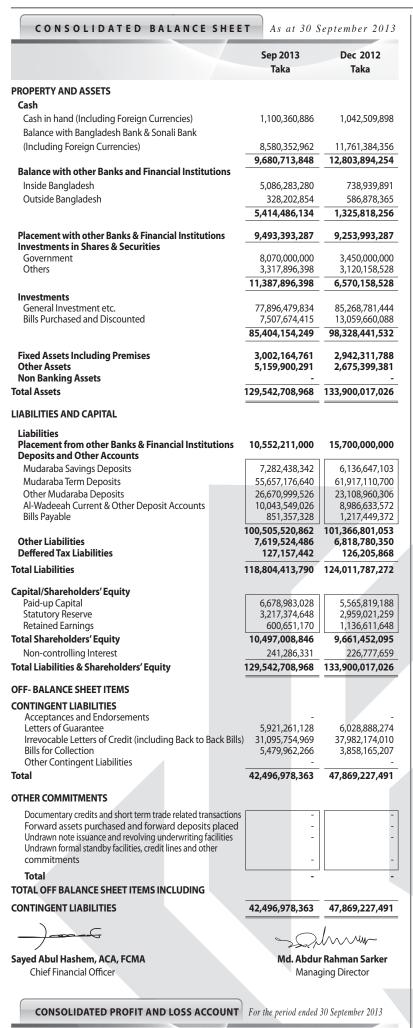




3 RD QUARTER UN-AUDITED

30TH SEPTEMBER 2013

DO FRONT OFFICIAL OFF



Sayed Abul Hashem, ACA, FCMA Chief Financial Officer		MIC	I. Abdur Rahn Managing D	
CONSOLIDATED PROFIT AND	LOSS ACCOUN	For the peri	od ended 30 Sept	ember 2013
	Jan 2013 to Sep 2013 Taka	Jan 2012 to Sep 2012 Taka	Jul 2013 to Sep 2013 Taka	Jul 2012 to Sep 2012 Taka
Investment Income Less: Profit paid on Deposits	10,700,624,461 8,289,112,592	11,562,594,602 8,266,272,167	3,328,336,174 2,530,196,748	4,119,791,40 3,002,254,07
Net Investment Income	2,411,511,869	3,296,322,435	798,139,426	1,117,537,33
Income from Investment in Shares/securities	206,028,446	114,680,830	57,192,184	69,961,09
Commission, Exchange and Brokerage	1,110,390,733	1,361,201,704	376,696,194	367,736,86
Other Operating Income	333,542,528	362,133,052	113,007,055	121,120,25
	1,649,961,707	1,838,015,586	546,895,433	558,818,21
Total Operating Income	4,061,473,576	5,134,338,021	1,345,034,858	1,676,355,54
Salaries and Allowances	994,036,623	752,667,560	466,904,432	301,044,83
Rent, Taxes, Insurances, Electricity etc.	222,779,168	205,922,592	71,213,988	71,262,82
Legal Expenses	879,978	1,180,432	410,973	283,56
Postage, Stamps, Telecommunication etc.	64,797,746	23,297,982	23,277,731	8,884,51
Stationery, Printings, Advertisements etc.	64,423,600	44,644,905	19,125,349	13,208,35
Chief Executive's Salary & Fees	10,589,500	10,595,000	3,196,500	4,565,00
Directors' Fees & Expenses	2,088,228	1,918,702	1,674,474	828,72
Shariah Supervisory Committee's Fees & Expenses	302,208	326,425	40,700	26,37
Auditors' Fees	-	-	-	
Depreciation & Repairs of Bank's Assets	102,881,939	96,647,522	34,993,900	33,493,81
Zakat Expenses Other Expenses	161,254,972	157,665,512	61,682,681	54,413,36
Total Operating Expenses	1,624,033,962	1,294,866,631	682,520,729	488,011,36
Profit before Provision	2,437,439,614	3,839,471,390	662,514,129	1,188,344,18
Specific provisions for Classified Investment	(870,000,000)	(315,000,000)	(120,000,000)	(270,000,000
General Provisions for Unclassified Investment	(070,000,000)	(170,000,000)	50,000,000	30,000,000
General Provisions for Off-Balance Sheet		(140,000,000)	50,000,000	30,000,00
Provisions for deminution in value of Investments in Shares	(106,500,000)	(192,300,000)	(32,500,000)	100,000,00
Provisions for Other Assets	(100,300,000)	(172,300,000)	(32,300,000)	100,000,00
Total Provision	(976,500,000)	(817,300,000)	(102,500,000)	(140,000,000
Total Profit before Provisions for Taxation	1,460,939,614	3,022,171,390	560,014,129	1,048,344,18
Deferred Tax Expenses	951,573	21,514,463	1,446,824	9,013,40
Current Tax Expenses	609,922,619	1,540,916,679	(82,595,366)	452,296,80
	610,874,192	1,562,431,142	(81,148,542)	461,310,20
Net Profit after Taxation	850,065,422	1,459,740,249	641,162,671	587,033,97
Appropriations				
Statutory Reserve	258,353,389	546,024,467	85,845,674	181,761,78
Non-controlling Interest	14,508,672	22,081,362	12,476,453	13,213,03
Retained Earnings	577,203,361	891,634,420	542,840,545	392,059,16
ictanica Lamings		1,459,740,249	641,162,672	587,033,97
Profit available for distribution				
Retained Earnings from previous year	23,447,808	99,077,424	23,447,810	99,077,42
Add: Retained Earnings of Current period	577,203,362	891,634,420	542,840,546	392,059,16
- •	600,651,170	990,711,844	566,288,357	491,136,58
	000,031,170	770/11/044	300/200/33/	771,130,30

1.25

2.15

Earnings Per Share (EPS)

Sayed Abul Hashem, ACA, FCMA

Chief Financial Officer

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY			For the period ended 30 September 2013		
Particulars	Paid-up Capital Taka	Statutory Reserve Taka	Non-controlling Interest Taka	Retained Earnings Taka	Total Taka
Balance as at 01 January 2013	5,565,819,188	2,959,021,259	-	1,136,611,648	9,661,452,095
Changes in accounting policy	-	-	-	-	-
Restated Balance	5,565,819,188	2,959,021,259	-	1,136,611,648	9,661,452,095
Bonus shares issued for the year 2012	1,113,163,840	-	-	(1,113,163,840)	-
Net profit for the period	-	258,353,389	-	577,203,362	835,556,751
Total Shareholders' Equity as at 30 September 2013	6,678,983,028	3,217,374,648	-	- 600,651,170	10,497,008,846
Non-controlling interest 241,286,331 -		241,286,331			
Add: General Provision for Unclassified Inv	estment				881,479,000
Add: General Provision for Off-Balance Sheets Total Equity as on 30 September 2013		372,500,000			
		11,992,274,177			
Total Equity as on 30 September 2012			11,178,245,479		

Sayed Abul Hashem, ACA, FCMA **Chief Financial Officer**

CONSOLIDATED CASH FLOW STATEMENT For the period ended 30 September 2013

	Jan.'13 to Sep'13 Taka	Jan.'12 to Sep'12 Taka
Cash Flow from Operating Activities		
Investment Income receipt in cash	11,064,926,363	11,746,059,370
Profit Paid on Deposits	(8,326,915,656)	(7,986,399,097)
Dividend Receipts	8,587,235	6,231,715
Fees & Commission receipt in cash	1,110,390,733	1,361,201,704
Cash Payments to Employees	(1,004,626,123)	(763,262,560)
Cash Payments to Suppliers	(64,423,600)	(44,644,905)
Income Tax Paid	(1,403,801,853)	(1,278,572,839)
Receipts from other Operating activities	335,316,274	362,133,052
Payments for other Operating activities	(465,634,303)	(401,677,656)
Operating Profit before changes in Operating Assets	1,253,819,069	3,001,068,784
Changes in Operating Assets and Liabilities		
Investment to Customers	12,955,161,670	(16,007,573,833)
Other Assets	(735,196,049)	(530,870,264)

Cash flows from Financing Activities		
) Net Cash from Investing Activities	(5,208,849,827)	(1,539,564,965)
Purchase/Sale of subsidiaries	-	_
Purchases of Property, Plant & Equipments	(148,997,630)	(1,447,326,215)
Proceeds from Sale of fixed assets	-	-
Payment for purchases of securities	(6,041,718,913)	(849,623,046)
Proceeds from sale of Securities	981,866,716	757,384,296
Cash flows from Investing Activities		
) Net Cash from Operating Activities	11,561,526,299	6,141,134,594
Sub Total Sub Total	10,307,707,230	3,140,065,809
Other Liabilities	(1,263,654,156)	31,037,792
Other liabilities on account of customers	212,675,955	96,467,551
Deposits received from Customers	(653,620,322)	19,754,945,928
Deposits from other Banks	(207,659,868)	(203,941,365)
Other Assets	(735,196,049)	(530,870,264)
Investment to Customers	12,955,161,670	(16,007,573,833)
nanges in operating Assets and Elabilities		

B) Net Cash from Investing Activities	(5,208,849,827)
Cash flows from Financing Activities	
Receipts from issue of Debt Instruments	(5,387,189,000)
Payments for redemption of Debt Instruments	-
Receipts from issue of ordinary shares	-
Dividend Paid in cash	-
C) Net Cash from Financing Activities	(5,387,189,000)
D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	965,487,472
E) Cash and cash equivalents at the beginning of the year	14,129,712,510
F) Cash and cash equivalents at the end of the period (D+E)	15,095,199,982

15,030,961,160 ,095,199,982 Md. Abdur Rahman Sarker Managing Director

(389,388,482)

(121,500,000)

(510,888,482)

4,090,681,147

10,940,280,014

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Sayed Ábul Hashem, ACA, FCMA

Chief Financial Officer

Retained Earnings

Total Shareholders' Equity

Total Liabilities & Shareholders' Equity

As at 30 September 2013

	Sep 2013 Taka	Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & Sonali Bank	1,100,360,886	1,042,509,898
(Including Foreign Currencies)	8,580,352,962	11,761,384,356
(merading rovergir carrendes)	9,680,713,848	12,803,894,254
Balance with other Banks and Financial Institutions	2,000,10,010	12,000,000,1,200
Inside Bangladesh	5,074,116,456	729,262,926
Outside Bangladesh	328,202,854	586,878,365
	5,402,319,310	1,316,141,291
Placement with other Banks & Financial Institutions	9,493,393,287	9,253,993,287
Investments in Shares & Securities	7,170,070,201	
Government	8,070,000,000	3,450,000,000
Others	1,916,898,498	1,712,531,384
others	9,986,898,498	5,162,531,384
Investments		
General Investment etc.	75,324,200,795	83,125,143,636
Bills Purchased and Discounted	7,507,674,415	13,059,660,088
	82,831,875,210	96,184,803,724
Fixed Assets Including Premises	2,957,924,829	2,898,030,960
Other Assets	7,002,378,689	5,203,582,404
Non Banking Assets	-	-
otal Assets	127,355,503,671	132,822,977,303
IABILITIES AND CAPITAL Liabilities		

Total Assets	127,355,503,671	132,822,977,303
LIABILITIES AND CAPITAL Liabilities		
Placement from other Banks & Financial Institutions	9,500,011,000	14,500,000,000
Deposits and Other Accounts		
Mudaraba Savings Deposits	7,282,438,342	6,136,647,103
Mudaraba Term Deposits	55,856,631,640	62,602,100,344
Other Mudaraba Deposits	26,665,301,647	23,234,044,157
Al-Wadeeah Current & Other Deposit Accounts	10,043,549,026	8,986,633,572
Bills Payable	851,357,328	1,217,449,372
	100,699,277,983	102,176,874,548
Other Liabilities	6,670,663,453	6,373,574,677
Deferred Tax Liabilities	127,157,442	126,205,868
Total Liabilities	116,997,109,878	123,176,655,093
Capital/Shareholders' Equity		
Paid-up Capital	6,678,983,028	5,565,819,188
Statutory Reserve	3,217,374,648	2,959,021,259
	1	1

OFF- BALANCE SHEET ITEMS	
CONTINGENT LIABILITIES	
Acceptances and Endorsements	
Letters of Guarantee	
Irrevocable Letters of Credit (including Back to Back Bills)	
Bills for Collection	
Other Contingent Liabilities	_
Total	

10141
OTHER COMMITMENTS Documentary credits and short term trade related transactions
Forward assets purchased and forward deposits placed
Undrawn note issuance and revolving underwriting facilities
Undrawn formal standby facilities, credit lines and other
commitments

commitments
Total
TOTAL OFF BALANCE SHEET ITEMS INCLUDING
CONTINGENT LIABILITIES

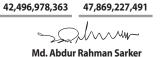
Sayed Abul Hashem, ACA, FCMA
Chief Financial Officer

0.86

Solmer

Md. Abdur Rahman Sarker

Managing Director



Managing Director

1,121,481,763

9,646,322,210

6,028,888,274

37,982,174,010

3,858,165,207

462,036,117

127,355,503,671 132,822,977,303

42,496,978,363 47,869,227,491

10,358,393,793

5,921,261,128

31,095,754,969

5,479,962,266

PROFIT AND LOSS ACCOUNT	For the period	od ended 30 Se	ptember 2013	
	Jan 2013 to Sep 2013 Taka	Jan 2012 to Sep 2012 Taka	Jul 2013 to Sep 2013 Taka	Jul 2012 to Sep 2012 Taka
Investment Income Less: Profit paid on Deposits	10,488,815,989 8,169,623,651	11,208,890,801 8,169,866,611	3,245,467,952 2,489,101,941	3,985,707,750 2,966,476,301
Net Investment Income	2,319,192,338	3,039,024,190	756,366,011	1,019,231,449
Income from Investment in Shares/securities	146,393,183	98,521,289	31,969,567	57,061,898
Commission, Exchange and Brokerage	1,044,270,042	1,262,489,976	345,436,174	334,141,651
Other Operating Income	309,419,066	284,943,036	107,394,323	96,912,154
	1,500,082,291	1,645,954,301	484,800,064	488,115,703
Total Operating Income	3,819,274,629	4,684,978,492	1,241,166,074	1,507,347,153
Salaries and Allowances	966,541,200	716,646,588	457,692,782	289,743,050
Rent, Taxes, Insurances, Electricity etc.	208,849,111	187,247,433	67,683,205	64,706,053
Legal Expenses	589,177	1,152,932	172,172	283,561
Postage, Stamps, Telecommunication etc.	63,245,902	19,513,271	22,670,253	7,584,933
Stationery, Printings, Advertisements etc.	63,604,884	43,876,149	18,834,381	13,004,459
Chief Executive's Salary & Fees	10,589,500	10,595,000	3,196,500	4,565,000
Directors' Fees & Expenses	2,088,228	1,918,702	1,674,474	828,727
Shariah Supervisory Committee's Fees & Expenses Auditors' Fees	302,208	326,425	40,700	26,372
Depreciation & Repairs of Bank's Assets Zakat Expenses	97,697,279	91,018,657	33,272,205	32,116,423
Other Expenses	146,500,195	137,560,998	54,201,032	45,679,654
Total Operating Expenses	1,560,007,684	1,209,856,155	659,437,705	458,538,232
Profit before Provision	2,259,266,945	3,475,122,337	581,728,369	1,048,808,921
Specific provisions for Classified Investment General Provisions for Unclassified Investment	(870,000,000)	(315,000,000) (170,000,000)	(120,000,000)	(270,000,000
General Provisions for Off-Balance Sheet	-	(140,000,000)	-	
Provisions for deminution in value of Investments in Shares Provisions for Other Assets	(97,500,000)	(120,000,000)	(32,500,000)	100,000,000
Total Provision	(967,500,000)	(745,000,000)	(152,500,000)	(140,000,000
Total Profit before Provisions for Taxation	1,291,766,945	2,730,122,337	429,228,369	908,808,92
Deferred Tax Expenses	951,573	21,514,463	1,446,824	9,013,402
Current Tax Expenses	578,743,789	1,458,886,284	(94,715,984)	438,432,376
	579,695,362	1,480,400,747	(93,269,160)	447,445,778
Net Profit after Taxation Appropriations	712,071,583	1,249,721,590	522,497,529	461,363,143
Statutory Reserve	258,353,389	546,024,467	85,845,674	181,761,78
Retained Earnings	453,718,194	703,697,122	436,651,855	279,601,35
	712,071,583	1,249,721,590	522,497,529	461,363,143
Retained Earnings from previous year	8,317,923	98,868,474	8,317,925	98,868,474
Add: Retained Earnings of Current Period	453,718,194	703,697,122	436,651,855	279,601,358
	462,036,117	802,565,596	444,969,780	378,469,832

Sayed Abul Hashem, ACA, FCMA Chief Financial Officer

Earnings Per Share (EPS)

,)////www Md. Abdur Rahman Sarker Managing Director

0.78

0.69

1.87

STATEMENT OF CHANGES IN EQUITY For the period ended 30 September 2013

Paid-up Capital Taka	Statutory Reserve Taka	Retained Earnings Taka	Total Taka
5,565,819,188	2,959,021,259	1,121,481,763	9,646,322,210
-	-	-	
5,565,819,188	2,959,021,259	1,121,481,763	9,646,322,210
1,113,163,840	-	(1,113,163,840)	-
-	258,353,389	453,718,194	712,071,583
6,678,983,028	3,217,374,648	462,036,117	10,358,393,793
			806,479,000
			372,500,000
			11,537,372,793
			10,742,993,321
	Capital Taka 5,565,819,188 - 5,565,819,188 1,113,163,840	Capital Reserve Taka 5,565,819,188 2,959,021,259	Capital Taka Reserve Taka Earnings Taka 5,565,819,188 2,959,021,259 1,121,481,763 - - - 5,565,819,188 2,959,021,259 1,121,481,763 1,113,163,840 - (1,113,163,840) - 258,353,389 453,718,194

Sayed Abul Hashem, ACA, FCMA Chief Financial Officer

Md. Abdur Rahman Sarker **Managing Director**

13,352,928,514

(4,968,449,649)

(5,239,389,000)

(5,239,389,000)

962,997,613

14,120,035,545

(17,713,035,829)

803,858,635 17,875,747,082

48,131,063

(99,583,754)

866,430,491

237,697,160

(122,922,715)

(95,767,290)

19,007,155

3,365,568,378

3,365,568,378

5,803,223,914

10,938,589,572

2,418,648,381

CASH FLOW STATEMENT For the period ended 30 September 2013

	Jan: 13 to Sep 13 Taka	Taka
r from Operating Activities		
	10 (30 004 540	7 2 4 5 7 4 7 0 2

Cash Flow from Operating Activities		
Investment Income receipt in cash	10,630,994,548	7,245,717,939
Profit Paid on Deposits	(8,218,868,541)	(5,355,064,974)
Dividend Receipts	8,587,235	5,510,689
Fees & Commission receipt in cash	1,044,270,042	928,348,325
Cash Payments to Employees	(977,130,700)	(432,933,538)
Cash Payments to Suppliers	(63,604,884)	(30,871,690)
Income Tax Paid	(1,429,105,487)	(761,085,693)
Receipts from other Operating activities	309,413,394	188,030,882
Payments for other Operating activities	(434,878,155)	(235,434,051)
Operating Profit before changes in Operating Assets	869,677,451	1,552,217,889
Changes in Operating Assets and Liabilities		

Investment to Customers

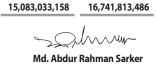
Other Assets	(1,803,168,897)
Deposits from other Banks	(207,659,868)
Deposits received from Customers	(1,271,941,704)
Other liabilities on account of customers	221,404,739
Other Liabilities	9,596,028
Sub Total Sub Total	10,301,158,812
) Net Cash from Operating Activities	11,170,836,263
Net Cash from Operating Activities Cash flows from Investing Activities	11,170,836,263
	11,170,836,263 490,933,358
Cash flows from Investing Activities	
Cash flows from Investing Activities Proceeds from sale of Securities	490,933,358
Cash flows from Investing Activities Proceeds from sale of Securities Payment for purchases of securities	490,933,358

Payment for purchases of securities
Proceeds from Sale of fixed assets
Purchases of Property, Plant & Equipments
Purchase/Sale of subsidiaries
B) Net Cash from Investing Activities
B) Net Cash from Investing Activities Cash flows from Financing Activities

Receipts from issue of ordinary shares

D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)
E) Cash and cash equivalents at the beginning of the year
F) Cash and cash equivalents at the end of the period (D+E

Sayed Abul Hashem, ACA, FCMA Chief Financial Officer



Managing Director





Committed to Cordial Service

Head Office: Uday Sanz. 2/B Gulshan South Avenue, Gulshan-1, Dhaka-1212. Telephone No.: 88-02-8825457, 8824736

Fax No.: 88-02-8827607 E-mail: sblho@shahjalalbank.com.bd Website: www.shahjalalbank.com.bd