



HALF YEARLY UNAUDITED FINANCIAL STATEMENTS

30TH JUNE 2017

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		Cash flows from financing activities			<u> </u>
SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED BALANCE SHEET		Receipts from issue of debt instruments Receipts from issuance of Mudaraba Subordinated Bonc	4,000,000,000	Appropriations Statutory Reserve 242,596,487 Dividend	7 232,366,316 129,845,374 122,880,023 - 955,094,573 - 955,094,573
AS AT 30 JUNE 2		Payments for redemption of debt instruments Receipts from issue of ordinary shares Dividend paid to ordinary share holder	- - - (955,094,573)	Retained Earnings	
Property and Assets	30.06.2017 31.12.2016 Taka Taka	Net cash used in financing activities (C) Net increase/(decrease) in cash & cash equivalents (A	4,000,000,000 (955,094,573) 2,820,079,035 2,031,411,059	Earnings Per Share (EPS) 0.87	0.80 0.47 0.44
Cash Cash in hand (Including Foreign Currencies)	1,863,295,374 1,179,754,405	Add: Effect of exchange rate changes on cash & cash equal Add: Cash and cash equivalents at the beginning of the	period 11,999,061,899 10,756,764,587	Solv Le Show	(d) Dans
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	11,816,490,317 8,398,144,743 13,679,785,691 9,577,899,148	Cash & cash equivalents at the end of the period	14,819,140,933 12,788,175,646	Chief Financial Officer Company Secretary Managing Director	af Hossain Chowdhury Engr. Md. Towhidur Rahman Director Chairman
Balance with other Banks and Financial Institutions Inside Bangladesh	825,101,019 1,948,192,572	Solv LL DAGW	(Dans	SHAHJALAL ISLAMI BAN CASH FLOW STAT	
Outside Bangladesh Placement with other Banks & Financial Institutions	314,254,224 472,970,179 1,139,355,243 2,421,162,751 7,781,712,341 7,861,781,566	Md. Jafar Sadeq FCA Md. Ábul Báshar Farman R. Chowdhui Chief Financial Officer Company Secretary Managing Director	Director Chairman	FOR THE PERIOD ENDED 30	
Investments in Shares & Securities Government	5,400,000,000 5,500,000,000		IMITED AND ITS SUBSIDIARY		Jan'17 to Jun'17 Jan'16 to Jun'16 Taka Taka
Others Investments	4,440,121,359 3,964,312,892 9,840,121,359 9,464,312,892	For the period ended 30 June 2017	NT OF CHANGES IN EQUITY (Amount in taka)	Cash flows from operating activities Investment income receipt Profit paid on deposits	6,097,666,363 5,508,963,983 (3,843,148,325) (3,573,717,593)
General Investment etc. Bills Purchased and Discounted	133,340,216,388 115,618,153,110 9,933,331,261 10,478,684,675	Particulars Paid-up Capital	Statutory Non-controlling Retained Total Earnings	Dividend receipts Fees & commission receipt	33,845,359 43,225,516 739,848,285 585,761,529
Fixed Assets Including Premises Other Assets	143,273,547,649 126,096,837,785 3,946,512,995 3,474,011,723 12,408,354,496 12,005,895,988	Net profit during the period -	4,403,561,679 - 1,253,792,811 13,004,235,820 242,596,487 - 515,803,093 758,399,580	Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers	1,200,000 6,883,982 (930,161,768) (865,317,639) (41,817,552) (34,359,705)
Non Banking Assets Total Property and Assets	51,078,968 192,120,468,741 170,952,980,821	Total Shareholders' Equity as at 30 June 2017 7,346,881,330 Non-controlling interest Add: General Provision for Unclassified Investment	- 250,023,492 - 250,023,492	Income tax paid Receipts from other operating activities	(493,607,255) (214,657,182) 234,728,040 217,731,038
Liabilities and Capital Liabilities Placement from other Banks & Financial Institutions	21,321,855,971 17,239,879,460	& Off-Balance Sheet Items Add: Mudarabah Subordinated Bond	2,210,120,900 4,000,000,000	Payments for other operating activities (i) Operating Profit before changes in operating assets & liabilities Changes in operating assets and liabilities	(416,813,793) (354,060,438) 1,381,739,353 1,320,453,491
Deposits and Other Accounts Mudaraba Savings Deposits	17,236,933,074 18,510,981,952	Total Eligible Regulatory Capital as at 30 June 2017 For the period ended 30 June 2016	20,222,779,792 (Amount in taka)	(Increase)/decrease in investment to customers (Increase)/decrease of other assets	(17,218,421,373) (13,080,482,747) 3,886,776 (311,971,302)
Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts	53,245,985,508 44,923,686,220 43,925,233,357 44,393,859,970 17,472,879,797 14,492,841,209	Particulars Paid-up Capital	Statutory Non-controlling Retained Reserve Interest Earnings Total	(Increase)/decrease of Placement with other Banks & Financial Institutions Increase/(decrease) of deposits from other banks Increase/(decrease) of Placement from other Banks & Financial Institutions	80,069,225 (3,534,929,050) (201,748,961) (1,218,017,383) 4,286,313,172 7,137,258,615
Bills Payable	3,069,634,794 134,950,666,530 124,033,768,277	Balance as at 01 January 2016 7,346,881,330 Cash dividend paid for the year 2015 -	3,942,345,431 - 1,010,103,443 12,299,330,205 - (955,094,573) (955,094,573)	Increase/(decrease) of racement from other banks & rinancial institutions Increase/(decrease) of deposits received from customers Increase/(decrease) of other liabilities on account of customers	4,286,313,172 7,137,238,613 11,099,699,688 12,217,018,351 23,415,728 139,383,654
Mudaraba Subordinated Bond Other Liabilities Deferred Tax Liabilities	4,000,000,000 - 17,745,857,340 16,340,159,954 89,430,008 95,464,963	Net profit during the period - Total Shareholders' Equity as at 30 June 2016 7,346,881,330	232,366,316 - 361,739,712 594,106,028	Increase/(decrease) of other liabilities (ii) Cash flows from operating assets and liabilities	294,806,414 32,421,955 (1,631,979,330) 1,380,682,093
Total Liabilities Capital/Shareholders' Equity	178,107,809,849 157,709,272,654	Non-controlling interest - Add: General Provision for Unclassified Investment	- 231,005,347 - 231,005,347 1,881,500,000	Net cash flows from operating activities (A)=(i+ii) Cash flows from investing activities Proceeds from sale of securities	(250,239,978) 2,701,135,584 403,525,926 619,725,579
Paid-up Capital Statutory Reserve	7,346,881,330 4,646,158,166 4,403,561,679	& Off-Balance Sheet Items Total Eligible Regulatory Capital as at 30 June 2016	1,001,000,000	Payment for purchases of securities Proceeds from sale of fixed assets	(816,397,796) (203,396,951) 1,184,700 1,129,897
Retained Earnings Total Shareholders' Equity Non-controlling Interest	1,769,595,904 1,253,792,811 13,762,635,400 250,023,492 239,472,347	Solv SI Dhow		Purchases of property, plant & equipments Purchase/sale of subsidiaries Net cash used in investing activities (B)	(536,608,717) - (948,295,888) (89,159,953) - 328,298,573
Total Liabilities & Shareholders' Equity	192,120,468,742 170,952,980,821	Md. Jafar Sadeg FCA Md. Abul Bashar Farman R. Chowdhui	ry Mosharraf Hossain Chowdhury Engr. Md. Towhidur Rahman	Cash flows from financing activities Receipts from issue of debt instruments	
Consolidated Off-balance Sheet Items Contingent Liabilities Acceptances & endorsements	22,164,767,561 23,719,133,589	Chief Financial Officer Company Secretary Managing Director	Director Chairman	Receipts from issuance of Mudaraba Subordinated Bond Payments for redemption of debt instruments Receipts from issue of ordinary shares	4,000,000,000
Letters of guarantee Irrevocable letters of credit	18,922,070,007 11,956,867,945 22,345,536,893 18,421,361,635	SHAHJALAL ISLA BALANC	AMI BANK LIMITED DE SHEET	Receipts mon issue of ordinary shares Dividend paid to ordinary shareholders Net cash used in financing activities (C)	4,000,000,000 (955,094,573)
Bills for collection Other contingent liabilities Total	12,588,396,223 9,228,367,132 		JUNE 2017	Net Increase/(decrease) in cash & cash equivalents (A+B+C) Add: Effect of exchange rate changes on cash & cash equivalents	2,801,464,135 2,074,339,584
Other Commitments Documentary credits, short term and trade related transactions			30.06.2017 31.12.2016 Taka Taka	Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period	11,993,903,158 14,795,367,292 12,814,066,940
Forward assets purchased and forward deposits placed Undrawn note issuance, revolving and underwriting facilities Undrawn formal standby facilities, credit lines and other commit		Property and Assets Cash Cash in hand (Including Foreign Currencies)	1,863,295,374 1,179,754,405	ysulv II Amom	(d) Dann
Total Total off-balance sheet items including contingent liabilities		Cash in hand (including Foreign Currencies) Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	11,816,490,317 8,398,144,743	Md. Jafar Sadeq FCA Md. Abul Bashar Farman R. Chowdhury Mosharra Chief Financial Officer Company Secretary Managing Director	af Hossain Chowdhury Engr. Md. Towhidur Rahman Director Chairman
Ocho 11 Dan		Balance with other Banks and Financial Institutions Inside Bangladesh	13,679,785,691 9,577,899,148 801,327,378 1,943,033,831	SHAHJALAL ISLAMI BAN	K LIMITED
	narraf Hossain Chowdhury Engr. Md. Towhidur Rahman Director Chairman	Outside Bangladesh	801,327,378 1,943,033,831 314,254,224 472,970,179 1,115,581,602 2,416,004,010	STATEMENT OF CHANG	ES IN EQUITY
SHAHJALAL ISLAMI BANK LIMITE	D AND ITS SUBSIDIARY	Placement with other Banks & Financial Institutions Investments in Shares & Securities	7,781,712,341 7,861,781,566 5,400,000,000 5,500,000,000	For the period ended 30 June 2017	(Amount in taka)
CONSOLIDATED PROFIT AN		Government Others	5,400,000,000 5,500,000,000 2,606,003,869 2,093,131,998 8,006,003,869 7,593,131,998	Balance as at 01 January 2017 7,346,881,330	tutory Reserve Retained Earnings Total 4,403,561,679 1,106,132,902 12,856,575,911
FOR THE PERIOD ENDED 3	n'17 Jan'16 to Jun'16 Apr'17 to Jun'17 Apr'16 to Jun'16	Investments General Investment etc.	130,226,801,741 112,519,695,669	Net profit for the period ended 30 June 2017 Total Shareholders' Equity as at 30 June 2017 Total Equity for the purpose of Capital Adequacy	242,596,487 397,865,067 640,461,554 4,646,158,166 1,503,997,968 13,497,037,464
Operating Income Investment Income 6.040.634.	Taka Taka Taka ,562 5,497,746,382 3,133,013,341 2,800,944,900	Bills Purchased and Discounted Fixed Assets Including Premises	9,933,331,261 10,478,684,675 140,160,133,002 122,998,380,344 3,907,641,594 3,433,039,043	Equity as per above Add: General Provision for Unclassified Investment	13,497,037,464
Less: Profit paid on Deposits 3,908,289		Other Assets Non Banking Assets	13,720,401,820 13,313,448,521 51,078,968 51,078,968	& Off-Balance Sheet items Add: Mudaraba Subordinated Bond	1,786,500,000 4,000,000,000
Income from Investment in Shares/Securities 145,345, Commission, Exchange and Brokerage 853,592	,265 110,447,004 69,517,559 88,707,712	Total Property and Assets Liabilities and Capital Liabilities	<u>188,422,338,887</u> <u>167,244,763,598</u>	Total Eligible Regulatory Capital as at 30 June 2017 For the period ended 30 June 2016	19,283,537,464 (Amount in taka)
Other Operating Income 239,925 1,238,863,	366 222,844,860 142,773,091 143,769,244	Placement from other Banks & Financial Institutions Deposits and Other Accounts		Particulars Paid-up Capital Sta	tutory Reserve Retained Earnings Total 3,942,345,431 965,073,508 12,254,300,269
Total Operating Income 3,371,208, Operating Expenses	359 2,973,739,719 1,799,556,985 1,598,858,556	Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits	17,236,933,074 18,510,981,952 53,245,985,508 44,923,686,220 44,282,348,256 44,769,922,395	Cash dividend paid for the year 2015 Net profit for the period ended 30 June 2016	- (955,094,573) (955,094,573) 232,366,316 355,657,372 588,023,689
Salaries and Allowances 949,688, Rent, Taxes, Insurances, Electricity etc. 218,521	375 179,117,689 125,817,745 96,724,985	Al-Wadeeah Current & Other Deposit Accounts Bills Payable	17,472,879,797 14,492,841,209 3,069,634,794 1,712,398,926		4,174,711,747 365,636,307 11,887,229,385
Legal Expenses 767, Postage, Stamps, Telecommunication etc. 19,885, Stationery, Printings, Advertisements etc. 42,693	177 19,473,900 11,853,198 11,280,229	Mudaraba Subordinated Bond Other Liabilities	135,307,781,429 124,409,830,702 4,000,000,000 15,006,234,015 13,647,349,223	Equity as per above Add: General Provision for Unclassified Investment	11,887,229,385 1,456,500,000
Stationery, Printings, Advertisements etc. 42,693, Chief Executive's Salary & Fees 7,603, Directors' Fees & Expenses 3,738	000 7,240,000 4,631,500 4,450,000	Deferred Tax Liabilities Total Liabilities	89,430,008 95,464,963 174,925,301,423 154,388,187,687	& Off-Balance Sheet items Total Eligible Regulatory Capital as at 30 June 2016	13,343,729,385
Shariah Supervisory Committee's Fees & Expenses Auditors' Fees 508,	,807 245,350 292,498 99,336	Capital/Shareholders' Equity Paid-up Capital Statutory Reserve	7,346,881,330 4,646,158,166 7,346,881,330 4,403,561,679	yearly II Anom	A) Samo
Depreciation & Repairs of Bank's Assets 73,632, Zakat Expenses		Retained Earnings Total Shareholders' Equity	1,503,997,968 1,106,132,902 1,106,132,902 12,856,575,911	Md. Jafar Sadeq FCA Md. Abul Bashar Farman R. Chowdhury Mosharra Chief Financial Officer Company Secretary Managing Director	af Hossain Chowdhury Engr. Md. Towhidur Rahman Director Chairman
Other Expenses 190,390, Total Operating Expenses 1,507,430,	602 1,352,857,246 830,102,347 758,468,769	Total Liabilities & Shareholders' Equity Off-balance Sheet Items	188,422,338,887 167,244,763,598	NOTES TO THE CONSOLIDATED AND SEPARATE FINANCIAL ST	TATEMENTS
Profit / (Loss) before Provision 1,863,777, Specific provision for Classified Investment 174,600	000 160,000,000 80,000,000 60,000,000	Contingent Liabilities Acceptances & endorsements Letters of quarantee	22,164,767,561 23,719,133,589 18,922,070,007 11,956,867,945	For the period ended June 30, 2017	
General Provision for Unclassified Investment 130,000, General Provision for Off-Balance Sheet Items 127,000, Provision for deminution in value of Investments in Shares 48,000,	,000 133,100,000 65,000,000 67,100,000	Irrevocable letters of credit Bills for collection	22,345,536,893 18,421,361,635 12,588,396,223 9,228,367,132	Status of the Bank I.1 Legal Form of the Bank Shahjalal Islami Bank Limited (hereinafter called 'the Bank'-'S.	IIRI') was established as a Public Limited Compan
Provision for Other Assets 690 Total Provision 480,290,	.000	Other contingent liabilities Total Other Commitments	76,020,770,684 63,325,730,301	(Banking Company) as on the 1 April 2001 under the Compa commercial bank and commenced its operation on 10 May 200	nies Act 1994 as interest free Islamic Shariah base D1 with the permission of Bangladesh Bank. Presentl
Total Profit / (Loss) before taxes 1,383,487, Provision for taxation for the period		Documentary credits, short term and trade related trans Forward assets purchased and forward deposits placed		the Bank is operating its business through head office having employees all over Bangladesh. The Bank has also a subsidiar Limited' and an Off-shore Banking Unit. The Bank is listed with	ry company named 'Shahjalal Islami Bank Securitie
Deferred tax (6,034, Current tax (620,571,	,986 593,832,751 319,333,532 305,587,654	Undrawn note issuance, revolving and underwriting fact Undrawn formal standby facilities, credit lines and other comm Total		Limited and an Off-shore banking Unit. The Bank is listed with Stock Exchange Limite The registered office of the Bank is located at Uday Sanz, Plc	ed.
Net Profit / (Loss) after Tax Not profit after tax attributable to:		Total off-balance sheet items including contingent li		Dhaka-1212. 1.2 Nature of Business	
Net profit after tax attributable to: Equity holders of SJIBL Non-controlling interest 758,399, 10.551.		Md. Jafar Sadeg FCA Md. Abul Beishar Farman R. Chowdhui	ry Mosharraf Hossain Chowdhury Engr. Md. Towhidur Rahman	The Bank offers all kinds of commercial banking services to provisions of the Bank Companies Act 1991, Bangladesh Bank principles of the Islamic Shariah.	
768,950, Retained earnings from previous year 1,253,792	725 594,820,662 383,999,671 311,789,349	Chief Financial Officer Company Secretary Managing Director	Director Chairman	1.3 Shahjalal Islami Bank Securities Limited Shahialal Islami Bank Securities Limited is a subsidiary company of	f Shahjalal Islami Bank Limited incorporated as a public
Add: Net profit after tax (attributable to equity holders of SJIBL) Profit available for appropriation 758,399, 2,012,192,	580 594,106,028 380,701,206 312,929,496		OSS ACCOUNT	limited company under the Companies Act 1994 vide certification 2010 and commenced its operation on the 25 May 2011. The main	n of incorporation no. C - 86917/10 dated 06 Septembe n objective of the company to carry on business of stocl
Appropriation: Statutory reserve 242,596,	487 232,366,316 129,845,374 122,880,023		ENDED 30 JUNE 2017	broker/dealers in relation to shares and securities dealings and c Articles of Association of the Company. It has corporate members Stock Exchange Limited. Shahjalal Islami Bank Limited hold 91.79	ship of Dhaka Stock Exchange Limited and Chittagong
Dividend 1,769,595, Retained earnings 1,769,595, 2,013,103			n'17 to Jun'17 Jan'16 to Jun'16 Apr'17 to Jun'17 Apr'16 to Jun'16 Taka Taka Taka Taka	1.4 Off-shore Banking Unit Off-shore Banking Unit (OBU) is a separate business unit of Sha	hjalal Islami Bank Limited, governed under the rule:
Consolidated earnings per share	391 1,604,209,471 2,012,192,391 1,604,209,471 1.03 0.81 0.52 0.43		5,988,833,930 5,475,112,351 3,108,591,055 2,812,279,428	and Guidelines of Bangladesh Bank. The Bank obtained the Off (P-3)744(99)/2008-2800 dated 24 July 2008. The Bank opened it	f-shore Banking Unit permission vide letter no. BRPC ts Off-shore Banking Unit on 21 December 2008. The
Jenter IX Anom	(d) Samo		3,880,433,851 3,428,637,474 1,968,081,698 1,733,573,076 ,108,400,079 2,046,474,877 1,140,509,357 1,078,706,352 59,910,612 59,884,909 38,519,427 51,953,393	unit is located at Uday Sanz, Plot No-SE(A) 2/B Gulshan South A 2. Significant Accounting Policies	renue, guishan-1, Dhaka-1212.
Chief Financial Officer Company Secretary Managing Director	narraf Hossairi Chowdhury Engr. Md. Towhidur Rahman Director Chairman	Commission, Exchange and Brokerage Other Operating Income	739,848,285	Basis of preparation of the Financial Statements The Bank and its subsidiary are being operated in strict complian and separate financial statements of the Bank have been green	
SHAHJALAL ISLAMI BANK LIMITE CONSOLIDATED CASH FI		1, 3	.034,486,937 863,377,476 577,784,540 498,028,950 .142,887,015 2,909,852,353 1,718,293,897 1,576,735,301	and separate financial statements of the Bank have been prepa with those of previous year and as per provisions of the "Guide through BRPD Circular No. 15 dated 09.11.2009 with reference t	lines for Islamic Banking" issued by Bangladesh Bank to the provisions of the Bank Companies Act, 1991 (as
FOR THE PERIOD ENDED:		Operating expenses Salaries and Allowances	922,558,768 858,077,639 506,457,361 487,907,789	amended up to 2013), BRPD Circular No.14 dated 25.06.2003 & accordance with International Financial Reporting Standards (I	Bangladesh Bank's other circulars/instructions and ir IFRSs) and International Accounting Standards (IASs
Cach flows from anarating activities	Jan'17 to Jun'17 Jan'16 to Jun'16 Taka Taka	Rent, Taxes, Insurances, Electricity etc. Legal Expenses	210,678,985 171,509,021 121,604,266 92,816,382 760,295 369,647 516,215 214,627 18,415,944 18,100,101 11,236,023 11,647,732	as adopted by the Institute of Chartered Accountants of Bangla and Exchange Rules, 1987; Dhaka and Chittagong Stock Excha Act 2015 and other laws and rules applicable in Bangladesh an	nges (Listing) Regulations, 2015, Financial Reporting
Cash flows from operating activities Investment income receipt in cash Profit paid on deposits	6,261,885,398 5,658,498,587 (4,042,096,470) (3,693,819,086)	Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc.	18,615,844	Organization for Islamic Financial Institutions (AAOIFI), as a mer In case any requirement of the Bank Companies Act, 1991 (as	mber of that organization. s amended up to 2013) and provisions and circular
Dividend receipts Fees & commission receipt in cash	33,845,359 43,225,516 853,592,503 635,119,784	Chief Executive's Salary & Fees Directors' Fees & Expenses Shariah Supervisory Committee's Fees & Expenses	7,603,000 7,240,000 4,631,500 4,450,000 3,738,928 2,975,482 1,856,107 1,907,252 508,807 245,350 292,498 99,336	issued by Bangladesh Bank differ with those of IFRSs & IASs as ac 1991, and provisions and circulars issued by Bangladesh Bank w	dopted, the requirements of the Bank Companies Ac
Recoveries on investment previously written off Cash payments to employees Cash payments to suppliers	1,200,000 6,883,982 (957,291,636) (884,002,869) (42,693,875) (34,724,034)	Sharian Supervisory Committees Fees & Expenses Auditors' Fees Depreciation & Repairs of Bank's Assets	508,807	Consolidation The consolidated Financial Statements include the Financial St Off-shore Banking Unit and its subsidiary named Shahjalal Islan	
Income tax paid Receipts from other operating activities	(518,438,379) (251,915,004) 241,673,443 223,720,853	Zakat Expenses Other Expenses	70,345,010 00,801,710 30,031,458 34,713,518 - 172,982,785 152,083,023 91,486,150 82,323,420	period. The consolidated Financial Statements have been prepared i	in accordance with BFRS 10.' Consolidated Financia
Payment for other operating activities (i) Operating profit before changes in operating assets & liabilities Changes in operating assets and liabilities	(443,688,151) (372,758,748) 1,387,988,191 1,330,228,981	Total Operating Expenses 1, Profit / (Loss) before Provision 1,	.449,614,579 1,311,920,773 801,067,024 737,235,186 .693,272,436 1,597,931,580 917,226,872 839,500,116	Statements. The consolidated Financial Statements are prepared 2.3 Investment and Provisions	d to a common financial period ending 30 June 2017
(Increase)/decrease in investment to customers (Increase)/decrease in other assets	(17,233,378,579) (13,063,124,500) 163,212,692 (364,925,529)	Specific provision for Classified Investment General Provision for Unclassified Investment	174,600,000 160,000,000 80,000,000 60,000,000 130,000,000 107,000,000 75,000,000 83,000,000 137,000,000 133,100,000 65,000,000 67,000,000	Investments are stated in the Balance Sheet net-off unearned i is made on the basis of period end review by the manageme Bank BRPD Circular No. 14 dated 23 September 2012, BRPD 0	ent and as per instructions contained in Bangladesh
(Increase)/decrease of placement with other banks & financial institution Increase/(decrease) in deposits from other banks	80,069,225 (3,534,929,050) (201,748,961) (1,218,017,383)	General Provision for Off-Balance Sheet Items Provision for deminution in value of Investments in Shares Provision for Other Assets	127,000,000	Circular No. 5 dated 29 May 2014. Provision against Off-Balance arrangement is made as per BRPD Circular No.10 dated 18 Sept	Sheet exposures in addition to existing provisioning
Increase/(decrease) of placement from other banks & financial institution Increase/(decrease) in deposits received from customers Increase/(decrease) in other liabilities on account of customers	11,118,647,214 12,092,986,336 23,415,728 139,383,654	Total Provision	690,000	2.4 Earnings Per Share This has been calculated by dividing the basic earnings by	the weighted average number of ordinary share:
Increase/(decrease) in other liabilities (ii) Cash flows from operating assets and liabilities	311,963,692 337,543,506 (1,655,842,477) 1,498,963,153	Provision for taxation	(£ 0.24 0EE)	outstanding during the period as per IAS - 33 "Earnings Per Sh calculated for the period, as there exist no dilution possibilities	

898,950,864

(267,854,287)

(1,274,759,330) 1,184,700

(537,442,912)

(912,066,679)

768,140,559

(517,606,033) 1,129,897

(94,350,926)

157,313,498

Continue to next column >>

2,829,192,134

Deferred Tax Expenses

Current Tax Expenses

Net Profit after Taxation

Add: Net Profit after Tax

Profit available for distribution

Retained Earnings from previous year

Profit available for appropriation

(ii) Cash flows from operating assets and liabilities

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

Cash flows from investing activities

Purchases of property, plant & equipments

Net cash used in investing activities (B)

Proceeds from sale of securities

Payment for purchases of securities Proceeds from sale of fixed assets

-	Dividend		1		955,094,573	1 616 7	10.001	955,094,573	
-	Retained Earnings			,503,997,968 746 594 456	365,636,307 1,553,097,196	1,616,74 1,746,59		475,122,600 553,097,196	
(955,094,573) (955,094,573)	Earnings Per Share (E	:DC)	<u> </u>	0.87	0.80	1// 10/37	0.47	0.44	
2,031,411,059	lannings rei Share (L	.F3)	_ _	0.07	- 0.00		0.47		
· · · -	Calle	///	An. Out		(x)				
10,756,764,587	1200-1	74	. Dipo in		F.	2		2	
2,788,175,646	Md. Jafar Sadeq FCA	Md. Ábul Bashar	Farman R. Chowdhury	y Mosharraf	Hossain Chowdhury	Engr.		lur Rahman	
	Chief Financial Officer	Company Secretary	Managing Director		Director		Chairma	an an	
		SHA	AHJALAL ISLA	MI BANK	LIMITED				
		CA	ASH FLOW	STATE	EMENT				
Towhidur Rahman Chairman			OR THE PERIOD EI						
Y		FC	ON THE PENIOD EI	NDED 301					
·Y					Jan'17 to Ju Taka	n′17		to Jun'16 Taka	
EQUITY	Cash flows from o	perating activitie	es.		Iaka			ana	
(0	Investment income	receipt			6,097,666			08,963,983	
(Amount in taka)	Profit paid on depo	sits			(3,843,148			3,717,593)	
Total	Dividend receipts Fees & commission	receint			33,845 739,848			13,225,516 35,761,529	
11 13,004,235,820	Recoveries on inves	stment previously	written off			1,200,000			
758,399,580	Cash payments to e					(930,161,768) (865,3			
04 13,762,635,400	Cash payments to s	suppliers						4,359,705)	
- 250,023,492	Income tax paid Receipts from other	r operating activit	ios					4,657,182) 7,731,038	
- 2,210,120,900	Payments for other				234,728,040 (416,813,793)			(354,060,438)	
		(i) Operating Profit before changes in operating assets & liabilities				1,381,739,353		1,320,453,491	
4,000,000,000	Changes in operat					_			
20,222,779,792	(Increase)/decrease		customers		(17,218,421			0,482,747)	
(Amount in taka)	(Increase)/decrease		D 1 05' '11		3,886			1,971,302)	
	(Increase)/decrease of Increase/(decrease)		ner Banks & Financial Ir	nstitutions	80,069			4,929,050)	
Total	Increase/(decrease) of			netitutione	(201,748 4,286,313			8,017,383) 87,258,615	
13 12,299,330,205					11,099,699			7,018,351	
3) (955,094,573)		Increase/(decrease) of deposits received from customers Increase/(decrease) of other liabilities on account of customers				23,415,728 139,3			
12 594,106,028	Increase/(decrease)				294,806			32,421,955	
32 11,938,341,660	(ii) Cash flows fron				(1,631,979,			0,682,093	
- 231,005,347	Net cash flows from				(250,239,	978)	2,701	1,135,584	
	Cash flows from in Proceeds from sale		S		402.525	026	61	0.725.570	
1,881,500,000	Payment for purcha				403,525 (816,397			9,725,579 3,396,951)	
14,050,847,007	Proceeds from sale					4,700		1,129,897	
	Purchases of prope		ments		(536,608			9,159,953)	
	Purchase/sale of su							-	
200	Net cash used in ir				(948,295,	888)	328	3,298,573	
	Cash flows from fir Receipts from issue								
Towhidur Rahman			Subordinated Bond		4,000,000	1000			
Chairman	Payments for reden				1,000,000	,,000		-	
	Receipts from issue	of ordinary share:	S			-		-	
	Dividend paid to or							5,094,573)	
	Net cash used in fi	nancing activitie	s (C)		4,000,000	,000	(955,	,094,573)	
			ash equivalents (A		2,801,464	,135	2,074	1,339,584	
			on cash & cash equ		11 002 003	-	10.73	-	
31.12.2016	Cash and cash equi		inning of the period	ı	11,993,903 14,795,367			39,727,356 1,066,940	
Taka	cush und cush equ	iivaleiits at the el			14,75,507	,2,2		1,000,340	
	Cale		(JADON		(x)		1		
1,179,754,405	Solw	×4	the hu		Ge/	2	10	2002	
1,179,754,405		Md. Abul Bashar	Farman R. Chowdhury	v Mocharraf	Hossain Chowdhury	Fnar	Md Towhid	lur Rahman	
8,398,144,743	Md. Jafar Sadeq FCA Chief Financial Officer	Company Secretary	Managing Director	y musiidii'di	Director	Lilyfa	M a. Townia Chairma	lur Rahman an	
9,577,899,148									
1.042.022.024		SHA	HJALAL ISLA	MI BANK	TIMITED_				
1,943,033,831		CTATELA	ENT OF O		C INI EOI	IITV			
472,970,179 2,416,004,010		STATEIVI	ENT OF CH	IANGE	:3 IIV EQI				
7,861,781,566									
, , , , ,	For the period ende	d 30 June 2017					(Amc	ount in taka)	
5,500,000,000		Particulars	Paid-up (apital Statu	tory Reserve Reta	ined Earn		Total	
2,093,131,998	Balance as at 01 Janu					,106,132,	-	2,856,575,911	

(2,087,215)

293,853,901

291,766,686

322,633,430

322.633.430

307,273,642

1,402,762,659 1,230,463,766

1,746,594,456 1,553,097,196

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305,395,076 343,831,796

343.831.796

(6,034,955

578,555,837

572,520,882

640,461,554

1,106,132,902

640.461.554

1,746,594,456 1,553,097,196

577,678,831

573,807,892

588,023,689

965,073,508

588.023.689

For the period ended 30 June 2017				(Amount in taka)
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
Balance as at 01 January 2017	7,346,881,330	4,403,561,679	1,106,132,902	12,856,575,911
Net profit for the period ended 30 June 2017	-	242,596,487	397,865,067	640,461,554
Total Shareholders' Equity as at 30 June 2017	7,346,881,330	4,646,158,166	1,503,997,968	13,497,037,464
Total Equity for the purpose of Capital Adequacy				
Equity as per above				13,497,037,464
Add: General Provision for Unclassified Investment & Off-Balance Sheet items				1,786,500,000
Add: Mudaraba Subordinated Bond				4,000,000,000
Total Eligible Regulatory Capital as at 30 June 2017				19,283,537,464
For the period ended 30 June 2016				(Amount in taka)
Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
Balance as at 01 January 2016	7,346,881,330	3,942,345,431	965,073,508	12,254,300,269
Cash dividend paid for the year 2015	-	-	(955,094,573)	(955,094,573)
Net profit for the period ended 30 June 2016	-	232,366,316	355,657,372	588,023,689
Total Shareholders' Equity as at 30 June 2016	7,346,881,330	4,174,711,747	365,636,307	11,887,229,385
Total Equity for the purpose of Capital Adequacy				
Equity as per above				11,887,229,385
Add: General Provision for Unclassified Investment & Off-Balance Sheet items				1,456,500,000
Total Eligible Regulatory Capital as at 30 June 2016				13,343,729,385

NOTES TO THE CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS

2.6 Off Balance Sheet Items

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.

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. 2.7 Reporting Period

The Financial Statements cover the period from 01 January 2017 to 30 June 2017.