# SOCIAL ISLAMI BANK LIMITED CONDENSED CONSOLIDATED BALANCE SHEET (UN-AUDITED) AS AT 31 MARCH 2018

	Note(s)	31.03.2018 Taka	31.12.2017 Taka
PROPERTY AND ASSETS		<u>1 aka</u>	<u>1 aka</u>
Cash in Hand			
Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & Sonali Bank as agent bank	3(a)	2,286,621,847	2,369,319,898
(Including Foreign Currencies)	3.1	<u>19,900,491,752</u> <b>22,187,113,599</b>	21,457,534,554 23,826,854,451
Balance with other Banks and Financial Institutions		22,107,113,399	23,020,034,431
Inside Bangladesh Outside Bangladesh	4(a)	311,987,786 (348,648,756)	532,102,415 366,064,370
Placement with other Banks & Financial Institutions	5	<u>(36,660,970)</u> 8,226,619,899	<u>898,166,785</u> 10,736,619,899
Investments in Shares & Securities			
Government Others		9,500,000,000 2,429,628,495	9,100,000,000 2,502,525,517
Investments		11,929,628,495	11,602,525,517
General Investments etc. Bills Purchased and Discounted	6(a)	202,721,489,285 7,706,315,728 210,427,805,014	201,932,884,191 7,362,624,894
Fixed Assets Including Premises	7(a)	<u>210,427,805,014</u> 3,531,041,909	<u>209,295,509,085</u> 3,491,020,793
Other Assets Non Banking Assets	8(a)	16,585,760,848	16,439,780,117
Total Assets		272,851,308,794	276,290,476,647
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other Banks & Financial Institutions		7,000,000,000	5,000,000,000
Deposits and Other Accounts	9(a)		
Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable Cash Waqf Fund		17,252,764,458 136,375,322,191 40,438,351,690 23,816,911,070 3,627,788,166 276,856,454 221,787,994,028	16,876,607,874 138,266,642,919 42,123,348,876 25,629,690,923 5,233,509,848 277,925,332 228,407,725,773
SIBL Mudaraba Subordinated Bond	10	6,400,000,000	6,400,000,000
Other Liabilities Deffered Tax Liabilities/ (Assets) Total Liabilities	11(a)	23,166,231,798 45,055,121 258,399,280,947	22,260,690,365 38,392,503 262,106,808,641
Capital/Shareholders' Equity		200,077,200,777	202,100,000,041
Paid-up Capital Statutory Reserve General Reserve Revaluation Reserve on fixed assets Retained Earnings Total Shareholders' Equity Non controlling Interest		7,382,986,420 5,151,378,331 8,570,541 979,221,345 929,869,405 14,452,026,041 1,806	7,382,986,420 5,025,796,447 8,570,541 979,221,345 787,091,456 14,183,666,209 1,797
Total Liabilities & Shareholders' Equity		272,851,308,794	276,290,476,647

# SOCIAL ISLAMI BANK LIMITED OFF- BALANCE SHEET ITEMS (UN -AUDITED) AS AT 31 MARCH 2018

	31.03.2018	31.12.2017
	<u>Taka</u>	<u>Taka</u>
CONTINGENT LIABILITIES		
Acceptances and Endorsements	22,938,699,062	28,726,126,414
Irrevocable Letters of Credit (including Back to Back Bills)	19,406,415,277	20,910,040,289
Letters of Guarantee	14,783,454,681	14,094,167,946
Bills for Collection	4,497,135,675	4,239,277,561
Other Contingent Liabilities	-	-
Total	61,625,704,694	67,969,612,210
OTHER COMMITMENTS		
Documentary credits and short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other		
commitments	-	-
Total	-	-
TOTAL OFF BALANCE SHEET ITEMS INCLUDING		
CONTINGENT LIABILITIES	61,625,704,694	67,969,612,210

**Company Secretary** 

**Chief Financial Officer** 

Managing Director & CEO

Director

# SOCIAL ISLAMI BANK LIMITED CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE FIRST QUARTER ENDED 31 MARCH 2018

	<u>Note(s)</u>	31.03.2018 <u>Taka</u>	31.03.2017 <u>Taka</u>
Investment Income	12(a)	5,168,047,830	4,156,219,618
Profit paid on Deposits	13(a)	3,669,105,963	2,845,571,845
Net Investment Income	F	1,498,941,867	1,310,647,773
Income from Investment in Shares/securities	14(-)	92,704,810	119,835,999
Commission, Exchange and Brokerage Other Operating Income	14(a) 15(a)	428,628,237 59,583,305	475,968,901 54,433,722
other operating medite	15(a)	580,916,353	650,238,623
Total Operating Income	-	2,079,858,220	1,960,886,395
Salaries and Allowances	16(a)	664,741,978	549,065,856
Rent, Taxes, Insurances, Electricity etc.	17(a)	95,750,071	82,398,440
Legal Expenses	18(a)	2,172,266	1,993,121
Postage, Stamps, Telecommunication etc.	19(a)	2,866,730	2,808,478
Stationery, Printings, Advertisements etc.		23,309,779	45,609,063
Chief Executive's Salary & Fees		3,400,000	1,143,547
Directors' Fees & Expenses		1,287,910	3,098,549
Shariah Supervisory Committee's Fees & Expenses		202,902	138,913
Auditors' Fees		143,750	155,250
Charges on Investment Losses		-	-
Depreciation & Repairs of Bank's Assets		25,268,824	23,781,847
Zakat Expenses		32,416,387	27,856,074
Other Expenses		313,426,392	218,390,520
Total Operating Expenses	-	1,164,986,989	956,439,658
Profit/(Loss) before Provision	_	914,871,231	1,004,446,738
Provisions for Investments		275,000,000	615,952,627
Other Provisions		-	9,375,021
Total Provision	-	275,000,000	625,327,648
Total Profit/(Loss) before Income Taxes	_	639,871,231	379,119,090
Provision for Taxation	-	371,511,391	302,860,354
Net Profit/(Loss) after Taxation	-	268,359,840	76,258,736
Appropriations			
Statutory Reserve	-	125,581,883	65,806,322
Retained surplus	-	142,777,957	10,452,414
Attributable to:			
Equity holders' of the Bank		142,777,949	10,452,380
Non controlling Interest	-	142 777 057	34
	-	142,777,957	10,452,414
Earning Per Share (EPS)		0.36	0.10
Net Asset Value Per Share (NAV/Share)		19.57	19.33
Net Operating Cash Flow Per Share (NOCFPS)		(9.52)	(3.36)

**Company Secretary** 

**Chief Financial Officer** 

Managing Director & CEO

# SOCIAL ISLAMI BANK LIMITED CONDENSED CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED) FOR THE FIRST QUARTER ENDED 31 MARCH 2018

	31.03.2018 <u>Taka</u>	31.03.2017 <u>Taka</u>
Cash Flow from Operating Activities		
Investment Income receipt	5,168,047,830	4,156,219,618
Profit Paid on Deposits	(3,669,105,963)	(2,845,571,845)
Dividend Receipts	92,704,810	119,835,999
Fees & Commission receipt	196,664,188	271,518,160
Cash Payments to Employees	(668,141,978)	(550,209,403)
Cash Payments to Suppliers	(25,482,045)	(47,602,184)
Income Tax Paid	(312,760,437)	(303,589,501)
Receipts from other Operating activities	291,547,354	265,384,898
Payments for other Operating activities	(454,419,324)	(348,990,763)
Operating Profit before changes in Operating Assets	619,054,436	716,994,979
Changes in Operating Assets and Liabilities		
Statutory Deposits	-	-
Net Trading Securities	(327,102,978)	544,857,001
Investments to other Banks	-	-
Investment to Customers	(1,132,295,928)	(11,295,907,112)
Other Assets	166,779,706	536,395,249
Deposits from other Banks	(143,995,501)	3,717,683,281
Deposits received from Customers	(6,475,736,244)	2,809,559,960
Other liabilities on account of customers	-	-
Trading Liabilities	-	-
Other Liabilities	265,692,660	486,739,814
Sub Total	(7,646,658,285)	(3,200,671,808)
A) Net Cash flow from Operating Activities	(7,027,603,849)	(2,483,676,829)
Cash flows from Investing Activities		
Proceeds from sale of Securities	-	-
Payment for purchases of securities	-	-
Proceeds from Sale of fixed assets	-	-
Purchases of Property, Plant & Equipments	(56,964,758)	(108,383,311)
B) Net Cash flow from Investing Activities	(56,964,758)	(108,383,311)
Cash flows from Financing Activities		
Receipts from issue of Debt Instruments	2,000,000,000	1,000,000,000
SIBL Mudaraba Subordinated Bond	-	-
Receipts from issue of Right shares	-	-
Increasing/(Decrease) in Revaluation Reserve	-	-
Dividend Paid in cash	-	-
C) Net Cash flow from Financing Activities	2,000,000,000	1,000,000,000
D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	(5,084,568,607)	(1,592,060,140)
Effect of Exchange rate changes of cash & cash equivalents	-	-
E) Cash and cash equivalents at the beginning of the year	35,461,641,136	26,410,967,833
F) Cash and cash equivalents at the end of the year (D+E)	30,377,072,528	24,818,907,693

**Company Secretary** 

**Chief Financial Officer** 

Managing Director & CEO

## SOCIAL ISLAMI BANK LIMITED STATEMENT OF CONDENSED CONSOLIDATED CHANGES IN EQUITY (UN-AUDITED) FOR THE FIRST QUARTER ENDED 31 MARCH 2018

Particulars	Paid-up capital	Share Money Deposit	Statutory Reserve	General / Other Reserves	Asset Revaluation Reserve	Retained Earnings	Non Controlling Interest	Total
1	2	3	4	5	6	7	8	9=(2 to8)
Balance as at 01 January 2018	7,382,986,420	-	5,025,796,447	8,570,541	979,221,345	787,091,456	1,797	14,183,668,006
Changes in Accounting Policy	-	-	-	-	-	-		-
Restated Balance	-	-	-	-	-	-		-
Surplus / (deficit) on account of Revaluation of Properties	-	-	-	-	-	-		-
Surplus / (deficit) on account of Revaluation of Investment	-	-	-	-	-	-		-
Currency translation Difference		-	-	-	-	-		-
Net Gain and losses not recognized in the Income Statement	-	-	-	-	-	-		-
Net Profit for the period	-	-	-	-	-	268,359,832		268,359,832
Appropriation made during the year	-	-	125,581,883	-	-	(125,581,883)		-
Dividend:								
Cash Dividend		-	-	-	-	-		-
Bonus share			-	-	-	-		-
Transferred to retained earnings		-	-	-	-	-		-
Non-controlling interest							8	8
Total group Shareholders' Equity as on 31 March 2018	7,382,986,420	-	5,151,378,330	8,570,541	979,221,345	929,869,405	1,806	14,452,027,847
Elegibile Capital Under Basel III:	7,382,986,420		5,151,378,330	8,570,541	105,567,973	929,869,405	1,806	13,578,374,475
Add: General provision for unclassified investment								2,308,171,554
Add: SIBL Mudaraba Subordinated Bond								5,440,000,000
Total eligible capital as on 31 March 2018								21,326,546,028

**Company Secretary** 

**Chief Financial Officer** 

Managing Director & CEO

Director

# SOCIAL ISLAMI BANK LIMITED CONDENSED BALANCE SHEET (UN-AUDITED) AS AT 31 MARCH 2018

	<u>Note(s)</u>	31.03.2018 <u>Taka</u>	31.12.2017 <u>Taka</u>
PROPERTY AND ASSETS			
Cash in Hand			
Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & Sonali Bank as agent bank	3	2,284,201,876	2,369,126,018
(Including Foreign Currencies)	3.1	19,900,491,752 <b>22,184,693,628</b>	21,457,534,554 23,826,660,571
Balance with other Banks and Financial Institutions	-		
Inside Bangladesh Outside Bangladesh	4	311,934,070 (348,648,756)	531,828,698 366,064,370
	-	(36,714,686)	897,893,068
Placement with other Banks & Financial Institutions	5	8,226,619,899	10,736,619,899
Investments in Shares & Securities			
Government Others		9,500,000,000 3,909,626,895	9,100,000,000 3,982,523,917
Terrenden	6	13,409,626,895	13,082,523,917
Investments General Investments etc. Bills Purchased and Discounted	0	203,471,489,285 7,706,315,728	202,682,884,191 7,362,624,894
	-	211,177,805,013	210,045,509,085
Fixed Assets Including Premises Other Assets	7 8	3,521,221,489 14,266,138,614	3,480,818,155 14,278,930,250
Non Banking Assets Total Assets	-	272,749,390,852	276,348,954,946
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other Banks & Financial Institutions		7,000,000,000	5,000,000,000
Deposits and Other Accounts	9		
Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable Cash Waqf Fund		17,252,764,458 136,375,322,191 40,438,351,690 24,216,134,161 3,627,788,166 276,856,454 222,187,217,119	16,876,607,874 138,266,642,919 42,123,348,876 26,020,865,331 5,233,509,848 277,925,332 228,798,900,180
SIBL Mudaraba Subordinated Bond	10	6,400,000,000	6,400,000,000
Other Liabilities Deffered Tax Liabilities/ (Assets) Total Liabilities	11	22,693,534,773 43,894,415 258,324,646,306	21,946,394,909 37,210,816 262,182,505,906
Capital/Shareholders' Equity			
Paid-up Capital Statutory Reserve Revaluation Reserve on fixed assets Retained Earnings		7,382,986,420 5,151,378,331 979,221,345 911,158,451	7,382,986,420 5,025,796,447 979,221,345 778,444,828
Total Shareholders' Equity Total Liabilities & Shareholders' Equity	-	<u>14,424,744,546</u> 272,749,390,852	<u>14,166,449,040</u> 276,348,954,946
i tai matinuts & that nonucis Equity	=	<u>=====================================</u>	<u>470,0707,0707,070</u>

# SOCIAL ISLAMI BANK LIMITED OFF- BALANCE SHEET ITEMS (UN -AUDITED) AS AT 31 MARCH 2018

	31.03.2018 <u>Taka</u>	31.12.2017 <u>Taka</u>
CONTINGENT LIABILITIES		
Acceptances and Endorsements	22,938,699,062	28,726,126,414
Irrevocable Letters of Credit (including Back to Back Bills)	19,406,415,277	20,910,040,289
Letters of Guarantee	14,783,454,681	14,094,167,946
Bills for Collection	4,497,135,675	4,239,277,561
Other Contingent Liabilities	-	-
Total	61,625,704,694	67,969,612,210

# **OTHER COMMITMENTS**

Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments **Total**  TOTAL OFF BALANCE SHEET ITEMS INCLUDING CONTINGENT LIABILITIES

61,625,704,694 67,969,612,210

**Company Secretary** 

**Chief Financial Officer** 

**Managing Director & CEO** 

Director

# SOCIAL ISLAMI BANK LIMITED CONDENSED PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE FIRST QUARTER ENDED 31 MARCH 2018

	<u>Note(s)</u>	31.03.2018 <u>Taka</u>	31.03.2017 <u>Taka</u>
Investment Income	12	5,139,688,784	4,130,338,650
Profit paid on Deposits	13	3,651,536,109	2,832,530,682
Net Investment Income	_	1,488,152,675	1,297,807,969
Income from Investment in Shares/securities		91,791,098	105,605,041
Commission, Exchange and Brokerage	14	416,570,163	425,199,320
Other Operating Income	15	59,326,339	53,620,999
	_	567,687,600	584,425,360
Total Operating Income	-	2,055,840,276	1,882,233,328
Salaries and Allowances	16	658,522,883	543,565,134
Rent, Taxes, Insurances, Electricity etc.	17	94,239,561	80,991,898
Legal Expenses	18	2,172,266	1,993,121
Postage, Stamps, Telecommunication etc.	19	2,426,086	2,205,791
Stationery, Printings, Advertisements etc.		23,212,238	45,488,280
Chief Executive's Salary & Fees		3,400,000	1,143,547
Directors' Fees & Expenses		1,211,910	2,960,549
Shariah Supervisory Committee's Fees & Expenses		202,902	138,913
Auditors' Fees		143,750	143,750
Charges on Investment Losses		-	-
Depreciation & Repairs of Bank's Assets		24,611,316	23,004,084
Zakat Expenses		32,416,387	27,856,074
Other Expenses		310,371,562	207,757,951
Total Operating Expenses	_	1,152,930,859	937,249,092
Profit/(Loss) before Provision		902,909,416	944,984,236
Provisions for Investments		275,000,000	615,952,627
Total Provision	_	275,000,000	615,952,627
Total Profit/(Loss) before Income Taxes	-	627,909,416	329,031,609
Provision for Taxation	-	369,613,910	295,108,948
Net Profit/(Loss) after Tax	-	258,295,506	33,922,661
<u>Appropriation</u>			
Statutory Reserve	Γ	125,581,883	65,806,322
Retained Surplus		132,713,623	(31,883,661)
	Ŀ	258,295,506	33,922,661
	=		
Earning Per Share (EPS)		0.35	0.05
Net Asset Value Per Share (NAV/Share)		19.54	19.26
Net Operating Cash Flow Per Share (NOCFPS)		(9.52)	(3.36)

**Company Secretary** 

**Chief Financial Officer** 

Managing Director & CEO

# SOCIAL ISLAMI BANK LIMITED CONDENSED CASH FLOW STATEMENT (UN-AUDITED) FOR THE FIRST QUARTER ENDED 31 MARCH 2018

	31.03.2018 <u>Taka</u>	31.03.2017 <u>Taka</u>
Cash Flow from Operating Activities	5 120 COO 50 4	4 100 000 (50
Investment Income receipt	5,139,688,784	4,130,338,650
Profit Paid on Deposits	(3,651,536,109)	(2,832,530,682)
Dividend Receipts	91,791,098	105,605,041
Fees & Commission receipt	184,606,114	220,748,578
Cash Payments to Employees Cash Payments to Suppliers	(661,922,883) (25,384,504)	(544,708,681)
Income Tax Paid		(47,481,401)
Receipts from other Operating activities	(310,659,236) 291,290,388	(303,589,501) 264,572,175
1 1 6	· · ·	
Payments for other Operating activities	(449,073,449)	(336,152,544)
Operating Profit before changes in Operating Assets and Liabilities	608,800,204	656,801,636
Changes in Operating Assets and Liabilities	·	
Statutory Deposits	-	-
Net Trading Securities	(327,102,978)	544,857,001
Investments to other Banks	-	-
Investment to Customers	(1,132,295,927)	(11,555,907,112)
Other Assets	323,450,873	762,252,022
Deposits from other Banks	(143,995,501)	3,717,683,281
Deposits received from Customers	(6,467,687,561)	2,793,330,050
Other liabilities on account of customers	-	-
Trading Liabilities	-	-
Other Liabilities	109,209,551	596,619,009
Sub Total	(7,638,421,544)	(3,141,165,749)
A) Net Cash flow from Operating Activities	(7,029,621,340)	(2,484,364,113)
Cash flows from Investing Activities	·	
Proceeds from sale of Securities	-	-
Payment for purchases of securities	-	-
Proceeds from Sale of fixed assets	-	-
Purchases of Property, Plant & Equipments	(56,953,358)	(108,153,301)
B) Net Cash flow from Investing Activities	(56,953,358)	(108,153,301)
Cash flows from Financing Activities	2 000 000 000	1 000 000 000
Receipts from issue of Debt Instruments	2,000,000,000	1,000,000,000
SIBL Mudaraba Subordinated Bond	-	-
Receipts from issue of Right shares	-	-
Increasing/(Decrease) in Revaluation Reserve	-	-
Dividend Paid in cash	-	-
C) Net Cash flow from Financing Activities	2,000,000,000	1,000,000,000
D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	(5,086,574,698)	(1,592,517,415)
E) Cash and cash equivalents at the beginning of the year	35,461,173,539	26,243,240,264
F) Cash and cash equivalents at the end of the year (D+E)	30,374,598,841	24,650,722,849
	291,636,937	#REF!

**Company Secretary** 

**Chief Financial Officer** 

Managing Director & CEO

# SOCIAL ISLAMI BANK LIMITED STATEMENT OF CONDENSED CHANGES IN EQUITY (UN-AUDITED) FOR THE FIRST QUARTER ENDED 31 MARCH 2018

Particulars	Paid-up capital	Share Money Deposit	Statutory Reserve	General / Other Reserves	Asset Revaluation Reserve	Retained Earnings	Total
1	2	3	4	5	6	7	8=(2 to 7)
Balance as at 01 January 2018	7,382,986,420	_	5,025,796,447	-	979,221,345	778,444,828	14,166,449,040
Changes in Accounting Policy	-	-	-	-	-	-	-
Restated Balance	-	-	-	-	-	-	-
Surplus / (deficit) on account of Revaluation of Properties	-	-	-	-	-	-	-
Surplus / (deficit) on account of Revaluation of Investment	-	-	-	-	-	-	-
Currency translation Difference	-	-	-	-	-	-	-
Net Gain and losses not recognized in the Income Statement	-	-	-	-	-	-	-
Net Profit for the period	-	-	-	-	-	258,295,506	258,295,506
Appropriation made during the period	-	-	125,581,883	-	-	(125,581,883)	-
Dividend:							
Cash Dividend	-	-	-	-	-	-	_
Bonus share	-	-	-	-	-	-	-
Transferred to retained earnings	-	-	-	-	-	-	-
Total Shareholders' Equity as on 31 March 2018	7,382,986,420	-	5,151,378,331	-	979,221,345	911,158,452	14,424,744,546
Elegibile Capital Under Basel III:	7,382,986,420		5,151,378,331		105,567,973	911,158,452	13,551,091,175
Add: General provision for unclassified investment							2,308,171,554
Add: SIBL Mudaraba Subordinated Bond							5,440,000,000
Total eligible capital as on 31 March 2018							21,299,262,729

**Company Secretary** 

**Chief Financial Officer** 

Managing Director & CEO

Director

## SOCIAL ISLAMI BANK LIMITED AND ITS SUBSIDIARIES SELECTED NOTES TO THE FINANCIAL STATEMENTS AS AT AND FOR THE FIRST QUARTER ENDED 31 MARCH 2018

### 1 The Bank and its activities

### 1.1 Status of the Bank

The Bank was incorporated as a Public Limited Company in Bangladesh in the year 1995 under Companies Act, 1994. The Bank is one of the interest-free Shariah based banks in the country and its modus- operandi are substantially different from other conventional Banks. The Bank within the stipulations laid down by Bank Companies Act, 1991 and directives as received from time to time from Bangladesh Bank, provides all types of commercial Banking services. Besides as a matter of policy the Bank conducts its business on the principles of Mudaraba, Musharaka, Murabaha, Bai-Muazzal & Hire Purchase transaction approved by Bangladesh Bank. The Bank is listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a publicly traded company. The Bank carries its Banking activities through One hundred thirty nine (139) branches operating as per Islamic Shariah prevailing in the country.

The Registered Office of the bank is located at 'City Center', 90/1 Motijheel Commercial Area.

### 1.2 Enlistment with the Stock Exchanges

The bank subscribed for IPO (Initial Public Offer) in the year 2000 and initially listed with Dhaka Stock Exchange (DSE) Ltd. and later on in the year 2005 with Chittagong Stock Exchange (CSE) Ltd.

### Subsidiaries of SIBL:

# **1.3 SIBL Securities Limited**

SIBL Securities Limited, a wholly owned subsidiary of SIBL, was incorporated as a Public Limited Company under the Companies Act,1994 vide certification of incorporation no. C - 85876/10 dated 20 July 2010 and obtained its certificate of commencement of business on the same day. The company has already got it license for trading with Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE). The company started its commercial operation in the month of January 2012. The principal place of business is the Registered Office at 3rd floor, 15 Dilkusha C/A, Dhaka-1000.

The principal objectives of the company for which it was established are to carry on the 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.

#### 1.4 SIBL Investment Limited

SIBL Investment Limited, a wholly owned subsidiary of SIBL, was incorporated as a Public Limited Company under the Companies Act,1994 vide certification of incorporation no. C - 86726/10 dated 30 August 2010 and obtained its certificate of commencement of business on the same day.

The principal objectives of the company for which it was established are to carry on the business of stock brokers, dealers in relation to shares and securities dealings, to underwrite, manage and distribute the issue of stocks etc. and other services as mentioned in the Memorandum and Articles of Association of the company.

Name of the Company	Paid up Capital (Taka)	Percentage	of Share Holding
Name of the Company	raiu up Capitai (Taka)	SIBL	Others
1 SIBL Securities Limited	1,230,000,000	99.9999187%	0.0000813%
2 SIBL Investment Limited	250,000,000	99.9997600%	0.0002400%
Total Capital	1,480,000,000		

### 1.5 Off-Shore Banking Unit (OBU)

Bangladesh bank approved operation of Off-Shore Banking Unit (OBU) of Social Islami Bank Limited located at Head office, through their letter no. BRPD(P-3)744(119)/2010-4652, Dated: 11.11.2010. The bank has commenced the operation of its Off-Shore Banking Unit (OBU) from 02.05.2012.

## 2 Basis of Presentation of Financial Statements and Significant Accounting Policies

## 2.1 Investment in Shares and Securities

The Bank investment in different securities has been valued on 31.03.2018 as under:

Quoted Bond & Shares	At cost or Market Value whichever is lower
Unquoted Shares	At cost
Bangladesh Govt. Islamic Bond	At cost
CDBL Share & Preference Share	At cost

All investment in securities are initially recognized at cost, including acquisition charges associated with the investment. Premiums are amortised and discounts are accredited.

As per BRPD circular no. 15 (09 November 2009), investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment. As such the company measures and recognizes investment in quoted and unquoted shares at cost if the year–end market value (for quoted shares) and book value (for unquoted shares) are higher than the cost. However as per requirements of **Bangladesh Accounting Standard (BAS)- 39**, investment in shares falls either under **"at fair value through profit and loss account"** or under "available for sale" where any change in the fair value at the year-end is taken to profit and loss account or revaluation reserve respectively. SIBL recognises its 'Investment in Shares and Securities' as per BAS-39 and accounted for the required profit/(loss) after adjustment of the value of shares and securities through profit and loss account.

#### 2.2 Revaluation gains/losses on Government securities

SIBL is a bank running on Islamic Shariah principle. Hence, we do not participate in buying interest bearing Government securities.

## 2.3 Recognition of profit suspense

### Profit / Rent / Compensation Suspense account and Doubtful Income

Profit / Rent / compensation accrued on classified investments are suspended and accounted for as per BRPD Circular no: 15 (09 November 2009) issued by the Bangladesh Bank. Moreover, incomes that are irregular (doubtful) as per Shariah are also not included in the distributable income of the Bank.

Income on unclassified overdue investment of Murabaha and Bai-Muazzal is charged under compensation account instead of showing as income of the Bank.

Interest received from NOSTRO accounts are not credited to the income as per Islamic Shariah.

#### 2.4 Financial instruments-presentation and disclosure

Financial instruments-presentation and disclosures are made in several cases as per guidelines and instructions of Bangladesh Bank in particular and respective cases. Requirements of BAS-32 and BFRS-7 can not be followed due to the presentation and disclosure obligations of Bangladesh Bank.

### 2.5 Cash and cash equivalent

As per BRPD circular no 15 (09 November 2009), cash and cash equivalents include notes and coins in hand, balances lying with ATM, unrestricted balances held with Bangladesh Bank and its agent Bank, balance with other Banks and financial institutions, placement with Banks and other financial institutions.

As per BAS 7, cash and cash and cash equivalents should be reported as cash item and reconciliation of the amounts of the items in its cash flow statement should be presented also. However, presentation and reconciliation is done in line with BRPD circular 15 and BAS 7.

### 2.6 Cash Flow Statement

Bangladesh Accounting Standard (BAS)-7 " Cash Flow Statement" requires SIBL to prepare cash flow statement under direct method. However, Cash Flow Statement has been prepared under a adopted method of direct and indirect in accordance with the BRPD Circular No. 15, (09 November 2009) issued by the Banking Regulation and Policy Department of Bangladesh Bank.

## 2.7 Off-balance sheet items

### **Contingent Liabilities**

Any possible obligation that arises form past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or

Any present obligation that arises from past events but is not recognised because:

- \* it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
- \* the amount of the obligation cannot be measured with sufficient reliability.

Contingent liabilities are not recognised but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated. Contingent assets are not recognised in the financial statements as this may results in the recognition of income which may never be realised. However, the amount of cash margin is recognised as liability.

As per BRPD circular 15, contingent liabilities are recognised as off balance sheet items in absence of any recommendation in BFRS.

#### 2.8 Investments net off provisions

Investments are presented at its actual value without netting off as per BRPD circular 15 though it is to be presented at net off value as per related BFRS.

## 2.9 Consolidation Procedures (BAS-27)

The consolidated financial statements include the financial statements of Social Islami Bank Limited and its subsidiaries SIBL Securities Limited and SIBL Investment Limited, made up to the end of the financial year.

The consolidated financial statements have been prepared in accordance with **Bangladesh Accounting Standard (BAS) 27: Consolidated and Separate Financial Statements,** Bangladesh Financial Reporting Standards (BFRS):3- Business Combinations and Bangladesh Financial Reporting Standards (BFRS):10- Consolidated Financial Statements. The consolidated financial statements are prepared to a common financial period ended 31 March 2018.

#### 2.10 Reporting Period

These financial statements cover three months from 01 January to 31 March 2018.

#### 2.11 Statement of Changes in Equity

The statement of changes in equity reflects information about the increase or decrease in net assets or wealth.

### 2.12 Earning Per Share (BAS-33)

Basic Earnings Per Share has been calculated in accordance with **Bangladesh Accounting Standard (BAS)-33: Earnings Per Share (EPS)**, which has been shown on the face of profit and loss account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the period. Prior year EPS has been restated as and when required.

		31.03.2018 <u>Taka</u>	31.12.2017 <u>Taka</u>
3	Cash in hand:		
	In Local Currency	2,096,232,752	2,218,218,090
	In Foreign Currencies ATM balance	17,601,624	17,520,927
	A I M balance	<u> </u>	133,387,000 2,369,126,018
3(a)	Consolidated balance of cash in hand		, , ,
	Social Islami Bank Limited	2,284,201,876	2,369,126,018
	Cash in hand of Subsidiary companies	2,419,971	193,880
	SIBL Securities Limited	2,414,770	188,679
	SIBL Investment Limited	5,201	5,201
3.1	Balance with Bangladesh Bank and its agent bank (Sonali Bank)	2,286,621,847	2,369,319,898
	Balance with Bangladesh Bank (Note-3.1.1)	19,812,170,742	21 126 572 256
	Balance with Sonali Bank (as agent of BB)	88,321,010	21,126,573,256 330,961,297
		19,900,491,752	21,457,534,554
3.1.1	Balance with Bangladesh Bank (Including foreign currencies)		
	In local currency	19,485,651,106	20,699,996,265
	In foreign currencies	326,519,636	426,576,991
		19,812,170,742	21,126,573,256
4	Balance with Other Banks and Financial Institutions		
	In Bangladesh	311,934,070	531,828,698
	Outside Bangladesh	(348,648,756) (36,714,686)	366,064,370 897,893,068
		(00,711,000)	0,0,0,0,0,000
4(a)	Consolidated balance of other Banks and Financial Institutions In Bangladesh		
	Social Islami Bank Limited	311,934,070	531,828,698
	Add: Account Balance of subsidiaries of SIBL with SIBL Principal Branch	399,223,092	391,174,408
	SIBL Securities Limited (Current account and MTDR)	149,348,005	141,299,321
	SIBL Investment Limited	249,875,087	249,875,087
	Less: Inter company balance eliminated	711,157,162 399,223,092	923,003,106 391,174,408
	SIBL Securities Limited (Current account and MTDR)	149,348,005	141,299,321
	SIBL Investment Limited	249,875,087	249,875,087
	Add: Account Balance of subsidiaries of SIBL with other banks and financial institutions	53,717	273,717
	SIBL Securities Limited	53,717	273,717
	SIBL Investment Limited	-	-
	Consolidated balance with Banks and Financial Institutions	311,987,786	532,102,415
5	Placement with Banks & other Financial Institutions	511,907,700	552,102,415
5	Placement with Banks & other Financial Institutions	436,619,899	186,619,899
	Placement with other Financial Institutions	7,790,000,000	10,550,000,000
		8,226,619,899	10,736,619,899
6	Mode-Wise Investment (General)		
	a) In Bangladesh		
	Musharaka	381,804,810	406,944,059
	Murabaha	4,644,918,606	4,453,662,291
	Mudaraba	5,278,166,739	6,593,469,910
	Bai-Muazzal Hire-Purchase Sirkatul Meelk	128,997,934,408 52,966,136,912	126,947,350,897 50,888,743,949
	Quard	7,120,133,710	9,213,891,287
	Bai-Salam	634,468,971	596,285,547
	Staff Loan	2,403,841,258	2,463,571,391
	Ijarah	435,853,684	436,132,387
	Visa Card	608,230,187	682,832,475
		203,471,489,285	202,682,884,191
	Mode-Wise Investment (General)		
	b) Outside Bangladesh	-	-

		31.03.2018 <u>Taka</u>	31.12.2017 <u>Taka</u>
	Bills Purchased and discounted Inside Bangladesh		
	In land Bill Purchase	3,008,663,215	2,953,840,458
	Bills Purchased and discounted Outside Bangladesh		
	Foreign Bill Purchased	81,483,089	58,282,896
	Murabaha Bill of Exchange	2,267,719,828	2,021,643,306
	Murabaha Wes Bills L/C	-	-
	Baim-Wes bills	2,348,449,596 4,697,652,513	2,328,858,234 4,408,784,436
	Grand total of net Bills Purchased and Discounted	7,706,315,728	7,362,624,894
	Total Investment	211,177,805,013	210,045,509,085
6(9)	Consolidated Investment		
<b>U(</b> <i>a</i> )	Less: Intercompany balance eliminated	750,000,000	750,000,00
	SIBL Securities Ltd.	750,000,000	750,000,000
	Quard Investment with SIBL-Principal Branch		
	SIBL Investment Ltd.	210,427,805,013	- 209,295,509,085
7	Fixed Assets:		
	Land	12,330,000	12,330,000
	Building	2,015,632,222	2,015,632,222
	Furniture & Fixture	628,603,797	621,497,66
	Mechanical Appliance	661,867,521	634,436,49
	Computer Software	150,292,283	144,486,51
	Motor Vehicle	51,871,868	51,850,21
	Books	<u>623,798</u> <b>3,521,221,489</b>	585,04 <b>3,480,818,15</b>
7(a)	Consolidated written down value of fixed assets including intangible assets		, , ,
/(a)	Social Islami Bank Limited	3,521,221,489	3,480,818,155
		0.000.400	10 000 (2)
	Add: Fixed assets of subsidiary companies SIBL Securities Limited	9,820,420	10,202,63
	SIBL Investment Limited	9,820,420	10,202,63
	Carrying value of Fixed assets of the Group	3,531,041,909	3,491,020,793
8	Others Assets:	5,551,041,707	5,471,020,77
0	Stock of stationery, Stamps and printing materials etc.	32,790,533	29,277,43
	Advance Rent	239,536,769	244,929,03
	Advance Deposit	2,777,856	2,778,15
		1,148,404,496	2,158,090,35
	Branch Adjustments (SIBG)	-,,, ., ., ., .,	102 604 05
	Suspense Account	731,774,372	
	Suspense Account Other Prepayments	731,774,372 64,239,760	64,279,17
	Suspense Account Other Prepayments Receivable from Stock & Bond and SIBL Securities	731,774,372 64,239,760 37,801,642	64,279,17 37,801,64
	Suspense Account Other Prepayments Receivable from Stock & Bond and SIBL Securities Advance Income Tax	731,774,372 64,239,760 37,801,642 8,413,444,596	64,279,17 37,801,64 8,102,785,36
	Suspense Account Other Prepayments Receivable from Stock & Bond and SIBL Securities Advance Income Tax Receivable from SIBL Investment	731,774,372 64,239,760 37,801,642 8,413,444,596 1,820,060	64,279,17 37,801,64 8,102,785,36 1,801,67
	Suspense Account Other Prepayments Receivable from Stock & Bond and SIBL Securities Advance Income Tax Receivable from SIBL Investment Protested bills against Investment	731,774,372 64,239,760 37,801,642 8,413,444,596 1,820,060 313,388,000	64,279,17 37,801,64 8,102,785,36 1,801,67 313,388,00
	Suspense Account Other Prepayments Receivable from Stock & Bond and SIBL Securities Advance Income Tax Receivable from SIBL Investment	731,774,372 64,239,760 37,801,642 8,413,444,596 1,820,060	64,279,17 37,801,64 8,102,785,36 1,801,67 313,388,00 345,606,46
	Suspense Account Other Prepayments Receivable from Stock & Bond and SIBL Securities Advance Income Tax Receivable from SIBL Investment Protested bills against Investment Profir receivable from Banks, NBFI and BD Govt.	731,774,372 64,239,760 37,801,642 8,413,444,596 1,820,060 313,388,000 434,766,520	64,279,17 37,801,64 8,102,785,36 1,801,67 313,388,00 345,606,46 4,504,274,02
	Suspense Account Other Prepayments Receivable from Stock & Bond and SIBL Securities Advance Income Tax Receivable from SIBL Investment Protested bills against Investment Profir receivable from Banks, NBFI and BD Govt. Investment with off-shore Banking Unit	731,774,372 64,239,760 37,801,642 8,413,444,596 1,820,060 313,388,000 434,766,520 2,891,559,978	64,279,17 37,801,64 8,102,785,36 1,801,67 313,388,00 345,606,46 4,504,274,02 140,891,06
	Suspense Account Other Prepayments Receivable from Stock & Bond and SIBL Securities Advance Income Tax Receivable from SIBL Investment Protested bills against Investment Profir receivable from Banks, NBFI and BD Govt. Investment with off-shore Banking Unit Due from off-shore Banking Unit	731,774,372 64,239,760 37,801,642 8,413,444,596 1,820,060 313,388,000 434,766,520 2,891,559,978 130,173,844	64,279,17 37,801,64 8,102,785,36 1,801,67/ 313,388,00 345,606,46 4,504,274,02 140,891,06 2,643,607,85
	Suspense Account Other Prepayments Receivable from Stock & Bond and SIBL Securities Advance Income Tax Receivable from SIBL Investment Protested bills against Investment Profir receivable from Banks, NBFI and BD Govt. Investment with off-shore Banking Unit Due from off-shore Banking Unit Others (note: 8.1) Total Less: Balance with OBU for elimination	731,774,372 64,239,760 37,801,642 8,413,444,596 1,820,060 313,388,000 434,766,520 2,891,559,978 130,173,844 2,715,220,166 17,157,698,591	64,279,17 37,801,64 8,102,785,36 1,801,67 313,388,00 345,606,46 4,504,274,02 140,891,06 2,643,607,85
	Suspense Account Other Prepayments Receivable from Stock & Bond and SIBL Securities Advance Income Tax Receivable from SIBL Investment Protested bills against Investment Profir receivable from Banks, NBFI and BD Govt. Investment with off-shore Banking Unit Due from off-shore Banking Unit Others (note: 8.1) <b>Total</b>	731,774,372 64,239,760 37,801,642 8,413,444,596 1,820,060 313,388,000 434,766,520 2,891,559,978 130,173,844 2,715,220,166	193,694,052 64,279,171 37,801,642 8,102,785,360 1,801,670 313,388,000 345,506,462 4,504,274,029 140,891,063 2,643,607,853 <b>18,783,204,279</b> 4,504,274,029 <b>14,278,930,256</b>

		31.03.2018 <u>Taka</u>	31.12.2017 <u>Taka</u>
8(a)	Consolidated other Assets		
	Social Islami Bank Limited	14,266,138,614	14,278,930,250
	Add: Other assets of subsidiary companies	2,321,442,293	2,162,651,538
	SIBL Securities Limited	2,321,442,293	2,162,651,538
	SIBL Investment Limited	-	-
	Less; Inter Company transactions eliminated:	1,820,060	1,801,670
	Receivable from SIBL Securities	-	-
	Receivable from SIBL Investment	1,820,060	1,801,670
	Grand total Other assets of subsidiary companies	16,585,760,848	16,439,780,117
8.1	Others		
	Clearing Adjustment	2,602,105	2,329,000
	D.D. Paid without advice	-	97,000
	Wes Fund (F/Currency) purchased	1,089	1,089
	Adjusting A/C debit balance	358,465,473	332,610,768
	Advance Vat	3,815,178	3,815,178
	BFETN Adjustment Accounts	618,783	37,080
	Parking Assets	(200)	-
	B. W. Principal Branch (P. F)	1,439,983,953	1,389,983,953
	<ul><li>B. W. Principal Branch (SIBL/S.Insurance)</li><li>B. W. Principal Branch (Gratuity)</li></ul>	133,197,812 776,535,973	133,197,812 781,535,973
	b. w. Philipai branch (Granny)	2,715,220,166	2,643,607,853
9	Deposits and Other Accounts		
	Mudaraba Savings Deposits (MSD)	17,252,764,458	16,876,607,874
	Mudaraba Term Deposits (MTDR)	136,375,322,191	138,266,642,919
	Other Mudaraba Deposit	40,438,351,690	42,123,348,876
	Mudaraba Short Notice Deposits (MSND)	12,119,637,492	13,428,606,822
	Mudaraba Scheme Deposits (Note-9.1)	28,318,714,198	28,694,742,054
	Al-Wadeeah Current Deposit and other accounts (AWCD)	24,216,134,161	26,020,865,331 5,233,509,848
	Bills payable Cash Waqf Fund	3,627,788,166 276,856,454	277,925,332
		222,187,217,119	228,798,900,180
0.1	Madaasha Calaasa Darasita		
9.1	Mudaraba Scheme Deposits Mudaraba Hajj Savings Deposit	68,345,467	68,506,951
	Mudaraba Pension Savings Deposit	2,549,133,683	2,636,028,929
	Mudara Education Deposit Scheme	38,223,690	38,399,219
	Mudaraba Monthly Savings Deposit	58,365,121	65,934,685
	Mudaraba Monthluy Profit Deposit	3,366,224,303	3,233,182,642
	Mudara Bashasthan Savings Scheme	673,793,890	671,980,951
	Mudara Millionaire Savings Scheme	942,506,737	958,608,766
	Mudara Lakhopoti Deposit Scheme	64,914,006	75,336,410
	Mudara Double Benefit Deposit Scheme	1,620,974,933	1,811,981,907
	Mudara Marriage Savings Scheme	115,591,606	123,696,565
	Mudara MMohorana Savings Scheme	22,276,193	24,184,270
	Subarnalata Special Scheme (Wemen)	27,370,123	27,433,382
	Subarna Rekha Special Deposit (Wemen) Shabuj Shayanna Special Deposit	1,296,449,540	1,291,708,213
	Shabuj Chaya P. Sch	71,793,149	72,585,386
	Sanchita Special Deposit scheme	507,289,937 196,067,899	509,334,415 211,415,845
	Sanali Din Pension Deposit Scheme	9,675,951,998	9,502,543,578
	Sukher Thikana Saving Scheme	9,997,944	10,139,028
	Sacchandey Protidin Monthly Profit Deposit	2,677,970,605	2,673,898,671
	Samriddir Sopan Scheme Deposit	3,324,058,368	3,709,144,593
	Sopner Siri Deposit Scheme	114,358,313	131,372,392
	Sharner Shikhar (mudaraba Billinior Deposit)	896,475,897	846,714,748
	Proshanti (Mudaraba Zakat Saving Deposits	580,797	610,508
		28,318,714,198	28,694,742,054

	<u>31.03.2018</u>	31.12.2017
	<u>Taka</u>	<u>Taka</u>
9(a) Consolidated balance of Al-Wadeeah Current Deposit & Other A/c		
Social Islami Bank Limited	24,216,134,161	26,020,865,331
Less: Intercompany balance eliminated	399,223,092	391,174,408
SIBL Securities Limited	149,348,005	141,299,321
SIBL Investment Limited	249,875,087	249,875,087
Consolidated balance of Current deposit and other accounts	23,816,911,070	25,629,690,923

### 10 SIBL Mudaraba Subordinated Bond

SIBL issued Taka-300.00 crore sub-ordinated bond under the caption "SIBL Mudaraba Sub-ordinated Bond". The bond was mainly issued to support and strengthen the capital base of the bank under Tier-II, supplementary capital of Basel-3. Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank (BB) vide their letter ref no. BSEC/CI/DS-13/2014/598 & BRPD (BFIS)

661/14 B(P)/2014-6027, Dated: 26 August 2014 & 16 September 2014 respectively gave consent to issue the said bond.

### 11 Other Liabilities

Oher Payable         15,295,032         2,728,339           SIBL Employees' Statity fund         138,998,3953         1,389,983,953           SIBL Employees' Social Insurance         133,197,812         133,197,812           SIBL Employees' Social Insurance         133,197,812         133,197,812           BEFTN Adjustment Account         43,299,970         -           Parking Account         224         174           ATM Settlement for Q-Cash         6,635,456,987         6,304,456,987           Provision for Investments         6,635,456,987         6,304,456,987           Provision for Taxation         11,263,650,651         10,900,720,339           Liabilities for Zakat         32,2416,387         92,567,800           Provision for good borrower         6,778,000         6,778,000           21(a) Consolodated Other Liabilities         32,2416,387         21,946,394,909           Add: Other Liabilities         32,2916,231,798         23,010,690,365           Iss. Securities Limited         1,222,674,023         1,064,272,456           SIBL Securities Limited (Payable to SIBL- Term Ioan)         750,000,000         23,010,690,365           Less: Intercompany balance eliminated         31,03,2018         31,03,2018           SIBL Securities Limited (Payable to SIBL- Term Ioan)         750		Adjusting A/C (Cr.) Balance	39,069,431	9,895,336
SIBL Employees 'PF         1,439,983,953         1,389,983,953           SIBL Employees' Gratuity fund         812,255,287         781,768,077           SIBL Employees' Gratuity fund         812,255,287         781,768,077           SIBL Employees' Call Insurance         133,197,812         133,197,812           Share Trading Payable A/c         -         64,552,918           BEFTN Adjustment Account         -         224         174           ATM Settlement for Q-Cash         6,635,465,987         63,60,456,987           Provision for other Assets         420,790,557         420,790,557         420,790,753           Compensation and Rent Suspense         1,788,863,513         1,665,037,246           Provision for good borrower         6,778,000         6,778,000           Provision for good borrower         6,778,000         6,778,000           ACT Cher Liabilities         32,2416,387         92,567,800           Provision for good borrower         23,000         23,000         23,000           Add: Other Liabilities         32,22,674,023         1,064,272,456           SIBL Securities Limited         1,222,674,023         1,064,272,456           SIBL Securities Limited (Payable to SIBL- Term loan)         750,000,000         750,0000,000           Grand Total			15,295,032	2,728,359
SIBL Employees' Gratuity fund       812,255,287       781,768,077         SIBL Employees' Gratuity fund       133,197,812       133,197,812         Share Trading Payable A/c       64,552,918         BEFTN Adjustment Account       43,299,970         Parking Account       224       174         ATM Settlement for Q-Cash       62,676,969       117,917,352         Provision for threstments       6,653,456,987       6,360,456,987         Provision for other Assets       420,790,557       420,790,557         Compensation and Rent Suspense       1,788,663,513       1,656,337,246         Provision for Taxation       11,263,650,681       10,900,720,339         Liabilities for Zakat       32,416,387       92,567,800         Provision for good borrower       6,778,000       6,778,000         StiBL Securities Limited       1,222,693,534,773       21,946,394,909         Add: Other Liabilities       32,000       23,000       23,000         StiBL Securities Limited       1,222,674,023       1,064,272,456       S1BL         StiBL Securities Limited       S10,2017       Taka       Taka       Taka         12       Income from Investment       30,356,826       29,491,165       750,000,000       750,000,000       750,000,000			1,439,983,953	, ,
SIBL Employees' Social Insurance         133,197,812         133,197,812           Share Trading Payable A/c         -         64,552,918           BEFTN Adjustment Account         224         174           ATM Settlement for Q-Cash         62,676,969         117,917,352           Provision for Investments         66,635,456,987         66,605,456,987           Provision for other Assets         420,790,557         420,790,557           Compensation and Rent Suspense         11,263,650,651         100,900,720,339           Liabilities for Zakat         32,416,387         92,567,800           Provision for good borrower         6,778,000         6,778,000           StiBL Securities Limited         1,222,674,023         1,064,272,456           SIBL Securities Limited         23,000         23,000           SIBL Securities Limited (Payable to SIBL- Term Ioan)         750,000,000         750,000,000           Grand Total         31,03,2018         31,03,2017           Taka         Taka         Taka           Profit on Murabaha         30,536,826         29,491,165           Profit on Murabaha         31,49,301,652         2,551,922,741           Profit on Bai-Muzzal         14,49,456,462         1,792,563,611           Profit on Bai-Muzzal         1,		SIBL Employees' Gratuity fund		
Share Trading Payable A/c         -         64,552,918           BEFTN Adjustment Account         43,299,970         -           Parking Account         2.24         174           ATM Settlement for Q-Cash         62,676,969         117,917,352           Provision for Investments         6,635,456,987         63,300,456,987           Provision for other Assets         420,700,557         420,700,557           Compensation and Rent Suspense         1,788,663,513         11,665,037,246           Provision for Taxation         11,263,650,651         10,900,720,339           Liabilities for Zakat         32,416,387         92,567,800           Provision for good borrower         6,778,000         6,778,000           StBL Scourities Limited         1,222,674,023         1,064,272,456           StBL Scourities Limited         1,222,674,023         1,064,272,456           StBL Scourities Limited         1,222,674,023         1,064,272,456           StBL Scourities Limited         1,23,000         23,000         23,000           StBL Scourities Limited         12,22,674,023         1,064,272,456         StBL           StBL Scourities Limited         1,222,674,023         1,064,272,456         StBL           StBL Scourities Limited         31,03,2017         Taka		1 5 5	· · ·	
BEFTN Adjustment Account         43,299,970           Parking Account         224         174           ATM Settlement for Q-Cash         62,676,969         117,917,352           Provision for Investments         6,635,456,987         6,360,456,987           Provision for other Assets         420,790,557         420,790,557           Compensation and Rent Suspense         1,788,663,513         1,665,037,246           Provision for Taxation         11,263,650,651         10,900,720,339           Liabilities for Zakat         32,416,387         92,267,800           Provision for good borrower         6,778,000         6,778,000           Social Islami Bank Limited         22,693,534,773         21,946,394,909           Add: Other Liabilities of subsidiaries         1,222,674,023         1,064,272,456           SIBL Securities Limited         1,222,674,023         1,064,272,456           SIBL Securities Limited         23,000         23,000           SIBL Securities Limited         23,010,690,365         31,03,2017           Taka         Taka         Taka           Profit on Murabaha         30,536,826         29,491,165           Profit on Murabaha         30,536,826         29,491,165           Profit on Bai-Muazzal         1,436,456,626         1		* •	-	
Parking Account         224         174           ATM Settlement for Q-Cash         62,676,969         117,917,352           Provision for Investments         66,635,456,987         6.360,456,987           Provision for Investments         420,790,557         420,790,557           Compensation and Rent Suspense         1,788,663,513         1,665,037,246           Provision for Taxation         11,263,650,651         10,900,720,339           Liabilities for Zakat         32,416,387         92,567,800           Provision for good borrower         6,778,000         6,778,000           Social Islami Bank Limited         32,416,387         21,946,394,909           Adi: Other Liabilities of subsidiaries         31,04,272,456         31,04,272,456           SIBL Securities Limited         1,222,674,023         1,064,272,456           SIBL Securities Limited         23,000         23,000         23,000           Grand Total         750,000,000         750,000,000         750,000,000           Grand Total         31,03,2017         1aka         1aka           Profit on Murabaha         30,536,826         29,491,165           Profit on Murabaha         30,636,826         29,491,165           Profit on Bai-Salam         14,044,311         79,67,522		e ;	43,299,970	-
ATM Settlement for Q-Cash       62,676,969       117,917,352         Provision for Investments       6,635,456,987       6,300,456,987         Provision for other Assets       420,790,557       420,790,557         Compensation and Rent Suspense       1,788,663,513       1.665,037,246         Provision for Taxation       11,263,650,651       10,900,720,339         Liabilities for Zakat       32,416,387       92,267,800         Provision for good borrower       6,778,000       6,778,000         22,693,534,773       21,946,394,909         Add: Other Liabilities       32,21,978       23,010,690,365         SIBL Securities Limited       1,222,674,023       1,064,272,456         SIBL Securities Limited       23,000       23,000       23,000         Z3,016,6231,798       23,010,690,365       23,000       23,000       23,000       23,000         Grand Total       750,000,000       750,000,000       750,000,000       550,000,005       31.03,2018       31.03,2018       31.03,2018       31.03,2017         Profit on Murabaha       30,536,826       29,491,165       179,256,361       1,792,556,361       1,792,556,361       1,792,556,361       1,792,556,361       1,992,256,361       1,992,256,361       1,992,256,361       1,992,298       1,91,91,952				174
Provision for Investments         6,635,456,987         6,360,456,987           Provision for other Assets         420,790,557         420,790,557         420,790,557           Compensation and Rent Suspense         1,788,663,513         1,665,037,246           Provision for Taxation         11,263,650,651         10,900,720,339           Liabilities for Zakat         32,416,387         92,567,800           Provision for good borrower         6,778,000         6,778,000           22,693,534,773         21,946,394,909           Add: Other Liabilities         22,693,534,773         21,946,394,909           Add: Other Liabilities of subsidiaries         1,222,674,023         1,064,272,456           SIBL Securities Limited         1,222,674,023         1,064,272,456           SIBL Investment Limited         23,010,230,00         23,000         23,000           JII(a)         Consolodated Payable to SIBL- Term loan)         750,000,000         750,000,000           Grand Total         23,2166,231,798         22,260,690,365         31.03,2018         31.03,2017           Taka         Taka         Taka         Taka           Profit on Murabaha         30,536,826         29,491,165           Profit on Murabaha         30,536,826         1,49,391,652         2,551,922,741		5	62,676,969	117,917,352
Provision for other Assets         420,790,557         420,790,557           Compensation and Rent Suspense         1,788,663,513         1,665,037,246           Provision for Taxation         11,263,650,651         10,900,720,339           Liabilities for Zakat         32,416,387         92,567,800           Provision for good borrower         6,778,000         6,778,000           22,693,534,773         21,946,394,909           Add: Other Liabilities         5           SIBL Securities Limited         1,222,674,023           SIBL Securities Limited         1,222,674,023           SIBL Securities Limited         23,000           23,000         23,000           23,000         23,000           23,000         23,000           23,000         23,000           23,000         23,000           23,000         23,000           23,000         23,000           23,000         23,000           23,000         23,000           23,000         23,000           23,000         23,000           23,000         23,000           23,000         23,000           23,000         23,000           23,000         23,000 <tr< td=""><td></td><td></td><td></td><td>· · ·</td></tr<>				· · ·
Compensation and Rent Suspense         1,788,663,513         1,665,037,246           Provision for Taxation         11,263,650,651         10,900,720,339           Liabilities for Zakat         32,416,387         92,567,800           Provision for good borrower         6,778,000         6,778,000           22,693,534,773         21,946,394,909           11(a)         Consolodated Other Liabilities         22,693,534,773         21,946,394,909           Add: Other Liabilities of subsidiaries         1,222,674,023         1,064,272,456           SIBL Securities Limited         1,222,674,023         1,064,272,456           SIBL Investment Limited         23,000         23,000           23,000         Grand Total         750,000,000         750,000,000           Grand Total         750,000,000         750,000,000         750,000,000           Grand Total         31,03,2017         Taka         Taka           Profit on Murabaha         30,536,826         29,491,165         2,51,922,741           Profit on Murabaha         30,536,826         29,491,165         2,51,922,741           Profit on Bai-Muazzal         14,456,626         1,079,256,345           Profit on Bai-Salam         10,044,311         7,967,522           Profit on Rusharka         10,9		Provision for other Assets		
Provision for Taxation         11,263,650,651         10,900,720,339           Liabilities for Zakat         32,416,387         92,567,800           Provision for good borrower         6,778,000         6,778,000           22,693,534,773         21,946,394,909           11(a) Consolodated Other Liabilities         22,693,534,773         21,946,394,909           Add: Other Liabilities of subsidiaries         1,222,674,023         1,064,272,456           SIBL Securities Limited         1,222,674,023         1,064,272,456           SIBL Investment Limited         23,000         23,000           SIBL Securities Limited (Payable to SIBL- Term loan)         750,000,000         750,000,000           Grand Total         23,166,231,798         22,260,690,365           Income from Investment         31,03,2018         31,03,2017           Taka         Taka         Taka           12         Income from Investment         3,149,30,1652         2,551,922,741           Profit on Murabaha         30,536,826         29,491,165           Profit on Murabaha         10,044,311         7,967,522           Profit on Musharka         10,044,311         7,967,522           Profit on Iniad Document Bill Purchased         19,209,208         82,699,982           Profit on Inland D		Compensation and Rent Suspense		· · ·
Liabilities for Zakat       32,416,387       92,567,800         Provision for good borrower       6,778,000       6,778,000         22,693,534,773       21,946,394,909         11(a) Consolodated Other Liabilities       5         Social Islami Bank Limited       22,693,534,773       21,946,394,909         Add: Other Liabilities of subsidiaries       1,222,674,023       1,064,272,456         SIBL Securities Limited       23,900       23,000       23,000         SIBL Investment Limited       23,916,231,798       23,010,690,365         Less: Intercompany balance eliminated       750,000,000       750,000,000         SIBL Securities Limited (Payable to SIBL- Term Ioan)       750,000,000       750,000,000         Grand Total       31.03.2018       31.03.2017         Taka       Taka       Taka         Profit on Murabaha       30,536,826       29,491,165         Profit on Murabaha       30,536,826       29,491,165         Profit on Bai-Muazzal       3,149,301,652       2,551,922,741         Profit on Bai-Salam       14,093,961       11,919,052         Profit on Bai-Salam       14,093,961       11,919,052         Profit on Inland Document Bill Purchased       91,309,208       82,699,982         Profit on Inland Document B				
I1(a)         Consolodated Other Liabilities           Social Islami Bank Limited         22,693,534,773         21,946,394,909           Add: Other Liabilities of subsidiaries         21,946,394,909         Add: Other Liabilities of subsidiaries           SIBL Securities Limited         1,222,674,023         1,064,272,456           SIBL Investment Limited         23,000         23,000           23,000         23,000         23,000           SIBL Securities Limited (Payable to SIBL- Term loan)         750,000,000         750,000,000           Grand Total         750,000,000         750,000,000         750,000,000           Profit on Murabaha         30,536,826         29,491,165         2,51,922,741           Profit on Murabaha         30,536,826         29,491,165         2,551,922,741           Profit on Murabaha         30,536,826         29,491,165         2,551,922,741           Profit on Murabaha         30,636,626         1,079,256,361         10,044,311         7,967,522           Profit on Murabaha         10,044,311         7,967,522         125,146,068         11,309,208         82,699,982           Profit on Inand Document Bill Purchased         91,309,208         82,699,982         19,309,208         82,699,982           Profit on Inand Document Bill Purchased         1,429,		Liabilities for Zakat		
I1(a)         Consolodated Other Liabilities           Social Islami Bank Limited         22,693,534,773         21,946,394,909           Add: Other Liabilities of subsidiaries         21,946,394,909         Add: Other Liabilities of subsidiaries           SIBL Securities Limited         1,222,674,023         1,064,272,456           SIBL Investment Limited         23,000         23,000           23,000         23,000         23,000           SIBL Securities Limited (Payable to SIBL- Term loan)         750,000,000         750,000,000           Grand Total         750,000,000         750,000,000         750,000,000           Profit on Murabaha         30,536,826         29,491,165         2,51,922,741           Profit on Murabaha         30,536,826         29,491,165         2,551,922,741           Profit on Murabaha         30,536,826         29,491,165         2,551,922,741           Profit on Murabaha         30,636,626         1,079,256,361         10,044,311         7,967,522           Profit on Murabaha         10,044,311         7,967,522         125,146,068         11,309,208         82,699,982           Profit on Inand Document Bill Purchased         91,309,208         82,699,982         19,309,208         82,699,982           Profit on Inand Document Bill Purchased         1,429,		Provision for good borrower	6,778,000	6,778,000
Social Islami Bank Limited         22,693,534,773         21,946,394,909           Add: Other Liabilities of subsidiaries         SIBL Securities Limited         1,222,674,023         1,064,272,456           SIBL Investment Limited         23,000         23,000         23,000         23,000           Less: Intercompany balance eliminated         SIBL Securities Limited (Payable to SIBL- Term Ioan)         750,000,000         750,000,000         750,000,000           Grand Total         23,166,231,798         22,200,690,365         23,166,231,798         22,200,690,365           12         Income from Investment         Taka         Taka         Taka           Profit on Murabaha         30,536,826         29,491,165         25,51,922,741           Profit on Murabaha         30,536,826         29,491,165         1,079,256,361           Profit on Murabaha         10,044,311         7,967,522         7profit on Bai-Salam         10,044,311         7,967,522           Profit on Bai-Salam         14,093,961         11,919,052         11,919,052         125,146,068           Profit on Investment Bill Purchased         91,309,208         82,699,982         10,281,313         10,256,029           Profit on Inland Document Bill Purchased         1,429,743         932,918         10,285,029         10,925,025,029		č		· · ·
Social Islami Bank Limited         22,693,534,773         21,946,394,909           Add: Other Liabilities of subsidiaries         SIBL Securities Limited         1,222,674,023         1,064,272,456           SIBL Investment Limited         23,000         23,000         23,000         23,000           Less: Intercompany balance eliminated         SIBL Securities Limited (Payable to SIBL- Term Ioan)         750,000,000         750,000,000         750,000,000           Grand Total         23,166,231,798         22,200,690,365         23,166,231,798         22,200,690,365           12         Income from Investment         Taka         Taka         Taka           Profit on Murabaha         30,536,826         29,491,165         25,51,922,741           Profit on Murabaha         30,536,826         29,491,165         1,079,256,361           Profit on Murabaha         10,044,311         7,967,522         7profit on Bai-Salam         10,044,311         7,967,522           Profit on Bai-Salam         14,093,961         11,919,052         11,919,052         125,146,068           Profit on Investment Bill Purchased         91,309,208         82,699,982         10,281,313         10,256,029           Profit on Inland Document Bill Purchased         1,429,743         932,918         10,285,029         10,925,025,029	11(a)	Consolodated Other Liabilities		
Add: Other Liabilities of subsidiaries         SIBL Securities Limited       1,222,674,023       1,064,272,456         SIBL Investment Limited       23,000       23,000         23,010,690,365       23,010,690,365         Less: Intercompany balance eliminated       750,000,000         SIBL Securities Limited (Payable to SIBL- Term loan)       750,000,000         Grand Total       750,000,000         23,166,231,798       22,260,690,365         January Control (Payable to SIBL- Term loan)       750,000,000         Grand Total       750,000,000         23,166,231,798       22,260,690,365         January Control (Payable to SIBL- Term loan)       750,000,000         Grand Total       750,000,000         23,166,231,798       22,260,690,365         January Control (Payable to SIBL- Term loan)       750,000,000         Cara Total       750,000,000         23,166,231,798       22,260,690,365         January Control (Payable to SIBL- Term loan)       750,000,000         Cara Total       31,03,2018         January Control (Payable to SIBL- Term loan)       750,000,000         Z3,166,231,798       22,260,690,365         January Control (Payable to SIBL- Term loan)       30,536,826       29,491,165         Profit on Mura			22.693.534.773	21.946.394.909
SIBL Investment Limited       23,000       23,000         SIBL Investment Limited       23,010,690,365         Less: Intercompany balance eliminated       3103,2017         SIBL Securities Limited (Payable to SIBL- Term Ioan)       750,000,000         Grand Total       23,166,231,798       22,260,690,365         12 Income from Investment       31.03.2018       31.03.2017         Profit on Bai-Muazzal       30,536,826       29,491,165         Profit on Bai-Muazzal       3,149,301,652       2,551,922,741         Profit on Bai-Muazzal       1,436,456,626       1,079,256,361         Profit on Bai-Salam       10,044,311       7,967,522         Profit on Quard against MTDR, Scheme and others       109,219,629       125,146,068         Profit on Foreign Document Bill Purchased       91,309,208       82,699,982         Profit on Inad Document Bill Purchased       91,309,208       82,699,982         Profit on Ingarh       12,083,133       10,256,029         Profit on Investment against Mudaraba Deposit with other banks and NBFIs       155,749,008       110,819,241         Profit on other investments (Card, Wakalat fee etc.)       129,464,688       119,927,572		Add: Other Liabilities of subsidiaries	)))	y y y
SIBL Investment Limited       23,000       23,000         Less: Intercompany balance eliminated       23,916,231,798       23,010,690,365         SIBL Securities Limited (Payable to SIBL- Term Ioan)       750,000,000       750,000,000         Grand Total       23,166,231,798       22,260,690,365         12 Income from Investment       31.03.2018       31.03.2017         Profit on Murabaha       30,536,826       29,491,165         Profit on Bai-Muazzal       3,149,301,652       2,551,922,741         Profit on Bi-Muazzal       3,149,301,652       2,551,922,741         Profit on Bai-Salam       10,044,311       7,967,522         Profit on Quard against MTDR, Scheme and others       109,219,629       125,146,068         Profit on Foreign Document Bill Purchased       91,309,208       82,699,982         Profit on Ijarah       12,083,133       10,256,029         Profit on Investment against Mudaraba Deposit with other banks and NBFIs       155,749,008       110,819,241         Profit on other investments (Card, Wakalat fee etc.)       129,464,688       119,927,572		SIBL Securities Limited	1.222.674.023	1.064.272.456
Less: Intercompany balance eliminated           SIBL Securities Limited (Payable to SIBL- Term loan)         750,000,000         750,000,000           Grand Total         23,166,231,798         22,260,690,365           12 Income from Investment         31.03.2018         31.03.2017           Profit on Murabaha         30,536,826         29,491,165           Profit on Bai-Muazzal         3,149,301,652         2,551,922,741           Profit on Hire-Purchase         1,436,456,626         1,079,256,361           Profit on Bai-Salam         10,044,311         7,967,522           Profit on Guard against MTDR, Scheme and others         109,219,629         125,146,068           Profit on Foreign Document Bill Purchased         91,309,208         82,699,982           Profit on Ijarah         12,083,133         10,256,029           Profit on Investment against Mudaraba Deposit with other banks and NBFIs         155,749,008         110,819,241		SIBL Investment Limited		
SIBL Securities Limited (Payable to SIBL- Term loan)         750,000,000         750,000,000           Grand Total         23,166,231,798         22,260,690,365           31.03.2018         31.03.2017         Taka         Taka           12         Income from Investment         30,536,826         29,491,165         2,551,922,741           Profit on Bai-Muazzal         3,149,301,652         2,551,922,741         3,149,301,652         2,551,922,741           Profit on Musharka         10,044,311         7,967,522         14,093,961         11,919,052           Profit on Quard against MTDR, Scheme and others         109,219,629         125,146,068         91,309,208         82,699,982           Profit on Inland Document Bill Purchased         91,309,208         82,699,982         91,309,208         82,699,982           Profit on Ijarah         12,083,133         10,256,029         92,918           Profit on Investment against Mudaraba Deposit with other banks and NBFIs         155,749,008         110,819,241           Profit on other investments (Card, Wakalat fee etc.)         129,464,688         119,927,572				
SIBL Securities Limited (Payable to SIBL- Term loan)         750,000,000         750,000,000           Grand Total         23,166,231,798         22,260,690,365           31.03.2018         31.03.2017         Taka         Taka           12         Income from Investment         30,536,826         29,491,165         2,551,922,741           Profit on Bai-Muazzal         3,149,301,652         2,551,922,741         3,149,301,652         2,551,922,741           Profit on Musharka         10,044,311         7,967,522         14,093,961         11,919,052           Profit on Quard against MTDR, Scheme and others         109,219,629         125,146,068         91,309,208         82,699,982           Profit on Inland Document Bill Purchased         91,309,208         82,699,982         91,309,208         82,699,982           Profit on Ijarah         12,083,133         10,256,029         92,918           Profit on Investment against Mudaraba Deposit with other banks and NBFIs         155,749,008         110,819,241           Profit on other investments (Card, Wakalat fee etc.)         129,464,688         119,927,572		Less: Intercompany balance eliminated		
Grand Total         23,166,231,798         22,260,690,365           31.03.2018         31.03.2017         Taka         Taka           12         Income from Investment         Taka         Taka         Taka           Profit on Murabaha         30,536,826         29,491,165         2,551,922,741           Profit on Bai-Muazzal         3,149,301,652         2,551,922,741           Profit on Musharka         10,044,311         7,967,522           Profit on Bai-Salam         14,093,961         11,919,052           Profit on Inland Document Bill Purchased         91,309,208         82,699,982           Profit on Foreign Document Bill Purchased         1,429,743         932,918           Profit on Insestment against Mudaraba Deposit with other banks and NBFIs         155,749,008         110,819,241           Profit on other investments (Card, Wakalat fee etc.)         129,464,688         119,927,572			750.000.000	750.000.000
Taka         Taka           12         Income from Investment         7           Profit on Murabaha         30,536,826         29,491,165           Profit on Bai-Muazzal         3,149,301,652         2,551,922,741           Profit on Hire-Purchase         1,436,456,626         1,079,256,361           Profit on Musharka         10,044,311         7,967,522           Profit on Bai-Salam         14,093,961         11,919,052           Profit on Quard against MTDR, Scheme and others         109,219,629         125,146,068           Profit on Inland Document Bill Purchased         91,309,208         82,699,982           Profit on Foreign Document Bill Purchased         1,429,743         932,918           Profit on Investment against Mudaraba Deposit with other banks and NBFIs         155,749,008         110,819,241           Profit on other investments (Card, Wakalat fee etc.)         129,464,688         119,927,572				, ,
Taka         Taka           12         Income from Investment         7           Profit on Murabaha         30,536,826         29,491,165           Profit on Bai-Muazzal         3,149,301,652         2,551,922,741           Profit on Hire-Purchase         1,436,456,626         1,079,256,361           Profit on Musharka         10,044,311         7,967,522           Profit on Bai-Salam         14,093,961         11,919,052           Profit on Quard against MTDR, Scheme and others         109,219,629         125,146,068           Profit on Inland Document Bill Purchased         91,309,208         82,699,982           Profit on Foreign Document Bill Purchased         1,429,743         932,918           Profit on Investment against Mudaraba Deposit with other banks and NBFIs         155,749,008         110,819,241           Profit on other investments (Card, Wakalat fee etc.)         129,464,688         119,927,572			31.03.2018	31.03.2017
12         Income from Investment           Profit on Murabaha         30,536,826         29,491,165           Profit on Bai-Muazzal         3,149,301,652         2,551,922,741           Profit on Hire-Purchase         1,436,456,626         1,079,256,361           Profit on Musharka         10,044,311         7,967,522           Profit on Bai-Salam         14,093,961         11,919,052           Profit on Inland Document Bill Purchased         91,309,208         82,699,982           Profit on Foreign Document Bill Purchased         1,429,743         932,918           Profit on Investment against Mudaraba Deposit with other banks and NBFIs         155,749,008         110,819,241           Profit on other investments (Card, Wakalat fee etc.)         129,464,688         119,927,572				
Profit on Murabaha         30,536,826         29,491,165           Profit on Bai-Muazzal         3,149,301,652         2,551,922,741           Profit on Hire-Purchase         1,436,456,626         1,079,256,361           Profit on Musharka         10,044,311         7,967,522           Profit on Quard against MTDR, Scheme and others         109,219,629         125,146,068           Profit on Inland Document Bill Purchased         91,309,208         82,699,982           Profit on Foreign Document Bill Purchased         1,429,743         932,918           Profit on Investment against Mudaraba Deposit with other banks and NBFIs         155,749,008         110,819,241           Profit on other investments (Card, Wakalat fee etc.)         129,464,688         119,927,572	12	Income from Investment		
Profit on Bai-Muazzal       3,149,301,652       2,551,922,741         Profit on Hire-Purchase       1,436,456,626       1,079,256,361         Profit on Musharka       10,044,311       7,967,522         Profit on Bai-Salam       14,093,961       11,919,052         Profit on Inland Document Bill Purchased       91,309,208       82,699,982         Profit on Foreign Document Bill Purchased       1,429,743       932,918         Profit on Investment against Mudaraba Deposit with other banks and NBFIs       155,749,008       110,819,241         Profit on other investments (Card, Wakalat fee etc.)       129,464,688       119,927,572			30,536,826	29,491,165
Profit on Hire-Purchase         1,436,456,626         1,079,256,361           Profit on Musharka         10,044,311         7,967,522           Profit on Bai-Salam         14,093,961         11,919,052           Profit on Quard against MTDR, Scheme and others         109,219,629         125,146,068           Profit on Inland Document Bill Purchased         91,309,208         82,699,982           Profit on Foreign Document Bill Purchased         1,429,743         932,918           Profit on Investment against Mudaraba Deposit with other banks and NBFIs         155,749,008         110,819,241           Profit on other investments (Card, Wakalat fee etc.)         129,464,688         119,927,572		Profit on Bai-Muazzal		· · ·
Profit on Musharka         10,044,311         7,967,522           Profit on Bai-Salam         14,093,961         11,919,052           Profit on Quard against MTDR, Scheme and others         109,219,629         125,146,068           Profit on Inland Document Bill Purchased         91,309,208         82,699,982           Profit on Foreign Document Bill Purchased         1,429,743         932,918           Profit on Ijarah         12,083,133         10,256,029           Profit on Investment against Mudaraba Deposit with other banks and NBFIs         155,749,008         110,819,241           Profit on other investments (Card, Wakalat fee etc.)         129,464,688         119,927,572				
Profit on Bai-Salam         14,093,961         11,919,052           Profit on Quard against MTDR, Scheme and others         109,219,629         125,146,068           Profit on Inland Document Bill Purchased         91,309,208         82,699,982           Profit on Foreign Document Bill Purchased         1,429,743         932,918           Profit on Ijarah         12,083,133         10,256,029           Profit on Investment against Mudaraba Deposit with other banks and NBFIs         155,749,008         110,819,241           Profit on other investments (Card, Wakalat fee etc.)         129,464,688         119,927,572		Profit on Musharka		
Profit on Quard against MTDR, Scheme and others109,219,629125,146,068Profit on Inland Document Bill Purchased91,309,20882,699,982Profit on Foreign Document Bill Purchased1,429,743932,918Profit on Ijarah12,083,13310,256,029Profit on Investment against Mudaraba Deposit with other banks and NBFIs155,749,008110,819,241Profit on other investments (Card, Wakalat fee etc.)129,464,688119,927,572		Profit on Bai-Salam		· · ·
Profit on Inland Document Bill Purchased91,309,20882,699,982Profit on Foreign Document Bill Purchased1,429,743932,918Profit on Ijarah12,083,13310,256,029Profit on Investment against Mudaraba Deposit with other banks and NBFIs155,749,008110,819,241Profit on other investments (Card, Wakalat fee etc.)129,464,688119,927,572		Profit on Quard against MTDR, Scheme and others		
Profit on Foreign Document Bill Purchased1,429,743932,918Profit on Ijarah12,083,13310,256,029Profit on Investment against Mudaraba Deposit with other banks and NBFIs155,749,008110,819,241Profit on other investments (Card, Wakalat fee etc.)129,464,688119,927,572				· · ·
Profit on Ijarah12,083,13310,256,029Profit on Investment against Mudaraba Deposit with other banks and NBFIs155,749,008110,819,241Profit on other investments (Card, Wakalat fee etc.)129,464,688119,927,572		Profit on Foreign Document Bill Purchased	1,429,743	932,918
Profit on Investment against Mudaraba Deposit with other banks and NBFIs155,749,008110,819,241Profit on other investments (Card, Wakalat fee etc.)129,464,688119,927,572		-		
Profit on other investments (Card, Wakalat fee etc.) 129,464,688 119,927,572				
		-		
			5,139,688,784	4,130,338,650

		31.03.2018	31.03.2017
		<u>Taka</u>	<u>Taka</u>
12(a)	Consolidated income from investment		
	Social Islami Bank Ltd.	5,139,688,784	4,130,338,650
	Add: Income from investment of subsidiaries of SIBL	28,359,046	25,880,968
	SIBL Securities Ltd. SIBL Investment Ltd.	28,359,046	25,880,968
		-	-
	Grand total of consolidated income from investment	5,168,047,830	4,156,219,618
13	Profit paid on Deposits		
	Profit paid on deposits		
	Mudaraba Savings Deposits (MSD)	107,229,744	84,809,482
	Mudaraba short notice deposit (MSND)	81,397,694	62,720,945
	Mudaraba term deposit (MTDR)	2,649,293,086	2,095,752,960
	Cash waqf fund deposit	4,998,452	4,992,028
	Profit paid on Scheme Deposits & others	552,960,916	509,345,680
		3,395,879,892	2,757,621,094
	Profit paid on borrowings & Sub-ordinate Bond	255,656,217	74,909,587
	Total profit paid on deposits and borrowings	3,651,536,109	2,832,530,682
13(a)	Consolidated Profit paid on deposits and borrowings		
	Social Islami Bank Ltd.	3,651,536,109	2,832,530,682
	Add: Income from investment of subsidiaries of SIBL	17,569,854	13,041,164
	SIBL Securities Ltd.	17,569,854	13,041,164
	SIBL Investment Ltd.	-	-
	Grand total of consolidated Profit paid on deposits and borrowings	3,669,105,963	2,845,571,845
14	Commission, Exchange & Brokerage		
	Commission	184,606,114	220,748,578
	Exchange Income	231,964,049	204,450,741
		416,570,163	425,199,320
14(a)	Consolidated income from commission, exchange & brokerage		
	Social Islami Bank Ltd.	416,570,163	425,199,320
	Add: Income from commission, exchange & brokerage of subsidiaries of SIBL		
	SIBL Securities Ltd.	12,058,074	50,769,582
	SIBL Investment Ltd.	-	-
	Grand total of consolidated Income from commission, exchange & brokerage	428,628,237	475,968,901
15	Other Operating Income		
	P&T charge recovered	705,392	4,905,048
	Courier charges recovery & others	2,636,071	1,754,692
	Services & Charges	17,073,094	16,627,840
	SWIFT/ Return charge recovered	9,901,558	8,681,219
	Rent receipts Income from sale of forms	819,000 60,700	481,000 27,800
	Service charge on SIBL Cards	15,863,324	13,782,798
	Notice pay earnings	1,752,360	217,490
	Miscellaneous income	10,514,840	7,143,111
		59,326,339	53,620,999
15(a)	Consolidated Other operating income		
	Social Islami Bank Ltd.	59,326,339	53,620,999
	Add: Other operating income of subsidiaries of SIBL	·	
	SIBL Securities Ltd.	256,966	812,723
	SIBL Investment Ltd.		-
	Grand total of consolidated Other operating income	59,583,305	54,433,722

16       Salary & Allowances         Basic Salary       311,987,950       257,171,195         Bonus       26,537,238       3,798,844         L/E Salary & Allowances       24,341,91       80,801,924       24,88,10,782         Bonus       26,537,238       3,798,844         L/E Salary & Allowances       24,341,91       80,852,323       2,534,345         Bank's Contribution to Social Insurance fund       28,109,239       2,234,354         Bank's Contribution to Social Insurance fund       661,922,883       544,708,681         Add: Salary and Allowance       666,141,978       559,209,403         Still Investment Ldd       661,922,883       544,708,681         Add: Salary and Allowance       668,141,978       559,209,403         17       Rent, Taxes, Insurance & Electricity etc.       67,993,774       65,702,611         Insurance # Electricity etc.       67,993,774       66,702,611         Insurance # Electricity of subsidiaries of SIBL       511,510,510       1,406,542         Still Investment Ldd       1,510,510       1,406,542			31.03.2018 <u>Taka</u>	31.03.2017 <u>Taka</u>
Basic Salary         311,987,950         227,171,198           Allowance         228,091,024         228,011,024         228,091,024         228,091,024         228,011,024         231,025,034         231,025,045,044	16	Salary & Allowances		
Bernas         26,372,238         3,798,84           LF, Skary & Allowances         4,246,101         8,088,784           Bank's Contribution to Provident find         2,809,291         2,544,369           Bank's Contribution to Social Insurance fund         2,809,281         2,544,369           Social Islami Bank Ltd.         661,922,883         544,708,681           Add: Salary and Allowance of subsidiaries of SIBL         51,922,883         544,708,681           SIBL Resetting Ltd.         6,219,005         5,500,722           Grand total of consolidated expenses Salary & Allowance         668,141,978         550,072           Grand total of consolidated expenses Salary & Allowance         668,141,978         550,209,403           17         Rent, Taxes, Insurance & Electricity etc.         7,993,774         65,702,611           Insurance         12,665,521         3,378,422         13,800,206         11,910,835           17(a) Consolidated expenses for Rent, Taxes, Insurance & Electricity etc.         94,239,561         80,991,598           Add: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL         1510,510         1,406,542           SIBL Investment Ltd.         1,510,510         1,406,542         1,531,10           Stand Duris other Legal Expenses         1,240,715         824,445         2,172,266 <th></th> <th>•</th> <th>311,987,950</th> <th>257,171,198</th>		•	311,987,950	257,171,198
L/E Salary & Allowances         4,246,191         8,088,734           Bank's Contribution to Provident find         28,190.299         24,324,534           Bank's Contribution to Social Insurance fund         2,869,281         2,544,480           661,922,883         544,708,681           16(a) Consolidated expenses for Salary and Allowance         661,922,883         544,708,681           Add: Salary and Allowance of subsidiaries of SIBL         51B, Securities Ld.         6219,095         5.500,722           SIBL Investment Ld.         6219,095         5.500,722         5.500,722           Instrument Ld.         668,141,978         550,209,401           Rent, Taxes, Insurance & Electricity etc.         668,141,978         550,209,401           Rent, Rates & Taxes, Insurance & Electricity etc.         668,141,978         550,209,401           Rent, Taxes, Insurance & Electricity etc.         663,141,978         550,209,401           Rent, Taxes, Insurance & Electricity etc.         94,239,561         80,991,898           17(a) Consolidated expenses for Rent, Taxes, Insurance & Electricity         94,239,561         80,991,898           17(a) Consolidated expenses for Rent, Taxes, Insurance & Electricity etc.         95,750,071         82,398,440           18         Legal Expenses         1,260,715         82,398,440		Allowance	288,091,924	248,810,782
Bank's Contribution to Provident find         28,100,209         2,254,430           Bank's Contribution to Social Insurance fund         28,100,209         2,254,430           Social Islami Bank Ltd.         661,922,883         544,708,681           Add: Salary and Allowance of subsidiaries of SIBL         510,202,883         544,708,681           SIBL Securities Ltd.         6,219,005         5,500,722           Grand total of consolidated expenses Salary & Allowance         668,141,978         550,209,403           17         Rent, Taxes, Insurance & Electricity etc.         668,141,978         550,209,403           18         Legat Spaces & Taxes, Insurance & Electricity etc.         665,702,611         1,910,266           Insurance         12,665,521         3,378,422         1,910,266         1,1910,266           Joscolidated expenses for Rent, Taxes, Insurance & Electricity         94,239,561         80,991,898           Add: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL         1,510,510         1,406,542           SIBL Investment Ltd.         1,510,510         1,406,542         -           Grand total of consolidated expenses for Rent, Taxes, Insurance & Electricity etc.         95,750,071         82,298,440           18         Legat Expenses         1,6301         1,546           Legat Expenses		Bonus	26,537,238	3,798,884
Bank's Contribution to Social Insurance fund     2.890281     2.544.480       16(a) Consolidated expenses for Salary and Allowance     661.922,883     544.708,681       Add: Salary and Allowance of subsidiaries of SIBL     51BL     544.708,681       Add: Salary and Allowance of subsidiaries of SIBL     621.922,883     544.708,681       SIBL Investment Ld.     6.21.90.905     5.500.722       Grand total of consolidated expenses Sulary & Allowance     668.141.978     5500.209,403       17     Rent, Taxes, Insurance & Electricity etc.     7.903,774     65.702.661       Rent, Rates & Taxes, Insurance & Electricity     12.665,521     3.378,422       Jamance     12.2665,521     3.378,422       Jamance     12.665,521     3.378,423       Social Islami Bank Ld.     94,239,561     80,991,898       Add: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL     5100,711     82.398,440       SIBL Investment Ld.     1.510,510     1.406,542       SIBL Investment Ld.     1.217,266     1.993,121       Add: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL     301     153,130       SiBL Scurities Ld.     1.210,715     82,444       SiBL Scurities Ld.     1.217,266     1.993,121       Add: Legal Expenses     1.240,715     82,444       SiBL Investment Ld.     1.217,266		L/E Salary & Allowances	4,246,191	8,058,784
661.922.883         544.708,681           16(a) Consolidated expenses for Salary and Allowance         661.922.883         544.708,681           Add: Salary and Allowance of subsidiaries of SIBL         511.0         512.0           SIBL Securities Lid.         6.219.093         5.500,722           Grand total of consolidated expenses Salary & Allowance         668,141.978         5502.09,403           17 Rent, Taxes, Insurance & Electricity etc.         668,141.978         5502.09,403           17 Rent, Taxes, Insurance & Electricity etc.         668,141.978         5502.09,403           17 Rent, Taxes, Insurance & Electricity etc.         668,141.978         5502.09,403           17 Rent, Taxes, Insurance & Electricity etc.         668,141.978         5502.09,403           17 Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL         119.0655         94,239,561         80.991,898           Add: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL         11,510.510         1.406,542         -           SIBL Investment Lid.         95,250         1.153,130         15,840           Other Legal Expenses         1.260,715         824,145           Legal Expenses         1.260,715         824,145           Legal Expenses         1.260,715         824,145           SiBL Investment Lid.         -				
16(a)       Consolidated expenses for Salary and Allowance         Social Islami Bank Ltd.       661,922,883       544,708,681         Add: Salary and Allowance of subsidiaries of SIBL       661,922,883       544,708,681         Add: Salary and Allowance of subsidiaries of SIBL       661,922,883       544,708,681         Grand total of consolidated expenses Salary & Allowance       668,141,978       550,029,403         Issue and the expense of the expense salary & Allowance       668,141,978       550,209,403         Issue and the expense salary & Allowance       668,141,978       550,209,403         Issue and the expense salary & Allowance       668,141,978       550,209,403         Issue and the expense salary & Allowance       668,141,978       550,209,403         Issue and the expense salary & Allowance       668,141,978       550,209,403         Issue and the expenses for Rent, Taxes, Insurance & Electricity       66,521       3,378,422         Social Islami Bank Ltd.       94,239,561       80,991,898       463         Add: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL       1,510,510       1,406,542         SIBL Securities Ltd.       1,510,510       1,406,542       95,2500       1,53,130         Star Logal Expenses       16,301       15,846       1,260,715       82,498,440		Bank's Contribution to Social Insurance fund		
Social Islami Bank Ltd.       661,922,883       544,708,681         Add: Salary and Allowance of subbidiaries of SIBL.       6,219,093       5,500,722         SIBL Investment Ltd.       6,219,093       5,500,722         Crand total of consolidated expenses Salary & Allowance       668,141,078       550,209,403         17       Rent, Taxes, Insurance & Electricity etc.       668,141,078       550,209,403         18.       Insurance       12,665,521       3,378,422         Issurance       13,580,266       11,910,865         94,239,561       80,991,898         17(a)       Consolidated expenses for Rent, Taxes, Insurance & Electricity       94,239,561       80,991,898         17(a)       Consolidated expenses for Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL       1,510,510       1,406,542         SiBL Investment Ltd.       1,510,510       1,406,542       1,53,130         Issue Taxes, Insurance & Electricity of subsidiaries of SIBL       1,510,510       1,406,542         SiBL Investment Ltd.       1,260,715       824,145         Otor Consolidated expenses for Rent, Taxes, Insurance & Electricity etc.       95,550,071       82,299,840         18       Legal Expenses       1,630       1,586         Legal Fees & Charage       895,250       1,153,130		-	661,922,883	544,708,681
Add: Salary and Allowance of subsidiaries of SIBL       6.219,095       5.500,722         SIBL Securities Lid.       6.219,095       5.500,722         Grand total of consolidated expenses Salary & Allowance       668,141,978       550,072         Rent, Taxes, Insurance & Electricity etc.       67,993,774       65,702,611         Insurance       13,580,266       80,991,898         17(a) Consolidated expenses for Rent, Taxes, Insurance & Electricity       94,239,561       80,991,898         17(a) Consolidated expenses for Rent, Taxes, Insurance & Electricity       94,239,561       80,991,898         Add: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL       11,510,510       1,406,542         SIBL Securities Lid.       1,510,510       1,406,542         Grand total of consolidated expenses for Rent, Taxes, Insurance & Electricity etc.       95,750,071       82,398,440         18       Legal Expenses       16,301       1,58,46         18       Legal Expenses       16,301       1,58,46         19       Postage, Stamps, Telecommunication etc.       12,207,15       824,145         19       Postage, Stamps, Telecommunication etc.       12,247,2266       1,993,121         10(a)       Consolidated Postage, Stamps & Telecommunication stc.       2,426,086       2,205,791         10(a)	16(a)	Consolidated expenses for Salary and Allowance		
SIBL Securities Ld.       6.219.005       5.500.722         Grand total of consolidated expenses Salary & Allowance       668,141,978       550,209,403         17       Rent, Taxes, Insurance & Electricity etc.       67,993,774       65,702,611         Insurance       12,665,521       3.378,422         Electricity, Lighting & Water       12,665,521       3.378,422         17(a) Consolidated expenses for Rent, Taxes, Insurance & Electricity       94,239,561       80,991,898         17(a) Consolidated expenses for Rent, Taxes, Insurance & Electricity       94,239,561       80,991,898         Adi: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL       51BL Securities Ld.       1.510,510       1.406,542         SIBL Investment Ld.       1.510,510       1.406,542       -       -         Grand total of consolidated expenses for Rent, Taxes, Insurance & Electricity etc.       95,750,711       82,398,400         18       Legal Expenses       1.63,011       1.5,846         Other Legal Expenses       1.62,0715       82,494,400         18       Legal Expenses       1.260,715       82,494,400         19(a) Consolidated Legal expenses       1.260,715       82,494,400         18       Legal Expenses       1.62,401       -       -         19(a) Consolidated Legal ex			661,922,883	544,708,681
SIBL Investment Ltd.       668,141,978       550,209,403         Grand total of consolidated expenses Salary & Allowance       668,141,978       550,209,403         17 Rent, Taxes, Insurance & Electricity etc.       67,993,774       65,702,611         Insurance       12,665,521       3,378,422         Electricity, Lighting & Water       12,665,521       3,378,422         Electricity, Lighting & Water       94,239,561       80,991,898         17(a) Consolidated expenses for Rent, Taxes, Insurance & Electricity       94,239,561       80,991,898         Add: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL       1,510,510       1,406,542         SIBL. Investment Ltd.       1,510,510       1,406,542         Grand total of consolidated expenses for Rent, Taxes, Insurance & Electricity etc.       95,750,071       82,398,440         18       Legal Expenses       1,6301       1,546,542         Legal Fees & Charge       89,52,50       1,153,130         Stamp Duties other Legal Expenses       16,301       15,846         Other Legal Expenses       2,172,266       1,993,121         18(a)       Consolidated Legal expenses       2,172,266       1,993,121         Add; Legal expenses of subsidiaries of SIBL       SIBL. Scurities Ld.       1       1         SIBL. Inves				
Grand total of consolidated expenses Salary & Allowance       668,141.978       550,209,403         17       Rent, Taxes, Insurance & Electricity etc.       67,993,774       65,702,611         Insurance       12,665,521       3,378,422       13,580,266       11,910,865         94,239,561       80,991,898       94,239,561       80,991,898         17(a)       Consolidated expenses for Rent, Taxes, Insurance & Electricity       94,239,561       80,991,898         Add: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL       11,510,510       1,406,542       -         SIBL. Investment Ltd.       95,750,011       82,398,400       18       Legal Expenses         Legal Expenses       1,260,715       82,398,400       15,310       1,406,542         Stamp Duties other Legal Expenses       1,530,11       5,440       01       1,54,60         Other Legal Expenses       1,260,715       82,398,4121       1,540       1,540         Add: Legal expenses       2,172,266       1,993,121       18,840       -       -       -         Ising Exercise Ltd.       -       -       -       -       -       -       -         Ising Exercise Ltd.       -       -       -       -       -       -       -       -			6,219,095	5,500,722
17       Rent, Taxes, Insurance & Electricity etc.         Rent, Rates & Taxes,       67,993,774         Insurance       12,665,521         Electricity, Lighting & Water       12,665,521         17(a)       Consolidated expenses for Rent, Taxes, Insurance & Electricity         Social Islami Bank Ltd.       94,239,561         80,991,898       Add: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL.         SIBL Investment Ltd.       1,510,510         Grand total of consolidated expenses for Rent, Taxes, Insurance & Electricity etc.       95,750,071         82,398,440       18         18       Legal Expenses         Legal Feyenses       895,250         Legal Expenses       1,260,715         Regal expenses       1,260,715         Social Islami Bank Ltd.       2,172,266         Obscial Islami Bank Ltd.       1         SIBL Securities Ltd.       1			- 668,141,978	- 550,209,403
Rent, Rates & Taxes,       67.993,774       65.702,611         Insurance       12,665,521       3,378,422         Electricity, Lighting & Water       13,580,266       11,910,865         94,239,561       80,991,898         17(a)       Consolidated expenses for Rent, Taxes, Insurance & Electricity       94,239,561       80,991,898         Add: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL       SIBL       1,510,510       1,406,542         SIBL Investiment Ltd.       1,510,510       1,406,542       1       1,510,510       1,406,542         IBL Investiment Ltd.       1,510,510       1,406,542       1,531,30       1,53,130         Stamp Duties other Legal Expenses       16,301       15,846       1,58,46         Other Legal Expenses       1,260,715       824,145       2,172,266       1,993,121         18(a)       Consolidated Legal expenses       1,260,715       824,145       2,172,266       1,993,121         18(a)       Consolidated Legal expenses       2,172,266       1,993,121       1,993,121         I8(a)       Consolidated Legal expenses       2,172,266       1,993,121         I8(a)       Consolidated Legal expenses       2,172,266       1,993,121         I8(b)       Isustiment Ltd.       132,501		-	000,141,970	330,207,400
Insurance       12,665.521       3,378,422         Electricity, Lighting & Water       13,580,266       11,910,865         94,239,561       80,991,898         17(a)       Consolidated expenses for Rent, Taxes, Insurance & Electricity       94,239,561       80,991,898         Add: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL       510,510       1,406,542       -         SIBL lowestment Ltd.       1,510,510       1,406,542       -       -         Grand total of consolidated expenses for Rent, Taxes, Insurance & Electricity etc.       95,750,071       82,298,440         18       Legal Expenses       16,301       1,58,46         Other Legal Expenses       16,301       15,846         Other Legal Expenses       12,607,15       82,112         I3(a)       Consolidated Legal expenses       1,260,712       82,208,141         SiBL Securities Ltd.       -       -       -         SiBL Securities Ltd.       -       -       -       -         SiBL Securities Ltd.       -       -       -       -       -         SiBL Investiment Ltd.       -       -       -       -       -       -       -       -       -       -       -       -       -       - <td< td=""><td>17</td><td></td><td></td><td></td></td<>	17			
Electricity, Lighting & Water     13,580,266     11,910,865       94,239,561     80,991,898       17(a)     Consolidated expenses for Rent, Taxes, Insurance & Electricity     94,239,561     80,991,898       Add: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL     1,510,510     1,406,542       SIBL Investment Ltd.     1,510,510     -     -       Grand total of consolidated expenses for Rent, Taxes, Insurance & Electricity etc.     95,750,071     82,398,440       18     Legal Expenses     16,301     15,846       Legal Frees & Charge     895,250     1,153,130       Stamp Duties other Legal Expenses     16,301     15,846       Other Legal Expenses     1,260,715     824,145       Value Consolidated Legal expenses     1,2172,266     1,993,121       Add: Legal expenses of subsidiaries of SIBL     -     -       SIBL Investment Ltd.     -     -     -       Grand total of consolidated Legal expenses     2,172,266     1,993,121       Add: Legal expenses of subsidiaries of SIBL     -     -     -       SIBL Investment Ltd.     -     -     -       Grand total of consolidated Legal expenses     2,172,266     1,993,121       Image: Chegram, Fax, telex & other charges     -     -     -       Telephone charges     1,247,963				
17(a) Consolidated expenses for Rent, Taxes, Insurance & Electricity     94,239,561     80,991,898       17(a) Consolidated expenses for Rent, Taxes, Insurance & Electricity     94,239,561     80,991,898       Add: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL     1,510,510     1,406,542       SIBL Investment Ltd.     95,750,071     82,398,440       18     Legal Expenses     85,250     1,153,130       Legal Expenses     895,250     1,153,130       Stamp Duties other Legal Expenses     16,301     15,846       Other Legal Expenses     1,260,715     824,145       Social Islami Bank Ltd.     2,172,266     1,993,121       18(a) Consolidated Legal expenses     1,2172,266     1,993,121       18(a) Consolidated Legal expenses     2,172,266     1,993,121       18(a) Consolidated Legal expenses     2,172,266     1,993,121       18(a) Consolidated Legal expenses     2,172,266     1,993,121       19 Postage, Stamps, Telecommunication etc.     -     -       Cable Network rent     132,501     113,843       Postage, Telegram, Fax, telex & other charges     -     -       19(a) Consolidated Postage, Stamps & Telecommunication stc.     2,426,086     2,205,791       19(a) Consolidated Postage, Stamps & Telecommunication stc.     2,426,086     2,205,791       19(a) Consolidated Postag				, ,
17(a)       Consolidated expenses for Rent, Taxes, Insurance & Electricity       94,239,561       80,991,898         Add: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL       1,510,510       1,406,542         SIBL Securities Ld.       1,510,510       1,406,542         Grand total of consolidated expenses for Rent, Taxes, Insurance & Electricity etc.       95,750,071       82,398,440         18       Legal Expenses       16,201       15,846         Legal Fores & Charge       895,250       1,153,130         Stamp Duties other Legal Expenses       16,201       15,846         Other Legal Expenses       1,260,715       824,145         2,172,266       1,993,121         18(a)       Consolidated Legal expenses       2,172,266       1,993,121         18(a)       Consolidated Legal expenses       2,172,266       1,993,121         18(a)       Consolidated Legal expenses       2,172,266       1,993,121         19       Postage, Stamps, Telecommunication etc.       Cable Network rent       132,501       113,843         Postage, Tanges       1,247,963       1,165,445       1,064,452       2,205,791         19(a)       Consolidated Postage, Stamps & Telecommunication stc.       2,426,086       2,205,791         19(a)       Consolidated Postage, S		Electricity, Lighting & water		
Social Islami Bank Ltd.     94,239,561     80,991,898       Add: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL     1,510,510     1,406,542       SIBL. Investment Ltd.     1,510,510     1,406,542       Grand total of consolidated expenses for Rent, Taxex, Insurance & Electricity etc.     95,750,071     82,398,440       18     Legal Expenses     895,250     1,153,130       Legal Expenses     16,301     15,846       Other Legal Expenses     1,260,715     824,145       Other Legal expenses     2,172,266     1,993,121       18(a)     Consolidated Legal expenses     2,172,266     1,993,121       18(a)     Consolidated Legal expenses     2,172,266     1,993,121       18(a)     Consolidated Legal expenses     2,172,266     1,993,121       18(b)     Islami Bank Ltd.     -     -       SIBL. Investment Ld.     -     -     -       Grand total of consolidated Legal expenses     2,172,266     1,993,121       19     Postage, Stamps, Telecommunication etc.     -     -     -       Cable Network rent     132,501     113,843       Postage, Telegram, Fax, telex & other charges     -     -     -       12(a)     -     -     -     -       13(b)     postage, Telegram, Fax, telex & other char		-	71,207,501	00,771,070
Add: Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL       1,510,510       1,406,542         SIBL Investment Ltd.       1,510,510       1,406,542         Grand total of consolidated expenses for Rent, Taxex, Insurance & Electricity etc.       95,750,071       82,398,440         18       Legal Expenses       16,301       1,53,130         Legal Fees & Charge       895,250       1,153,130         Stamp Duties other Legal Expenses       16,0301       15,846         Other Legal Expenses       2,172,266       1,993,121         18(a)       Consolidated Legal expenses of subsidiaries of SIBL       -       -         SIBL Investment Ltd.       -       -       -         Grand total of consolidated Legal expenses       2,172,266       1,993,121         18(a)       Consolidated Legal expenses of subsidiaries of SIBL       -       -         SIBL Investment Ltd.       -       -       -         Grand total of consolidated Legal expenses       2,172,266       1,993,121         19       Postage, Stamps, Telecommunication etc.       -       -       -         Cable Network rent       132,501       113,843       -       -       -         7       Postage, Telegram, Fax, telex & other charges       -       -       - <td>17(a)</td> <td>Consolidated expenses for Rent, Taxes, Insurance &amp; Electricity</td> <td></td> <td></td>	17(a)	Consolidated expenses for Rent, Taxes, Insurance & Electricity		
SIBL Securities Ltd.       1,510,510       1,406,542         SIBL Investment Ltd.       -       -         Grand total of consolidated expenses for Rent, Taxex, Insurance & Electricity etc.       95,750,071       82,398,440         18       Legal Expenses       895,250       1,153,130         Legal Fees & Charge       895,250       1,153,130         Stamp Duties other Legal Expenses       16,301       15,846         Other Legal Expenses       1,260,715       824,145         Q,172,266       1,993,121         18(a)       Consolidated Legal expenses       2,172,266       1,993,121         Add; Legal expenses of subsidiaries of SIBL       -       -       -         SIBL Investment Ltd       -       -       -       -         Grand total of consolidated Legal expenses       2,172,266       1,993,121         19       Postage, Stamps, Telecommunication etc.       -       -       -       -         Cable Network rent       132,501       113,843       -       -       -         Postage, Stamps, Telecommunication etc.       -       -       -       -       -         (paid) Ephone charges       1,247,963       1,165,445       1,045,622       926,503       2,426,086       2,205,791 </td <td></td> <td>Social Islami Bank Ltd.</td> <td>94,239,561</td> <td>80,991,898</td>		Social Islami Bank Ltd.	94,239,561	80,991,898
SIBL Securities Ltd.       1,510,510       1,406,542         SIBL Investment Ltd.       -       -         Grand total of consolidated expenses for Rent, Taxex, Insurance & Electricity etc.       95,750,071       82,398,440         18       Legal Expenses       895,250       1,153,130         Legal Fees & Charge       895,250       1,153,130         Stamp Duties other Legal Expenses       16,301       15,846         Other Legal Expenses       1,260,715       824,145         Q,172,266       1,993,121         18(a)       Consolidated Legal expenses       2,172,266       1,993,121         Add; Legal expenses of subsidiaries of SIBL       -       -       -         SIBL Investment Ltd       -       -       -       -         Grand total of consolidated Legal expenses       2,172,266       1,993,121         19       Postage, Stamps, Telecommunication etc.       -       -       -       -         Cable Network rent       132,501       113,843       -       -       -         Postage, Stamps, Telecommunication etc.       -       -       -       -       -         (paid) Ephone charges       1,247,963       1,165,445       1,045,622       926,503       2,426,086       2,205,791 </td <td></td> <td>Add: Rent Taxes Insurance &amp; Electricity of subsidiaries of SIRL</td> <td></td> <td></td>		Add: Rent Taxes Insurance & Electricity of subsidiaries of SIRL		
Grand total of consolidated expenses for Rent, Taxex, Insurance & Electricity etc.         95,750,071         82,398,440           18         Legal Expenses         1,153,130           Legal Fees & Charge         895,250         1,153,130           Stamp Duties other Legal Expenses         16,301         15,846           Other Legal Expenses         16,301         15,846           Other Legal Expenses         2,172,266         1,993,121           18(a)         Consolidated Legal expenses         2,172,266         1,993,121           18(a)         Consolidated Legal expenses         2,172,266         1,993,121           Add; Legal expenses of subsidiaries of SIBL         -         -         -           SIBL Securities Ltd.         -         -         -         -           Grand total of consolidated Legal expenses         2,172,266         1,993,121           19         Postage, Stamps, Telecommunication etc.         -         -         -           Cable Network rent         132,501         113,843         -         -           Postage, Telegram, Fax, telex & other charges         -         -         -         -           Telephone charges         1,045,622         926,503         2,226,503         2,2426,086         2,205,791			1,510,510	1,406,542
18       Legal Expenses         Legal Fees & Charge       895,250         Stamp Duties other Legal Expenses       16,301         Other Legal Expenses       1,260,715         Stamp Social Islami Bank Ltd.       2,172,266         Add; Legal expenses of subsidiaries of SIBL       -         SIBL Securities Ltd.       -         SIBL Investment Ltd.       -         Grand total of consolidated Legal expenses       2,172,266         19       Postage, Stamps, Telecommunication etc.         Cable Network rent       132,501         Postage, Stamps, Telecommunication etc.       -         Cable Network rent       -         Postage, Telegram, Fax, telex & other charges       -         Telephone charges       1,045,622       926,503         2,426,086       2,205,791         19(a)       Consolidated Postage, Stamps & Telecommunication stc.       2,426,086       2,205,791         19(a)       Consolidated Postage, Stamps & Telecommunication stc.       2,426,086       2,205,791         19(a)       Consolidated Postage, Stamps & Telecommunication stc.       2,426,086       2,205,791         SiBL Securities Ltd.       -       -       -         SiBL Securities Ltd.       -       -       - <t< td=""><td></td><td>SIBL Investment Ltd.</td><td>-</td><td>-</td></t<>		SIBL Investment Ltd.	-	-
Legal Fees & Charge       895,250       1,153,130         Stamp Duties other Legal Expenses       16,301       15,846         Other Legal Expenses       16,301       15,846         1,260,715       824,145       2,172,266       1,993,121         18(a)       Consolidated Legal expenses       2,172,266       1,993,121         18(a)       Consolidated Legal expenses       2,172,266       1,993,121         Add; Legal expenses of subsidiaries of SIBL       -       -       -         SIBL Securities Ltd.       -       -       -       -         Grand total of consolidated Legal expenses       2,172,266       1,993,121       -         19       Postage, Stamps, Telecommunication etc.       -       -       -       -         Cable Network rent       132,501       113,843       -       -       -         Postage, Telegram, Fax, telex & other charges       -       -       -       -       -         Telephone charges       1,045,622       926,503       2,426,086       2,205,791         19(a)       Consolidated Postage, Stamps & Telecom. of subsidiaries of SIBL       SIBL Securities Ltd.       2,426,086       2,205,791         Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL       SIBL Investiment Ltd.<		Grand total of consolidated expenses for Rent, Taxex, Insurance & Electricity etc.	95,750,071	82,398,440
Legal Fees & Charge       895,250       1,153,130         Stamp Duties other Legal Expenses       16,301       15,846         Other Legal Expenses       16,301       15,846         1,260,715       824,145       2,172,266       1,993,121         18(a)       Consolidated Legal expenses       2,172,266       1,993,121         18(a)       Consolidated Legal expenses       2,172,266       1,993,121         Add; Legal expenses of subsidiaries of SIBL       -       -       -         SIBL Securities Ltd.       -       -       -       -         Grand total of consolidated Legal expenses       2,172,266       1,993,121       -         19       Postage, Stamps, Telecommunication etc.       -       -       -       -         Cable Network rent       132,501       113,843       -       -       -         Postage, Telegram, Fax, telex & other charges       -       -       -       -       -         Telephone charges       1,045,622       926,503       2,426,086       2,205,791         19(a)       Consolidated Postage, Stamps & Telecom. of subsidiaries of SIBL       SIBL Securities Ltd.       2,426,086       2,205,791         Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL       SIBL Investiment Ltd.<	10	Lagal Furgences		
Stamp Duties other Legal Expenses       16,301       15,846         Other Legal Expenses       1,260,715       824,145         2,172,266       1,993,121         18(a)       Consolidated Legal expenses         Social Islami Bank Ltd.       2,172,266       1,993,121         Add; Legal expenses of subsidiaries of SIBL       -       -         SIBL Securities Ltd.       -       -         Grand total of consolidated Legal expenses       2,172,266       1,993,121         19       Postage, Stamps, Telecommunication etc.       -       -         Cable Network rent       132,501       113,843         Postage, Stamps, Telecommunication etc.       -       -         Cable Network rent       -       -         Postage, Telegram, Fax, telex & other charges       -       -         Telephone charges       1,247,963       1,165,445         Mobile phone charges       1,045,622       926,503         2,426,086       2,205,791       2,426,086       2,205,791         19(a)       Consolidated Postage, Stamps & Telecom. of subsidiaries of SIBL       SIBL.       518L.         SIBL. Securities Ltd.       SIBL. Securities Ltd.       -       -         SIBL. Investiment Ltd.       -       -	10		895 250	1 153 130
Other Legal Expenses       1,260,715       824,145         2,172,266       1,993,121         18(a) Consolidated Legal expenses       2,172,266       1,993,121         Add; Legal expenses of subsidiaries of SIBL       2,172,266       1,993,121         Add; Legal expenses of subsidiaries of SIBL       5IBL Securities Ltd.       -         SIBL Investment Ltd.       -       -         Grand total of consolidated Legal expenses       2,172,266       1,993,121         19       Postage, Stamps, Telecommunication etc.       -       -         Cable Network rent       -       -       -         Postage, Telegram, Fax, telex & other charges       -       -       -         Telephone charges       1,247,963       1,165,445       1,045,622       926,503         19(a) Consolidated Postage, Stamps & Telecommunication stc.       2,426,086       2,205,791         19(a) Consolidated Postage, Stamps & Telecommunication stc.       2,426,086       2,205,791         Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL       5IBL       440,644       602,687         SIBL Investment Ltd.       -       -       -       -				
18(a) Consolidated Legal expenses Social Islami Bank Ltd.       2,172,266       1,993,121         Add; Legal expenses of subsidiaries of SIBL SIBL Securities Ltd. <ul> <li>i</li> <li>i</li></ul>			,	· · · · · · · · · · · · · · · · · · ·
Social Islami Bank Ltd.       2,172,266       1,993,121         Add; Legal expenses of subsidiaries of SIBL       -       -         SIBL Securities Ltd.       -       -         SIBL Investment Ltd.       -       -         Grand total of consolidated Legal expenses       2,172,266       1,993,121         19       Postage, Stamps, Telecommunication etc.       -       -         Cable Network rent       132,501       113,843         Postage, Telegram, Fax, telex & other charges       -       -         Telephone charges       1,247,963       1,165,445         Mobile phone charges       2,426,086       2,205,791         19(a)       Consolidated Postage, Stamps & Telecommunication stc.       2,426,086       2,205,791         Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL       3IBL Securities Ltd.       -         SIBL Securities Ltd.       440,644       602,687         SIBL Investment Ltd.       -       -       -		-	2,172,266	1,993,121
Social Islami Bank Ltd.       2,172,266       1,993,121         Add; Legal expenses of subsidiaries of SIBL       -       -         SIBL Securities Ltd.       -       -         SIBL Investment Ltd.       -       -         Grand total of consolidated Legal expenses       2,172,266       1,993,121         19       Postage, Stamps, Telecommunication etc.       -       -         Cable Network rent       132,501       113,843         Postage, Telegram, Fax, telex & other charges       -       -         Telephone charges       1,247,963       1,165,445         Mobile phone charges       2,426,086       2,205,791         19(a)       Consolidated Postage, Stamps & Telecommunication stc.       2,426,086       2,205,791         Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL       3IBL Securities Ltd.       -         SIBL Securities Ltd.       440,644       602,687         SIBL Investment Ltd.       -       -       -	19(a)	Canadidated Lagal amagaza		
Add; Legal expenses of subsidiaries of SIBL         SIBL Securities Ltd.         SIBL Investment Ltd.         Grand total of consolidated Legal expenses         19         Postage, Stamps, Telecommunication etc.         Cable Network rent         Postage, Telegram, Fax, telex & other charges         Telephone charges         Mobile phone charges         19(a)         Consolidated Postage, Stamps & Telecommunication stc.         Social Islami Bank Ltd.         SIBL Securities Ltd.         SIBL Securities Ltd.         SIBL Securities Ltd.         SIBL Investment Ltd.	18(a)	ů .	2 172 266	1 993 121
SIBL Securities Ltd.       -       -         SIBL Investment Ltd.       -       -         Grand total of consolidated Legal expenses       2,172,266       1,993,121         19 Postage, Stamps, Telecommunication etc.       132,501       113,843         Cable Network rent       132,501       113,843         Postage, Telegram, Fax, telex & other charges       -       -         Telephone charges       1,247,963       1,165,445         Mobile phone charges       1,045,622       926,503         2,426,086       2,205,791         19(a) Consolidated Postage, Stamps & Telecommunication stc.       2,426,086       2,205,791         Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL       440,644       602,687         SIBL Investment Ltd.       -       -       -			2,172,200	1,775,121
SIBL Investment Ltd.       -       -         Grand total of consolidated Legal expenses       2,172,266       1,993,121         19       Postage, Stamps, Telecommunication etc.       132,501       113,843         Cable Network rent       132,501       113,843         Postage, Telegram, Fax, telex & other charges       -       -         Telephone charges       1,247,963       1,165,445         Mobile phone charges       1,045,622       926,503         2,426,086       2,205,791         19(a)       Consolidated Postage, Stamps & Telecommunication stc.       2,426,086       2,205,791         19(a)       Consolidated Postage, Stamps & Telecom. of subsidiaries of SIBL       318L Securities Ltd.       2,426,086       2,205,791         Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL       440,644       602,687       -         SIBL Investment Ltd.       -       -       -		Add; Legal expenses of subsidiaries of SIBL		
Grand total of consolidated Legal expenses2,172,2661,993,12119Postage, Stamps, Telecommunication etc. Cable Network rent Postage, Telegram, Fax, telex & other charges Telephone charges132,501113,843Postage, Telegram, Fax, telex & other charges Telephone charges19(a)Consolidated Postage, Stamps & Telecommunication stc. Social Islami Bank Ltd.2,426,0862,205,79119(a)Consolidated Postage, Stamps & Telecommunication stc. Social Islami Bank Ltd.2,426,0862,205,791Add;Poatage, Stamps & Telecom. of subsidiaries of SIBL SIBL Securities Ltd. SIBL Investment Ltd.440,644602,687 -			-	-
19       Postage, Stamps, Telecommunication etc.         Cable Network rent       132,501         Postage, Telegram, Fax, telex & other charges       -         Telephone charges       1,247,963         Mobile phone charges       1,045,622         926,503       2,426,086         2,426,086       2,205,791         19(a)       Consolidated Postage, Stamps & Telecommunication stc.         Social Islami Bank Ltd.       2,426,086         SIBL Securities Ltd.       440,644         SIBL Investment Ltd.       -			-	-
Cable Network rent       132,501       113,843         Postage, Telegram, Fax, telex & other charges       -       -         Telephone charges       1,247,963       1,165,445         Mobile phone charges       1,045,622       926,503         2,426,086       2,205,791         19(a)       Consolidated Postage, Stamps & Telecommunication stc.         Social Islami Bank Ltd.       2,426,086       2,205,791         Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL       440,644       602,687         SIBL Securities Ltd.       440,644       602,687         SIBL Investment Ltd.       -       -		Grand total of consolidated Legal expenses	2,172,266	1,993,121
Cable Network rent       132,501       113,843         Postage, Telegram, Fax, telex & other charges       -       -         Telephone charges       1,247,963       1,165,445         Mobile phone charges       1,045,622       926,503         2,426,086       2,205,791         19(a)       Consolidated Postage, Stamps & Telecommunication stc.         Social Islami Bank Ltd.       2,426,086       2,205,791         Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL       440,644       602,687         SIBL Securities Ltd.       440,644       602,687         SIBL Investment Ltd.       -       -				
Postage, Telegram, Fax, telex & other charges Telephone charges Mobile phone charges 1,247,963 1,165,445 1,045,622 926,503 2,426,086 2,205,791 19(a) Consolidated Postage, Stamps & Telecommunication stc. Social Islami Bank Ltd. Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL SIBL Securities Ltd. SIBL Securities Ltd. SIBL Investment Ltd. 440,644 602,687 -	19	Postage, Stamps, Telecommunication etc.		
Telephone charges       1,247,963       1,165,445         Mobile phone charges       1,045,622       926,503         2,426,086       2,205,791         19(a) Consolidated Postage, Stamps & Telecommunication stc.       2,426,086       2,205,791         Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL       318L Scurities Ltd.       440,644       602,687         SIBL Investment Ltd.       -       -       -       -			132,501	113,843
Mobile phone charges       1,045,622       926,503         1,045,622       926,503       2,426,086       2,205,791         19(a) Consolidated Postage, Stamps & Telecommunication stc.       2,426,086       2,205,791         Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL       5IBL Securities Ltd.       440,644       602,687         SIBL Investment Ltd.       -       -       -       -			-	-
2,426,086       2,205,791         19(a) Consolidated Postage, Stamps & Telecommunication stc.       2,426,086       2,205,791         Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL       2,426,086       2,205,791         SIBL Securities Ltd.       440,644       602,687         SIBL Investment Ltd.       -       -		· ·		
19(a) Consolidated Postage, Stamps & Telecommunication stc.         Social Islami Bank Ltd.       2,426,086       2,205,791         Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL         SIBL Securities Ltd.       440,644       602,687         SIBL Investment Ltd.       -       -		Mobile phone charges		
Social Islami Bank Ltd.     2,426,086     2,205,791       Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL     SIBL Securities Ltd.     440,644     602,687       SIBL Investment Ltd.     -     -     -		-	2,420,080	2,205,791
Social Islami Bank Ltd.     2,426,086     2,205,791       Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL     SIBL Securities Ltd.     440,644     602,687       SIBL Investment Ltd.     -     -     -				
Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL         SIBL Securities Ltd.         SIBL Investment Ltd.	19(a)			
SIBL Securities Ltd.440,644602,687SIBL Investment Ltd		Social Islami Bank Ltd.	2,426,086	2,205,791
SIBL Securities Ltd.440,644602,687SIBL Investment Ltd		Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL		
SIBL Investment Ltd			440,644	602,687
Grand total of Consolidated Postage, Stamps & Telecommunication stc. 2,866,730 2,808,478		SIBL Investment Ltd.	-	-
		Grand total of Consolidated Postage, Stamps & Telecommunication stc.	2,866,730	2,808,478