

**Shahjalal Islami Bank Limited and its Subsidiary**  
**Consolidated Balance Sheet (Un-Audited)**  
**As at 30 September 2021**

	Note	30.09.2021 Taka	31.12.2020 Taka
<b>Property and Assets</b>			
<b>Cash</b>			
Cash in Hand (including Foreign Currencies)	3	2,019,389,109	1,814,745,636
Balance with Bangladesh Bank & Sonali Bank Ltd (including Foreign Currencies)	4	10,379,254,320	13,351,033,150
		<b>12,398,643,429</b>	<b>15,165,778,786</b>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh		3,735,723,418	2,983,335,984
Outside Bangladesh		397,197,423	4,759,516,675
	5	<b>4,132,920,840</b>	<b>7,742,852,659</b>
<b>Placement with other Banks &amp; Financial Institutions</b>			
	6	<b>18,041,194,441</b>	<b>23,646,670,016</b>
<b>Investments in Shares &amp; Securities</b>			
Government		24,907,640,000	21,695,610,000
Others		7,937,174,214	7,700,804,301
	7	<b>32,844,814,214</b>	<b>29,396,414,301</b>
<b>Investments</b>			
General Investment etc.		189,641,505,604	184,095,800,600
Bills Purchased and Discounted		17,914,551,000	15,041,318,459
	8	<b>207,556,056,604</b>	<b>199,137,119,059</b>
<b>Fixed Assets including Premises, Furniture and Fixtures</b>			
	9	<b>4,646,953,133</b>	<b>4,872,812,072</b>
<b>Other Assets</b>			
	10	<b>17,967,373,987</b>	<b>15,917,222,101</b>
<b>Non-Banking Assets</b>			
		<b>88,909,355</b>	<b>88,909,355</b>
<b>Total Property and Assets</b>			
		<b>297,676,866,004</b>	<b>295,967,778,349</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Placement from other Banks &amp; Financial Institutions</b>			
	11	<b>25,340,512,779</b>	<b>19,856,439,728</b>
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits		35,159,202,719	30,316,556,422
Mudaraba Term Deposits		75,751,938,004	81,508,507,043
Other Mudaraba Deposits		60,546,497,038	67,907,231,368
Al-Wadeeah Current & Other Deposit Accounts		35,927,022,906	34,433,455,394
Bills Payable		4,145,331,768	3,889,060,291
	12	<b>211,529,992,434</b>	<b>218,054,810,518</b>
<b>Mudaraba Subordinated Bond</b>			
	13	<b>8,400,000,000</b>	<b>9,200,000,000</b>
<b>Other Liabilities</b>			
	14	<b>32,143,102,701</b>	<b>30,403,236,018</b>
<b>Deferred Tax Liabilities</b>			
	15	<b>210,870,366</b>	<b>256,677,740</b>
<b>Total Liabilities</b>			
		<b>277,624,478,281</b>	<b>277,771,164,004</b>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	16.2	10,290,969,510	9,800,923,350
Statutory Reserve	17	7,731,839,750	6,959,872,664
Capital Reserve		2,878,961	2,878,961
Retained Earnings	18	1,781,106,320	1,206,062,264
<b>Total Shareholders' Equity</b>			
		<b>19,806,794,542</b>	<b>17,969,737,239</b>
<b>Non-controlling Interest</b>			
	16.3	<b>245,593,182</b>	<b>226,877,106</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>			
		<b>297,676,866,004</b>	<b>295,967,778,349</b>

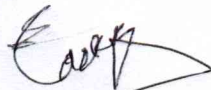
**Shahjalal Islami Bank Limited and its Subsidiary**  
**Consolidated Off-balance Sheet Items (Un-Audited)**  
**As at 30 September 2021**

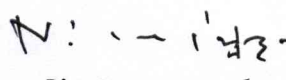
	Note	30.09.2021 Taka	31.12.2020 Taka
<b>Contingent Liabilities</b>			
Acceptances & endorsements		48,014,864,214	37,961,567,205
Letters of guarantee	19	31,305,369,676	31,092,059,818
Irrevocable letters of credit	20	49,472,623,145	34,857,199,890
Bills for collection		21,028,306,598	16,124,209,575
Other contingent liabilities		-	-
<b>Total</b>		<b>149,821,163,634</b>	<b>120,035,036,488</b>
<b>Other Commitments</b>			
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		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b>149,821,163,634</b>	<b>120,035,036,488</b>

  
Chief Financial Officer

  
Company Secretary

  
Managing Director

  
Director

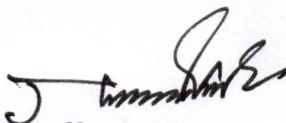
  
Director

**Shahjalal Islami Bank Limited and its Subsidiary**  
**Consolidated Profit and Loss Account (Un-Audited)**  
**For the period ended 30 September 2021**


	Note	Jan'21 to Sep'21 Taka	Jan'20 to Sep'20 Taka	Jul'21 to Sep'21 Taka	Jul'20 to Sep'20 Taka
<b>Operating Income</b>					
Investment Income	21	10,856,862,604	13,410,902,114	3,640,002,125	4,171,416,402
Less: Profit paid on Deposits	22	5,933,473,701	8,591,851,755	1,657,697,150	2,667,281,307
<b>Net Investment Income</b>		<b>4,923,388,903</b>	<b>4,819,050,359</b>	<b>1,982,304,975</b>	<b>1,504,135,096</b>
Income from Investment in Shares/Securities	23	1,012,124,371	215,100,070	361,670,647	78,490,345
Commission, Exchange and Brokerage	24	1,756,814,044	1,371,974,234	604,051,196	489,948,765
Other Operating Income	25	702,785,817	558,643,388	208,662,299	178,208,908
		<b>3,471,724,231</b>	<b>2,145,717,691</b>	<b>1,174,384,142</b>	<b>746,648,018</b>
<b>Total Operating Income</b>		<b>8,395,113,133</b>	<b>6,964,768,051</b>	<b>3,156,689,117</b>	<b>2,250,783,113</b>
<b>Operating Expenses</b>					
Salaries and Allowances	26	2,337,692,202	2,394,742,937	861,161,125	825,876,916
Rent, Taxes, Insurances, Electricity etc.	27	331,523,138	397,397,368	115,682,686	157,401,276
Legal Expenses	28	602,020	1,313,143	313,530	747,600
Postage, Stamps, Telecommunication etc.	29	25,254,282	23,624,967	7,902,871	5,207,317
Stationery, Printings, Advertisements etc.	30	70,422,842	63,084,082	27,584,694	25,105,080
Chief Executive's Salary & Fees	31	17,776,900	16,779,000	5,882,700	5,557,000
Directors' Fees & Expenses	32	4,507,684	3,967,207	1,754,000	1,470,400
Shariah Supervisory Committee's Fees & Expenses	33	570,100	295,512	149,543	-
Auditors' Fees	34	429,742	375,000	137,500	125,000
Depreciation & Repairs of Bank's Assets	35	331,098,086	274,797,555	112,630,121	97,111,859
Zakat Expenses		-	-	-	-
Other Expenses	36	465,342,400	464,959,585	134,220,471	218,167,046
<b>Total Operating Expenses</b>		<b>3,585,219,396</b>	<b>3,641,336,357</b>	<b>1,267,419,241</b>	<b>1,336,769,494</b>
<b>Profit / (Loss) before Provision</b>		<b>4,809,893,737</b>	<b>3,323,431,694</b>	<b>1,889,269,875</b>	<b>914,013,619</b>
Specific provision for Classified Investments		181,500,000	350,000,000	181,500,000	50,000,000
General Provision for Unclassified Investments		181,400,000	120,000,000	86,500,000	71,800,000
General Provision for Off-Balance Sheet Items		214,800,000	30,700,000	41,850,000	(6,700,000)
Provision for deminution in value of Investments in Shares		36,500,000	-	(1,500,000)	(56,325,000)
Provision for Other Assets		48,581,986	-	-	-
<b>Total Provision</b>	37	<b>662,781,986</b>	<b>500,700,000</b>	<b>308,350,000</b>	<b>58,775,000</b>
<b>Total Profit / (Loss) before Taxes</b>		<b>4,147,111,751</b>	<b>2,822,731,694</b>	<b>1,580,919,875</b>	<b>855,238,619</b>
<b>Provision for Taxation for the period</b>					
Deferred Tax	38	(45,807,374)	(28,155,519)	(14,285,868)	(8,742,465)
Current Tax	39	1,651,081,113	1,342,033,940	831,784,768	379,454,181
		<b>1,605,273,739</b>	<b>1,313,878,421</b>	<b>817,498,899</b>	<b>370,711,716</b>
<b>Net Profit / (Loss) after Tax</b>		<b>2,541,838,012</b>	<b>1,508,853,273</b>	<b>763,420,976</b>	<b>484,526,903</b>
<b>Net Profit after Tax attributable to:</b>					
Equity holders of SJIBL		2,523,121,937	1,511,638,161	749,626,639	483,233,062
Non-controlling Interest		18,716,076	(2,784,888)	13,794,337	1,293,841
		<b>2,541,838,012</b>	<b>1,508,853,273</b>	<b>763,420,976</b>	<b>484,526,903</b>
Retained Earnings from previous year/period		1,206,062,264	954,727,530	1,307,781,891	1,580,099,995
Add: Net Profit after Tax (attributable to equity holders of SJIBL)		2,523,121,937	1,511,638,161	749,626,639	483,233,062
<b>Profit available for Appropriation</b>		<b>3,729,184,201</b>	<b>2,466,365,691</b>	<b>2,057,408,531</b>	<b>2,063,333,057</b>
<b>Appropriation:</b>					
Statutory Reserve	17	771,967,086	569,316,315	276,302,210	166,283,681
Dividend		1,176,110,795	933,421,266	-	933,421,266
Capital Reserve		-	-	-	-
Retained Earnings	18	1,781,106,320	963,628,110	1,781,106,320	963,628,110
		<b>3,729,184,201</b>	<b>2,466,365,691</b>	<b>2,057,408,531</b>	<b>2,063,333,057</b>
<b>Consolidated Earnings per Share(EPS) [Restated]</b>	40	<b>2.45</b>	<b>1.47</b>	<b>0.73</b>	<b>0.47</b>
<b>Consolidated Net Asset Value per Share as at 30 September [Restated]</b>	41	<b>19.25</b>	<b>17.07</b>		

  
Chief Financial Officer

  
Company Secretary

  
Managing Director

  
Director

  
Director



**Shahjalal Islami Bank Limited and its Subsidiary**  
**Consolidated Cash Flow Statement (Un-Audited)**  
**For the period ended 30 September 2021**

**Cash flows from operating activities**

	Jan'21 to Sep'21 Taka	Jan'20 to Sep'20 Taka
Investment income receipt in cash	11,626,410,171	13,823,418,470
Profit paid on deposits	(6,457,028,618)	(9,194,397,618)
Dividend receipts	34,595,984	13,815,686
Fees & commission receipt in cash	1,758,331,948	1,358,285,868
Recoveries on investment previously written off	12,496,963	7,361,765
Cash payments to employees	(2,355,469,102)	(2,411,521,937)
Cash payments to suppliers	(70,422,842)	(63,084,082)
Income tax paid	(1,353,669,885)	(1,744,764,365)
Receipts from other operating activities	703,716,622	562,621,973
Payments for other operating activities	(837,226,419)	(897,075,601)
<b>(i) Operating profit before changes in operating assets &amp; liabilities</b>	<b>3,061,734,823</b>	<b>1,454,660,159</b>

**Changes in operating assets and liabilities**

(Increase)/decrease in investment to customers	(9,357,179,384)	(2,637,569,156)
(Increase)/decrease in other assets	(365,567,180)	(327,578,040)
(Increase)/decrease of placement with other banks & financial institutions	5,605,475,575	(9,905,686,850)
Increase/(decrease) in deposits from other banks	56,872,718	(94,240,951)
Increase/(decrease) of placement from other banks & financial institutions	5,441,505,973	10,389,873,186
Increase/(decrease) in deposits received from customers	(6,139,477,892)	13,417,009,968
Increase/(decrease) in other liabilities on account of customers	(37,876,369)	672,897,133
Increase/(decrease) in other liabilities	389,624,829	310,329,429

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

<b>Net cash flow from operating activities (A)=(i+ii)</b>	<b>(1,344,886,907)</b>	<b>13,279,694,877</b>
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**Cash flows from investing activities**

Proceeds from sale of securities	2,461,433,041	473,493,042
Payments for purchases of securities	(5,909,832,954)	(7,864,473,666)
Proceeds from sale of fixed assets	9,615,965	1,241,200
Payments for purchases of property, plants & equipments	(105,813,783)	(172,363,119)
Purchase/sale of subsidiaries	-	-
<b>Net cash used in investing activities (B)</b>	<b>(3,544,597,730)</b>	<b>(7,562,102,543)</b>

**Cash flows from financing activities**

Receipts from issue of debt instruments	-	-
Receipts/(payments) of Mudaraba Subordinated Bond	(800,000,000)	(800,000,000)
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	-
Dividend paid to ordinary shareholders	(686,064,635)	(466,710,636)
<b>Net cash used in financing activities (C)</b>	<b>(1,486,064,635)</b>	<b>(1,266,710,636)</b>

**Net increase in cash & cash equivalents (A+B+C)**

Add: Effect of exchange rate changes on cash & cash equivalents	(1,517,904)	13,688,366
Add: Cash and cash equivalents at the beginning of the period	22,908,631,445	20,248,188,725
<b>Cash and cash equivalents at the end of the period</b>	<b>16,531,564,269</b>	<b>24,712,758,789</b>
<b>Consolidated Net Operating Cash Flow per Share (NOCFPS)</b>	<b>(1.31)</b>	<b>12.90</b>

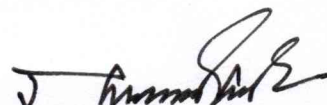
[previous year's figure restated]



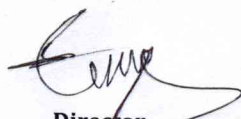
Chief Financial Officer



Company Secretary



Managing Director



Director



Director



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

**For the period ended 30 September 2021**

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Non-controlling Interest	Total Capital/Shareholders' Equity
Balance as at 01 January 2021	9,800,923,350	6,959,872,664	2,878,961	1,206,062,264	226,877,106	18,196,614,346
Dividend for the year 2020:						
Stock Dividend (5%)	490,046,160	-	-	(490,046,160)	-	-
Cash Dividend Paid (7%)	-	-	-	(686,064,635)	-	(686,064,635)
Net profit during the period	-	771,967,086	-	1,751,154,851	18,716,076	2,541,838,012
<b>Total Shareholders' Equity as at 30 September 2021</b>	<b>10,290,969,510</b>	<b>7,731,839,750</b>	<b>2,878,961</b>	<b>1,781,106,320</b>	<b>245,593,182</b>	<b>20,052,387,724</b>
Add: General Provision for Unclassified Investments & Off-balance Sheet Items						3,605,165,735
Add: Mudaraba Subordinated Bond						5,760,000,000
<b>Total Eligible Regulatory Capital as at 30 September 2021</b>						<b>29,417,553,459</b>

**For the period ended 30 September 2020**

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Non-controlling Interest	Total Capital/Shareholders' Equity
Balance as at 01 January 2020	9,334,212,720	6,231,188,665	2,878,961	954,727,530	226,408,192	16,749,416,068
Dividend for the year 2019:						
Stock Dividend (5%)	466,710,630	-	-	(466,710,630)	-	-
Cash Dividend Paid (5%)	-	-	-	(466,710,636)	-	(466,710,636)
Net profit during the period	-	569,316,315	-	942,321,846	(2,784,888)	1,508,853,273
<b>Total Shareholders' Equity as at 30 September 2020</b>	<b>9,800,923,350</b>	<b>6,800,504,980</b>	<b>2,878,961</b>	<b>963,628,110</b>	<b>223,623,304</b>	<b>17,791,558,705</b>
Add: General Provision for Unclassified Investments & Off-balance Sheet Items						2,903,665,735
Add: Mudaraba Subordinated Bond						7,920,000,000
Less: Shortfall of provision required against investments						530,184,019
<b>Total Eligible Regulatory Capital as at 30 September 2020</b>						<b>28,085,040,421</b>



**Chief Financial Officer**



**Company Secretary**



**Managing Director**



**Director**



**Director**

**Shahjalal Islami Bank Limited**  
**Balance Sheet (Un-Audited)**  
**As at 30 September 2021**

	Note	30.09.2021 Taka	31.12.2020 Taka
<b>Property and Assets</b>			
<b>Cash</b>			
Cash in Hand (including Foreign Currencies)	3a	2,019,389,109	1,814,745,636
Balance with Bangladesh Bank & Sonali Bank Ltd (including Foreign Currencies)	4a	10,379,254,320	13,351,033,150
		<b>12,398,643,429</b>	<b>15,165,778,786</b>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh		3,831,524,626	2,975,866,157
Outside Bangladesh		397,197,423	4,759,516,675
	5a	<b>4,228,722,048</b>	<b>7,735,382,832</b>
<b>Placement with other Banks &amp; Financial Institutions</b>			
	6a	<b>18,041,194,441</b>	<b>23,646,670,016</b>
<b>Investments in Shares &amp; Securities</b>			
Government		24,907,640,000	21,695,610,000
Others		5,925,608,645	5,914,149,344
	7a	<b>30,833,248,645</b>	<b>27,609,759,344</b>
<b>Investments</b>			
General Investment etc.		186,886,025,123	181,471,332,782
Bills Purchased and Discounted		17,914,551,000	15,041,318,459
	8a	<b>204,800,576,123</b>	<b>196,512,651,241</b>
<b>Fixed Assets including Premises, Furniture and Fixtures</b>			
	9a	<b>4,499,394,743</b>	<b>4,740,650,245</b>
<b>Other Assets</b>			
	10a	<b>19,902,770,271</b>	<b>18,018,050,356</b>
<b>Non-Banking Assets</b>			
		<b>88,909,355</b>	<b>88,909,355</b>
<b>Total Property and Assets</b>			
		<b>294,793,459,055</b>	<b>293,517,852,175</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Placement from other Banks &amp; Financial Institutions</b>			
	11a	<b>25,178,418,146</b>	<b>19,730,962,466</b>
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits		35,159,204,780	30,316,566,001
Mudaraba Term Deposits		75,751,938,004	81,508,507,043
Other Mudaraba Deposits		61,228,842,565	68,295,354,091
Al-Wadeeah Current & Other Deposit Accounts		35,927,049,201	34,433,462,289
Bills Payable		4,145,331,768	3,889,060,291
	12a	<b>212,212,366,317</b>	<b>218,442,949,715</b>
<b>Mudaraba Subordinated Bond</b>			
	13	<b>8,400,000,000</b>	<b>9,200,000,000</b>
<b>Other Liabilities</b>			
	14a	<b>29,213,605,209</b>	<b>27,935,935,686</b>
<b>Deferred Tax Liabilities</b>			
	15a	<b>212,460,851</b>	<b>259,248,945</b>
<b>Total Liabilities</b>			
		<b>275,216,850,524</b>	<b>275,569,096,812</b>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	16.2	10,290,969,510	9,800,923,350
Statutory Reserve	17	7,731,839,750	6,959,872,664
Retained Earnings	18a	1,553,799,271	1,187,959,349
<b>Total Shareholders' Equity</b>			
		<b>19,576,608,532</b>	<b>17,948,755,363</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>			
		<b>294,793,459,055</b>	<b>293,517,852,175</b>



**Shahjalal Islami Bank Limited**  
**Off-balance Sheet Items (Un-Audited)**  
**As at 30 September 2021**

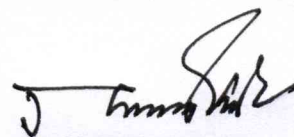
	Note	30.09.2021 Taka	31.12.2020 Taka
<b>Contingent Liabilities</b>			
Acceptances & endorsements		48,014,864,214	37,961,567,205
Letters of guarantee	19	31,305,369,676	31,092,059,818
Irrevocable letters of credit	20	49,472,623,145	34,857,199,890
Bills for collection		21,028,306,598	16,124,209,575
Other contingent liabilities		-	-
<b>Total</b>		<b>149,821,163,634</b>	<b>120,035,036,488</b>
<b>Other Commitments</b>			
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		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b>149,821,163,634</b>	<b>120,035,036,488</b>



Chief Financial Officer



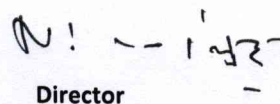
Company Secretary



Managing Director



Director



Director

**Shahjalal Islami Bank Limited**  
**Profit and Loss Account (Un-Audited)**  
**For the period ended 30 September 2021**

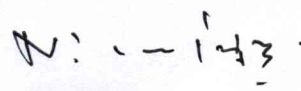
	Note	Jan'21 to Sep'21 Taka	Jan'20 to Sep'20 Taka	Jul'21 to Sep'21 Taka	Jul'20 to Sep'20 Taka
<b>Operating income</b>					
Investment Income	21a	10,860,515,371	13,434,096,080	3,637,441,546	4,176,148,700
Less: Profit paid on Deposits	22a	5,904,029,616	8,574,748,316	1,645,986,933	2,663,815,181
<b>Net Investment Income</b>		<b>4,956,485,755</b>	<b>4,859,347,764</b>	<b>1,991,454,613</b>	<b>1,512,333,519</b>
Income from Investment in Shares/securities	23a	801,068,151	177,432,216	216,401,229	56,653,283
Commission, Exchange and Brokerage	24a	1,535,244,230	1,313,581,105	503,440,962	451,666,011
Other Operating Income	25a	693,351,280	553,946,148	206,104,429	177,843,828
		<b>3,029,663,660</b>	<b>2,044,959,469</b>	<b>925,946,620</b>	<b>686,163,122</b>
<b>Total Operating Income</b>		<b>7,986,149,415</b>	<b>6,904,307,233</b>	<b>2,917,401,233</b>	<b>2,198,496,641</b>
<b>Operating expenses</b>					
Salaries and Allowances	26a	2,298,863,525	2,354,714,448	847,621,453	810,385,047
Rent, Taxes, Insurances, Electricity etc.	27a	327,423,548	380,379,920	113,707,211	152,369,210
Legal Expenses	28a	573,270	1,019,893	313,530	465,850
Postage, Stamps, Telecommunication etc.	29a	23,364,060	21,863,152	7,272,609	4,658,612
Stationery, Printings, Advertisements etc.	30a	69,282,807	61,709,264	27,304,980	24,940,264
Chief Executive's Salary & Fees	31	17,776,900	16,779,000	5,882,700	5,557,000
Directors' Fees & Expenses	32	4,507,684	3,967,207	1,754,000	1,470,400
Shariah Supervisory Committee's Fees & Expenses	33	570,100	295,512	149,543	-
Auditors' Fees	34a	412,500	375,000	137,500	125,000
Depreciation & Repairs of Bank's Assets	35a	316,182,382	269,781,227	107,386,247	95,512,710
Zakat Expenses		-	-	-	-
Other Expenses	36a	422,075,223	446,141,033	116,010,407	212,819,142
<b>Total Operating Expenses</b>		<b>3,481,031,999</b>	<b>3,557,025,657</b>	<b>1,227,540,180</b>	<b>1,308,303,235</b>
<b>Profit / (Loss) before Provision</b>		<b>4,505,117,416</b>	<b>3,347,281,576</b>	<b>1,689,861,052</b>	<b>890,193,406</b>
Specific provision for Classified Investments		180,000,000	350,000,000	180,000,000	50,000,000
General Provision for Unclassified Investments		181,400,000	120,000,000	86,500,000	71,800,000
General Provision for Off-balance Sheet Items		214,800,000	30,700,000	41,850,000	(6,700,000)
Provision for diminution in value of Investments in Shares		20,500,000	-	-	(56,325,000)
Provision for Other Assets		48,581,986	-	-	-
<b>Total Provision</b>	37a	<b>645,281,986</b>	<b>500,700,000</b>	<b>308,350,000</b>	<b>58,775,000</b>
<b>Total Profit / (Loss) before taxes</b>		<b>3,859,835,430</b>	<b>2,846,581,576</b>	<b>1,381,511,052</b>	<b>831,418,406</b>
<b>Provision for taxation</b>					
Deferred tax	38a	(46,788,094)	(24,939,729)	(15,032,149)	(8,792,893)
Current tax	39a	1,592,705,721	1,328,754,286	801,106,591	371,440,508
		<b>1,545,917,627</b>	<b>1,303,814,557</b>	<b>786,074,442</b>	<b>362,647,615</b>
<b>Net Profit after Taxation</b>		<b>2,313,917,803</b>	<b>1,542,767,019</b>	<b>595,436,610</b>	<b>468,770,791</b>
Retained Earnings from previous year/period		1,187,959,349	941,866,028	1,234,664,872	1,612,829,622
Add: Net Profit after Tax		2,313,917,803	1,542,767,019	595,436,610	468,770,791
<b>Profit available for Appropriation</b>		<b>3,501,877,152</b>	<b>2,484,633,047</b>	<b>1,830,101,482</b>	<b>2,081,600,413</b>
<b>Appropriation</b>					
Statutory Reserve	18	771,967,086	569,316,315	276,302,210	166,283,681.22
Dividend		1,176,110,795	933,421,266	-	933,421,266
Retained Earnings	18a	1,553,799,271	981,895,466	1,553,799,271	981,895,466
		<b>3,501,877,152</b>	<b>2,484,633,047</b>	<b>1,830,101,482</b>	<b>2,081,600,413</b>
<b>Earnings per Share (EPS) [Restated]</b>	40a	<b>2.25</b>	<b>1.50</b>	<b>0.58</b>	<b>0.46</b>
<b>Net Asset Value per Share as at 30 September [Restated]</b>	41	<b>19.02</b>	<b>17.09</b>		

  
**Chief Financial Officer**

  
**Company Secretary**

  
**Managing Director**

  
**Director**

  
**Director**



**Shahjalal Islami Bank Limited**  
**Cash Flow Statement (Un-Audited)**  
**For the period ended 30 September 2021**

**Cash flows from operating activities**

Investment income receipt in cash  
Profit paid on deposits  
Dividend receipts  
Fees & commission receipt in cash  
Recoveries on investment previously written off  
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 & liabilities**

**Changes in operating assets and liabilities**

(Increase)/decrease in investment to customers  
(Increase)/decrease in other assets  
(Increase)/decrease of placement with other banks & financial institutions  
Increase/(decrease) in deposits from other banks  
Increase/(decrease) of placement from other banks & financial institutions  
Increase/(decrease) in deposits received from customers  
Increase/(decrease) in other liabilities on account of customers  
Increase/(decrease) in 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  
Payments for purchases of securities  
Proceeds from sale of fixed assets  
Payments for purchases of property, plants & equipments  
Purchase/sale of subsidiaries

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

**Cash flows from financing activities**

Receipts from issue of debt instruments  
Receipts/(payments) of Mudaraba Subordinated Bond  
Payments for redemption of debt instruments  
Receipts from issue of ordinary shares  
Dividend paid to ordinary shareholders

**Net cash used in financing activities (C)**

**Net increase in cash & cash equivalents (A+B+C)**

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

Add: Cash and cash equivalents at the beginning of the period

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

**Net Operating Cash Flow per Share (NOCFPS)**

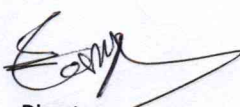
[previous year's figure restated]

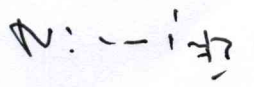
Jan'21 to Sep'21 Taka	Jan'20 to Sep'20 Taka
11,296,072,716	13,679,341,282
(6,346,242,525)	(9,054,689,470)
34,595,984	13,815,686
1,536,762,134	1,299,892,739
12,496,963	7,361,765
(2,316,640,425)	(2,371,493,448)
(69,282,807)	(61,709,264)
(1,309,032,741)	(1,723,218,887)
693,307,002	553,445,149
(791,502,582)	(865,966,580)
<b>2,740,533,720</b>	<b>1,476,778,972</b>
(9,226,166,721)	(2,785,680,546)
(244,772,353)	(344,685,134)
5,605,475,575	(9,905,686,850)
56,872,718	(94,240,951)
5,447,455,680	10,460,540,388
(5,845,243,206)	13,571,814,094
(37,876,369)	672,897,133
3,303,060	152,167,091
<b>(4,240,951,616)</b>	<b>11,727,125,224</b>
<b>(1,500,417,896)</b>	<b>13,203,904,196</b>
1,486,453,576	188,245,011
(4,709,942,877)	(7,511,349,669)
740,812	936,100
(63,047,218)	(172,073,681)
-	-
<b>(3,285,795,706)</b>	<b>(7,494,242,239)</b>
-	-
(800,000,000)	(800,000,000)
-	-
-	-
(686,064,635)	(466,710,636)
<b>(1,486,064,635)</b>	<b>(1,266,710,636)</b>
<b>(6,272,278,237)</b>	<b>4,442,951,321</b>
(1,517,904)	13,688,366
22,901,161,618	20,240,852,236
<b>16,627,365,477</b>	<b>24,697,491,923</b>
<b>(1.46)</b>	<b>12.83</b>

  
Chief Financial Officer

  
Company Secretary

  
Managing Director

  
Director

  
Director



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

**For the period ended 30 September 2021**

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total Capital/ Shareholders' Equity
Balance as at 01 January 2021	9,800,923,350	6,959,872,664	1,187,959,349	17,948,755,363
Dividend for the year 2020:				
Stock Dividend (5%)	490,046,160	-	(490,046,160)	-
Cash Dividend Paid (7%)	-	-	(686,064,635)	(686,064,635)
Net profit during the period	-	771,967,086	1,541,950,717	2,313,917,803
<b>Total Shareholders' Equity as at 30 September 2021</b>	<b>10,290,969,510</b>	<b>7,731,839,750</b>	<b>1,553,799,271</b>	<b>19,576,608,532</b>

**Total Equity for the purpose of Capital Adequacy**

<b>Equity as per above</b>	<b>19,576,608,532</b>
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items	3,555,700,000
Add: Mudaraba Subordinated Bond	5,760,000,000
<b>Total Eligible Regulatory Capital as at 30 September 2021</b>	<b>28,892,308,532</b>

**For the period ended 30 September 2020**

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total Capital/ Shareholders' Equity
Balance as at 01 January 2020	9,334,212,720	6,231,188,665	941,866,028	16,507,267,413
Dividend for the year 2019:				
Stock Dividend (5%)	466,710,630	-	(466,710,630)	-
Cash Dividend Paid (5%)	-	-	(466,710,636)	(466,710,636)
Net profit during the period	-	569,316,315	973,450,704	1,542,767,019
<b>Total Shareholders' Equity as at 30 September 2020</b>	<b>9,800,923,350</b>	<b>6,800,504,980</b>	<b>981,895,466</b>	<b>17,583,323,796</b>

**Total Equity for the purpose of Capital Adequacy**

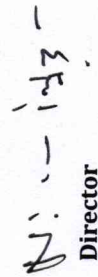
<b>Equity as per above</b>	<b>17,583,323,796</b>
Add: General Provision for Unclassified Investments & Off-Balance Sheet Items	2,920,800,000
Add: Mudaraba Subordinated Bond	7,920,000,000
<b>Total Eligible Regulatory Capital as at 30 September 2020</b>	<b>28,424,123,796</b>

**Chief Financial Officer**

**Company Secretary**

**Managing Director**

  
Director

  
Director



**Shahjalal Islami Bank Limited and Its Subsidiary**  
**Notes to the Consolidated and Separate Financial Statements**  
**As at and for the period ended 30 September 2021**

**1. Status of the Bank**

**1.1. Legal Form of the Bank**

Shahjalal Islami Bank Limited (hereinafter called the 'Bank' or 'SJIBL') was established as a public limited company (Banking Company) as on the 01 April 2001 under the Companies Act, 1994 as interest free Islamic Shariah based commercial Bank and commenced its operation on 10 May 2001 with the permission of Bangladesh Bank. Currently, the Bank is operating its business through head office having 132 (one hundred thirty two) branches, 114 (one hundred fourteen) ATM booths and 2,668 employees all over Bangladesh. The Bank also has a subsidiary Company named 'Shahjalal Islami Bank Securities Limited' and an Off-shore Banking Unit. The Bank is listed with both the Stock Exchanges of the country, i.e., Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.

The registered office of the Bank is located at Shahjalal Islami Bank Tower, Plot-04, Block-CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212.

**1.2. Nature of Business**

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

**1.3. Shahjalal Islami Bank Securities Limited**

Shahjalal Islami Bank Securities Limited is a subsidiary Company of Shahjalal Islami Bank Limited incorporated as a public limited company under the Companies Act, 1994 vide Certificate of Incorporation no. C-86917/10 dated 06 September 2010 and commenced its operation on 25 May 2011. The main objective of the Company is to carry on business of stock brokers/dealers in relation to shares and securities dealings and other services as mentioned in the Memorandum and Articles of Association of the Company. It has corporate membership of Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. Shahjalal Islami Bank Limited holds 91.79% shares of Shahjalal Islami Bank Securities Limited.

**1.4. Off-shore Banking Unit**

Off-shore Banking Unit (OBU) is a separate business unit of Shahjalal Islami Bank Limited, governed under the rules and guidelines of Bangladesh Bank. The Bank commenced the operation of its Off-shore Banking Unit on 21 December 2008 with the permission from Bangladesh Bank vide letter no. BRPD (P-3)744(99)/2008-2800 dated 24 July 2008. The unit is located at Shahjalal Islami Bank Tower, Plot-04, Block-CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212. Separate Financial Statements of Off-shore Banking Unit are also presented.

**1.5. Agent Banking**

Shahjalal Islami Bank Limited obtained permission from Bangladesh Bank on 16 October 2019 vide reference no. BRPD(P-3)745(54)/2019-8354 to commence Agent Banking services and subsequently started commercial operations on 02 January 2020. Till 30 September 2021 there were 89 Agent Banking Outlets in 39 districts across the country. Services that are currently being dispensed include account opening, cash deposit and withdrawal, Fund Transfer, Inward/Outward Cheque payment, Remittance Disbursement, balance inquiry, SMS banking, etc.

## **2. Significant Accounting Policies**

### **2.1. Basis of Preparation of the Financial Statements**

The Bank and its subsidiary (the "Group") are being operated in strict compliance with the rules of Islamic Shari'ah. The consolidated financial statements of the Group and separate financial statements of the Bank have been prepared under the historical cost convention in accordance with International Financial Reporting Standards (IFRSs) and International Accounting Standards (IAS).

In addition to this, the Bank also complied with the requirements of the following laws and regulations from various Government bodies:

- i) The Banking Companies Act, 1991 and amendment thereon;
- ii) The Companies Act, 1994;
- iii) Circulars, Rules and Regulations issued by Bangladesh Bank (BB) time to time;
- iv) Bangladesh Securities and Exchange Rules, 1987; Bangladesh Securities and Exchange Ordinance, 1969; Bangladesh Securities and Exchange Act, 1993 and Bangladesh Securities and Exchange Commission (Public Issue) Rules, 2015 and amendments thereon;
- v) The Income Tax Ordinance, 1984, and amendments thereon;
- vi) The Value Added Tax Act 1991 and Supplementary Duty Act, 2012, The Value Added Tax Rules, 2016 and amendments thereon;
- vii) Dhaka Stock Exchange Limited (DSE), Chittagong Stock Exchange Limited (CSE) and Central Depository Bangladesh Limited (CDBL) rules and regulations;
- viii) Financial Reporting Act, 2015.

In case any requirement of the Banking Companies Act, 1991 (as amended) and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs as adopted, the requirements of the Banking Companies Act, 1991 and provisions and circulars issued by Bangladesh Bank shall prevail.

### **2.2. Consolidation**

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

The consolidated Financial Statements have been prepared in accordance with IFRS 10: *Consolidated Financial Statements*. The consolidated Financial Statements are prepared to a common financial period ending 30 September 2021.

### **2.3. Investment and Provisions**

Investments are stated in the Balance Sheet net off unearned income. Provision on Investments (Loans & Advances) is made on the basis of period end review by the management and as per instructions contained in Bangladesh Bank BRPD circular no. 14 dated 23 September 2012, BRPD circular no. 19 dated 27 December 2012, BRPD circular no. 5 dated 29 May 2014, BRPD circular no. 15 dated 27 September 2017, BRPD circular no. 01 dated 20 February 2018, BRPD circular no. 03 dated 21 April 2019, BRPD circular no. 07 dated 19 March 2020, BRPD circular letter no. 52 dated 20 October 2020, BRPD circular letter no. 56 dated 10 December 2020, BRPD circular letter no. 3 dated 31 January 2021, BRPD circular letter no. 5 dated 24 March 2021, BRPD circular no. 13 dated 27 June 2021, BRPD circular no. 19 dated 26 August 2021 and BRPD circular letter no. 45 dated 04 October 2021. Provision against Off-balance Sheet exposures in addition to existing provisioning arrangement is made as per BRPD circular no. 10 dated 18 September 2007. Provision for Short-term Agricultural and Micro-Credits is made as per BRPD circular no. 15 dated 27 September 2017 and BRPD circular no. 16 dated 21 July 2020.



#### 2.4. Earnings Per Share

This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the period as per IAS 33: *Earnings Per Share*. Diluted Earnings Per Share is not required to be calculated for the period, as there exist no dilution possibilities during the period.

#### 2.5. Cash Flow Statement

Cash flow statement is prepared principally in accordance with IAS 7: *Cash Flow Statement*; and as prescribed by BRPD circular no. 14 dated 25 June 2003 & Guidelines for Islamic Banking issued by Bangladesh Bank vide BRPD circular no. 15 dated 09 November 2009.

#### 2.6. 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.

#### 2.7. Taxation

##### Current Tax

Provision for current income tax has been made at 37.50% as prescribed in the Finance Act, 2021 on the accounting profit made by the Bank after considering some of the add backs to income and disallowances of expenditure & provisions as per Income Tax Ordinance, 1984 in compliance with IAS 12: *Income Taxes*.

##### Deferred Tax

The Bank adopted deferred tax accounting policy as per IAS 12. Accordingly, deferred tax liability/asset is accounted for all temporary timing differences arising between the tax base of the assets and liabilities and their carrying value for financial reporting purpose. Deferred tax is computed at the prevailing tax rate as per Finance Act, 2021.

#### 2.8. Reporting Period

The Financial Statements cover the period from 01 January 2021 to 30 September 2021.

#### 2.9. Significant deviation between the quarterly periods

**Operating Income & Earnings Per Share (EPS):** Operating Income & Earnings Per Share substantially increased compare to the same period of last year mainly due to increase of Income from Investment in Shares/securities, Commission, Exchange and Brokerage and Other Operating Income.

**Net Operating Cash Flows per Share (NOCFPS):** Net Operating Cash Flow per Share (NOCFPS) decreased compare to the same period of last year due to decrease in deposit from customers as well as increase of Investment to customer during the period.

**Net Asset Value per Share (NAV):** Net Asset Value Per Share increased compare to the same period of last year due to increase of net profit after tax during the period.

		30.09.2021 Taka	31.12.2020 Taka
<b>3 Consolidated Cash in Hand (including Foreign Currencies)</b>			
Shahjalal Islami Bank Ltd	(Note-3a)	2,019,389,109	1,814,745,636
Shahjalal Islami Bank Securities Ltd		-	-
		<b>2,019,389,109</b>	<b>1,814,745,636</b>
<b>3a Cash in Hand of the Bank (including Foreign Currencies)</b>			
In local currencies		1,994,073,353	1,797,993,889
In foreign currencies		25,315,756	16,751,747
		<b>2,019,389,109</b>	<b>1,814,745,636</b>
<b>4 Consolidated Balance with Bangladesh Bank and its agent bank(s)</b>			
Shahjalal Islami Bank Ltd	(Note-4a)	10,379,254,320	13,351,033,150
Shahjalal Islami Bank Securities Ltd		-	-
		<b>10,379,254,320</b>	<b>13,351,033,150</b>
<b>4a Balance with Bangladesh Bank and its agent bank(s) (including Foreign Currencies)</b>			
In local currencies		9,377,412,336	10,360,749,111
In foreign currencies		885,270,649	2,571,599,078
		<b>10,262,682,985</b>	<b>12,932,348,189</b>
<b>Balance with Sonali Bank Ltd. as agent of Bangladesh Bank</b>			
In local currencies		116,571,335	418,684,961
In foreign currencies		-	-
		<b>116,571,335</b>	<b>418,684,961</b>
		<b>10,379,254,320</b>	<b>13,351,033,150</b>
<b>5 Consolidated Balance with Other Banks and Financial Institutions</b>			
<b>Inside Bangladesh</b>			
Shahjalal Islami Bank Ltd	(Note-5a)	3,831,524,626	2,975,866,157
Shahjalal Islami Bank Securities Ltd		586,572,675	395,609,024
		4,418,097,301	3,371,475,181
Less: Inter Company Transaction		682,373,883	388,139,197
		<b>3,735,723,418</b>	<b>2,983,335,984</b>
<b>Outside Bangladesh</b>			
Shahjalal Islami Bank Ltd	(Note-5a)	397,197,423	4,759,516,675
Shahjalal Islami Bank Securities Ltd		-	-
		<b>397,197,423</b>	<b>4,759,516,675</b>
		<b>4,132,920,840</b>	<b>7,742,852,659</b>
<b>5a Balance with Other Banks and Financial Institutions of the Bank (Other than Mudaraba Fund)</b>			
Inside Bangladesh		3,831,524,626	2,975,866,157
Outside Bangladesh		397,197,423	4,759,516,675
		<b>4,228,722,048</b>	<b>7,735,382,832</b>
<b>6 Consolidated Placement with other Banks &amp; Financial Institutions</b>			
Shahjalal Islami Bank Ltd	(Note-6a)	18,041,194,441	23,646,670,016
Shahjalal Islami Bank Securities Ltd		-	-
		<b>18,041,194,441</b>	<b>23,646,670,016</b>
Less: Inter Company Transaction		-	-
		<b>18,041,194,441</b>	<b>23,646,670,016</b>
<b>6a Placement with other Banks &amp; Financial Institutions of the Bank</b>			
Placement with other Banks		9,661,194,441	15,286,670,016
Placement with Financial Institutions		8,380,000,000	8,360,000,000
		<b>18,041,194,441</b>	<b>23,646,670,016</b>
<b>7 Consolidated Investments in Shares &amp; Securities</b>			
<b>Government</b>			
Shahjalal Islami Bank Ltd	(Note-7a)	24,907,640,000	21,695,610,000
Shahjalal Islami Bank Securities Ltd		-	-
		<b>24,907,640,000</b>	<b>21,695,610,000</b>
<b>Others</b>			
Shahjalal Islami Bank Ltd	(Note-7a)	5,925,608,645	5,914,149,344
Shahjalal Islami Bank Securities Ltd		2,011,565,569	1,786,654,957
		<b>7,937,174,214</b>	<b>7,700,804,301</b>
		<b>32,844,814,214</b>	<b>29,396,414,301</b>



		30.09.2021 Taka	31.12.2020 Taka
<b>7a Investments in Shares &amp; Securities of the Bank</b>			
<b>Government</b>			
Bangladesh Government Islamic Investment Bond (BGIIB)		16,250,000,000	18,000,000,000
Bangladesh Government Investment Sukuk (BGIS)		8,657,640,000	3,695,610,000
		<b>24,907,640,000</b>	<b>21,695,610,000</b>
<b>Others</b>			
Mudaraba Perpetual Bond, Islami Bank Bangladesh Ltd.		47,550,542	47,550,542
Mudaraba Subordinated Bond		3,400,000,000	3,720,000,000
Investments in Shares		2,478,058,103	2,146,598,802
		<b>5,925,608,645</b>	<b>5,914,149,344</b>
		<b>30,833,248,645</b>	<b>27,609,759,344</b>
<b>8 Consolidated Investments</b>			
Shahjalal Islami Bank Ltd	(Note-8a)	186,886,025,123	181,471,332,782
Shahjalal Islami Bank Securities Ltd		4,930,638,828	4,636,326,999
		<b>191,816,663,951</b>	<b>186,107,659,781</b>
Less: Inter Company Transaction		2,175,158,347	2,011,859,181
		<b>189,641,505,604</b>	<b>184,095,800,600</b>
<b>Bills Purchased and Discounted</b>			
Shahjalal Islami Bank Ltd	(Note-8a)	17,914,551,000	15,041,318,459
Shahjalal Islami Bank Securities Ltd		-	-
		<b>17,914,551,000</b>	<b>15,041,318,459</b>
		<b>207,556,056,604</b>	<b>199,137,119,059</b>
<b>8a Investments of the Bank</b>			
<b>Country-wise Classification of Investments:</b>			
<b>Inside Bangladesh</b>			
Gross Murabaha, Bai-Muajjal etc.		192,844,718,363	189,174,075,576
Less: Profit receivable on Murabaha, Bai-Muajjal etc. (Mark-up profit or unearned income)		5,958,693,240	7,702,742,794
Net Murabaha, Bai-Muajjal etc.		<b>186,886,025,123</b>	<b>181,471,332,782</b>
Net Bills Purchased and Discounted		17,914,551,000	15,041,318,459
<b>Outside Bangladesh</b>		-	-
		<b>204,800,576,123</b>	<b>196,512,651,241</b>
<b>9 Consolidated Fixed Assets including Premises, Furniture and Fixtures</b>			
<b>Cost</b>			
Shahjalal Islami Bank Ltd	(Note-9a)	6,435,438,534	6,388,016,160
Shahjalal Islami Bank Securities Ltd		224,843,601	204,925,593
		<b>6,660,282,135</b>	<b>6,592,941,753</b>
<b>Accumulated Depreciation</b>			
Shahjalal Islami Bank Ltd	(Note-9a)	1,936,043,791	1,647,365,915
Shahjalal Islami Bank Securities Ltd		77,285,211	72,763,766
		<b>2,013,329,002</b>	<b>1,720,129,681</b>
<b>Written Down Value</b>		<b>4,646,953,133</b>	<b>4,872,812,072</b>
<b>9a Fixed Assets including Premises, Furniture and Fixtures of the Bank</b>			
<b>Tangible Assets:</b>			
<b>Cost</b>			
Land		1,876,724,350	1,876,724,350
Building		893,986,278	893,986,278
Furniture & Fixtures		1,116,419,943	1,108,875,244
Office Equipment		757,288,246	748,190,288
Computer & Network Equipment		634,740,326	609,210,291
Vehicles		116,941,907	116,941,907
Right of use Assets as per IFRS-16		884,017,237	884,017,237
Books		1,042,667	1,042,667
		<b>6,281,160,954</b>	<b>6,238,988,262</b>
<b>Less:</b>			
Accumulated depreciation		1,784,844,639	1,500,711,525
Adjustment of assets		11,977,101	19,783,161
<b>Written Down Value</b>		<b>4,484,339,215</b>	<b>4,718,493,576</b>
<b>Intangible Assets:</b>			
<b>Cost</b>			
Software-Core Banking		62,615,431	62,615,431
Software-Others		91,662,149	86,412,468
		<b>154,277,580</b>	<b>149,027,899</b>
<b>Less:</b>			
Amortization		139,222,051	126,871,229
<b>Written Down Value</b>		<b>15,055,528</b>	<b>22,156,670</b>
<b>Total Written Down Value</b>		<b>4,499,394,743</b>	<b>4,740,650,245</b>

		30.09.2021 Taka	31.12.2020 Taka
<b>10 Consolidated Other Assets</b>			
Shahjalal Islami Bank Ltd	(Note-10a)	19,902,770,271	18,018,050,356
Shahjalal Islami Bank Securities Ltd		579,603,716	414,171,745
		<b>20,482,373,987</b>	<b>18,432,222,101</b>
Less: Inter Company transaction		2,515,000,000	2,515,000,000
		<b>17,967,373,987</b>	<b>15,917,222,101</b>
<b>10a Other Assets of the Bank</b>			
<b>Income Generating:</b>			
Shahjalal Islami Bank Securities Ltd		2,515,000,000	2,515,000,000
		<b>2,515,000,000</b>	<b>2,515,000,000</b>
<b>Non Income Generating:</b>			
Stock of Stationery, Stamps and printing materials etc. (valued at cost)		28,999,394	21,388,644
Advance Rent and Security Deposit		73,996,588	84,983,375
Suspense Account		272,892,574	112,787,431
Profit Receivable		676,191,448	345,276,627
Other Prepayments		134,082,462	90,173,713
Advance Insurance Premium		19,404,679	19,821,018
Advance Tax Paid		16,106,840,960	14,797,808,219
Other Receivables		3,181,647	3,181,647
SJIBL General Account-Net		72,180,518	27,629,682
Balance with OBU		15,628,724,550	8,228,144,000
		<b>33,016,494,821</b>	<b>23,731,194,356</b>
Less: Offshore Banking Unit		15,628,724,550	8,228,144,000
<b>Sub-total</b>		<b>17,387,770,271</b>	<b>15,503,050,356</b>
		<b>19,902,770,271</b>	<b>18,018,050,356</b>
<b>11 Consolidated Placement from other Banks &amp; Financial Institutions</b>			
Shahjalal Islami Bank Ltd	(Note-11a)	25,178,418,146	19,730,962,466
Shahjalal Islami Bank Securities Ltd		2,337,252,980	2,137,336,443
		<b>27,515,671,126</b>	<b>21,868,298,909</b>
Less: Inter Company Transaction		2,175,158,347	2,011,859,181
		<b>25,340,512,779</b>	<b>19,856,439,728</b>
<b>11a Placement from other Banks &amp; Financial Institutions of the Bank</b>			
Export Development Fund - Bangladesh Bank		22,813,275,026.30	13,684,954,632.79
Financial Stimulus Fund - Bangladesh Bank		2,365,143,120	2,230,007,833
Mudaraba Term Deposit from other Banks		-	3,816,000,000
Borrowing from Offshore Banking Unit (OBU)		165,395	165,395
		<b>25,178,583,542</b>	<b>19,731,127,861</b>
Less: Offshore Banking Unit		165,395	165,395
		<b>25,178,418,146</b>	<b>19,730,962,466</b>
<b>12 Consolidated Deposits and Other Accounts</b>			
<b>Al-Wadeeah Current Deposits &amp; Other Accounts</b>			
Shahjalal Islami Bank Ltd	(Note-12a)	35,927,049,201	34,433,462,289
Shahjalal Islami Bank Securities Ltd		-	-
		<b>35,927,049,201</b>	<b>34,433,462,289</b>
Less: Inter Company Transaction		26,295	6,895
		<b>35,927,022,906</b>	<b>34,433,455,394</b>
<b>Bills Payable</b>			
Shahjalal Islami Bank Ltd	(Note-12a)	4,145,331,768	3,889,060,291
Shahjalal Islami Bank Securities Ltd		-	-
		<b>4,145,331,768</b>	<b>3,889,060,291</b>
<b>Mudaraba Savings Deposits</b>			
Shahjalal Islami Bank Ltd	(Note-12a)	35,159,204,780	30,316,566,001
Shahjalal Islami Bank Securities Ltd		-	-
		<b>35,159,204,780</b>	<b>30,316,566,001</b>
Less: Inter Company Transaction		2,061	9,579
		<b>35,159,202,719</b>	<b>30,316,556,422</b>
<b>Mudaraba Term Deposits</b>			
Shahjalal Islami Bank Ltd	(Note-12a)	75,751,938,004	81,508,507,043
Shahjalal Islami Bank Securities Ltd		-	-
		<b>75,751,938,004</b>	<b>81,508,507,043</b>
<b>Other Mudaraba Deposits</b>			
Shahjalal Islami Bank Ltd	(Note-12a)	61,228,842,565	68,295,354,091
Shahjalal Islami Bank Securities Ltd		-	-
		<b>61,228,842,565</b>	<b>68,295,354,091</b>
Less: Inter Company Transaction		682,345,527	388,122,723
		<b>60,546,497,038</b>	<b>67,907,231,368</b>
<b>Total</b>		<b>211,529,992,434</b>	<b>218,054,810,518</b>



		30.09.2021 Taka	31.12.2020 Taka
<b>12a Deposits and Other Accounts of the Bank</b>			
<b>Al-Wadeeah Current Deposits &amp; Other Accounts</b>			
Al-Wadeeah Current Deposits		13,169,727,139	11,675,535,837
Deposits from Other Banks		-	11,619,252
Foreign Currency Deposits		4,158,527,076	4,477,014,117
Non-Resident Taka Account		24,075,476	17,480,771
Profit Payable		853,577,118	1,295,790,027
Sundry Deposits		17,710,254,319	16,948,661,590
Unclaimed Dividend		15,115,211	29,099,411
		<b>35,931,276,338</b>	<b>34,455,201,004</b>
Less: Offshore Banking Unit		4,227,137	21,738,715
		<b>35,927,049,201</b>	<b>34,433,462,289</b>
<b>Bills Payable</b>			
Payable inside Bangladesh		4,141,256,965	3,884,585,899
Payment Order Issued		4,012,437	4,072,349
Demand Draft Payable		62,366	402,043
Electronic Fund Transfer		<b>4,145,331,768</b>	<b>3,889,060,291</b>
Payable outside Bangladesh		-	-
		<b>4,145,331,768</b>	<b>3,889,060,291</b>
<b>Mudaraba Savings Deposits</b>			
General Deposits		35,096,780,424	30,280,128,794
Foreign Currency Deposits		62,424,357	36,437,207
		<b>35,159,204,780</b>	<b>30,316,566,001</b>
<b>Mudaraba Term Deposits</b>			
General Deposits		75,524,055,786	81,283,563,629
Foreign Currency Deposits		227,882,219	224,943,414
		<b>75,751,938,004</b>	<b>81,508,507,043</b>
<b>Other Mudaraba Deposits</b>			
Mudaraba Special Notice Deposits		11,977,043,882	11,669,807,096
Mudaraba Scheme Deposits		47,223,249,577	54,653,870,608
Deposits from Other Banks (SND)		2,028,549,105	1,971,676,388
		<b>61,228,842,565</b>	<b>68,295,354,091</b>
		<b>212,212,366,317</b>	<b>218,442,949,715</b>
<b>13 Mudaraba Subordinated Bond</b>			
Mudaraba Subordinated Bond		<b>8,400,000,000</b>	<b>9,200,000,000</b>
<b>14 Consolidated Other Liabilities</b>			
Shahjalal Islami Bank Ltd	(Note-14a)	29,213,605,209	27,935,935,686
Shahjalal Islami Bank Securities Ltd		2,929,497,492	2,467,300,332
		<b>32,143,102,701</b>	<b>30,403,236,018</b>
Less: Inter Company Transaction		-	-
		<b>32,143,102,701</b>	<b>30,403,236,018</b>
<b>14a Other Liabilities of the Bank</b>			
Profit Payable		120,691,056	22,080,954
Provision for Investment	{Note-14a.1 (a) & (b)}	5,100,016,942	5,664,361,818
Provision for Off-balance Sheet items	{Note-14a.1 (c)}	1,150,000,000	935,200,000
Provision for Other Assets	{Note-14a.1 (d)}	111,465,000	81,965,000
Provisions for Investments in Securities	{Note-14a.1 (e)}	679,060,000	658,560,000
Provision for Taxation	(Note-14a.2)	16,541,869,143	14,949,163,422
Profit Suspense Account	{Note-14a.1 (f)}	3,268,057,983	3,218,459,970
Compensation Realisable & Suspense Account		603,192,118	694,726,082
Compensation Realised Account		470,764,082	466,704,500
Other Payables		194,769,833	202,888,051
Outstanding Expenses		224,049,396	279,571,450
Unearned Income on Quard		33,142,987	35,643,836
Lease Liabilities as per IFRS 16 Leases*		697,444,683	726,610,603
Provision for Start-up Fund		19,081,986	-
		<b>29,213,605,209</b>	<b>27,935,935,686</b>
<b>14a.1 Provision for Investment</b>			
<b>(a) Provision on Classified Investments</b>			
Provision held at the beginning of the year		3,440,061,818	3,258,413,053
Written-off Recovery		12,496,963	24,654,765
Net charge to Profit and Loss Account		180,000,000	156,994,000
Fully provided investment written-off during the year		(938,241,839)	-
Provision held at the end of the year		<b>2,694,316,942</b>	<b>3,440,061,818</b>

**(b) General Provision on Unclassified Investments**

Provision held at the beginning of the year
Provision transferred from Provision for Investments in Securities
Addition during the year
<b>Balance at the end of the year</b>
<b>Total Provision for Investments (a+b)</b>

30.09.2021 Taka	31.12.2020 Taka
2,224,300,000	1,900,800,000
-	95,000,000
181,400,000	228,500,000
<b>2,405,700,000</b>	<b>2,224,300,000</b>
<b>5,100,016,942</b>	<b>5,664,361,818</b>

**(c) General Provision on Off-balance Sheet Items**

Provision held at the beginning of the year
Addition during the year
<b>Balance at the end of the year</b>
<b>Total Provision for Investments &amp; Off-balance Sheet Items (a+b+c)</b>

935,200,000	869,300,000
214,800,000	65,900,000
<b>1,150,000,000</b>	<b>935,200,000</b>
<b>6,250,016,942</b>	<b>6,599,561,818</b>

**(d) Provision for Other Assets**

Provision held at the beginning of the year
Transfer from Provision for Investments in Securities
Addition during the year
<b>Balance at the end of the year</b>

81,965,000	37,765,000
-	44,200,000
29,500,000	-
<b>111,465,000</b>	<b>81,965,000</b>

**(e) Provision for Investments in Securities**

Provision held at the beginning of the year
Transfer to Provision on Unclassified Investments
Transfer to Provision for Other Assets
Addition during the year
<b>Balance at the end of the year</b>

658,560,000	797,760,000
-	(95,000,000)
-	(44,200,000)
20,500,000	-
<b>679,060,000</b>	<b>658,560,000</b>

**(f) Profit Suspense Account**

Balance at the beginning of the year
Amount transferred to suspense account during the year
Amount recovered from suspense account during the year
Amount waived/ written-off during the year
<b>Balance at the end of the year</b>

3,218,459,970	1,913,003,426
398,489,488	3,119,752,786
(319,341,556)	(1,796,506,920)
(29,549,919)	(17,789,322)
<b>3,268,057,983</b>	<b>3,218,459,970</b>

**14a.2 Provision for Taxation****Provision for Current Tax**

Balance at the beginning of the year
Add: Provision made during the year
Add: Provision made on other income during the year
<b>Balance at the end of the year</b>

14,949,163,422	13,224,746,710
1,592,705,721	1,664,048,258
-	60,368,453
<b>16,541,869,143</b>	<b>14,949,163,422</b>

**14a.2(a) Provision for Current Tax made during the year**

Income tax @ 37.50% on estimated taxable Business Profit
Income tax @ 20.00% on Dividend Income
Income tax @ 10% on Capital Gain on Sale of Shares
<b>Estimated Total Provision Required</b>

1,424,271,070	2,022,719,400
6,919,197	9,427,864
25,904,636	4,065,899
<b>1,457,094,903</b>	<b>2,036,213,163</b>

**Computation of Taxable Business Profit**

Profit before Tax
Add: Inadmissible expenditures
Less: Allowable Expenditure & Separate consideration
<b>Estimated Taxable Business Profit for the year</b>

3,859,835,430	3,643,419,997
1,492,766,099	2,318,905,843
1,554,545,342	568,407,441
<b>3,798,056,187</b>	<b>5,393,918,399</b>

**14a.2(b) Reconciliation of effective tax rate of the Bank****Particulars**

Profit before income tax as per profit and loss account
Income tax as per applicable tax rate
<b>Factors affecting the tax charge for current year:</b>
Inadmissible expenses
Admissible Expenses in the current year (i.e., write-off etc.)
Tax savings from reduced tax rates for dividend
Tax loss/(savings) from reduced tax rates for capital gain
Adjustment for previous year
<b>Total Income Tax Expenses</b>

**Effective Rate**

37.5%	3,859,835,430
	1,447,438,286
14.50%	559,787,287
-12.25%	(472,838,623)
-0.16%	(6,054,297)
-1.85%	(71,237,750)
3.51%	135,610,818
<b>41.26%</b>	<b>1,592,705,721</b>

**15 Consolidated Deferred Tax Liabilities**

Shahjalal Islami Bank Ltd
Shahjalal Islami Bank Securities Ltd

(Note-15a)

212,460,851	259,248,945
(1,590,485)	(2,571,206)
<b>210,870,366</b>	<b>256,677,740</b>

**15a Deferred Tax Liabilities of the Bank**

Balance at the beginning of the year
Add: Provision made during the year

259,248,945	142,464,474
(46,788,094)	116,784,471
<b>212,460,851</b>	<b>259,248,945</b>



	30.09.2021 Taka	31.12.2020 Taka
<b>15a.1 Deferred Tax (assets)/liabilities</b>		
Fixed Assets (as per Financial Statements)	4,499,394,743	4,740,650,245
Less: Carrying amount of vehicles purchase over the allowable limit	11,096,713	15,689,567
	<b>4,488,298,030</b>	<b>4,724,960,679</b>
Tax base carrying amount	3,921,735,760	4,033,630,158
	<b>566,562,269</b>	<b>691,330,521</b>
<b>Deferred Tax (assets)/liabilities</b>	<b>212,460,851</b>	<b>259,248,945</b>
<b>16 Capital</b>		
<b>16.1 Authorized Capital</b>		
1,500,000,000 ordinary shares of Tk. 10 each	<b>15,000,000,000</b>	<b>15,000,000,000</b>
The shareholders of the Bank in its 13th Extra Ordinary General Meeting (EGM) held on 12 August 2020 approved to increase the Authorised Capital of the Bank to Tk. 15,000,000,000 from Tk. 10,000,000,000.		
<b>16.2 Issued, Subscribed and Paid-up Capital</b>		
980,092,335 Ordinary Shares of Tk 10 each	<b>10,290,969,510</b>	<b>9,800,923,350</b>
20,500,000 Ordinary Sponsor Share of Taka 10 each issued for cash	205,000,000	205,000,000
12.5% Stock Dividend for the year 2002	25,625,000	25,625,000
2,362,000 Ordinary New Shares Issued	236,200,000	236,200,000
4,690,000 Ordinary New Shares Issued	469,000,000	469,000,000
93,582,500 shares issued under Initial Public Offer (IPO)	935,825,000	935,825,000
20% Stock Dividend for the year 2007	374,330,000	374,330,000
22% Stock Dividend for the year 2008	494,115,600	494,115,600
25% Stock Dividend for the year 2009	685,023,900	685,023,900
30% Stock Dividend for the year 2010	1,027,535,850	1,027,535,850
25% Stock Dividend for the year 2011	1,113,163,830	1,113,163,830
20% Stock Dividend for the year 2012	1,113,163,840	1,113,163,840
10% Stock Dividend for the year 2013	667,898,310	667,898,310
5% Stock Dividend for the year 2016	367,344,060	367,344,060
10% Stock Dividend for the year 2017	771,422,540	771,422,540
10% Stock Dividend for the year 2018	848,564,790	848,564,790
5% Stock Dividend for the year 2019	466,710,630	466,710,630
5% Stock Dividend for the year 2020	490,046,160	-
	<b>10,290,969,510</b>	<b>9,800,923,350</b>
<b>16.3 Non-controlling Interest</b>		
Opening balance	226,877,106	226,408,192
Share of current year's profit	18,716,076	468,914
	<b>245,593,182</b>	<b>226,877,106</b>
<b>17 Statutory Reserve</b>		
Opening balance	6,959,872,664	6,231,188,665
Add: Addition during the year	771,967,086	728,684,000
	<b>7,731,839,750</b>	<b>6,959,872,664</b>
<b>18 Consolidated Retained Earnings</b>		
Shahjalal Islami Bank Ltd	1,553,799,271	1,187,959,349
Shahjalal Islami Bank Securities Ltd	247,900,231	19,980,021
	<b>1,801,699,502</b>	<b>1,207,939,370</b>
Less: Non-controlling Interest	20,593,182	1,877,106
	<b>1,781,106,320</b>	<b>1,206,062,264</b>
<b>18a Retained Earnings of the Bank</b>		
Opening balance	1,187,959,349	941,866,028
Less: Payment of Dividend	1,176,110,795	933,421,266
Add: Transfer from Profit and Loss Account	1,541,950,717	1,179,514,587
	<b>1,553,799,271</b>	<b>1,187,959,349</b>
<b>19 Letters of Guarantee</b>		
Letters of Guarantee (Local)	30,465,018,065	30,289,472,406
Letters of Guarantee (Foreign)	839,418,624	801,654,425
Back to Back Usance	932,987	932,987
	<b>31,305,369,676</b>	<b>31,092,059,818</b>

		30.09.2021 Taka	31.12.2020 Taka
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		31,305,369,676	31,092,059,818
		<b>31,305,369,676</b>	<b>31,092,059,818</b>
<b>20 Irrevocable Letters of Credit</b>			
Letters of credit		49,472,623,145	34,857,199,890
		<b>49,472,623,145</b>	<b>34,857,199,890</b>
<b>21 Consolidated Profit on Investments</b>		<b>Sep'21 Taka</b>	<b>Sep'20 Taka</b>
Shahjalal Islami Bank Ltd	(Note-21a)	10,860,515,371	13,434,096,080
Shahjalal Islami Bank Securities Ltd		119,281,235	106,409,334
		<b>10,979,796,606</b>	<b>13,540,505,414</b>
Less: Inter Company Transaction		122,934,002	129,603,300
		<b>10,856,862,604</b>	<b>13,410,902,114</b>
<b>21a Profit on Investments of the Bank</b>			
Profit on Investments		9,984,271,024	12,566,761,619
Profit on Placement with Other Banks & Financial Institutions		876,244,347	867,334,461
		<b>10,860,515,371</b>	<b>13,434,096,080</b>
<b>22 Consolidated Profit paid on Deposits</b>			
Shahjalal Islami Bank Ltd	(Note-22a)	5,904,029,616	8,574,748,316
Shahjalal Islami Bank Securities Ltd		153,353,171	151,186,323
		<b>6,057,382,787</b>	<b>8,725,934,639</b>
Less: Inter Company Transaction		123,909,085	134,082,884
		<b>5,933,473,701</b>	<b>8,591,851,755</b>
<b>22a Profit paid on Deposits of the Bank</b>			
Profit on Deposits		5,506,515,074	7,924,033,287
Profit paid on Borrowings		397,514,542	650,715,029
		<b>5,904,029,616</b>	<b>8,574,748,316</b>
<b>22a.1 Profit paid on Borrowings</b>			
Profit paid on Borrowings		367,680,893	631,555,856
Profit Expenses of Lease Liabilities (as per IFRS 16 Leases)		29,833,649	19,159,173
		<b>397,514,542</b>	<b>650,715,029</b>
<b>23 Consolidated Income from Investments in Shares/Securities</b>			
Shahjalal Islami Bank Ltd	(Note-23a)	801,068,151	177,432,216
Shahjalal Islami Bank Securities Ltd		211,056,220	37,667,854
		<b>1,012,124,371</b>	<b>215,100,070</b>
Less: Dividend from Subsidiary		-	-
		<b>1,012,124,371</b>	<b>215,100,070</b>
<b>23a Income from Investments in Shares/Securities of the Bank</b>			
Income from Investments in Islami Bond		304,029,305	10,000,000
Income/(Loss) from Investments in Shares		259,046,363	21,573,830
Dividend Income		34,595,984	13,815,686
Income from Investments in Subordinated Bond		203,396,498	127,352,699
		<b>801,068,151</b>	<b>177,432,216</b>
<b>24 Consolidated Commission, Exchange and Brokerage</b>			
Shahjalal Islami Bank Ltd	(Note-24a)	1,535,244,230	1,313,581,105
Shahjalal Islami Bank Securities Ltd		221,569,814	58,393,129
		<b>1,756,814,044</b>	<b>1,371,974,234</b>
<b>24a Commission, Exchange and Brokerage of the Bank</b>			
Other commission		911,888,806	688,343,680
Exchange earnings	(Note-24a.1)	623,355,424	625,237,425
		<b>1,535,244,230</b>	<b>1,313,581,105</b>



		Sep'21 Taka	Sep'20 Taka
<b>24a.1 Exchange Earnings</b>			
Gross exchange gain		1,202,647,209	1,067,691,908
Less: Exchange loss		579,291,785	442,454,483
<b>Net Exchange Gain</b>		<b>623,355,424</b>	<b>625,237,425</b>
<b>25 Consolidated Other Operating Income</b>			
Shahjalal Islami Bank Ltd	(Note-25a)	693,351,280	553,946,148
Shahjalal Islami Bank Securities Ltd		10,409,620	9,176,824
		<b>703,760,900</b>	<b>563,122,972</b>
Less: Inter Company Transaction		975,083	4,479,584
		<b>702,785,817</b>	<b>558,643,388</b>
<b>25a Other Operating Income of the Bank</b>			
Postage, Telex, SWIFT & REUTERS		114,605,933	82,805,290
Incidental Charge		930	720
Supervision & Monitoring Charge		7,458,062	1,140,461
Other Charges		571,286,355	469,999,677
		<b>693,351,280</b>	<b>553,946,148</b>
<b>26 Consolidated Salaries &amp; Allowances</b>			
Shahjalal Islami Bank Ltd	(Note- 26a)	2,298,863,525	2,354,714,448
Shahjalal Islami Bank Securities Ltd		38,828,677	40,028,489
		<b>2,337,692,202</b>	<b>2,394,742,937</b>
<b>26a Salaries &amp; Allowances of the Bank</b>			
Basic Salary		946,127,708	989,850,321
Allowances		863,713,725	877,814,902
Bonus		378,691,483	389,247,267
Bank's Contribution to Provident fund		94,686,403	86,129,846
Leave Encashment		15,644,206	11,672,113
		<b>2,298,863,525</b>	<b>2,354,714,448</b>
<b>27 Consolidated Rent, Taxes, Insurance, Electricity etc.</b>			
Shahjalal Islami Bank Ltd	(Note- 27a)	327,423,548	380,379,920
Shahjalal Islami Bank Securities Ltd		4,099,590	17,017,448
		<b>331,523,138</b>	<b>397,397,368</b>
<b>27a Rent, Taxes, Insurance, Electricity etc. of the Bank</b>			
Rent, Rates & Taxes		128,955,034	155,339,373
Insurance		142,863,795	173,451,575
Electricity & Lighting		55,604,720	51,588,972
		<b>327,423,548</b>	<b>380,379,920</b>
<b>27a.1 Rent, Rates &amp; Taxes</b>			
Rent, Rates & Taxes		208,672,216	208,755,669
Transfer to depreciation and profit expenses under IFRS 16*		79,717,182	53,416,296
		<b>128,955,034</b>	<b>155,339,373</b>
<b>28 Consolidated Legal Expenses</b>			
Shahjalal Islami Bank Ltd	(Note- 28a)	573,270	1,019,893
Shahjalal Islami Bank Securities Ltd		28,750	293,250
		<b>602,020</b>	<b>1,313,143</b>
<b>28a Legal Expenses of the Bank</b>			
Legal Fees & Charge		123,725	344,678
Other Legal Expenses		449,545	675,215
		<b>573,270</b>	<b>1,019,893</b>
<b>29 Consolidated Postage, Stamps, Telecommunication etc.</b>			
Shahjalal Islami Bank Ltd	(Note- 29a)	23,364,060	21,863,152
Shahjalal Islami Bank Securities Ltd		1,890,222	1,761,815
		<b>25,254,282</b>	<b>23,624,967</b>
<b>29a Postage, Stamps, Telecommunication etc. of the Bank</b>			
Postage		1,008,200	1,114,931
Leased line		11,975,435	10,980,573
Telegram, Fax, Telex & Internet charge		3,063,108	3,019,445
Telephone charges		2,111,303	1,642,358
Mobile phone charges		5,206,015	5,105,845
		<b>23,364,060</b>	<b>21,863,152</b>

		Sep'21 Taka	Sep'20 Taka
<b>30 Consolidated Stationery, Printing, Advertisements etc.</b>			
Shahjalal Islami Bank Ltd	(Note- 30a)	69,282,807	61,709,264
Shahjalal Islami Bank Securities Ltd		1,140,035	1,374,818
		<b>70,422,842</b>	<b>63,084,082</b>
<b>30a Stationery, Printing, Advertisements etc. of the Bank</b>			
Table Stationery		5,442,121	5,244,862
Printing Stationery		5,942,883	5,893,540
Security Stationery		4,021,236	2,853,049
Computer Stationery		33,070,172	25,553,829
Publicity and Advertisement		20,806,395	22,163,984
		<b>69,282,807</b>	<b>61,709,264</b>
<b>31 Chief Executive's Salary &amp; Fees of the Bank</b>			
Basic Salary		9,801,000	8,910,000
Allowances		3,600,000	3,800,000
Bonus		3,395,800	3,178,000
Bank's Contribution to Provident Fund		980,100	891,000
		<b>17,776,900</b>	<b>16,779,000</b>
<b>32 Directors' Fees &amp; Expenses of the Bank</b>			
Directors' Fees		3,393,600	2,662,000
Meeting Expenses		1,114,084	1,305,207
		<b>4,507,684</b>	<b>3,967,207</b>
<b>33 Shariah Supervisory Committee's Fees &amp; Expenses of the Bank</b>			
Shariah Council Meeting Expenses		570,100	295,512
		<b>570,100</b>	<b>295,512</b>
<b>34 Consolidated Auditors' Fees</b>			
Shahjalal Islami Bank Ltd	(Note-34a)	412,500	375,000
Shahjalal Islami Bank Securities Ltd		17,242	-
		<b>429,742</b>	<b>375,000</b>
<b>34a Auditor's Fees of the Bank</b>			
Auditor's Fees*		<b>412,500</b>	<b>375,000</b>
*This represents the proportionate audit fee recognized on the basis of the same audit fees provided for audit of the last year.			
<b>35 Consolidated Depreciation &amp; Repairs of Assets</b>			
Shahjalal Islami Bank Ltd	(Note-35a)	316,182,382	269,781,227
Shahjalal Islami Bank Securities Ltd		14,915,704	5,016,328
		<b>331,098,086</b>	<b>274,797,555</b>
<b>35a Depreciation &amp; Repairs of Bank's Assets</b>			
<b>a) Depreciation of Bank's Assets</b>			
Land & Building		14,704,745	14,689,504
Furniture & Fixtures		61,045,622	56,627,761
Office Equipment		68,585,043	63,635,378
Computer & Network Equipment		66,575,293	52,578,980
Vehicles		8,381,071	9,704,984
Right of use (ROU) Assets*		68,646,411	46,912,165
Books		73,252	68,103
<b>b) Amortization of Bank's Assets</b>			
Software-Core Banking		3,852,530	3,866,641
Software-Others		8,791,010	7,906,478
		<b>300,654,977</b>	<b>255,989,994</b>
<b>c) Repairs on Bank's Assets</b>			
Office Premises		1,855,001	868,118
Office Equipment		6,182,996	6,776,504
Office Furniture & Fixtures		771,812	603,526
Vehicles		1,315,141	862,554
Procurement of Parts, Spares & Others		5,402,455	4,680,530
		<b>15,527,405</b>	<b>13,791,233</b>
		<b>316,182,382</b>	<b>269,781,227</b>

		Sep'21 Taka	Sep'20 Taka
<b>36 Consolidated Other Expenses</b>			
Shahjalal Islami Bank Ltd	(Note-36a)	422,075,223	446,141,033
Shahjalal Islami Bank Securities Ltd		43,267,177	18,818,552
		<b>465,342,400</b>	<b>464,959,585</b>
<b>36a Other Expenses of the Bank</b>			
Petrol, Oil and Lubricants		4,251,421	3,347,718
Entertainment		18,113,244	15,609,854
Donation and Subscription		58,036,917	8,150,132
Traveling and Conveyance		9,416,368	20,671,006
Training Expenses		1,323,846	1,753,105
Car expenses		131,481,400	136,830,145
Papers & Periodicals		72,193	32,689
Utility		4,457,880	4,308,175
Uniform & Liveries		1,919,307	996,854
Bank Charges		2,366,584	8,032,950
Business development & promotion		24,003,640	28,928,070
Upkeep and cleaning of office premises		30,678,023	26,688,850
Security Service- outsourcing		60,380,877	59,334,642
Branch Opening Expenses		-	259,544
SJIBL Card expenses		26,022,926	17,308,211
Islamic Credit Card Expenses		4,235,803	1,307,717
AGM & meeting expenses		1,652,652	2,753,694
Capital Enhancement Fees		9,517,523	4,026,007
Laundry and Washing		154,715	178,529
Crockeries, Kettle and others		180,459	424,221
Photograph and Photocopy		314,488	447,497
Loss on Disposal of Fixed Assets		2,951,208	1,866,370
Miscellaneous Expenses		11,443,750	6,143,001
CSR Expense		19,100,000	-
Agent Banking Expense		-	440,801
		<b>422,075,223</b>	<b>446,141,033</b>
<b>37 Consolidated Provision against Investments, Off-balance Sheet Items &amp; Others</b>			
Shahjalal Islami Bank Ltd	(Note-37a)	645,281,986	500,700,000
Shahjalal Islami Bank Securities Ltd		17,500,000	-
		<b>662,781,986</b>	<b>500,700,000</b>
<b>37a Provision against Investments, Off-balance Sheet Items &amp; Others of the Bank</b>			
Provision on Unclassified Investments		181,400,000	120,000,000
Provision on Classified Investments		180,000,000	350,000,000
Provision on Off-balance Sheet Items		214,800,000	30,700,000
Provisions on Investments in Securities		20,500,000	-
Provision on Other Assets		48,581,986	-
		<b>645,281,986</b>	<b>500,700,000</b>
<b>38 Consolidated Deferred Tax Expenses/(Income)</b>			
Shahjalal Islami Bank Ltd	(Note-38a)	(46,788,094)	(24,939,729)
Shahjalal Islami Bank Securities Ltd		980,720	(3,215,790)
		<b>(45,807,374)</b>	<b>(28,155,519)</b>
<b>38a Deferred Tax Expenses/(Income) of the Bank</b>			
Closing deferred tax liability		212,460,851	163,136,064
Opening deferred tax liability		259,248,945	188,075,793
Deferred tax expenses/(Income)		<b>(46,788,094)</b>	<b>(24,939,729)</b>
<b>39 Consolidated Tax Expenses</b>			
Current tax		1,651,081,113	1,342,033,940
Deferred tax		(45,807,374)	(24,939,729)
		<b>1,605,273,739</b>	<b>1,317,094,211</b>
<b>39a Tax Expenses of the Bank</b>			
Current tax		1,592,705,721	1,328,754,286
Deferred tax		(46,788,094)	(24,939,729)
		<b>1,545,917,627</b>	<b>1,303,814,557</b>



		Sep'21 Taka	Sep'20 Taka
<b>40 Consolidated Earnings per Share (EPS)</b>			
Calculation of Earnings per Share	(Note-2.4)		
Net Profit after Tax		2,523,121,937	1,511,638,161
Number of Ordinary Shares outstanding (Denominator)		1,029,096,951	1,029,096,951
		<b>2.45</b>	<b>1.47</b>
<b>40a Earnings per Share (EPS) of the Bank</b>			
Calculation of Earnings per Share	(Note-2.4)		
Net Profit after Tax		2,313,917,803	1,542,767,019
Number of Ordinary Shares outstanding (Denominator)		1,029,096,951	1,029,096,951
		<b>2.25</b>	<b>1.50</b>
Operating Income & Earnings Per Share substantially increased compare to the same period of last year mainly due to increase of Income from Investment in Shares/securities, Commission, Exchange and Brokerage and Other Operating Income.			
Earnings per share has been calculated in accordance with IAS 33 <i>Earnings per Share</i> .			
<b>41 Net Asset Value (NAV) per Share:</b>			
Net Assets Value (Consolidated)		19,806,794,542	17,567,935,400
Net Assets Value (Bank's)		19,576,608,532	17,583,323,796
No. of Outstanding Share		1,029,096,951	1,029,096,951
Net Asset Value (NAV) per Share (Consolidated) [previous year's figure restated]		<b>19.25</b>	<b>17.07</b>
Net Asset Value (NAV) per Share (Bank's) [previous year's figure restated]		<b>19.02</b>	<b>17.09</b>
Net Asset Value Per Share increased compare to the same period of last year due to increase of net profit after tax during the period.			
<b>42 Net Operating Cash Flows per Share (NOCFPS):</b>			
Net cash flows from operating activities (Consolidated)		(1,344,886,907)	13,279,694,877
Net cash flows from operating activities (Bank's)		(1,500,417,896)	13,203,904,196
No. of Outstanding Share		1,029,096,951	1,029,096,951
Net Operating Cash Flow per Share (NOCFPS) (Consolidated) [previous year's figure restated]		<b>(1.31)</b>	<b>12.90</b>
Net Operating Cash Flow per Share (NOCFPS) (Bank's) [previous year's figure restated]		<b>(1.46)</b>	<b>12.83</b>
Net Operating Cash Flow per Share (NOCFPS) decreased compare to the same period of last year due to decrease in deposit from customers as well as increase of Investment to customer during the period.			
<b>43 Reconciliation of Net Profit after Taxation &amp; Operating Profit before changes in operating assets &amp; liabilities</b>			
<i>Cash flows from operating activities</i>			
Net Profit after Taxation		2,313,917,803	1,542,767,019
Provision for Tax		1,545,917,627	1,303,814,557
Provision for Investment, Share & Contingent Liability		645,281,986	500,700,000
(Increase)/Decrease profit receivable		(330,914,821)	81,628,673
Increase/(Decrease) Profit Payable on Deposits		(442,212,909)	(479,941,154)
Depreciation & Amortization of Fixed Assets		300,654,977	255,989,994
Recoveries on investment previously written off		12,496,963	7,361,765
Income tax paid		(1,309,032,741)	(1,723,218,887)
Loss/Profit on sale of Bank's Assets		2,906,931	1,365,371
Effect of exchange rate changes on cash & cash equivalents		1,517,904	(13,688,366)
<b>Operating Profit before changes in operating assets &amp; liabilities</b>		<b>2,740,533,720</b>	<b>1,476,778,972</b>

44 Investments (Loans and Advances) to Directors and their related Concern (as on 30 September 2021):

Sl. #	Name of the Party	Related By	Nature of Investment	Amount in Tk. (Non-Funded)	Amount in Tk. (Funded)	Status
i)	M/s. Rupsha Trading Corporation	Md. Mohiuddin Ahmed	L/C /MPI-TR/Bai-Muajjal	-	41,756,345	Regular
ii)	Excellent Tiles	Abdul Halim	Bank Guarantee	5,680,043	-	Regular
iv)	Exclusive Motors	Abdul Halim	BMCTR-Rev	-	495,112	Regular
v)	Abdul Hakim	Abdul Halim	HPSM-Real Estate	-	12,833,678	Regular
vi)	Shoyeb Ahmed	Abdul Halim	HPSM-Real Estate	-	12,876,007	Regular
vii)	Electra International Ltd.	Sanaullah Shahid	Bai-Muajjal Commercial TR (Revolving)	-	73,215,590	Regular
viii)	Electra International	Sanaullah Shahid	Bai-Muajjal Commercial TR (Revolving)	-	9,802,758	Regular
ix)	Own the World Company Limited	Khandaker Sakib Ahmed	Bank Guarantee	3,000,000	7,600,625	Regular
x)	Modern Diagnostic Center Limited	Anwer Hossain Khan	HPSM-Real Estate	-	200,667,714	Regular
xi)	Shahjalal Islami Bank Securities Ltd.	Subsidiary	Bai-Muajjal	600,000,000	2,174,448,060	Regular
				<b>608,680,043</b>	<b>2,533,695,889</b>	