

## PROFIT AND LOSS ACCOUNT

For the year ended 31 December 2021

	Note	2021 Taka	2020 Taka
<b>Operating Income</b>			
Investment Income	23a	13,805,194,923	17,033,748,679
Less: Profit paid on Deposits	24a	7,381,645,027	11,418,428,603
<b>Net Investment Income</b>		<b>6,423,549,896</b>	<b>5,615,320,076</b>
Income from Investments in Shares & Securities	25a	1,192,319,713	625,322,945
Commission, Exchange and Brokerage	26a	2,239,187,234	1,752,496,265
Other Operating Income	27a	1,045,664,738	812,353,493
		<b>4,477,171,685</b>	<b>3,190,172,702</b>
<b>Total Operating Income</b>		<b>10,900,721,581</b>	<b>8,805,492,779</b>
<b>Operating Expenses</b>			
Salaries and Allowances	28a	2,981,217,178	2,980,281,717
Rent, Taxes, Insurances, Electricity etc.	29a	334,690,238	429,749,211
Legal Expenses	30a	1,011,136	1,235,580
Postage, Stamps, Telecommunication etc.	31a	40,178,463	44,513,612
Stationery, Printings, Advertisements etc.	32a	98,375,319	82,898,124
Chief Executive's Salary & Fees	33	22,929,970	21,572,700
Directors' Fees & Expenses	34	6,398,484	6,737,530
Sharia'h Supervisory Committee's Fees & Expenses	35	743,851	295,512
Auditor's Fees	36a	550,000	500,000
Depreciation & Repairs of Bank's Assets	37a	535,869,372	390,017,716
Zakat Expenses	38	179,870,407	160,982,542
Other Expenses	39a	695,193,509	591,894,537
<b>Total Operating Expenses</b>		<b>4,897,027,926</b>	<b>4,710,678,782</b>
<b>Profit before Provision</b>	22a	<b>6,003,693,656</b>	<b>4,094,813,997</b>
Specific Provision for Classified Investments		541,490,000	156,994,000
General Provision for Unclassified Investments		194,538,000	228,500,000
General Provision for Off-balance Sheet Items		421,000,000	65,900,000
Provision for diminution in value of Investments in Shares		-	-
Provision for Other Assets		10,000,000	-
<b>Total Provision</b>	40a	<b>1,167,028,000</b>	<b>451,394,000</b>
<b>Total Profit before Taxes</b>		<b>4,836,665,656</b>	<b>3,643,419,997</b>
<b>Provision for Taxation</b>			
Deferred Tax	41a	(22,097,080)	71,173,152
Current Tax	41c	2,273,525,795	1,664,048,258
		<b>2,251,428,716</b>	<b>1,735,221,410</b>
<b>Net Profit after Taxes</b>		<b>2,585,236,940</b>	<b>1,908,198,587</b>

Shahjalal Islami Bank Limited

# PROFIT AND LOSS ACCOUNT

For the year ended 31 December 2021

	Note	2021 Taka	2020 Taka
Retained Earnings from previous year		1,187,959,349	941,866,028
Add: Net Profit after Taxes		2,585,236,940	1,908,198,587
<b>Profit available for Appropriation</b>		<b>3,773,196,289</b>	<b>2,850,064,615</b>
<b>Appropriation:</b>			
Statutory Reserve	18	967,333,131	728,684,000
Start-up Fund	15a3	44,934,355	-
Dividend		1,176,110,795	933,421,266
Retained Earnings	19a	1,584,818,008	1,187,959,349
		<b>3,773,196,289</b>	<b>2,850,064,615</b>
<b>Earnings per Share (EPS) [previous year's figure restated]</b>	42a	<b>2.51</b>	<b>1.85</b>

The annexed notes from 1 to 54 form an integral part of these financial statements.



Chairman



Director



Director



Managing Director & CEO

This is the consolidated balance sheet referred to in our separate report of even date.

Dhaka,  
16 March 2022

Signed for & on behalf of  
**ACNABIN**  
Chartered Accountants



**Md. Moniruzzaman, FCA**  
Partner

ICAB Enrollment No. 787  
DVC: 2203200787AS332767