Shahjalal Islami Bank Limited and its Subsidiary Consolidated Balance Sheet (Un-Audited)

As at 31 March 2020

Cash	Duamouts and Assets	Note	31.03.2020	31.12.2019
Seal in hand (Including Foreign Currencies) 3 2,358,906,463 2,320,106,507 Ballance with Bangladesh Bank & Somali Bank Ltd (Including Foreign Currencies) 4 18,362,425,455 15,539,227,347 17,859,423,853 17,859,423,150 17,859,600,000 11,750,000,000 11,750,	Property and Assets	Note	Taka	Taka
Seal in hand (Including Foreign Currencies) 3 2,358,906,463 2,320,106,507 Balance with Bangladesh Bank & Sonalt Bank Lid (Including Foreign Currencies) 4 18,362,425,455 15,539,227,347 20,2721,331,918 17,859,423,835 17,859,	Cash			
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)		2	2 358 006 463	2 320 106 507
Description 1		3	2,338,900,403	2,320,190,307
Balance with other Banks and Financial Institutions		4	18 362 425 455	15 539 227 347
Balance with other Banks and Financial Institutions	(mondaing Foreign Currences)			
Inside Bangladesh	Balance with other Banks and Financial Institutions			
Outside Bangladesh 668.890,740 608.288,808 Placement with other Banks & Financial Institutions 6 1,779,091,116 2,388,764,872 Riscentent with other Banks & Financial Institutions 6 1,223,11,20.591 1,236,1483,166 Investments in Shares & Securities 8 13,600,000,000 11,750,000,000 Others 9 1,360,000,000 11,750,000,000 Others 9 1,360,000,000 11,750,000,000 Investment 9 1,822,7978,355 5,548,441,70 Prosent 1 18,222,7978,355 18,508,088,875 Bills Purchased and Discounted 8 182,227,978,364 185,685,308,886 Bills Purchased and Discounted 9 4,559,00,315 4,557,631,335 Other Assets 10 1,435,557,631 3,535,631,335 Other Assets 1 1,435,557,631 3,539,035 8,909,355 8,909,355 8,909,355 8,909,355 8,909,355 1,525,313,355 1,000,000,000,000 1,000,000,000 1,000,000,000 1,000,000,000 1,000,000,000 1,000,000,000 1,000,000,000 </td <td></td> <td></td> <td>1 110 200 376</td> <td>1 780 506 464</td>			1 110 200 376	1 780 506 464
Placement with other Banks & Financial Institutions 1	Odistae Bangadesh	5		
Divestments in Shares & Securities				
Government Others 13,600,000,000 5,800,985,755 5,548,411,179 7 19,400,985,755 5,548,411,179 7 19,400,985,755 5,548,411,179 7 19,400,985,755 15,488,411,179 7 19,400,985,755 15,488,411,179 7 19,400,985,755 15,488,411,179 7 19,400,985,755 15,488,411,179 7 19,400,985,755 15,488,411,179 7 19,400,985,755 17,298,441,179 7 19,400,985,755 17,298,441,179 7 19,400,985,755 13,468,308,986 13,466,032,301 4,614,015,788 8 19,569,41,065 200,299,342,774 19,500,475 19,5	Placement with other Banks & Financial Institutions	6	12,231,120,591	12,361,483,166
Government Others 13,600,000,000 5,800,985,755 5,548,411,179 7 19,400,985,755 5,548,411,179 7 19,400,985,755 5,548,411,179 7 19,400,985,755 15,488,411,179 7 19,400,985,755 15,488,411,179 7 19,400,985,755 15,488,411,179 7 19,400,985,755 15,488,411,179 7 19,400,985,755 15,488,411,179 7 19,400,985,755 17,298,441,179 7 19,400,985,755 17,298,441,179 7 19,400,985,755 13,468,308,986 13,466,032,301 4,614,015,788 8 19,569,41,065 200,299,342,774 19,500,475 19,5	Investments in Shares & Securities			
Others 5,800,985,755 5,548,441,179 Investments 17,298,441,179 General Investment etc. 182,227,978,364 185,685,308,986 Bills Purchased and Discounted 8 185,227,978,364 185,685,308,986 Bills Purchased and Discounted 8 185,694,010,655 200,299,324,774 Fixed Assets Including Premises 9 4,550,906,781 4,557,631,359 Other Assets 10 14,335,576,398 13,843,340,562 Non Banking Assets 8 8,909,355 88,909,355 88,909,355 Total Property and Assets 2 68,801,932,580 268,697,319,122 Liabilities 11 12,522,317,628 11,752,538,519 Placement from other Banks & Financial Institutions 11 12,522,317,628 11,752,538,519 Placement from other Banks & Financial Institutions 11 12,522,317,628 11,752,538,519 Undaraba Capital 2 5,289,468,535 2 4,751,894,884 14,804,884 14,804,884 14,804,884 14,804,884 14,804,884 14,804,884 14,804,884 14,804,884 14,804,884 14,804,884 14,804,884 14,804,884			12 600 000 000	11 750 000 000
Investment Property Propert				
Commons Comm	Officis	7		
General Investment etc. 182,227,978,364 185,685,308,986 Bills Purchased and Discounted 8 13,466,032,301 14,614,015,788 Fixed Assets Including Premises 9 4,550,906,781 4,557,631,359 Other Assets 10 14,335,576,398 13,843,340,562 Non Banking Assets 88,909,355 88,909,355 Total Property and Assets 268,801,932,580 268,697,319,122 Liabilities Placement from other Banks & Financial Institutions 11 12,522,317,628 11,752,538,519 Deposits and Other Accounts 11 12,522,317,628 11,752,538,519 Mudaraba Savings Deposits 78,660,770,563 82,587,971,836 Other Mudaraba Deposits 78,660,770,563 82,587,971,836 Other Mudaraba Current & Other Deposit Accounts 29,008,668,810 28,770,762,184 Bills Payable 12 200,204,519,847 203,237,725,991 Mudaraba Subordinated Bond 10,000,000,000 10,000,000,000 Other Liabilities 13 28,554,606,850 26,771,315,560 Deferred Tax Liabilities 13 <td>Investments</td> <td>_</td> <td></td> <td>17,270,111,277</td>	Investments	_		17,270,111,277
Bills Purchased and Discounted 8 13,466,032,301 14,614,015,788 Fixed Assets Including Premises 9 4,550,906,781 4,557,631,359 Other Assets 10 14,335,576,398 13,843,40,562 Non Banking Assets 88,909,355 88,909,355 Total Property and Assets 268,801,932,580 268,697,319,122 Liabilities Placement from other Banks & Financial Institutions 11 12,522,317,628 11,752,538,519 Deposits and Other Accounts Mudaraba Savings Deposits 25,289,468,335 24,751,894,884 Mudaraba Term Deposits 64,410,884,356 62,791,516,667 Other Mudaraba Deposits 64,410,884,356 62,791,516,667 Al-Wadeeah Current & Other Deposit Accounts 12 200,264,819,847 23,327,725,991 Mudaraba Subordinated Bond 10 10,000,000,000 10 10,000,000,000 Other Liabilities 13 28,554,606,850 25,747,131,5560 Deferred Tax Liabilities 13 28,554,606,850 25,747,131,5560 Offerred Tax Liabilities 15			192 227 079 264	195 695 209 096
Fixed Assets Including Premises 8 195.694,010,665 200,299,324,774 Other Assets 10 14,335,576,398 13,843,340,562 Non Banking Assets 88,909,355 88,909,355 Total Property and Assets 268,801,932,580 268,807,319,122 Liabilities Placement from other Banks & Financial Institutions 11 12,522,317,628 11,752,538,519 Deposits and Other Accounts Mudaraba Savings Deposits 25,289,468,535 24,751,894,884 Mudaraba Term Deposits 78,660,770,563 82,887,971,836 Other Mudaraba Deposits 29,008,686,810 22,770,762,184 Al-Wadecah Current & Other Deposit Accounts 29,008,686,810 28,770,762,184 Bills Payable 2,834,709,582 4,335,581,019 Mudaraba Subordinated Bond 10,000,000,000 10,000,000,000 Other Liabilities 13 28,554,666,836 26,771,315,560 Deferred Tax Liabilities 1 179,360,338 186,322,984 Total Liabilities 25,146,080,463 251,479,030,935 Capital/Shareho			2 2 2 1	
Fixed Assets Including Premises 9 4,550,006,781 4,557,631,359 Other Assets 10 14,335,576,398 13,843,340,562 Non Banking Assets 88,909,355 88,909,355 Total Property and Assets 268,801,932,580 268,697,319,122 Liabilities Final Property and Assets Liabilities Placement from other Banks & Financial Institutions 11 12,522,317,628 11,752,538,519 Deposits and Other Accounts Mudaraba Savings Deposits 25,289,468,535 24,751,894,884 Mudaraba Term Deposits 64,410,884,356 62,791,516,067 Al-Wadeah Current & Other Deposit Accounts 29,008,686,810 28,770,762,184 Bills Payable 200,204,519,847 203,237,725,991 Mudaraba Subordinated Bond 10,000,000,000 10,000,000,000 Other Liabilities 13 28,554,606,850 26,771,315,560 Deferred Tax Liabilities 13 28,544,006,850 26,771,315,560 Deferred Tax Liabilities 15,2 9,334,212,720 9,334,212,720 Statutory Reser	Bills Fulchased and Discounted	8		
Other Assets 10 14,335,576,398 13,843,340,562 Non Banking Assets 88,909,355 88,909,355 Total Property and Assets 268,801,932,580 268,697,319,122 Liabilities and Capital Liabilities Placement from other Banks & Financial Institutions 11 12,522,317,628 11,752,538,519 Placement from other Banks & Financial Institutions 11 12,522,317,628 11,752,538,519 Placement from other Banks & Financial Institutions 11 12,522,317,628 11,752,538,519 Placement from other Banks & Financial Institutions 11 12,522,317,628 11,752,538,519 Placement from other Banks & Financial Institutions 11 12,522,317,628 11,752,538,519 Placement from other Banks & Financial Institutions 11 12,522,317,628 11,752,538,519 Placement from other Banks & Financial Institution 12 25,289,468,535 24,751,894,884 Mudaraba Deposits 225,289,468,535 24,751,894,884 24,791,836 Al-Wadeah Current & Other Deposit Accounts 12				
Non Banking Assets 88,909,355 88,909,355 Total Property and Assets 268,801,932,580 268,697,319,122 Liabilities Liabilities Placement from other Banks & Financial Institutions 11 12,522,317,628 11,752,538,519 Placement from other Banks & Financial Institutions 11 12,522,317,628 11,752,538,519 Placement from other Banks & Financial Institutions 11 12,522,317,628 11,752,538,519 Placement from other Banks & Financial Institutions 11 12,522,317,628 11,752,538,519 Mudaraba Chiter Accounts Placement From other Banks & Financial Institutions 12 25,289,468,535 24,751,894,884 Mudaraba Subrogosits Placement Mudaraba Deposits 28,587,911,836 24,791,894,884 Al-Wadeeah Current & Other Deposit Accounts Placement Mudaraba Deposits 29,008,686,810 28,787,706,2184 Mudaraba Subordinated Bond 10,000,000,000 Placement Liabilities 11,000,000,000 Placement Liabilities 11,000,000,000 Placement Liabilitie	Fixed Assets Including Premises		4,550,906,781	4,557,631,359
Total Property and Assets 268,801,932,580 268,697,319,122 Liabilities and Capital Liabilities Placement from other Banks & Financial Institutions 11 12,522,317,628 11,752,538,519 Deposits and Other Accounts 11 12,528,468,535 24,751,894,884 Mudaraba Savings Deposits 25,289,468,535 24,751,894,884 Mudaraba Term Deposits 78,660,770,563 82,887,91,836 Other Mudaraba Deposits 29,088,686,810 28,770,762,188 Bills Payable 12 200,204,519,847 203,237,725,991 Mudaraba Subordinated Bond 10,000,000,000 10,000,000,000 10,000,000,000 10,000,000,000 10,000,000,000 10,000,000,000 10,000,000,000 10,000,000,000 10,000,000,000 10,000,000,000 10,000,000,000 10,000,000,000 10,000,000,000 10,000,000 10,000,000,000 10,000,000 10,000,000	Other Assets	10	14,335,576,398	13,843,340,562
Capital Capi	Non Banking Assets		88,909,355	88,909,355
Placement from other Banks & Financial Institutions	Total Property and Assets	_	268,801,932,580	268,697,319,122
Deposits and Other Accounts Mudaraba Savings Deposits 25,289,468,535 24,751,894,884 Mudaraba Term Deposits 78,660,770,563 82,587,971,836 Other Mudaraba Deposits 64,410,884,356 62,791,516,067 Al-Wadeeah Current & Other Deposit Accounts 29,008,686,810 28,770,762,184 Bills Payable 12 200,204,519,847 203,237,725,991 Mudaraba Subordinated Bond 10,000,000,000 10,000,000,000 Other Liabilities 13 28,554,606,850 26,771,315,560 Deferred Tax Liabilities 14 179,360,338 186,322,984 Total Liabilities 251,460,804,663 251,947,903,053 Capital/Shareholders' Equity Paid-up Capital 15.2 9,334,212,720 9,334,212,720 Statutory Reserve 16 6,495,090,271 6,231,188,665 Capital Reserve 2,878,961 2,878,961 Retained Earnings 17 1,284,088,482 954,727,530 Total Shareholders' Equity 17,116,270,434 16,523,007,876				
Mudaraba Savings Deposits 25,289,468,535 24,751,894,884 Mudaraba Term Deposits 78,660,770,563 82,587,971,836 Other Mudaraba Deposits 64,410,884,356 62,791,516,067 Al-Wadeeah Current & Other Deposit Accounts 29,008,686,810 28,770,762,184 Bills Payable 12 200,204,519,847 203,237,725,991 Mudaraba Subordinated Bond 10,000,000,000 10,000,000,000 Other Liabilities 13 28,554,606,850 26,771,315,560 Deferred Tax Liabilities 14 179,360,338 186,322,984 Total Liabilities 251,460,804,663 251,947,903,053 Capital/Shareholders' Equity 15.2 9,334,212,720 9,334,212,720 Statutory Reserve 16 6,495,090,271 6,231,188,665 Capital Reserve 2,878,961 2,878,961 2,878,961 Retained Earnings 17 1,284,088,482 954,727,530 Total Shareholders' Equity 17,116,270,434 16,523,007,876 Non-controlling Interest 17.7 224,857,483 226,408,192	Placement from other Banks & Financial Institutions	11	12,522,317,628	11,752,538,519
Mudaraba Term Deposits 78,660,770,563 82,587,971,836 Other Mudaraba Deposits 64,410,884,356 62,791,516,067 Al-Wadeeah Current & Other Deposit Accounts 29,008,686,810 28,770,762,184 Bills Payable 2,834,709,582 4,335,581,019 Mudaraba Subordinated Bond 10,000,000,000 10,000,000,000 Other Liabilities 13 28,554,606,850 26,771,315,560 Deferred Tax Liabilities 14 179,360,338 186,322,984 Total Liabilities 15.2 9,334,212,720 9,334,212,720 Statutory Reserve 16 6,495,090,271 6,231,188,665 Capital Reserve 2,878,961 2,878,961 Retained Earnings 17 1,284,088,482 954,727,530 Total Shareholders' Equity 17,116,270,434 16,523,007,876 Non-controlling Interest 17.7 224,857,483 226,408,192	Deposits and Other Accounts			
Mudaraba Term Deposits 78,660,770,563 82,587,971,836 Other Mudaraba Deposits 64,410,884,356 62,791,516,067 Al-Wadeeah Current & Other Deposit Accounts 29,008,686,810 28,770,762,184 Bills Payable 2,834,709,582 4,335,581,019 Mudaraba Subordinated Bond 10,000,000,000 10,000,000,000 Other Liabilities 13 28,554,606,850 26,771,315,560 Deferred Tax Liabilities 14 179,360,338 186,322,984 Total Liabilities 15.2 9,334,212,720 9,334,212,720 Statutory Reserve 16 6,495,090,271 6,231,188,665 Capital Reserve 2,878,961 2,878,961 Retained Earnings 17 1,284,088,482 954,727,530 Total Shareholders' Equity 17,116,270,434 16,523,007,876 Non-controlling Interest 17.7 224,857,483 226,408,192			25,289,468,535	24,751,894,884
Other Mudaraba Deposits 64,410,884,356 62,791,516,067 Al-Wadeeah Current & Other Deposit Accounts 29,008,686,810 28,770,762,184 Bills Payable 12 200,204,519,847 203,237,725,991 Mudaraba Subordinated Bond 10,000,000,000 10,000,000,000 Other Liabilities 13 28,554,606,850 26,771,315,560 Deferred Tax Liabilities 14 179,360,338 186,322,984 Total Liabilities 15.2 9,334,212,720 9,334,212,720 Statutory Reserve 16 6,495,090,271 6,231,188,665 Capital Reserve 2,878,961 2,878,961 2,878,961 Retained Earnings 17 1,284,088,482 954,727,530 Total Shareholders' Equity 17,116,270,434 16,523,007,876 Non-controlling Interest 17.7 224,857,483 226,408,192				
Bills Payable 2,834,709,582 4,335,581,019 Mudaraba Subordinated Bond 10,000,000,000 10,000,000,000 Other Liabilities 13 28,554,606,850 26,771,315,560 Deferred Tax Liabilities 14 179,360,338 186,322,984 Total Liabilities 251,460,804,663 251,947,903,053 Capital/Shareholders' Equity 15.2 9,334,212,720 9,334,212,720 Statutory Reserve 16 6,495,090,271 6,231,188,665 Capital Reserve 2,878,961 2,878,961 Retained Earnings 17 1,284,088,482 954,727,530 Total Shareholders' Equity 17,116,270,434 16,523,007,876 Non-controlling Interest 17.7 224,857,483 226,408,192			64,410,884,356	62,791,516,067
Mudaraba Subordinated Bond 12 200,204,519,847 203,237,725,991 Mudaraba Subordinated Bond 10,000,000,000 10,000,000,000 Other Liabilities 13 28,554,606,850 26,771,315,560 Deferred Tax Liabilities 14 179,360,338 186,322,984 Total Liabilities 251,460,804,663 251,947,903,053 Capital/Shareholders' Equity Paid-up Capital 15.2 9,334,212,720 9,334,212,720 Statutory Reserve 16 6,495,090,271 6,231,188,665 Capital Reserve 2,878,961 2,878,961 2,878,961 Retained Earnings 17 1,284,088,482 954,727,530 Total Shareholders' Equity 17,116,270,434 16,523,007,876 Non-controlling Interest 17.7 224,857,483 226,408,192	Al-Wadeeah Current & Other Deposit Accounts			
Mudaraba Subordinated Bond 10,000,000,000 10,000,000,000 Other Liabilities 13 28,554,606,850 26,771,315,560 Deferred Tax Liabilities 14 179,360,338 186,322,984 Total Liabilities 251,460,804,663 251,947,903,053 Capital/Shareholders' Equity Paid-up Capital 15.2 9,334,212,720 9,334,212,720 Statutory Reserve 16 6,495,090,271 6,231,188,665 Capital Reserve 2,878,961 2,878,961 2,878,961 Retained Earnings 17 1,284,088,482 954,727,530 Total Shareholders' Equity 17,116,270,434 16,523,007,876 Non-controlling Interest 17.7 224,857,483 226,408,192	Bills Payable		2,834,709,582	4,335,581,019
Other Liabilities 13 28,554,606,850 26,771,315,560 Deferred Tax Liabilities 14 179,360,338 186,322,984 Total Liabilities 251,460,804,663 251,947,903,053 Capital/Shareholders' Equity Paid-up Capital 15.2 9,334,212,720 9,334,212,720 Statutory Reserve 16 6,495,090,271 6,231,188,665 Capital Reserve 2,878,961 2,878,961 Retained Earnings 17 1,284,088,482 954,727,530 Total Shareholders' Equity 17,116,270,434 16,523,007,876 Non-controlling Interest 17.7 224,857,483 226,408,192		12	200,204,519,847	203,237,725,991
Deferred Tax Liabilities 14 179,360,338 186,322,984 Total Liabilities 251,460,804,663 251,947,903,053 Capital/Shareholders' Equity Paid-up Capital 15.2 9,334,212,720 9,334,212,720 Statutory Reserve 16 6,495,090,271 6,231,188,665 Capital Reserve 2,878,961 2,878,961 Retained Earnings 17 1,284,088,482 954,727,530 Total Shareholders' Equity 17,116,270,434 16,523,007,876 Non-controlling Interest 17.7 224,857,483 226,408,192	Mudaraba Subordinated Bond		10,000,000,000	10,000,000,000
Total Liabilities 251,460,804,663 251,947,903,053 Capital/Shareholders' Equity 5251,460,804,663 251,947,903,053 Paid-up Capital 15.2 9,334,212,720 9,334,212,720 Statutory Reserve 16 6,495,090,271 6,231,188,665 Capital Reserve 2,878,961 2,878,961 2,878,961 Retained Earnings 17 1,284,088,482 954,727,530 Total Shareholders' Equity 17,116,270,434 16,523,007,876 Non-controlling Interest 17.7 224,857,483 226,408,192	Other Liabilities	13	28,554,606,850	26,771,315,560
Total Liabilities 251,460,804,663 251,947,903,053 Capital/Shareholders' Equity 5251,460,804,663 251,947,903,053 Paid-up Capital 15.2 9,334,212,720 9,334,212,720 Statutory Reserve 16 6,495,090,271 6,231,188,665 Capital Reserve 2,878,961 2,878,961 2,878,961 Retained Earnings 17 1,284,088,482 954,727,530 Total Shareholders' Equity 17,116,270,434 16,523,007,876 Non-controlling Interest 17.7 224,857,483 226,408,192	Deferred Tay Liabilities	14	179.360.338	186.322.984
Capital/Shareholders' Equity Paid-up Capital 15.2 9,334,212,720 9,334,212,720 Statutory Reserve 16 6,495,090,271 6,231,188,665 Capital Reserve 2,878,961 2,878,961 Retained Earnings 17 1,284,088,482 954,727,530 Total Shareholders' Equity 17,116,270,434 16,523,007,876 Non-controlling Interest 17.7 224,857,483 226,408,192		-		
Paid-up Capital 15.2 9,334,212,720 9,334,212,720 Statutory Reserve 16 6,495,090,271 6,231,188,665 Capital Reserve 2,878,961 2,878,961 Retained Earnings 17 1,284,088,482 954,727,530 Total Shareholders' Equity 17,116,270,434 16,523,007,876 Non-controlling Interest 17.7 224,857,483 226,408,192	I van Liabinees		201,100,001,000	
Statutory Reserve 16 6,495,090,271 6,231,188,665 Capital Reserve 2,878,961 2,878,961 Retained Earnings 17 1,284,088,482 954,727,530 Total Shareholders' Equity 17,116,270,434 16,523,007,876 Non-controlling Interest 17.7 224,857,483 226,408,192	Capital/Shareholders' Equity			
Capital Reserve 2,878,961 2,878,961 Retained Earnings 17 1,284,088,482 954,727,530 Total Shareholders' Equity 17,116,270,434 16,523,007,876 Non-controlling Interest 17.7 224,857,483 226,408,192	Paid-up Capital	15.2		
Retained Earnings 17 1,284,088,482 954,727,530 Total Shareholders' Equity 17,116,270,434 16,523,007,876 Non-controlling Interest 17.7 224,857,483 226,408,192		16		
Total Shareholders' Equity 17,116,270,434 16,523,007,876 Non-controlling Interest 17.7 224,857,483 226,408,192				785 3
Non-controlling Interest 17.7 224,857,483 226,408,192		17		
	Total Shareholders' Equity		17,116,270,434	16,523,007,876
Total Liabilities & Shareholders' Equity <u>268,801,932,579</u> <u>268,697,319,122</u>		17.7		
	Total Liabilities & Shareholders' Equity	_	268,801,932,579	268,697,319,122

Shahjalal Islami Bank Limited and its Subsidiary Consolidated Off-balance Sheet Items (Un-Audited) As at 31 March 2020

		Taka
	38,403,625,261	35,064,492,967
18	33,422,442,120	29,749,668,530
19	33,921,243,173	31,562,148,000
	18,735,980,679	16,714,181,896
	<u> </u>	-
	124,483,291,233	113,090,491,393
	-	•
	-	-
		-
	-	
	-	-
-	124,483,291,233	113,090,491,393
,		. 0
		18 33,422,442,120 19 33,921,243,173 18,735,980,679 - 124,483,291,233

Chief Financial Officer

Company Secretary

Managing Director

Shahjalal Islami Bank Limited and its Subsidiary

Consolidated Profit and Loss Account (Un-Audited)

For the period ended 31 March 2020

Operating Income	Note	Jan'20 to Mar'20 Taka	Jan'19 to Mar'19 Taka
Investment Income	20	4,971,305,238	4,917,650,999
Less: Profit paid on Deposits	21	3,037,118,450	3,134,446,529
Net Investment Income	-	1,934,186,788	1,783,204,469
Income from Investment in Shares/Securities	22	89,516,188	78,748,907
Commission, Exchange and Brokerage	23	534,118,986	577,955,368
Other Operating Income	24	182,370,715	147,930,818
to the car of Proceedings of the control of the car of	-	806,005,889	804,635,093
Total Operating Income		2,740,192,677	2,587,839,562
Operating Expenses			
Salaries and Allowances	25	629,486,564	650,528,171
Rent, Taxes, Insurances, Electricity etc.	26	101,803,097	125,796,732
Legal Expenses	27	447,198	155,580
Postage, Stamps, Telecommunication etc.	28	8,341,649	8,400,813
Stationery, Printings, Advertisements etc.	29	23,378,759	35,718,892
Chief Executive's Salary & Fees	30	4,467,000	4,170,000
Directors' Fees & Expenses	31	1,596,807	1,123,725
Shariah Supervisory Committee's Fees & Expenses	32	169,204	400,167
Auditors' Fees	33	125,000	125,000
Depreciation & Repairs of Bank's Assets	34	88,279,308	55,649,222
Zakat Expenses		-	-
Other Expenses	35	125,593,972	163,862,201
Total Operating Expenses		983,688,558	1,045,930,501
Profit / (Loss) before Provision	-	1,756,504,118	1,541,909,061
	Γ		
Specific provision for Classified Investment		354,200,000	410,000,000
General Provision for Unclassified Investment		(63,300,000)	(49,000,000)
General Provision for Off-Balance Sheet Items		105,200,000	80,000,000
Provision for diminution in value of Investments in Shares		55,000,000	19,500,000
Provision for Other Assets	26	451 100 000	26,000,000
Total Provision	36 -	451,100,000	486,500,000
Total Profit / (Loss) before taxes		1,305,404,118	1,055,409,061
Provision for taxation			
Deferred tax	37	(6,962,646)	397,757
Current tax	38	720,654,915	586,253,087
	-	713,692,269	586,650,844
Net Profit / (Loss) after Tax		591,711,849	468,758,217
Net profit after tax attributable to:			
Equity holders of SJIBL		593,262,558	466,920,820
Non-controlling interest		(1,550,709)	1,837,397
	_	591,711,849	468,758,217
Retained earnings from previous year/period		954,727,530	921,461,996
Add: Net profit after tax (attributable to equity holders of SJIBL)		593,262,558	466,920,820
Profit available for appropriation		1,547,990,088	1,388,382,817
Appropriation:	=		
Statutory reserve		263,901,606	204,147,917
Dividend		-	-
Capital Reserve		-	-
Retained earnings		1,284,088,482	1,184,234,899
	L	1,547,990,088	1,388,382,817
Consolidated Farnings Par Share(FPS) [Dactated]	39	0.64	0.50
Consolidated Earnings Per Share (EPS) [Restated]			
Net Asset Value (NAV) Per Share as at 31 March [Restated]	40	18.34	16.42

Chief Financial Officer

Company Secretary

Managing Director

Shahjalal Islami Bank Limited and its Subsidiary

Consolidated Cash Flow Statement (Un-Audited) For the period ended 31 March 2020

	Jan'20 to Mar'20 Taka	Jan'19 to Mar'19 Taka
Cash flows from operating activities		
Investment income receipt in cash	5,188,834,205	5,018,925,454
Profit paid on deposits	(3,263,574,251)	(2,944,704,439)
Dividend receipts	3,384,032	1,512,067
Fees & commission receipt in cash	534,673,990	571,356,220
Recoveries on investment previously written off	800,000	300,000
Cash payments to employees	(633,953,564)	(654, 458, 171)
Cash payments to suppliers	(23,378,759)	(35,718,892)
Income tax paid	(555,167,251)	(349,761,132)
Receipts from other operating activities	181,869,721	147,930,818
Payment for other operating activities	(242,686,103)	(304,610,500)
(i) Operating profit before changes in operating assets & liabilities	1,190,802,020	1,450,771,425
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	4,605,314,110	(2,930,779,530)
(Increase)/decrease in other assets	(18,141,558)	111,649,721
(Increase)/decrease of placement with other banks & financial institutions	130,362,575	(1,048,187,425)
Increase/(decrease) in deposits from other banks	-	-
Increase/(decrease) of placement from other banks & financial institutions	811,442,337	(2,527,622,398)
Increase/(decrease) in deposits received from customers	(2,898,737,415)	9,789,460,187
Increase/(decrease) in other liabilities on account of customers	371,542,415	212,596,391
Increase/(decrease) in other liabilities	239,193,960	426,477,312
(ii) Cash flows from operating assets and liabilities	3,240,976,424	4,033,594,258
Net cash flows from operating activities (A)=(i+ii)	4,431,778,444	5,484,365,683
Cash flows from investing activities		
Proceeds from sale of securities	178,019,771	214,429,164
Payment for purchases of securities	(2,280,564,347)	(375,804,704)
Proceeds from sale of fixed assets	99,454,573	213,016,132
Payment for purchases of property, plant & equipments	(175,899,129)	(278,744,447)
Purchase/sale of subsidiaries	-	-
Net cash used in investing activities (B)	(2,178,989,131)	(227,103,856)
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Receipts from issuance of Mudaraba Subordinated Bond	_	_
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	_	-
Dividend paid to ordinary share holder	-	-
Net cash used in financing activities (C)	-	-
Net increase/(decrease) in cash & cash equivalents (A+B+C)	2,252,789,312	5,257,261,827
Add: Effect of exchange rate changes on cash & cash equivalents	(555,004)	6,599,147
Add: Cash and cash equivalents at the beginning of the period	20,248,188,725	15,318,805,963
Cash & cash equivalents at the end of the period	22,500,423,034	20,582,666,938
Net Operating Cash Flow Per Share (NOCFPS) [Restated]	4.75	5.88

Chief Financial Officer

Company Secretary

Director

Managing Director

Consolidated Statement of Changes in Equity (Un-Audited) Shahjalal Islami Bank Limited and its Subsidiary

For the period ended 31 March 2020						(Amount in taka)
On of section of	Paid-up	Statutory	Capital	Non-controlling	Retained	Total
raruculars	Capital	Reserve	Reserve	Interest	Earnings	10121
Balance as at 01 January 2020	9,334,212,720	6,231,188,665	2,878,961	1	954,727,530	16,523,007,876
Net profit during the period	•	263,901,606	-	1	329,360,952	593,262,558
Total Shareholders' Equity as at 31 March 2020	9,334,212,720	6,495,090,271	2,878,961	ı	1,284,088,482	17,116,270,434
Non-controlling interest	1			224,857,483	•	224,857,483
Add: General Provision for Unclassified Investment & Off-Balance Sheet Items						2,859,965,735
Add: Mudaraba Subordinated Bond						10,000,000,000
Less: Shortfall of provision required against investment						1,370,122,247
Total Eligible Regulatory Capital as at 31 March 2020						28,830,971,405

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For the period ended 31 March 2019						(Amount in taka)
Doublow	Paid-up	Statutory	Capital	Non-controlling	Retained	Total
rarucais	Capital	Reserve	Reserve	Interest	Earnings	1 0121
Balance as at 01 January 2019	8,485,647,930	5,452,358,676		•	921,461,996	14,859,468,602
Net profit during the period	•	204,147,917	1	1	262,772,903	466,920,820
Total Shareholders' Equity as at 31 March 2019	8,485,647,930	5,656,506,593	=	•	1,184,234,899	15,326,389,422
Non-controlling interest	-	-		233,144,815	,	233,144,815
Add: General Provision for Unclassified Investment & Off-Balance Sheet Items						2,243,500,000
Add: Mudaraba Subordinated Bond						10,000,000,000
Less: Shortfall of provision required against investment						1,899,082,651
Total Eligible Regulatory Capital as at 31 March 2019						25,903,951,586

MM Chief Financial Officer

Company Secretary

Managing Director

Director

Shahjalal Islami Bank Limited Balance Sheet (Un-Audited) As at 31 March 2020

	Note	31.03.2020	31.12.2019
Property and Assets	Note	Taka	Taka
Cash			
Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & Sonali Bank Ltd	3a	2,358,906,463	2,320,196,507
(Including Foreign Currencies)	4a	18,362,425,455	15,539,227,347
		20,721,331,918	17,859,423,853
Balance with other Banks and Financial Institutions			
Inside Bangladesh		1,050,910,567	1,773,169,975
Outside Bangladesh		668,890,740	608,258,408
	5a	1,719,801,307	2,381,428,382
Placement with other Banks & Financial Institutions	6a	12,231,120,591	12,361,483,166
Investments in Shares & Securities			
Government		13,600,000,000	11,750,000,000
Others		4,024,245,959	3,889,417,772
	7a	17,624,245,959	15,639,417,772
Investments			
General Investment etc.		179,347,535,346	182,671,664,294
Bills Purchased and Discounted		13,466,032,301	14,614,015,788
	8a	192,813,567,647	197,285,680,082
Fixed Assets Including Premises	9a	4,499,207,652	4,503,970,454
Other Assets	10a	16,496,678,091	15,983,396,045
Non Banking Assets		88,909,355	88,909,355
Total Property and Assets	-	266,194,862,521	266,103,709,111
Liabilities and Capital			
Liabilities			
Placement from other Banks & Financial Institutions	11a	12,174,464,850	11,382,596,297
Deposits and Other Accounts			
Mudaraba Savings Deposits		25,289,468,535	24,751,894,884
Mudaraba Term Deposits		78,660,770,563	82,587,971,836
Other Mudaraba Deposits		64,594,945,619	62,937,938,001
Al-Wadeeah Current & Other Deposit Accounts		29,008,686,810	28,770,762,184
Bills Payable	12a	2,834,709,582 200,388,581,110	4,335,581,019 203,384,147,925
Mudaraba Subordinated Bond	124	10,000,000,000	10,000,000,000
Other Liabilities	13a	26,332,839,958	24,641,621,684
Deferred Tax Liabilities Total Liabilities	14a	181,113,147 249,076,999,065	188,075,793 249,596,441,699
Capital/Shareholders' Equity			
Paid-up Capital	15.2	9,334,212,720	9,334,212,720
Statutory Reserve	16	6,495,090,271	6,231,188,665
Retained Earnings	17a	1,288,560,465	941,866,028
Total Shareholders' Equity		17,117,863,456	16,507,267,413
Total Liabilities & Shareholders' Equity		266,194,862,521	266,103,709,111

Shahjalal Islami Bank Limited Off-balance Sheet Items (Un-Audited) As at 31 March 2020

	Note	31.03.2020 Taka	31.12.2019 Taka
Contingent Liabilities			
Acceptances & endorsements		38,403,625,261	35,064,492,967
Letters of guarantee	18	33,422,442,120	29,749,668,530
Irrevocable letters of credit	19	33,921,243,173	31,562,148,000
Bills for collection		18,735,980,679	16,714,181,896
Other contingent liabilities		-	-
Total		124,483,291,233	113,090,491,393
Other Commitments			
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	
Undrawn formal standby facilities, credit lines and other commitments			-
Total		,	-
Total off-balance sheet items including contingent liabilities		124,483,291,233	113,090,491,393

Chief Financial Officer

Company Secretary

Managing Director

Director

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Shahjalal Islami Bank Limited Profit and Loss Account (Un-Audited) For the period ended 31 March 2020

Operating income	Note	Jan'20 to Mar'20 Taka	Jan'19 to Mar'19 Taka
Investment Income	20a	4,985,604,447	4,904,733,468
Less: Profit paid on Deposits	21a	3,029,377,131	3,111,919,313
Net Investment Income	_	1,956,227,316	1,792,814,154
Income from Investment in Shares/securities	22a	73,912,965	43,421,832
Commission, Exchange and Brokerage	23a	516,056,439	536,361,576
Other Operating Income	24a	182,198,305	147,604,629
	_	772,167,709	727,388,037
Total Operating Income		2,728,395,025	2,520,202,191
Operating expenses			
Salaries and Allowances	25a	618,026,759	639,295,534
Rent, Taxes, Insurances, Electricity etc.	26a	96,158,583	119,340,103
Legal Expenses	27a	435,698	144,080
Postage, Stamps, Telecommunication etc.	28a	7,669,144	7,695,907
Stationery, Printings, Advertisements etc.	29a	22,666,155	34,504,634
Chief Executive's Salary & Fees	30	4,467,000	4,170,000
Directors' Fees & Expenses	31	1,596,807	1,123,725
Shariah Supervisory Committee's Fees & Expenses	32	169,204	400,167
Auditors' Fees	33a	125,000	125,000
Depreciation & Repairs of Bank's Assets Zakat Expenses	34a	85,982,176	53,403,526
Other Expenses	35a	120,490,467	152,759,931
Total Operating Expenses	_	957,786,993	1,012,962,605
Profit / (Loss) before Provision	_	1,770,608,031	1,507,239,586
Specific provision for Classified Investment		354,200,000	410,000,000
General Provision for Unclassified Investment		(63,300,000)	(49,000,000)
General Provision for Off-Balance Sheet Items		105,200,000	80,000,000
Provision for diminution in value of Investments in Shares		55,000,000	19,500,000
Provision for Other Assets		-	26,000,000
Total Provision	36a	451,100,000	486,500,000
Total Profit / (Loss) before taxes		1,319,508,031	1,020,739,586
Provision for taxation			
Deferred tax	37a	(6,962,646)	585,194
Current tax	38a	715,874,633	573,771,584
 		708,911,988	574,356,778
Net Profit after Taxation	_	610,596,043	446,382,808
Retained Earnings from previous year/period		941,866,028	850,959,074
Add: Net Profit after Tax		610,596,043	446,382,808
Profit available for appropriation	_	1,552,462,071	1,297,341,882
Appropriation	_		
Statutory Reserve		263,901,606	204,147,917
Dividend Retained Earnings		1,288,560,465	1,093,193,965
retained Earnings	_	1,552,462,071	1,297,341,882
Earnings Per Share (EPS) [Rrestated]	39a	0.65	0.48
Net Asset Value (NAV) Per Share as at 31 March [Restated]	40	18.34	16.32

Chief Financial Officer

Company Secretary

Managing Director

Director

Shahjalal Islami Bank Limited Cash Flow Statement (Un-Audited) For the period ended 31 March 2020

	Jan'20 to Mar'20	Jan'19 to Mar'19
	Taka	Taka
Cash flows from operating activities		
Investment income receipt	5,137,206,353	4,945,173,367
Profit paid on deposits	(3,163,845,861)	(2,854,555,343)
Dividend receipts	3,384,032	1,512,067
Fees & commission receipt	516,611,443	533,598,645
Recoveries on investment previously written off	800,000	300,000
Cash payments to employees	(622,493,759)	(643,225,534
Cash payments to suppliers	(22,666,155)	(34,504,634
Income tax paid	(546,625,893)	(337,961,568
Receipts from other operating activities	181,697,306	147,604,629
Payments for other operating activities	(231,151,991)	(286,182,390
(i) Operating Profit before changes in operating assets & liabilities	1,252,915,475	1,471,759,240
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	4,472,112,436	(2,850,904,010
(Increase)/decrease of other assets	(47,729,126)	37,081,117
(Increase)/decrease of Other assets (Increase)/decrease of Placement with other Banks & Financial Institutions	130,362,575	(1,048,187,425
Increase/(decrease) of deposits from other banks	150,502,575	(1,010,107,123
Increase/(decrease) of Placement from other Banks & Financial Institutions	791,868,553	(2,527,622,398
Increase/(decrease) of deposits received from customers	(2,861,098,086)	9,778,591,412
Increase/(decrease) of other liabilities on account of customers	371,542,415	212,596,391
Increase/(decrease) of other liabilities	151,901,226	377,429,352
(ii) Cash flows from operating assets and liabilities	3,008,959,993	3,978,984,439
Net cash flows from operating assets and nationals Net cash flows from operating activities (A)=(i+ii)	4,261,875,468	5,450,743,679
Cash flows from investing activities		
_	72,687,060	183,867,031
Proceeds from sale of securities		(307,015,096
Payment for purchases of securities	(2,057,515,247) 99,454,573	213,016,132
Proceeds from sale of fixed assets		(278,026,346
Payment for purchases of property, plant & equipments Purchase/sale of subsidiaries	(175,665,861)	(278,020,340
Net cash used in investing activities (B)	(2,061,039,475)	(188,158,280
	(2,001,007,475)	(100,120,200
Cash flows from financing activities		
Receipts from issue of debt instruments	-	×
Receipts from issuance of Mudaraba Subordinated Bond	-	-
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	=
Dividend paid to ordinary shareholders	-	_
Net cash used in financing activities (C)	-	-
Net Increase/(decrease) in cash & cash equivalents (A+B+C)	2,200,835,994	5,262,585,399
Add: Effect of exchange rate changes on cash & cash equivalents	(555,004)	2,762,930
Cash and cash equivalents at the beginning of the period	20,240,852,236	15,314,536,023
Cash and cash equivalents at the end of the period	22,441,133,226	20,579,884,352
Net Operating Cash Flow Per Share (NOCFPS) [Restated]	4.57	5.84
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Chief Financial Officer

Company Secretary

Director

Managing Director

Shahjalal Islami Bank Limited Statement of Changes in Equity (Un-Audited)

For the period ended 31 March 2020				(Amount in taka)
Particulars	Paid-up	Statutory	Retained	Total
Adimais	Capital	Reserve	Earnings	10001
Balance as at 01 January 2020	9,334,212,720	6,231,188,665	941,866,028	16,507,267,413
Net profit for the period ended 31 March 2020	ī	263,901,606	346,694,437	610,596,044
Total Shareholders' Equity as at 31 March 2020	9,334,212,720	6,495,090,271	1,288,560,465	17,117,863,456

Total Equity for the purpose of Capital Adequacy	
Equity as per above	17,117,863,456
Add: General Provision for Unclassified Investment & Off-Balance Sheet items	2,812,000,000
Add: Mudaraba Subordinated Bond	10,000,000,000
Total Eligible Regulatory Capital as at 31 March 2020	29,929,863,456
For the period ended 31 March 2019	(Amount in taka)

For the period ended 31 March 2019				(villouilt III tana)
Doution	Paid-up	Statutory	Retained	Total
rainculais	Capital	Reserve	Earnings	LOLAI
Balance as at 01 January 2019	8,485,647,930	5,452,358,676	850,959,074	14,788,965,680
Net profit for the period ended 31 March 2019	-	204,147,917	242,234,891	446,382,808
Total Shareholders' Equity as at 31 March 2019	8,485,647,930	5,656,506,593	1,093,193,965	15,235,348,488

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Equity as per above	15,235,348,488
Add: General Provision for Unclassified Investment & Off-Balance Sheet items	2,243,500,000
Add: Mudaraba Subordinated Bond	10,000,000,000
Less: Shortfall of provision required against investment	1,539,199,612
Total Eligible Regulatory Capital as at 31 March 2019	25,939,648,876
	(

Fulf Chief Financial Officer

Company Secretary

Wanaging Director

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Shahjalal Islami Bank Limited and its Subsidiary

Notes to the Consolidated and Separate Financial Statements As at and for the period ended 31 March 2020

1. Status of the Bank

1.1 Legal Form of the Bank

Shahjalal Islami Bank Limited (hereinafter called 'the Bank' or 'SJIBL') was established as a Public Limited Company (Banking Company) as on 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 132 branches, 106 (One Hundred Six) ATM booths and 2,688 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 Shahjalal Islami Bank Tower, Plot#4, Block-CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212.

1.2 Nature of Business

The Bank offers all kinds of Islamic Shari'ah based commercial Banking services to its customers through its branches following the provisions of the Bank Companies Act 1991 (as amended up to 2018), Bangladesh Bank's Directives and directives of other regulatory authorities and the principles of the Islamic Shari'ah.

1.3 Shahjalal Islami Bank Securities Limited

Shahjalal Islami Bank Securities Limited is a subsidiary Company of Shahjalal Islami Bank Limited incorporated as a public limited Company under the Companies Act 1994 vide certificate of incorporation no. C - 86917/10 dated 06 September 2010 and commenced its operation on 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 holds 91.79% shares of Shahjalal Islami Bank Securities Limited.

1.4 Offshore 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 commenced the operation of its Off-shore Banking Unit on 21 December 2008 with the permission from Bangladesh Bank vide letter no. BRPD (P-3)744(99)/2008-2800 dated 24 July 2008. The unit is located at Shahjalal Islami Bank Tower, Plot#4, Block-CWN(C), Gulshan Avenue, Gulshan, 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 (the "Group") are being operated in strict compliance with the rules of Islamic Shari'ah. The consolidated and separate financial statements of the Group and the Bank have been prepared under the historical cost convention in accordance with International Financial Reporting Standards (IFRSs) and as per provisions of the "Guidelines for Islamic Banking" issued by Bangladesh Bank through BRPD Circular No. 15 dated 09 November 2009 with reference to the provisions of the Bank Companies Act, 1991 (as amended), BRPD Circular No.14 dated 25 June 2003 and other circulars/instructions of Bangladesh Bank, the Companies Act 1994, the Securities and Exchange Rules 1987 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) 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 shall prevail.

2.2 Consolidation

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 period.

The consolidated Financial Statements have been prepared in accordance with IFRS 10. 'Consolidated Financial Statements'. The consolidated Financial Statements are prepared to a common financial period ending 31 March 2020.

2.3 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, BRPD Circular No. 5 dated 29 May 2014, BRPD Circular No. 15 dated 27 September 2017, BRPD Circular No. 01 dated 20 February 2018, BRPD Circular No. 03 dated 21 April 2019 and BRPD Circular No. 07 dated 19 March 2020. Provision against Off-Balance Sheet exposures is made as per BRPD Circular No.10 dated 18 September 2007. Provision for Short-term Agricultural and Micro-Credits is made as per BRPD Circular No- 15 dated 27 September, 2017.

2.4 Earnings Per Share (EPS)

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

2.5 Cash Flow Statement

Cash flow statement is prepared principally in accordance with IAS 7 "Cash Flow Statement"; and as prescribed by BRPD Circular No. 14 dated 25 June 2003 & guideline for Islamic Banking issued by Bangladesh Bank vide BRPD Circular No.15 dated November 2009.

2.6 Taxation

Current Tax

Provision for current income tax has been made @ 37.50% as prescribed in the Finance Act, 2019 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 IAS-12 "Income Taxes".

Deferred tax

The Bank has adopted deferred tax accounting policy as per International Accounting Standards (IAS) 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 2019.

2.7 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.

2.8 Reporting Period

The Financial Statements cover the period from 01 January 2020 to 31 March 2020.

2.9 Significant deviation between the quarterly periods

Earnings Per Share (EPS): Earnings Per Share (EPS) substantially increased compare to the same quarter of last year mainly due to increase of investment income, income from investment in shares/securities and other operating income on the other hand reducing deposit cost and operating expenses.

Net Asset Value (NAV): Net Asset Value (NAV) substantially increased compare to the same quarter of last year mainly due to increase earnings and reserve.

Net Operating Cash Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) decreased compare to the same quarter last year mainly due to decrease in deposit during the quarter.

			31.03.2020 Taka	31.12.2019 Taka
3	Consolidated Cash in hand (Including foreign currencies) Shahjalal Islami Bank Ltd	(Note-3a)	2,358,906,463	2,320,196,507
	Shahjalal Islami Bank Securities Ltd	(11010-34)	2,358,906,463	2,320,196,507
3a	Cash in hand of the Bank (Including foreign currencies)			
	In local currency In foreign currencies		2,343,673,198 15,233,266	2,305,090,903 15,105,604
	Constituted Polones with Dandadah Poul, and it's agent houle(s)		2,358,906,463	2,320,196,507
4	Consolidated Balance with Bangladesh Bank and it's agent bank(s) Shahjalal Islami Bank Ltd	(Note-4a)	18,362,425,455	15,539,227,347
	Shahjalal Islami Bank Securities Ltd		18,362,425,455	15,539,227,347
4a	Balance with Bangladesh Bank and it's agent bank(s) (Including foreign	gn currencies)		
	In local currency In foreign currencies		12,953,328,060 5,317,253,249	12,870,787,695 2,292,220,590
	Balance with Sonali Bank Ltd. as agent of Bangladesh Bank		18,270,581,308	15,163,008,286
	In local currency In foreign currencies		91,844,147	376,219,061
			91,844,147 18,362,425,455	376,219,061 15,539,227,347
5	Consolidated Balance with Other Banks and Financial Institutions			
	Inside Bangladesh Shahjalal Islami Bank Ltd	(Note-5a)	1,050,910,567	1,773,169,975
	Shahjalal Islami Bank Securities Ltd	(**************************************	243,351,072	153,758,423
			1,294,261,639	1,926,928,398
	Less: Inter Company Transaction		184,061,263 1,110,200,376	146,421,934 1,780,506,464
	Outside Bangladesh Shahjalal Islami Bank Ltd	(Note-5a)	668,890,740	608,258,408
	Shahjalal Islami Bank Securities Ltd		668,890,740	608,258,408
			1,779,091,116	2,388,764,872
5a	Balance with Other Banks and Financial Institutions of the Bank (Other than mudaraba Fund)			
	Inside Bangladesh		1,050,910,567	1,773,169,975
	Outside Bangladesh		668,890,740 1,719,801,307	608,258,408 2,381,428,382
6	Consolidated Placement with other Banks & Financial Institutions			
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-6a)	12,231,120,591	12,361,483,166
	Less: Inter Company Transaction		12,231,120,591	12,361,483,166
			12,231,120,591	12,361,483,166
6a	Placement with other Banks & Financial Institutions of the Bank Placement with other Banks		3,781,120,591	4,261,483,166
	Placement with Financial Institutions		8,450,000,000 12,231,120,591	8,100,000,000 12,361,483,166
7	Consolidated Investment in Shares & Securities			22,002,100,200
	Government			
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-7a)	13,600,000,000	11,750,000,000
			13,600,000,000	11,750,000,000
	Others Shahjalal Islami Bank Ltd	(Note-7a)	4,024,245,959	3,889,417,772
	Shahjalal Islami Bank Securities Ltd		1,776,739,796	1,659,023,407
			5,800,985,755 19,400,985,755	5,548,441,179 17,298,441,179
7a	Investment in Shares & Securities of the Bank			
	Government Bangladesh Government Islami Investment Bond (BGIIB)		13 600 000 000	11,750,000,000
			13,600,000,000 13,600,000,000	11,750,000,000
	Others Mudaraba Perpetual Bond, Islami Bank Bangladesh Ltd.		47,550,542	47,550,542
	Mudaraba Subordinated Bond		2,040,000,000	2,040,000,000
	Investment in Shares		1,936,695,418 4,024,245,959	1,801,867,231 3,889,417,772
			<u>4,024,245,959</u> 17,624,245,959	15,639,417,772
			,,	

			31,03,2020 Taka	31.12.2019 Taka
8	Consolidated Investments			
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-8a)	179,347,535,346 4,731,141,240	182,671,664,294 4,797,416,698
			184,078,676,586	187,469,080,992
	Less: Inter Company Transaction		1,850,698,222 182,227,978,364	1,783,772,006 185,685,308,986
	Bills Purchased and Discounted :			
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-8a)	13,466,032,301	14,614,015,788
			13,466,032,301 195,694,010,665	14,614,015,788 200,299,324,774
0.	Investments of the Doub			
8a	Investments of the Bank Country-wise Classification of Investments:			
	Inside Bangladesh			
	Gross Murabaha, Bai-Muajjal etc Less: Profit receivable on Murabaha, Bai-Muajjal etc (Mark-up profit on unearned income)		189,728,807,698 10,381,272,352	193,427,000,258 10,755,335,963
	Net Murabaha, Bai-Muajjal etc Bills purchased and discounted-net		179,347,535,346 13,466,032,301	182,671,664,294 14,614,015,788
	Outside Bangladesh		192,813,567,647	197,285,680,082
9	Consolidated Fixed Assets including Premises, Furnitures & Fixtures Cost			
	Shahjalal Islami Bank Ltd	(Note-9a)	5,876,351,953	5,801,951,877
	Shahjalal Islami Bank Securities Ltd		112,606,966	112,373,698 5,914,325,575
	Accumulated Depreciation		5,988,958,919	3,914,323,373
	Shahjalal Islami Bank Ltd	(Note-9a)	1,377,144,300	1,297,981,423
	Shahjalal Islami Bank Securities Ltd		60,907,838 1,438,052,138	58,712,793 1,356,694,216
	Written Down Value		4,550,906,781	4,557,631,359
9a	Fixed Assets including Premises, Furnitures & Fixtures of the Bank			
	Tangible assets:			
	Cost			
	Land		1,876,724,350	1,876,724,350
	Building Head Office Building under construction		893,923,450 1,182,190	893,923,450 89,165,998
	Furniture & Fixtures		1,053,073,267	1,022,398,736
	Office Equipment Computer & Network Equipment		728,570,323 530,238,682	660,138,562 476,949,060
	Vehicles		121,207,907	114,089,748
	Right of use Assets as per IFRS-16		523,964,749	523,964,749
	Books		1,042,667	1,042,667
	Less:		5,729,927,585	5,658,397,319
	Accumulated depreciation		1,259,954,428	1,148,290,395
	Adjustment of assets Written Down Value		2,312,211 4,467,660,946	38,658,338 4,471,448,586
	Intangible assets:		4,407,000,240	4,471,440,500
	Cost			
	Software-Core Banking		62,615,430	62,615,430
	Software-Others		83,808,938 146,424,368	80,939,128 143,554,558
	Less:		100 100 pt 200 100 100 100 100 100 100 100 100 100	
	Amortization Written Down Value		114,877,661 31,546,707	111,032,689 32,521,869
	Total Written Down Value		4,499,207,652	4,503,970,454
10	Consolidated Other Assets			
	Shahjalal Islami Bank Ltd	(Note-10a)	16,496,678,091	15,983,396,045
	Shahjalal Islami Bank Securities Ltd		353,898,307 16,850,576,398	374,944,517 16,358,340,562
	Less: Inter Company transaction		2,515,000,000	2,515,000,000
			14,335,576,398	13,843,340,562

			31.03.2020 Taka	31.12.2019 Taka
10a	Other Assets of the Bank			
	Income Generating: Shahjalal Islami Bank Securities Ltd		2,515,000,000	2,515,000,000
	Shanjarar Islami Dank Securices Liu		2,515,000,000	2,515,000,000
	Non Income Generating:		90.00.00	
	Stock of Stationery, Stamps and printing materials etc. (valued at cost) Advance rent and security deposit		25,835,061 128,611,323	23,810,353 137,044,277
	Suspense Account		292,983,367	145,734,796
	Profit receivable		232,419,290	313,492,263
	Other Prepayments		101,740,467	90,351,271
	Advance Insurance premium		4,605,270	60,515,770
	Advance for new Branches		4,050,000	9,755,760
	Advance tax paid Other Receivables		13,188,251,665 3,181,647	12,641,625,772 3,181,647
	SJIBL General Account-Net		-	42,884,136
	Balance with OBU		7,896,680,160	10,382,701,170
			21,878,358,251	23,851,097,215
	Less: Off-Shore Banking Units Sub total		7,896,680,160	10,382,701,170
	Sub total		13,981,678,091	13,468,396,045
l	Consolidated Placement from other Banks & Financial Institutions		16,496,678,091	15,983,396,045
-	Shahjalal Islami Bank Ltd	(Note-11a)	12,174,464,850	11,382,596,297
	Shahjalal Islami Bank Securities Ltd		2,198,551,000	2,153,714,228
			14,373,015,850	13,536,310,525
	Less: Inter Company transaction		1,850,698,222 12,522,317,628	1,783,772,006 11,752,538,519
•	Placement from other Banks & Financial Institutions of the Bank		12,322,317,020	11,732,330,319
1a	Islamic Refinance Fund - Bangladesh Bank		15,150,000	103,483,500
	Mudaraba FC A/C-Bangladesh Bank (EDF)		10,110,271,450	10,017,057,797
	Mudaraba Term Deposit from other Banks		2,049,043,400	1,262,055,000
	Borrowing from Offshore Banking Unit (OBU)		6,137,380	20,847,035
	Less: Off-Shore Banking Units		12,180,602,230 6,137,380	11,403,443,332 20,847,035
	Less. Oir-biote banking oints		12,174,464,850	11,382,596,297
	Consolidated Deposits and Other Accounts			
	Al-Wadiah Current Deposit & Other Accounts			
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-12a)	29,008,686,810	28,770,762,184
	-		29,008,686,810	28,770,762,184
	Bills Payable Shahjalal Islami Bank Ltd	(Note-12a)	2,834,709,582	4,335,581,019
	Shahjalal Islami Bank Securities Ltd	(2,834,709,582	4,335,581,019
	Mudaraba Savings Deposits		2,034,709,502	4,555,561,019
	Shahjalal Islami Bank Ltd	(Note-12a)	25,289,468,535	24,751,894,884
	Shahjalal Islami Bank Securities Ltd		25,289,468,535	24,751,894,884
	Mudaraba Term Deposits			
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-12a)	78,660,770,563	82,587,971,836
	Shanjalar Islami Dank Securities Etc		78,660,770,563	82,587,971,836
	Other Mudaraba Deposits	01 + 10 >	64 504 045 610	(2.027.028.001
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-12a)	64,594,945,619	62,937,938,001
	J		64,594,945,619	62,937,938,001
	Less: Inter Company transaction		184,061,263	146,421,934
	T-4-1		64,410,884,356	62,791,516,067
	Total		200,204,519,847	203,237,725,991
a	Deposits and Other Accounts of the Bank Al-Wadiah Current Deposit & Other Accounts:			
	Al-Wadiah Current Deposit		9,580,555,207	9,952,291,890
	Foreign Currency Deposits		3,746,343,399	3,479,309,460
	Non-Resident Taka Account		13,220,097	25,244,993
	Profit Payable		1,836,571,569	1,971,040,298
	Sundry Deposits		13,834,341,871 29,011,032,143	13,348,465,716 28,776,352,358
	Less: Off-Shore Banking Units		2,345,333	5,590,174
			29,008,686,810	28,770,762,184
	Bills Payable: Payable inside Bangladesh			
	Payment Order Issued		2,830,226,649	4,330,970,783
	Demand Draft Payable		4,074,749	4,074,749
	Electronic Fund Transfer		408,184	535,487
			2,834,709,582	4,335,581,019
	Payable outside Bangladesh		2,034,709,302	4,555,561,615

Deposit from Other Banks				31.03.2020 Taka	31.12.2019 Taka
Central Deposits		Mudaraba Savings Deposits:	_		
Mudaraba Term Deposits: General Deposits 78,660,770,563 82,587,971,85				25,289,468,535	24,751,894,752
Mudaraba Term Deposits 78,660,770,561 32,387,971,850 70,560,770,561 32,387,971,850 70,560,770,561 32,387,971,850 70,560,770,561 32,387,971,850 32,387,971,971,971,971,971,971,971,971,971,97		Deposit from Other Banks	-	25 200 460 525	132
Central Deposits		Mudaraba Term Deposits:	=	25,269,408,535	24,/51,894,884
Modaraba Short Notice Deposits 10,408,335,606 8,839,364,12			_		82,587,971,836
Mularaba Short Notice Deposits 10,408,315,606 8,833,564,6 40,409,01,145 10,409,01,14				78,660,770,563	82,587,971,836
Mudaraba Scheme Deposit from Other Banks (SND)				10 409 225 606	9 920 269 421
Deposit from Other Banks (SND)					52,493,668,437
13 Consolidated Other Liabilities Shabjala Islami Bank Ltd (Note-13a) 26,332,839,958 24,641,621,65 22,217,668,950 22,179,693,18 22,179,693,19 22,179,693,18 22,179,693,18 22,179,693,18 22,179,693,19 22,179,693,18 22,179,693,18 22,179,693,19 22,179,693,1			_	1,049,901,143	1,604,901,143
Schaiplate Islami Bank Eccurities Limited (Note-13a) 26,332,839,958 24,641,621,68 Shahjalal Islami Bank Securities Limited (Note-13a) 22,927,66,892 22,977,315,56 22,677,315			_		62,937,938,001
Shabjalal Islami Bank Led			=	200,388,381,110	203,364,147,923
Shabijalal Islami Bank Securities Limited 2,231,766,892 2,129,693,87	13	Consolidated Other Liabilities			
Less: Inter Company transaction 28,514,606,850 26,771,315,56 28,514,606,850 26,771,315,56 28,514,606,850 26,771,315,56 13a Other Liabilities of the Bank Profit Papable Provision for Investment (note I3a.1 (a) & (b) 5,450,913,033 5,159,213,05 Provision for Off-Balance Sheet items (note I3a.1 (a)) 974,500,000 885,300,00 Provisions for Off-Balance Sheet items (note I3a.1 (d)) 37,755,000 37,755,00 Provision for Investment in Securities (note I3a.1 (d)) 882,260,000 779,760,00 Provision for Taxation (Note I3a.2) 13,940,621,344 13,224,746,71 Profit Supense Account (note I3a.1 (d)) 817,722,893 759953,21 Compensation Realisable & Suspense Account (note I3a.1 (d)) 811,722,893 759953,21 Compensation Realisable & Suspense Account (note I3a.2) 13,100,32,339,393 31,1093,47 Compensation Realisable & Suspense Account (note I3a.2) 13,100,32,339,393 31,1093,47 Compensation Realisable & Suspense Account (note I3a.2) 13,244,467,71 Compensation Realisable & Suspense Account (note I3a.2) 13,100,32,339,393 31,1093,47 Compensation Realisable & Suspense Account (note I3a.2) 12,101,229 71,146,62,63 Cotter Payable (note note Income on Quard (note I3a.2) 12,200,020 Cotter Payable (note Income on Quard (note I3a.2) 12,101,229 12,102,103,103,103,103,103,103,103,103,103,103		Shahjalal Islami Bank Ltd	(Note-13a)	26,332,839,958	24,641,621,684
Less: Inter Company transaction		Shahjalal Islami Bank Securities Limited	· -		2,129,693,876
13a Other Liabilities of the Bank Profit Payable 245,245,903 33,907,16 Provision for Investment {note 13a.1 (a) & (b)} 5,450,913,053 5,159,213,05 Provision for Orf-Balame Sheet items {note 13a.1 (c)} 974,500,000 869,300,00 Provision for Orf-Balame Sheet items {note 13a.1 (c)} 974,500,000 869,300,00 Provision for other Assets {note 13a.1 (c)} 832,760,000 37,765,00 37,765,00 797,765,00		Lace: Inter Company transaction		28,554,606,850	26,771,315,560
Profit Payable		Less. Inter Company transaction	_	28,554,606,850	26,771,315,560
Profit Payable			=		
Provision for Investment	13a	Other Liabilities of the Bank			
Provision for Off-Balance Sheet items					33,907,105
Provision for other Assets					
Provision for Taxation					37,765,000
Profit Suspense Account					797,760,000
Compensation Realisable & Suspense Account				Continue and the control of the cont	
Compensation Realised Account			{note 15(a).1 (1)}		759,953,219
Outstanding Expenses 276,523,315 326,342,52 Uneamed Income on Quard 2,809,024 2,270,06 Leased Liabilities as per IFRS - 16 424,769,829 431,604,75 SIBL General Account 53,855,113 24,641,616,66 To Provision for Investment: (a) Provision on Classified Investment: Provision held at the beginning of the year 3,258,413,053 2,444,970,00 Amount transferred to Compensation Realised A/C - (200,000,00 Written Off Recovery 800,000 25,546,00 Net charge to Profit & Loss Account 354,200,000 1,678,00 Fully provided investment written off during the year (172,883,05 7,258,113,05 Provision held at the end of the year (19,600,000 1,375,400,00 1,475,400,00 Addition during the year (50,300,000) 52,540,00 1,375,400,00 1,375,400,00 1,375,400,00 1,375,400,00 1,375,400,00 1,375,400,00 1,375,400,00 1,375,400,00 1,375,400,00 1,375,400,00 1,375,400,00 1,375,400,00 1,375,400,00 1,375,000,00 1,375,400,00 1,37				512,010,229	714,662,624
Leasned Income on Quard 2,270,06					371,093,474
Leased Liabilities as per IFRS - 16					
13a.1 Provision for Investment:					431,604,755
		SJIBL General Account	_		-
(a) Provision nel at the beginning of the year 3,258,413,053 2,444,970,07 Amount transferred to Compensation Realised A/C - (200,000,00 25,546,07 Net charge to Profit & Loss Account 354,200,000 1,160,780,00 Fully provided investment written off during the year (172,883,05 Provision held at the end of the year 3,613,413,053 3,258,413,053 (b) General Provision on Unclassified Investment: 1,900,800,000 1,375,400,00 Provision held at the beginning of the year (63,300,000) 525,400,00 Addition during the year (63,300,000) 525,400,00 Balance at the end of the year 1,837,500,000 1,900,800,00 Total Provision for Investments (a+b) 5,450,913,053 5,159,213,05 (c) General Provision on Off-Balance Sheet items: 869,300,000 837,100,00 Provision held at the beginning of the year 869,300,000 837,100,00 Addition during the year 974,500,000 869,300,00 Total Provision for Investments & Off-Balance Sheet (a+b+c) 6,425,413,053 6,028,513,02 (d) Provision for other Assets: 797,760,000 37,765,000 Provision held at the beginning of the year 797,760,000 <t< td=""><td></td><td></td><td>=</td><td>26,332,839,958</td><td>24,641,621,684</td></t<>			=	26,332,839,958	24,641,621,684
Provision held at the beginning of the year 3,258,413,053 2,444,970,07 Amount transferred to Compensation Realised A/C (200,000,00 25,546,07 Net charge to Profit & Loss Account 354,200,000 1,160,780,00 Fully provided investment written off during the year 3,613,413,053 3,258,413,053 Provision held at the end of the year 3,613,413,053 3,258,413,053 (b) General Provision on Unclassified Investment: 1,900,800,000 525,400,00 Addition during the year (63,300,000) 525,400,00 Addition during the year 1,837,500,000 1,900,800,00 Total Provision for Investments (a+b) 5,450,913,053 5,159,213,05 (c) General Provision on Off-Balance Sheet items: 869,300,000 837,100,00 Provision held at the beginning of the year 869,300,000 869,300,00 Addition during the year 974,500,000 869,300,00 Total Provision for Investments & Off-Balance Sheet (a+b+c) 6,425,413,053 6,023,513,05 (d) Provision for other Assets: 70 - - Provision held at the beginning of the year 37,765,000 37,765,00 <t< td=""><td>13a.1</td><td>Provision for Investment:</td><td></td><td></td><td></td></t<>	13a.1	Provision for Investment:			
Amount transferred to Compensation Realised A/C Written Off Recovery 800,000 Written Off Recovery 360,000 Ret charge to Profit & Loss Account 354,200,000 Fully provided investment written off during the year (172,883,05) Provision held at the end of the year 3,613,413,053 3,258,413,053 (b) General Provision on Unclassified Investment: Provision held at the beginning of the year (63,300,000) 1,375,400,000 Addition during the year (63,300,000) 525,400,000 Balance at the end of the year (63,300,000) 1,900,800,000 Total Provision for Investments (a+b) 5,450,913,053 5,159,213,053 (c) General Provision on Off-Balance Sheet items: Provision held at the beginning of the year 869,300,000 887,100,000 Addition during the year 869,300,000 887,100,000 Addition during the year 105,200,000 32,200,000 Balance at the end of the year 105,200,000 869,300,000 Total Provision for Investments & Off-Balance Sheet (a+b+c) 6,425,413,053 6,028,513,053 (d) Provision for other Assets: Provision held at the beginning of the year 37,765,000 37,765,000 Addition during the year 37,765,000 37,765,000 Addition during the year 797,760,000 \$545,160,000 Addition during the year 797,760,000 \$545,160,000 Addition during the year 55,000,000 37,765,000 Balance at the end of the year 55,000,000 252,600,000 Balance at the beginning of the year 985,760,000 797,760,000 (c) Provision for Investment in Securities: Provision held at the beginning of the year 985,760,000 797,760,000 Balance at the beginning of the year 944,264,690 2,262,057,85 Amount transferred to suspense account during the year 944,264,690 2,262,057,85 Amount recovered from suspense account during the year 440,055,2951 (1,058,784,66) Amount written offf waived during the year 486,602 (32,149,85)		(a) Provision on Classified Investment:			
Written Off Recovery 800,000 25,546,07 Net charge to Profit & Loss Account 354,200,000 1,160,780,00 Fully provided investment written off during the year 3,613,413,053 3,258,413,05 Provision held at the end of the year 1,900,800,000 1,375,400,00 Addition during the year (63,300,000) 525,400,00 Balance at the end of the year (63,300,000) 525,400,00 Total Provision for Investments (a+b) 5,450,913,053 5,159,213,05 (c) General Provision on Off-Balance Sheet items: 869,300,000 837,100,00 Addition during the year 869,300,000 857,100,00 Addition during the year 974,500,000 32,200,00 Balance at the end of the year 974,500,000 869,300,00 Total Provision for other Assets: 970,760,000 37,765,000 (d) Provision for other Assets: 970,760,000 37,765,000 Addition during the year 37,765,000 37,765,000 Addition during the year 797,760,000 545,160,00 (e) Provision for Investment in Securities: 970,000 252,600,00				3,258,413,053	2,444,970,076
Net charge to Profit & Loss Account 354,200,000 1,160,780,00 Fully provided investment written off during the year 3,613,413,053 3,258,413,05 Provision held at the end of the year 3,613,413,053 3,258,413,05 (b) General Provision on Unclassified Investment: 1,900,800,000 1,375,400,00 Addition during the year (63,300,000) 525,400,00 Balance at the end of the year 1,837,500,000 1,900,800,00 Total Provision for Investments (a+b) 5,450,913,053 5,159,213,05 (c) General Provision on Off-Balance Sheet items: 869,300,000 837,100,00 Provision held at the beginning of the year 869,300,000 32,200,00 Addition during the year 974,500,000 869,300,00 Total Provision for Investments & Off-Balance Sheet (a+b+c) 6,425,413,053 6,028,513,05 (d) Provision for other Assets: Provision held at the beginning of the year 37,765,000 37,765,000 Addition during the year 37,765,000 37,765,000 37,765,000 (e) Provision for Investment in Securities: Provision held at the beginning of the year 797,760,000 545,160,00		41시간 등 시간 시간 시간 시간 전에 가장 있다면 보고 있다면 되었다면 되었다면 되었다면 보고 있다면		800 000	
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(b) General Provision on Unclassified Investment: Provision held at the beginning of the year 1,900,800,000 1,375,400,00 Addition during the year (63,300,000) 525,400,00 Balance at the end of the year 1,837,500,000 1,900,800,00 Total Provision for Investments (a+b) 5,450,913,053 5,159,213,05 (c) General Provision on Off-Balance Sheet items: 869,300,000 837,100,00 Provision held at the beginning of the year 105,200,000 32,200,00 Addition during the year 974,500,000 869,300,00 Total Provision for Investments & Off-Balance Sheet (a+b+c) 6,425,413,053 6,028,513,05 (d) Provision for other Assets: Provision held at the beginning of the year 37,765,000 37,765,000 Addition during the year 37,765,000 37,765,000 37,765,000 (e) Provision for Investment in Securities: 797,760,000 545,160,00 Addition during the year 55,000,000 252,600,00 Addition during the year 55,000,000 252,600,00 Balance at the end of the year 1,913,003,426 741,880,05 (f) Profit Suspense A		Fully provided investment written off during the year	_		(172,883,097)
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Addition during the year (63,300,000) 525,400,000 Balance at the end of the year 1,837,500,000 1,900,800,00 Total Provision for Investments (a+b) 5,450,913,053 5,159,213,053 (c) General Provision on Off-Balance Sheet items: 869,300,000 837,100,00 Provision held at the beginning of the year 869,300,000 837,100,00 Addition during the year 974,500,000 869,300,00 Balance at the end of the year 974,500,000 869,300,00 Total Provision for Investments & Off-Balance Sheet (a+b+c) 37,765,000 37,765,00 (d) Provision for other Assets: Provision held at the beginning of the year 37,765,000 37,765,00 Addition during the year 37,765,000 37,765,00 37,765,00 (e) Provision for Investment in Securities: Provision held at the beginning of the year 797,760,000 545,160,00 Addition during the year 797,760,000 545,160,00 252,600,00 Balance at the end of the year 852,760,000 797,760,00 (f) Profit Suspense Account: 852,760,000 797,760,00 Balance at the beginning of the year		A STATE OF THE PROPERTY OF THE		1 000 000 000	1 255 100 000
Balance at the end of the year 1,837,500,000 1,900,800,00 Total Provision for Investments (a+b) 5,450,913,053 5,159,213,05 (c) General Provision on Off-Balance Sheet items: Provision held at the beginning of the year 869,300,000 837,100,00 Addition during the year 974,500,000 869,300,000 869,300,000 Balance at the end of the year 974,500,000 869,300,000 Total Provision for Investments & Off-Balance Sheet (a+b+c) 6,425,413,053 6,028,513,05 (d) Provision for other Assets: Provision held at the beginning of the year 37,765,000 37,765,00 Addition during the year 37,765,000 37,765,00 37,765,00 (e) Provision for Investment in Securities: Provision held at the beginning of the year 797,760,000 545,160,00 Addition during the year 797,760,000 545,160,00 252,600,00 252,600,00 Balance at the end of the year 1,913,003,426 741,880,05 797,760,000 (f) Profit Suspense Account: 1,913,003,426 741,880,05 741,880,05 741,880,05 741,880,05 741,880,05 741,880,05 741					
(c) General Provision on Off-Balance Sheet items: Provision held at the beginning of the year 869,300,000 837,100,00 Addition during the year 105,200,000 32,200,00 Balance at the end of the year 974,500,000 869,300,00 Total Provision for Investments & Off-Balance Sheet (a+b+c) 6,425,413,053 6,028,513,05 (d) Provision for other Assets: 37,765,000 37,765,000 Provision held at the beginning of the year 37,765,000 37,765,000 Addition during the year 797,760,000 545,160,00 (e) Provision for Investment in Securities: 797,760,000 545,160,00 Provision held at the beginning of the year 797,760,000 545,160,00 Addition during the year 852,760,000 252,600,00 Balance at the end of the year 1,913,003,426 741,880,05 (f) Profit Suspense Account: 1,913,003,426 741,880,05 Amount transferred to suspense account during the year 944,264,690 2,262,057,85 Amount trecovered from suspense account during the year (440,952,951) (1,058,784,66 Amount written off/ waived during the year (440,952,951) (1,058,784,66			_		1,900,800,000
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Addition during the year 105,200,000 32,200,000 Balance at the end of the year 974,500,000 869,300,00 Total Provision for Investments & Off-Balance Sheet (a+b+c) 6,425,413,053 6,028,513,05 (d) Provision for other Assets: Provision held at the beginning of the year 37,765,000 37,765,000 Addition during the year - <t< td=""><td></td><td>(c) General Provision on Off-Balance Sheet items:</td><td></td><td></td><td></td></t<>		(c) General Provision on Off-Balance Sheet items:			
Balance at the end of the year 974,500,000 869,300,00 Total Provision for Investments & Off-Balance Sheet (a+b+c) 6,425,413,053 6,028,513,05 (d) Provision for other Assets: Provision held at the beginning of the year 37,765,000 Addition during the year - <th< td=""><td></td><td></td><td></td><td></td><td>837,100,000</td></th<>					837,100,000
Total Provision for Investments & Off-Balance Sheet (a+b+c) 6,425,413,053 6,028,513,05 (d) Provision for other Assets: Provision held at the beginning of the year 37,765,000 37,765,000 Addition during the year - - - Balance at the end of the year 37,765,000 37,765,000 (e) Provision for Investment in Securities: Provision held at the beginning of the year 797,760,000 545,160,00 Addition during the year 55,000,000 252,600,00 Balance at the end of the year 852,760,000 797,760,00 (f) Profit Suspense Account: Balance at the beginning of the year 1,913,003,426 741,880,05 Amount transferred to suspense account during the year 944,264,690 2,262,057,85 Amount recovered from suspense account during the year (440,952,951) (1,058,784,66 Amount written off/ waived during the year (886,602) (32,149,82			-		
Provision held at the beginning of the year 37,765,000 37,765,000 Addition during the year			_		6,028,513,053
Provision held at the beginning of the year 37,765,000 37,765,000 Addition during the year		(d) Provision for other Assets:	_		
Balance at the end of the year 37,765,000 37,765,000 (e) Provision for Investment in Securities: *** Provision held at the beginning of the year 797,760,000 545,160,00 Addition during the year 55,000,000 252,600,00 Balance at the end of the year 852,760,000 797,760,00 (f) Profit Suspense Account: *** Balance at the beginning of the year 1,913,003,426 741,880,05 Amount transferred to suspense account during the year 944,264,690 2,262,057,85 Amount recovered from suspense account during the year (440,952,951) (1,058,784,66 Amount written off/ waived during the year (886,602) (32,149,82				37,765,000	37,765,000
(e) Provision for Investment in Securities: Provision held at the beginning of the year 797,760,000 545,160,00 Addition during the year 55,000,000 252,600,00 Balance at the end of the year 852,760,000 797,760,00 (f) Profit Suspense Account: 1,913,003,426 741,880,05 Amount transferred to suspense account during the year 944,264,690 2,262,057,85 Amount recovered from suspense account during the year (440,952,951) (1,058,784,66 Amount written off/ waived during the year (886,602) (32,149,82			_		-
Provision held at the beginning of the year 797,760,000 545,160,00 Addition during the year 55,000,000 252,600,00 Balance at the end of the year 852,760,000 797,760,00 (f) Profit Suspense Account: 31,913,003,426 741,880,05 Amount transferred to suspense account during the year 944,264,690 2,262,057,88 Amount recovered from suspense account during the year (440,952,951) (1,058,784,66 Amount written off/ waived during the year (886,602) (32,149,82		Balance at the end of the year	=	37,765,000	37,765,000
Addition during the year 55,000,000 252,600,00 Balance at the end of the year 852,760,000 797,760,00 (f) Profit Suspense Account: Balance at the beginning of the year 1,913,003,426 741,880,05 Amount transferred to suspense account during the year 944,264,690 2,262,057,85 Amount recovered from suspense account during the year (440,952,951) (1,058,784,66 Amount written off/ waived during the year (886,602) (32,149,82				A CONTRACTOR OF THE PARTY OF TH	Superior of these papers
Balance at the end of the year 852,760,000 797,760,00 (f) Profit Suspense Account: Balance at the beginning of the year 1,913,003,426 741,880,05 Amount transferred to suspense account during the year 944,264,690 2,262,057,83 Amount recovered from suspense account during the year (440,952,951) (1,058,784,66 Amount written off/ waived during the year (886,602) (32,149,82					545,160,000
(f) Profit Suspense Account: 1,913,003,426 741,880,05 Balance at the beginning of the year 1,913,003,426 741,880,05 Amount transferred to suspense account during the year 944,264,690 2,262,057,85 Amount recovered from suspense account during the year (440,952,951) (1,058,784,66 Amount written off/ waived during the year (886,602) (32,149,82			=		797,760,000
Balance at the beginning of the year 1,913,003,426 741,880,05 Amount transferred to suspense account during the year 944,264,690 2,262,057,85 Amount recovered from suspense account during the year (440,952,951) (1,058,784,66 Amount written off/ waived during the year (886,602) (32,149,82		·	. 		
Amount transferred to suspense account during the year Amount recovered from suspense account during the year Amount written off/ waived during the year Amount written off/ waived during the year (886,602) (32,149,82				1,913,003.426	741,880,059
Amount written off/ waived during the year (886,602) (32,149,82		Amount transferred to suspense account during the year		944,264,690	2,262,057,857
					(1,058,784,667)
Datance at the end of the year 2,415,425,505 1,915,005,47		Balance at the end of the year	_	2,415,428,563	1,913,003,426

			31.03.2020 Taka	31.12.2019 Taka
13a.2	Provision for Taxation			
	Provision for Current tax Balance at the beginning of the year		13,224,746,711	11,094,509,817
	Add: Provision made during the year		715,874,633	2,130,236,894
	Balance at the end of the year		13,940,621,344	13,224,746,711
13a.2(a)	Provision for Current Tax made during the year			
2.5	Income tax @ 37.50% on estimated taxable Business Profit		713,999,313	2,116,743,130
	Income tax @ 20.00% on Dividend Income		676,806 1,198,514	9,427,864
	Income tax @ 10% on Capital Gain on sale of Shares Estimated total provision required		715,874,633	4,065,899 2,130,236,894
	Computation of Taxable Business Profit			
	Profit before Tax		1,319,508,031	3,894,149,946
	Add: Inadmissible expenditures		673,130,130	2,318,905,843
	Less: Allowable Expenditure & Separate consideration Estimated Taxable Business Profit for the year		88,639,992 1,903,998,169	568,407,441 5,644,648,348
13a.2(b)	Reconciliation of effective tax rate of the Bank Particulars	Effective Rate		
	Profit before income tax as per profit and loss account	Directive Rate	1,319,508,031	3,894,149,946
	Income tax as per applicable tax rate	37.5%	494,815,512	1,460,306,230
	Factors affecting the tax charge for current year: Inadmissible expenses	19.13%	252,423,799	869,589,691
	Admissible Expenses in the current year (i.e. write-off etc.)	-2.08%	(27,476,559)	(180,228,423)
	Tax savings from reduced tax rates for dividend	-0.04%	(592,206)	(8,249,381)
	Tax loss/(savings) from reduced tax rates for capital gain	-0.25%	(3,295,912)	(11,181,223)
	Total income Tax Expenses	54.25%	715,874,633	2,130,236,894
14	Consolidated Deferred Tax Liability			
	Shahjalal Islami Bank Ltd	(Note-14a)	181,113,147	188,075,793
	Shahjalal Islami Bank Securities Limited		(1,752,809)	(1,752,809)
			179,360,338	186,322,984
14a	Deferred Tax Liability of the Bank			
	Balance at the beginning of the year		188,075,793	142,464,474
	Add: Provision made during the year		(6,962,646) 181,113,147	45,611,319 188,075,793
	7 6 - 17 - / - NH 1W/			
14a.1	Deferred Tax (asset)/liability			
	Fixed assets (as per Financial Statements)		4,499,207,652	4,503,970,454
	Less: Carrying amount of Vehicles purchase over the allowable limit		16,046,506 4,483,161,146	17,492,510 4,486,477,944
	Tax base carrying amount		4,000,192,753	3,984,942,496
			482,968,393	501,535,448
	Deferred Tax (asset)/liability		181,113,147	188,075,793
	6-41			
15	Capital			
15.1	Authorized Capital:			
	100,00,00,000 ordinary shares of Tk. 10 each		10,000,000,000	10,000,000,000
	The shareholders of the Bank in its 11th Extra Ordinary General Meeti Bank to Tk. 1000,00,00,000 from Tk. 600,00,00,000.	ng (EGM) held on 4 June	e 2013 approved to increase the	Authorised capital of the
15.2	Issued, Subscribed and Paid up Capital			
	93,34,21,272 Ordinary Shares of Tk 10 each		9,334,212,720	9,334,212,720
	20,500,000 Ordinary Sponsor Share of Taka 10 each issued for cash		205,000,000	205,000,000
	12.5% Stock Dividend for the year 2002		25,625,000	25,625,000
	2,362,000 Ordinary New Shares Issued		236,200,000 469,000,000	236,200,000 469,000,000
	4,690,000 Ordinary New Shares Issued 93,582,500 shares issued under Initial Public Offer (IPO)		935,825,000	935,825,000
	20% Stock Dividend for the year 2007		374,330,000	374,330,000
	22% Stock Dividend for the year 2008		494,115,600	494,115,600
	25% Stock Dividend for the year 2009		685,023,900	685,023,900
	30% Stock Dividend for the year 2010 25% Stock Dividend for the year 2011		1,027,535,850 1,113,163,830	1,027,535,850 1,113,163,830
	20% Stock Dividend for the year 2012		1,113,163,840	1,113,163,840
	10% Stock Dividend for the year 2013		667,898,310	667,898,310
	5% Stock Dividend for the year 2016		367,344,060	367,344,060
	10% Stock Dividend for the year 2017		771,422,540 848,564,790	771,422,540 848,564,790
	10% Stock Dividend for the year 2018		9,334,212,720	9,334,212,720
			7,00 1,m1m,1m0	, , , , , , , , , , , , , , , , , , ,

			31,03,2020 Taka	31.12.2019 Taka
15.3	Non-controlling Interest			
	Opening balance		226,408,193	231,307,418
	Share of current year's profit		(1,550,709) 224,857,483	(4,899,226) 226,408,193
16	Statutory Reserve			
	Opening balance		6,231,188,665	5,452,358,676
	Add: Addition during the year		263,901,606 6,495,090,271	778,829,989 6,231,188,665
17	Consolidated Retained Earnings		0,423,020,271	0,231,100,003
	Shahjalal Islami Bank Ltd	(Note-17a)	1,288,560,465	941,866,028
	Shahjalal Islami Bank Securities Ltd	(14010-174)	(4,614,501)	14,269,694
	Less: Non-controlling Interest		1,283,945,965 (142,517)	956,135,722 1,408,193
			1,284,088,482	954,727,530
17a	Retained Earnings of the Bank			
	Opening balance		941,866,028	850,959,074
	Less: Payment of Dividend Add: Transfer from Profit & Loss Account		346,694,437	848,564,790 939,471,744
			1,288,560,465	941,866,028
18	Letters of Guarantees			
	Letters of Guarantees (Local)		32,215,743,026	28,843,951,731
	Letters of Guarantees (Foreign) Back to Back		1,205,766,106 932,987	903,954,700 1,762,099
	Dack to Dack		33,422,442,120	29,749,668,530
	a) Claims against the Bank not acknowledged as debts b) Money for which the Bank is contingently liable in respect of guarantees given favoring: Directors or Officers		_	_
	Government		-	-
	Banks and other financial institutions Others		33,422,442,120	29,749,668,530
			33,422,442,120	29,749,668,530
19	Irrevocable Letters of Credit			
	Letter of credit		33,921,243,173 33,921,243,173	31,562,148,000 31,562,148,000
			March'20 Taka	March'19 Taka
20	Consolidated Profit on Investment			
	Shahjalal Islami Bank Ltd	(Note-20a)	4,985,604,447	4,904,733,468
	Shahjalal Islami Bank Securities Ltd		36,024,629 5,021,629,076	38,425,012 4,943,158,480
	Less: Intercompany Transaction		50,323,838 4,971,305,238	25,507,481 4,917,650,999
20a	Profit on Investment of the Bank		4,571,600,200	1,711,000,777
20a		01 - 02 1	4 515 225 100	4 592 009 200
	Profit on Investment Profit on placement with other Banks & FIs	(Note-23a.1)	4,715,227,100 270,377,347	4,582,998,300 321,735,167
			4,985,604,447	4,904,733,468
21	Consolidated Profit paid on Deposits			
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-21a)	3,029,377,131 58,065,162	3,111,919,313 48,034,697
	•		3,087,442,293	3,159,954,010
	Less: Inter Company Transaction		50,323,843 3,037,118,450	25,507,481 3,134,446,529
21a	Profit paid on Deposits of the Bank			
	Profit on deposits		2,791,755,661	2,618,159,903
	Profit paid on borrowings		237,621,471	493,759,410
			3,029,377,131	3,111,919,313

			March'20 Taka	March'19 Taka
21a.1	Profit paid on borrowings			
	Profit paid on borrowings Profit expenses of lease liabilities (as per IFRS-16)		231,127,793 6,493,678	493,759,410
	Tront expenses of lease flaorities (as per fixe-10)		237,621,471	493,759,410
22	Consolidated Income from Investment in Shares/Securities			
	Shahjalal Islami Bank Ltd	(Note-22a)	73,912,965	43,421,832
	Shahjalal Islami Bank Securities Ltd		15,603,223	35,327,075
	Less: Dividend from Subsidiary		89,516,188 	78,748,907
22a	Income from Investment in Shares/Securities of the Bank	;	69,510,166	76,746,507
	Income from Investment in Islami Bond		10,000,000	-
	Income/(Loss) from Investment in Shares		11,985,136	22,415,188
	Dividend Income		3,384,032	1,512,067
	Income from Investment in Sub-Ordinated Bond		48,543,797 73,912,965	19,494,577 43,421,832
23	Consolidated Commission, Exchange & Brokerage	:		
23	Shahjalal Islami Bank Ltd	(Note-23a)	516,056,439	536,361,576
	Shahjalal Islami Bank Securities Ltd	(14010-254)	18,062,547	41,593,792
			534,118,986	577,955,368
23a	Commission, Exchange & Brokerage of the Bank			
	Other commission		257,053,191	243,287,554
	Exchange earnings		259,003,248 516,056,439	293,074,021 536,361,576
24	Consolidated Other Operating Income	•	310,030,439	350,501,570
		(Note 24a)	192 109 205	147,604,629
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-24a)	182,198,305 172,415	326,189
		•	182,370,720	147,930,818
	Less: Inter Company Transaction		182,370,715	147,930,818
24a	Other Operating Income of the Bank			
	Postage, Telex, SWIFT & REUTERS		28,674,979	25,021,838
	Incidental Charge Supervision & Monitoring Charge		230 861,501	4,000 2,957,746
	Other charges		152,661,595	119,621,045
		;	182,198,305	147,604,629
25	Consolidated Salary & Allowances			
	Shahjalal Islami Bank Ltd	(Note- 25a)	618,026,759	639,295,534 11,232,637
	Shahjalal Islami Bank Securities Ltd		11,459,805 629,486,564	650,528,171
25a	Salary & Allowances of the Bank			
	Basic Salary		314,822,940 264,957,251	319,017,562 262,120,324
	Allowances Bonus		4,972,217	24,287,077
	Bank's Contribution to Provident fund		29,079,988	28,242,869
	Leave Encashment	,	4,194,363 618,026,759	5,627,702 639,295,534
26	Consolidated Rent, Taxes, Insurance, Electricity etc.	,	010,020,755	003,230,001
20	Shahjalal Islami Bank Ltd	(Note- 26a)	96,158,583	119,340,103
	Shahjalal Islami Bank Securities Ltd	(14010-204)	5,644,514	6,456,629
			101,803,097	125,796,732
26a	Rent, Taxes, Insurance, Electricity etc of the Bank	Tr.		
	Rent, Rates & Taxes		50,044,415 31,000,641	73,138,393 33,553,023
	Insurance Electricity & Lighting		15,113,527	12,648,686
			96,158,583	119,340,103
27	Consolidated legal Expenses Shahialal Islami Bank Ltd	(Note 27a)	125 600	144,080
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note- 27a)	435,698 11,500_	11,500
			447,198	155,580

			March'20 Taka	March'19 Taka
27a	Legal Expenses of the Bank			
	Legal Fees & Charge		44,983	29,808 114,272
	Other Legal Expenses		390,715 435,698	144,080
28	Consolidated Postage, Stamps, Telecommunication etc			
	Shahjalal Islami Bank Ltd	(Note- 28a)	7,669,144	7,695,907
	Shahjalal Islami Bank Securities Ltd	(1.000 200)	672,505	704,906
			8,341,649	8,400,813
28a	Postage, Stamps, Telecommunication etc of the Bank			
	Postage		511,408	596,932
	Leased line Telegram, Fax, Telex & Internet charge		4,389,510 926,664	4,228,014 997,201
	Telephone charges		525,001	966,238
1	Mobile phone charges		1,316,561 7,669,144	907,522 7,695,907
	Consolidated Stationery, Printing, Advertisements etc	0100.	22 /// 155	24.504.624
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note- 29a)	22,666,155 712,604	34,504,634 1,214,258
			23,378,759	35,718,892
29a .	Stationery, Printing, Advertisements etc of the Bank			
	Table Stationery		2,415,259	2,644,138
	Printing Stationery		1,546,434	1,470,210
	Security Stationery Computer Stationery		974,428 10,036,604	1,511,105 9,897,205
	Publicity and Advertisement		7,693,430	18,981,975
			22,666,155	34,504,634
30	Chief Executive's Salary & Fees of the Bank			
	Basic Salary		2,970,000	2,700,000
	Allowances Bank's Contribution to Provident Fund		1,200,000 297,000	1,200,000 270,000
	Ballik 3 Contribution to 11011dent 1 and		4,467,000	4,170,000
31	Directors' Fees & Expenses of the Bank			
]	Directors Fee		891,600.00	650,000
1	Meeting Expenses		705,207 1,596,807	473,725 1,123,725
			1,370,807	1,123,723
	Shariah Supervisory Committee's Fees & Expenses of the Bank		1/0.004	400.165
,	Shariah Council Meeting Expenses		169,204 169,204	400,167 400,167
22	Consolidated auditors' Fees			
		(Nata 22a)	125 000	125 000
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-33a)	125,000	125,000
	Selfada Martina (Martina) (Salar) (Sa		125,000	125,000
33a	Auditors' Fees of the Bank			
	Auditors Fees*		125,000	125,000
	*This represents the proportionate audit fee recognized on the basis of t	he same audit fees provid	ed for audit of the last year.	
34	Consolidated depreciation and Repair of Assets			
	Shahjalal Islami Bank Ltd	(Note-34a)	85,982,176	53,403,526
	Shahjalal Islami Bank Securities Ltd	,	2,297,132	2,245,696
			88,279,308	55,649,222
	Depreciation and Repair of Bank's Assets			
	a) Depreciation of Bank's Assets (Annexure B)			
	Land & Building Furniture & Fixtures		4,873,255 18,191,636	4,368,809 15,499,068
	Office Equipment		19,582,825	11,319,615
	Computer & Network Equipment Vehicles		16,239,645 3,082,750	11,128,366 3,020,988
	Right of use Assets (ROU)*		15,637,388	
	Books		22,618	22,369
	b) Amortization of Bank's Assets (Annexure B) Software-Core Banking		1,284,177	1,270,065
	Software-Core Banking Software-Others		2,560,795	2,420,767
			81,475,089	49,050,048

			March'20 Taka	March'19 Taka
	c) Repair on Bank's Assets			•
	Office Premises		619,833.28	312,631
	Office Equipment		1,643,216.36	1,829,649
	Office Furniture & Fixtures		282,044.46	323,720
	Vehicles		107,484.47	365,291
	Procurement of Parts, Spares & Others		1,854,508.79	1,522,187
			4,507,087 85,982,176	4,353,478 53,403,526
35	Consolidated Other Expenses		-	
	Shahjalal Islami Bank Ltd	(Note-35a)	120,490,467	152,759,931
	Shahjalal Islami Bank Securities Ltd	(11010-334)	5,103,505	11,102,270
			125,593,972	163,862,201
35a	Other Expenses of the Bank			
	Petrol, Oil and Lubricants		1,597,180	1,505,101
	Entertainment Donation and Subscription		8,346,408 2,795,031	9,543,914 2,890,358
	Traveling and Conveyance		9,765,109	8,459,305
	Training Expenses		1,021,515	1,335,211
	Car expenses		45,598,845	37,606,555
	Papers & Periodicals		119,675	122,429
	Utility Uniform & Liveries		1,743,315 771,767	1,210,770 1,949,692
	Uniform & Liveries Bank Charges		625,062	477,296
	Business development & Promotion		579,254	14,168,491
	Upkeep and cleaning of office premises		8,644,740	3,717,709
	Security Service- Out-sourcing		18,864,786	16,671,785
	Branch Opening Expenses		252,532	349,101
	SJIBL Card expenses Islamic Credit Card Expenses		6,281,528 513,329	2,468,541 135,346
	AGM & Meeting expenses		1,590,994	4,562,696
	Capital Enhancement Fees		1,789,000	3,326,109
	Laundry and Washing		98,348	109,119
	Crockeries, Kettle and others		171,218	81,428
	Photograph and Photocopy		226,028 5,650,000	219,540 2,633,200
	Award Expenses Maintenance of Head Office Building		5,050,000	36,536,334
	Loss on Disposal of Fixed Assets		555,041	17,979
	Agent Banking Expanse		77,870	-
	Miscellaneous Expenses		2,811,893	2,661,923
			120,490,467	152,759,931
36	Consolidated Provision against Investment, Off-Balance Sheet & Other			
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-36a)	451,100,000	486,500,000
			451,100,000	486,500,000
36a	Provision against Investment, Off-Balance Sheet & Others of the Bank			
	Provision on unclassified investment		(63,300,000)	(49,000,000)
	Provision on classified investment		354,200,000	410,000,000
	Provision on Off-Balance Sheet		105,200,000	80,000,000
	Provisions on Investment in Securities		55,000,000	19,500,000
	Provision on Other Assets		451,100,000	26,000,000 486,500,000
			102)200,000	100,000,000
37	Consolidated Deferred Tax Expenses/(Income)		(6.060.646)	505 104
	Shahjalal Islami Bank Ltd Shahjalal Islami Bank Securities Ltd	(Note-37a)	(6,962,646)	585,194 (187,437)
	Control of the c		(6,962,646)	397,757
37a	Deferred Tax Expenses/(Income) of the Bank			
	Closing deferred tax liability		181,113,147	143,049,668
	Opening deferred tax liability		188,075,793	142,464,474
	Deferred tax expense/(Income)		(6,962,646)	585,194
38	Consolidated Tax Expenses			
	Current tax		720,654,915	586,253,087
	Deferred tax		(6,962,646)	397,757
			713,692,269	586,650,844

			March'20 Taka	March'19 Taka		
38a	Tax Expenses of the Bank					
	Current tax Deferred tax		715,874,633 (6,962,646)	573,771,584 585,194		
	Deleted the		708,911,988	574,356,778		
39	Consolidated Earnings Per Share (EPS)					
	• , ,	27 - 2.0				
	Calculation of Earnings Per Share Net Profit after Tax	(Note- 2.4)	593,262,558	466,920,820		
	Number of Ordinary Shares outstanding (Denominator)		933,421,272	933,421,272		
	a consideration where is the control of the control		0.64	0.50		
39a	Earnings Per Share (EPS) of the Bank					
	Calculation of Earnings Per Share	(Note- 2.4)				
	Net Profit after Tax		610,596,044	446,382,808		
	Number of Ordinary Shares outstanding (Denominator)	,	933,421,272 0.65	933,421,272 0.48		
	Earnings per share has been calculated in accordance with BAS - 3	2. "Earnings Der Share (EDS)"				
	Earnings Per Share (EPS) substantially increased compare to the	- , ,		at income income from		
	investment in shares/securities and other operating income on the o			it income, income from		
40	Net Asset Value (NAV) Per Share:					
	Net Assets Value (Consolidated)		17,116,270,434	15,326,389,422		
	Net Assets Value (Banks') No. of Outstanding Share		17,117,863,456 933,421,272	15,235,348,488 933,421,272		
	Net Asset Value (NAV) Per Share (Consolidated) [Restated]		18.34	16.42		
	Net Asset Value (NAV) Per Share (Banks') [Restated]		18.34	16.32		
	Net Asset Value (NAV) substantially increased compare to the same quarter of last year mainly due to increase earnings and reserve.					
41	Net Operating Cash Flows per Share (NOCFPS):					
••	Net cash flows from operating activities (Consolidated)		4,431,778,444	5,484,365,683		
	Net cash flows from operating activities (Banks')		4,261,875,468	5,450,743,679		
	No. of Outstanding Share		933,421,272	933,421,272		
	Net Operating Cash Flow per Share (NOCFPS) (Consolidated) [Re		4.75	5.88		
	Net Operating Cash Flow per Share (NOCFPS) (Banks') [Restated		4.57	5.84		
	Net Operating Cash Flow per Share (NOCFPS) decreased compare	e to the same quarter last year n	nainly due to decrease in deposit	during the quarter.		
42	Reconciliation of Net Profit after Taxation & Operating operating assets & liabilities	Profit before changes in				
	Cash flows from operating activities					
	Net Profit after Taxation		610,596,044	446,382,808		
			708,911,988	574,356,778		
	Provision for Tax					
	Provision for Invstment, Share & Contingent Liability		451,100,000 81,072,973	486,500,000 (1.469.866)		
	Provision for Invstment, Share & Contingent Liability (Increase)/Decrease profit receivable		81,072,973	(1,469,866)		
	Provision for Invstment, Share & Contingent Liability		, ,	ALCOCAMINATOR CONTRACTOR CONTRACTOR		
	Provision for Invstment, Share & Contingent Liability (Increase)/Decrease profit receivable Increase/(Decrease) Profit Payable on Deposits		81,072,973 (134,468,729) 81,475,089 800,000	(1,469,866) 257,363,970 49,050,048 300,000		
	Provision for Invstment, Share & Contingent Liability (Increase)/Decrease profit receivable Increase/(Decrease) Profit Payable on Deposits Depreciation & Amortization of Fixed Assets Recoveries on investment previously written off Income tax paid		81,072,973 (134,468,729) 81,475,089 800,000 (546,625,893)	(1,469,866) 257,363,970 49,050,048		
	Provision for Invstment, Share & Contingent Liability (Increase)/Decrease profit receivable Increase/(Decrease) Profit Payable on Deposits Depreciation & Amortization of Fixed Assets Recoveries on investment previously written off		81,072,973 (134,468,729) 81,475,089 800,000	(1,469,866) 257,363,970 49,050,048 300,000		