

**Shahjalal Islami Bank Limited and its Subsidiary**  
**Consolidated Balance Sheet (Un-Audited)**  
As at 30 September 2020

Property and Assets	Note	30.09.2020 Taka	31.12.2019 Taka
<b>Cash</b>			
Cash in hand (Including Foreign Currencies)	3	2,302,588,200	2,320,196,507
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	4	13,330,597,924	15,539,227,347
		<b>15,633,186,125</b>	<b>17,859,423,854</b>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh		3,656,728,737	1,780,506,464
Outside Bangladesh	5	5,422,843,927	608,258,408
		<b>9,079,572,664</b>	<b>2,388,764,872</b>
<b>Placement with other Banks &amp; Financial Institutions</b>			
	6	<b>22,267,170,016</b>	<b>12,361,483,166</b>
<b>Investments in Shares &amp; Securities</b>			
Government		19,000,000,000	11,750,000,000
Others	7	5,689,421,804	5,548,441,179
		<b>24,689,421,804</b>	<b>17,298,441,179</b>
<b>Investments</b>			
General Investment etc.		186,578,005,550	185,685,308,986
Bills Purchased and Discounted	8	16,358,888,381	14,614,015,788
		<b>202,936,893,931</b>	<b>200,299,324,774</b>
<b>Fixed Assets Including Premises</b>			
	9	<b>4,459,599,541</b>	<b>4,557,631,359</b>
<b>Other Assets</b>			
	10	<b>15,834,054,294</b>	<b>13,843,340,562</b>
<b>Non Banking Assets</b>			
		<b>88,909,355</b>	<b>88,909,355</b>
<b>Total Property and Assets</b>			
		<b>294,988,807,730</b>	<b>268,697,319,121</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Placement from other Banks &amp; Financial Institutions</b>			
	11	<b>22,153,889,880</b>	<b>11,752,538,519</b>
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits		28,805,352,547	24,751,894,884
Mudaraba Term Deposits		82,913,091,058	82,587,971,836
Other Mudaraba Deposits		66,297,660,071	62,791,516,067
Al-Wadeeah Current & Other Deposit Accounts		34,178,974,194	28,770,762,184
Bills Payable	12	3,885,475,982	4,335,581,019
		<b>216,080,553,853</b>	<b>203,237,725,990</b>
<b>Mudaraba Subordinated Bond</b>			
	13	<b>9,200,000,000</b>	<b>10,000,000,000</b>
<b>Other Liabilities</b>			
	14	<b>29,604,637,827</b>	<b>26,771,315,560</b>
<b>Deferred Tax Liabilities</b>			
	15	<b>158,167,465</b>	<b>186,322,984</b>
<b>Total Liabilities</b>			
		<b>277,197,249,025</b>	<b>251,947,903,053</b>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	16.2	9,800,923,350	9,334,212,720
Statutory Reserve	17	6,800,504,980	6,231,188,665
Capital Reserve		2,878,961	2,878,961
Retained Earnings	18	963,628,109	954,727,530
<b>Total Shareholders' Equity</b>			
		<b>17,567,935,400</b>	<b>16,523,007,876</b>
<b>Non-controlling Interest</b>			
	16.3	<b>223,623,305</b>	<b>226,408,192</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>			
		<b>294,988,807,730</b>	<b>268,697,319,121</b>

**Shahjalal Islami Bank Limited and its Subsidiary**  
**Consolidated Off-balance Sheet Items (Un-Audited)**  
**As at 30 September 2020**


	Note	30.09.2020 Taka	31.12.2019 Taka
<b>Contingent Liabilities</b>			
Acceptances & endorsements		37,263,520,500	35,064,492,967
Letters of guarantee	19	32,588,752,793	29,749,668,530
Irrevocable letters of credit	20	32,701,056,747	31,562,148,000
Bills for collection		15,411,478,800	16,714,181,896
Other contingent liabilities		-	-
<b>Total</b>		<b>117,964,808,840</b>	<b>113,090,491,393</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>Total off-balance sheet items including contingent liabilities</b>		<b>117,964,808,840</b>	<b>113,090,491,393</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 2020


Operating Income	Note	Jan'20 to Sep'20 Taka	Jan'19 to Sep'19 Taka	Jul'20 to Sep'20 Taka	Jul'19 to Sep'19 Taka
Investment Income	21	13,410,902,114	15,345,276,296	4,171,416,402	5,237,156,630
Less: Profit paid on Deposits	22	8,591,851,755	9,799,269,018	2,667,281,307	3,382,681,284
<b>Net Investment Income</b>		<b>4,819,050,359</b>	<b>5,546,007,277</b>	<b>1,504,135,096</b>	<b>1,854,475,346</b>
Income from Investment in Shares/Securities	23	215,100,070	451,043,191	78,490,345	43,597,666
Commission, Exchange and Brokerage	24	1,371,974,234	1,584,106,773	489,948,765	499,744,355
Other Operating Income	25	558,643,388	581,846,349	178,208,908	176,995,592
		<b>2,145,717,691</b>	<b>2,616,996,313</b>	<b>746,648,018</b>	<b>720,337,613</b>
<b>Total Operating Income</b>		<b>6,964,768,051</b>	<b>8,163,003,590</b>	<b>2,250,783,113</b>	<b>2,574,812,959</b>
<b>Operating Expenses</b>					
Salaries and Allowances	26	2,394,742,937	2,268,354,507	825,876,916	697,002,381
Rent, Taxes, Insurances, Electricity etc.	27	397,397,368	350,980,466	157,401,276	104,168,289
Legal Expenses	28	1,313,143	969,074	747,600	578,117
Postage, Stamps, Telecommunication etc.	29	23,624,967	29,338,895	5,207,317	9,010,740
Stationery, Printings, Advertisements etc.	30	63,084,082	87,396,889	25,105,080	27,634,726
Chief Executive's Salary & Fees	31	16,779,000	15,490,000	5,557,000	5,070,000
Directors' Fees & Expenses	32	3,967,207	5,575,928	1,470,400	2,085,167
Shariah Supervisory Committee's Fees & Expenses	33	295,512	757,650	-	204,754
Auditors' Fees	34	375,000	409,500	125,000	159,500
Depreciation & Repairs of Bank's Assets	35	274,797,555	181,694,113	97,111,859	64,008,831
Zakat Expenses		-	-	-	-
Other Expenses	36	464,959,585	425,413,396	218,167,046	134,440,789
<b>Total Operating Expenses</b>		<b>3,641,336,357</b>	<b>3,366,380,419</b>	<b>1,336,769,494</b>	<b>1,044,363,294</b>
<b>Profit / (Loss) before Provision</b>		<b>3,323,431,694</b>	<b>4,796,623,172</b>	<b>914,013,619</b>	<b>1,530,449,665</b>
Specific provision for Classified Investment		350,000,000	1,406,000,000	50,000,000	625,000,000
General Provision for Unclassified Investment		120,000,000	19,600,000	71,800,000	(95,000,000)
General Provision for Off-Balance Sheet Items		30,700,000	85,900,000	(6,700,000)	18,800,000
Provision for deminution in value of Investments in Shares		-	132,100,000	(56,325,000)	115,200,000
Provision for Other Assets		-	(2,365,000)	-	6,400,000
<b>Total Provision</b>	37	<b>500,700,000</b>	<b>1,641,235,000</b>	<b>58,775,000</b>	<b>670,400,000</b>
<b>Total Profit / (Loss) before taxes</b>		<b>2,822,731,694</b>	<b>3,155,388,172</b>	<b>855,238,619</b>	<b>860,049,665</b>
<b>Provision for taxation for the period</b>					
Deferred tax	38	(28,155,519)	(32,239)	(8,742,465)	(288,986)
Current tax	39	1,342,033,940	1,834,241,654	379,454,181	590,402,080
		<b>1,313,878,421</b>	<b>1,834,209,415</b>	<b>370,711,716</b>	<b>590,113,093</b>
<b>Net Profit / (Loss) after Tax</b>		<b>1,508,853,273</b>	<b>1,321,178,757</b>	<b>484,526,903</b>	<b>269,936,572</b>
<b>Net profit after tax attributable to:</b>					
Equity holders of SJIBL		1,511,638,161	1,324,805,601	483,233,062	273,009,282
Non-controlling interest		(2,784,888)	(3,626,844)	1,293,841	(3,072,710)
		<b>1,508,853,273</b>	<b>1,321,178,757</b>	<b>484,526,903</b>	<b>269,936,572</b>
Retained earnings from previous year/period		954,727,530	921,461,996	1,580,099,995	1,515,873,544
Add: Net profit after tax (attributable to equity holders of SJIBL)		1,511,638,161	1,324,805,601	483,233,062	273,009,282
<b>Profit available for appropriation</b>		<b>2,466,365,691</b>	<b>2,246,267,597</b>	<b>2,063,333,057</b>	<b>1,788,882,826</b>
<b>Appropriation:</b>					
Statutory reserve	17	569,316,315	636,160,609	166,283,681	178,775,837
Dividend		933,421,266	848,564,790	933,421,266	848,564,790
Capital Reserve		-	-	-	-
Retained earnings	18	963,628,110	761,542,198	963,628,110	761,542,198
		<b>2,466,365,691</b>	<b>2,246,267,597</b>	<b>2,063,333,057</b>	<b>1,788,882,826</b>
<b>Consolidated Earnings Per Share(EPS) [Restated]</b>	40	<b>1.54</b>	<b>1.35</b>	<b>0.49</b>	<b>0.28</b>
<b>Net Asset Value (NAV) Per Share as at 30 September [Restated]</b>	41	<b>17.92</b>	<b>16.51</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 2020**

Note	Jan'20 to Sep'20 Taka	Jan'19 to Sep'19 Taka
<b>Cash flows from operating activities</b>		
Investment income receipt in cash	13,823,418,470	15,841,698,155
Profit paid on deposits	(9,194,397,618)	(9,191,821,991)
Dividend receipts	13,815,686	16,828,067
Fees & commission receipt in cash	1,358,285,868	1,577,507,626
Recoveries on investment previously written off	7,361,765	25,355,949
Cash payments to employees	(2,411,521,937)	(2,283,844,507)
Cash payments to suppliers	(63,084,082)	(87,396,889)
Income tax paid	(1,744,764,365)	(1,431,156,008)
Receipts from other operating activities	562,621,973	583,445,550
Payment for other operating activities	(897,075,601)	(829,957,195)
<b>(i) Operating profit before changes in operating assets &amp; liabilities</b>	<b>1,454,660,159</b>	<b>4,220,658,758</b>
<b>Changes in operating assets and liabilities</b>		
(Increase)/decrease in investment to customers	(2,637,569,156)	(6,629,645,313)
(Increase)/decrease in other assets	(327,578,040)	129,127,567
(Increase)/decrease of placement with other banks & financial institutions	(9,905,686,850)	(5,448,187,425)
Increase/(decrease) in deposits from other banks	(94,240,951)	476,567,593
Increase/(decrease) of placement from other banks & financial institutions	10,389,873,186	(7,829,945,728)
Increase/(decrease) in deposits received from customers	13,417,009,968	23,858,187,112
Increase/(decrease) in other liabilities on account of customers	672,897,133	541,363,690
Increase/(decrease) in other liabilities	310,329,429	185,203,540
<b>(ii) Cash flows from operating assets and liabilities</b>	<b>11,825,034,718</b>	<b>5,282,671,036</b>
<b>Net cash flows from operating activities (A)=(i+ii)</b>	<b>13,279,694,877</b>	<b>9,503,329,793</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	473,493,042	292,401,738
Payment for purchases of securities	(7,864,473,666)	(2,179,218,924)
Proceeds from sale of fixed assets	1,241,200	221,322,823
Payment for purchases of property, plant & equipments	(172,363,119)	(382,081,239)
Purchase/sale of subsidiaries	-	-
<b>Net cash used in investing activities (B)</b>	<b>(7,562,102,543)</b>	<b>(2,047,575,602)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of debt instruments	-	-
Receipts/(Payment) of Mudaraba Subordinated Bond	(800,000,000)	-
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	-
Dividend paid to ordinary share holder	(466,710,636)	-
<b>Net cash used in financing activities (C)</b>	<b>(1,266,710,636)</b>	<b>-</b>
<b>Net increase/(decrease) in cash &amp; cash equivalents (A+B+C)</b>	<b>4,450,881,698</b>	<b>7,455,754,192</b>
Add: Effect of exchange rate changes on cash & cash equivalents	13,688,366	6,599,147
Add: Cash and cash equivalents at the beginning of the period	20,248,188,725	15,318,805,963
<b>Cash &amp; cash equivalents at the end of the period</b>	<b>24,712,758,789</b>	<b>22,781,159,302</b>
<b>Net Operating Cash Flow Per Share (NOCFPS) [Restated]</b>	<b>13.55</b>	<b>9.70</b>

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 2020

(Amount in taka)

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Non-controlling Interest	Total
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 issued for the year 2019	466,710,630	-	-	(933,421,266)	-	(466,710,636)
Net profit during the period	-	569,316,315	-	942,321,846	(2,784,888)	1,508,853,273
<b>Total Capital/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>223,623,305</b>	<b>17,791,558,705</b>
Add: General Provision for Unclassified Investment & Off-Balance Sheet Items						2,968,765,735
Add: Mudaraba Subordinated Bond						7,920,000,000
Less: Shortfall of provision required against investment						530,184,019
<b>Total Eligible Regulatory Capital as at 30 September 2020</b>						<b>28,150,140,421</b>

For the period ended 30 September 2019

(Amount in taka)

Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings	Non-controlling Interest	Total
Balance as at 01 January 2019	8,485,647,930	5,452,358,676	-	921,461,996	231,307,418	15,090,776,020
10 % Stock Dividend issued for the year 2018	848,564,790	-	-	(848,564,790)	-	-
Net profit during the period	-	636,160,609	-	688,644,992	(3,626,844)	1,321,178,757
<b>Total Capital/Shareholders' Equity as at 30 September 2019</b>	<b>9,334,212,720</b>	<b>6,088,519,284</b>	<b>-</b>	<b>761,542,199</b>	<b>227,680,574</b>	<b>16,411,954,777</b>
Add: General Provision for Unclassified Investment & Off-Balance Sheet Items						2,318,000,000
Add: Mudaraba Subordinated Bond						9,200,000,000
Less: Shortfall of provision required against investment						1,250,038,093
<b>Total Eligible Regulatory Capital as at 30 September 2019</b>						<b>26,679,916,684</b>



Chief Financial Officer



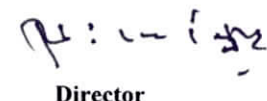
Company Secretary



Managing Director



Director



Director

**Shahjalal Islami Bank Limited**  
**Balance Sheet (Un-Audited)**  
**As at 30 September 2020**

Property and Assets	Note	30.09.2020 Taka	31.12.2019 Taka
<b>Cash</b>			
Cash in hand (Including Foreign Currencies)	3a	2,302,588,200	2,320,196,507
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	4a	13,330,597,924	15,539,227,347
		<b>15,633,186,125</b>	<b>17,859,423,854</b>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh		3,641,461,871	1,773,169,975
Outside Bangladesh	5a	5,422,843,927	608,258,408
		<b>9,064,305,798</b>	<b>2,381,428,383</b>
<b>Placement with other Banks &amp; Financial Institutions</b>			
	6a	<b>22,267,170,016</b>	<b>12,361,483,166</b>
<b>Investments in Shares &amp; Securities</b>			
Government		19,000,000,000	11,750,000,000
Others	7a	3,962,522,431	3,889,417,772
		<b>22,962,522,431</b>	<b>15,639,417,772</b>
<b>Investments</b>			
General Investment etc.		183,712,472,248	182,671,664,294
Bills Purchased and Discounted	8a	16,358,888,381	14,614,015,788
		<b>200,071,360,629</b>	<b>197,285,680,082</b>
<b>Fixed Assets Including Premises</b>			
	9a	<b>4,417,752,670</b>	<b>4,503,970,454</b>
<b>Other Assets</b>			
	10a	<b>17,969,671,393</b>	<b>15,983,396,045</b>
<b>Non Banking Assets</b>			
		<b>88,909,355</b>	<b>88,909,355</b>
<b>Total Property and Assets</b>		<b>292,474,878,417</b>	<b>266,103,709,111</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Placement from other Banks &amp; Financial Institutions</b>			
	11a	<b>21,843,136,685</b>	<b>11,382,596,297</b>
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits		28,805,352,547	24,751,894,884
Mudaraba Term Deposits		82,913,091,058	82,587,971,836
Other Mudaraba Deposits		66,598,886,131	62,937,938,001
Al-Wadeeah Current & Other Deposit Accounts		34,178,974,194	28,770,762,184
Bills Payable	12a	3,885,475,982	4,335,581,019
		<b>216,381,779,913</b>	<b>203,384,147,925</b>
<b>Mudaraba Subordinated Bond</b>			
	13	<b>9,200,000,000</b>	<b>10,000,000,000</b>
<b>Other Liabilities</b>			
	14a	<b>27,303,501,958</b>	<b>24,641,621,683</b>
<b>Deferred Tax Liabilities</b>			
	15a	<b>163,136,064</b>	<b>188,075,793</b>
<b>Total Liabilities</b>		<b>274,891,554,621</b>	<b>249,596,441,698</b>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	16.2	9,800,923,350	9,334,212,720
Statutory Reserve	17	6,800,504,980	6,231,188,665
Retained Earnings	18a	981,895,466	941,866,028
<b>Total Shareholders' Equity</b>		<b>17,583,323,796</b>	<b>16,507,267,412</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>		<b>292,474,878,417</b>	<b>266,103,709,111</b>

**Shahjalal Islami Bank Limited**  
**Off-balance Sheet Items (Un-Audited)**  
**As at 30 September 2020**


	Note	30.09.2020 Taka	31.12.2019 Taka
<b>Contingent Liabilities</b>			
Acceptances & endorsements		37,263,520,500	35,064,492,967
Letters of guarantee	19	32,588,752,793	29,749,668,530
Irrevocable letters of credit	20	32,701,056,747	31,562,148,000
Bills for collection		15,411,478,800	16,714,181,896
Other contingent liabilities		-	-
<b>Total</b>		<b>117,964,808,840</b>	<b>113,090,491,393</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>117,964,808,840</b>	<b>113,090,491,393</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 2020**

	Note	Jan'20 to Sep'20 Taka	Jan'19 to Sep'19 Taka	Jul'20 to Sep'20 Taka	Jul'19 to Sep'19 Taka
<b>Operating income</b>					
Investment Income	21a	13,434,096,080	15,326,448,247	4,176,148,700	5,237,615,695
Less: Profit paid on Deposits	22a	8,574,748,316	9,720,651,312	2,663,815,181	3,354,607,893
<b>Net Investment Income</b>		<b>4,859,347,764</b>	<b>5,605,796,934</b>	<b>1,512,333,519</b>	<b>1,883,007,803</b>
Income from Investment in Shares/securities	23a	177,432,216	403,106,213	56,653,283	35,155,889
Commission, Exchange and Brokerage	24a	1,313,581,105	1,507,089,288	451,666,011	481,342,519
Other Operating Income	25a	553,946,148	576,269,469	177,843,828	176,745,161
		<b>2,044,959,469</b>	<b>2,486,464,970</b>	<b>686,163,122</b>	<b>693,243,569</b>
<b>Total Operating Income</b>		<b>6,904,307,233</b>	<b>8,092,261,904</b>	<b>2,198,496,641</b>	<b>2,576,251,372</b>
<b>Operating expenses</b>					
Salaries and Allowances	26a	2,354,714,448	2,229,152,992	810,385,047	683,421,411
Rent, Taxes, Insurances, Electricity etc.	27a	380,379,920	330,291,202	152,369,210	96,680,149
Legal Expenses	28a	1,019,893	713,774	465,850	391,817
Postage, Stamps, Telecommunication etc.	29a	21,863,152	27,279,891	4,658,612	8,326,593
Stationery, Printings, Advertisements etc.	30a	61,709,264	85,802,828	24,940,264	27,398,323
Chief Executive's Salary & Fees	31	16,779,000	15,490,000	5,557,000	5,070,000
Directors' Fees & Expenses	32	3,967,207	5,575,928	1,470,400	2,085,167
Shariah Supervisory Committee's Fees & Expenses	33	295,512	757,650	-	204,754
Auditors' Fees	34a	375,000	375,000	125,000	125,000
Depreciation & Repairs of Bank's Assets	35a	269,781,227	174,839,559	95,512,710	61,693,085
Zakat Expenses		-	-	-	-
Other Expenses	36a	446,141,033	399,945,035	212,819,142	126,575,886
<b>Total Operating Expenses</b>		<b>3,557,025,657</b>	<b>3,270,223,860</b>	<b>1,308,303,235</b>	<b>1,011,972,185</b>
<b>Profit / (Loss) before Provision</b>		<b>3,347,281,576</b>	<b>4,822,038,045</b>	<b>890,193,406</b>	<b>1,564,279,187</b>
Specific provision for Classified Investment		350,000,000	1,406,000,000	50,000,000	625,000,000
General Provision for Unclassified Investment		120,000,000	19,600,000	71,800,000	(95,000,000)
General Provision for Off-Balance Sheet Items		30,700,000	85,900,000	(6,700,000)	18,800,000
Provision for diminution in value of Investments in Shares		-	132,100,000	(56,325,000)	115,200,000
Provision for Other Assets		-	(2,365,000)	-	6,400,000
<b>Total Provision</b>	37a	<b>500,700,000</b>	<b>1,641,235,000</b>	<b>58,775,000</b>	<b>670,400,000</b>
<b>Total Profit / (Loss) before taxes</b>		<b>2,846,581,576</b>	<b>3,180,803,045</b>	<b>831,418,406</b>	<b>893,879,187</b>
<b>Provision for taxation</b>					
Deferred tax	38a	(24,939,729)	499,342	(8,792,893)	(132,968)
Current tax	39a	1,328,754,286	1,814,958,041	371,440,508	586,656,803
		<b>1,303,814,557</b>	<b>1,815,457,382</b>	<b>362,647,615</b>	<b>586,523,835</b>
<b>Net Profit after Taxation</b>		<b>1,542,767,019</b>	<b>1,365,345,662</b>	<b>468,770,791</b>	<b>307,355,352</b>
Retained Earnings from previous year/period		941,866,028	850,959,074	1,612,829,622	1,451,564,613
Add: Net Profit after Tax		1,542,767,019	1,365,345,662	468,770,791	307,355,352
<b>Profit available for appropriation</b>		<b>2,484,633,047</b>	<b>2,216,304,736</b>	<b>2,081,600,413</b>	<b>1,758,919,965</b>
<b>Appropriation</b>					
Statutory Reserve	18	569,316,315	636,160,609	166,283,681	178,775,837
Dividend		933,421,266	848,564,790	933,421,266	848,564,790
Retained Earnings	18a	981,895,466	731,579,338	981,895,466	731,579,338
		<b>2,484,633,047</b>	<b>2,216,304,736</b>	<b>2,081,600,413</b>	<b>1,758,919,965</b>
<b>Earnings Per Share (EPS) [Restated]</b>	40a	<b>1.57</b>	<b>1.39</b>	<b>0.48</b>	<b>0.31</b>
Net Asset Value (NAV) Per Share as at 30 September [Restated]	41	<b>17.94</b>	<b>16.48</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 2020**

Note	Jan'20 to Sep'20 Taka	Jan'19 to Sep'19 Taka
<b>Cash flows from operating activities</b>		
Investment income receipt	13,679,341,282	15,676,373,040
Profit paid on deposits	(9,054,689,470)	(8,991,168,281)
Dividend receipts	13,815,686	16,828,067
Fees & commission receipt	1,299,892,739	1,498,673,558
Recoveries on investment previously written off	7,361,765	25,355,949
Cash payments to employees	(2,371,493,448)	(2,244,642,992)
Cash payments to suppliers	(61,709,264)	(85,802,828)
Income tax paid	(1,723,218,887)	(1,407,922,961)
Receipts from other operating activities	553,445,149	576,263,308
Payments for other operating activities	(865,966,580)	(780,991,473)
<b>(i) Operating Profit before changes in operating assets &amp; liabilities</b>	<b>1,476,778,972</b>	<b>4,282,965,388</b>
<b>Changes in operating assets and liabilities</b>		
(Increase)/decrease in investment to customers	(2,785,680,546)	(7,000,508,939)
(Increase)/decrease of other assets	(344,685,134)	380,180,147
(Increase)/decrease of Placement with other Banks & Financial Institutions	(9,905,686,850)	(5,448,187,425)
Increase/(decrease) of deposits from other banks	(94,240,951)	476,567,593
Increase/(decrease) of Placement from other Banks & Financial Institutions	10,460,540,388	(7,829,945,728)
Increase/(decrease) of deposits received from customers	13,571,814,094	23,694,952,026
Increase/(decrease) of other liabilities on account of customers	672,897,133	541,363,690
Increase/(decrease) of other liabilities	152,167,091	338,880,270
<b>(ii) Cash flows from operating assets and liabilities</b>	<b>11,727,125,224</b>	<b>5,153,301,634</b>
<b>Net cash flows from operating activities (A)=(i+ii)</b>	<b>13,203,904,196</b>	<b>9,436,267,021</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	188,245,011	201,864,599
Payment for purchases of securities	(7,511,349,669)	(2,023,398,572)
Proceeds from sale of fixed assets	936,100	221,322,823
Payment for purchases of property, plant & equipments	(172,073,681)	(378,637,922)
Purchase/sale of subsidiaries	-	-
<b>Net cash used in investing activities (B)</b>	<b>(7,494,242,239)</b>	<b>(1,978,849,073)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of debt instruments	-	-
Receipts/(Payment) of Mudaraba Subordinated Bond	(800,000,000)	-
Payments for redemption of debt instruments	-	-
Receipts from issue of ordinary shares	-	-
Dividend paid to ordinary shareholders	(466,710,636)	-
<b>Net cash used in financing activities (C)</b>	<b>(1,266,710,636)</b>	<b>-</b>
<b>Net Increase/(decrease) in cash &amp; cash equivalents (A+B+C)</b>	<b>4,442,951,321</b>	<b>7,457,417,949</b>
Add: Effect of exchange rate changes on cash & cash equivalents	13,688,366	8,415,730
Cash and cash equivalents at the beginning of the period	20,240,852,236	15,314,536,023
<b>Cash and cash equivalents at the end of the period</b>	<b>24,697,491,923</b>	<b>22,780,369,702</b>
<b>Net Operating Cash Flow Per Share (NOCFPS) [Restated]</b>	<b>13.47</b>	<b>9.63</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 2020

(Amount in taka)

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
Balance as at 01 January 2020	9,334,212,720	6,231,188,665	941,866,028	16,507,267,412
Dividend issued for the year 2019	466,710,630		(933,421,266)	(466,710,636)
Net profit for the period ended 30 September 2020	-	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 Investment & 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>

For the period ended 30 September 2019

(Amount in taka)

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
Balance as at 01 January 2019	8,485,647,930	5,452,358,676	850,959,074	14,788,965,680
10 % Stock Dividend issued for the year 2018	848,564,790	-	(848,564,790)	-
Net profit for the period ended 30 September 2019	-	636,160,609	729,185,053	1,365,345,662
<b>Total Shareholders' Equity as at 30 September 2019</b>	<b>9,334,212,720</b>	<b>6,088,519,284</b>	<b>731,579,338</b>	<b>16,154,311,342</b>

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


<b>Equity as per above</b>	<b>16,154,311,342</b>
Add: General Provision for Unclassified Investment & Off-Balance Sheet items	2,318,000,000
Add: Mudaraba Subordinated Bond	9,200,000,000
Less: Shortfall of provision required against investment	637,632,463
<b>Total Eligible Regulatory Capital as at 30 September 2019</b>	<b>27,034,678,879</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 2020**

**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 1 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. Presently the Bank is operating its business through head office having 132 branches, 109 (One Hundred Nine) ATM booths and 2,674 employees all over Bangladesh. The Bank has also a subsidiary Company named ‘Shahjalal Islami Bank Securities Limited’ and an Off-shore Banking Unit. The Bank is listed with both the Stock Exchanges of the country, i.e. Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.

The registered office of the Bank is located at Shahjalal Islami Bank Tower, Plot#4, 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 Bank 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 broker/dealers in relation to shares and securities dealings and other services as mentioned in the Memorandum and Articles of Association of the Company. It has corporate membership of Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. Shahjalal Islami Bank Limited holds 91.79% shares of Shahjalal Islami Bank Securities Limited.

**1.4 Offshore 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#4, Block-CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212. Separate Financial Statements of Off-shore Banking Unit are also presented.

**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 and separate financial statements of the Group and the Bank have been prepared under the historical cost convention in accordance with International Financial Reporting Standards (IFRSs) and as per provisions of the “Guidelines for Islamic Banking” issued by Bangladesh Bank through BRPD Circular No. 15 dated 09 November 2009 with reference to the provisions of the Bank Companies Act, 1991 (as amended), BRPD Circular No.14 dated 25 June 2003 and other circulars/instructions of Bangladesh Bank, the Companies Act 1994, the Securities and Exchange Rules 1987 and Standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), as a member of that organization.

In case any requirement of the Bank Companies Act 1991 (as amended) and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs & IASs as adopted, the requirements of the Bank 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 2020.

## 2.3 Investment and Provisions

Investments are stated in the Balance Sheet net-off unearned income. Provision on Investment (Loans & Advances) is made on the basis of period end review by the management and as per instructions contained in Bangladesh Bank BRPD Circular No. 14 dated 23 September 2012, 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 and BRPD Circular No. 07 dated 19 March 2020. Provision against Off-Balance Sheet exposures 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.

## 2.4 Earnings Per Share (EPS)

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 & guideline for Islamic Banking issued by Bangladesh Bank vide BRPD Circular No.15 dated 9 November 2009.

## 2.6 Taxation

### Current Tax

Provision for current income tax has been made @ 37.50% as prescribed in the Finance Act, 2020 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 has adopted deferred tax accounting policy as per International Accounting Standards (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 2020.

## 2.7 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.

## 2.8 Reporting Period

The Financial Statements cover the period from 01 January 2020 to 30 September 2020.

## 2.9 Significant deviation between the quarterly periods

**Earnings Per Share (EPS):** Earnings Per Share (EPS) increased compare to the same quarter of last year mainly due to less provision required and maintained during the quarter.

**Net Asset Value (NAV):** Net Asset Value (NAV) increased compare to the same quarter of last year mainly due to increase in retained earnings and statutory reserve.

**Net Operating Cash Flows per Share (NOCFPS):** Net Operating Cash Flow per Share (NOCFPS) substantially increased compare to the same period of last year mainly due to lesser disbursement of investment.

		30.09.2020 Taka	31.12.2019 Taka
<b>3 Consolidated Cash in hand (Including foreign currencies)</b>			
Shahjalal Islami Bank Ltd	(Note-3a)	2,302,588,200	2,320,196,507
Shahjalal Islami Bank Securities Ltd		-	-
		<b>2,302,588,200</b>	<b>2,320,196,507</b>
<b>3a Cash in hand of the Bank (Including foreign currencies)</b>			
In local currency		2,284,984,328	2,305,090,903
In foreign currencies		17,603,873	15,105,604
		<b>2,302,588,200</b>	<b>2,320,196,507</b>
<b>4 Consolidated Balance with Bangladesh Bank and it's agent bank(s)</b>			
Shahjalal Islami Bank Ltd	(Note-4a)	13,330,597,924	15,539,227,347
Shahjalal Islami Bank Securities Ltd		-	-
		<b>13,330,597,924</b>	<b>15,539,227,347</b>
<b>4a Balance with Bangladesh Bank and it's agent bank(s) (Including foreign currencies)</b>			
In local currency		9,525,009,668	12,870,787,695
In foreign currencies		3,679,198,792	2,292,220,590
		<b>13,204,208,459</b>	<b>15,163,008,286</b>
<b>Balance with Sonali Bank Ltd. as agent of Bangladesh Bank</b>			
In local currency		126,389,465	376,219,061
In foreign currencies		-	-
		<b>126,389,465</b>	<b>376,219,061</b>
		<b>13,330,597,924</b>	<b>15,539,227,347</b>
<b>5 Consolidated Balance with Other Banks and Financial Institutions</b>			
<b>Inside Bangladesh</b>			
Shahjalal Islami Bank Ltd	(Note-5a)	3,641,461,871	1,773,169,975
Shahjalal Islami Bank Securities Ltd		316,492,926	153,758,423
		3,957,954,797	1,926,928,398
Less: Inter Company Transaction		301,226,060	146,421,934
		<b>3,656,728,737</b>	<b>1,780,506,464</b>
<b>Outside Bangladesh</b>			
Shahjalal Islami Bank Ltd	(Note-5a)	5,422,843,927	608,258,408
Shahjalal Islami Bank Securities Ltd		-	-
		<b>5,422,843,927</b>	<b>608,258,408</b>
		<b>9,079,572,664</b>	<b>2,388,764,872</b>
<b>5a Balance with Other Banks and Financial Institutions of the Bank (Other than mudaraba Fund)</b>			
Inside Bangladesh		3,641,461,871	1,773,169,975
Outside Bangladesh		5,422,843,927	608,258,408
		<b>9,064,305,798</b>	<b>2,381,428,382</b>
<b>6 Consolidated Placement with other Banks &amp; Financial Institutions</b>			
Shahjalal Islami Bank Ltd	(Note-6a)	22,267,170,016	12,361,483,166
Shahjalal Islami Bank Securities Ltd		-	-
		<b>22,267,170,016</b>	<b>12,361,483,166</b>
Less: Inter Company Transaction		-	-
		<b>22,267,170,016</b>	<b>12,361,483,166</b>
<b>6a Placement with other Banks &amp; Financial Institutions of the Bank</b>			
Placement with other Banks		13,697,170,016	4,261,483,166
Placement with Financial Institutions		8,570,000,000	8,100,000,000
		<b>22,267,170,016</b>	<b>12,361,483,166</b>
<b>7 Consolidated Investment in Shares &amp; Securities</b>			
<b>Government</b>			
Shahjalal Islami Bank Ltd	(Note-7a)	19,000,000,000	11,750,000,000
Shahjalal Islami Bank Securities Ltd		-	-
		<b>19,000,000,000</b>	<b>11,750,000,000</b>
<b>Others</b>			
Shahjalal Islami Bank Ltd	(Note-7a)	3,962,522,431	3,889,417,772
Shahjalal Islami Bank Securities Ltd		1,726,899,373	1,659,023,407
		5,689,421,804	5,548,441,179
		<b>24,689,421,804</b>	<b>17,298,441,179</b>

		30.09.2020 Taka	31.12.2019 Taka
<b>7a Investment in Shares &amp; Securities of the Bank</b>			
<b>Government</b>			
Bangladesh Government Islami Investment Bond (BGIB)		19,000,000,000	11,750,000,000
		<b>19,000,000,000</b>	<b>11,750,000,000</b>
<b>Others</b>			
Mudaraba Perpetual Bond, Islami Bank Bangladesh Ltd.		47,550,542	47,550,542
Mudaraba Subordinated Bond		1,720,000,000	2,040,000,000
Investment in Shares		2,194,971,889	1,801,867,231
		<b>3,962,522,431</b>	<b>3,889,417,772</b>
		<b>22,962,522,431</b>	<b>15,639,417,772</b>
<b>8 Consolidated Investments</b>			
Shahjalal Islami Bank Ltd	(Note-8a)	183,712,472,248	182,671,664,294
Shahjalal Islami Bank Securities Ltd		4,730,472,510	4,797,416,698
		188,442,944,758	187,469,080,992
Less: Inter Company Transaction		1,864,939,208	1,783,772,006
		186,578,005,550	185,685,308,986
<b>Bills Purchased and Discounted :</b>			
Shahjalal Islami Bank Ltd	(Note-8a)	16,358,888,381	14,614,015,788
Shahjalal Islami Bank Securities Ltd		-	-
		16,358,888,381	14,614,015,788
		<b>202,936,893,931</b>	<b>200,299,324,774</b>
<b>8a Investments of the Bank</b>			
<b>Country-wise Classification of Investments:</b>			
<b>Inside Bangladesh</b>			
Gross Murabaha, Bai-Muajjal etc		191,382,678,754	193,427,000,258
Less: Profit receivable on Murabaha, Bai-Muajjal etc (Mark-up profit on unearned income)		7,670,206,507	10,755,335,963
Net Murabaha, Bai-Muajjal etc		183,712,472,248	182,671,664,294
Bills purchased and discounted-net		16,358,888,381	14,614,015,788
<b>Outside Bangladesh</b>		-	-
		<b>200,071,360,629</b>	<b>197,285,680,082</b>
<b>9 Consolidated Fixed Assets including Premises, Furnitures &amp; Fixtures</b>			
<b>Cost</b>			
Shahjalal Islami Bank Ltd	(Note-9a)	5,959,168,748	5,801,951,877
Shahjalal Islami Bank Securities Ltd		101,002,957	112,373,698
		6,060,171,705	5,914,325,575
<b>Accumulated Depreciation</b>			
Shahjalal Islami Bank Ltd	(Note-9a)	1,541,416,078	1,297,981,423
Shahjalal Islami Bank Securities Ltd		59,156,086	58,712,793
		1,600,572,164	1,356,694,216
<b>Written Down Value</b>		<b>4,459,599,541</b>	<b>4,557,631,359</b>
<b>9a Fixed Assets including Premises, Furnitures &amp; Fixtures of the Bank</b>			
<b>Tangible assets:</b>			
<b>Cost</b>			
Land		1,876,724,350	1,876,724,350
Building		893,984,412	893,923,450
Head Office Building under construction		1,182,190	89,165,998
Furniture & Fixtures		1,099,663,769	1,022,398,736
Office Equipment		746,373,473	660,138,562
Computer & Network Equipment		547,443,483	476,949,060
Vehicles		121,207,907	114,089,748
Right of use Assets as per IFRS-16		523,964,749	523,964,749
Books		1,042,667	1,042,667
		<b>5,811,586,999</b>	<b>5,658,397,319</b>
<b>Less:</b>			
Accumulated depreciation		1,410,542,075	1,148,290,395
Adjustment of assets		8,068,195	38,658,338
<b>Written Down Value</b>		<b>4,392,976,730</b>	<b>4,471,448,586</b>
<b>Intangible assets:</b>			
<b>Cost</b>			
Software-Core Banking		62,615,431	62,615,430
Software-Others		84,966,318	80,939,128
		<b>147,581,749</b>	<b>143,554,558</b>
<b>Less:</b>			
Amortization		122,805,809	111,032,689
<b>Written Down Value</b>		<b>24,775,940</b>	<b>32,521,869</b>
<b>Total Written Down Value</b>		<b>4,417,752,670</b>	<b>4,503,970,454</b>
<b>10 Consolidated Other Assets</b>			
Shahjalal Islami Bank Ltd	(Note-10a)	17,969,671,393	15,983,396,045
Shahjalal Islami Bank Securities Ltd		379,382,901	374,944,517
		18,349,054,294	16,358,340,562
Less: Inter Company transaction		2,515,000,000	2,515,000,000
		<b>15,834,054,294</b>	<b>13,843,340,562</b>

	30.09.2020 Taka	31.12.2019 Taka
<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)	32,197,213	23,810,353
Advance rent and security deposit	115,929,791	137,044,277
Suspense Account	312,436,480	145,734,796
Profit receivable	231,863,590	313,492,263
Other Prepayments	215,690,470	90,351,271
Advance Insurance premium	32,130,893	60,515,770
Advance for new Branches	-	9,755,760
Advance tax paid	14,364,844,659	12,641,625,772
Other Receivables	3,181,647	3,181,647
SJIBL General Account-Net	94,383,619	42,884,136
Balance with OBU	8,422,197,030	10,382,701,170
	23,824,855,393	23,851,097,215
Less: Off-Shore Banking Units	8,370,184,000	10,382,701,170
<b>Sub total</b>	<b>15,454,671,393</b>	<b>13,468,396,045</b>
	<b>17,969,671,393</b>	<b>15,983,396,045</b>
<b>11 Consolidated Placement from other Banks &amp; Financial Institutions</b>		
Shahjalal Islami Bank Ltd	21,843,136,685	11,382,596,297
Shahjalal Islami Bank Securities Ltd	2,175,692,403	2,153,714,228
	24,018,829,088	13,536,310,525
Less: Inter Company transaction	1,864,939,208	1,783,772,006
	<b>22,153,889,880</b>	<b>11,752,538,519</b>
<b>11a Placement from other Banks &amp; Financial Institutions of the Bank</b>		
Islamic Refinance Fund - Bangladesh Bank	-	103,483,500
Export Development Fund - Bangladesh Bank	12,859,542,375	10,017,057,797
Financial Stimulus Fund - Bangladesh Bank	3,895,594,311	-
Mudaraba Term Deposit from other Banks	5,088,000,000	1,262,055,000
Borrowing from Offshore Banking Unit (OBU)	165,395	20,847,035
	<b>21,843,302,081</b>	<b>11,403,443,332</b>
Less: Off-Shore Banking Units	165,395	20,847,035
	<b>21,843,136,685</b>	<b>11,382,596,297</b>
<b>12 Consolidated Deposits and Other Accounts</b>		
<b>Al-Wadiah Current Deposit &amp; Other Accounts</b>		
Shahjalal Islami Bank Ltd	34,178,974,194	28,770,762,184
Shahjalal Islami Bank Securities Ltd	-	-
	<b>34,178,974,194</b>	<b>28,770,762,184</b>
<b>Bills Payable</b>		
Shahjalal Islami Bank Ltd	3,885,475,982	4,335,581,019
Shahjalal Islami Bank Securities Ltd	-	-
	<b>3,885,475,982</b>	<b>4,335,581,019</b>
<b>Mudaraba Savings Deposits</b>		
Shahjalal Islami Bank Ltd	28,805,352,547	24,751,894,884
Shahjalal Islami Bank Securities Ltd	-	-
	<b>28,805,352,547</b>	<b>24,751,894,884</b>
<b>Mudaraba Term Deposits</b>		
Shahjalal Islami Bank Ltd	82,913,091,058	82,587,971,836
Shahjalal Islami Bank Securities Ltd	-	-
	82,913,091,058	82,587,971,836
Less: Inter Company transaction	-	-
	<b>82,913,091,058</b>	<b>82,587,971,836</b>
<b>Other Mudaraba Deposits</b>		
Shahjalal Islami Bank Ltd	66,598,886,131	62,937,938,001
Shahjalal Islami Bank Securities Ltd	-	-
	66,598,886,131	62,937,938,001
Less: Inter Company transaction	301,226,060	146,421,934
	<b>66,297,660,071</b>	<b>62,791,516,067</b>
<b>Total</b>	<b>216,080,553,853</b>	<b>203,237,725,991</b>

	30.09.2020 Taka	31.12.2019 Taka
<b>12a Deposits and Other Accounts of the Bank</b>		
<b>Al-Wadiah Current Deposit &amp; Other Accounts:</b>		
Al-Wadiah Current Deposit	11,172,724,129	9,952,291,890
Foreign Currency Deposits	4,597,926,604	3,479,309,460
Non-Resident Taka Account	22,605,334	25,244,993
Profit Payable	1,491,099,144	1,971,040,298
Sundry Deposits	16,941,659,607	13,348,465,716
	<b>34,226,014,819</b>	<b>28,776,352,358</b>
Less: Off-Shore Banking Units	47,040,624	5,590,174
	<b>34,178,974,194</b>	<b>28,770,762,184</b>
<b>Bills Payable:</b>		
Payable inside Bangladesh		
Payment Order Issued	3,880,983,499	4,330,970,783
Demand Draft Payable	4,072,349	4,074,749
Electronic Fund Transfer	420,134	535,487
	<b>3,885,475,982</b>	<b>4,335,581,019</b>
Payable outside Bangladesh	-	-
	<b>3,885,475,982</b>	<b>4,335,581,019</b>
<b>Mudaraba Savings Deposits:</b>		
General Deposits	28,805,352,547	24,751,894,752
Deposit from Other Banks	-	132
	<b>28,805,352,547</b>	<b>24,751,894,884</b>
<b>Mudaraba Term Deposits:</b>		
General Deposits	82,913,091,058	82,587,971,836
	<b>82,913,091,058</b>	<b>82,587,971,836</b>
<b>Other Mudaraba Deposits:</b>		
Mudaraba Short Notice Deposits	11,133,559,295	8,839,368,421
Mudaraba Scheme Deposit	53,954,666,513	52,493,668,437
Deposit from Other Banks (SND)	1,510,660,324	1,604,901,143
	<b>66,598,886,131</b>	<b>62,937,938,001</b>
	<b>216,381,779,913</b>	<b>203,384,147,925</b>
<b>13 Mudaraba Subordinated Bond</b>		
Mudaraba Subordinated Bond	<b>9,200,000,000</b>	<b>10,000,000,000</b>
<b>14 Consolidated Other Liabilities</b>		
Shahjalal Islami Bank Ltd	27,303,501,958	24,641,621,683
Shahjalal Islami Bank Securities Limited	2,301,135,868	2,129,693,876
	29,604,637,827	26,771,315,560
Less: Inter Company transaction	-	-
	<b>29,604,637,827</b>	<b>26,771,315,560</b>
<b>14a Other Liabilities of the Bank</b>		
Profit Payable	205,765,770	33,907,105
Provision for Investment	5,636,574,818	5,159,213,053
Provision for Off-Balance Sheet items	900,000,000	869,300,000
Provision for other Assets	37,765,000	37,765,000
Provisions for Investment in Securities	797,760,000	797,760,000
Provision for Taxation	14,553,500,996	13,224,746,710
Profit Suspense Account	2,690,687,698	1,913,003,426
Compensation Realisable & Suspense Account	805,651,357	759,953,219
Compensation Realised Account	564,177,347	714,662,624
Other Payable	380,993,694	371,093,474
Outstanding Expenses	289,334,088	326,342,252
Unearned Income on Quard	31,676,946	2,270,063
Leased Liabilities as per IFRS - 16	409,614,245	431,604,755
	<b>27,303,501,958</b>	<b>24,641,621,683</b>
<b>14a.1 Provision for Investment:</b>		
<b>(a) Provision on Classified Investment:</b>		
Provision held at the beginning of the year	3,258,413,053	2,444,970,076
Amount transferred to Compensation Realised A/C	-	(200,000,000)
Written Off Recovery	7,361,765	25,546,074
Net charge to Profit & Loss Account	350,000,000	1,160,780,000
Fully provided investment written off during the year	-	(172,883,097)
<b>Provision held at the end of the year</b>	<b>3,615,774,817.62</b>	<b>3,258,413,053</b>

	30.09.2020 Taka	31.12.2019 Taka
<b>(b) General Provision on Unclassified Investment:</b>		
Provision held at the beginning of the year	1,900,800,000	1,375,400,000
Addition during the year	120,000,000	525,400,000
<b>Balance at the end of the year</b>	<b>2,020,800,000</b>	<b>1,900,800,000</b>
<b>Total Provision for Investments (a+b)</b>	<b>5,636,574,818</b>	<b>5,159,213,053</b>
<b>(c) General Provision on Off-Balance Sheet items:</b>		
Provision held at the beginning of the year	869,300,000	837,100,000
Addition during the year	30,700,000	32,200,000
<b>Balance at the end of the year</b>	<b>900,000,000</b>	<b>869,300,000</b>
<b>Total Provision for Investments &amp; Off-Balance Sheet (a+b+c)</b>	<b>6,536,574,818</b>	<b>6,028,513,053</b>
<b>(d) Provision for other Assets:</b>		
Provision held at the beginning of the year	37,765,000	37,765,000
Addition during the year	-	-
<b>Balance at the end of the year</b>	<b>37,765,000</b>	<b>37,765,000</b>
<b>(e) Provision for Investment in Securities:</b>		
Provision held at the beginning of the year	797,760,000	545,160,000
Addition during the year	-	252,600,000
<b>Balance at the end of the year</b>	<b>797,760,000</b>	<b>797,760,000</b>
<b>(f) Profit Suspense Account:</b>		
Balance at the beginning of the year	1,913,003,426	741,880,059
Amount transferred to suspense account during the year	1,523,975,413	2,262,057,857
Amount recovered from suspense account during the year	(745,404,539)	(1,058,784,667)
Amount written off/ waived during the year	(886,602)	(32,149,822)
<b>Balance at the end of the year</b>	<b>2,690,687,698</b>	<b>1,913,003,426</b>
<b>14a.2 Provision for Taxation</b>		
<b>Provision for Current tax</b>		
Balance at the beginning of the year	13,224,746,710	11,094,509,817
Add: Provision made during the year	1,328,754,286	2,130,236,894
<b>Balance at the end of the year</b>	<b>14,553,500,996</b>	<b>13,224,746,710</b>
<b>14a.2(a) Provision for Current Tax made during the year</b>		
Income tax @ 37.50% on estimated taxable Business Profit	1,323,833,765	2,116,743,130
Income tax @ 20.00% on Dividend Income	2,763,137	9,427,864
Income tax @ 10% on Capital Gain on sale of Shares	2,157,383	4,065,899
Estimated total provision required	<b>1,328,754,286</b>	<b>2,130,236,894</b>
Computation of Taxable Business Profit		
Profit before Tax	2,846,581,576	3,894,149,945
Add: Inadmissible expenditures	948,822,839	2,318,905,843
Less: Allowable Expenditure & Separate consideration	265,181,041	568,407,441
<b>Estimated Taxable Business Profit for the year</b>	<b>3,530,223,374</b>	<b>5,644,648,347</b>
<b>14a.2(b) Reconciliation of effective tax rate of the Bank</b>		
<b>Particulars</b>	<b>Effective Rate</b>	
Profit before income tax as per profit and loss account		2,846,581,576
Income tax as per applicable tax rate	<b>37.5 %</b>	1,067,468,091
<b>Factors affecting the tax charge for current year:</b>		
Inadmissible expenses	<b>12.50 %</b>	355,808,565
Admissible Expenses in the current year (i.e. write-off etc.)	<b>-3.03 %</b>	(86,171,822)
Tax savings from reduced tax rates for dividend	<b>-0.08 %</b>	(2,417,745)
Tax loss/(savings) from reduced tax rates for capital gain	<b>-0.21 %</b>	(5,932,803)
<b>Total income Tax Expenses</b>	<b>46.68 %</b>	<b>1,328,754,286</b>
<b>15 Consolidated Deferred Tax Liability</b>		
Shahjalal Islami Bank Ltd	(Note-15a)	163,136,064
Shahjalal Islami Bank Securities Limited		(4,968,599)
		<b>158,167,465</b>
<b>15a Deferred Tax Liability of the Bank</b>		
Balance at the beginning of the year		188,075,793
Add: Provision made during the year		(24,939,729)
		<b>163,136,064</b>
<b>16 Capital</b>		
<b>16.1 Authorized Capital:</b>		
100,00,00,000 ordinary shares of Tk. 10 each	<b>10,000,000,000</b>	<b>10,000,000,000</b>

The shareholders of the Bank in its 11th Extra Ordinary General Meeting (EGM) held on 4 June 2013 approved to increase the Authorised capital of the Bank to Tk. 1000.00.00.000 from Tk. 600.00.00.000.

	30.09.2020 Taka	31.12.2019 Taka
<b>16.2 Issued, Subscribed and Paid up Capital</b>		
93,34,21,272 Ordinary Shares of Tk 10 each	<b>9,800,923,350</b>	<b>9,334,212,720</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	-
	<b>9,800,923,350</b>	<b>9,334,212,720</b>
<b>16.3 Non-controlling Interest</b>		
Opening balance	226,408,192	231,307,418
Share of current year's profit	(2,784,888)	(4,899,226)
	<b>223,623,304</b>	<b>226,408,192</b>
<b>17 Statutory Reserve</b>		
Opening balance	6,231,188,665	5,452,358,676
Add: Addition during the year	569,316,315	778,829,989
	<b>6,800,504,980</b>	<b>6,231,188,665</b>
<b>18 Consolidated Retained Earnings</b>		
Shahjalal Islami Bank Ltd (Note-18a)	981,895,466	941,866,028
Shahjalal Islami Bank Securities Ltd	(19,644,052)	14,269,694
	962,251,414	956,135,722
Less: Non-controlling Interest	(1,376,695)	1,408,192
	<b>963,628,109</b>	<b>954,727,529</b>
<b>18.1 Consolidated Current year Retained Earnings</b>		
Current Year		
Shahjalal Islami Bank Ltd (Note-19a)	973,450,704	939,471,743
Shahjalal Islami Bank Securities Ltd	(33,913,746)	(59,661,685)
	939,536,958	879,810,058
Less: Non-Controlling Interest	(2,784,888)	(4,899,226)
	<b>942,321,846</b>	<b>884,709,285</b>
<b>18a Retained Earnings of the Bank</b>		
Opening balance	941,866,028	850,959,074
Less: Payment of Dividend	933,421,266	848,564,790
Add: Transfer from Profit & Loss Account	973,450,704	939,471,743
	<b>981,895,466</b>	<b>941,866,028</b>
<b>19 Letters of Guarantees</b>		
Letters of Guarantees (Local)	31,572,845,932	28,843,951,731
Letters of Guarantees (Foreign)	1,014,973,873	903,954,700
Back to Back	932,987	1,762,099
	<b>32,588,752,793</b>	<b>29,749,668,530</b>
a) Claims against the Bank not acknowledged as debts	-	-
b) Money for which the Bank is contingently liable in respect of guarantees given favoring: Directors or Officers	-	-
Government	-	-
Banks and other financial institutions	-	-
Others	32,588,752,793	29,749,668,530
	<b>32,588,752,793</b>	<b>29,749,668,530</b>
<b>20 Irrevocable Letters of Credit</b>		
Letter of credit	32,701,056,747	31,562,148,000
	<b>32,701,056,747</b>	<b>31,562,148,000</b>

		Sept'20 Taka	Sept'19 Taka
<b>21 Consolidated Profit on Investment</b>			
Shahjalal Islami Bank Ltd	(Note-21a)	13,434,096,080	15,326,448,247
Shahjalal Islami Bank Securities Ltd		106,409,334	117,388,137
		13,540,505,414	15,443,836,384
Less: Intercompany Transaction		129,603,300	98,560,088
		<b>13,410,902,114</b>	<b>15,345,276,296</b>
<b>21a Profit on Investment of the Bank</b>			
Profit on Investment		12,566,761,619	14,189,948,994
Profit on placement with other Banks & FIs		867,334,461	1,136,499,252
		<b>13,434,096,080</b>	<b>15,326,448,247</b>
<b>22 Consolidated Profit paid on Deposits</b>			
Shahjalal Islami Bank Ltd	(Note-22a)	8,574,748,316	9,720,651,312
Shahjalal Islami Bank Securities Ltd		151,186,323	178,783,156
		8,725,934,639	9,899,434,468
Less: Inter Company Transaction		134,082,884	100,165,450
		<b>8,591,851,755</b>	<b>9,799,269,018</b>
<b>22a Profit paid on Deposits of the Bank</b>			
Profit on deposits		7,924,033,287	8,408,637,713
Profit paid on borrowings		650,715,029	1,312,013,599
		<b>8,574,748,316</b>	<b>9,720,651,312</b>
<b>22a.1 Profit paid on borrowings</b>			
Profit paid on borrowings		631,555,856	1,312,013,599
Profit expenses of lease liabilities (as per IFRS-16)		19,159,173	-
		<b>650,715,029</b>	<b>1,312,013,599</b>
<b>23 Consolidated Income from Investment in Shares/Securities</b>			
Shahjalal Islami Bank Ltd	(Note-23a)	177,432,216	403,106,213
Shahjalal Islami Bank Securities Ltd		37,667,854	47,936,978
		<b>215,100,070</b>	<b>451,043,191</b>
<b>23a Income from Investment in Shares/Securities of the Bank</b>			
Income from Investment in Islami Bond		10,000,000	251,897,738
Income/(Loss) from Investment in Shares		21,573,830	24,171,766
Dividend Income		13,815,686	16,828,067
Income from Investment in Mudaraba Perpetual Bond (MPB)		4,690,000	4,510,000
Income from Investment in Sub-Ordinated Bond		127,352,699	105,698,642
		<b>177,432,216</b>	<b>403,106,213</b>
<b>24 Consolidated Commission, Exchange &amp; Brokerage</b>			
Shahjalal Islami Bank Ltd	(Note-24a)	1,313,581,105	1,507,089,288
Shahjalal Islami Bank Securities Ltd		58,393,129	77,017,485
		<b>1,371,974,234</b>	<b>1,584,106,773</b>
<b>24a Commission, Exchange &amp; Brokerage of the Bank</b>			
Other commission		688,343,680	724,787,515
Exchange earnings		625,237,425	782,301,773
		<b>1,313,581,105</b>	<b>1,507,089,288</b>
<b>25 Consolidated Other Operating Income</b>			
Shahjalal Islami Bank Ltd	(Note-25a)	553,946,148	576,269,469
Shahjalal Islami Bank Securities Ltd		9,176,824	7,182,242
		563,122,972	583,451,711
Less: Inter Company Transaction		4,479,584	1,605,362
		<b>558,643,388</b>	<b>581,846,349</b>
<b>25a Other Operating Income of the Bank</b>			
Postage, Telex, SWIFT & REUTERS		82,805,290	90,362,361
Incidental Charge		720	6,845
Supervision & Monitoring Charge		1,140,461	17,515,420
Other charges		469,999,677	468,384,843
		<b>553,946,148</b>	<b>576,269,469</b>

		Sept'20 Taka	Sept'19 Taka
<b>26 Consolidated Salary &amp; Allowances</b>			
Shahjalal Islami Bank Ltd	(Note- 26a)	2,354,714,448	2,229,152,992
Shahjalal Islami Bank Securities Ltd		40,028,489	39,201,515
		<b>2,394,742,937</b>	<b>2,268,354,507</b>
<b>26a Salary &amp; Allowances of the Bank</b>			
Basic Salary		989,850,321	908,643,477
Allowances		877,814,902	773,417,863
Bonus		389,247,267	449,401,739
Bank's Contribution to Provident fund		86,129,846	83,869,966
Leave Encashment		11,672,113	13,819,947
		<b>2,354,714,448</b>	<b>2,229,152,992</b>
<b>27 Consolidated Rent, Taxes, Insurance, Electricity etc.</b>			
Shahjalal Islami Bank Ltd	(Note- 27a)	380,379,920	330,291,202
Shahjalal Islami Bank Securities Ltd		17,017,448	20,689,264
		<b>397,397,368</b>	<b>350,980,466</b>
<b>27a Rent, Taxes, Insurance, Electricity etc of the Bank</b>			
Rent, Rates & Taxes		155,339,373	202,446,827
Insurance		173,451,575	72,092,784
Electricity & Lighting		51,588,972	55,751,591
		<b>380,379,920</b>	<b>330,291,202</b>
<b>28 Consolidated legal Expenses</b>			
Shahjalal Islami Bank Ltd	(Note- 28a)	1,019,893	713,774
Shahjalal Islami Bank Securities Ltd		293,250	255,300
		<b>1,313,143</b>	<b>969,074</b>
<b>28a Legal Expenses of the Bank</b>			
Legal Fees & Charge		344,678	212,513
Other Legal Expenses		675,215	501,262
		<b>1,019,893</b>	<b>713,774</b>
<b>29 Consolidated Postage, Stamps, Telecommunication etc</b>			
Shahjalal Islami Bank Ltd	(Note- 31a)	21,863,152	27,279,891
Shahjalal Islami Bank Securities Ltd		1,761,815	2,059,004
		<b>23,624,967</b>	<b>29,338,895</b>
<b>29a Postage, Stamps, Telecommunication etc of the Bank</b>			
Postage		1,114,931	1,587,258
Leased line		10,980,573	16,235,437
Telegram, Fax, Telex & Internet charge		3,019,445	3,331,358
Telephone charges		1,642,358	2,736,649
Mobile phone charges		5,105,845	3,389,189
		<b>21,863,152</b>	<b>27,279,891</b>
<b>30 Consolidated Stationery, Printing, Advertisements etc</b>			
Shahjalal Islami Bank Ltd	(Note- 30a)	61,709,264	85,802,828
Shahjalal Islami Bank Securities Ltd		1,374,818	1,594,061
		<b>63,084,082</b>	<b>87,396,889</b>
<b>30a Stationery, Printing, Advertisements etc of the Bank</b>			
Table Stationery		5,244,862	7,881,477
Printing Stationery		5,893,540	6,909,469
Security Stationery		2,853,049	3,834,570
Computer Stationery		25,553,829	26,940,100
Publicity and Advertisement		22,163,984	40,237,211
		<b>61,709,264</b>	<b>85,802,828</b>
<b>31 Chief Executive's Salary &amp; Fees of the Bank</b>			
Basic Salary		8,910,000	8,100,000
Allowances		3,800,000	3,600,000
Bonus		3,178,000	2,980,000
Bank's Contribution to Provident Fund		891,000	810,000
		<b>16,779,000</b>	<b>15,490,000</b>
<b>32 Directors' Fees &amp; Expenses of the Bank</b>			
Directors Fee		2,662,000.00	3,096,800
Meeting Expenses		1,305,207	2,479,128
		<b>3,967,207</b>	<b>5,575,928</b>
<b>33 Shariah Supervisory Committee's Fees &amp; Expenses of the Bank</b>			
Shariah Council Meeting Expenses		295,512	757,650
		<b>295,512</b>	<b>757,650</b>



		Sept'20 Taka	Sept'19 Taka
<b>37 Consolidated Provision against Investment, Off-Balance Sheet &amp; Others</b>			
Shahjalal Islami Bank Ltd	(Note-37a)	500,700,000	1,641,235,000
Shahjalal Islami Bank Securities Ltd		-	-
		<b>500,700,000</b>	<b>1,641,235,000</b>
<b>37a Provision against Investment, Off-Balance Sheet &amp; Others of the Bank</b>			
Provision on unclassified investment		120,000,000	19,600,000
Provision on classified investment		350,000,000	1,406,000,000
Provision on Off-Balance Sheet		30,700,000	85,900,000
Provisions on Investment in Securities		-	132,100,000
Provision on Other Assets		-	(2,365,000)
		<b>500,700,000</b>	<b>1,641,235,000</b>
<b>38 Consolidated Deferred Tax Expenses/(Income)</b>			
Shahjalal Islami Bank Ltd	(Note-38a)	(24,939,729)	499,342
Shahjalal Islami Bank Securities Ltd		(3,215,790)	(531,581)
		<b>(28,155,519)</b>	<b>(32,239)</b>
<b>38a Deferred Tax Expenses/(Income) of the Bank</b>			
Closing deferred tax liability		163,136,064	142,963,816
Opening deferred tax liability		188,075,793	142,464,474
Deferred tax expense/(Income)		<b>(24,939,729)</b>	<b>499,342</b>
<b>39 Consolidated Current Tax</b>			
Shahjalal Islami Bank Ltd		1,328,754,286	1,814,958,041
Shahjalal Islami Bank Securities Ltd		13,279,654	19,283,613
		<b>1,342,033,940</b>	<b>1,834,241,654</b>
<b>39a Current Tax Expenses of the Bank</b>			
Provision for tax: Business Income		1,323,833,765	1,809,175,251
Provision for tax: Dividend Income		2,763,137	3,365,613
Provision for tax: Capital Gain on Shares		2,157,383	2,417,177
		<b>1,328,754,286</b>	<b>1,814,958,041</b>
<b>40 Consolidated Earnings Per Share (EPS)</b>			
Calculation of Earnings Per Share	(Note- 2.17)		
Net Profit after Tax		1,511,638,161	1,324,805,601
Number of Ordinary Shares outstanding (Denominator)		980,092,335	980,092,335
		<b>1.54</b>	<b>1.35</b>
<b>40a Earnings Per Share (EPS) of the Bank</b>			
Calculation of Earnings Per Share	(Note- 2.17)		
Net Profit after Tax		1,542,767,019	1,365,345,662
Number of Ordinary Shares outstanding (Denominator)		980,092,335	980,092,335
		<b>1.57</b>	<b>1.39</b>
Earnings per share has been calculated in accordance with BAS - 33: "Earnings Per Share (EPS)".			
Earnings Per Share (EPS) increased compare to the same quarter of last year mainly due to less provision required and maintained during the quarter.			
<b>41 Net Asset Value (NAV) Per Share:</b>			
Net Assets Value (Consolidated)		17,567,935,400	16,184,274,203
Net Assets Value (Banks')		17,583,323,796	16,154,311,342
No. of Outstanding Share		980,092,335	980,092,335
Net Asset Value (NAV) Per Share (Consolidated) [previous year's figure restated]		<b>17.92</b>	<b>16.51</b>
Net Asset Value (NAV) Per Share (Banks') [previous year's figure restated]		<b>17.94</b>	<b>16.48</b>
Net Asset Value (NAV) increased compare to the same quarter of last year mainly due to increase of earnings and reserve.			
<b>42 Net Operating Cash Flows per Share (NOCFPS):</b>			
Net cash flows from operating activities (Consolidated)		13,279,694,877	9,503,329,793
Net cash flows from operating activities (Banks')		13,203,904,196	9,436,267,021
No. of Outstanding Share		980,092,335	980,092,335
Net Operating Cash Flow per Share (NOCFPS) (Consolidated) [previous year's figure restate]		<b>13.55</b>	<b>9.70</b>
Net Operating Cash Flow per Share (NOCFPS) (Banks') [previous year's figure restated]		<b>13.47</b>	<b>9.63</b>
Net Operating Cash Flow per Share (NOCFPS) substantially increased compare to the same quarter of last year mainly due to less investment made during the quarter.			

	Sept'20 Taka	Sept'19 Taka
<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	1,542,767,019	1,365,345,662
Provision for Tax	1,303,814,557	1,815,457,382
Provision for Investment, Share & Contingent Liability	500,700,000	1,641,235,000
(Increase)/Decrease profit receivable	81,628,673	(36,353,352)
Increase/(Decrease) Profit Payable on Deposits	(479,941,154)	729,483,032
Depreciation & Amortization of Fixed Assets	255,989,994	158,786,566
Recoveries on investment previously written off	7,361,765	25,355,949
Income tax paid	(1,723,218,887)	(1,407,922,961)
Loss/Profit on sale of Bank's Assets	1,365,371	(6,160)
Effect of exchange rate changes on cash & cash equivalents	(13,688,366)	(8,415,730)
<b>Operating Profit before changes in operating assets &amp; liabilities</b>	<b>1,476,778,972</b>	<b>4,282,965,388</b>

**44 Investment (Loan and Advances) to Directors and their related Concern:**

Name of the Party	Related By	Nature of Investment	Amount in Tk. (Non-Funded)	Amount in Tk. (Funded)	Status
M/s. Rupsha					
i) Trading Corporation	Md. Mohiuddin Ahmed	L/C /MPI-TR/Bai-Muajjal	-	33,272,188	Regular
ii) Excellent Ceramic Ind. Ltd.	Abdul Halim	BMCTR-Rev	2,038,800	36,882,217	Regular
iii) Kamaphuli Motors	Abdul Halim	BMCTR-Rev	-	64,751,408	Regular
iv) M/s. Exclusive Motors	Abdul Halim	Murabaha local/L/C /MPI-TR/Bai-Muajjal	-	900,225	Regular
v) Abdul Hakim	Abdul Halim	HPSM-Real Estate	-	13,354,021	Regular
vi) Shoyeb Ahmed	Abdul Halim	HPSM-Real Estate	-	13,396,340	Regular
vii) Electra International Ltd.	Sanaullah Shahid	Bai-Muajjal Commercial TR (Revolving)	-	87,894,660	Regular
viii) Own the World Company Limited	Khandaker Sakib Ahmed	Bank Guarantee	3,000,000	-	Regular
ix) Modern Diagnostic Center Limited	Anwer Hossain Khan	HPSM-Real Estate	-	192,358,870	Regular
x) Rony Electronics	Md. Abdul Barek	Murabaha local/L/C /MPI-TR	8,788,502		Regular
Shahjalal Islami Bank Securities Ltd.	Subsidiary	Bai-Muajjal	300,000,000	1,865,167,651	Regular
			<b>313,827,302</b>	<b>2,307,977,580</b>	