) = ale of lis ge e-25a) = e-26a)	6,986 227 7,214 111 7,103,4 6,864 121 6,986,3 ities 136,6 144 44 62 5 8 136,4 ted share 1,222,4 1,342,4 658 564 1,222,5 451 7 459 1 457,,4 80 1369 451,4 3 2 1 1 22	Taka  ,501,525 ,632,180 ,133,705 ,037,887  ,095,818  ,836,114 ,665,411 ,501,525  ,077,151 ,383,963 ,461,114  ,890,000 ,942,109 ,426,658 ,170,000 ,648,383 ,170,000 ,648,383  ,171,7151 ,sin the Sto  ,560,456 ,321,381 ,881,837 ,111,778 ,444,678 ,560,456  ,673,610 ,771,307 ,444,917 ,895,128 ,549,789  ,712,392 ,919,510 ,041,708 ,673,610 ,712,392 ,919,510 ,041,708 ,673,610 ,712,392 ,919,510 ,041,708 ,529,543 ,50,160 ,126,125 ,613,003 ,247,338 ,480,368 ,215,958	284 7,226 175 7,051, 6,934 8 6,942, 14 102 244, 5 1,036 92 1,128, 529 506 410, 420 417, 82 410, 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Taka  2,572,993 4,103,156 5,676,149 5,078,635 4,280,021 3,292,972 4,7249,354 4,24,333 1,000,000 3,948,687 4,108,744 5,590,000 7,280,547 927,979 nges. 5,123,630 2,015,719 1,139,349 1,0331,991 2,749,371 5,82,620 1,076,189 5,144,913 0,331,991 2,749,371 5,82,620 1,076,189 5,066,240 1,076,189 5,066,240 1,076,189 5,066,240 1,076,189 5,066,240 1,076,189 5,066,240 1,076,189 5,066,240 1,076,189 5,066,240 1,076,189 5,066,240 1,076,189 5,066,240 1,076,189 5,066,240 1,076,189 5,066,240 1,076,189 5,066,240 1,076,189 5,066,240 1,076,189 5,066,240 1,076,189 5,066,240 1,076,189 5,066,240 1,076,189 5,066,240 1,076,189 5,066,240 1,076,189 5,066,240

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### FINANCIAL STATEMENTS 2016

		2016 Taka	2015 Taka
	Banker to the Issue Commission Notice pay earnings	115,939 3,636,557	145,678 4,107,948
	Rebate on Trade Finance Discrepency Fee	57,769,448 86,287,542	48,226,519 95,371,096
	Profit on sale of Bank's Assets Miscellaneous income	106 79,258,163	49,98 67,025,27
:7	Consolidated Salary & Allowances	369,041,708	326,066,24
.,	Shahjalal Islami Bank Ltd (Note- 27a) Shahjalal Islami Bank Securities Ltd	1,878,143,846 37,583,253 <b>1,915,727,099</b>	1,747,409,359 33,355,810 <b>1,780,765,17</b> 9
27a	Salary & Allowances of the Bank Basic Salary	750,822,458	719,554,97
	Allowance's Bonus Bank's Contribution to Provident fund	719,624,919 335,232,756 72,463,714 <b>1,878,143,846</b>	676,305,714 283,904,139 67,644,529 <b>1,747,409,35</b> 9
28	Consolidated Rent, Taxes, Insurance, Electricity etc. Shahjalal Islami Bank Ltd (Note- 28a)	423,595,761	373,598,91
<b>10</b> a	Shahjalal Islami Bank Securities Ltd (Note-20a)  Rent, Taxes, Insurance, Electricity etc of the Bank	15,398,848 438,994,609	373,396,91. 14,175,84 387,774,76
20u	Rent, Rates & Taxes Insurance	271,201,602 95,421,525	235,387,72 84,503,62
	Electricity & Lighting	56,972,635 <b>423,595,761</b>	53,707,57 <b>373,598,91</b>
29	Consolidated legal Expenses Shahjalal Islami Bank Ltd (Note- 29a)	728,459	1,555,47
	Shahjalal Islami Bank Securities Ltd	324,250 1,052,709	600,55 <b>2,156,03</b>
29a	Legal Expenses of the Bank Legal Fees & Charge	183,692	331,69
	Other Legal Expenses	544,767 <b>728,459</b>	1,223,78 <b>1,555,47</b>
30	Consolidated Postage, Stamps, Telecommunication et of Shahjalal Islami Bank Ltd (Note- 30a)	34,794,548	35,411,93
	Shahjalal Islami Bank Securities Ltd	2,571,397 <b>37,365,945</b>	2,868,67 <b>38,280,60</b>
30a	Postage, Stamps, Telecommunication etc of the Bank		
	Postage Leased line Tologram Fay Tolog & Internet charge	1,246,543 18,713,119	1,343,07 20,275,04 5,924,04
	Telegram, Fax, Telex & Internet charge Telephone charges Mobile phone charges	7,118,415 4,753,257 2,963,214	5,834,04 4,835,30 3,124,46
•-		34,794,548	3,124,46 <b>35,411,93</b>
31	Consolidated Stationery, Printing, Advertisements etc	70 004 375	64 550 36
	Shahjalal Islami Bank Ltd (Note- 31a) Shahjalal Islami Bank Securities Ltd	78,884,275 1,384,292	64,550,36 2,603,73
31a	Stationery, Printing, Advertisements etc of the Bank	80,268,567	67,154,09
	Table Stationery Printing Stationery	9,330,097 7,878,288	9,241,78 7,113,48
	Security Stationery Computer Stationery	3,159,493 28,978,186	3,443,93 17,177,97
	Advertisement	29,538,211 <b>78,884,275</b>	27,573,17 <b>64,550,36</b>
32	Chief Executive's Salary & Fees of the Bank Basic Salary	6,655,000	6,600,00
	Allowances Bonus	3,900,000 2,210,000	3,900,00 2,100,00
	Bank's Contribution to Provident Fund	665,500 <b>13,430,500</b>	13,260,00
33	Directors' Fees & Expenses of the Bank Directors Fee	4,357,600	4,053,20
	Meeting Expenses	1,902,112 <b>6,259,712</b>	1,944,24 <b>5,997,44</b>
34	Shariah Supervisory Committee's Fees & Expenses of the Shariah Counsil Meeting Expenses	he Bank 559,816	462,95
35	Consolidated auditors' Fees	559,816	462,95
,,	Shahjalal Islami Bank Ltd (Note-35a) Shahjalal Islami Bank Securities Ltd	600,000 39,500	400,00 39,50
	_	639,500	439,50
35a	Auditors' Fees of the Bank Auditors Fees	600,000	400,00
36	Consolidated depreciation and Repair of Assets	600,000	400,00
	Shahjalal Islami Bank Ltd (Note-36a) Shahjalal Islami Bank Securities Ltd	138,680,426 6,744,226	138,616,71 6,203,33
	=	145,424,652	144,820,04
36a	Depreciation and Repair of Bank's Assets  a) Depreciation of Bank's Assets (Annexure B)  Land & Building	0.111.041	9,792,30
	Furniture & Fixtures Office Appliance & Equipment	9,111,941 40,399,545 56,907,171	42,529,71 54,732,31
	Vehicles Books	9,604,598 82,195	7,787,84 86,68
	b) Amortization of of Bank's Assets (Annexure B) Software-Core Banking	5,993,271	6,859,22
	c) Repair on Bank's Assets	122,098,721	121,788,07
	Office Premises Office Appliance & Equipment Office Furniture & Fixtures	1,328,253 8,135,417	1,659,96 7,958,39
	Office Furniture & Fixtures Vehicles Procurement of Parts, Spares & Others	753,114 2,026,092 4,338,829	854,05 2,058,27 4,297,95
		16,581,704	16,828,63
37	Zakat Expenses of the Bank	138,680,426	138,616,71
	Zakat Expenses	101,969,969 <b>101,969,969</b>	93,316,70 <b>93,316,70</b>
38	Consolidated Other Expenses Shahjalal Islami Bank Ltd (Note-38a)	321,311,401	303,630,12
	Shahjalal Islami Bank Securities Ltd	85,383,784 <b>406,695,185</b>	19,667,62 <b>323,297,75</b>
38a	Other Expenses of the Bank Petrol, Oil and Lubricants	5,311,084	4,272,72
	Entertainment Donation and Subscription	34,589,152 3,742,332	4,272,72 29,798,06 4,192,95
	Traveling and Conveyance Training Expenses	20,556,706 4,514,622	18,379,37 4,603,86
	Car expenses Gratuity expenses	108,979,104 24,069,000	106,050,86 24,000,00
	Papers & Periodicals Utility	502,475 5,116,845	526,33 3,147,49
	Uniform & Liveries Bank Charges Pusinger days loopment & Promotion	1,989,011 1,102,227	2,122,63 1,669,14
	Business development & Promotion Upkeep and cleaning of office premises Security Service- Out-sourcing	19,612,344 8,590,086 37,016,531	18,780,08' 8,358,06: 29,925,30.
	Branch Opening Expenses Credit Rating fee	37,016,531 1,490,810 430,000	29,925,30 802,47 200,00
	SJIBL Card expenses AGM & Meeting expenses	5,231,102 5,074,711	5,187,78 4,423,90
	sering emperiors	730,141 1,000,000	4,423,90 827,34 1,000,00
	Capital Enhancement Fees Contribution to Social Security Super Annuation Fund		191,44
	Contribution to Social Security Super Annuation Fund Laundry and Washing Crockeries, Kettle and others	163,410 269,263	495.00
	Contribution to Social Security Super Annuation Fund Laundry and Washing Crockeries, Kettle and others Photograph and Photocopy Consultancy	269,263 506,148 -	309,79 1,389,60
	Contribution to Social Security Super Annuation Fund Laundry and Washing Crockeries, Kettle and others Photograph and Photocopy Consultancy Leave Encashment Award Expenses	269,263 506,148 - 10,934,215 1,630,800	309,79 1,389,60 18,848,05 1,246,80
	Contribution to Social Security Super Annuation Fund Laundry and Washing Crockeries, Kettle and others Photograph and Photocopy Consultancy Leave Encashment	269,263 506,148 - 10,934,215	495,000 309,79; 1,389,600 18,848,05; 1,246,804 586,534 2,644,34; 9,650,130

			2016 Taka	2015 Taka
39	Consolidated Provision against Investmen	•		
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-39a)	673,126,000 - 673,126,000	619,633,336 146,656,896 <b>766,290,232</b>
39a	Provision against Investment, Off-Balance Sheet	= t & Others of th	ne Bank	700,290,232
	Provision on unclassified investment Provision on classified investment		115,200,000 356,500,000	110,521,000 320,913,336
	Provision on Off-Balance Sheet Provisions on Investment in Securities		197,900,000	31,060,000 152,000,000
	Provision on Other Assets	-	3,526,000 <b>673,126,000</b>	5,139,000 <b>619,633,336</b>
40	<b>Deferred Tax Expenses/(Income) of the Ba</b> Closing deferred tax liability	nk	95,464,963	104,211,220
	Opening deferred tax liability Deferred tax expense/(Income)	-	(8,746,257)	(13,493,006)
40a	Consolidated Tax Expenses of the Bank Current tax	-	791,864,614	545,081,276
	Deferred tax	-	(8,746,257) <b>783,118,357</b>	(13,493,006) <b>531,588,270</b>
40b	Tax Expenses of the Bank	=		
	Current tax Deferred tax	-	757,457,278 (8,746,257)	480,803,528 (13,493,006)
41	Consolidated Earnings Per Share (EPS)	-	748,711,021	467,310,522
	Calculation of Earnings Per Share Net Profit after Tax	(Note- 2.17)	1,660,000,188	1,318,543,217
	Number of Ordinary Shares outstanding (Denominator)	-	734,688,133 <b>2.26</b>	734,688,133 <b>1.79</b>
41a	Earnings Per Share of the Bank (EPS) Calculation of Earnings Per Share	(Note- 2.17)		
	Net Profit after Tax Number of Ordinary Shares outstanding (Denominator)		1,557,370,215 734,688,133	1,290,492,552 734,688,133
	Earnings per share has been calculated in ac	ccordance wi	2.12 th BAS - 33: "Earnin	gs Per Share (EPS)".
42	Consolidated investment income receipt i	n cash		
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-42a)	11,275,216,925 395,187,985	10,679,748,148 503,738,684
42a	Investment income receipt of the Bank	=	11,670,404,910	11,183,486,832
	Investment income receipt (Excluding Dividend Income) Add: Opening profit Receivable	(Note-10a.2)		10,617,799,931 387,477,590
	Less: Closing profit receivable	(Note-10a.2)	278,319,197 <b>11,275,216,925</b>	325,529,373 <b>10,679,748,148</b>
43	Consolidated Profit Paid on Deposits Shahjalal Islami Bank Ltd	(Note-43a)	7,085,259,948	7,324,682,200
	Shahjalal Islami Bank Securities Ltd	( J.CTJQ) -	344,569,061 <b>7,429,829,009</b>	413,518,676 <b>7,738,200,876</b>
43a	Profit Paid on Deposits of the Bank	=		
	Profit Paid on Deposits  Add: Opening profit payable on deposit	(Note-23a) (Note-14a)	6,986,501,525 703,408,900	6,942,572,993 1,064,318,107
	Less: Closing profit payable on deposit Less: Adjustment for transfer	(Note-14a) -	604,650,477	703,408,900 (21,200,000)
44	Consolidated Cash Receipt from other Op	erating activ	7,085,259,948 ities (Note-26)	7,324,682,200
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-44a)	451,673,505 7,771,307	410,137,095 10,144,913
44a	Cash Receipt from other Operating activities of t	= he Bank(Note-	459,444,812 26a)	420,282,008
	Postage & Telex Charge Recovery Incidental Charge	· · · · · · · · · · · · · · · · · · ·	80,712,392	82,594,730 449,920
	Supervision & Monitoring Charge Other charges (except income from sale of fixed	assets)	1,919,510 369,041,602	1,076,189 326,016,256
45	Consolidated Cash Payment for other Ope	erating activi	451,673,505 ties	410,137,095
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-45a)	906,401,371 103,868,802	831,202,188 37,584,534
45		- -	1,010,270,173	868,786,722
45a	Cash Payment for other Operating activities of the Rent, Taxes, Insurance, Lighting etc.	(Note-28a)	423,595,761	373,598,915
	Legal Expenses Postage, Stamp, Telegram & Telephone Directors' Fee & Expenses	(Note-29a) (Note-30a) (Note-33)	728,459 34,794,548 6,259,712	1,555,477 35,411,933 5,997,441
	Shariah Supervisory Committee's Fees & Expenses Auditors' Fee	(Note-34) (Note-35a)	559,816 600,000	462,957 400,000
	Repair, Maintenance of Bank's Assets Zakat Expenses	(Note-36a.c) (Note-37)		16,828,638 93,316,700
	Other Expenses	(Note-38a)_	321,311,401 <b>906,401,371</b>	303,630,126 <b>831,202,188</b>
46	Cash Increase/ Decrease in Consolidated		(Note-10)	
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-46a)	4,334,745,762 2,387,257,126	3,663,422,516 2,445,756,788
	Less: Cash Increase/ (Decrease) through Inter Company transaction	on _	6,722,002,888 3,400,437,451	6,109,179,304 2,798,352,629
	Cash (Increase)/ Decrease in Other Assets	- <b>i</b>	3,321,565,437 (10,738,761)	3,310,826,675 (21,819,434)
46a	Cash Increase/ Decrease in Other Assets of the Ba Stock of Stationery and Stamps	ank (Note-10a)		18,109,120
	Advance deposits and rent Suspense Account		17,164,051 122,989,589 55,747,673	18,109,120 114,034,066 79,909,284
	Other Prepayments Receivable from Shahjalal Islami Bank Securities L		218,968,790 1,362,959,318	55,942,471 1,471,284,618
	Shahjalal Islami Bank Securities Ltd Advance for new Branches	(Note 10a.3)	2,515,000,000 16,087,656	1,915,000,000
	Advance Insurance premium Other Receivables SUBL General Account-Net		35,880 3,889,647 21,903,158	78,431 9,064,526
	SJIBL General Account-Net	-	21,903,158 <b>4,334,745,762</b>	3,663,422,516
47	Cash (Increase)/ Decrease in Other Assets Cash Increase/ Decrease in Consolidated C	=	(671,323,245) ies (Note-14)	217,209,198
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note- 47a)	299,844,331 2,845,654,021	349,967,133 2,543,214,872
	Less: Cash Increase/ (Decrease) through Inter Company	transaction	3,145,498,352 892,475,368	2,893,182,005 926,598,815
	Cash Increase/ (Decrease) in Other Liabili	ties	2,253,022,984 286,439,794	1,966,583,190 416,685,273
47a	Cash Increase/ Decrease in Other Liabilities of the Other Payable	=		90,205,318
	Taxation on other income & prior years Outstanding Expenses		198,403,428 47,645,633	198,403,428 42,438,498
	Unearned Income on Quard SJIBL General Account		2,142,943	447,023 18,472,867
	Cash Increase/ (Decrease) in Other Liabili	ties	299,844,331 (50,122,802)	349,967,133 127,643,956
48	Consolidated Cash and Cash Equivalent	=		
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-48a)	11,993,903,158 381,221,166	10,739,727,356 168,963,211
	Less: Cash Increase/ (Decrease) through Inter Company	transaction	12,375,124,324 376,062,425	10,908,690,567 151,925,980
48a	Cash and Cash Equivalent of the Bank	=	11,999,061,899	10,756,764,587
	Cash in Hand Balance with Bangladesh Bank & Sonali Bank Ltd (as agent of Bangladesh Bank)		1,179,754,405 8,398,144,743	1,106,558,612 8,177,172,061
	Balance with Other Banks & Financial Institu	itions _	2,416,004,010 <b>11,993,903,158</b>	1,455,996,683 <b>10,739,727,356</b>
49	<b>Number of Employees of the Bank</b> The number of employees engaged for the		d or part thereof v	vho received a total
	remuneration of Tk.36,000 or above were 2,191			

Committee by the following members:-

Pursuant to the BRPD Circular no. 11 dated 27 October, 2013 the Board of Director's of the Bank formed a five members [including 2 (two) independent Director] Audit Committee called "Board Audit Committee". The Board of Directors in its Meeting No. 240 held on 30-10-2016 reconstituted the

50 Audit Committee of the Bank
a) Particulars of Audit Committee

Name	Status with the Bank	Status with the Committee	Educational Qualification
Mr. Mosharraf Hossain	Independent Director	Chairman	Masters
Mr. Md. Harun Miah	Director	Member	BA
Mr. Md. Abdul Halim	Director	Member	BA
Mr. Mohammed Golam Quddus (rep. of Anwer Khan Modern Hospital Ltd.)	Director	Member	Masters
Farida Parvin Nuru	Independent Director	Member	Masters

The members of the Board Audit Committee are all having good exposure in the banking business. They are all playing active role in the Board Meeting.

#### b) Meeting of Audit Committee

During 1 January to 31 December 2016, the Audit Committee of the Board conducted 11 (Eleven) meetings in which among others, the following issues were discussed:-

- The duties and responsibilities of the Committee as stated in BRPD Circular no. 11 dated 27 October 2013.
- ii) Regular review of the Internal and External (including Bangladesh Bank) Inspection & Audit Report with a view to implementing the suggestion of Internal and External Auditors in respect of Internal Control structure and techniques.
- iii) Minimization of expenditure in all operational activities where possible.
- iv) Reviewing the Accounting procedure with a view to ascertain that the International Financial Reporting Standard (IFRS) has been applied in maintaining books and records of the Bank.

#### 51 Related Party Disclosures of the Bank

Name of Director	Status with The	Name of the firms/companies i
	Bank	n which they have interest i) Fresh Foods Ltd.
		ii) Sea Fresh Ltd.
		iii) Libas Textiles Ltd iv) Fresh Knitwear Ltd.
Engr. Md. Towhidur Rahman	Chairman	v) Fresh Export Import Ltd.
		vi) Fresh Properties Ltd. vii) Hettich (Joint Venture Co. with Germany)
		viii) Shahjalal Islami Bank Securities Ltd.
		ix) Prime University i) Mohiuddin Auto House
Mohiuddin Ahmed	Vice Chairman	ii) M/s. Rupsha Trading Corporation
		iii) Pacific Automobile iv) Shahjalal Islami Bank Securities Ltd.
Md. Harun Miah	\"	i) Kushiara Travels Ltd. (UK)
Rep. of Shamsuddin Khan & Harun Miah Ltd.)	Vice Chairman	ii) Shamsuddin Khan & Harun Miah Ltd (UK) iii) Shahjalal Islami Bank Securities Ltd.
		i) Anwer Khan Modern Medical College & Hospital
		ii) Modern Diagnostic Center Ltd. iii) Anwer Khan Modern Nursing College
Anwer Hossain Khan	Director	iv) Hazi Sakawat Anwara Modern Eye Hospital Ltd.
		v) Modern Diabetic Centre Ltd. vi) Fareast Stocks & Bonds Ltd.
		vii) Shahjalal Islami Bank Securities Ltd.
		viii) Anwer Khan Modern University i) Electra International Ltd.
		ii) Electra Consumer Electronics & Investment Ltd.
Md. Sanaullah Shahid	Director	iii) Federal Securities & Invst. Ltd. iv) Electra International
Rep. of Electra International .td.)	Director	v) Kashmir Chemical Co.
		vi) Sazawa Brothers vii) Electra Furniture
		viii) Shahjalal Islami Bank Securities Ltd.
Md Abdul Parak	Director	i) Arju Electronics ii) Jony Electronics
Md. Abdul Barek	Director	iii) Rony Electronics iv) Shahialal Islami Bank Securities Ltd.
		i) Abdul Halim & Brothers
Abdul Halim	Di	ii) Excellent Ceramic Industries Ltd.
Abdul Halim	Director	iii) Excellent Motors Ltd. iv) Islamic Insurance Bangladesh Ltd.
		v) Shahjalal Islami Bank Securities Ltd.
		i) Russel Spinning Mills Ltd. ii) PNR Industries Ltd.
		iii) Russel Garments Ltd.
Akkas Uddin Mollah	Director	iv) Russel Apperals Ltd. v) Ekram Sweaters Ltd.
		vi) Tania Cotton Mills Ltd.
		vii) Russel Washing Plant viii) Shahjalal Islami Bank Securities Ltd.
		i) Zuiria Trade International
Khandaker Sakib Ahmed	Director	ii) Z. Agrovet Enterprise iii) Five Star Cargo Corporation
		iv) Shahjalal Islami Bank Securities Ltd.
		i) Ha-Meem Denim Ltd. ii) Ha-Meem Apparels Ltd.
		iii) Ha-Meem Spinning Mills Ltd. iv) Ha-Meem Design Ltd.
		v) That's It Sweater Ltd.
		vi) That's It Sportswear Ltd. vii) That's It Garments Ltd.
		viii) That's It Knit Ltd.
A. K. Azad	Director	ix) Sajid Washing & Dyeing Ltd. x) Nishat Jute Mills Ltd.
A. N. AZdu	Director	xi) Refat Garments Itd.
		xii) Refat Packaging & Printing Industries Ltd.
		xiii) Sakib Poly Industries Ltd. xiv) Apparel Galary Ltd.
		xv) Artistic Design Ltd.
		xvi) Creative Collections Ltd. xvii) Express Washing & Dyeing Ltd.
		xviii) Times Media Ltd. [Channel 24 & The Daily Samaka
		xix) Shahjalal Islami Bank Securities Ltd. i) Sonali Papers and Board Mills Ltd.
		ii) Galaxy Flying Academy Ltd. iii) Younus Newsprint Mills Ltd.
		iv) Younus Offset Paper Mills Ltd.
		v) Younus Fine Paper Mills Ltd. vi) Younus Paper Mills Ltd.
		vii) Ananta Paper Mills Ltd.
		viii) Universal Paper & Board Mills Ltd. ix) Younus Spinning Mills Ltd.
		x) Sobhan Ice & Cold Storage Ltd.
		xi) Younus Specialized Cold Storage Ltd. xii) Younus Cold Storage Ltd.
		xiii) Sharif Cold Storage Ltd.
		xiv) Nowpara Cold Storage (Pvt.) Ltd. xv) Garib-E-Newaj Cold Storage Ltd.
		xvi) Siddheswari Cold Storage Ltd.
Mohammed Younus	Director	xvii) Europa Cold Storage Ltd. xviii) Akco Industries & Cold Storage Ltd.
nonumineu Iounus	PIICCIOI	xviv) Combined Food & Cold Storage Ltd.
		xx) A. Kader & Sons Himagar Ltd. xxi) Wadud & Aysha Cold Store Ltd.
		xxii) Bikrampur Potato Flakes Inds. Ltd.
		xxiii) United Traders xxiv) Sonali Dredger Ltd.
		xxv) Sonali Rubber Garden
		xxvi) Sonali Agro xxvii) Sonali Abason Ltd.
		xxviii) Sonali News.Com
		xxix) Sonali IT xxx) Wordbridge School
		xxxi) International Television Channel Ltd. (NTV)
		xxxii) Express Insurance Ltd. xxxiii) Athena Venture & Equitties Ltd.
		xxxiv) Shahjalal Islami Bank Securities Ltd.
- -akir Akhtaruzzaman	Director	xxxv) Fareast International University Fakir Knitwears Ltd.
Mohammed Golam Quddus		
Rep. of Anwer Khan Modern Hospital Ltd.	Director	N/A
Mosharraf Hossain	Independent	N/A
<u>Chowdhury</u>	Director Independent	i) Viceroy Group of Restaurant
Farida Parvin Nuru		ii) Property Management Ltd. (UK)







Annexure-C

### DEPENDENCE COENCIDES

### FINANCIAL STATEMENTS 2016

Nil

NIL

NIL

- $51.2 \ \ Significant\ Contracts\ where\ Bank\ is\ a\ party\ and\ wherein\ Directors\ have\ interest:$
- $51.3 \ \ Shares is sued to \ Directors \& \ Executives \ without \ consideration \ or \ exercise \ at \ discount:$
- 51.4 Lending Policies to related parties:
- Lending to related parties are effected as per requirements of Section 27(1) of the Bank Companies (Amendment) Act, 2013
- 51.5 Investment (Loan and Advances) to Directors and their related Concern (Note # 8(a).4):

	Name of the Party	Related By	Nature of Investment	Amount in Tk.	Status
i)	M/s. Rony Electronics	Md. Abdul Barek	Bai-Muajjal/Murabaha LC/MPI-TR	15,704,000	Regular
ii)	M/s. Rupsha Trading Corporation	Alhaj Md. Mohiuddin Ahmed	L/C /MPI-TR/Bai-Muajjal	29,950,000	Regular
iii)	Excellent Ceramic Ind. Ltd.	Alhaj Abdul Halim	Murabaha local/L/C /MPI-TR/Bai-Muajjal	4,356,429	Regular
iv)	M/s. Exclusive Motors	Alhaj Abdul Halim	Murabaha local/L/C/MPI-TR/Bai-Muajjal	50,427,625	Regular
v)	Shahjalal Islami Bank Securities Ltd.	Subsidiary	Bai-Muajjal	657,037,916	Regular
				757,475,970	

- 51.6 Business other than Banking business with any related concern of the Directors as per Section 18 (2) of the Bank Companies Act 1991
- 51.7 Investments in Securities of Directors and their related concern:
- 52 Events After Reporting Period
  The Board of Directors of the Bank at it's 245th meeting held on 05 April 2017 has recommended 10% Cash and 5% Stock dividend for the year 2016. This dividend is subject to the final approval by the shareholders at the forthcoming Annual General Meeting (AGM) of the Bank.

INVEST

Chairman Dhaka, 05 April 2017







Annexure-A

SHAH	JALAL ISLAM	I BANK LIMITI	Eυ	
MENT IN SHARES	& SECURITIES	(LISTED WITH	STOCK E	XCHANGES)

AS AT DECEMBER 31, 2016

SI No	Name of Company	No. of Shares/ Securities	Market price per share	Market value 31 December, 2016	Cost price 31 December, 2016	Unrealised Gain/(loss)
	Quoted	<u> </u>				
1	Active Fine Chemicals Ltd.	819,000	43.30	35,462,700	40,367,121	(4,904,421)
2	Aftab Automobiles Limited	400,000	56.70	22,680,000	35,738,559	(13,058,559)
3	AIBL 1st Islamic Mutual Fund	8,156,000	8.30	67,694,800	73,298,207	(5,603,407)
4	Al-Arafah Islami Bank Limited	4,112,062	15.90	65,381,786	80,277,378	(14,895,592)
5	Appollo Ispat Complex Limited (APOLOISPAT)	100,000	20.50	2,050,000	1,900,315	149,685
6	Beacon Pharmaceuticles Limited	901,950	22.00	19,842,900	39,266,541	(19,423,641)
7	Beximco Limited	1,672,962	26.00	43,497,012	53,917,267	(10,420,255)
8	Central Pharmaceuticals Ltd.	300,000	22.30	6,690,000	6,731,215	(41,215)
9	Dhaka Electric Supply Company Ltd. (DESCO)	637,273	46.30	29,505,740	40,103,115	(10,597,375)
10	Eastern Housing Limited	2,145,258	42.90	92,031,568	166,063,283	(74,031,714)
11	Envoy Textiles Ltd.	1,030,000	38.80	39,964,000	42,402,697	(2,438,697)
12	Export Import Bank of Bangladesh Limited	7,251,749	11.70	84,845,463	128,470,525	(43,625,062)
	Familytex (BD) Ltd.	1,963,500	9.80	19,242,300	47,453,468	(28,211,168)
	Fareast Islami Life Insurance Co. Ltd.	412,500	67.70	27,926,250	35,899,637	(7,973,387)
	Fine Foods Limited	1,218,038	23.90	29,111,108	85,826,584	(56,715,476)
	First Security Islami Bank Ltd.	2,805,000	13.90	38,989,500	39,956,268	(966,768)
	Generation Next Fashions Limited	1,644,500	9.90	16,280,550	25,741,813	(9,461,263)
	Islami Bank Bangladesh Limited	1,000,000	29.70	29,700,000	32,559,062	(2,859,062
	Islami Insurance Bangladesh Limited	200,000	19.70	3,940,000	3,527,898	412,102
	Jamuna Oil Company Limited	341,434	181.60	62,004,414	67,733,293	(5,728,878
	M.I. Cement Factory Ltd	700,000	82.50	57,750,000	58,102,477	(352,477
	Makson Spinning Mills Limited	1,321,946	8.50	11,236,541	63,955,630	(52,719,089)
	Meghna Petroleum Limited	350,000	170.40	59,640,000	75,607,343	(15,967,343
	Metro Spinning Mills Limited	1,188,697	8.20	9,747,315	65,855,505	(56,108,189
	Orion Pharma Ltd.		42.10			
	Padma Islami Life Insurance Limited	715,000	28.20	30,101,500	44,129,226	(14,027,726
		99,480	16.90	2,805,336	5,702,545	(2,897,209
	Salvo Chemical Industry Ltd.	176,137		2,976,715	3,201,604	(224,888
	Shinepukur Ceramics Limited	300,000	10.40	3,120,000	6,006,606	(2,886,606
	Social Islami Bank Ltd.	4,462,500	18.40	82,110,000	80,932,934	1,177,066
	Square Textile Ltd	880,000	69.20	60,896,000	61,222,988	(326,988
	The Dacca Dyeing & Mfg. Co. Limited	5,106,079	9.00	45,954,711	160,115,520	(114,160,809
	Titas Gas Transmission And Distribution Co. Ltd	1,000,000	49.40	49,400,000	78,349,510	(28,949,510
	Unique Hotel and Resorts Ltd	350,000	53.90	18,865,000	22,403,867	(3,538,867
	Square Pharmaceuticles Limited	143,000	249.10	35,621,300	33,600,877	2,020,423
	Agricultural Marketing Company Ltd – AMCL (PRAN)	50,000	207.60	10,380,000	9,958,704	421,296
36	The ACME Laboratories Limited	500,000	99.00	49,500,000	56,206,552	(6,706,552)
37	RAK Ceramics (Bangladesh) Limited	100,000	61.90	6,190,000	6,778,747	(588,747)
38	MJL Bangladesh Limited	193,438	119.60	23,135,185	21,706,557	1,428,628
	Apex Footwear Limited	20000	330.3	6,606,000	7510020	(904,020
	Un-Quoted		1			
1	Lanka Bangla Securiries Ltd	-	-	5,000,000	5,000,000	
2	Market Stabilization Fund, Asset Management Co. Ltd	-	-	2,000,000	2,000,000	-
3	Pacific Denims Limited	-	-	30,000,000	30,000,000	

As per DOS Circular Letter no. 3; dated 12 March 2015, no provision is required for investment in AIBL 1st Mutual Fund. As a result required provision for investment in shares stood at Taka 6,007.90 Lac instead of 6,057.06 Lac.

1,339,875,695

1,945,581,457

- 5,993,271 36,833,116 25,782,314 30,709,147

754,126,057 9,481,156 122,098,721 866,743,623 3,433,039,043 3,299,392,033

**Group-total** 

## SHAHJALAL ISLAMI BANK LIMITED

SCHEDULE OF FIXED ASSETS
AS ON 31 DECEMBER 2016

	Cost				Depreciation				Written Down Value		
Particulars	Balance as on 01.01.2016	Additions during the period	Adjustment during the period	Balance as on 31.12.2016	Rate	Balance as on 01.01.2016	Adjustment during the period	Charged during the period	Balance as on 31.12.2016	As on 31.12.2016	As on 31.12.2015
Land	1,876,724,350	-	-	1,876,724,350	-	-	-	-	-	1,876,724,350	1,876,724,350
Building	462,275,894	-	-	462,275,894	2.25%	58,145,222	-	9,111,941	67,257,163	395,018,731	404,130,672
Head Office Building under construction	330,278,245	189,992,034	-	520,270,279		-	-	-	-	520,270,279	330,278,245
Furniture & Fixtures	614,909,614	17,410,077	3,811,634	628,508,057	10%-20%	247,116,872	2,549,973	40,399,545	284,966,443	343,541,614	367,792,742
Office Equipment	651,863,945	36,712,461	7,990,687	680,585,719	20%	383,553,121	6,931,183	56,907,171	433,529,110	247,056,609	268,310,824
Vehicles	55,089,948	12,789,000	-	67,878,948	20%	34,001,520	-	9,604,598	43,606,119	24,272,829	21,088,427
Books	827,103	96,886	-	923,989	20%	469,477	-	82,195	551,672	372,317	357,626
Sub-total	3,991,969,098	257,000,459	11,802,321	4,237,167,236		723,286,212	9,481,156	116,105,451	829,910,507	3,407,256,729	3,268,682,886
Software-Amortization											
Software-Core Banking	61,548,992	1,066,438	-	62,615,430	20%	30,839,845	-	5,993,271	36,833,116	25,782,314	30,709,147

30,839,845

- 62,615,430

61,548,992 1,066,438

4,053,518,090 258,066,897 11,802,321 4,299,782,666

#### SHAHJALAL ISLAMI BANK LIMITED

BALANCE WITH OTHER BANKS IN FOREIGN CURRENCY [REFERRED TO NOTE 5a.2 OF THESE FINANCIAL STATEMENTS]

CI.		6		2016			2015	
SL No.	Name of the Banks	Currency Name	Amount in Foreign Currency	Conversion rate per unit F.C.	Amount in BDT.	Amount in Foreign Currency	Conversion rate per unit F.C.	Amount in BDT.
1	Standard Chartered Bank NY	USD	2,023,450.21	78.7000	159,245,531.53	3,265,488.32	78.5000	256,340,833.12
2	Mashreq Bank psc, NY	USD	1,908,781.88	78.7000	150,221,133.96	361,978.24	78.5000	28,415,291.84
3	Standard Chartered Bank, Mumbai	USD	222,198.53	78.7000	17,487,024.31	222,198.53	78.5000	17,442,584.61
4	Habib American Bank, USA	USD	55,051.56	78.7000	4,332,557.77	395,856.45	78.5000	31,074,731.33
5	ICICI Bank, Hong Kong	USD	49,864.86	78.7000	3,924,364.48	200,542.64	78.5000	15,742,597.24
6	WACHOVIA BANK, NY, USA	USD	65,819.88	78.7000	5,180,024.56	694,357.69	78.5000	54,507,078.67
7	Sonali Bank (UK) Ltd	USD	18,379.78	78.7000	1,446,488.69	26,457.30	78.5000	2,076,898.05
8	Commerzbank AG Frankfrut	USD	9,692.08	78.7000	762,766.70	161,476.56	78.5000	12,675,909.96
9	Bank Aljazira	USD	157,746.72	78.7000	12,414,666.86	548,692.33	78.5000	43,072,348.07
10	AB Bank Ltd. Mumbai	ACUD	125,490.48	78.7000	9,876,100.78	446,181.42	78.5000	35,025,241.47
11	IFIC Bank Ltd., Karachi	ACUD	1,648.99	78.7000	129,775.51	118,172.27	78.5000	9,276,523.20
12	SCB, Mumbai	ACUD	523,273.57	78.7000	41,181,629.96	475,630.25	78.5000	37,336,974.63
13	Nepal Bangladesh Bank, Nepal	ACUD	20,986.62	78.7000	1,651,646.99	8,436.75	78.5000	662,284.88
14	Standard Chart. Bank, Colombo	ACUD	12,573.89	78.7000	989,565.14	9,916.60	78.5000	778,453.10
15	ICICI Bank, Mumbai	ACUD	96,695.42	78.7000	7,609,929.55	595,191.32	78.5000	46,722,518.62
16	Habib Metropoliton Bank Ltd.	ACUD	17,847.78	78.7000	1,404,620.29	160,949.85	78.5000	12,634,563.23
17	United Bank of India, Kolkata	ACUD	75,438.71	78.7000	5,937,026.48	154,810.85	78.5000	12,152,651.73
18	Sonali Bank Ltd ACU, Kolkata	ACUD	43,504.90	78.7000	3,423,835.63	-	-	-
19	Bank of Bhutan Ltd. Main Branch	ACUD	55,911.38	78.7000	4,400,225.61	-	-	-
20	AXIS Bank Ltd. India	ACUD	71,052.80	78.7000	5,591,855.36	-	-	-
21	Standard Chartered Bank, Frankfurt	EURO	2,785.28	82.2887	229,197.07	18,712.91	85.8319	1,606,164.62
22	Mashreg Bank, London	EURO	1,794.55	82.2887	147,671.19	3,522.86	85.8319	302,373.77
23	COMMERZBANK AG	EURO	4,370.27	82.2887	359,623.84	79,060.81	85.8319	6,785,939.54
24	Wells Fargo Bank, N. A. London, UK	EURO	70,723.91	82.2887	5,819,778.61	305,674.48	85.8319	26,236,621.40
25	Sonali Bank (UK) Ltd	EURO	580.00	82.2887	47,727.45	580.00	85.8319	49,782.50
26	Standard Chartered Bank, Tokyo	YEN	564,688.00	0.6701	378,397.43	104,939.99	0.6516	68,378.90
27	BCP - Geneva, Switzerland	CHF	1,650.43	76.5564	126,350.98	1,200.43	79.5581	95,503.93
28	Habib Bank AG Zurich	CHF	515.10	76.5564	39,434.20	903.71	79.5581	71,897.45
29	Bank Aljazira, KSA	SAR	1,211,174.25	20.9827	25,413,705.94	389,985.00	20.9400	8,166,285.90
30	Standard Chartered Bank London	GBP	31,015.69	96.6043	2,996,249.02	65,521.21	116.3056	7,620,483.64
31	Sonali Bank (UK) Ltd	GBP	1,910.02	105.3774	201,273.13	2,083.48	116.3056	242,320.39
	Total				472,970,179.02			667,183,235.79

31	Sonali Bank (UK) Ltd GBP	1,910.02	105.3774	201,273.13	2,083.48	116.3056	242,320.39
	Total		472	2,970,179.02			667,183,235.79
	;						Annexure-D
	DETAILS OF INFORMATION ON INVESTMEN	NTS EXCEEDING	10% OF BAN	KS TOTAL CA	PITAL (FUND	FD & NON-F	
	DETAILS OF THE ORMATION ON INVESTMEN	TIS EXCEEDING	TIO /O OT DAIN	KS TO THE CK	TIAL (I OND	LDQNONT	Taka in Lac
			Outstanding		% of Inv	estments to Tota	l Capital
SL. No.	Name of client	Funded	Non-funded	Total		Non-funded	Total
	M.I. Cement Factory Ltd.	674	900	1,575	runaca	non runaca	Total
	Crown Transportation & Logistics Ltd.	122	-	1,575			
	Crown Cement Trading Co.	6,761	_	6,761			
1	Crown Cement Concrete & Building Products Ltd	5,775	3,536	9,311			
	Molla Salt Industries	-	-	-			
	Jahangir & Others and its allied concern	988	-	988			
	Group-total	14,320	4,436	18,756	9.95%	3.08%	13.04%
	Logos Apparels Ltd.	435	5,069	5,505			
2	Rahmat Sweater (BD) Ltd.	- 0 427	730	227			
	Belkuchi Spinning Mills Ltd. M/S SHAHI PRODUCTS	8,427 1,953	730	9,157 1,953			
	Group-total	10,816	6,026	16,841	7.52%	4.19%	11.71%
	Moonlight Garments Ltd.	109	19	127	7.0270		110.1%
	Ehsan Garments Ltd.	224	27	251			
	Nourish Poultry & Hatchery Ltd.	8,318	5,568	13,886			
3	Nourish Agro Ltd.	4,201	6,447	10,648			
	Telnet Communication Ltd.	-	13	13			
	Ehsan Packaging & Printing Ltd.	23	-	23			
	Group-total	12,875	12,074	24,949	8.95%	8.39%	17.34%
	Talha Texpro Ltd	2,001	1,239	3,240			
	Sufia Cotton Mills Ltd.	3,963	1,057	5,021			
4	Ismail Anjuman Ara Fabrics Ltd TALHA SPINNING MILLS LTD.	2,460	419 712	2,879 2,805			
	Yasmin Spinning Mills Ltd	2,093 2,492	712	2,803			
	Group-total	13,009	3,427	16,436	9.04%	2.38%	11.43%
	Nassa Basics Ltd.	6,520	8,753	15,273	3.0 170	2.5070	1111570
	Nassa Spinning Ltd.	7,674	-	7,674			
5	Nassa Basic Wash Ltd.	565	-	565			
	NASSA HI TECH WASH LTD	-	126	126			
	Group-total	14,760	8,878	23,638	10.26%	6.17%	16.43%
	Tanveer Oil Ltd.	-	14,468	14,468			
	Janata Flour & Dal Mills Ltd.	-	-	-			
6	United Sugar Mills Ltd.	-	-	-			
	Meghna Seed Crushing Mills Ltd.	-	2,804	2,804	/		
	Group-total	2 200	<b>17,272</b> 788	17,272	0.00%	12.01%	12.01%
	Sinha Dyeing & Finishing Ltd. Sinha Yarn Dyeing & Fabrics Ltd.	3,288 4,233	2,988	4,076 7,222			
	Pritha Fashions Ltd.	4,233	136	158			
	Sinha Washing Plant Ltd.	-	-	-			
	Opex Industries Ltd.	5,064	4,724	9,788			
7	Sinha Apparels Accessories Ltd.	79	-	79			
	Shikharaa Developments Ltd.	3,165	-	3,165			
	Best Fried Chicken	-	-	-			
	Sinha Peoples Energy Ltd.	4,080	2,117	6,197			
	Group-total	19,931	10,754	30,685	13.85%	7.47%	21.33%
8	Gazi Tank & Allied Concern	14,798	17,158	31,956			
	Group-total	14,798	17,158	31,956	10.29%	11.93%	22.21%
	Chittagong Denim Mills Ltd Smart Jeans Ltd	635 385	735	1,370			
	Smart Jeans Ltd Smart Jacket Ltd.	585	1,418 964	1,803 964			
	Shehan Textile Ltd.	-	18	18			
9	Apparel Promoters Limited	-	738	738			
	BM Cotainer (BD)Ltd.	199	-	199			
	BM Energy (BD) Ltd.	773	16,758	17,531			
	Group-total	1,992	20,631	22,623	1.38%	14.34%	15.73%
	Shah Cement Ind. Ltd.	17,857	868	18,725			
	Abul Khair Melting Ind Ltd	-	6,199	6,199			
10	Abul Khair Strip Processing	-	-	-			
	Abul Khair Steel Product Ltd	-		24.004	40.450	4.040	47.000
	Group-total	17,857	<b>7,067</b>	<b>24,924</b>	12.41%	4.91%	17.32%
11	Sena Kallayan Sangstha  Group-total	17,200 <b>17,200</b>	8,067 <b>8,067</b>	25,267 <b>25,267</b>	11.96%	5.61%	17.56%
	Super Oil Refinery Ltd.	17,200	11,447	11,447	11.5070	J.J1 /0	17.3070
	Multi Oil Refibnery Ltd	-	11,447	11,447			
12	Super Board Mills Limited	-	199	199			
=	T.K. Chemical Complex Ltd.	3,732	-	3,732			
	Group-total	3,732	11,657	15,389	2.59%	8.10%	10.70%
	Amber Denim Ltd.	3,707	4,608	8,315			
	Partex Rotor Spinning Mills Ltd.	1,247	136	1,382			
13	Partex Rotor Mills Ltd.	3,484	439	3,923			
۱٦	Amber Cotton Mills Ltd.	7,190	3,553	10,743			
	Amber Super Yarn Ltd.	1,435	6,861	8,296			

17,063

15,597

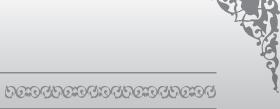
32,660

11.86% 10.84%

22.70%







Annexure-E

#### 

### FINANCIAL STATEMENTS 2016

- N-	Name of diame		Outstanding		% of Investments to Total Capital		
SL. No.	Name of client	Funded	Non-funded	Total	Funded	Non-funded	Total
	Aswad Composite Mills Ltd.	-	17,788	17,788			
14	Group-total	-	17,788	17,788	0.00%	12.36%	12.36%
	Mymensingh Agro Ltd	16,729	13,283	30,012			
	Banga Building Materials Ltd.	-	2,286	2,286			
15	Banga Bakers Ltd.	-	-	-			
	RFL Plastic Ltd.	-	-	-			
	Group-total	16,729	15,569	32,298	11.63%	10.82%	22.45%
	Alim Knit (BD) Ltd.	1,069	5,645	6,713			
16 17 18	Mondol Intimates Ltd	1,568	2,745	4,313			
	Mondol Knit Tex Ltd.	861	6,627	7,488			
	Group-total	3,498	15,017	18,514	2.43%	10.44%	12.87%
	Incepta Pharmacuticals Ltd.	8,272	8,545	16,817			
17	Impress Aviation Limited	-	48	48			
	Next Spaces Ltd	615	1,050	1,665			
	Infratrade Limited	434	31	465			
	Group-total	9,321	9,674	18,996	6.48%	5 10.44% 6 6.72% 6 0.00% 7 0.42%	13.20%
10	BRAC	20,037	-	20,037			
18	Group-total	20,037	-	20,037	13.93%	0.00%	13.93%
10	Abdul Monem Ltd.	15,501	600	16,101			
19	Group-total	15,501	600	16,101	10.78%	0.42%	11.19%
	Mir Akter Hossain Ltd.	291	1,891	2,182			
20	Mir Cement Ltd	300	183	483			
20	Mir Akhter Hossain Ltd	6,165	13,367	19,533			
	Group-total	6,756	15,441	22,198	4.70%	10.73%	15.43%
21	Dhaly Construction Ltd.	19,015	9,750	28,765			
21	Group-total	19,015	9,750	28,765	13.22%	6.78%	20.00%
22	KSRM	16,896	5,737	22,632			
22	Group-total	16,896	5,737	22,632	11.74%	3.99%	15.73%
	Max Infrastructure Ltd	6,884	6,082	12,966			
23	Kushiara Power company ltd	2,727	3,215	5,942			
	Group-total	9,611	9,297	18,908	6.68%	6.46%	13.14%
24	Shahjalal Islami Bank Securities Ltd.	6,570	8,000	14,570			
24	Group-total	6,570	8,000	14,570	4.57%	5.56%	10.13%
	Total	282,286	249,918	532,204			

	HIGHLIGHTS OF PERFORMANC	CE OF BANK	(AMOUNT IN TAKA)
SL	Particulars	2016	2015
1	Paid up Capital	7,346,881,330	7,346,881,330
2	Total Capital ( Core + Supplementary)	14,386,075,911	13,355,227,642
3	Capital Surplus	1,915,696,277	3,476,270,332
4	Total Assets	167,244,763,598	137,869,847,033
5	Total Deposit	124,409,830,702	109,258,720,367
6	Total Investment (Loans & Advance)	122,998,380,344	96,834,650,269
7	Total Contingent Liabilities and Commitment	63,325,730,301	43,525,811,390
8	Investment Deposit Ratio (%)	85.98%	82.77%
9	Percentage of Classified Investment against total Investments	4.70%	6.47%
10	Profit after Tax and Provision	1,557,370,215	1,290,492,552
11	Amount of Classified Investment	5,781,699,039	6,261,012,660
12	Provisions kept against classified Investment	1,431,467,602	1,850,061,000
13	Provisions surplus	1,025,699	109,414,319
14	Cost of Fund	8.24%	9.53%
15	Profit Earning Assets	138,948,604,650	108,011,846,518
16	Non-Profit Earning Assets	28,296,158,948	29,858,000,515
17	Return on Investment in Securities (ROI)	1.49%	1.64%
18	Return on Assets (ROA)	1.02%	0.98%
19	Income from Investment in Securities	136,077,151	141,927,979
20	Earning Per Share	2.12	1.76
21	Net Income Per Share	2.12	1.76
22	Price Earning Ratio (Times)	7.08	7.69

Bank's total Capital as on 31 December 20	16 IS IK. 14	3,860.76 lac			
SHAHJALAL ISLAMI BAN	K LIMIT	ED (OFF-S	SHORE BA	NKING UN	IIT)/
B/	ΔΙ ΔΝΙ	E SHEE	т		
		CEMBER 201			
AS	AI 31 DE	CEMBER 201	0		
		31.12	2.2016	31.12	.2015
	Note	USD	Taka	USD	Taka
Property and Assets					
Cash					
Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & Sonali Bank Ltd.		-	-	-	-
(Including Foreign Currencies)		_			
(,		-	-	-	-
Placement with other Banks & Financial Institutions		-	-	-	-
Balance with other Banks and Financial Institutions Inside Bangladesh		4,819,271.44	379,276,662	2,491,842.66	195,609,649
Outside Bangladesh		-	3/9,2/0,002	2,451,042.00	193,009,049
, and the second	3	4,819,271.44	379,276,662	2,491,842.66	195,609,649
Investments		624064547		1 002 412 25	70.767.040
General Investment etc. Bills Purchased and Discounted		6,348,645.47 80,210,952.90	499,638,398 6,312,601,994	1,003,413.25 42,868,754.22	78,767,940 3,365,197,206
bilist dichased and biscounted	4	86,559,598.37	6,812,240,392	43,872,167.47	3,443,965,146
Fixed Assets Including Premises	5	1,899.53	149,493	2,202.92	172,929
Other Assets	3	1,055.55	-	-	-
Non Banking Assets					
Total Assets		91,380,769.34	7,191,666,547	46,366,213.05	3,639,747,724
Liabilities and Capital					
Liabilities					
Placement from other Banks & Financial Institutions Deposits and Other Accounts	6	74,034,800.00	5,826,538,760	46,126,620.00	3,620,939,670
Mudaraba Savings Deposits		16,127.68	1,269,248	39,897.40	3,131,946
Mudaraba Term Deposits		16,742,000.00	1,317,595,400		-
Other Mudaraba Deposits		-	-	-	-
Al-Wadeeah Current & Other Deposit Accounts Bills Payable					
biis i dyddic	7	16,758,127.68	1,318,864,648	39,897,40	3,131,946
Other Liabilities	8	587,841.66	46,263,139	199,695.65	15,676,109
Total Liabilities		91,380,769.34	7,191,666,547	46,366,213.05	3,639,747,724
Capital/Shareholders' Equity			,,,.		.,
Paid-up Capital		-	-	-	-
Statutory Reserve Retained Earnings					-
Total Shareholders' Equity		_		-	-

Pade-up Capital Statutory Reserve Retained Earnings Total Shareholders' Equity Total Liabilities & Shareholders' Equity	01 290 760 24	7,191,666,547	46 266 212 05	3,639,747,724	
Total Liabilities & Shareholders Equity	31,300,703.34	7,151,000,347	40,300,213.03	3,035,141,124	
SHAHJALAL ISLAMI BANK LIM	IITED (OFF-	SHORE BA	NKING UN	IIT)	
OFF-BALAN	CE SHEET	T ITEMS			
	DECEMBER 201				
	31.12.2016 31.12.2015				
	USD	Taka	USD 31.12	.2015 Taka	
Contingent liabilities Acceptances & endorsements Letters of guarantee Irrevocable letters of credit (including back to back bills) Bills for collection Other contingent liabilities Total	-		-	-	
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	-	-			

SHAHJALAL ISLAMI BANK LIMITED (OFF-SHORE BANKING UNIT)

PROFIT A					
FOR THE PER	IOD END	DED 31 DECEM	ИBER 2016		
		201	6	2015	
	Note	USD	Taka	USD	Taka
Investment Income Less: Profit paid on Deposits & Borrowing	9 10	3,440,515.99 1,291,128.45	270,768,608 101,611,809	2,246,905.62 663,258.36	176,382,09 52,065,78
Net Investment Income	10	2,149,387.54	169,156,799	1,583,647.26	124,316,31
Commission, Exchange and Brokerage	11	20.00	1,574	1,363,047.20	124,310,31
Other Operating Income	12	97,141.70	7,645,052	79,892.84	6,271,58
	'	97,161.70	7,646,626	79,892.84	6,271,58
Total Operating Income		2,246,549.24	176,803,425	1,663,540.10	130,587,89
Salaries and Allowances	13	52,339.09	4,119,086	45,568.88	3,577,15
Rent, Taxes, Insurances, Electricity etc. Legal Expenses	14	2,701.69	212,623	2,725.46	213,94
Postage, Stamps, Telecommunication etc.	15	6,760.66	532,064	6,070.56	476,53
Stationery, Printings, Advertisements etc. Auditors' Fees	16	702.09	55,254 -	486.20	38,16
Depreciation & Repairs of Bank's Assets	17	303.39	23,877	348.11	27,32
Other Expenses	18	265.33	20,882	110.42	8,66
Total Operating Expenses		63,072.25	4,963,786	55,309.63	4,341,80
Profit before Provision		2,183,476.99	171,839,639	1,608,230.47	126,246,09
Specific provisions for Classified Investment General Provisions for Unclassified Investment		-	-	-	
Provisions for Other Assets					i
Total Provision					1
Total Profit before Provisions for Taxation		2,183,476.99	171,839,639	1,608,230.47	126,246,09
Deferred Tax Expenses		-	-	-	
Current Tax Expenses			-	-	
Net Profit after Taxation		2,183,476.99	171,839,639	1,608,230.47	126,246,09
Retained Earnings from previous year Add: Retained Earnings of Current year		2,183,476.99	- 171,839,639	1,608,230.47	126,246,09
Retained Earnings carried forward	,	2,183,476.99	171,839,639	1,608,230.47	126,246,09
Less: Retained earnings transferred to central operation		2,183,476.99	171,839,639	1,608,230.47	126,246,09

FOR THE YEA	R END	ED 31 DECEN	MBER 2016		
		2	016	20	15
	Note	USD	Taka	USD	Taka
Cash Flow from Operating Activities					
Investment Income receipt in cash Profit Paid on Borrowing Fees & Commission receipt in cash Cash Payments to Employees	19 20	3,440,515.99 (1,291,128.45) 20.00 (52,339.09)	270,768,608 (101,611,809) 1,574 (4,119,086)	2,246,905.62 (663,258.36) - (45,568.88)	176,382,091 (52,065,781) - (3,577,157)
Cash Payments to Employees Cash Payments to Suppliers Receipts from other Operating activities Payments for other Operating activities	21 22	(702.09) 97,141.70 (9,727.68)	(55,254) 7,645,052	(486.20) 79,892.84 (8,906.44)	(38,167) (38,167) 6,271,588 (699,156)
(i) Operating Profit before changes in Operating Assets		2,183,780.38	171,863,075	1,608,578.58	126,273,419
Changes in Operating Assets and Liabilities Increase/decrease of Investment to Customers Increase/decrease of Deposits received from Customers Increase/decrease of Other Liabilities		(42,687,430.90) 16,718,230.28 388,146.01	(3,368,275,246) 1,315,732,703 30,587,030	(5,986,867.88) 7,498.39 131,530.44	(490,806,043) 606,443 10,362,630
(ii) Cash flows from operating assets and liabilities		(25,581,054.61)	(2,021,955,513)	(5,847,839.05)	(479,836,970)
Net cash flows from operating activities (A)=(i+ii)		(23,397,274.23)	(1,850,092,438)	(4,239,260.47)	(353,563,551)
Cash flows from Investing Activities Proceeds from Sale of fixed assets Purchases of Property, Plant & Equipments		-	-	(651.03)	(52,151)
Net cash used in investing activities (B)		-	-	(651.03)	(52,151)
Cash flows from Financing Activities Borrowing from Shahjalal Islami Bank Ltd Profit transferred to Shahjalal Islami Bank Ltd		27,908,180.00 (2,183,476.99)	2,205,599,090 (171,839,639)	7,728,142.01 (1,608,230.47)	627,778,311 (126,246,092)
Net cash flows from financing activities (C)		25,724,703.01	2,033,759,451	6,119,911.54	501,532,219
Net Increase/(Decrease) in Cash (A+B+C) Add: Cash and cash equivalents at the beginning of the yea		<b>2,327,428.78</b> 2,491,842.66	<b>183,667,013</b> 195,609,649	<b>1,880,000.04</b> 611,842.62	<b>147,916,517</b> 47,693,132
Cash & cash equivalents at the end of the year	23	4,819,271.44	379,276,662	2,491,842.66	195,609,649

SHAHJALAL ISLAMI BANK LIMITED (OFF-SHORE BANKING UNIT) CASH FLOW STATEMENT

### OFF-SHORE BANKING UNIT NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2016

1. Status of the Unit

Off-shore Banking Unit (OBU) is a separate business unit of Shahjalal Islami Bank Limited, governed under Off-shore Banking Unit (OBO) is a separate business unit of Sharjalar Islami Bank Limited, governed under the rules and Guidelines of Bangladesh Bank. The Bank obtained the Off-shore Banking Unit permission from Bangladesh Bank 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.

1.1 Nature of Business/Principal Activities

The principal activities of the OBU are to provide all kinds of commercial banking services to its customers through its Unit complying the applicable rules & regulations.

2. Significant Accounting Policies

2.1 Basis of accounting

The accounting records of the unit are maintained in USD forms and the financial statements are prepared on a going concern basis under the historical cost convention and in accordance with first schedule of Bank Companies Act 1991 as amended by Bangladesh Bank BRPD Circular No.14 dated 25 June 2003, other Bangladesh Bank circulars, International Financial Reporting Standards (IFRSs) and International Accounting Standards (IASs) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB), the Companies Act 1994, the listing Regulations of the Stock Exchanges, the Securities and Exchange Rule 1987 and other laws and rules applicable in Bangladesh.

a. Expenditure for audit fees has not been separately accounted for in the Financial Statements of OBU.

- b. Provision for taxation, loans & advances and off-Balance Sheet items have not been separately accounted for in these Financial Statements. These are accounted for in the central account of Shahjalal Islami Bank

2.3 General

- These Financial Statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.
- b. Assets, liabilities, income & expenses have been converted to BDT currency @ US\$1= Taka 78.70 (weighted average rate as at 31st December 2016)

		31.12	31.12.2016		.2015
		USD	Taka	USD	Taka
3	Balance with Other Banks and Financial Inst (Other than Mudaraba Term Fund)	titutions			
	Inside Bangladesh (Note - 3.1) Outside Bangladesh	4,819,271.44	379,276,662	2,491,842.66	195,609,649
	,	4,819,271.44	379,276,662	2,491,842.66	195,609,649
3.1	Inside Bangladesh				
	Shahjalal Islami Bank Ltd	4,819,271.44	379,276,662	2,491,842.66	195,609,649
		4,819,271.44	379,276,662	2,491,842.66	195,609,649
4	Investments (Loans and Advances)				
	Country-wise Classification of Investments:				
	Inside Bangladesh				
	Gross Murabaha, Bai-Muajjal etc Less: Profit receivable on Murabaha, Bai-Muajjal etc	6,348,645.47	499,638,398	1,003,413.25	78,767,940
	Net Murabaha, Bai-Muajjal etc	6,348,645.47	499,638,398	1,003,413.25	78,767,940
	Bills purchased and discounted-net (Note- 4.1) Out side Bangladesh	80,210,952.90	6,312,601,993	42,868,754.22	3,365,197,206
	,	86,559,598.37	6,812,240,392	43,872,167.47	3,443,965,146
.1	Bills Purchased and Discounted:				
	Payable inside Bangladesh	-			
	Payable outside Bangladesh	80,210,952.90	6,312,601,993	42,868,754.22	3,365,197,206
	Gross Bills Purchased and Discounted Less: Profit receivable on Bills Purchased and Discounted	80,210,952.90	6,312,601,993	42,868,754.22	3,365,197,206
	Net Bills Purchased and Discounted	80,210,952.90	6,312,601,993	42,868,754.22	3,365,197,206
5	Fixed Assets including Premises, Furniture &	Fixtures			
	Furniture & Fixture	273.68	21,539	304.11	23,873
	Office Equipment	1625.85	127,954	1,898.81	149,057
	Carrying value	1,899.53	149,493	2,202.92	172,929

6	Placement from other Banks & Financia	al Institutions			
0	Borrowing from Shahjalal Islami Bank Ltd	74,034,800.00	5,826,538,760	46,126,620.00	3,620,939,670
	,	74,034,800.00	5,826,538,760	46,126,620.00	3,620,939,670
7	Deposits and Other Accounts				
	Al-Wadiah Current Deposit				
	Mudaraba Savings Deposit	16,127.68 16,127.68	1,269,248 1,269,248	39,897.40 39,897.40	3,131,946 3,131,946
	Mudaraba Term Deposit	16,742,000.00	1,317,595,400	- 35,057.40	3,131,340
		16,742,000.00	1,317,595,400		
		16,758,127.68	1,318,864,648	39,897.40	3,131,946
8	Other Liabilities:				
	Profit Payable	587,211.36	46,213,534	199,695.65	15,676,109
	Others Payable	630.30	49,605	100 (05 (5	15 676 100
		587,841.66	46,263,139	199,695.65	15,676,109
_		20	)16	20	15
		USD	Taka	USD	Taka
		035	Tunu	035	Tunu
9	Profit on Investment:	3,261,365.77	256,669,486	2 104 497 00	172,267,300
	Profit received from Mudaraba Import Bills (UPAS) Profit received from Hire Purchase	179,150.22	14,099,122	2,194,487.90 52,417.72	4,114,791
		3,440,515.99	270,768,608	2,246,905.62	176,382,091
10	Profit paid on Deposits & Borrowing:	1 201 129 45	101 611 900	663,258,36	52 065 791
	Profit paid on borrowings	1,291,128.45	101,611,809	003,238.30	52,065,781
11	Commission, Exchange & Brokerage:				
	Commission from LC	20.00	1,574		
12	Other Operating Income:		4220	400	44420
	Service & Charges Receipts SWIFT & REUTERS	55 22,626.24	4,329 1,780,685	180 79,712.84	14,130 6,257,458
	Miscellaneous Earnings	74,460.46	5,860,038		
13	Salary & Allowances:	97,141.70	7,645,052	79,892.84	6,271,588
	Basic Salary	20,637.48	1,624,170	19,441.76	1,526,178
	Allowances Bonus	20,282.79 9,429.53	1,596,256 742,104	15,652.76 8,909.87	1,228,742 699,425
	Bank's Contribution to Provident fund	1,989.29	156,557	1,564.49	122,812
14	Rent, Taxes, Insurance, Electricity etc.:	52,339.09	4,119,086	45,568.88	3,577,157
14	Rent, Rates & Taxes	2,372.46	186,713	2,388.98	187,535
	Electricity & Lighting	329.23	25,910	336.48	26,414
15	Postage, Stamps, Telecommunication e	2,701.69	212,623	2,725.46	213,949
13	Telephone charges	6,760.66	532,064	6,070.56	476,539
	Z. L. L	6,760.66	532,064	6,070.56	476,539
16	Stationery, Printing, Advertisement et Computer Stationery	<b>c:</b> 565.71	44,521	453.85	35.627
	Advertisement	136.38	10,733	32.35	2,539
17	Daniel distance of Daniel of Final Access	702.09	55,254	486.20	38,167
17	Depreciation and Repair of Fixed Asset  Depreciation of Fixed Assets:	.5:			
	Furniture & Fixtures	33.34	2,624	34.98	2,746
	Office Appliance & Equipment	270.05 303.39	21,253	313.13 348.11	24,581 27,327
	Repair's & Maintainance	- 303.39	23,011	- 340.11	
	·				
18	Other Expenses:	303.39	23,877	348.11	27,327
•	Utility	25.14	1,979	25.33	1,988
	Travelling Expense Entertainment Exp.	240.19	18,903	85.09	6,680
	·	265.33	20,882	110.42	8,668
19	Notes to the Cash flow statement: Investment Profit receipt				
''	Investment Profit receipt (note-9)	3,440,515.99	270,768,608	2,246,905.62	176,382,091
	Add: Opening profit Receivable Less: Closing profit receivable	-	-		-
	5.	3,440,515.99	270,768,608	2,246,905.62	176,382,091
20	Profit Paid on Deposits	1 201 120 45	101 611 000	662 250 26	E2 06E 701
	Profit Paid on Deposits (note-10) Add: Opening profit payable on deposit	1,291,128.45	101,611,809	663,258.36	52,065,781
	Less: Closing profit payable on deposit	1,291,128.45	101,611,809	663,258.36	52,065,781
21	Cash Receipt from other Operating activities		,511,003		
	Service & Charges Receipts	55.00	4,329	180.00	14,130
	SWIFT & REUTERS Miscellaneous Earnings	22,626.24 74,460.46	1,780,685 5,860,038	79,712.84	6,257,458
	iniscellaneous Eurinigs	97,141.70	7,645,052	79,892.84	6,271,588
22	Cash Payment for other Operating acti		,,,,,,,,,,	.,	., .,
	Rent, Taxes, Insurance, Lighting etc. (Note-14)	2,701.69	212,623	2,725.46	213,949
	Postage, Stamp, Telegram & Telephone (Note-15) Other Expenses (Note-18)	6,760.66 265.33	532,064 21,322	6,070.56 110.42	476,539 8,668
	• • •	9,727.68	766,009	8,906.44	699,156
23	Cash and Cash Equivalent Cash in Hand				
	Cash in Hand - Balance with Bangladesh Bank & Sonali Bank Ltd (as agent of Bangladesh Bank)				
	Balance with Other Banks & Financial Institutions	4,819,271.44	379,276,662	2,491,842.66	195,609,649
		4,819,271.44	379,276,662	2,491,842.66	195,609,649

USD

USD Taka