

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

<b>Property and Assets</b>	<b>Note</b>	<b>30.06.2015 Taka</b>	<b>31.12.2014 Taka</b>
<b>Cash</b>			
Cash in hand (Including Foreign Currencies)	3	1,171,749,784	1,121,482,659
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	4	7,283,234,778	7,349,047,776
		<b>8,454,984,562</b>	<b>8,470,530,435</b>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh		5,210,451,974	7,001,720,339
Outside Bangladesh		617,735,213	656,686,180
	5	<b>5,828,187,188</b>	<b>7,658,406,519</b>
<b>Placement with other Banks &amp; Financial Institutions</b>	6	<b>7,713,047,007</b>	<b>4,234,141,077</b>
<b>Investments in Shares &amp; Securities</b>			
Government		4,090,000,000	5,470,000,000
Others		3,724,488,085	3,462,310,040
	7	<b>7,814,488,085</b>	<b>8,932,310,040</b>
<b>Investments</b>			
General Investment etc.		82,243,126,100	79,457,217,382
Bills Purchased and Discounted		7,543,787,515	6,913,380,011
	8	<b>89,786,913,615</b>	<b>86,370,597,393</b>
<b>Fixed Assets Including Premises</b>	9	<b>3,260,882,482</b>	<b>3,207,278,799</b>
<b>Other Assets</b>	10	<b>11,092,967,466</b>	<b>10,612,135,857</b>
<b>Non Banking Assets</b>	11	<b>47,064,331</b>	<b>47,064,331</b>
<b>Total Property and Assets</b>		<b>133,998,534,735</b>	<b>129,532,464,451</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Placement from other Banks &amp; Financial Institutions</b>	12	<b>4,092,176,399</b>	<b>4,091,848,049</b>
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits		12,687,814,573	10,244,702,188
Mudaraba Term Deposits		43,114,124,706	45,376,979,378
Other Mudaraba Deposits		33,852,032,793	30,543,930,541
Al-Wadeeah Current & Other Deposit Accounts		12,213,729,801	11,220,548,705
Bills Payable		1,382,713,023	1,057,166,538
	13	<b>103,250,414,895</b>	<b>98,443,327,350</b>
<b>Other Liabilities</b>	14	<b>14,761,401,137</b>	<b>14,937,114,755</b>
<b>Deferred Tax Liabilities</b>	15	<b>111,989,838</b>	<b>117,704,226</b>
<b>Total Liabilities</b>		<b>122,215,982,270</b>	<b>117,589,994,379</b>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	16	7,346,881,330	7,346,881,330
Statutory Reserve	17	3,721,370,297	3,590,784,817
Retained Earnings	18	484,773,995	777,808,975
<b>Total Shareholders' Equity</b>		<b>11,553,025,622</b>	<b>11,715,475,122</b>
Non-controlling Interest	16.3	<b>229,526,843</b>	<b>226,994,950</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>		<b>133,998,534,735</b>	<b>129,532,464,451</b>

**Off-balance Sheet Items**

Note	30.06.2015	31.12.2014
	Taka	Taka
	17,602,505,032	15,950,556,702
19	6,235,497,006	6,082,654,027
20	13,067,467,339	12,354,132,793
	6,703,926,629	5,841,975,332
	-	-
<b>Total</b>	<b>43,609,396,007</b>	<b>40,229,318,854</b>

**Contingent Liabilities**

Acceptances &amp; endorsements

Letters of guarantee

Irrevocable letters of credit

Bills for collection

Other contingent liabilities

**Total****Other Commitments**

Documentary credits, short term and trade related transactions

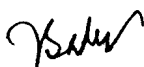
Forward assets purchased and forward deposits placed

Undrawn note issuance, revolving and underwriting facilities

Undrawn formal standby facilities, credit lines and other commitments

**Total****Total off-balance sheet items including contingent liabilities**

-	-
-	-
-	-
-	-
-	-
-	-
<b>43,609,396,007</b>	<b>40,229,318,854</b>

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

# Shahjalal Islami Bank Limited and its Subsidiary

## Consolidated Profit and Loss Account For the period ended 30 June 2015

	Note	Jan'15 to June'15 Taka	Jan'14 to June'14 Taka	Apr'15 to June'15 Taka	Apr'14 to June'14 Taka
<b>Operating Income</b>					
Investment Income	21	5,181,433,345	5,872,565,536	2,570,973,651	2,874,385,718
Less: Profit paid on Deposits	22	3,533,148,023	4,420,420,333	1,775,081,223	2,175,223,664
<b>Net Investment Income</b>		<b>1,648,285,322</b>	<b>1,452,145,203</b>	<b>795,892,428</b>	<b>699,162,054</b>
Income from Investment in Shares/Securities	23	193,097,871	192,351,144	113,530,192	98,001,166
Commission, Exchange and Brokerage	24	559,104,272	618,006,600	268,659,960	318,994,004
Other Operating Income	25	216,793,536	219,210,572	122,255,642	136,677,930
<b>Total Operating Income</b>		<b>968,995,679</b>	<b>1,029,568,316</b>	<b>504,445,794</b>	<b>553,673,100</b>
<b>Operating Expenses</b>		<b>2,617,281,001</b>	<b>2,481,713,519</b>	<b>1,300,338,222</b>	<b>1,252,835,154</b>
Salaries and Allowances	26	781,851,898	770,905,965	418,764,948	430,092,173
Rent, Taxes, Insurances, Electricity etc.	27	175,646,661	169,316,956	100,521,809	108,406,041
Legal Expenses	28	1,215,756	1,726,458	449,325	514,386
Postage, Stamps, Telecommunication etc.	29	17,691,517	22,245,017	9,606,520	13,293,955
Stationery, Printings, Advertisements etc.	30	30,301,186	30,978,467	17,415,687	17,658,508
Chief Executive's Salary & Fees	31	7,130,000	5,812,325	4,340,000	3,187,325
Directors' Fees & Expenses	32	2,162,627	739,474	2,127,969	621,697
Shariah Supervisory Committee's Fees & Expenses	33	262,357	87,700	171,014	39,950
Auditors' Fees		-	-	-	-
Depreciation & Repairs of Bank's Assets	34	71,002,667	69,664,455	36,509,238	28,013,737
Zakat Expenses		-	-	-	-
Other Expenses	35	144,685,967	119,985,666	86,638,273	59,928,964
<b>Total Operating Expenses</b>		<b>1,231,950,636</b>	<b>1,191,462,484</b>	<b>676,544,784</b>	<b>661,756,737</b>
<b>Profit / (Loss) before Provision</b>		<b>1,385,330,365</b>	<b>1,290,251,035</b>	<b>623,793,438</b>	<b>591,078,417</b>
Specific provision for Classified Investment		517,854,262	1,812,500,000	117,854,262	1,260,000,000
General Provision for Unclassified Investment		29,521,000	54,000,000	4,321,000	-
General Provision for Off-Balance Sheet Items		50,500,000	-	6,000,000	(13,700,000)
Provision for deminution in value of Investments in Shares		94,000,000	-	-	-
Provision for Other Assets		-	-	-	-
<b>Total Provision</b>	36	<b>691,875,262</b>	<b>1,866,500,000</b>	<b>128,175,262</b>	<b>1,246,300,000</b>
<b>Total Profit / (Loss) before taxes</b>		<b>693,455,102</b>	<b>(576,248,965)</b>	<b>495,618,175</b>	<b>(655,221,583)</b>
<b>Provision for taxation for the period</b>					
Deferred tax	37	(5,714,388)	-	(2,732,832)	1,440,153
Current tax	38	124,398,963	17,332,909	111,528,630	(220,079,082)
<b>Net Profit / (Loss) after Tax</b>		<b>118,684,575</b>	<b>17,332,909</b>	<b>108,795,798</b>	<b>(218,638,929)</b>
<b>Net profit after tax attributable to:</b>		<b>574,770,527</b>	<b>(593,581,874)</b>	<b>386,822,378</b>	<b>(436,582,654)</b>
Equity holders of SJIBL		572,238,633	(594,120,409)	384,974,567	(434,274,289)
Non-controlling interest		2,531,893	538,535	1,847,811	(2,308,365)
<b>Retained earnings from previous year</b>		<b>574,770,527</b>	<b>(593,581,874)</b>	<b>386,822,378</b>	<b>(436,582,654)</b>
Add: Net profit after tax (attributable to equity holders of SJIBL)		(536,309,784)	57,810,625	(696,104,728)	57,810,625
<b>Profit available for appropriation</b>		<b>572,238,633</b>	<b>(594,120,409)</b>	<b>384,974,567</b>	<b>(434,274,289)</b>
<b>Appropriation:</b>		<b>35,928,849</b>	<b>(536,309,784)</b>	<b>(311,130,161)</b>	<b>(376,463,664)</b>
Statutory reserve		130,585,480	-	93,354,241	(8,171,139)
Dividend		734,688,133	-	734,688,133	-
Retained earnings		(829,344,764)	(536,309,784)	(1,139,172,535)	(368,292,525)
<b>Consolidated earnings per share</b>		<b>35,928,849</b>	<b>(536,309,784)</b>	<b>(311,130,161)</b>	<b>(376,463,664)</b>
(Previous year's figure restated)		<b>0.78</b>	<b>(0.81)</b>	<b>0.53</b>	<b>(0.59)</b>

Chief Financial Officer

Company Secretary

Managing Director

Chairman

Director

# Shahjalal Islami Bank Limited and its Subsidiary

## Consolidated Cash Flow Statement For the period ended 30 June 2015

	Jan'15 to June'15 Taka	Jan'14 to June'14 Taka
<b>Cash flows from operating activities</b>		
Investment income receipt in cash	5,516,873,188	6,157,860,655
Profit paid on deposits	(3,933,288,522)	(4,763,569,785)
Dividend receipts	18,809,212	19,994,940
Fees & commission receipt in cash	559,104,272	618,006,600
Cash payments to employees	(788,981,898)	(776,718,290)
Cash payments to suppliers	(30,301,186)	(30,978,467)
Income tax paid	(269,468,105)	(466,230,562)
Receipts from other operating activities	218,533,242	225,907,513
Payment for other operating activities	(349,237,042)	(323,088,308)
<b>(I) Operating profit before changes in operating assets</b>	<b>942,043,162</b>	<b>661,184,295</b>
<b>Changes in operating assets and liabilities</b>		
Increase/decrease in investment to customers	(4,526,404,222)	(100,952,485)
Increase/decrease in other assets	(245,091,770)	(3,446,629,184)
Increase/decrease in deposits from other banks	(106,106,527)	(62,649,937)
Increase/decrease in deposits received from customers	4,913,194,073	7,037,532,204
Increase/decrease in other liabilities on account of customers	72,661,935	289,237,283
Increase/decrease in other liabilities	316,415,623	176,470,973
<b>(II) Cash flows from operating assets and liabilities</b>	<b>424,669,111</b>	<b>3,893,008,853</b>
<b>Net cash flow from operating activities (A)=(I+II)</b>	<b>1,366,712,273</b>	<b>4,554,193,148</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	1,094,435,110	1,359,282,879
Payment for purchases of securities	23,386,845	(1,486,743,178)
Proceeds from sale of fixed assets	286,183	1,216,001
Purchases of property, plant & equipments	(117,319,901)	(198,496,311)
Purchase/sale of subsidiaries	-	-
<b>Net cash used in investing activities (B)</b>	<b>1,000,788,236</b>	<b>(324,740,609)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of debt instruments	-	1,114,284,507
Payments for redemption of debt instruments	(3,478,577,580)	-
Receipts from issue of ordinary shares	-	-
Dividend paid to ordinary share holder	(734,688,133)	-
<b>Net cash used in financing activities (C)</b>	<b>(4,213,265,713)</b>	<b>1,114,284,507</b>
<b>Net increase/(decrease) in cash &amp; cash equivalents (A+B+C)</b>	<b>(1,845,765,204)</b>	<b>5,343,737,046</b>
Add: Effect of exchange rate changes on cash & cash equivalents	-	-
Add: Cash and cash equivalents at the beginning of the year	16,128,936,954	13,735,744,340
<b>Cash &amp; cash equivalents at the end of the period</b>	<b>14,283,171,750</b>	<b>19,079,481,386</b>



Chief Financial Officer



Company Secretary



Managing Director



Chairman



Director

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

**For the period ended 30 June 2015**

Particulars	Paid-up Capital	Statutory Reserve	Non-controlling Interest	Retained Earnings	Total
Balance as at 01 January 2015	7,346,881,330	3,590,784,817	-	777,808,975	11,715,475,121
Cash dividend paid for the year 2014	-	-	-	(734,688,133)	(734,688,133)
Net profit for the period ended 30 June 2015	-	130,585,480	-	441,653,153	572,238,633
<b>Total Shareholders' Equity as at 30 June 2015</b>	<b>7,346,881,330</b>	<b>3,721,370,297</b>	<b>-</b>	<b>484,773,995</b>	<b>11,553,025,622</b>
<b>Non-controlling interest</b>	<b>-</b>	<b>-</b>	<b>229,526,843</b>	<b>-</b>	<b>229,526,843</b>
Add: General Provision for Unclassified Investment					927,000,000
General Provision for Off-Balance Sheets					436,840,000
<b>Total Equity as on 30 June 2015</b>					<b>13,146,392,465</b>


**For the period ended 30 June 2014**

Particulars	Paid-up Capital	Statutory Reserve	Non-controlling Interest	Retained Earnings	Total
Balance as at 01 January 2014	6,678,983,028	3,435,586,547	-	852,701,604	10,967,271,179
Net profit for the period ended 30 June 2014	-	-	-	(594,120,408)	(594,120,408)
<b>Total Shareholders' Equity as at 30 June 2014</b>	<b>6,678,983,028</b>	<b>3,435,586,547</b>	<b>-</b>	<b>258,581,196</b>	<b>10,373,150,771</b>
<b>Non-controlling interest</b>	<b>-</b>	<b>-</b>	<b>227,416,914</b>	<b>-</b>	<b>227,416,914</b>
Add: General Provision for Unclassified Investment					887,000,000
General Provision for Off-Balance Sheets					445,000,000
<b>Total Equity as on 30 June 2014</b>					<b>11,932,567,685</b>

  
**Chief Financial Officer**

  
**Company Secretary**

  
**Managing Director**

  
**Chairman**

  
**Director**

# Shahjalal Islami Bank Limited

## Balance Sheet As at 30 June 2015

Property and Assets	Note	30.06.2015 Taka	31.12.2014 Taka
<b>Cash</b>			
Cash in hand (Including Foreign Currencies)	3a	1,171,749,784	1,121,482,659
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	4a	7,283,234,778	7,349,047,776
		<b>8,454,984,562</b>	<b>8,470,530,435</b>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh		5,207,286,924	6,987,231,429
Outside Bangladesh		617,735,213	656,686,180
	5a	<b>5,825,022,138</b>	<b>7,643,917,609</b>
<b>Placement with other Banks &amp; Financial Institutions</b>	6a	<b>7,713,047,007</b>	<b>4,234,141,077</b>
<b>Investments in Shares &amp; Securities</b>			
Government		4,090,000,000	5,470,000,000
Others		1,954,444,448	1,838,694,514
	7a	<b>6,044,444,448</b>	<b>7,308,694,514</b>
<b>Investments</b>			
General Investment etc.		79,929,658,878	77,148,893,431
Bills Purchased and Discounted		7,543,787,515	6,913,380,011
	8a	<b>87,473,446,393</b>	<b>84,062,273,442</b>
<b>Fixed Assets Including Premises</b>	9a	<b>3,215,439,956</b>	<b>3,165,377,048</b>
<b>Other Assets</b>	10a	<b>12,104,735,466</b>	<b>11,826,381,774</b>
<b>Non Banking Assets</b>	11	<b>47,064,331</b>	<b>47,064,331</b>
<b>Total Property and Assets</b>		<b>130,878,184,301</b>	<b>126,758,380,230</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Placement from other Banks &amp; Financial Institutions</b>	12a	<b>3,252,176,399</b>	<b>3,251,848,049</b>
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits		12,687,814,573	10,244,702,188
Mudaraba Term Deposits		43,114,124,706	45,572,779,378
Other Mudaraba Deposits		34,117,612,528	30,506,124,328
Al-Wadeeah Current & Other Deposit Accounts		12,213,729,801	11,220,548,705
Bills Payable		1,382,713,023	1,057,166,538
	13a	<b>103,515,994,630</b>	<b>98,601,321,137</b>
<b>Other Liabilities</b>	14a	<b>12,483,526,349</b>	<b>13,089,010,968</b>
<b>Deferred Tax Liabilities</b>	15a	<b>111,989,838</b>	<b>117,704,226</b>
<b>Total Liabilities</b>		<b>119,363,687,216</b>	<b>115,059,884,380</b>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	16	7,346,881,330	7,346,881,330
Statutory Reserve	17	3,721,370,297	3,590,784,817
Retained Earnings	18a	446,245,457	760,829,703
<b>Total Shareholders' Equity</b>		<b>11,514,497,084</b>	<b>11,698,495,850</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>		<b>130,878,184,301</b>	<b>126,758,380,230</b>

# Off-balance Sheet Items

Note

30.06.2015

Taka

31.12.2014

Taka

## Contingent Liabilities

Acceptances & endorsements

Letters of guarantee

Irrevocable letters of credit

Bills for collection

Other contingent liabilities

**Total**

19

20

17,602,505,032

6,235,497,006

13,067,467,339

6,703,926,629

-

**43,609,396,007**

15,950,556,702

6,082,654,027

12,354,132,793

5,841,975,332

-

**40,229,318,854**

## Other Commitments

Documentary credits, short term and trade related transactions

Forward assets purchased and forward deposits placed

Undrawn note issuance, revolving and underwriting facilities

Undrawn formal standby facilities, credit lines and other commitments

**Total**

-

-

-

-


-

-

**Total off-balance sheet items including contingent liabilities**

**43,609,396,007**

**40,229,318,854**




Chief Financial Officer



Company Secretary



Managing Director



Chairman



Director

# Shahjalal Islami Bank Limited

## Profit and Loss Account For the period ended 30 June 2015

### Operating income

Investment Income  
Less: Profit paid on Deposits  
**Net Investment Income**

Income from Investment in Shares/securities  
Commission, Exchange and Brokerage  
Other Operating Income

### Total Operating Income

### Operating expenses

Salaries and Allowances  
Rent, Taxes, Insurances, Electricity etc.  
Legal Expenses  
Postage, Stamps, Telecommunication etc.  
Stationery, Printings, Advertisements etc.  
Chief Executive's Salary & Fees  
Directors' Fees & Expenses  
Shariah Supervisory Committee's Fees & Expenses  
Auditors' Fees  
Depreciation & Repairs of Bank's Assets  
Zakat Expenses  
Other Expenses

### Total Operating Expenses

### Profit / (Loss) before Provision

Specific provision for Classified Investment  
General Provision for Unclassified Investment  
General Provision for Off-Balance Sheet Items  
Provision for deminution in value of Investments in Shares  
Provision for Other Assets

### Total Provision

### Total Profit / (Loss) before taxes

Deferred Tax Expenses  
Current Tax Expenses

### Net Profit after Taxation

### Profit available for distribution

Retained Earnings from previous year  
Add: Retained Earnings of current period

### Appropriations

Statutory Reserve  
Retained Earnings

### Earnings Per Share (EPS)

(Previous year's figure restated)

Note	Jan'15 to June'15 Taka	Jan'14 to June'14 Taka	Apr'15 to June'15 Taka	Apr'14 to June'14 Taka
21a	5,178,740,150	5,841,016,027	2,584,161,313	2,896,361,222
22a	3,479,984,871	4,360,149,567	1,749,218,071	2,151,019,488
	<b>1,698,755,279</b>	<b>1,480,866,460</b>	<b>834,943,242</b>	<b>745,341,734</b>
23a	113,385,932	108,158,173	57,742,632	71,640,728
24a	519,853,798	565,484,758	243,479,296	301,235,841
25a	210,768,360	214,267,455	116,986,699	132,559,321
	<b>844,008,090</b>	<b>887,910,386</b>	<b>418,208,627</b>	<b>505,435,890</b>
	<b>2,542,763,369</b>	<b>2,368,776,846</b>	<b>1,253,151,869</b>	<b>1,250,777,624</b>
26a	768,607,550	755,784,046	412,035,697	422,504,667
27a	168,561,616	163,125,024	96,586,383	105,197,607
28a	784,460	1,614,358	445,025	449,386
29a	16,191,052	20,357,762	8,890,459	11,962,573
30a	29,110,321	30,470,960	16,421,927	17,420,984
31	7,130,000	5,812,325	4,340,000	3,187,325
32	2,162,627	739,474	2,127,969	621,697
33	262,357	87,700	171,014	39,950
34a	67,901,765	66,424,955	34,930,809	26,351,113
35a	137,248,958	110,564,193	82,256,117	56,301,965
	<b>1,197,960,706</b>	<b>1,154,980,797</b>	<b>658,205,400</b>	<b>644,037,267</b>
	<b>1,344,802,663</b>	<b>1,213,796,049</b>	<b>594,946,469</b>	<b>606,740,357</b>
	517,854,262	1,812,500,000	117,854,262	1,260,000,000
	29,521,000	-	4,321,000	-
	50,500,000	-	-	(13,700,000)
	94,000,000	-	6,000,000	-
	-	-	-	-
36a	<b>691,875,262</b>	<b>1,812,500,000</b>	<b>128,175,262</b>	<b>1,246,300,000</b>
	<b>652,927,400</b>	<b>(598,703,951)</b>	<b>466,771,206</b>	<b>(639,559,643)</b>
37	(5,714,388)	-	(2,732,832)	1,440,153
38a	107,952,421	-	100,256,430	(226,372,294)
	<b>102,238,033</b>	<b>-</b>	<b>97,523,598</b>	<b>(224,932,141)</b>
	<b>550,689,367</b>	<b>(598,703,951)</b>	<b>369,247,609</b>	<b>(414,627,502)</b>
	26,141,570	836,714,482	(734,688,133)	836,714,482
	420,103,887	(598,703,951)	275,893,367	(406,456,365)
	<b>446,245,457</b>	<b>238,010,531</b>	<b>(458,794,766)</b>	<b>430,258,117</b>
17	130,585,480	-	93,354,241	(8,171,139)
18a	420,103,887	(598,703,951)	275,893,367	(406,456,363)
	<b>550,689,367</b>	<b>(598,703,951)</b>	<b>369,247,609</b>	<b>(414,627,502)</b>
39a	<b>0.75</b>	<b>(0.81)</b>	<b>0.50</b>	<b>(0.56)</b>

Chief Financial Officer

Company Secretary

Managing Director

Chairman

Director



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

**Cash flows from operating activities**

Investment income receipt in cash  
Profit paid on deposits  
Dividend receipts  
Fees & commission receipt in cash  
Cash payments to employees  
Cash payments to suppliers  
Income tax paid  
Receipts from other operating activities  
Payments for other operating activities

**(i) Operating Profit before changes in operating assets**

**Changes in operating assets and liabilities**

Increase/decrease in investment to customers  
Increase/decrease of other assets  
Increase/decrease of deposits from other banks  
Increase/decrease of deposits received from customers  
Increase/decrease of other liabilities on account of customers  
Increase/decrease of other liabilities

**(ii) Cash flows from operating assets and liabilities**

**Net cash flow from operating activities (A)=(i+ii)**

**Cash flows from investing activities**

Proceeds from sale of securities  
Payment for purchases of securities  
Proceeds from sale of fixed assets  
Purchases of property, plant & equipments  
Purchase/sale of subsidiaries

**Net cash used in investing activities (B)**

**Cash flows from financing activities**

Receipts from issue of debt instruments  
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)**

Add: Effect of exchange rate changes on cash & cash equivalents

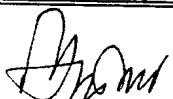
Cash and cash equivalents at the beginning of the year

**Cash and cash equivalents at the end of the period**

Jan'15 to June'15 Taka	Jan'14 to June'14 Taka
5,345,922,890	5,905,340,832
(3,863,760,809)	(4,725,138,113)
18,809,212	19,994,940
519,853,798	565,484,758
(775,737,550)	(761,596,371)
(29,110,321)	(30,470,960)
(257,336,644)	(455,582,355)
210,767,885	213,051,455
(332,667,012)	(305,300,326)
<b>836,741,450</b>	<b>425,783,858</b>
(4,521,260,951)	(346,254,448)
(93,623,068)	(3,254,332,819)
(106,106,527)	(62,649,937)
5,020,780,021	7,318,358,243
72,666,924	289,237,283
15,884,712	(15,151,323)
<b>388,341,111</b>	<b>3,929,206,999</b>
<b>1,225,082,560</b>	<b>4,354,990,857</b>
1,334,239,179	75,532,812
(69,989,113)	(235,447,805)
286,183	1,216,001
(110,794,439)	(197,339,074)
-	-
<b>1,153,741,809</b>	<b>(356,038,066)</b>
-	1,344,284,507
(3,478,577,580)	-
-	-
(734,688,133)	-
<b>(4,213,265,713)</b>	<b>1,344,284,507</b>
<b>(1,834,441,344)</b>	<b>5,343,237,298</b>
16,114,448,043	13,733,161,472
<b>14,280,006,699</b>	<b>19,076,398,770</b>

  
**Chief Financial Officer**

  
**Company Secretary**

  
**Managing Director**

  
**Chairman**

  
**Director**

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

**For the period ended 30 June 2015**

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	(Amount in taka)
Balance as at 01 January 2015	7,346,881,330	3,590,784,817	760,829,703	11,698,495,850
Cash dividend paid for the year 2014	-	-	(734,688,133)	(734,688,133)
Net profit for the period ended 30 June 2015	-	130,585,480	420,103,887	550,689,367
<b>Total Shareholders' Equity as at 30 June 2015</b>	<b>7,346,881,330</b>	<b>3,721,370,297</b>	<b>446,245,457</b>	<b>11,514,497,084</b>
<b>Total Equity for the purpose of Capital Adequacy</b>				
<b>Equity as per above</b>				<b>11,514,497,084</b>
Add: General Provision for Unclassified Investment				700,000,000
General Provision for Off-Balance Sheets				436,840,000
<b>Total Equity as at 30 June 2015</b>				<b>12,651,337,084</b>

**For the period ended 30 June 2014**

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	(Amount in taka)
Balance as at 01 January 2014	6,678,983,028	3,435,586,547	836,714,482	10,951,284,057
Net profit for the period ended 30 June 2014	-	-	(598,703,951)	(598,703,951)
<b>Total Shareholders' Equity as at 30 June 2014</b>	<b>6,678,983,028</b>	<b>3,435,586,547</b>	<b>238,010,531</b>	<b>10,352,580,106</b>
<b>Total Equity for the purpose of Capital Adequacy</b>				
<b>Equity as per above</b>				<b>10,352,580,106</b>
Add: General Provision for Unclassified Investment				690,000,000
General Provision for Off-Balance Sheets				445,000,000
<b>Total Equity as at 30 June 2014</b>				<b>11,487,580,106</b>



Chief Financial Officer



Company Secretary



Managing Director



Chairman



Director

## **NOTES TO THE FINANCIAL STATEMENTS**

### **For the Half year ended June 30, 2015**

#### **1.00 Status of the Bank**

##### **1.01 Legal Form of the Bank**

The Shahjalal Islami Bank Limited (hereinafter called 'the Bank'-'SJIBL') was established as a Public Limited Company (Banking Company) as on the 1<sup>st</sup> day of April 2001 under the Companies Act 1994 as interest free Islamic Shariah based commercial bank and commenced its operation on the 10<sup>th</sup> day of May 2001 with the permission of Bangladesh Bank. Presently the Bank is operating its business through head office having 93 branches, 40 (Forty) ATM booths and 2,146 employees all over Bangladesh. The Bank has also a subsidiary company named 'Shahjalal Islami Bank Securities Limited' and an Off-shore Banking Unit. The Bank is listed with both the Stock Exchanges of the country, i.e. Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.

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

##### **1.02 Nature of Business**

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

##### **1.03 Shahjalal Islami Bank Securities Limited**

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

##### **1.04 Off-shore Banking Unit**

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

#### **2.00 Significant Accounting Policies**

##### **2.01 Basis of preparation of the Financial Statements**

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

## **2.02 Consolidation**

The consolidated Financial Statements include the Financial Statements of Shahjalal Islami Bank Limited, Off-shore Banking Unit and its subsidiary Shahjalal Islami Bank Securities Limited. The consolidated Financial Statements have been prepared in accordance with Bangladesh Accounting Standard 27' Consolidated and Separate Financial Statements'.

## **2.03 Investment and Provisions**

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

## **2.04 Earning Per Share**

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

## **2.05 Cash Flow Statement**

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

## **2.06 Off Balance Sheet Items**

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

## **2.07 Reporting Period**

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

**3 Consolidated Cash in hand (Including foreign currencies)**

Shahjalal Islami Bank Ltd  
Shahjalal Islami Bank Securities Ltd

1,171,749,784 1,121,482,659

**1,171,749,784 1,121,482,659**

**3a Cash in hand of the Bank (Including foreign currencies)**

In local currency  
In foreign currencies

1,156,961,252 1,104,584,328

14,788,533 16,898,331

**1,171,749,784 1,121,482,659**

**In Foreign Currency**

Foreign Currency	Amount in FC	Exchange Rate
US Dollar	181,182.44	77.8004
Great Britain Pound	3,357.57	122.4267
Euro	3,218.32	87.4399

14,096,066 16,009,356

411,056 590,246

281,410 298,729

**14,788,533 16,898,331**

**4 Consolidated Balance with Bangladesh Bank and it's agent bank(s)**

Shahjalal Islami Bank Ltd  
Shahjalal Islami Bank Securities Ltd

7,283,234,778 7,349,047,776

**7,283,234,778 7,349,047,776**

**4a Balance with Bangladesh Bank of the Bank (Including foreign currencies)**

In local currency  
In foreign currencies

6,445,660,466 6,989,571,370

649,536,725 203,515,693

7,095,197,190 7,193,087,063

**Balance with Sonali Bank Ltd. as agent of Bangladesh Bank**

In local currency  
In foreign currencies

188,037,587 155,960,713

- -

188,037,587 155,960,713

**7,283,234,778 7,349,047,776**

**5 Consolidated Balance with Other Banks and Financial Institutions****Inside Bangladesh**

Shahjalal Islami Bank Ltd  
Shahjalal Islami Bank Securities Ltd

5,207,286,924 6,987,231,429

268,744,785 (23,317,303)

5,476,031,709 6,963,914,126

265,579,735 (37,806,213)

**5,210,451,974 7,001,720,339**

**Outside Bangladesh**

Shahjalal Islami Bank Ltd  
Shahjalal Islami Bank Securities Ltd

617,735,213 656,686,180

- -

**617,735,213 656,686,180**

**5,828,187,188 7,658,406,519**

**5a Balance with Other Banks and Financial Institutions of the Bank (Other than mudaraba Fund)**

Inside Bangladesh  
Outside Bangladesh

5,207,286,924 6,987,231,429

617,735,213 656,686,180

**5,825,022,138 7,643,917,609**

**6 Consolidated Placement with other Banks & Financial Institutions**

Shahjalal Islami Bank Ltd  
Shahjalal Islami Bank Securities Ltd

7,713,047,007 4,234,141,077

- 195,800,000

7,713,047,007 4,429,941,077

- 195,800,000

**7,713,047,007 4,234,141,077**

**6a Placement with other Banks & Financial Institutions of the Bank**

Placement with other Banks  
Placement with Financial Institutions

2,063,047,007 1,869,141,077

5,650,000,000 2,365,000,000

**7,713,047,007 4,234,141,077**

**7 Consolidated Investment in Securities****Government**

Shahjalal Islami Bank Ltd  
Shahjalal Islami Bank Securities Ltd

**Others**

Shahjalal Islami Bank Ltd  
Shahjalal Islami Bank Securities Ltd

**7a Investment in Securities of the Bank****Government**

Government Bond (Islamic Investment Bond)

**Others**

Mudaraba Perpetual Bond, Islami Bank Bangladesh Ltd.  
Investment in Shares (Note-7a.1)

**7a.1 Investment in shares (at cost)****Quoted**

Aftab Automobiles Limited  
AIBL 1st Islamic Mutual Fund  
Al-Arafah Islami Bank Limited  
Beacon Pharmaceuticles Limited  
Beximco Limited  
Confidence Cement Ltd  
Eastern Housing Limited  
Envoy Textiles Ltd.  
Export Import Bank of Bangladesh Limited  
Fine Foods Limited  
First Security Islami Bank Ltd.  
Islami Bank Bangladesh Limited  
Khulna Power Company Ltd.  
M.I. Cement Factory Ltd  
Makson Spinning Mills Limited  
Metro Spinning Mills Limited  
MJL Bangladesh Ltd  
Navana CNG Limited  
Orion Pharma Ltd.  
Padma Islami Life Insurance Limited  
Power Grid Company of Bangladesh Ltd.  
Shinepukur Ceramics Limited  
Singer Bangladesh Ltd.  
Square Textile Ltd  
The Dacca Dyeing & Mfg. Co. Limited  
Titas Gas Transmission And Distribution Co. Ltd  
Unique Hotel and Resorts Ltd  
Social Islami Bank Ltd.  
Active Fine Chemicals Ltd.  
Apex Tannery Ltd.  
APOLOISPAT  
Barakatullah Electro Dynamics Limited  
Central Pharmaceuticals Ltd.  
Dhaka Electric Supply Company Ltd. (DESCO)  
FAMILYTEXBD Ltd  
Fareast Islami Life Insurance Co. Ltd.  
Generation Next Fashions Limited  
GPH Ispat Ltd.  
IFIL Islamic Mutual Fund-1  
Islami Insurance Bangladesh Limited  
Jamuna Oil Company Limited  
Meghna Petroleum Limited  
Premier Cement Mills Limited  
Prime Islami Life Insurance Ltd.  
Salvo Chemical Industry Ltd.  
Square Pharmaceuticles Limited

30.06.2015 Taka	31.12.2014 Taka
4,090,000,000	5,470,000,000
-	-
4,090,000,000	5,470,000,000
1,954,444,448	1,838,694,514
1,770,043,637	1,623,615,526
3,724,488,085	3,462,310,040
<b>7,814,488,085</b>	<b>8,932,310,040</b>
4,090,000,000	5,470,000,000
<b>4,090,000,000</b>	<b>5,470,000,000</b>
147,550,542	47,550,542
1,806,893,906	1,791,143,972
<b>1,954,444,448</b>	<b>1,838,694,514</b>
<b>6,044,444,448</b>	<b>7,308,694,514</b>

35,736,723  
73,298,207  
80,277,378  
39,266,541  
53,917,355  
53,603,233  
166,063,283  
24,936,942  
128,470,525  
85,826,584  
39,956,268  
45,693,388  
-  
42,714,019  
63,955,630  
65,855,505  
5,449,384  
12,554,504  
44,129,226  
5,138,696  
-  
6,006,606  
3,286,068  
30,555,745  
160,115,520  
60,700,532  
22,403,867  
66,404,259  
40,367,121  
11,386,279  
15,160,403  
-  
6,197,116  
-  
47,453,468  
35,899,637  
25,741,813  
21,632,438  
2,751,929  
5,004,535  
26,835,484  
37,805,256  
26,833,988  
35,670,427  
3,201,604  
41,636,421

35,738,559  
73,298,207  
80,277,378  
39,266,541  
53,917,355  
23,180,831  
166,063,283  
13,367,493  
128,470,491  
85,826,584  
39,956,268  
45,693,388  
61,007,466  
42,714,019  
63,955,630  
65,855,505  
44,096,040  
12,547,473  
43,414,595  
5,138,696  
2,814,566  
6,006,606  
18,380,521  
30,555,745  
160,113,718  
60,700,532  
8,934,662  
66,404,259  
40,367,121  
1,449,489  
15,160,403  
2,469,098  
3,788,174  
7,747,794  
47,453,468  
35,899,637  
25,741,813  
20,912,346  
2,751,929  
2,513,164  
10,541,469  
37,805,256  
26,833,988  
21,810,808  
3,201,604  
-

**Un-Quoted**

Lanka Bangla Securities Ltd  
Market Stabilization Fund, Asset Management Co. Ltd

See annexure-A for details regarding unrealised gain/(loss).

**8 Consolidated Investments (Loans and Advances)**

Shahjalal Islami Bank Ltd  
Shahjalal Islami Bank Securities Ltd

Less: Inter Company Transaction (Investment)

**Bills Purchased and Discounted :**

Shahjalal Islami Bank Ltd  
Shahjalal Islami Bank Securities Ltd

**8a Investments of the Bank (Loans and Advances)****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)

Net Murabaha, Bai-Muajjal etc  
Bills purchased and discounted-net

**Outside Bangladesh****9 Consolidated Fixed Assets including Premises, Furnitures & Fixtures****Cost:**

Shahjalal Islami Bank Ltd (note-9a)  
Shahjalal Islami Bank Securities Ltd

**Accumulated Depreciation:**

Shahjalal Islami Bank Ltd (note-9a)  
Shahjalal Islami Bank Securities Ltd

**Written Down Value****9a Fixed Assets including Premises, Furnitures & Fixtures of the Bank****Cost:**

Opening balance  
Addition during the year

Less: Disposal during the year

**Accumulated Depreciation:**

Opening balance  
Addition during the year

Less: Adjustment on disposal during the year

**Written Down Value****Intangible assets****Cost:**

Opening balance  
Addition during the year

Less: Disposal during the year

30.06.2015 Taka	31.12.2014 Taka
5,000,000	5,000,000
2,000,000	2,000,000
<b>1,806,893,906</b>	<b>1,791,143,972</b>
79,929,658,878	77,148,893,431
3,882,838,597	4,003,639,824
83,812,497,475	81,152,533,255
1,569,371,375	1,695,315,873
82,243,126,100	79,457,217,382
7,543,787,515	6,913,380,011
-	-
<b>7,543,787,515</b>	<b>6,913,380,011</b>
<b>89,786,913,615</b>	<b>86,370,597,393</b>
86,627,848,467	84,363,604,996
6,698,189,589	7,214,711,565
<b>79,929,658,878</b>	<b>77,148,893,431</b>
7,543,787,515	6,913,380,011
-	-
<b>87,473,446,393</b>	<b>84,062,273,442</b>
3,913,315,624	3,803,607,026
71,680,273	65,154,811
3,984,995,897	3,868,761,837
697,875,668	638,229,978
26,237,747	23,253,060
724,113,415	661,483,038
<b>3,260,882,482</b>	<b>3,207,278,799</b>
3,749,587,934	3,422,749,685
110,132,539	329,726,896
3,859,720,473	3,752,476,581
1,085,842	2,888,647
3,858,634,632	3,749,587,934
614,249,355	501,751,865
57,395,642	115,017,655
671,644,997	616,769,520
800,134	2,520,165
670,844,863	614,249,355
<b>3,187,789,769</b>	<b>3,135,338,579</b>
54,019,092	50,969,092
661,900	3,050,000
54,680,992	54,019,092
-	-
54,680,992	54,019,092

	30.06.2015 Taka	31.12.2014 Taka
<b>Amortization:</b>		
Opening balance	23,980,623	16,812,410
Addition during the year	3,050,182	7,168,213
	27,030,805	23,980,623
Less: Adjustment on disposal during the year	-	-
	27,030,805	23,980,623
<b>Carrying value</b>	<b>27,650,187</b>	<b>30,038,469</b>
<b>Total Carrying value</b>	<b>3,215,439,956</b>	<b>3,165,377,048</b>
For details please refer to Annexure-B		
<b>10 Consolidated Others Assets</b>		
Shahjalal Islami Bank Ltd	12,104,735,466	11,826,381,774
Shahjalal Islami Bank Securities Ltd	2,461,926,109	2,321,700,013
	14,566,661,575	14,148,081,787
Less: Inter Company transaction	3,473,694,110	3,535,945,930
	<b>11,092,967,466</b>	<b>10,612,135,857</b>
<b>10a Others Assets of the Bank</b>		
Stock of Stationery, Stamps and printing materials etc. (valued at cost)	19,257,701	20,166,379
Advance rent and security deposit	122,646,067	142,214,228
Suspense Account	122,626,537	67,008,322
Profit receivable	314,871,570	387,477,590
Advance profit paid	158,404	158,404
Other Prepayments	59,931,064	32,187,073
Receivable from Shahjalal Islami Bank Securities Limited	1,535,801,345	1,598,051,575
Shahjalal Islami Bank Securities Ltd	1,915,000,000	1,915,000,000
Shahjalal Islami Bank Exchange House (USA) Ltd	-	701,550
Advance Insurance premium	70,479	4,237,826
Advance for new Branches	3,492,040	4,142,040
Advance tax paid	7,815,609,114	7,558,272,470
Other Receivables	126,222,157	23,688,973
SJIBL General Account-Net	69,048,989	73,075,344
	<b>12,104,735,466</b>	<b>11,826,381,774</b>
<b>11 Non-Banking Assets</b>		
Shahjalal Islami Bank Ltd	<b>47,064,331</b>	<b>47,064,331</b>
The Bank was awarded absolute ownership on a mortgaged property through the verdict of honorable court under section 33(7) of the Artharin Adalat Act 2003. This was recorded as non banking assets, carrying value of which was BDT 1741.59 Lac (Market Value) and BDT 1380.00 Lac (Force Sale Value) as per valuation report submitted by professional valuation firm. Value of the assets recorded is in equivalent to the customer's (Haque Steel & Re-Rolling Industries Pvt. Ltd.) adjusted outstanding.		
<i>Detailed of Assets:</i>		
<i>i) 26 (twenty six) decimals land situated at Savar, Mouza: Boroboreshi;</i>		
<i>ii) 160.50 decimals land together with building structures standing and / or existing therein and appurtenance thereto situated at Narayangonj, Mouza: Dapa Idrakpur.</i>		
<b>12 Consolidated Placement from other Banks &amp; Financial Institutions</b>		
Shahjalal Islami Bank Ltd	3,252,176,399	3,251,848,049
Shahjalal Islami Bank Securities Ltd	2,330,000,000	2,486,110,000
	5,582,176,399	5,737,958,049
Less: Inter Company transaction	1,490,000,000	1,646,110,000
	<b>4,092,176,399</b>	<b>4,091,848,049</b>
<b>12a Placement from other Banks &amp; Financial Institutions of the Bank</b>		
Islami Investment Bond from Bangladesh Bank	-	200,000,000
Islamic Refinance Fund - Bangladesh Bank	370,295,000	-
Mudaraba FC A/C-Bangladesh Bank (EDF)	2,881,881,399	2,851,848,049
Mudaraba Term Deposit from other Banks	-	200,000,000
	<b>3,252,176,399</b>	<b>3,251,848,049</b>



**13 Consolidated Deposits and Other Accounts****Al-Wadiah Current Deposit & Other Accounts:**

Shahjalal Islami Bank Ltd

Shahjalal Islami Bank Securities Ltd

12,213,729,801

11,220,548,705

**12,213,729,801****11,220,548,705****Bills Payable:**

Shahjalal Islami Bank Ltd

Shahjalal Islami Bank Securities Ltd

1,382,713,023

1,057,166,538

**1,382,713,023****1,057,166,538****Mudaraba Savings Deposits:**

Shahjalal Islami Bank Ltd

Shahjalal Islami Bank Securities Ltd

12,687,814,573

10,244,702,188

**12,687,814,573****10,244,702,188****Mudaraba Term Deposits:**

Shahjalal Islami Bank Ltd

Shahjalal Islami Bank Securities Ltd

43,114,124,706

45,572,779,378

43,114,124,706

45,572,779,378

Less: Inter Company transaction

-

195,800,000

**43,114,124,706****45,376,979,378****Other Mudaraba Deposits:**

Shahjalal Islami Bank Ltd

Shahjalal Islami Bank Securities Ltd

34,117,612,528

30,506,124,328

34,117,612,528

30,506,124,328

Less: Inter Company transaction

265,579,735

(37,806,213)

**33,852,032,793****30,543,930,541****Total****103,250,414,895****98,443,327,350****13a Deposits and Other Accounts of the Bank****Al-Wadiah Current Deposit & Other Accounts:**

Al-Wadiah Current Deposit

Foreign Currency Deposits

Non-Resident Taka Account

Sundry Deposits

4,548,702,479

3,979,821,995

949,063,143

860,517,981

3,550,721

2,728,801

6,715,079,982

6,425,173,060

**12,216,396,324****11,268,241,837**

Less: Off-Shore Banking Units

2,666,524

47,693,132

**12,213,729,801****11,220,548,705****Bills Payable:**

Payable inside Bangladesh

Payment Order Issued

Demand Draft Payable

Instant Cash Payable

Bank Cheque Issued

Turbo Cash Payable

Electronic Fund Transfer

1,359,042,028

1,041,985,924

22,928,110

14,381,655

179,913

271,714

230,976

358,816

72,986

57,328

259,010

111,101

**1,382,713,023****1,057,166,538**

Payable outside Bangladesh

-

-

**1,382,713,023****1,057,166,538****Mudaraba Savings Deposits:**

General Deposits

Deposit from Other Banks

12,588,874,633

10,098,654,915

98,939,940

146,047,273

**12,687,814,573****10,244,702,188****Mudaraba Term Deposits:**

General Deposits

43,114,124,706

45,572,779,378

**43,114,124,706****45,572,779,378****Other Mudaraba Deposits:**

Mudaraba Short Notice Deposits

Mudaraba Scheme Deposit

4,414,727,090

2,876,181,987

29,702,885,438

27,629,942,341

**34,117,612,528****30,506,124,328****103,515,994,630****98,601,321,137**

	30.06.2015 Taka	31.12.2014 Taka
<b>14 Consolidated Other Liabilities</b>		
Shahjalal Islami Bank Ltd	12,483,526,349	13,089,010,968
Shahjalal Islami Bank Securities Limited	3,915,940,273	3,518,255,590
	16,399,466,622	16,607,266,558
Less: Inter Company transaction	1,638,065,485	1,670,151,803
	<b>14,761,401,137</b>	<b>14,937,114,755</b>
<b>14a Other Liabilities of the Bank</b>		
Profit Payable on Deposits	701,742,169	1,064,318,107
Provision for Investment {note 12a.1 (a) & (b)}	2,483,800,000	3,049,712,738
Provision for Off-Balance Sheet items {note 12a.1 (c)}	436,840,000	404,340,000
Provision for others {note 12a.1 (d)}	10,600,000	10,600,000
Provisions for Investment in Securities {note 12a.1 (e)}	684,000,000	590,000,000
Provision for Taxation {note 12a.1 (f)}	7,396,813,182	7,288,860,761
Profit Suspense & Compensation Account	692,445,856	619,778,933
Other Payable	48,076,790	13,300,308
Outstanding Expenses	28,754,007	46,845,298
Unearned Income on Quard	454,345	1,254,824
	<b>12,483,526,349</b>	<b>13,089,010,968</b>
<b>14a.1 Provision for Investment:</b>		
<b>(a) Provision on Classified Investment:</b>		
Provision held at the beginning of the year	2,379,233,738	1,511,837,063
Provision transferred from General Provision on Unclassified Investment	-	64,000,000
Provision transferred from General Provision on Off-Balance Sheet item	18,000,000	50,000,000
Provision transferred from Compensation Realised A/C	-	251,000,000
Transferred from/(to) Others Payable	(21,200,000)	53,308,491
Net charge to Profit & Loss Account	517,854,262	1,525,000,000
Fully provided classified investment written off during the year	(1,110,088,000)	(1,075,911,817)
<b>Provision held at the end of the year</b>	<b>1,783,800,000</b>	<b>2,379,233,738</b>
<b>(b) General Provision on Unclassified Investment:</b>		
Provision held at the beginning of the year	670,479,000	734,479,000
Provision transferred to provision on Classified Investment	-	(64,000,000)
Provision transferred to provision for Investment in Securities	-	-
Provision transferred to Provision for other Assets	-	-
Addition during the year	29,521,000	-
<b>Balance at the end of the year</b>	<b>700,000,000</b>	<b>670,479,000</b>
<b>Total Provision for Investments (a+b)</b>	<b>2,483,800,000</b>	<b>3,049,712,738</b>
<b>(c) General Provision on Off-Balance Sheet items:</b>		
Provision held at the beginning of the year	404,340,000	454,340,000
Provision transferred to provision on Classified Investment	(18,000,000)	(50,000,000)
Addition during the year	50,500,000	-
<b>Balance at the end of the year</b>	<b>436,840,000</b>	<b>404,340,000</b>
<b>Total Provision for Investments &amp; Off-Balance Sheet (a+b+c)</b>	<b>2,920,640,000</b>	<b>3,454,052,738</b>
<b>(d) Provision for other Assets:</b>		
Provision held at the beginning of the year	10,600,000	10,600,000
Provision transferred from General Provision on Unclassified Investment	-	-
Addition during the year	-	-
<b>Balance at the end of the year</b>	<b>10,600,000</b>	<b>10,600,000</b>
<b>(e) Provision for Investment in Securities:</b>		
Provision held at the beginning of the year	590,000,000	557,500,000
Provision transferred from provision on Unclassified Investment	-	-
Addition during the year	94,000,000	32,500,000
<b>Balance at the end of the year</b>	<b>684,000,000</b>	<b>590,000,000</b>
<b>(f) Provision for Current tax</b>		
Balance at the beginning of the year	7,288,860,761	7,200,528,145
Add: Provision made during the year	107,952,421	48,810,340
Add: Provision made on other income during the year (Shariah non-allowable)	-	39,522,276
<b>Balance at the end of the year</b>	<b>7,396,813,182</b>	<b>7,288,860,761</b>

	30.06.2015 Taka	31.12.2014 Taka
<b>15 Consolidated Deferred Tax Liability</b>		
Shahjalal Islami Bank Ltd	111,989,838	117,704,226
Shahjalal Islami Bank Securities Limited	-	-
	<b>111,989,838</b>	<b>117,704,226</b>
<b>15a Deferred Tax Liability of the Bank</b>		
Balance at the beginning of the year	117,704,226	137,735,011
Add: Provision made during the year	(5,714,388)	(20,030,785)
	<b>111,989,838</b>	<b>117,704,226</b>
<b>16 Capital</b>		
<b>16.1 Authorized Capital:</b>		
100,00,00,000 ordinary shares of Tk. 10 each	<b>10,000,000,000</b>	<b>10,000,000,000</b>
The shareholders of the Bank in its 11th Extra Ordinary General Meeting (EGM) held on 4th June 2013 approved to increase the Au Bank to Tk. 1000,00,00,000 from Tk. 600,00,00,000.		
<b>16.2 Issued, Subscribed and Paid up Capital</b>		
734,688,133 Ordinary Shares of Tk 10 each	<b>7,346,881,330</b>	<b>7,346,881,330</b>
Issued for cash: 18,46,02,500 shares of Tk. 10 each	1,846,025,000	1,846,025,000
Issued other than cash: 550,085,633 bonus shares of Tk 10 each	5,500,856,330	5,500,856,330
	<b>7,346,881,330</b>	<b>7,346,881,330</b>
<b>16.3 Non-controlling Interest</b>		
Opening balance	226,994,950	226,878,379
Share of current year's profit	2,531,893	116,571
	<b>229,526,843</b>	<b>226,994,950</b>
<b>17 Statutory Reserve</b>		
Opening balance	3,590,784,817	3,435,586,547
Add: Addition during the year	130,585,480	155,198,270
	<b>3,721,370,297</b>	<b>3,590,784,817</b>
<b>18 Consolidated Retained Earnings</b>		
Shahjalal Islami Bank Ltd	446,245,457	760,829,703
Shahjalal Islami Bank Securities Ltd	43,055,382	18,974,221
	489,300,839	779,803,925
Less: Non-controlling Interest	4,526,843	1,994,950
	<b>484,773,995</b>	<b>777,808,975</b>
<b>18a Retained Earnings of the Bank</b>		
Opening balance	760,829,703	836,714,482
Less: Issue of Bonus shares / Cash Dividend	734,688,133	667,898,302
Add: Transfer from Profit & Loss Account	420,103,887	592,013,523
	<b>446,245,457</b>	<b>760,829,703</b>
<b>19 Letters of Guarantees</b>		
Letters of Guarantees (Local)	6,099,604,067	5,760,031,947
Letters of Guarantees (Foreign)	132,563,538	315,875,559
Back to Back (EPZ)	3,329,401	6,746,521
	<b>6,235,497,006</b>	<b>6,082,654,027</b>
a) Claims against the Bank not acknowledged as debts	-	-
b) Money for which the Bank is contingently liable in respect of guarantees given favoring: Directors or Officers	-	-
Government	-	-
Banks and other financial institutions	-	-
Others	6,235,497,006	6,082,654,027
	<b>6,235,497,006</b>	<b>6,082,654,027</b>
<b>20 Irrevocable Letters of Credit</b>		
Letter of credit	13,067,467,339	12,354,132,793
	<b>13,067,467,339</b>	<b>12,354,132,793</b>

	June'2015 Taka	June'2014 Taka
<b>21 Consolidated Profit on Investment</b>		
Shahjalal Islami Bank Ltd	5,178,740,150	5,841,016,027
Shahjalal Islami Bank Securities Ltd	91,238,359	168,326,852
	5,269,978,509	6,009,342,879
Less: Inter company Transaction	88,545,164	136,777,343
	<b>5,181,433,345</b>	<b>5,872,565,536</b>
<b>21a Profit on Investment of the Bank</b>		
Profit on Investment	4,875,953,772	5,397,774,264
Profit on placement with other Banks & FIs	302,786,378	443,241,763
	<b>5,178,740,150</b>	<b>5,841,016,027</b>
<b>22 Consolidated Profit paid on Deposits</b>		
Shahjalal Islami Bank Ltd	3,479,984,871	4,360,149,567
Shahjalal Islami Bank Securities Ltd	143,448,497	209,945,400
	3,623,433,368	4,570,094,967
Less: Inter Company Transaction	90,285,345	149,674,634
	<b>3,533,148,023</b>	<b>4,420,420,333</b>
<b>22a Profit paid on Deposits of the Bank</b>		
Profit on deposits	3,478,695,899	4,287,886,554
Profit paid on borrowings	1,288,973	72,263,013
	<b>3,479,984,871</b>	<b>4,360,149,567</b>
<b>23 Consolidated Income from Investment in Securities</b>		
Shahjalal Islami Bank Ltd	113,385,932	108,158,173
Shahjalal Islami Bank Securities Ltd	79,711,939	84,192,971
	<b>193,097,871</b>	<b>192,351,144</b>
<b>23a Income from Investment in Securities of the Bank</b>		
Income from Investment in Islami Bond	51,000,000	41,863,000
Income from Investment in Shares	37,986,721	39,900,233
Dividend Income	18,809,212	19,994,940
Income from Investment in Mudaraba Perpetual Bond (MPB)	5,590,000	6,400,000
	<b>113,385,932</b>	<b>108,158,173</b>
<b>24 Consolidated Commission, Exchange &amp; Brokerage</b>		
Shahjalal Islami Bank Ltd	519,853,798	565,484,758
Shahjalal Islami Bank Securities Ltd	39,250,474	52,521,842
	<b>559,104,272</b>	<b>618,006,600</b>
<b>24a Commission, Exchange &amp; Brokerage of the Bank</b>		
Other commission	272,008,705	295,664,614
Exchange earnings	247,845,092	269,820,144
	<b>519,853,798</b>	<b>565,484,758</b>
<b>25 Consolidated Other Operating Income</b>		
Shahjalal Islami Bank Ltd	210,768,360	214,267,455
Shahjalal Islami Bank Securities Ltd	7,765,357	17,840,408
	218,533,717	232,107,863
Less: Inter Company Transaction	1,740,181	12,897,291
	<b>216,793,536</b>	<b>219,210,572</b>
<b>25a Other Operating Income of the Bank</b>		
Postage, Telex, SWIFT & RAUTERS	37,504,971	37,543,134
Incidental Charge	449,820	230,316
Supervision & Monitoring Charge	570,094	1,847,140
Other charges	172,243,476	174,646,865
	<b>210,768,360</b>	<b>214,267,455</b>

**26 Consolidated Salary & Allowances**

Shahjalal Islami Bank Ltd  
Shahjalal Islami Bank Securities Ltd

June'2015 Taka	June'2014 Taka
768,607,550	755,784,046
13,244,348	15,121,919
<b>781,851,898</b>	<b>770,905,965</b>

**26a Salary & Allowances of the Bank**

Basic Salary  
Allowances  
Bonus  
Bank's Contribution to Provident fund

373,195,275	360,733,870
310,450,517	300,506,616
53,953,616	64,852,112
31,008,141	29,691,448
<b>768,607,550</b>	<b>755,784,046</b>

**27 Consolidated Rent, Taxes, Insurance, Electricity etc.**

Shahjalal Islami Bank Ltd  
Shahjalal Islami Bank Securities Ltd

168,561,616	163,125,024
7,085,045	6,191,932
<b>175,646,661</b>	<b>169,316,956</b>

**27a Rent, Taxes, Insurance, Electricity etc of the Bank**

Rent, Rates & Taxes  
Insurance  
Electricity & Lighting

108,011,745	96,556,084
37,782,215	41,133,396
22,767,655	25,435,543
<b>168,561,616</b>	<b>163,125,024</b>

**28 Consolidated legal Expenses**

Shahjalal Islami Bank Ltd  
Shahjalal Islami Bank Securities Ltd

784,460	1,614,358
431,296	112,100
<b>1,215,756</b>	<b>1,726,458</b>

**28a Legal Expenses of the Bank**

Legal Fees & Charge  
Other Legal Expenses

308,439	664,981
476,021	949,377
<b>784,460</b>	<b>1,614,358</b>

**29 Consolidated Postage, Stamps, Telecommunication etc**

Shahjalal Islami Bank Ltd  
Shahjalal Islami Bank Securities Ltd

16,191,052	20,357,762
1,500,465	1,887,255
<b>17,691,517</b>	<b>22,245,017</b>

**29a Postage, Stamps, Telecommunication etc of the Bank**

Postage  
Leased line  
Telegram, Fax, Telex & Internet charge  
Telephone charges  
Mobile phone charges  
Mobile Banking

913,509	600,113
9,202,775	10,580,496
2,380,030	4,079,373
2,262,981	3,480,017
1,431,758	1,617,763
-	-
<b>16,191,052</b>	<b>20,357,762</b>

**30 Consolidated Stationery, Printing, Advertisements etc**

Shahjalal Islami Bank Ltd  
Shahjalal Islami Bank Securities Ltd

29,110,321	30,470,960
1,190,865	507,507
<b>30,301,186</b>	<b>30,978,467</b>

**30a Stationery, Printing, Advertisements etc of the Bank**

Table Stationery  
Printing Stationery  
Security Stationery  
Computer Stationery  
Advertisement

4,886,183	4,392,298
3,293,145	4,019,901
1,317,193	2,463,696
7,785,168	7,721,738
11,828,633	11,873,327
<b>29,110,321</b>	<b>30,470,960</b>

**31 Chief Executive's Salary & Fees of the Bank**

Basic Salary  
Allowances  
Bonus  
Bank's Contribution to Provident Fund

3,300,000	3,000,000
1,950,000	1,800,000
1,550,000	712,325
330,000	300,000
<b>7,130,000</b>	<b>5,812,325</b>

	June'2015 Taka	June'2014 Taka
<b>32 Directors' Fees &amp; Meeting Expenses of the Bank</b>		
Directors Fee	1,472,000	255,000
Meeting Expenses	690,627	484,474
	<b>2,162,627</b>	<b>739,474</b>
<b>33 Shariah Supervisory Committee's Fees &amp; Expenses of the Bank</b>		
Shariah Council Meeting Expenses	262,357	87,700
	<b>262,357</b>	<b>87,700</b>
<b>34 Consolidated depreciation and Repair of Assets</b>		
Shahjalal Islami Bank Ltd	67,901,765	66,424,955
Shahjalal Islami Bank Securities Ltd	3,100,902	3,239,500
	<b>71,002,667</b>	<b>69,664,455</b>
<b>34a Depreciation and Repair of Bank's Assets</b>		
<b>a) Depreciation of Bank's Assets (Annexure B)</b>		
Land & Building	4,890,000	4,800,000
Furniture & Fixtures	20,834,355	20,752,667
Office Appliance & Equipment	27,226,914	26,562,301
Vehicles	4,398,954	2,039,147
Books	45,419	43,356
<b>b) Amortization of of Bank's Assets (Annexure B)</b>		
Software-Core Banking	3,050,182	3,415,668
	<b>60,445,824</b>	<b>57,613,139</b>
<b>c) Repair on Bank's Assets</b>		
Office Premises	887,314	1,592,489
Office Appliance & Equipment	3,745,183	4,412,910
Office Furniture & Fixtures	386,707	665,598
Vehicles	669,097	700,983
Procurement of Parts, Spares & Others	1,767,640	1,439,835
	<b>7,455,942</b>	<b>8,811,816</b>
	<b>67,901,765</b>	<b>66,424,955</b>
<b>35 Consolidated Other Expenses</b>		
Shahjalal Islami Bank Ltd	137,248,958	110,564,193
Shahjalal Islami Bank Securities Ltd	7,437,009	9,421,473
	<b>144,685,967</b>	<b>119,985,666</b>
<b>35a Other Expenses of the Bank</b>		
Petrol, Oil and Lubricants	1,971,117	3,622,295
Entertainment	11,214,976	11,424,188
Donation and Subscription	3,045,156	3,157,400
Traveling and Conveyance	9,845,509	7,589,687
Training Expenses	2,487,521	778,359
Car expenses	53,305,520	44,230,232
Gratuity expenses	-	-
Papers & Periodicals	284,668	500,709
Utility	1,414,359	1,366,759
Uniform & Liveries	1,890,872	663,827
Bank Charges	897,938	785,829
Business development & Promotion	11,032,536	8,557,177
Upkeep and cleaning of office premises	3,636,698	3,885,084
Security Service- Out-sourcing	13,212,269	11,447,111
Branch Opening Expenses	377,890	966,298
Credit Rating Expenses	-	-
SJIBL Card expenses	1,444,844	2,438,110
AGM & Meeting expenses	3,518,914	2,013,005
Capital Enhancement Fees	200,000	207,500
Contribution to Social Security Super Annuation Fund	1,000,000	-
Miscellaneous Expenses	16,468,169	6,930,622
	<b>137,248,958</b>	<b>110,564,193</b>

	June'2015 Taka	June'2014 Taka
<b>36 Consolidated Provision against Investment, Off-Balance Sheet &amp; Others</b>		
Shahjalal Islami Bank Ltd	691,875,262	1,812,500,000
Shahjalal Islami Bank Securities Ltd	-	54,000,000
	<b>691,875,262</b>	<b>1,866,500,000</b>
<b>36a Provision against Investment, Off-Balance Sheet &amp; Others of the Bank</b>		
Provision on unclassified investment	29,521,000	-
Provision on classified investment	517,854,262	1,812,500,000
Provision on Off-Balance Sheet	50,500,000	-
Provisions on Investment in Securities	94,000,000	-
Provision on Other Assets	-	-
	<b>691,875,262</b>	<b>1,812,500,000</b>
<b>37 Deferred Tax Expenses/(Income) of the Bank</b>		
Closing deferred tax liability	111,989,838	137,735,011
Opening deferred tax liability	117,704,226	137,735,011
Deferred tax expense/(Income)	<b>(5,714,388)</b>	-
<b>38 Consolidated Tax Expenses of the Bank</b>		
Current tax	124,398,963	17,332,909
Deferred tax	(5,714,388)	-
	<b>118,684,575</b>	<b>17,332,909</b>
<b>38a Tax Expenses of the Bank</b>		
Current tax	107,952,421	-
Deferred tax	(5,714,388)	-
	<b>102,238,033</b>	-
<b>39 Consolidated Earnings Per Share (EPS)</b>		
Calculation of Earnings Per Share		
Net Profit after Tax	572,238,633	(594,120,409)
Number of Ordinary Shares outstanding (Denominator)	734,688,133	734,688,133
	<b>0.78</b>	<b>(0.81)</b>
<b>39a Earnings Per Share of the Bank (EPS)</b>		
Calculation of Earnings Per Share		
Net Profit after Tax	550,689,367	(598,703,951)
Number of Ordinary Shares outstanding (Denominator)	734,688,133	734,688,133
	<b>0.75</b>	<b>(0.81)</b>

Earnings per share has been calculated in accordance with BAS - 33: "Earnings Per Share (EPS)". Previous year's Earnings per Share of Tk. (0.90) has been restated to Tk. (0.81) due to issuance of 66,789,830 bonus shares of 2013 during the year-2014.

**Shahjalal Islami Bank Limited**  
**Investment in Shares & Securities (listed with Stock Exchanges)**  
**As at June 30, 2015**

Sl No	Name of Company	No. of Shares/	Market price per share	Market value June 30, 2015	Cost price 30 June 2015	Unrealised Gain/(loss)
	<b>Quoted</b>					
1	Aftab Automobiles Limited	400,000	57.00	22,800,000.00	35,736,723	(12,936,723)
2	AIBL 1st Islamic Mutual Fund	8,156,000	3.90	31,808,400.00	73,298,207	(41,489,807)
3	Al-Arafah Islami Bank Limited	3,916,250	12.60	49,344,750.00	80,277,378	(30,932,628)
4	Beacon Pharmaceuticles Limited	901,950	14.70	13,258,665.00	39,266,541	(26,007,876)
5	Beximco Limited	1,454,750	32.50	47,279,375.00	53,917,355	(6,637,980)
6	Confidence Cement Ltd	540,000	86.40	46,656,000.00	53,603,233	(6,947,233)
7	Eastern Housing Limited	1,945,813	40.40	78,610,845.20	166,063,283	(87,452,437)
8	Envoy Textiles Ltd.	500,000	47.50	23,750,000.00	24,936,942	(1,186,942)
9	Export Import Bank of Bangladesh Limited	7,251,749	9.00	65,265,741.00	128,470,525	(63,204,784)
10	Fine Foods Limited	1,194,155	9.80	11,702,719.00	85,826,584	(74,123,865)
11	First Security Islami Bank Ltd.	2,805,000	8.80	24,684,000.00	39,956,268	(15,272,268)
12	Islami Bank Bangladesh Limited	1,403,400	17.20	24,138,480.00	45,693,388	(21,554,908)
14	M.I. Cement Factory Ltd	500,000	76.00	38,000,000.00	42,714,019	(4,714,019)
15	Makson Spinning Mills Limited	1,321,946	9.30	12,294,097.80	63,955,630	(51,661,532)
16	Metro Spinning Mills Limited	1,188,697	10.10	12,005,839.70	65,855,505	(53,849,665)
17	MJL Bangladesh Ltd	50,000	108.40	5,420,000.00	5,449,384	(29,384)
18	Navana CNG Limited	200,000	55.90	11,180,000.00	12,554,504	(1,374,504)
19	Orion Pharma Ltd.	715,000	40.80	29,172,000.00	44,129,226	(14,957,226)
20	Padma Islami Life Insurance Limited	80,000	32.10	2,568,000.00	5,138,696	(2,570,696)
22	Shinepukur Ceramics Limited	300,000.00	9.30	2,790,000.00	6,006,606	(3,216,606)
23	Singer Bangladesh Ltd.	20,000.00	164.90	3,298,000.00	3,286,068	11,932
24	Square Textile Ltd	385,000	74.80	28,798,000.00	30,555,745	(1,757,745)
25	The Dacca Dyeing & Mfg. Co. Limited	4,641,890	17.50	81,233,075.00	160,115,520	(78,882,445)
26	Titas Gas Transmission And Distribution Co. Ltd	763,000	70.00	53,410,000.00	60,700,532	(7,290,532)
27	Unique Hotel and Resorts Ltd	350,000	54.40	19,040,000.00	22,403,867	(3,363,867)
28	Social Islami Bank Ltd.	3,241,000	13.40	43,429,400.00	66,404,259	(22,974,859)
29	Active Fine Chemicals Ltd.	630,000	58.60	36,918,000.00	40,367,121	(3,449,121)
30	Apex Tannery Ltd.	100,000	110.70	11,070,000.00	11,386,279	(316,279)
31	APOLOISPAT	575,000	19.80	11,385,000.00	15,160,403	(3,775,403)
33	Central Pharmaceuticals Ltd.	200,000	27.80	5,560,000.00	6,197,116	(637,116)
35	FAMILYTEXBD Ltd	1,700,000	15.00	25,500,000.00	47,453,468	(21,953,468)
36	Fareast Islami Life Insurance Co. Ltd.	375,000	70.00	26,250,000.00	35,899,637	(9,649,637)
37	Generation Next Fashions Limited	1,495,000	11.80	17,641,000.00	25,741,813	(8,100,813)
38	GPH Ispat Ltd.	415,000	44.80	18,592,000.00	21,632,438	(3,040,438)
39	IFIL Islamic Mutual Fund-1	457,500	6.50	2,973,750.00	2,751,929	221,821
40	Islami Insurance Bangladesh Limited	257,920	15.60	4,023,552.00	5,004,535	(980,983)
41	Jamuna Oil Company Limited	125,785	196.60	24,729,331.00	26,835,484	(2,106,153)
42	Meghna Petroleum Limited	147,175	195.00	28,699,125.00	37,805,256	(9,106,131)
43	Premier Cement Mills Limited	300,000	59.00	17,700,000.00	26,833,988	(9,133,988)
44	Prime Islami Life Insurance Ltd.	525,000	44.40	23,310,000.00	35,670,427	(12,360,427)
45	Salvo Chemical Industry Ltd.	167,750	15.70	2,633,675.00	3,201,604	(567,929)
46	Square Pharmaceuticles Limited	160,000	262.20	41,952,000.00	41,636,421	315,579
	<b>Un-Quoted</b>					
1	Lanka Bangla Securiries Ltd			5,000,000	5,000,000	-
2	Market Stabilization Fund, Asset Management Co. Ltd			2,000,000	2,000,000	-
<b>Total</b>				<b>1,087,874,821</b>	<b>1,806,893,906</b>	<b>(719,019,086)</b>





**HIGHLIGHTS OF PERFORMANCE OF SHAHJALAL ISLAMI BANK LTD.**

(Taka in Crore)

<b>SL</b>	<b>PARTICULARS</b>	<b>June'2015</b>	<b>June'2014</b>
1	Authorised Capital	1,000.00	1,000.00
2	Paid up Capital	734.69	667.90
3	Required Capital	967.66	928.04
4	Capital Maintained ( Core + Supplementary)	1,265.13	1,148.76
	a) Core Capital	1,151.45	1,035.26
	b) Supplementary Capital	113.68	113.50
5	Capital Adequacy Ratio	13.01%	11.95%
6	Total Deposit	10,351.60	10,373.71
7	Total Investment (Loans & Advance including OBU)	8,747.34	8,605.29
8	Investment Deposit Ratio ( % )	85.20%	89.87%
9	Amount of Classified Investment	598.03	773.14
10	Required Provision for investment	247.89	441.08
11	Provision Maintained against Investment	248.38	410.57
12	Provisions surplus/(shortfall)	0.49	(30.51)
13	Amount of Provision against Off-Balance Sheet Items	43.68	44.50
14	Classified Investment to Investment (Bank)	6.84%	8.98%
15	Net Classified Investment to Net Investment	4.80%	5.02%
16	Operating Profit	134.48	121.38
17	Profit after Tax and Provision	55.07	(59.87)
18	Earning Per Share	0.75	(0.90)
19	Net Asset Value Per Share	15.67	15.50
20	Import	4,405.61	4,368.58
21	Export	3,988.73	3,902.28
22	Foreign Remittance	176.06	150.98
23	Total Foreign Exchange Business	8,570.40	8,421.84
24	Total Assets	13,087.82	12,923.00
25	No. of Employee	2,146	2,154
26	No. of Branches	93	92
27	No. of Foreign Correspondent	422	422