# SOCIAL ISLAMI BANK LIMITED CONDENSED CONSOLIDATED BALANCE SHEET ( UN-AUDITED) AS AT 30 JUNE 2017

	Note(s)	30.06.2017 <u>Taka</u>	2016 <u>Taka</u>
PROPERTY AND ASSETS			
Cash			
Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & its Agent Banks	3(a)	2,727,059,704	1,816,338,179
(Including Foreign Currencies)	3.1	21,844,059,384	16,131,320,942
	_	24,571,119,088	17,947,659,121
Balance with other Banks and Financial Institutions	4(a)		
In Bangladesh		517,096,125	842,645,333
Outside Bangladesh		(207,947,396) <b>309,148,729</b>	423,996,755 1,266,642,088
	_	509,140,729	1,200,042,000
Placement with Banks & other Financial Institutions	5	7,286,666,624	7,196,666,624
Investments in Shares & Securities			
Government		8,550,000,000	9,150,000,000
Others		1,801,693,825	1,680,581,919
		10,351,693,825	10,830,581,919
Investments	6(a)		
General Investment etc.		188,236,856,219	166,581,331,180
Bills Purchased and Discounted		7,274,379,118	7,194,802,194
		195,511,235,337	173,776,133,374
Fixed Assets including Premises, Furnitures and Fixtures	7(a)	3,333,873,356	3,268,326,670
Other Assets	8(a)	15,773,548,671	13,529,293,052
Non Banking Assets	0(u)	-	-
Total Assets		257,137,285,630	227,815,302,848
LIABILITIES AND CAPITAL	=	, ,, ,,	
Liabilities			
Placement from Banks & other Financial Institutions		4,417,889,000	3,000,000,000
Deposits and Other Accounts	9(a)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2,000,000,000
•	)(a)		
Mudaraba Savings Deposits		15,558,265,700	13,899,504,009
Mudaraba Term Deposits		123,823,232,775	111,657,941,041
Other Mudaraba Deposits		43,051,886,297	40,060,818,730
Al-Wadeeah Current & Other Deposit Accounts Bills Payable		25,656,508,753 4,710,798,549	19,406,875,568 5,031,314,320
Cash Waqf Fund		251,503,182	236,879,638
Cush wall fund	L	213,052,195,256	190,293,333,306
SIBL Mudaraba Subordinated Bond	10	6,400,000,000	3,000,000,000
Other Liabilities	11(a)	20,229,624,672	17,306,863,759
Deffered Tax Liabilities/ (Assets)	11(u)	25,432,429	21,775,365
Total Liabilities	=	244,125,141,357	213,621,972,430
Shareholders' Equity	_	, , , , <u>, , , , , , , , , , , , ,</u>	, <u>, , ,</u> _
	_		
Paid-up Capital		7,382,986,420	7,382,986,420
Statutory Reserve		4,538,603,804	4,318,771,137
General reserve		7,538,694	6,154,312
Revaluation reserve on Fixed Assets Retained Earnings		1,004,065,009	1,004,065,009
-		78,948,589	1,481,351,830
Total Shareholders' Equity of Parent Company, SIBL Non controlling Interest	. <u> </u>	<u>13,012,142,516</u> 1,757	<u>14,193,328,708</u> 1,710
Total Liabilities & Shareholders' Equity of the Group		257,137,285,630	227,815,302,848
Equity of the Group	=	201,101,200,000	

Off-balance Sheet Items         CONTINGENT LIABILITIES         Acceptances and Endorsements       21,311,794,242       23,002,645,081         Irrevocable Letters of Credit (including Back to Back Bills)       25,303,241,577       21,928,766,660         Letters of Guarantee       14,297,498,371       11,485,872,882         Bills for Collection       3,861,966,070       3,434,061,967         Other Contingent Liabilities       -       -         Total       -       -         OTHER COMMITMENTS       -       -
Acceptances and Endorsements       21,311,794,242       23,002,645,081         Irrevocable Letters of Credit (including Back to Back Bills)       25,303,241,577       21,928,766,660         Letters of Guarantee       14,297,498,371       11,485,872,882         Bills for Collection       3,861,966,070       3,434,061,967         Other Contingent Liabilities       -       -         Total       -       -         OTHER COMMITMENTS       -       -
Irrevocable Letters of Credit (including Back to Back Bills)       25,303,241,577       21,928,766,660         Letters of Guarantee       14,297,498,371       11,485,872,882         Bills for Collection       3,861,966,070       3,434,061,967         Other Contingent Liabilities       -       -         Total       -       -         OTHER COMMITMENTS       -       -
Letters of Guarantee       14,297,498,371       11,485,872,882         Bills for Collection       3,861,966,070       3,434,061,967         Other Contingent Liabilities       -       -         Total       -       -         OTHER COMMITMENTS       -       -
Bills for Collection       3,861,966,070       3,434,061,967         Other Contingent Liabilities       -       -         Total       -       -         OTHER COMMITMENTS       -       -
Other Contingent Liabilities     -     -     -       Total     -     -     -       OTHER COMMITMENTS     -     -     -
Total         64,774,500,259         59,851,346,590           OTHER COMMITMENTS
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 <u>64,774,500,259</u> <u>59,851,346,590</u>

**Company Secretary** 

**Chief Financial Officer** 

Managing Director & CEO (CC)

Director

Chairman

# SOCIAL ISLAMI BANK LIMITED CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE HALF YEAR ENDED 30 JUNE 2017

	<u>Note(s)</u>	Jan-June 17 <u>Taka</u>	Jan-June 16 <u>Taka</u>	April-June 17 <u>Taka</u>	April-June 16 <u>Taka</u>
Investment Income	12(a)	8,704,642,193	8,021,515,760	4,548,422,575	4,109,608,260
Less: Profit paid on Deposits	13(a)	5,412,237,055	5,116,949,837	2,566,665,210	2,349,034,293
Net Investment Income		3,292,405,138	2,904,565,923	1,981,757,365	1,760,573,967
Income from Investment in Shares/securities		174,136,974	77,444,413	54,300,975	41,708,253
Commission, Exchange and Brokerage	14(a)	972,800,319	804,239,668	496,831,418	416,778,648
Other Operating Income	15(a)	257,157,327	211,693,186	202,723,605	167,605,559
	_	1,404,094,621	1,093,377,268	753,855,998	626,092,461
Total Operating Income		4,696,499,758	3,997,943,191	2,735,613,362	2,386,666,428
Salaries and Allowances	16(a)	1,293,473,892	1,094,845,889	744,408,036	615,650,473
Rent, Taxes, Insurances, Electricity etc.	17(a)	221,964,042	152,615,614	139,565,602	93,382,008
Legal Expenses	18(a)	7,652,016	5,126,184	5,658,895	3,080,755
Postage, Stamps, Telecommunication etc.	19(a)	5,650,128	5,050,997	2,841,651	2,666,985
Stationery, Printings, Advertisements etc.		66,360,135	79,538,553	20,751,072	24,994,014
Managing Director's Salary and Allowances		4,773,548	6,359,356	3,630,001	3,970,000
Directors' Fees & Expenses		5,932,265	4,449,691	2,833,716	2,406,071
Shariah Supervisory Committee's Fees & Expenses		446,584	453,790	307,671	308,245
Auditors' Fees		287,500	-	132,250	-
Charges on Investment Loss		-	-	-	-
Depreciation & Repair of Bank's Assets		141,196,646	123,486,022	117,414,799	103,392,200
Zakat Expenses		55,712,148	44,896,287	27,856,074	22,448,143
Other Expenses	L	360,646,001	316,307,617	142,255,481	157,392,033
Total Operating Expenses	-	2,164,094,905	1,833,129,999	1,207,655,247	1,029,690,926
Profit/(Loss) before Provision	F	2,532,404,853	2,164,813,192	1,527,958,116	1,356,975,502
Provisions for Investments		1,339,524,489	901,141,072	723,571,862	513,437,758
Other Provisions	L	22,384,405	15,048,473	13,009,384	4,609,166
Total Provision Total Profit/(Loss) before Tax	-	1,361,908,894 1,170,495,959	<u>916,189,545</u> 1,248,623,647	736,581,246 791,376,870	518,046,924
· · · ·	=	, , ,	, , ,		838,928,578
Provision for Income Tax	=	876,469,202	710,681,895	573,608,848	446,795,655
Net Profit/(Loss) after Tax attributable to equity holders of	the group	294,026,757	537,941,752	217,768,022	392,132,923
Non-controlling Interest	-	47	20	13	19
Net Profit/(Loss) after Tax attributable to equity holders of	the parent	294,026,710	537,941,732	217,768,009	392,132,904
Appropriation					
Statutory Reserve	ľ	219,832,667	243,495,940	154,026,345	163,650,125
Retained Earnings		74,194,043	294,445,792	63,741,663	228,482,778
	=	294,026,710	537,941,732	217,768,008	392,132,903
	=	,			,
Earning Per Share		0.40	0.73	0.29	0.53
Net Asset Value Per Share (NAV/Share)		17.62	16.85	17.62	16.85
Net Operating Cash Flow Per Share (NOCFPS)		3.53	(2.31)	3.53	(2.31)

**Chief Financial Officer** 

Managing Director & CEO (CC)

# SOCIAL ISLAMI BANK LIMITED CONDENSED CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED) FOR THE HALF YEAR ENDED 30 JUNE 2017

	30.06.2017	30.06.2016
	Taka	<u>Taka</u>
Cash Flow from operating activities		
Investment Income receipt	8,704,642,193	8,021,515,76
Profit paid on deposits	(5,412,237,055)	(5,102,582,51
Dividend receipts	174,136,974	77,444,41
Fees & commission receipt	494,789,848	421,161,64
Cash payments to employees	(1,298,247,440)	(1,101,205,24
Cash payments to suppliers	(295,976,192)	(84,589,55
Income tax paid	(797,374,525)	(569,102,04
Receipts from other operating activities	735,167,797	594,771,20
Payments for other operating activities	(446,028,131)	(540,794,78
Operating profit before changes in operating assets and liabilities	1,858,873,469	1,716,618,88
Changes in operating assets and liabilities		
Statutory deposits	-	-
Net trading securities	478,888,094	(628,238,92
Investments to other banks	-	-
Investment to customers	(21,735,101,963)	(22,798,191,02
Other assets	(1,446,881,094)	(1,197,298,41
Deposits from other banks	6,076,199,989	(466,456,75
Deposits received from customers	16,682,661,961	21,816,139,12
Other liabilities on account of customers	-	-
Trading liabilities	-	-
Other liabilities	689,424,262	(144,923,96
Sub Total	745,191,250	(3,418,969,96
Net Cash flow from operating activities	2,604,064,719	(1,702,351,08
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	(189,389,828)	(192,548,98
Purchase/Sale of subsidiaries	- (100, 000, 000)	-
Net Cash flows from investing activities	(189,389,828)	(192,548,98
Cash flows from financing activities	1 11 - 000 000	
Receipts from issue of debt instruments	1,417,889,000	-
SIBL Mudaraba Subordinated Bond	3,400,000,000	-
Receipts from issue of right shares/ordinary share	-	-
Dividend paid in cash	(1,476,597,284)	(1,054,712,34
Net Cash flow from financing activities	3,341,291,716	(1,054,712,34
Net increase/(decrease) in cash & cash equivalents (A+B+C)	5,755,966,607	(2,949,612,41
Cash and cash equivalents at the beginning of the year	26,410,967,833	25,128,640,64
Cash and cash equivalents at the end of the year (D+E)	32,166,934,440	22,179,028,23

**Company Secretary** 

**Chief Financial Officer** 

Managing Director & CEO (CC)

Director

Chairman

# SOCIAL ISLAMI BANK LIMITED STATEMENT OF CONDENSED CONSOLIDATED CHANGES IN EQUITY (UN-AUDITED) FOR THE HALF YEAR ENDED 30 JUNE 2017

							1	(amount in Taka)
Particulars	Paid-up Capital	Share Premium Account	Statutory Reserve	General / Other Reserves	Asset Revaluation Reserve	Retained Earnings	Non-Controlling Interest	Total
1	2	3	4	5	6	7	8	9=(2 to 8)
Balance as at 01 January 2017	7,382,986,420	-	4,318,771,137	6,154,312	1,004,065,009	1,481,351,830	1,710	14,193,330,418
Changes in Accounting Policy	-	-	-	-	-	-	-	-
Resatated 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 year	-	-	-	-	-	294,026,710	-	294,026,710
Appropriation made during the year	-	-	219,832,667	1,384,382	-	(219,832,667)	-	1,384,382
Issue of Cash Dividend		-	-	-	-	(1,476,597,284)	-	(1,476,597,284)
Issue of Share Capital	-	-	-	-	-	-	-	-
Transferred to retained earnings	-	-	-	-	-	-	-	-
Non-controlling interest	-	-	-	-	-	-	47	47
Total group shareholders' equity as on 30 June 2017	7,382,986,420	-	4,538,603,804	7,538,695	1,004,065,009	78,948,589	1,757	13,012,144,273
Eligibile Capital under Basel III:	7,382,986,420		4,538,603,804	7,538,695	211,135,945	78,948,589	1,757	12,219,215,210
Add: General provision for unclassified investment								3,148,942,629
Add: SIBL Mudaraba Subordinated Bond								5,440,000,000
Total eligible capital as on 30 June 2017								20,808,157,839

**Company Secretary** 

**Chief Financial Officer** 

Managing Director & CEO (CC)

Director

Chairman

(amount in Taka)

# SOCIAL ISLAMI BANK LIMITED CONDENSED BALANCE SHEET (UN-AUDITED) AS AT 30 JUNE 2017

Balance with other Banks and Financial Institutions       4         In Bangladesh	2,724,370,978 21,844,059,384 24,568,430,362 509,862,413 (207,947,396) 301,915,017 7,286,666,624 8,550,000,000 3,281,692,225 11,831,692,225	1,815,513,100 16,131,320,942 17,946,834,042 675,742,843 423,996,755 1,099,739,598 7,196,666,624 9,150,000,000 2,160,580,210
Cash in hand (Including Foreign Currencies)       3         Balance with Bangladesh Bank & its Agent Banks       3.1         (Including Foreign Currencies)       3.1         Balance with other Banks and Financial Institutions       4         In Bangladesh       4         Outside Bangladesh       5         Placement with Banks & other Financial Institutions       5         Investments in Shares & Securities       6         Government       6         Others       6         Investments       6         Sills Purchased and Discounted       19         Fixed Assets including Premises, Furnitures and Fixtures       7         Non Banking Assets       22         LIABILITIES AND CAPITAL       22	21,844,059,384 24,568,430,362 509,862,413 (207,947,396) 301,915,017 7,286,666,624 8,550,000,000 3,281,692,225	<u>16,131,320,942</u> <b>17,946,834,042</b> 675,742,843 423,996,755 <b>1,099,739,598</b> <b>7,196,666,624</b> 9,150,000,000
Balance with Bangladesh Bank & its Agent Banks       3.1       2         In Bangladesh       4       2         In Bangladesh       4       2         Placement with Banks & other Financial Institutions       5       2         Placement with Banks & other Financial Institutions       5       2         Investments in Shares & Securities       5       1         Government       0       1         Others       6       1         Investments       6       1         Securities       7       1         General Investment etc.       18       19         Fixed Assets including Premises, Furnitures and Fixtures       7       1         Non Banking Assets       22       24         LIABILITIES AND CAPITAL       24       24	21,844,059,384 24,568,430,362 509,862,413 (207,947,396) 301,915,017 7,286,666,624 8,550,000,000 3,281,692,225	<u>16,131,320,942</u> <b>17,946,834,042</b> 675,742,843 423,996,755 <b>1,099,739,598</b> <b>7,196,666,624</b> 9,150,000,000
(Including Foreign Currencies)       3.1       2         Balance with other Banks and Financial Institutions       4         In Bangladesh       4         Outside Bangladesh       -         Placement with Banks & other Financial Institutions       5         Investments in Shares & Securities       5         Government       0         Others       -         Investments       6         General Investment etc.       16         Bills Purchased and Discounted       -         Fixed Assets including Premises, Furnitures and Fixtures       7         Other Assets       8         Non Banking Assets       -         Total Assets       -         LIABILITIES AND CAPITAL       -	24,568,430,362 509,862,413 (207,947,396) 301,915,017 7,286,666,624 8,550,000,000 3,281,692,225	17,946,834,042 675,742,843 423,996,755 1,099,739,598 7,196,666,624 9,150,000,000
Balance with other Banks and Financial Institutions       4         In Bangladesh	509,862,413 (207,947,396) <b>301,915,017</b> <b>7,286,666,624</b> 8,550,000,000 3,281,692,225	675,742,843 423,996,755 1,099,739,598 7,196,666,624 9,150,000,000
Outside Bangladesh	(207,947,396) 301,915,017 7,286,666,624 8,550,000,000 3,281,692,225	423,996,755 1,099,739,598 7,196,666,624 9,150,000,000
Investments in Shares & Securities         Government         Others         Investments         General Investment etc.         Bills Purchased and Discounted         If         Fixed Assets including Premises, Furnitures and Fixtures         7         Other Assets         8         19         Fixed Assets including Premises, Furnitures and Fixtures         7         Other Assets         8         19         Total Assets         LIABILITIES AND CAPITAL	<b>7,286,666,624</b> 8,550,000,000 3,281,692,225	<b>7,196,666,624</b> 9,150,000,000
Investments in Shares & Securities         Government         Others         Investments         General Investment etc.         Bills Purchased and Discounted         If         Fixed Assets including Premises, Furnitures and Fixtures         7         Other Assets         8         19         Fixed Assets including Premises, Furnitures and Fixtures         7         Other Assets         8         19         Total Assets         LIABILITIES AND CAPITAL	8,550,000,000 3,281,692,225	9,150,000,000
Government       0         Others       1         Investments       6         General Investment etc.       18         Bills Purchased and Discounted       19         Fixed Assets including Premises, Furnitures and Fixtures       7         Other Assets       8         Non Banking Assets       2         LIABILITIES AND CAPITAL       2	3,281,692,225	
Others       1         Investments       6         General Investment etc.       18         Bills Purchased and Discounted       19         Fixed Assets including Premises, Furnitures and Fixtures       7         Other Assets       8         Non Banking Assets       2         LIABILITIES AND CAPITAL       2	3,281,692,225	
Investments       6         General Investment etc.       18         Bills Purchased and Discounted       19         Fixed Assets including Premises, Furnitures and Fixtures       7         Other Assets       8         Non Banking Assets       22         LIABILITIES AND CAPITAL       23		
Investments       6         General Investment etc.       18         Bills Purchased and Discounted       19         Fixed Assets including Premises, Furnitures and Fixtures       7         Other Assets       8       1         Non Banking Assets       22         LIABILITIES AND CAPITAL       23	11,051,072,225	<u>3,160,580,319</u> <b>12,310,580,319</b>
Bills Purchased and Discounted  Fixed Assets including Premises, Furnitures and Fixtures  Fixed Assets  Total Assets  LIABILITIES AND CAPITAL		12,010,000,017
Fixed Assets including Premises, Furnitures and Fixtures       7         Other Assets       8         Non Banking Assets	88,866,856,219 7,274,379,118	167,001,331,180 7,194,802,194
Other Assets     8       Non Banking Assets	96,141,235,338	174,196,133,374
Total Assets 22 LIABILITIES AND CAPITAL	3,323,982,897 13,720,098,444	3,257,521,001 11,696,703,613
	57,174,020,908	227,704,178,572
Liabilities		
Placement from Banks & other Financial Institutions	4,417,889,000	3,000,000,000
<b>Deposits and Other Accounts</b> 9		
Mudaraba Term Deposits12Other Mudaraba Deposits2Al-Wadeeah Current & Other Deposit Accounts2Bills Payable2Cash Waqf Fund2	15,558,265,700 23,823,232,775 43,051,886,297 26,049,553,890 4,710,798,549 251,503,182 13,445,240,393	13,899,504,009 111,657,941,041 40,060,818,730 19,678,057,596 5,031,314,320 236,879,638
		190,564,515,334
SIBL Mudaraba Subordinated Bond10Other Liabilities11Deffered Tax Liabilities/ (Assets)	6,400,000,000 19,938,794,992 24,264,984	3,000,000,000 16,931,081,824 20,784,787
	44,226,189,369	213,516,381,945
Capital/Shareholders' Equity		
· · · · · · · · · · · · · · · · · · ·	7,382,986,420 4,538,603,804 1,004,065,008 22,176,308 <b>12,947,831,540</b> <b>57,174,020,908</b>	7,382,986,420 4,318,771,137 1,004,065,009 1,481,974,061 14,187,796,627 227,704,178,572

# SOCIAL ISLAMI BANK LIMITED CONDENSED PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE HALF YEAR ENDED 30 JUNE 2017

	Note(s)	Jan-June 17 Taka	Jan-June 16 Taka	April-June 17 Taka	April-June 16 Taka
		<u>Taka</u>	<u>1 aka</u>	Така	<u>1 aka</u>
Investment Income	12	8,651,306,871	7,983,475,734	4,520,968,221	4,089,920,183
Less: Profit paid on Deposits	13	5,384,074,002	5,102,582,518	2,551,543,320	2,341,015,317
Net Investment Income		3,267,232,869	2,880,893,216	1,969,424,901	1,748,904,866
Income from Investment in Shares and Securities		148,724,797	73,533,416	43,119,756	39,631,131
Commission, Exchange and Brokerage	14	893,512,933	767,385,529	468,313,613	399,822,965
Other Operating Income	15	255,629,723	203,785,400	202,008,724	160,002,856
		1,297,867,453	1,044,704,346	713,442,093	599,456,953
Total Operating Income		4,565,100,321	3,925,597,561	2,682,866,993	2,348,361,818
Salaries and Allowances	16	1,279,901,313	1,084,051,548	736,336,179	609,207,817
Rent, Taxes, Insurances, Electricity etc.	17	219,185,212	149,991,496	138,193,314	91,891,427
Legal Expenses	18	7,652,016	5,126,184	5,658,895	3,080,755
Postage, Stamps, Telecommunication etc.	19	4,565,455	4,236,608	2,359,665	2,279,174
Stationery, Printings, Advertisements etc.		66,055,278	79,417,001	20,566,998	24,931,834
Managing Director's Salary and Allowances		4,773,548	6,359,356	3,630,001	3,970,000
Directors' Fees & Expenses		5,656,265	4,185,191	2,695,716	2,261,571
Shariah Supervisory Committee's Fees & Expenses		446,584	453,790	307,671	308,245
Auditors' Fees		287,500	-	143,750	-
Charges on Investment Loss		-	-	-	-
Depreciation & Repair of Bank's Assets		139,316,067	121,965,765	116,311,983	102,616,814
Zakat Expenses		55,712,148	44,896,287	27,856,074	22,448,143
Other Expenses		342,861,112	306,293,563	135,103,161	153,677,653
Total Operating Expenses		2,126,412,498	1,806,976,788	1,189,163,406	1,016,673,433
Profit/(Loss) before Provision		2,438,687,824	2,118,620,773	1,493,703,588	1,331,688,386
Provisions for Investments		1,339,524,489	901,141,072	723,571,862	513,437,757
Other Provisions		-	-	-	-
Total Provision		1,339,524,489	901,141,072	723,571,862	513,437,757
Total Profit/(Loss) before Tax		1,099,163,335	1,217,479,701	770,131,726	818,250,629
Provision for Income Tax		862,531,138	703,817,830	567,422,190	448,599,228
Net Profit/(Loss) after Tax		236,632,197	513,661,871	202,709,536	369,651,401
Appropriation					
Statutory Reserve		219,832,667	243,495,940	154,026,345	163,650,125
Retained Earnings		16,799,530	270,165,931	48,683,190	206,001,274
		236,632,197	513,661,871	202,709,535	369,651,399
Earning Per Share		0.32	0.70	0.27	0.50
Net Asset Value Per Share (NAV/Share)		17.54	16.81	17.54	16.81
Net Operating Cash Flow Per Share (NOCFPS)		3.74	(2.32)	3.74	(2.32)

**Company Secretary** 

**Chief Financial Officer** 

Managing Director & CEO (CC)

# SOCIAL ISLAMI BANK LIMITED CONDENSED CASH FLOW STATEMENT (UN-AUDITED) FOR THE HALF YEAR ENDED 30 JUNE 2017

Cash Flow from operating activitiesInvestment locome receiptTakaProfit paid on deposits $2,84,075,102$ Dividend receipts $8,651,306,871$ Fees & commission receipt $(2,384,075,002)$ Cash payments to employces $(1,284,674,861)$ Cash payments to employces $(2,282,216)$ Cash payments to opplyces $(2,282,2505)$ Receipts from other operating activities $733,640,193$ Payments for other operating activities $733,640,193$ Payments for other operating activities $733,640,193$ Statutory deposits $(22,822,18)$ Net trading securities $(22,878,191,021)$ Investment to customers $(21,945,101,964)$ Other labilities $(22,878,191,021)$ Other labilities $(22,978,1502)$ Other labilities $(22,978,1502)$ Other labilities $(23,878,190,21)$ Cash flows from investing activities $(1,23,76,480,10)$ Proceeds from sale of fixed assets $(1,23,76,480,10)$ Purchases of socurities $(1,23,76,480,10)$ Purchases of socurities $(1,476,597,284)$ Purchases of socurities $(1,476,597,284)$ Purchases of from sile activities $(1,476,597,284)$ Net Cash flows from financing activities <t< th=""><th></th><th></th><th></th></t<>			
Cash Flow from operating activitiesInvestment Income receiptProfit pial on depositsDividend receiptsFees & commission receiptCash payments to employeesCash payments to suppliersIncome tax paidReceipts from other operating activitiesPayments to suppliersInvestment to customersChanges in operating activitiesPayments to customersChanges in operating activitiesNet trading securitiesNet trading securitiesNet trading securitiesNet trading securitiesNet trading securitiesOther labilitiesOther labilitiesTrading labilitiesOther labilitiesOther labilitiesCash flows from onerating activitiesOther labilitiesProceeds from sale of securitiesProceeds		30.06.2017	30.06.2016
Investment Income receipt       8,651,306,871       7,983,475,734         Profit paid on deposits       (5,384,074,002)       (5,102,582,518)         Dividend receipts       145,502,462       384,307,510         Cash payments to suppliers       (1,090,410,904)       (292,892,505)       (1,090,410,904)         Cash payments to suppliers       (1,090,410,904)       (292,892,505)       (1,090,410,904)         Cash payments to outprives       (1,284,674,861)       (1,090,410,904)       (292,892,505)       (562,495,672)         Receipts from other operating activities       733,640,193       (562,495,672)       (52,892,109)       (52,892,109)         Operating profit before changes in operating assets and liabilities       1,77,443,408       1,661,145,267         Statutory deposits       (1,77,443,408)       1,661,145,267         Net trading securities       (1,77,413,408)       1,661,145,267         Investment to customers       (1,076,119,006)       (22,878,191,021)       (1,076,119,006)         Other liabilities on account of customers       (1,064,710,246)       (22,878,191,021)       (1,076,119,006)         Other liabilities on account of customers       (1,68,450,67)1       1,186,870,810       (1,89,790,240)         Other liabilities       2,761,310,833       (1,715,349,916)       (1,86,749,51183)		<u>Taka</u>	<u>Taka</u>
Profit paid on deposits       (5,384,074,002)       (5,102,582,518)         Dividend receipts       148,724,797       73,533,416         Press & commission receipt       (145,502,462)       384,307,510         Cash payments to suppliers       (22,882,505)       (83,653,609)         Income tax paid       (783,613,329)       (562,495,672)         Press & commission receipt       (22,872,505)       (83,63,6419)         Payments to other operating activities       (242,476,218)       (22,872,505)         Operating profit before changes in operating assets and liabilities       (426,476,218)       (52,7892,109)         Operating profit before changes in operating assets and liabilities       (21,945,101,964)       (22,878,191,021)         Net trading securities       (21,945,101,964)       (22,878,191,021)       (10,76,119,006)         Deposits free operating activities       (21,945,101,964)       (22,878,191,021)       (10,76,119,006)         Deposits received from customers       (136,279,709)       (136,279,709)       (136,279,709)         Sub Total       983,867,425       (33,76,495,183)       (171,89,000)       (136,279,709)         Sub Total       983,867,425       (3,400,000,00)       (189,999,616)         Cash flows from ise of securities       (1476,597,284)       (1054,712,346) <tr< td=""><td></td><td></td><td></td></tr<>			
Dividend receipts148,724,79773,533,416Fees & commission receipt(148,724,797)73,533,416Cash payments to employees(1,284,674,861)(1,090,410,904)Cash payments to suppliers(1,284,674,861)(1,090,410,904)Cash payments to other operating activities(73,513,216)(1,284,674,861)Payments for other operating activities(73,513,216)(1,284,674,861)Payments for other operating activities(73,513,416)(1,292,892,505)Net rading securities(73,513,416)(22,878,92,109)Investments to other operating assets and liabilities(22,878,91,021)Other labilities on account of customers(1,239,781,502)(1,076,119,006)Deposits from other banks(1,239,781,502)(1,076,119,006)Deposits received from customers(16,804,506,771)(1,808,790,240)Other liabilities(1,076,119,006)(22,878,191,021)(1,076,119,006)Deposits from other banks(1,076,119,006)(1,076,119,006)(1,076,119,006)Deposits from other banks(1,076,119,006)(1,076,119,006)(1,076,119,006)Deposits from investing activities(1,08,990,01)(1,076,119,006)Cash flows from investing activities(1,076,119,006)(1,076,119,006)Payment for purchases of securities(1,08,990,616)(1,08,990,616)Purchase/Sale of subsidiaries(1,08,990,616)(1,189,999,616)Payment for purchase of fixed assets(1,198,990,01)(1,199,999,616)Cash flows from investing activities(1,417,589,000)(1			
Fees & commission receipt441,502,462384,307,510Cash payments to employees(1,284,674,861)(1,090,410,904)Cash payments to employees(22,825,205)(83,633,609)Income tax paid(783,613,329)(562,495,672)Receipts from other operating activities(783,641,93)\$86,863,419Payments for other operating activities(22,475,218)(22,872,109)Operating profit before changes in operating assets and liabilities(77,443,408)(1,61,145,267)Changes in operating assets and liabilities(21,945,101,964)(22,878,191,021)Net trading securities(1,239,781,502)(1,076,119,006)Net trading securities on account of customers(21,945,101,964)(22,878,191,021)Other liabilities(1,239,781,502)(1,076,119,006)Deposits received from customers(16,804,506,711)21,808,790,240Other liabilities(136,277,079)(136,277,079)Sub Total983,867,425(3,376,495,183)A. Net Cash flow from operating activities(188,830,810)(189,999,616)Proceeds from sale of fixed assets(1,1715,349,916)Proceeds from sale of securities(1,476,597,284)(1,054,712,346)Proceeds from sale of fixed assets(1,476,597,284)(1,054,712,346)Purchases of poperty plant & equipments(1,476,597,284)(1,054,712,346)Purchases of operty plant & equipments(1,476,597,284)(1,054,712,346)Purchases of poperty plant & equipments(1,476,597,284)(1,054,712,346)Purchases of poperty plant &			
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Income tax paid(783,613,329)( $562,495,672$ )Receipts from other operating activities733,640,193 $586,863,419$ Payments for other operating assets and liabilities $(22,878,292,109)$ $(22,878,292,109)$ Operating profit before changes in operating assets and liabilities $1,777,443,408$ $1,661,145,267$ Changes in operating assets and liabilities $(22,878,191,021)$ $(22,878,191,021)$ Net trading securities $(21,945,101,964)$ $(22,878,191,021)$ Investment to customers $(1,239,781,502)$ $(1,076,119,006)$ Deposits received from customers $(1,62,77,709)$ Deposits received from customers $(1,62,77,709)$ Sub Total $983,867,425$ $(3,376,495,183)$ A. Net Cash flow from operating activities $(1,715,349,016)$ Proceeds from ale of securities $(1,88,30,810)$ $(189,999,616)$ Proceeds from sale of securities $(1,88,830,810)$ $(189,999,616)$ Proceeds from size of right shares/ordinary share $(1,476,597,284)$ $(1,054,712,346)$ Purchases of iden dased $(1,476,597,284)$ $(1,054,712,346)$ D. Net increase/(decrease) in cash & cash equivalents (A+B+C) $3,341,221,716$ $(1,054,712,346)$ D. Net increase/(decrease) in cash & cash equivalents (A+B+C) $5,913,771,739$ $(2,240,264, 25,046,888,745)$			
Receipts from other operating activities733,640,193 (426,476,218)586,863,419 (527,892,109)Operating profit before changes in operating assets and liabilities1,777,443,4081,661,145,267Changes in operating assets and liabilities1,777,443,4081,661,145,267Statutory deposits Net trading securities1,777,443,4081,661,145,267Investments to other banksInvestments to other banksOther assets(1,239,781,502)(1,016,119,006)-Other liabilitiesOther liabilitiesOther liabilitiesOther liabilitiesOther liabilitiesOther liabilitiesOther liabilitiesOther liabilitiesOther liabilitiesOther liabilitiesProceeds from sale of securitiesProceeds from sale of fixed assetsPurchases of property plant & equipmentsPurchase Sale of subdiariesB. Net Cash flows from investing activitiesReceipts from financing activities <td></td> <td></td> <td></td>			
Payments for other operating activities(426,476,218)(527,892,109)Operating profit before changes in operating assets and liabilities1,777,443,4081,661,145,267Changes in operating assets and liabilities1,777,443,4081,661,145,267Statutory deposits478,888,094(628,238,927)Investment to customers(21,945,101,964)(22,878,191,021)Other assets(1,239,781,502)(1,076,119,006)Deposits freevied from customers(1,239,781,502)(1,076,119,006)Other liabilities21,808,790,240(466,456,759)Other liabilities21,808,790,240(1,36,279,709)Sub Total983,867,425(3,376,495,183)A. Net Cash flows from investing activities2,761,310,833(1,715,349,916)Proceeds from sale of securitiesProceeds from sale of fixed assetsPurchases of property plant & equipments(188,830,810)(189,999,616)Purchases/Sale of subsidiaries(1,417,889,000)-B. Net Cash flows from investing activities(1,417,889,000)-C. Net Cash flows from financing activities3,341,291,716(1,054,712,346)C. Net Cash flows from financing activities3,341,291,716(1,054,712,346)Dividend paid in cashC. Net Cash flow from financing activities3,341,291,716C. Net Cash flow from investing activities3,341,291,716(1,054,712,346)D. Net increase/(decrease) in cash & cash equivalents (A+B+C)5,913,771,739(2,960,061,878)E. Cash and cash equivalents at t			
Operating profit before changes in operating assets and liabilities1,777,443,4081,661,145,267Changes in operating assets and liabilities1,777,443,4081,661,145,267Statutory depositsNet trading securities478,888,094(628,238,927)Investment to customers(21,945,101,964)(1,23,97,81,502)Other assets(21,945,101,964)(1,016,119,006)Deposits from other banks(22,878,191,021)(1,016,119,006)Other assets(628,238,927)(1,076,119,006)Deposits from other banks(23,978,1502)(466,456,759)Deposits from other banks(1,23,978,1502)(1,076,119,006)Other liabilities(1,23,978,1502)(1,36,279,709)Sub Total983,867,425(3,376,495,183)A. Net Cash flow from operating activities2,761,310,833(1,717,349,916)Cash flows from investing activitiesProceeds from sale of fixed assetsPurchases of securitiesParment for purchases of securitiesPurchases of securitiesPurchases of securitiesPurchases of securitiesReceipts from insue of right shares/ordinary share1,417,889,000-Dividend paid in cash3,41,291,716(1,054,712,346)C. Net Cash flow from financing activities3,341,291,716(1,054,712,346)D. Net increase/(decrease) in cash & cash equivalents (A+B+C)5,913,771,739(2,960,061,878)E. Cash and cash equivalents at th	1 1 6		
Changes in operating assets and liabilitiesStatutory depositsNet trading securitiesInvestments to other banksInvestment to customersOther assetsDeposits from other banksDeposits free ived from customersOther liabilities on account of customersTrading liabilitiesOther liabilitiesOther liabilitiesSub TotalA. Net Cash flow from operating activitiesProceeds from sale of securitiesProceeds from sale of securitiesProceeds from sale of securitiesProceeds from sale of securitiesProceeds from investing activitiesCash flows from investing activitiesReceipts from issue of right shares/ordinary shareDividend paid in cashC. Net Cash flow from financing activitiesReceipts from issue of debt instrumentsSIBL Mudaraba Subordinated BondReceipts from issue of dight instrumentsSIBL Mudaraba Subordinated BondReceipts from issue of right shares/ordinary shareDividend paid in cashC. Net Cash flow from financing activitiesC. Net Cash flow from financing activitiesC. Net Cash flow from financing activitiesC. Net Cash flow from financing activitiesDividend paid in cashC. Net Cash flow from financing activitiesDividend paid in cashC. Net Cash flow from financing activitiesDividend paid in cashC. Net Cash flow from financing activitiesDividend paid in cashC. Cash and cash equivalents at the beginning of t			
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Net trading securities       478,888,094       (628,238,927)         Investments to other banks       (21,945,101,964)       (22,878,191,021)         Other assets       (1,239,781,502)       (1,076,119,006)         Deposits from other banks       (628,238,927)       (1,076,119,006)         Other liabilities on account of customers       (1,239,781,502)       (1,076,119,006)         Other liabilities on account of customers       (1,084,506,711)       (21,808,790,240)         Other liabilities on account of customers       (1,36,279,709)       (136,279,709)         Sub Total       389,156,097       (136,279,709)         A. Net Cash flow from operating activities       2,761,310,833       (1,715,349,916)         Cash flows from investing activities       -       -         Proceeds from sale of securities       -       -         Proceeds from sale of securities       -       -         Purchases of property plant & equipments       -       -         Purchase of subsidiaries       -       -       -         B. Net Cash flows from financing activities       -       -       -         Receipts from issue of clight instruments       -       -       -       -         SIBL Mudaraba Subordinated Bond       3,400,000,000       -       -		-	-
Investments to other banks Investment to customers(21,945,101,964) (1,239,781,502)(22,878,191,021) (1,076,119,006) (466,456,759)Other assets Deposits from other banks Other liabilities on account of customers Other liabilities Other liabilities(21,945,101,964) (1,239,781,502) (1,076,119,006) (466,456,759)(22,878,191,021) (1,076,119,006) (466,456,759)Other liabilities Other liabilities(21,945,010,964) (1,076,119,006) (466,456,759)(466,456,759) (136,279,709)Sub Total Proceeds from sale of securities Proceeds from sale of fixed assets(3,376,495,183) (1,715,349,916)Proceeds from sale of securities Purchases of property plant & equipments Purchases of subsidiaries(188,830,810) (189,999,616)B. Net Cash flows from investing activities Receipts from issue of right shares/ordinary share Dividend paid in cash(1,417,889,000) (3,400,000,000) (1,054,712,346)C. Net Cash flow from financing activities D. Net increase/(decrease) in cash & cash equivalents (A+B+C)(1,476,597,284) (1,054,712,346)E. Cash and cash equivalents at the beginning of the year26,243,240,264 (25,046,888,745		478 888 094	(628 238 927)
Investment to customers       (21,945,101,964)       (22,878,191,021)         Other assets       (1,239,781,502)       (1,076,119,006)         Deposits from other banks       (6,6456,759)         Deposits received from customers       (1,084,506,711)       (1,076,119,006)         Other liabilities       (1,029,781,502)       (1,066,456,759)         Other liabilities       (1,062,79,709)       (136,279,709)         Sub Total       983,867,425       (3,376,495,183)         A. Net Cash flows from investing activities       (1,715,349,916)       (189,999,616)         Proceeds from sale of securities       -       -         Proceeds from sale of securities       -       -         Purchases of property plant & equipments       -       -         Purchase/Sale of subsidiaries       -       -         B. Net Cash flows from investing activities       -       -         Receipts from issue of debt instruments       -       -         SIBL Mudaraba Subordinated Bond       -       -         Receipts from sisue of right shares/ordinary share       -       -         Dividend paid in cash       -       -       -         C. Net Cash flow from financing activities       -       -       -         D. Net increase/(de		-	-
Deposits from other banks6,076,199,9891,466,456,759)Deposits received from customers21,808,790,240Other liabilities-Other liabilities-Other liabilities809,156,097Other liabilities983,867,425Other liabilities(3,376,495,183)A. Net Cash flow from operating activities983,867,425Proceeds from sale of securities-Proceeds from sale of fixed assets-Purchases of property plant & equipments-Purchases of property plant & equipments-Purchases/sale of subsidiaries-B. Net Cash flows from investing activities-Receipts from issue of clight shares/ordinary share-Dividend paid in cash-C. Net Cash flow from financing activities-Dividend paid in cash-C. Net Cash flow from financing activities-Dividend paid in cash-C. Net Cash flow from financing activities-Dividend paid in cash-C. Net Cash flow from financing activities-D. Net increase/(decrease) in cash & cash equivalents (A+B+C)-Sec. Cash and cash equivalents at the beginning of the year-26,243,240,26425,046,888,745		(21,945,101,964)	(22,878,191,021)
Deposits received from customers16,804,506,71121,808,790,240Other liabilitiesTrading liabilitiesOther liabilitiesOther liabilitiesOther liabilitiesSub TotalA. Net Cash flow from operating activitiesProceeds from sale of securitiesPayment for purchases of securitiesPurchases of property plant & equipmentsPurchase/Sale of subsidiariesB. Net Cash flows from investing activitiesReceipts from issue of right shares/ordinary shareDividend paid in cashC. Net Cash flow from financing activitiesDividend paid in cashDividend paid in cashD. Net increase/(decrease) in cash & cash equivalents (A+B+C)E. Cash and cash equivalents at the beginning of the year26,243,240,26426,243,240,264	Other assets	(1,239,781,502)	(1,076,119,006)
Other liabilities on account of customers Trading liabilities Other liabilities-Other liabilities309,156,097(136,279,709)Sub Total983,867,425(3,376,495,183)A. Net Cash flow from operating activities2,761,310,833(1,715,349,916)Cash flows from investing activitiesProceeds from sale of securitiesProceeds from sale of fixed assetsPurchases of property plant & equipmentsPurchases of property plant & equipmentsPurchases of debt instrumentsSIBL Mudaraba Subordinated Bond3,400,000,000-Receipts from issue of right shares/ordinary share Dividend paid in cashC. Net Cash flow from financing activitiesDividend paid in cashD. Net increase/(decrease) in cash & cash equivalents (A+B+C)5,913,771,739(2,960,061,878)E. Cash and cash equivalents at the beginning of the year26,243,240,26425,046,888,745			(466,456,759)
Trading liabilities		16,804,506,711	21,808,790,240
Other liabilities809,156,097(136,279,709)Sub Total983,867,425(3,376,495,183)A. Net Cash flow from operating activities2,761,310,833(1,715,349,916)Cash flows from investing activities2,761,310,833(1,715,349,916)Proceeds from sale of securitiesPayment for purchases of securitiesPurchases of property plant & equipmentsPurchase/sale of subsidiariesB. Net Cash flows from investing activities(188,830,810)(189,999,616)Cash flows from financing activitiesReceipts from issue of debt instruments1,417,889,000-SIBL Mudaraba Subordinated BondReceipts from issue of right shares/ordinary shareDividend paid in cashC. Net Cash flow from financing activities3,341,291,716(1,054,712,346)D. Net increase/(decrease) in cash & cash equivalents (A+B+C)5,913,771,739(2,960,061,878)E. Cash and cash equivalents at the beginning of the year26,243,240,26425,046,888,745		-	-
Sub Total983,867,425(3,376,495,183)A. Net Cash flow from operating activities2,761,310,833(1,715,349,916)Cash flows from investing activitiesPayment for purchases of securitiesProceeds from sale of fixed assetsPurchases of property plant & equipmentsPurchase/Sale of subsidiariesB. Net Cash flows from investing activities(188,830,810)(189,999,616)Cash flows from investing activitiesReceipts from issue of debt instruments1,417,889,000-SIBL Mudaraba Subordinated BondDividend paid in cashC. Net Cash flow from financing activitiesDividend paid in cash3,341,291,716(1,054,712,346)-D. Net increase/(decrease) in cash & cash equivalents (A+B+C)5,913,771,739(2,960,061,878)E. Cash and cash equivalents at the beginning of the year26,243,240,26425,046,888,745		-	-
A. Net Cash flow from operating activities2,761,310,833(1,715,349,916)Cash flows from investing activitiesProceeds from sale of securitiesPayment for purchases of securitiesPurchases of property plant & equipmentsPurchase/Sale of subsidiariesB. Net Cash flows from investing activitiesReceipts from issue of debt instrumentsSIBL Mudaraba Subordinated BondReceipts from issue of right shares/ordinary shareDividend paid in cashC. Net Cash flow from financing activitiesDividend paid in cashD. Net increase/(decrease) in cash & cash equivalents (A+B+C)5,913,771,739(2,960,061,878)E. Cash and cash equivalents at the beginning of the year26,243,240,26425,046,888,745		· · · · ·	
Cash flows from investing activitiesProceeds from sale of securitiesPayment for purchases of securitiesProceeds from sale of fixed assetsPurchases of property plant & equipmentsPurchases of subsidiariesB. Net Cash flows from investing activitiesReceipts from issue of debt instrumentsSIBL Mudaraba Subordinated BondReceipts from issue of right shares/ordinary shareDividend paid in cashC. Net Cash flow from financing activitiesDividend paid in cashC. Net Cash flow from financing activitiesD. Net increase/(decrease) in cash & cash equivalents (A+B+C)E. Cash and cash equivalents at the beginning of the year26,243,240,26425,046,888,745			
Proceeds from sale of securities-Payment for purchases of securities-Proceeds from sale of fixed assets-Purchases of property plant & equipments-Purchase/Sale of subsidiaries-B. Net Cash flows from investing activities-Receipts from issue of debt instruments-SIBL Mudaraba Subordinated Bond-Receipts from issue of right shares/ordinary share-Dividend paid in cash-C. Net Cash flow from financing activities-Dividend paid in cash-C. Net Cash flow from financing activities-D. Net increase/(decrease) in cash & cash equivalents (A+B+C)-E. Cash and cash equivalents at the beginning of the year26,243,240,26425,046,888,745	1 0	2,761,310,833	(1,715,349,916)
Payment for purchases of securities-Proceeds from sale of fixed assets-Purchases of property plant & equipments(188,830,810)Purchases of from investing activities(188,830,810)B. Net Cash flows from investing activities(189,999,616)Cash flows from financing activities(189,999,616)Receipts from issue of debt instruments(1,417,889,000)SIBL Mudaraba Subordinated Bond3,400,000,000Receipts from issue of right shares/ordinary share-Dividend paid in cash(1,054,712,346)C. Net Cash flow from financing activities3,341,291,716D. Net increase/(decrease) in cash & cash equivalents (A+B+C)5,913,771,739E. Cash and cash equivalents at the beginning of the year26,243,240,26425,046,888,745			
Proceeds from sale of fixed assets-Purchases of property plant & equipments-Purchase/Sale of subsidiaries-B. Net Cash flows from investing activities-Receipts from financing activities-Receipts from issue of debt instruments1,417,889,000SIBL Mudaraba Subordinated Bond-Dividend paid in cash-C. Net Cash flow from financing activities-Dividend paid in cash-C. Net Cash flow from financing activities3,341,291,716D. Net increase/(decrease) in cash & cash equivalents (A+B+C)5,913,771,739E. Cash and cash equivalents at the beginning of the year26,243,240,26425,046,888,745		-	-
Purchases of property plant & equipments Purchase/Sale of subsidiaries(188,830,810)(189,999,616)B. Net Cash flows from investing activities Receipts from issue of debt instruments SIBL Mudaraba Subordinated Bond Receipts from issue of right shares/ordinary share Dividend paid in cash1,417,889,000 3,400,000,000-C. Net Cash flow from financing activities Dividend paid in cash1,417,6597,284) (1,054,712,346)-D. Net increase/(decrease) in cash & cash equivalents (A+B+C)3,341,291,716 5,913,771,739(1,054,712,346) (2,960,061,878)E. Cash and cash equivalents at the beginning of the year26,243,240,264 25,046,888,74525,046,888,745		-	-
Purchase/Sale of subsidiaries-B. Net Cash flows from investing activities(188,830,810)Cash flows from financing activities(188,830,810)Receipts from issue of debt instruments1,417,889,000SIBL Mudaraba Subordinated Bond3,400,000,000Receipts from issue of right shares/ordinary share-Dividend paid in cash(1,476,597,284)C. Net Cash flow from financing activities3,341,291,716D. Net increase/(decrease) in cash & cash equivalents (A+B+C)5,913,771,739E. Cash and cash equivalents at the beginning of the year26,243,240,26425,046,888,745		(188 830 810)	(189 999 616)
Cash flows from financing activitiesReceipts from issue of debt instrumentsSIBL Mudaraba Subordinated BondReceipts from issue of right shares/ordinary shareDividend paid in cashC. Net Cash flow from financing activitiesD. Net increase/(decrease) in cash & cash equivalents (A+B+C)E. Cash and cash equivalents at the beginning of the year26,243,240,26425,046,888,745		-	-
Receipts from issue of debt instruments1,417,889,000-SIBL Mudaraba Subordinated Bond3,400,000,000-Receipts from issue of right shares/ordinary shareDividend paid in cash-(1,476,597,284)(1,054,712,346)C. Net Cash flow from financing activities3,341,291,716(1,054,712,346)D. Net increase/(decrease) in cash & cash equivalents (A+B+C)5,913,771,739(2,960,061,878)E. Cash and cash equivalents at the beginning of the year26,243,240,26425,046,888,745		(188,830,810)	(189,999,616)
Receipts from issue of debt instruments1,417,889,000-SIBL Mudaraba Subordinated Bond3,400,000,000-Receipts from issue of right shares/ordinary shareDividend paid in cash-(1,476,597,284)(1,054,712,346)C. Net Cash flow from financing activities3,341,291,716(1,054,712,346)D. Net increase/(decrease) in cash & cash equivalents (A+B+C)5,913,771,739(2,960,061,878)E. Cash and cash equivalents at the beginning of the year26,243,240,26425,046,888,745	Cash flows from financing activities		
Receipts from issue of right shares/ordinary share         -           Dividend paid in cash         (1,476,597,284)         (1,054,712,346)           C. Net Cash flow from financing activities         3,341,291,716         (1,054,712,346)           D. Net increase/(decrease) in cash & cash equivalents (A+B+C)         5,913,771,739         (2,960,061,878)           E. Cash and cash equivalents at the beginning of the year         26,243,240,264         25,046,888,745	Receipts from issue of debt instruments	1,417,889,000	-
Dividend paid in cash         (1,476,597,284)         (1,054,712,346)           C. Net Cash flow from financing activities         3,341,291,716         (1,054,712,346)           D. Net increase/(decrease) in cash & cash equivalents (A+B+C)         5,913,771,739         (2,960,061,878)           E. Cash and cash equivalents at the beginning of the year         26,243,240,264         25,046,888,745		3,400,000,000	-
C. Net Cash flow from financing activities       3,341,291,716       (1,054,712,346)         D. Net increase/(decrease) in cash & cash equivalents (A+B+C)       5,913,771,739       (2,960,061,878)         E. Cash and cash equivalents at the beginning of the year       26,243,240,264       25,046,888,745		-	-
D. Net increase/(decrease) in cash & cash equivalents (A+B+C)         5,913,771,739         (2,960,061,878)           E. Cash and cash equivalents at the beginning of the year         26,243,240,264         25,046,888,745			
E. Cash and cash equivalents at the beginning of the year 26,243,240,264 25,046,888,745			
	D. Net increase/(decrease) in cash & cash equivalents (A+B+C)	5,913,771,739	(2,960,061,878)
F. Cash and cash equivalents at the end of the year (D+E)         32,157,012,003         22,086,826,867	1 0 0 0		25,046,888,745
	F. Cash and cash equivalents at the end of the year (D+E)	32,157,012,003	22,086,826,867

**Company Secretary** 

**Chief Financial Officer** 

Managing Director & CEO (CC)

# SOCIAL ISLAMI BANK LIMITED STATEMENT OF CONDENSED CHANGES IN EQUITY (UN-AUDITED) FOR THE HALF YEAR ENDED 30 JUNE 2017

General / Other Asset Revaluation

(amount in Taka)

Particulars	Paid-up Capital	Share Premium Account	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 2017	7,382,986,420	-	4,318,771,137	-	1,004,065,009	1,481,974,061	14,187,796,627
Changes in Accounting Policy	-	-	-	-	-	-	-
Resatated 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 year	-	-	-	-	-	236,632,197	236,632,197
Appropriation made during the year			219,832,667	-	-	(219,832,667)	-
Issue of cash dividend	-	-	-	-	-	(1,476,597,284)	(1,476,597,284)
Issue of Share Capital	-	-	-	-	-	-	-
Transferred to retained earnings	-	-	-	-	-	-	-
Total shareholders' equity as on 30 June 2017	7,382,986,420	-	4,538,603,804	-	1,004,065,009	22,176,307	12,947,831,540
Eligibile Capital under Basel III:	7,382,986,420		4,538,603,804		211,135,945	22,176,307	12,154,902,476
Add: General provision for unclassified investment							3,148,942,629
Add: SIBL Mudaraba Subordinated Bond							5,440,000,000
Total eligible capital as on 30 June 2017							20,743,845,105

**Company Secretary** 

**Chief Financial Officer** 

Managing Director & CEO (CC)

Director

Chairman

# SOCIAL ISLAMI BANK LIMITED SELECTED NOTES TO THE FINANCIAL STATEMENTS AS AT AND FOR THE SECOND QUARTER/HALF YEAR ENDED 30 JUNE 2017

# 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 twenty one (121) 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	r alu up Capital (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 Banani Branch, 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 30.06.2017 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;
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 30 June 2017.

# 2.10 Reporting Period

These financial statements cover six months from 01 January to 30 June 2017.

# 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.

		30.06.2017 Taka	31.12.2016 Taka
3	Cash in hand:		
	In Local Currency	2,554,074,264	1,550,016,878
	In Foreign Currencies	12,654,734	7,487,038
	ATM balance	157,641,980	258,009,185
3(a)	Consolidated balance of cash in hand	2,724,370,978	1,815,513,100
3(a)	Consolution balance of cash in hand		
	Social Islami Bank Limited	2,724,370,978	1,815,513,100
	Cash in hand of Subsidiary companies	2,688,726	825,079
	SIBL Securities Limited	2,683,525	819,878
	SIBL Investment Limited	5,201	5,201
		2,727,059,704	1,816,338,179
3.1	Balance with Bangladesh Bank and its agent bank (Sonali Bank)		
	Balance with Bangladesh Bank (Note-3.1.1)	21,227,338,346	15,976,826,908
	Balance with Sonali Bank (as agent of BB)	616,721,038	154,494,034
		21,844,059,384	16,131,320,942
3.1.1	Balance with Bangladesh Bank (Including foreign currencies)		
	In local currency	20,965,336,091	15,173,299,981
	In foreign currencies	262,002,255	803,526,927
	in folder currences	21,227,338,346	15,976,826,908
4	Balance with Other Banks and Financial Institutions		
	In Bangladesh	509,862,413	675,742,843
	Outside Bangladesh	(207,947,396)	423,996,755
		301,915,017	1,099,739,598
4(a)	Consolidated balance of other Banks and Financial Institutions In Bangladesh		
	Social Islami Bank Limited	509,862,413	675,742,843
	Add: Account Balance of subsidiaries of SIBL with SIBL Principal Branch	393,045,136	271,182,028
	SIBL Securities Limited (Current account and MTDR)	143,144,474	21,280,791
	SIBL Investment Limited	249,900,662	249,901,237
		902,907,549	946,924,871
	Less: Inter company balance eliminated	393,045,136	271,182,028
	SIBL Securities Limited (Current account and MTDR)	143,144,474	21,280,791
	SIBL Investment Limited	249,900,662	249,901,237
	Add: Account Balance of subsidiaries of SIBL with other banks and financial		
	institutions	7,233,712	166,902,490
	SIBL Securities Limited SIBL Investment Limited	7,233,712	166,902,490
	Consolidated balance with Banks and Financial Institutions	517,096,125	842,645,333
5	Placement with Banks & other Financial Institutions		
	Placement with Banks	186,666,624	196,666,624
	Placement with other Financial Institutions	7,100,000,000	7,000,000,000
	i mooniont with other i muneral institutions	7,286,666,624	7,196,666,624
		,,200,000,024	·,1>0,000,024

6	Mode-Wise Investment (General)	30.06.2017 <u>Taka</u>	31.12.2016 <u>Taka</u>
	a) In Bangladesh		
	Musharaka	406,496,988	394,014,125
	Murabaha	4,149,311,600	3,923,518,808
	Mudaraba	9,344,845,615	6,890,919,882
	Bai-Muazzal	116,880,171,313	103,157,036,645
	Hire-Purchase Sirkatul Meelk	45,691,640,071	39,236,072,051
	Quard	8,373,924,924	9,867,948,969
	Bai-Salam	672,158,784	499,755,394
	Staff Loan	2,407,283,750	2,222,858,996
	Ijarah	341,603,855	327,654,954
	Visa Card	<u> </u>	481,551,356 167,001,331,180
	Mode-Wise Investment (General) b) Outside Bangladesh		
	Musharaka	-	-
	Murabaha Dei Murazzel	-	-
	Bai-Muazzal	-	-
	Hire-Purchase Sirkatul Meelk	-	-
	Installment Investment Scheme	-	-
	Quard	-	-
	Bai-Salam	-	-
	Others		-
	Bills Purchased and discounted Inside Bangladesh		
	In land Bill Purchase	3,316,353,153	2,659,746,787
	Bills Purchased and discounted		
	Outside Bangladesh		
	Foreign Bill Purchased	86,372,259	81,641,978
	Murabaha Bill of Exchange	1,978,578,804	1,914,903,128
	Murabaha Wes Bills L/C		32,988,623
	Baim-Wes bills	1,893,074,902	2,505,521,678
		3,958,025,965	4,535,055,407
	Grand total of net Bills Purchased and Discounted	7,274,379,118	7,194,802,194
	Total Investment	196,141,235,338	174,196,133,374
6(a)	Consolidated Investment		
. /	Less: Intercompany balance eliminated		
	SIBL Securities Ltd.		
	Quard Investment with SIBL-Proncipal Branch	630,000,000	420,000,000
	SIBL Investment Ltd.	-	-
		195,511,235,337	173,776,133,374
7	Fixed Assets:		
7	Fixed Assets: Land	12.330.000	12,330,000
7	Land	12,330,000 2,041,752,442	, ,
7	Land Building	2,041,752,442	2,067,278,718
7	Land Building Furniture & Fixture	2,041,752,442 556,829,237	2,067,278,718 515,344,228
7	Land Building Furniture & Fixture Mechanical Appliance	2,041,752,442	2,067,278,718 515,344,228 519,764,731
7	Land Building Furniture & Fixture	2,041,752,442 556,829,237 531,916,770 119,404,402	2,067,278,718 515,344,228 519,764,731 113,852,786
7	Land Building Furniture & Fixture Mechanical Appliance Computer Software	2,041,752,442 556,829,237 531,916,770	2,067,278,718 515,344,228 519,764,731

		30.06.2017 <u>Taka</u>	31.12.2016 <u>Taka</u>
7(a)	Consolidated written down value of fixed assets including intangible assets		
	Social Islami Bank Limited	3,323,982,897	3,257,521,001
	Add: Fixed assets of subsidiary companies	9,890,459	10,805,668
	SIBL Securities Limited	9,890,459	10,805,668
	SIBL Investment Limited		- 3,268,326,670
	Carrying value of Fixed assets of the Group	3,333,873,356	3,208,320,070
8	Others Assets:		
	Stock of stationery Stamps and printing materials etc.	30,377,407	28,343,402
	Advance Rent	234,567,871	189,109,289
	Advance Deposit	2,903,609	2,998,351
	Branch Adjustments (SIBG)	1,970,197,560	1,977,063,521
	Suspense Account:	694,714,298	293,646,443
	Other Prepayments	64,233,416	64,209,171
	Receivable from Stock & Bond and SIBL Securities	756,696,262	53,881,354
	Advance Income Tax	7,479,012,155	6,695,398,826
	Receivable from SIBL Investment	1,781,805	1,758,805
	Protested bills against Investment	313,407,280	313,407,280
	Profir receivable from Banks NBFI and BD Govt. Investment with off-shore Banking Unit	194,571,146 4,406,800,652	242,508,711 1,936,578,574
	Due from off-shore Banking Unit	18,632,435	103,309,420
	Others (note: 8.1)	1,959,003,200	1,731,069,040
	Total	18,126,899,097	13,633,282,187
	Less: Balance with OBU for elimination		
	Investment with off-shore Banking Unit	4,406,800,652	1,936,578,574
	Due from off-shore Banking Unit	-	-
	Grand total after elimination of balance with OBU	13,720,098,444	11,696,703,613
8(a)	Consolidated other Assets		
	Social Islami Bank Limited	13,720,098,444	11,696,703,613
	Add: Other assets of subsidiary companies	2,055,232,032	1,834,348,245
	SIBL Securities Limited	2,055,232,032	1,834,348,245
	SIBL Investment Limited	-	-
	Less; Inter Company transactions eliminated:	1,781,805	1,758,805
	Receivable from SIBL Securities	-	-
	Receivable from SIBL Investment	1,781,805	1,758,805
	Grand total Other assets of subsidiary companies	15,773,548,671	13,529,293,052
8.1	Others		
	Clearing Adjustment	835,718	-
	Wes fund purchased	1,089	1,089
	Adjusting A/c debit balance	273,875,513	227,248,410
	Advance VAT paid	3,815,178	3,815,178
	BEFTN adjustment A/c	(232,161)	33,323
	Balance with Principal Branch (PF)	1,052,694,479	962,694,479
	Balance with Principal Branch (SIBL Employees' Superannuation Fund)	90,138,442	90,138,442
	Balance with Principal Branch (SIBL/ Gratuity Fund)	537,874,942	447,138,118
		1,959,003,200	1,731,069,039

Mudaraba Savings Deposits (MTDR)         15,558,255,700         13,899,504,009           Mudaraba Term Deposits (MTDR)         123,823,237,75         111,657,941,041           Other Mudaraba Shorn Notice Deposits (MSDD)         15,128,337,232         12,098,519,770           Mudaraba Shorn Notice Deposits (MSDD)         15,128,337,232         12,098,519,770           Mudaraba Scheme Deposits (Note 9-1)         27,022,949,046         27,092,298,960           Al- Wadeach Current Deposit and other accounts (AWCD)         26,049,553,889         19,078,057,596           Bills payable         23,04,292,208,600         23,043,222,236,687,638           Audaraba Scheme Deposits         24,88,130,843         2,665,656,550           Mudaraba Monthly Savings Deposit         2,488,130,843         2,665,656,550           Mudaraba Monthly Savings Deposit         2,955,24,914         632,203,7149           Mudaraba Monthly Savings Scheme         632,423,784         632,305,189           Mudara Marings Savings Scheme         2,265,24,477         2,761,006,839           Mudara Monthly Porti Deposit Scheme         2,13,795,198         119,875,823           Mudara Mudara Mudara Savings Scheme         13,89,814         143,614,334         87,966,918           Mudara Maring Savings Scheme         2,128,24477         2,761,006,839         2,761,945,823	9	Deposits and Other Accounts	30.06.2017 <u>Taka</u>	31.12.2016 <u>Taka</u>
Mudaraba Term Deposits (MTDR)         123.823.232,775         111.657.941.041           Other Mudaraba Deposit         40,060.818,730           Mudaraba Short Notice Deposits (NSDD)         15.128.337.252         12.968.519.770           Mudaraba Short Notice Deposits (Note-9.1)         26.049.553.889         19.678.057.596           Al- Wadeeah Current Deposit and other ancounts (AWCD)         26.349.549.046         27.092.298.960           Bills payable         23.150.3182         236.879.638         23.687.638           Cash Waqf Fund         23.150.3182         20.68.97.690         47.10.798.549         5.031.314.320           S1         Mudaraba Scheme Deposits         57.450.790         48.597.151         Mudaraba Monthy Savings Deposit         2.488.130.843         2.665.656.550           Mudaraba Monthy Savings Deposit         68.022.356         88.652.462         Mudaraba Monthy Savings Scheme         36.819.200         39.387.149           Mudaraba Monthy Savings Scheme         2.955.244.914         2.527.024.777         Mudara Bashasthan Savings Scheme         2.955.244.91         2.927.252         119.68.938           Mudarab Monthy Savings Scheme         2.35.871.440         156.601.557         Mudaraba Monthy Savings Scheme         2.955.244.91         2.957.944.933         87.944.934         847.968.938           Mudara Monting Savings Sche		- Mudaraha Sayinga Daposita (MSD)	15 558 265 700	12 800 504 000
Other Mudaraba Deposit         43,051,886,297         40,060,818,730           Mudaraba Short Notice Deposits (Note 9.1)         15,128,337,252         12,968,519,770           Al- Wadeeah Current Deposit and other aacounts (AWCD)         26,049,553,889         19,678,057,596           Bils payable         251,503,182         236,879,638           Cash Waqf Fund         251,503,182         236,879,638           9.1         Mudaraba Scheme Deposit         49,054,98,53,889         190,564,515,334           Mudaraba Chemo Deposit         57,450,790         48,597,151           Mudaraba Pension Savings Deposit         57,450,790         48,597,151           Mudaraba Monthly Svings Deposit         68,022,356         88,622,46           Mudaraba Monthly Svings Deposit         68,022,356         88,622,46           Mudaraba Monthly Svings Deposit         2,955,264,914         2,527,024,777           Mudara Monthly Profit Deposit         2,955,264,914         2,527,024,777           Mudara Marings Scheme         83,311,402         119,875,823           Mudara Marings Scheme         83,314,404         165,601,557           Mudara Marings Scheme         2,812,2280         31,709,718,92           Mudara Marings Scheme         2,812,2280         31,784,758,23           Mudara Lakhopoti Deposit Scheme<				
Mudaraba Short Notice Deposits (MSND)         15,128,337,252         12,968,519,770           Mudaraba Scheme Deposits (MCte-9.1)         27,092,298,060         27,092,298,060           Al-Wadeach Current Deposit and other accounts (AWCD)         26,049,553,889         19,678,057,596           Bills payable         4,710,798,549         5,031,314,320           Cash Waqf Fund         213,445,240,392         190,664,515,334           9.1         Mudaraba Scheme Deposits         57,450,790         48,597,151           Mudaraba Hajj Savings Deposit         57,450,790         48,597,151           Mudaraba Ventroposit Scheme         36,801,920         39,387,149           Mudara Substahn Savings Scheme         632,242,374         623,243,784         623,223,784           Mudara Duble Benefit Deposit Scheme         875,444,334         847,969,938         Mudara Duble Benefit Deposit Scheme         875,444,334         847,969,938           Mudara Duble Benefit Deposit Scheme         2,265,524,477         2,610,065,376         2,610,65,376           Mudara Soving Scheme         2,31,762,108         31,705,198         31,705,198         31,705,198           Subarnalata Special Deposit Scheme         2,81,22,200         31,705,198         31,705,198         31,705,198           Subarnalata Special Deposit Scheme         23,198,193				
Mudaraba Scheme Deposits (Note-9.1)         27.923_549.046         27.092_289.660           Al- Wadeeah Current Deposit and other aacounts (AWCD)         26,049.553.889         19,678.057.996           Bills payable         251,503.182         236.879.638           Cash Waqf Fund         213,445.240.392         190,564.515.334           9.1         Mudaraba Scheme Deposit         57,450.790         48.597.151           Mudaraba Hajj Savings Deposit         57,450.790         48.597.151           Mudaraba Hajj Savings Deposit         68,022.35         88,652,462           Mudaraba Monthly Savings Deposit         68,022.35         88,652,462           Mudaraba Monthly Savings Scheme         632,423,784         632,035,189           Mudara Monthly Savings Scheme         835,11.402         119,875,823           Mudara Lakhopoti Deposit Scheme         2265,524,471         2,761,006,839           Mudara Mudhohrana Savings Scheme         13,182,140         156,601,557           Mudara Mudhohrana Savings Scheme         13,182,140         156,601,577           Subarnalata Special Deposit Kemen         23,172,280,371,40         37,388,111           Subarnalata Special Deposit Wemen)         1,148,578,729         1,181,162,198           Subarnalata Special Deposit Scheme         20,51,189         235,338,350		1		
Al- Wadeeah Current Deposit and other accounts (AWCD)       26,049,553,889       19,678,057,596         Bills payable       4,710,798,549       5,031,131,230         Cash Waqf Fund       213,445,240,392       190,564,515,334         9.1       Mudaraba Haji Savings Deposit       57,450,790       48,597,151         Mudaraba Haji Savings Deposit       2,488,130,843       2,665,656,550         Mudara Education Deposit Scheme       36,819,920       39,387,149         Mudara Bashashan Savings Scheme       68,022,356       88,652,462         Mudara Bashashan Savings Scheme       632,423,784       632,305,189         Mudara Double Benefit Deposit Scheme       85,311,402       119,875,938         Mudara Multinonire Savings Scheme       85,311,402       119,875,938         Mudara Multinonire Savings Scheme       2,265,524,477       2,761,006,839         Mudara Mohorhan Savings Scheme       2,812,2280       31,705,198         Subarmalata Special Scheme       28,122,2280       31,705,198         Subarmalata Special Scheme       28,513,434       847,968,938         Mudara Mohorhan Savings Scheme       28,122,2280       31,705,198         Subarmalata Special Scheme       28,122,280       31,705,198         Subarmalata Special Deposit Scheme       20,511,982       235,338,350 <td></td> <td></td> <td></td> <td></td>				
Bills payable         4,710,798,549         5,031,314,320           Cash Waqf Fund         221,503,182         226,879,638           213,445,240,392         190,564,515,334           9.1         Mudaraba Scheme Deposit         57,450,790         48,597,151           Mudaraba Haji Savings Deposit         2,488,130,843         2,665,656,550           Mudaraba Monthly Savings Deposit         6,80,202         39,387,149           Mudaraba Monthly Savings Deposit         6,82,2356         88,652,462           Mudaraba Monthly Savings Deposit         6,82,423,784         632,2305,189           Mudara Millionair Savings Scheme         87,544,433         847,968,938           Mudara Mullionair Savings Scheme         85,311,402         119,875,823           Mudara Mudara Double Benefit Deposit Scheme         23,87,149         156,601,557           Mudara Mudara Double Denosit Scheme         23,87,149         156,601,557           Mudara Mudara Savings Scheme         23,87,1402         119,875,823           Mudara Mudorana Savings Scheme         23,149,8349         37,38,111           Subarna Richa Special Deposit (Wemen)         1,148,589,729         1,181,162,198           Subarna Subarna Special Deposit Scheme         205,511,982         225,538,50           Sanahi Din Pension Deposit Scheme		1		, , ,
Cash Waqf Fund         251,503,182         236,879,638 <b>9.1</b> Mudaraba Scheme Deposits         190,564,515,334           Mudaraba Haji Savings Deposit         57,450,790         48,597,151           Mudaraba Pension Savings Deposit         2,488,130,843         2,665,665,550           Mudara Education Deposit Scheme         36,819,920         39,387,149           Mudaraba Monthly Savings Deposit         68,022,356         88,652,462           Mudara Bashasthan Savings Scheme         632,423,784         632,305,189           Mudara Bashasthan Savings Scheme         85,311,402         119,875,823           Mudara Double Benefit Deposit Scheme         2,265,524,477         2,761,006,839           Mudara Double Benefit Deposit Scheme         2,265,524,477         2,761,006,839           Mudara Double Benefit Deposit Scheme         2,812,2280         31,705,198           Subarmalata Special Deposit (Wemen)         31,198,349         37,388,111           Subarma Rekha Special Deposit (Wemen)         1,148,589,729         1,181,162,198           Shabuj Shayanna Special Deposit Scheme         2,951,319,82         235,338,350           Sanali Din Pension Deposit Scheme         2,962,319,466         524,402,501           Subarma Rekha Special Deposit (Wemen)         1,148,589,729         1,181,162,198		1		
213,445,240,392         190,564,515,334           9.1         Mudaraba Scheme Deposits         57,450,790         48,597,151           Mudaraba Pension Savings Deposit         2,488,130,843         2,665,656,550           Mudaraba Monthly Savings Deposit         68,022,356         88,652,462           Mudaraba Monthly Savings Deposit         68,022,356         88,652,462           Mudaraba Monthly Pofit Deposit         632,423,784         632,305,189           Mudara Savings Scheme         632,423,784         632,305,189           Mudara Milionaire Savings Scheme         875,444,334         847,968,938           Mudara Marinage Savings Scheme         2,265,524,477         2,761,006,839           Mudara Montorana Savings Scheme         135,871,440         156,601,557           Mudara Montorana Savings Scheme         2,8122,280         31,705,198           Subarma Rekha Special Deposit (Wemen)         31,198,349         37,838,111           Subarma Rekha Special Deposit (Wemen)         1,148,589,729         1,181,162,198           Shabuj Shayana Special Deposit         2,605,314,827         8,857,133           Subarma Rekha Special Deposit Scheme         9,324,729         8,885,713           Sacchandey Protidin Monthly Profit Deposit         2,602,349,41         2,188,637,421           Sanarit Shicha				
Mudaraba Hajj Savings Deposit         57,450,790         48,597,151           Mudaraba Pension Savings Deposit         2,488,130,843         2,665,656,550           Mudaraba Monthly Savings Deposit         36,819,920         39,387,149           Mudaraba Monthly Profit Deposit         2,955,264,914         2,527,024,777           Mudaraba Monthly Profit Deposit         2,955,264,914         2,527,024,777           Mudara Bashashan Savings Scheme         632,423,784         632,303,189           Mudara Lakhopoti Deposit Scheme         875,444,334         847,968,938           Mudara Mulionaire Savings Scheme         85,311,402         119,875,823           Mudara Mothobrana Savings Scheme         2,265,524,477         2,761,006,839           Mudara Mohorana Savings Scheme         2,8122,280         31,705,198           Subamalata Special Deposit Wemen)         31,198,349         37,388,111           Subarna Rekha Special Deposit Wemen)         1,148,589,729         1,81,162,198           Shabuj Shayanna Special Deposit Wemen         2,062,349,314         2,215,33,350           Snandi Di Pension Deposit Scheme         2,062,349,314         2,188,637,421           Subarna Rekha Special Deposit Scheme         7,961,346,556         7,129,018,123           Sukher Thikana Saving Scheme         205,511,982         235,338,350				, ,
Mudaraba Pension Savings Deposit       2,488,130,843       2,665,656,550         Mudaraba Monthly Savings Deposit       36,819,920       39,387,149         Mudaraba Monthly Savings Deposit       68,022,356       88,652,462         Mudaraba Monthly Profit Deposit       2,955,264,914       2,527,024,777         Mudara Bashasthan Savings Scheme       632,423,784       632,305,189         Mudara Lakhopoti Deposit Scheme       875,414,334       847,968,938         Mudara Dauble Benefit Deposit Scheme       2,265,524,477       2,761,006,839         Mudara Marriage Savings Scheme       135,871,440       156,601,557         Mudara Monthana Savings Scheme       28,122,280       31,705,198         Subarnalata Special Deposit (Wemen)       1,148,589,729       1,181,162,198         Shabuj Shayanna Special Deposit (Wemen)       1,148,589,729       1,81,162,198         Shabuj Shayanna Special Deposit Scheme       205,511,982       235,338,350         Sanali Din Pension Deposit Scheme       9,324,729       8,895,713         Sacchandey Protidit Monthly Profit Deposit       2,602,347,29       8,895,713         Sacchandey Protidit Monthly Profit Deposit       2,602,347,29       8,895,713         Sacchandey Protidit Monthly Profit Deposit       2,602,347,29       8,895,713         Sacchandey Protidit Monthly	9.1	Mudaraba Scheme Deposits		
Mudara Education Deposit Scheme         36,819,920         39,387,149           Mudaraba Monthly Savings Deposit         68,022,356         88,652,462           Mudaraba Monthly Profit Deposit         2,955,264,914         2,527,024,777           Mudara Bashasthan Savings Scheme         632,423,784         632,305,189           Mudara Millionaire Savings Scheme         875,444,334         847,968,938           Mudara Maritage Savings Scheme         82,511,402         119,875,823           Mudara Maritage Savings Scheme         2,265,524,477         2,761,006,839           Mudara Maritage Savings Scheme         2,8122,280         31,705,198           Subarnalata Special Deposit Scheme         28,122,280         31,705,198           Subarnalata Special Deposit (Wemen)         1,148,589,729         1,181,162,198           Shabuj Shayanna Special Deposit         470,078,466         524,402,501           Shabuj Chaya P. Sch         83,378,682         106,223,946           Sanchita Special Deposit Scheme         9,324,729         8,895,713           Sacchandey Protidin Monthly Profit Deposit         2,602,349,314         2,188,637,421           Samidi Din Pension Deposit Scheme         9,324,729         8,895,713           Sacchandey Protidin Monthly Profit Deposit         2,602,349,314         2,188,637,421 <t< td=""><td></td><td>Mudaraba Hajj Savings Deposit</td><td>57,450,790</td><td>48,597,151</td></t<>		Mudaraba Hajj Savings Deposit	57,450,790	48,597,151
Mudaraba Monthly Savings Deposit         68,022,356         88,652,462           Mudaraba Monthly Profit Deposit         2,955,264,914         2,527,024,777           Mudara Bashasthan Savings Scheme         632,423,784         632,305,189           Mudara Millionaire Savings Scheme         835,444,334         847,966,938           Mudara Lakhopoti Deposit Scheme         85,311,402         119,875,823           Mudara Double Benefit Deposit Scheme         2,265,524,477         2,761,006,839           Mudara Marriage Savings Scheme         135,871,440         156,601,557           Mudara Mortana Savings Scheme         2,81,22,280         31,705,198           Subarnalata Special Scheme (Wemen)         31,198,349         37,388,111           Subarna Rekha Special Deposit (Wemen)         1,148,589,729         1,181,162,198           Shabuj Chaya P. Sch         83,378,682         106,223,946           Sanchita Special Deposit Scheme         7,961,346,596         7,129,018,123           Sukher Thikana Saving Scheme         9,324,729         8,895,713           Sacchandey Protidin Monthly Profit Deposit         2,602,349,314         2,188,637,421           Samriddir Sopan Scheme Deposit         2,002,344,029         4,983,186,961           Sopner Siri Deposit Scheme         125,442,626         125,442,626         125,814,			2,488,130,843	2,665,656,550
Mudaraba Monthly Profit Deposit       2,955,264,914       2,527,024,777         Mudara Bashasthan Savings Scheme       632,423,784       632,305,189         Mudara Millionaire Savings Scheme       875,444,334       847,968,938         Mudara Lakhopoti Deposit Scheme       875,444,334       847,968,938         Mudara Double Benefit Deposit Scheme       2,265,524,477       2,761,006,839         Mudara Marriage Savings Scheme       135,871,440       156,601,557         Mudara Mohorana Savings Scheme       28,122,280       31,705,198         Subarna Rekha Special Deposit (Wemen)       1,148,589,729       1,181,162,198         Shabuj Shayanna Special Deposit (Wemen)       1,144,589,729       1,181,162,198         Shabuj Chaya P. Sch       83,378,662       106,223,946         Sanchita Special Deposit scheme       205,511,982       235,338,350         Sanali Din Pension Deposit Scheme       9,324,729       8,895,713         Sacchandey Protidin Monthly Profit Deposit       2,602,349,314       2,188,637,421         Samirdir Sopan Scheme Deposit       9,324,729       8,895,713         Sacchandey Protidin Monthly Profit Deposit       2,602,349,314       2,188,637,421         Samirdir Sopan Scheme Deposit       125,445,296       155,814,764         Spiner Sin Deposit Scheme       125,445,296 </td <td></td> <td>Mudara Education Deposit Scheme</td> <td>36,819,920</td> <td>39,387,149</td>		Mudara Education Deposit Scheme	36,819,920	39,387,149
Mudara Bashashan Savings Scheme         632,423,784         632,305,189           Mudara Milionaire Savings Scheme         875,444,334         847,968,938           Mudara Lakhopoti Deposit Scheme         85,311,402         119,875,823           Mudara Double Benefit Deposit Scheme         2,265,524,477         2,761,006,839           Mudara Marriage Savings Scheme         2,265,524,477         2,761,006,839           Mudara Marriage Savings Scheme         28,122,280         31,705,198           Subarnalata Special Scheme (Wemen)         31,198,349         37,388,111           Subarna Rekha Special Deposit         470,078,466         524,402,501           Shabuj Shayanna Special Deposit         470,078,466         524,402,501           Shabuj Chaya P. Sch         83,378,682         106,223,946           Sanali Din Pension Deposit Scheme         2,602,349,314         2,188,637,421           Samrid Din Pension Scheme         9,324,729         8,895,713           Sacchandey Protidin Monthly Profit Deposit         2,602,349,314         2,188,637,421           Samrid Scheme         125,445,296         155,814,764           Sopner Siri Deposit Scheme         125,445,296         155,814,764           Sopner Siri Deposit Scheme         125,445,296         155,814,764           Sharner Shikhar (mudaraba Zak		Mudaraba Monthly Savings Deposit	68,022,356	88,652,462
Mudara Millionaire Savings Scheme       875,444,334       847,968,938         Mudara Lakhopoti Deposit Scheme       85,311,402       119,875,823         Mudara Double Benefit Deposit Scheme       2,265,524,477       2,761,006,839         Mudara Marriage Savings Scheme       135,871,440       156,601,557         Mudara MMohorana Savings Scheme       28,122,280       31,705,198         Subarnalata Special Deposit (Wemen)       31,198,349       37,388,111         Subarna Rekha Special Deposit (Wemen)       1,148,589,729       1,181,162,198         Shabuj Shayanna Special Deposit (Wemen)       470,078,466       524,402,501         Shabuj Chaya P. Sch       83,378,682       106,223,946         Sanchita Special Deposit scheme       205,511,982       235,338,350         Sanchita Special Deposit Scheme       9,324,729       8,895,713         Sacchandey Protidin Monthly Profit Deposit       2,602,349,314       2,188,637,421         Samriddir Sopan Scheme Deposit       4,951,330,292       4,983,186,901         Sopner Siri Deposit Scheme       125,445,296       155,814,764         Sharner Shikhar (mudaraba Billinior Deposit)       705,442,652       622,266,062         Proshanti (Mudaraba Zakat Saving Deposits       1,166,418       1,183,178         27,922,3549,046       27,092,298,961		Mudaraba Monthly Profit Deposit	2,955,264,914	2,527,024,777
Mudara Lakhopoti Deposit Scheme         85,311,402         119,875,823           Mudara Double Benefit Deposit Scheme         2,265,524,477         2,761,006,839           Mudara Marriage Savings Scheme         135,871,440         156,601,557           Mudara MMohorana Savings Scheme         28,122,280         31,705,198           Subarnalata Special Scheme (Wemen)         31,198,349         37,388,111           Subarna Rekha Special Deposit (Wemen)         1,148,589,729         1,181,162,198           Shabuj Shayanna Special Deposit (Wemen)         470,078,466         524,402,501           Shabuj Chaya P. Sch         83,378,682         106,223,946           Sanchita Special Deposit scheme         205,511,982         235,338,350           Sanali Din Pension Deposit Scheme         9,324,729         8,895,713           Sacchandey Protidin Monthly Profit Deposit         2,602,349,314         2,188,637,421           Samridir Sopan Scheme Deposit         4,951,330,292         4,983,186,961           Sopner Siri Deposit Scheme         125,445,296         155,814,764           Sharner Shikhar (mudaraba Billinior Deposit)         705,442,652         622,266,062           Proshanti (Mudaraba Zakat Saving Deposits         1,166,418         1,183,178           27,922,3549,046         27,092,298,961         27,092,298,961 <td></td> <td>Mudara Bashasthan Savings Scheme</td> <td>632,423,784</td> <td>632,305,189</td>		Mudara Bashasthan Savings Scheme	632,423,784	632,305,189
Mudara Double Benefit Deposit Scheme       2,265,524,477       2,761,006,839         Mudara Marriage Savings Scheme       135,871,440       156,601,557         Mudara MMohorana Savings Scheme       28,122,280       31,705,198         Subarnalata Special Scheme (Wemen)       31,198,349       37,388,111         Subarna Rekha Special Deposit (Wemen)       1,148,589,729       1,181,162,198         Shabuj Shayanna Special Deposit       470,078,466       524,402,501         Shabuj Chaya P. Sch       83,378,682       106,223,946         Sanchita Special Deposit scheme       205,511,982       235,338,350         Sanali Din Pension Deposit Scheme       9,324,729       8,895,713         Sacchandey Protidin Monthly Profit Deposit       2,602,349,314       2,188,637,421         Samridir Sopan Scheme Deposit       4,951,330,292       4,983,186,961         Sopner Siri Deposit Scheme       125,445,296       155,814,764         Sharrer Shikhar (mudaraba Billinior Deposit)       705,442,652       622,266,062         Proshanti (Mudaraba Zakat Saving Deposit & Other A/c       26,049,553,889       19,678,057,596         Less: Intercompany balance eliminated       393,045,136       271,182,028         SIBL Securities Limited       143,144,474       21,280,791		Mudara Millionaire Savings Scheme	875,444,334	847,968,938
Mudara Marriage Savings Scheme       135,871,440       156,601,557         Mudara MMohorana Savings Scheme       28,122,280       31,705,198         Subarnalata Special Scheme (Wemen)       31,198,349       37,388,111         Subarna Rekha Special Deposit (Wemen)       1,148,589,729       1,181,162,198         Shabuj Shayanna Special Deposit (Wemen)       1,148,589,729       1,181,162,198         Shabuj Chaya P. Sch       83,378,682       106,223,946         Sanchita Special Deposit Scheme       205,511,982       235,338,350         Sanchita Special Deposit Scheme       7,961,346,596       7,129,018,123         Sukher Thikana Saving Scheme       9,324,729       8,895,713         Sacchandey Protidin Monthly Profit Deposit       2,602,349,314       2,188,637,421         Samriddir Sopan Scheme Deposit Scheme       125,445,296       155,814,764         Sopner Siri Deposit Scheme       125,445,296       155,814,764         Sharner Shikhar (mudaraba Billinior Deposit)       705,442,652       622,266,062         Proshanti (Mudaraba Zakat Saving Deposits       1,166,418       1,183,178         27,923,549,046       27,092,298,961       27,092,298,961         9(a)       Consolidated balance of Al-Wadeeah Current Deposit & Other A/c       26,049,553,889       19,678,057,596         Less: Inte		Mudara Lakhopoti Deposit Scheme	85,311,402	119,875,823
Mudara MMohorana Savings Scheme       28,122,280       31,705,198         Subarnalata Special Scheme (Wemen)       31,198,349       37,388,111         Subarna Rekha Special Deposit (Wemen)       1,148,589,729       1,181,162,198         Shabuj Shayanna Special Deposit (Wemen)       1,148,589,729       1,181,162,198         Shabuj Chaya P. Sch       83,378,682       106,223,946         Sanchita Special Deposit scheme       205,511,982       235,338,350         Sanali Din Pension Deposit Scheme       7,961,346,596       7,129,018,123         Sukher Thikana Saving Scheme       9,324,729       8,895,713         Sacchandey Protidin Monthly Profit Deposit       2,602,349,314       2,188,637,421         Samriddir Sopan Scheme Deposit       4,951,330,292       4,983,186,961         Sopner Siri Deposit Scheme       125,445,296       155,814,764         Sharner Shikhar (mudaraba Billinior Deposit)       705,442,652       622,260,662         Proshanti (Mudaraba Zakat Saving Deposits       1,166,418       1,183,178         27,923,549,046       27,092,298,961         9(a)       Consolidated balance of Al-Wadeeah Current Deposit & Other A/c       26,049,553,889       19,678,057,596         Less: Intercompany balance eliminated       393,045,136       271,182,028       518L Securities Limited       21,280,791 <td></td> <td>Mudara Double Benefit Deposit Scheme</td> <td>2,265,524,477</td> <td>2,761,006,839</td>		Mudara Double Benefit Deposit Scheme	2,265,524,477	2,761,006,839
Subarnalata Special Scheme (Wemen)       31,198,349       37,388,111         Subarna Rekha Special Deposit (Wemen)       1,148,589,729       1,181,162,198         Shabuj Shayanna Special Deposit       470,078,466       524,402,501         Shabuj Chaya P. Sch       83,378,682       106,223,946         Sanchita Special Deposit scheme       205,511,982       235,338,350         Sanali Din Pension Deposit Scheme       9,324,729       8,895,713         Sacchandey Protidin Monthly Profit Deposit       2,602,349,314       2,188,637,421         Samiriddir Sopan Scheme Deposit       4,951,330,292       4,983,186,961         Sopner Siri Deposit Scheme       125,445,296       155,814,764         Sharner Shikhar (mudaraba Billinior Deposit)       705,442,652       622,266,062         Proshanti (Mudaraba Zakat Saving Deposits       1,166,418       1,183,178         27,923,549,046       27,092,298,961       27,092,298,961         9(a)       Consolidated balance of Al-Wadeeah Current Deposit & Other A/c       26,049,553,889       19,678,057,596         Less: Intercompany balance eliminated       393,045,136       271,182,028       21,280,791         SIBL Securities Limited       143,144,474       21,280,791		Mudara Marriage Savings Scheme	135,871,440	156,601,557
Subarna Rekha Special Deposit (Wemen)       1,148,589,729       1,181,162,198         Shabuj Shayanna Special Deposit       470,078,466       524,402,501         Shabuj Chaya P. Sch       83,378,682       106,223,946         Sanchita Special Deposit scheme       205,511,982       235,338,350         Sanali Din Pension Deposit Scheme       9,324,729       8,895,713         Sacchandey Protidin Monthly Profit Deposit       2,602,349,314       2,188,637,421         Samriddir Sopan Scheme Deposit Scheme       1,25,445,296       155,814,764         Sopner Siri Deposit Scheme       125,445,296       155,814,764         Sharner Shikhar (mudaraba Billinior Deposit)       705,442,652       622,266,062         Proshanti (Mudaraba Zakat Saving Deposits       1,166,418       1,183,178         27,923,549,046       27,092,298,961         9(a)       Consolidated balance of Al-Wadeeah Current Deposit & Other A/c       26,049,553,889       19,678,057,596         Less: Intercompany balance eliminated       393,045,136       271,182,028       SIBL Securities Limited       21,280,791		Mudara MMohorana Savings Scheme	28,122,280	31,705,198
Shabuj Shayanna Special Deposit       470,078,466       524,402,501         Shabuj Chaya P. Sch       83,378,682       106,223,946         Sanchita Special Deposit scheme       205,511,982       235,338,350         Sanali Din Pension Deposit Scheme       7,961,346,596       7,129,018,123         Sukher Thikana Saving Scheme       9,324,729       8,895,713         Sacchandey Protidin Monthly Profit Deposit       2,602,349,314       2,188,637,421         Samriddir Sopan Scheme Deposit Scheme       125,445,296       155,814,764         Sopner Siri Deposit Scheme       125,445,296       155,814,764         Sharner Shikhar (mudaraba Billinior Deposit)       705,442,652       622,266,062         Proshanti (Mudaraba Zakat Saving Deposits       1,166,418       1,183,178         27,923,549,046       27,092,298,961       27,092,298,961         9(a)       Consolidated balance of Al-Wadeeah Current Deposit & Other A/c       26,049,553,889       19,678,057,596         Less: Intercompany balance eliminated       393,045,136       271,182,028       SIBL Securities Limited       21,280,791		Subarnalata Special Scheme (Wemen)	31,198,349	37,388,111
Shabuj Chaya P. Sch       83,378,682       106,223,946         Sanchita Special Deposit scheme       205,511,982       235,338,350         Sanali Din Pension Deposit Scheme       7,961,346,596       7,129,018,123         Sukher Thikana Saving Scheme       9,324,729       8,895,713         Sacchandey Protidin Monthly Profit Deposit       2,602,349,314       2,188,637,421         Samriddir Sopan Scheme Deposit       4,951,330,292       4,983,186,961         Sopner Siri Deposit Scheme       125,445,296       155,814,764         Sharner Shikhar (mudaraba Billinior Deposit)       705,442,652       622,266,062         Proshanti (Mudaraba Zakat Saving Deposits       1,166,418       1,183,178 <b>27,923,549,046 27,092,298,961 9(a) Consolidated balance of Al-Wadeeah Current Deposit &amp; Other A/c 26,049,553,889</b> 19,678,057,596         Less: Intercompany balance eliminated <b>393,045,136 271,182,028</b> SIBL Securities Limited       143,144,474       21,280,791		Subarna Rekha Special Deposit (Wemen)	1,148,589,729	1,181,162,198
Sanchita Special Deposit scheme         205,511,982         235,338,350           Sanali Din Pension Deposit Scheme         7,961,346,596         7,129,018,123           Sukher Thikana Saving Scheme         9,324,729         8,895,713           Sacchandey Protidin Monthly Profit Deposit         2,602,349,314         2,188,637,421           Samriddir Sopan Scheme Deposit         4,951,330,292         4,983,186,961           Sopner Siri Deposit Scheme         125,445,296         155,814,764           Sharner Shikhar (mudaraba Billinior Deposit)         705,442,652         622,266,062           Proshanti (Mudaraba Zakat Saving Deposits         1,166,418         1,183,178           27,923,549,046         27,092,298,961         27,092,298,961           9(a)         Consolidated balance of Al-Wadeeah Current Deposit & Other A/c         26,049,553,889         19,678,057,596           Less: Intercompany balance eliminated         393,045,136         271,182,028         SIBL Securities Limited         21,280,791		Shabuj Shayanna Special Deposit	470,078,466	524,402,501
Sanali Din Pension Deposit Scheme       7,961,346,596       7,129,018,123         Sukher Thikana Saving Scheme       9,324,729       8,895,713         Sacchandey Protidin Monthly Profit Deposit       2,602,349,314       2,188,637,421         Samriddir Sopan Scheme Deposit       4,951,330,292       4,983,186,961         Sopner Siri Deposit Scheme       125,445,296       155,814,764         Sharner Shikhar (mudaraba Billinior Deposit)       705,442,652       622,266,062         Proshanti (Mudaraba Zakat Saving Deposits       1,166,418       1,183,178         27,923,549,046       27,092,298,961         9(a)       Consolidated balance of Al-Wadeeah Current Deposit & Other A/c         Social Islami Bank Limited       26,049,553,889       19,678,057,596         Less: Intercompany balance eliminated       393,045,136       271,182,028         SIBL Securities Limited       143,144,474       21,280,791		Shabuj Chaya P. Sch	83,378,682	106,223,946
Sukher Thikana Saving Scheme       9,324,729       8,895,713         Sacchandey Protidin Monthly Profit Deposit       2,602,349,314       2,188,637,421         Samriddir Sopan Scheme Deposit       4,951,330,292       4,983,186,961         Sopner Siri Deposit Scheme       125,445,296       155,814,764         Sharner Shikhar (mudaraba Billinior Deposit)       705,442,652       622,266,062         Proshanti (Mudaraba Zakat Saving Deposits       1,166,418       1,183,178         27,923,549,046       27,092,298,961         9(a)       Consolidated balance of Al-Wadeeah Current Deposit & Other A/c         Social Islami Bank Limited       26,049,553,889       19,678,057,596         Less: Intercompany balance eliminated       393,045,136       271,182,028         SIBL Securities Limited       143,144,474       21,280,791		Sanchita Special Deposit scheme	205,511,982	235,338,350
Sacchandey Protidin Monthly Profit Deposit       2,602,349,314       2,188,637,421         Samriddir Sopan Scheme Deposit       4,951,330,292       4,983,186,961         Sopner Siri Deposit Scheme       125,445,296       155,814,764         Sharner Shikhar (mudaraba Billinior Deposit)       705,442,652       622,266,062         Proshanti (Mudaraba Zakat Saving Deposits       1,166,418       1,183,178         27,923,549,046       27,092,298,961         9(a)       Consolidated balance of Al-Wadeeah Current Deposit & Other A/c         Social Islami Bank Limited       26,049,553,889       19,678,057,596         Less: Intercompany balance eliminated       393,045,136       271,182,028         SIBL Securities Limited       143,144,474       21,280,791		Sanali Din Pension Deposit Scheme	7,961,346,596	7,129,018,123
Samriddir Sopan Scheme Deposit       4,951,330,292       4,983,186,961         Sopner Siri Deposit Scheme       125,445,296       155,814,764         Sharner Shikhar (mudaraba Billinior Deposit)       705,442,652       622,266,062         Proshanti (Mudaraba Zakat Saving Deposits       1,166,418       1,183,178         27,923,549,046       27,092,298,961         9(a)       Consolidated balance of Al-Wadeeah Current Deposit & Other A/c         Social Islami Bank Limited       26,049,553,889       19,678,057,596         Less: Intercompany balance eliminated       393,045,136       271,182,028         SIBL Securities Limited       143,144,474       21,280,791		Sukher Thikana Saving Scheme	9,324,729	8,895,713
Sopner Siri Deposit Scheme       125,445,296       155,814,764         Sharner Shikhar (mudaraba Billinior Deposit)       705,442,652       622,266,062         Proshanti (Mudaraba Zakat Saving Deposits       1,166,418       1,183,178         27,923,549,046       27,092,298,961         9(a)       Consolidated balance of Al-Wadeeah Current Deposit & Other A/c         Social Islami Bank Limited       26,049,553,889       19,678,057,596         Less: Intercompany balance eliminated       393,045,136       271,182,028         SIBL Securities Limited       143,144,474       21,280,791		Sacchandey Protidin Monthly Profit Deposit	2,602,349,314	2,188,637,421
Sharner Shikhar (mudaraba Billinior Deposit)       705,442,652       622,266,062         Proshanti (Mudaraba Zakat Saving Deposits       1,166,418       1,183,178         27,923,549,046       27,092,298,961         9(a) Consolidated balance of Al-Wadeeah Current Deposit & Other A/c         Social Islami Bank Limited       26,049,553,889       19,678,057,596         Less: Intercompany balance eliminated       393,045,136       271,182,028         SIBL Securities Limited       143,144,474       21,280,791		Samriddir Sopan Scheme Deposit	4,951,330,292	4,983,186,961
Proshanti (Mudaraba Zakat Saving Deposits       1,166,418       1,183,178         27,923,549,046       27,092,298,961         9(a) Consolidated balance of Al-Wadeeah Current Deposit & Other A/c         Social Islami Bank Limited       26,049,553,889       19,678,057,596         Less: Intercompany balance eliminated       393,045,136       271,182,028         SIBL Securities Limited       143,144,474       21,280,791		Sopner Siri Deposit Scheme	125,445,296	155,814,764
27,923,549,046         27,092,298,961           9(a) Consolidated balance of Al-Wadeeah Current Deposit & Other A/c         26,049,553,889         19,678,057,596           Less: Intercompany balance eliminated         393,045,136         271,182,028           SIBL Securities Limited         143,144,474         21,280,791		Sharner Shikhar (mudaraba Billinior Deposit)	705,442,652	622,266,062
9(a) Consolidated balance of Al-Wadeeah Current Deposit & Other A/c         Social Islami Bank Limited       26,049,553,889         Less: Intercompany balance eliminated       393,045,136         SIBL Securities Limited       143,144,474         21,280,791		Proshanti (Mudaraba Zakat Saving Deposits	1,166,418	1,183,178
Social Islami Bank Limited         26,049,553,889         19,678,057,596           Less: Intercompany balance eliminated         393,045,136         271,182,028           SIBL Securities Limited         143,144,474         21,280,791			27,923,549,046	27,092,298,961
Less: Intercompany balance eliminated         393,045,136         271,182,028           SIBL Securities Limited         143,144,474         21,280,791	9(a)	Consolidated balance of Al-Wadeeah Current Deposit & Other A/c		
SIBL Securities Limited         143,144,474         21,280,791		Social Islami Bank Limited	26,049,553,889	19,678,057,596
SIBL Securities Limited         143,144,474         21,280,791		Less: Intercompany balance eliminated	393,045,136	271,182,028
		1 0		
		SIBL Investment Limited	249,900,662	249,901,237

Consolidated balance of Current deposit and other accounts

#### SIBL Mudaraba Subordinated Bond 10

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. The amount was to be redeemed @20% per annum after the end of first year and now there is a balance of Taka-240.00 crore as on 30.06.2017.

25,656,508,753

19,406,875,568

SIBL further issued Taka-400.00 crore sub-ordinated bond under the caption 'SIBL 2nd Mudaraba Sub-ordinated Bond' on 20 June 2017 after getting consent of BSEC and Bangladesh Bank with refrence to BSEC/CI/DS-13/2014/28, date: 17 January 2017 and BRPD (BFIS)661/14B(P)/2017-1252, date: 01/03/2017.

Now, there is a total balance of Taka-640.00 crore as on 30.06.2017 under the head 'Mudaraba Sub-ordinated Bond.

11		30.06.2017 <u>Taka</u>	31.12.2016 <u>Taka</u>
11	Other Liabilities Adjusting A/C (Cr.) Balance	7,739,329	9,562,781
	Other Payable	5,091,371	3,275,077
	SIBL Employees' PF	1,052,694,479	962,694,479
	SIBL Employees' Gratuity fund	600,408,076	553,123,795
	SIBL Employees' Social Insurance	90,138,442	90,138,442
	Share Trading Payable A/c	720,500,206	-
	BEFTN Adjustment Account	74,145,462	30,504,326
	Parking Account	174	-
	ATM Settlement for Q-Cash	142,302,187	246,022,822
	Provision for Investments	5,548,561,176	4,459,306,534
	Provision for other Assets	370,077,572	370,077,572
	Compensation and Rent Suspense	1,560,103,917	1,264,313,910
	Provision for Taxation	9,696,320,455	8,837,269,513
	Liabilities for Zakat	55,712,148	89,792,573
	Provision for good borrower	15,000,000	15,000,000
		19,938,794,992	16,931,081,824
1(a)	Consolodated Other Liabilities		
	Social Islami Bank Limited	19,938,794,992	16,931,081,824
	Add: Other Liabilities of subsidiaries	920,829,680	795,781,934
	SIBL Securities Limited	920,829,680	795,758,934
	SIBL Investment Limited	20,859,624,672	23,000 17,726,863,758
	Less: Intercompany balance eliminated	20,000,021,072	11,120,000,100
	SIBL Securities Limited (Payable to SIBL- Term loan)	630,000,000	420,000,000
	Grand Total	20,229,624,672	17,306,863,759
		30.06.2017	30.06.2016
		Taka	50.00.2010 Taka
12	Income from Investment	<u>1 aka</u>	<u>1 aka</u>
14		57 054 496	71 400 092
	Profit on Murabaha Profit on Bai-Muazzal	57,054,486 5,320,615,112	71,490,983 4,680,573,025
	PIOIIL OIL DAI-IVIUAZZAI		
	Droft on Uira Durahaga		
	Profit on Hire-Purchase	2,267,431,124	1,820,522,051
	Profit on Musharka	2,267,431,124 15,980,150	1,820,522,051 21,894,037
	Profit on Musharka Profit on Bai-Salam	2,267,431,124 15,980,150 25,541,163	1,820,522,051 21,894,037 16,681,215
	Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others	2,267,431,124 15,980,150 25,541,163 282,106,945	1,820,522,051 21,894,037 16,681,215 267,866,502
	Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased	2,267,431,124 15,980,150 25,541,163 282,106,945 170,270,291	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764
	Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased	2,267,431,124 15,980,150 25,541,163 282,106,945 170,270,291 1,818,294	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764 447,325,486
	Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Ijarah	$\begin{array}{c} 2,267,431,124\\ 15,980,150\\ 25,541,163\\ 282,106,945\\ 170,270,291\\ 1,818,294\\ 20,167,750\\ \end{array}$	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764 447,325,486 12,392,504
	Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Ijarah Profit on Investment against Mudaraba Deposit with other banks and NBFIs	$\begin{array}{c} 2,267,431,124\\ 15,980,150\\ 25,541,163\\ 282,106,945\\ 170,270,291\\ 1,818,294\\ 20,167,750\\ 215,294,651 \end{array}$	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764 447,325,486 12,392,504 318,740,900
	Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Ijarah Profit on Investment against Mudaraba Deposit with other banks and NBFIs Profit on other investments (Card Wakalat fee etc.)	$\begin{array}{c} 2,267,431,124\\ 15,980,150\\ 25,541,163\\ 282,106,945\\ 170,270,291\\ 1,818,294\\ 20,167,750\\ \end{array}$	1,820,522,051 $21,894,037$ $16,681,215$ $267,866,502$ $185,121,764$ $447,325,486$ $12,392,504$ $318,740,900$ $133,981,658$
	Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Ijarah Profit on Investment against Mudaraba Deposit with other banks and NBFIs	2,267,431,124 15,980,150 25,541,163 282,106,945 170,270,291 1,818,294 20,167,750 215,294,651 275,026,903	$\begin{array}{c} 1,820,522,051\\ 21,894,037\\ 16,681,215\\ 267,866,502\\ 185,121,764\\ 447,325,486\\ 12,392,504\\ 318,740,900\\ 133,981,658\\ 6,885,611 \end{array}$
2(a)	Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Ijarah Profit on Investment against Mudaraba Deposit with other banks and NBFIs Profit on other investments (Card Wakalat fee etc.) Profit on Mudaraba	$\begin{array}{c} 2,267,431,124\\ 15,980,150\\ 25,541,163\\ 282,106,945\\ 170,270,291\\ 1,818,294\\ 20,167,750\\ 215,294,651 \end{array}$	1,820,522,051 $21,894,037$ $16,681,215$ $267,866,502$ $185,121,764$ $447,325,486$ $12,392,504$ $318,740,900$ $133,981,658$
2(a)	Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Ijarah Profit on Investment against Mudaraba Deposit with other banks and NBFIs Profit on other investments (Card Wakalat fee etc.) Profit on Mudaraba Consolidated income from investment	2,267,431,124 15,980,150 25,541,163 282,106,945 170,270,291 1,818,294 20,167,750 215,294,651 275,026,903	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764 447,325,486 12,392,504 318,740,900 133,981,658 6,885,611 <b>7,983,475,734</b>
2(a)	Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Ijarah Profit on Investment against Mudaraba Deposit with other banks and NBFIS Profit on other investments (Card Wakalat fee etc.) Profit on Mudaraba Consolidated income from investment Social Islami Bank Ltd.	2,267,431,124 15,980,150 25,541,163 282,106,945 170,270,291 1,818,294 20,167,750 215,294,651 275,026,903 - - 8,651,306,871 8,651,306,871	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764 447,325,486 12,392,504 318,740,900 133,981,658 6,885,611 <b>7,983,475,734</b>
2(a)	Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Ijarah Profit on Investment against Mudaraba Deposit with other banks and NBFIs Profit on other investments (Card Wakalat fee etc.) Profit on Mudaraba Consolidated income from investment	2,267,431,124 15,980,150 25,541,163 282,106,945 170,270,291 1,818,294 20,167,750 215,294,651 275,026,903	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764 447,325,486 12,392,504 318,740,900 133,981,658 6,885,611 <b>7,983,475,734</b>
2(a)	Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Ijarah Profit on Investment against Mudaraba Deposit with other banks and NBFIS Profit on other investments (Card Wakalat fee etc.) Profit on Mudaraba Consolidated income from investment Social Islami Bank Ltd. Add: Income from investment of subsidiaries of SIBL	2,267,431,124 15,980,150 25,541,163 282,106,945 170,270,291 1,818,294 20,167,750 215,294,651 275,026,903 - - 8,651,306,871 53,335,322 53,335,322 -	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764 447,325,486 12,392,504 318,740,900 133,981,658 6,885,611 <b>7,983,475,734</b> <b>7,983,475,734</b> <b>38,040,026</b> 38,040,026
2(a)	Profit on Musharka Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Ijarah Profit on Investment against Mudaraba Deposit with other banks and NBFIs Profit on other investments (Card Wakalat fee etc.) Profit on Mudaraba Consolidated income from investment Social Islami Bank Ltd. Add: Income from investment of subsidiaries of SIBL SIBL Securities Ltd.	2,267,431,124 15,980,150 25,541,163 282,106,945 170,270,291 1,818,294 20,167,750 215,294,651 275,026,903 - - - - - - - - - - - - - - - - - - -	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764 447,325,486 12,392,504 318,740,900 133,981,658 6,885,611 <b>7,983,475,734</b> <b>7,983,475,734</b> <b>38,040,026</b>
	Profit on Musharka Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Ijarah Profit on Investment against Mudaraba Deposit with other banks and NBFIs Profit on other investments (Card Wakalat fee etc.) Profit on Mudaraba Consolidated income from investment Social Islami Bank Ltd. Add: Income from investment of subsidiaries of SIBL SIBL Securities Ltd. SIBL Investment Ltd.	2,267,431,124 15,980,150 25,541,163 282,106,945 170,270,291 1,818,294 20,167,750 215,294,651 275,026,903 - - 8,651,306,871 53,335,322 53,335,322 -	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764 447,325,486 12,392,504 318,740,900 133,981,658 6,885,611 <b>7,983,475,734</b> <b>7,983,475,734</b> <b>38,040,026</b> 38,040,026
	Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Ijarah Profit on Investment against Mudaraba Deposit with other banks and NBFIs Profit on other investments (Card Wakalat fee etc.) Profit on Mudaraba Consolidated income from investment Social Islami Bank Ltd. Add: Income from investment of subsidiaries of SIBL SIBL Securities Ltd. SIBL Investment Ltd. Grand total of consolidated investment income Profit paid on Deposits Profit paid on deposits	2,267,431,124 15,980,150 25,541,163 282,106,945 170,270,291 1,818,294 20,167,750 215,294,651 275,026,903 - 8,651,306,871 53,335,322 - 8,704,642,193	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764 447,325,486 12,392,504 318,740,900 133,981,658 6,885,611 <b>7,983,475,734</b> <b>7,983,475,734</b> <b>38,040,026</b> - <b>8,021,515,760</b>
	Profit on Musharka Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Ijarah Profit on Investment against Mudaraba Deposit with other banks and NBFIs Profit on other investments (Card Wakalat fee etc.) Profit on Mudaraba Consolidated income from investment Social Islami Bank Ltd. Add: Income from investment of subsidiaries of SIBL SIBL Securities Ltd. SIBL Investment Ltd. Grand total of consolidated investment income Profit paid on Deposits Mudaraba Savings Deposits (MSD)	2,267,431,124 15,980,150 25,541,163 282,106,945 170,270,291 1,818,294 20,167,750 215,294,651 275,026,903 - <b>8,651,306,871</b> <b>8,651,306,871</b> <b>53,335,322</b> - <b>8,704,642,193</b>	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764 447,325,486 12,392,504 318,740,900 133,981,658 6,885,611 <b>7,983,475,734</b> <b>7,983,475,734</b> <b>38,040,026</b> - <b>8,021,515,760</b>
	Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Ijarah Profit on Investment against Mudaraba Deposit with other banks and NBFIs Profit on other investments (Card Wakalat fee etc.) Profit on Mudaraba Consolidated income from investment Social Islami Bank Ltd. Add: Income from investment of subsidiaries of SIBL SIBL Securities Ltd. SIBL Investment Ltd. Grand total of consolidated investment income Profit paid on Deposits Mudaraba Savings Deposits (MSD) Mudaraba short notice deposit (MSND)	2,267,431,124 15,980,150 25,541,163 282,106,945 170,270,291 1,818,294 20,167,750 215,294,651 275,026,903 - - 8,651,306,871 53,335,322 - 8,704,642,193 - 179,621,797 123,292,662	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764 447,325,486 12,392,504 318,740,900 133,981,658 6,885,611 <b>7,983,475,734</b> <b>7,983,475,734</b> <b>38,040,026</b> - <b>8,021,515,760</b>
	Profit on Musharka Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Ijarah Profit on Investment against Mudaraba Deposit with other banks and NBFIs Profit on other investments (Card Wakalat fee etc.) Profit on Mudaraba Consolidated income from investment Social Islami Bank Ltd. Add: Income from investment of subsidiaries of SIBL SIBL Securities Ltd. SIBL Investment Ltd. Grand total of consolidated investment income Profit paid on Deposits Mudaraba Savings Deposits (MSD) Mudaraba short notice deposit (MSDD) Mudaraba term deposit (MTDR)	2,267,431,124 15,980,150 25,541,163 282,106,945 170,270,291 1,818,294 20,167,750 215,294,651 275,026,903 - <b>8,651,306,871</b> <b>8,651,306,871</b> <b>53,335,322</b> - <b>8,704,642,193</b> 179,621,797 123,292,662 3,897,990,333	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764 447,325,486 12,392,504 318,740,900 133,981,658 6,885,611 <b>7,983,475,734</b> <b>7,983,475,734</b> <b>38,040,026</b> - <b>8,021,515,760</b> 181,164,887 39,849,334 3,500,371,620
	Profit on Musharka Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Investment against Mudaraba Deposit with other banks and NBFIs Profit on other investments (Card Wakalat fee etc.) Profit on Mudaraba Consolidated income from investment Social Islami Bank Ltd. Add: Income from investment of subsidiaries of SIBL SIBL Securities Ltd. SIBL Investment Ltd. Grand total of consolidated investment income Profit paid on Deposits Mudaraba Savings Deposits (MSD) Mudaraba short notice deposit (MSDD) Mudaraba term deposit (MTDR) Cash waqf fund deposit	2,267,431,124 15,980,150 25,541,163 282,106,945 170,270,291 1,818,294 20,167,750 215,294,651 275,026,903 - <b>8,651,306,871</b> <b>53,335,322</b> - <b>8,704,642,193</b> 179,621,797 123,292,662 3,897,990,333 3,072,203	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764 447,325,486 12,392,504 318,740,900 133,981,658 6,885,611 <b>7,983,475,734</b> <b>7,983,475,734</b> <b>38,040,026</b> - <b>8,021,515,760</b> 181,164,887 39,849,334 3,500,371,620 5,208,993
2(a) 13	Profit on Musharka Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Ijarah Profit on Investment against Mudaraba Deposit with other banks and NBFIs Profit on other investments (Card Wakalat fee etc.) Profit on Mudaraba Consolidated income from investment Social Islami Bank Ltd. Add: Income from investment of subsidiaries of SIBL SIBL Securities Ltd. SIBL Investment Ltd. Grand total of consolidated investment income Profit paid on Deposits Mudaraba Savings Deposits (MSD) Mudaraba short notice deposit (MSDD) Mudaraba term deposit (MTDR)	2,267,431,124 15,980,150 25,541,163 282,106,945 170,270,291 1,818,294 20,167,750 215,294,651 275,026,903 - <b>8,651,306,871</b> <b>53,335,322</b> 53,335,322 - <b>8,704,642,193</b> 179,621,797 123,292,662 3,897,990,333 3,072,203 1,035,166,602	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764 447,325,486 12,392,504 318,740,900 133,981,658 6,885,611 <b>7,983,475,734</b> <b>7,983,475,734</b> <b>38,040,026</b> 38,040,026 - <b>8,021,515,760</b> 181,164,887 39,849,334 3,500,371,620 5,208,993 1,184,596,452
	Profit on Musharka Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Investment against Mudaraba Deposit with other banks and NBFIs Profit on other investments (Card Wakalat fee etc.) Profit on Mudaraba Consolidated income from investment Social Islami Bank Ltd. Add: Income from investment of subsidiaries of SIBL SIBL Securities Ltd. SIBL Investment Ltd. Grand total of consolidated investment income Profit paid on Deposits Mudaraba Savings Deposits (MSD) Mudaraba short notice deposit (MSDD) Mudaraba term deposit (MTDR) Cash waqf fund deposit	2,267,431,124 15,980,150 25,541,163 282,106,945 170,270,291 1,818,294 20,167,750 215,294,651 275,026,903 - - 8,651,306,871 53,335,322 - 8,704,642,193 - 179,621,797 123,292,662 3,897,990,333 3,072,203 1,035,166,602 5,239,143,597	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764 447,325,486 12,392,504 318,740,900 133,981,658 6,885,611 <b>7,983,475,734</b> <b>38,040,026</b> 38,040,026 - <b>8,021,515,760</b> 181,164,887 39,849,334 3,500,371,620 5,208,993 1,184,596,452 <b>4,911,191,285</b>
	Profit on Musharka Profit on Musharka Profit on Bai-Salam Profit on Quard against MTDR Scheme and others Profit on Inland Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Foreign Document Bill Purchased Profit on Investment against Mudaraba Deposit with other banks and NBFIs Profit on other investments (Card Wakalat fee etc.) Profit on Mudaraba Consolidated income from investment Social Islami Bank Ltd. Add: Income from investment of subsidiaries of SIBL SIBL Securities Ltd. SIBL Investment Ltd. Grand total of consolidated investment income Profit paid on Deposits Mudaraba Savings Deposits (MSD) Mudaraba short notice deposit (MSDD) Mudaraba term deposit (MTDR) Cash waqf fund deposit	2,267,431,124 15,980,150 25,541,163 282,106,945 170,270,291 1,818,294 20,167,750 215,294,651 275,026,903 - <b>8,651,306,871</b> <b>53,335,322</b> 53,335,322 - <b>8,704,642,193</b> 179,621,797 123,292,662 3,897,990,333 3,072,203 1,035,166,602	1,820,522,051 21,894,037 16,681,215 267,866,502 185,121,764 447,325,486 12,392,504 318,740,900 133,981,658 6,885,611 <b>7,983,475,734</b> <b>7,983,475,734</b> <b>38,040,026</b> 38,040,026 - <b>8,021,515,760</b> 181,164,887 39,849,334 3,500,371,620 5,208,993 1,184,596,452

13(a) Consolidated Profit paid on deposits and borrowings         Social Islami Bank Lud.       5,384,074,002       5,102,582,518         Add: Income from investment of subsidiaries of SIBL.       28,163,063       14,367,319         SIBL Securities Lud.       28,163,063       14,367,319         Carnal total of consolidated Profit paid on deposits and borrowings       5,412,237,065       5,116,949,837         14       Commission Exchange & Brokerage       20,07,245       3,81,00,471       3,83,075,019         20,010       415,502,462       3,84,307,510       438,075,019         416, Consolidated income from commission exchange & brokerage       893,512,933       767,385,529         Add: Income from commission exchange & brokerage of subsidiaries of SIBL.       181, 192,203,366       365,85,139         SIBL Investment Lid.       97,280,319       364,239,4668         76,7,385,529       3,447,202       5,414,239,75       674,049         Courier Charges Recovery & Others       3,825,075       674,049         Courier Charges Recovery & Others       3,825,075       674,049         Survice charge recovered       3,825,075       674,049         Survice charge recovered       3,825,075       674,049         Survice charges Recovery & Others       3,825,075       674,049         Surv			30.06.2017 <u>Taka</u>	30.06.2016 <u>Taka</u>
Add: Income from investment of subsidiaries of SIBL     28,163,093     14,367,319       SIBL Investment Lid     28,163,093     14,367,319       Grand total of consolidated Profit paid on deposits and borrowings     5,412,237,055     5,116,949,837       14     Commission     5,412,237,055     5,116,949,837       15     Commission Exchange & Brokerage     415,502,462     384,307,510       28,063,003     415,502,462     384,307,510       28,063,003     767,385,529       30,01471     333,307,819       28,014,114     893,512,933     767,385,529       30,01471     333,307,819     99,3512,933     767,385,529       30,01471     333,307,819     99,3512,933     767,385,529       30,01471     333,307,819     99,3512,933     767,385,529       30,01471     333,307,819     99,3512,933     767,385,529       30,01471     333,307,819     99,3512,933     767,385,529       30,01471     333,307,819     99,3512,933     767,385,529       30,01471     333,307,819     99,3512,933     767,385,529       30,01471     333,307,319     99,3512,933     767,385,529       30,01471     333,307,319     99,3512,933     767,385,529       30,01471     332,307,319,309     99,3512,933     767,385,529	13(a)	Consolidated Profit paid on deposits and borrowings		
SHL Scorinies Ld.       28,163,033       14,367,319         Grand total of consolidated Profit paid on deposits and borrowings       5,412,237,055       5,116,949,837         14       Commission Exchange & Brokerage       415,502,462       364,307,510         Continission       415,502,462       364,307,510         Exchange Income       893,512,933       767,385,529         14(a)       Consolidated income from commission exchange & brokerage       893,512,933       767,385,529         Add: Income from commission exchange & brokerage       893,512,933       767,385,529         Add: Income from commission exchange & brokerage       893,512,933       767,385,529         Add: Income from commission exchange & brokerage       893,512,933       767,385,529         Add: Income from commission exchange & brokerage       972,800,319       804,239,668         50       Other Operating Income       3,825,075       674,049         Contric Charges Recovered       2,828,789       167,618,787       126,359,913         Swirty: Return charge recovered       2,828,789       167,618,787       23,991,841         Rett receipts       1,38,900       803,066       10,38,990       803,066       10,38,999       22,977,607         Stell Learni Bank Ltd.       1,527,604       7,907,786       1,287,6		Social Islami Bank Ltd.	5,384,074,002	5,102,582,518
SBL Investment Lid       1.10.1.1         Grand total of consolidated Profit paid on deposits and borrowings       5.412.237,055       5.116.949,837         14       Commission Exchange & Brokerage       415.502,462       384,307,510         Exchange Income       478,010,471       383,078,019         Bystan       Bank Lid.       893,512,933       767,385,529         Add; Income from commission exchange & brokerage       893,512,933       767,385,529         Add; Income from commission exchange & brokerage of subsidiaries of SIBI.       5181. Securities Lid.       97,280,319       804,239,668         15       Other Operating Income       3,825,075       674,049       -       -         Courier Charges Recovery & Others       3,825,075       674,049       -       -       -         Service & charge on SIBL Cadis       1,037,945       23,947,945       83,943,993,993,984       -       -         Ret receipts       1,138,992       22,97,955       674,049       -       <				
Grand total of consolidated Profit paid on deposits and borrowings       5.412,237,055       5.116,949,837         14       Commission Exchange & Brokerage       415,502,462       384,307,510         200       478,010,471       383,078,019       893,512,933       767,385,529         14(a)       Consolidated income from commission exchange & brokerage       893,512,933       767,385,529         Add; Income from commission exchange & brokerage       893,512,933       767,385,529         Add; Income from commission exchange & brokerage       972,800,319       804,239,668         Still, Investment Ltd.       972,800,319       804,239,668         15       Other Operating Income       972,800,319       804,239,668         P & T charge recovered       3,825,075       674,049         Cautric Charges Recovers?       3,825,075       674,049         Cautric Charge recovered       2,2,87,345       23,944,811         Rent receptis       1,38,900       803,066         Income from sole of forms       66,600       193,100         Services & charge on SIBL       22,977,375       674,049         Notice pay earnings       22,987,373       203,785,400         Miscellamoous income       22,877,375       674,049         Social I batin Bank Ltd.       255,629,			28,163,053	14,367,319
Commission         415.502,462         384,307,510           Exchange Income         478,010,471         383,078,019           803,512,033         767,385,529           14(a)         Consolidated income from commission exchange & brokerage         893,512,033         767,385,529           Add; Income from commission exchange & brokerage         893,512,033         767,385,529           Add; Income from commission exchange & brokerage         893,512,033         767,385,529           Add; Income from commission exchange & brokerage         792,800,319         804,239,668           For and total of consolidated Income from commission exchange & brokerage         772,800,319         804,239,668           15         Other Operating Income         72,800,319         804,239,668           15         Other Operating Income         3,447,202         827,995           15         Other Operating income         2,087,545         2,994,841           Rent receipts         1,138,900         803,066           Income from salle of forms         66,600         19,3100           Service sk changes         29,479,556         16,726,094           Notice pay earnings         23,971         1,292,740           Miscellaneous income         27,143,995         22,937,607           SHL Investment			- 5,412,237,055	- 5,116,949,837
Exchange Income         478,010,471         388,078,019           4(a)         Consolidated income from commission exchange & brokerage Social Islami Bank Ltd.         893,512,933         767,385,529           Add: Income from commission exchange & brokerage of subsidiaries of SIBL SIBL Securities Ltd.         79,287,386         36,854,139           SIBL Securities Ltd.         79,287,386         36,854,139         -           Grand total of consolidated Income from commission exchange & brokerage         972,800,319         804,239,668           15         Other Operating Income         3,825,075         674,049           Courier Charges Recovery & Others         3,447,202         827,985           Services Acharges         167,016,745         23,994,841           Rent receipts         1,138,900         803,016           Income from sale of forms         66,600         193,100           Service charge on SIBL Cards         22,987,545         23,994,841           Rent receipts         1,232,740         22,937,607           Its(a)         Consolidated Other operating income         254,629,723         203,785,400           SiBL Investment Ltd.         1,527,604         7,907,786         -           SiBL Investment Ltd.         1,527,504         7,907,786         -           SiBL Investment	14	Commission Exchange & Brokerage		
Exchange Income         478,010,471         388,078,019           4(a)         Consolidated income from commission exchange & brokerage Social Islami Bank Ltd.         893,512,933         767,385,529           Add: Income from commission exchange & brokerage of subsidiaries of SIBL SIBL Securities Ltd.         79,287,386         36,854,139           SIBL Securities Ltd.         79,287,386         36,854,139         -           Grand total of consolidated Income from commission exchange & brokerage         972,800,319         804,239,668           15         Other Operating Income         3,825,075         674,049           Courier Charges Recovery & Others         3,447,202         827,985           Services Acharges         167,016,745         23,994,841           Rent receipts         1,138,900         803,016           Income from sale of forms         66,600         193,100           Service charge on SIBL Cards         22,987,545         23,994,841           Rent receipts         1,232,740         22,937,607           Its(a)         Consolidated Other operating income         254,629,723         203,785,400           SiBL Investment Ltd.         1,527,604         7,907,786         -           SiBL Investment Ltd.         1,527,504         7,907,786         -           SiBL Investment		Commission	415 502 462	284 207 510
14(a)     Consolidated income from commission exchange & brokerage Social Islami Bank Ltd.     893,512,933     767,385,529       Add:     Income from commission exchange & brokerage of subsidiaries of SIBL SIBL Investment Ltd.     79,287,386     36,854,139       Grand total of consolidated Income from commission exchange & brokerage     972,800,319     804,239,668       15     Other Operating Income     94.7 Charge recovered     3,825,075     674,049       Courier Charges Recovery & Others     3,447,202     827,985       Services & charges     167,616,879     136,335,917       SWIFT/ Return charge recovered     22,087,345     23,994,841       Rent receipts     10,339,000     803,066       Income from sel of forms     66,600     193,100       Service charge on SIBL Cards     22,174,039,55     12,72,740       Miscellaneous income     22,7143,995     22,937,607       15(a)     Consolidated Other operating income     255,629,723     203,785,400       Add; Other operating income     1,527,604     -     -       SiBL Investment Ltd.     1,527,604     -     -       Grand total of consolidated Other operating income     255,629,723     203,785,400       Add; Other operating income     533,665,504     449,683,866       Basic Salary     510,005,812     455,656,800       Allowa				
Social Islami Bank Ltd.         893,512,933         767,385,529           Add; Income from commission exchange & brokerage         972,807,386         36,854,139           SIBL. Scurities Ltd.         79,287,386         36,854,139           Grand total of consolidated Income from commission exchange & brokerage         972,800,319         804,239,668           15         Other Operating Income         9,47 charge recovered         3,825,075         674,049           Courier Charges Recovery & Others         3,447,202         827,985         36,854,139           Services & charges         167,616,879         13,333,917         30,335,917           SWIFT/ Return charge recovered         22,087,545         23,994,841           Rent receipts         1,138,900         803,066           Income from sel of forms         66,600         193,100           Service charge on SIBL Cards         29,479,556         16,761,6479           Notice pay earnings         27,143,995         22,937,867           Social Islami Bank Ltd.         255,629,723         203,785,400           Add; Other operating income         253,065,504         449,683,866           Borus         11,085,947         12,496,438,81           JE         Statary & Allowances         13,570,157         251,069,944				
Add; Income from commission exchange & brokerage of subsidiaries of SIBL.         SIBL. Securities Ltd.         SIBL. Investment Ltd.         Grand total of consolidated Income from commission exchange & brokerage         P & T charge recovered         Courier Charges Recovery & Others         Services & charges         SWIFT/ Return charge recovered         16         Dice of Charges Recovery & Others         Services & charges         SWIFT/ Return charge recovered         17.5         SWIFT/ Return charge recovered         18.18,000         19.20,7,345         22,087,545         23,971         11.23,000         9.479,556         16,7616,879         13.83,000         803,066         Income from sale of forms         66,600         19.347,022         20,87,545         21,12,02,740         823,971         1,222,7607         25,629,723         203,785,400         Add; Other operating income         Social Islami Bank Ltd.         Alle Other operating income         Salary & Allowances         Basic Salary         Alle Other operating inco	14(a)	Consolidated income from commission exchange & brokerage		
SIBL Securities Ltd.         79,287,386         36,854,139           SIBL Investment Ltd.         972,800,319         804,239,668           15         Other Operating Income         804,239,668           P & T charge recovered         3,825,075         674,049           Courier Charges Recovery & Others         3,447,202         827,985           Services & charges         167,616,879         136,335,917           SWIFT/ Return charge recovered         22,087,545         23,994,841           Rent receipts         1,138,900         803,066           Income from sale of forms         66,600         193,100           Service charge on SIBL Cards         29,479,555         16,726,094           Notice pay earnings         22,937,867         22,037,867           SiBL Securities Ltd.         1,527,604         7,907,786           SiBL Newstment Ltd.         1,527,604         7,907,786           Basic Salary         510,005,812         455,656,800           Add; Other operating income         255,029,723         203,785,400           Allowance         553,655,504         449,683,866           Bonus         11,093,186         10,889,947         124,769,394           L'E Salary & Allowances         12,90,483         7,82,7000		Social Islami Bank Ltd.	893,512,933	767,385,529
SIBL Investment Ltd.         -		Add; Income from commission exchange & brokerage of subsidiaries of SIBL		
Grand total of consolidated Income from commission exchange & brokerage         972,800,319         804,239,668           15         Other Operating Income         3,825,075         674,049           Courier Charges Recovery & Others         3,447,202         827,985           Services & charges         167,616,879         136,335,917           SWIFT/ Return charge recovered         22,087,545         23,994,841           Rent receipts         1,138,900         803,066           Income from sale of forms         66,600         193,100           Service charge on SIBL Cards         29,479,556         16,726,094           Notice pay earnings         823,971         1,222,740           Miscellaneous income         22,5629,723         203,785,400           Social Islami Bank Ltd.         255,629,723         203,785,400           Add: Other operating income         255,629,723         203,785,400           SiBL Investment Ltd.         1,527,604         7,907,786           Basic Salary         550,005,811         445,655,680           Allowance         55,004         449,683,866           Bonus         110,859,947         124,769,934           L/E Salary & Allowances         10,085,914         425,293,611           Bank's Contribution to Provident fund			79,287,386	36,854,139
P & T charge recovered         3,825,075         674,049           Courier Charges Recovery & Others         3,447,202         827,985           Services & charges         167,616,879         136,335,917           SWIFT/ Return charge recovered         22,087,545         23,94,841           Rent receipts         1,138,900         803,066           Income from sale of forms         66,600         193,100           Service charge on SIBL Cards         29,479,556         167,6726,094           Notice pay earnings         823,971         1,292,740           Miscellaneous income         27,143,995         22,937,607           Social Islami Bank Ltd.         255,629,723         203,785,400           Add; Other operating income         255,629,723         203,785,400           SIBL Securities Ltd.         1,527,604         7,907,786           SIBL Investment Ltd.         1,527,604         7,907,786           Grand total of consolidated Other operating income         255,0005,812         455,656,800           Allowances         550,005,812         455,656,800           Basic Salary & Allowances         10,859,947         124,769,934           L/E Salary & Allowances         10,859,947         124,769,934           Notice pay earning income of subsidiaries of SIBL			972,800,319	804,239,668
P & T charge recovered         3,825,075         674,049           Courier Charges Recovery & Others         3,447,202         827,985           Services & charges         167,616,879         136,335,917           SWIFT/ Return charge recovered         22,087,545         23,94,841           Rent receipts         1,138,900         803,066           Income from sale of forms         66,600         193,100           Service charge on SIBL Cards         29,479,556         167,6726,094           Notice pay earnings         823,971         1,292,740           Miscellaneous income         27,143,995         22,937,607           Social Islami Bank Ltd.         255,629,723         203,785,400           Add; Other operating income         255,629,723         203,785,400           SIBL Securities Ltd.         1,527,604         7,907,786           SIBL Investment Ltd.         1,527,604         7,907,786           Grand total of consolidated Other operating income         255,0005,812         455,656,800           Allowances         550,005,812         455,656,800           Basic Salary & Allowances         10,859,947         124,769,934           L/E Salary & Allowances         10,859,947         124,769,934           Notice pay earning income of subsidiaries of SIBL	15	Other Operating Income		
Courier Charges Recovery & Others         3,447,202         827,985           Services & charges         167,616,879         136,335,917           SWIFT/ Return charge recovered         22,087,545         23,994,841           Rent receipts         1,138,900         803,066           Income from sale of forms         66,600         193,100           Service charge on SIBL Cards         29,479,556         16,726,094           Notice pay earnings         823,971         1,292,740           Miscellaneous income         27,143,995         22,937,607           Social Islami Bank Ltd.         255,629,723         203,785,400           Add; Other operating income         255,629,723         203,785,400           SIBL Investment Ltd.         1,527,604         7,907,786           SIBL Investment Ltd.         1,527,604         7,907,786           Basic Salary         Allowances         110,859,947         124,769,934           L/E Salary & Allowances         110,859,947         124,769,934         12,990,483         7,827,000           Bank 's Contribution to Provident fund         51,750,157         4455,656,800         110,859,947         124,69,934         12,990,483         7,827,000           Bank 's Contribution to Provident fund         51,750,157         14,584,587<	15		3 825 075	674 049
Services & charges         167,616,879         136,335,917           SWIFT/ Return charge recovered         22,087,545         23,994,841           Rent receipts         1,138,900         803,066           Income from sale of forms         66,600         193,100           Service charge on SIBL Cards         29,479,556         16,726,094           Notice pay earnings         823,971         1,292,740           Miscellaneous income         27,143,995         22,937,607           Social Islami Bank Ltd.         255,629,723         203,785,400           Add; Other operating income         255,629,723         203,785,400           Add; Other operating income of subsidiaries of SIBL         1,527,604         7,907,786           SIBL Investment Ltd.         1,527,604         -         -           Grand total of consolidated Other operating income         253,665,504         449,683,866           Bonus         110,859,947         124,769,334         -           Allowance         553,665,504         449,683,866           Bonus         110,859,947         124,769,934         -           L/E Salary & Allowances         12,990,483         7,827,000         -           Bank's Contribution to Provident fund         51,750,157         41,584,587		•	, ,	,
SWIFT/ Return charge recovered       22,087,545       23,994,841         Rent receipts       1,138,900       803,066         Income from sale of forms       66,600       193,100         Service charge on SIBL Cards       29,479,556       16,726,094         Notice pay earnings       823,971       1,292,740         Miscellaneous income       27,143,995       22,937,607         203,785,400       255,629,723       203,785,400         Add; Other operating income       255,629,723       203,785,400         Social Islami Bank Ltd.       255,629,723       203,785,400         Add; Other operating income of subsidiaries of SIBL       1,527,604       7,907,786         SIBL Investment Ltd.       -       -       -         Grand total of consolidated Other operating income       257,157,327       211,693,186         Id       Salary & Allowances       550,005,812       455,656,800         Basic Salary       550,005,812       455,656,800         Allowance       553,665,504       449,683,866         Bonus       110,859,947       124,769,934         L/E Salary & Allowances       110,859,947       124,769,934         Bank's Contribution to Provident fund       51,750,157       41,584,587         Bank's Co				,
Rent receipts         1,138,900         803,066           Income from sale of forms         66,600         193,100           Service charge on SIBL Cards         29,479,556         16,726,094           Notice pay earnings         823,971         1,229,740           Miscellaneous income         27,143,995         22,937,607           Z55,629,723         203,785,400           15(a)         Consolidated Other operating income         255,629,723         203,785,400           Add; Other operating income of subsidiaries of SIBL         1,527,604         7,907,786           SIBL Securities Ltd.         1,527,604         -         -           Grand total of consolidated Other operating income         255,029,723         203,785,400           Allowances         1,527,604         -,907,786         -           Basic Salary         550,005,812         455,656,800         Allowance           Jlowance         553,065,512         455,656,806         Bonus         110,859,947         124,769,934           L/E Salary & Allowances         12,990,483         7,827,000         Bank's Contribution to Provident fund         51,750,157         41,584,587           Bank's Contribution to Social Insurance fund         51,750,157         41,584,588         5,402,958         4,529,361     <				
Income from sale of forms         66,600         193,100           Service charge on SIBL Cards         29,479,556         16,726,094           Notice pay earnings         823,971         1,292,740           Miscellaneous income         27,143,995         22,937,607           255,629,723         203,785,400           15(a)         Consolidated Other operating income         255,629,723         203,785,400           Add; Other operating income of subsidiaries of SIBL         1,527,604         -         -           SIBL Securities Ltd.         1,527,604         -         -         -           Grand total of consolidated Other operating income         253,655,504         449,683,866         -         -           Basic Salary         Allowances         550,005,812         455,656,800         453,665,504         449,683,866           Bonus         110,859,947         124,769,934         1,827,000         53,465,554         4,529,361           Jary & Allowances         12,990,483         7,827,000         53,705,157         41,584,587         5,402,958         4,529,361           Jary & Allowances         5,402,958         4,529,361         1,084,051,548         1,084,051,548           Io(a)         Consolidated expenses for Salary and Allowance         5,402,958 <td></td> <td></td> <td></td> <td></td>				
Notice pay earnings         823,971         1,292,740           Miscellaneous income         27,143,995         22,937,607           255,629,723         203,785,400           15(a)         Consolidated Other operating income         255,629,723         203,785,400           Add; Other operating income of subsidiaries of SIBL         SIBL Securities Ltd.         1,527,604         7,907,786           SIBL Investment Ltd.         1         -         -         -           Grand total of consolidated Other operating income         255,659,723         203,785,400           16         Salary & Allowances         -         -         -           Basic Salary         Aldowances         550,005,812         455,656,800           Bonus         110,859,947         124,769,934         -           L/E Salary & Allowances         12,990,483         7,827,000           Bank's Contribution to Provident fund         51,750,157         41,584,587           Bank's Contribution to Social Insurance fund         5,402,958         4,529,361           1284,674,861         1,084,051,548         1,084,051,548           16(a)         Consolidated expenses for Salary and Allowance         13,572,579         10,794,341           SIBL Securities Ltd.         13,572,579         10,794,3		Income from sale of forms	66,600	193,100
Miscellaneous income         27,143,995         22,937,607           255,629,723         203,785,400           15(a)         Consolidated Other operating income         255,629,723         203,785,400           Add; Other operating income of subsidiaries of SIBL         255,629,723         203,785,400           Add; Other operating income of subsidiaries of SIBL         1,527,604         7,907,786           SIBL Securities Ltd.         1,527,157,327         211,693,186           Grand total of consolidated Other operating income         257,157,327         211,693,186           16         Salary & Allowances         253,665,504         449,683,866           Bonus         110,859,947         124,769,934           L/E Salary & Allowances         12,990,483         7,827,000           Bank's Contribution to Provident fund         51,750,157         41,544,587           Bank's Contribution to Social Insurance fund         5,402,958         4,529,361           1,284,674,861         1,084,051,548         1,084,051,548           16(a)         Consolidated expenses for Salary and Allowance         13,572,579         10,794,341           SIBL Securities Ltd.         13,572,579         10,794,341         -           SIBL Investment Ltd.         -         -         -		Service charge on SIBL Cards	29,479,556	16,726,094
15(a) Consolidated Other operating income Social Islami Bank Ltd.255,629,723203,785,400Add; Other operating income of subsidiaries of SIBL SIBL Securities Ltd. Grand total of consolidated Other operating income1,527,604 -7,907,786Grand total of consolidated Other operating income257,157,327211,693,18616Salary & Allowances Basic Salary Allowance550,005,812 (449,683,866) (10,859,947)455,656,800Bonus L/E Salary & Allowances Bank's Contribution to Provident fund Bank's Contribution to Social Insurance fund51,750,157 (41,584,587)4,529,36116(a) Consolidated expenses for Salary and Allowance Social Islami Bank Ltd. Atdt; Salary and Allowance of subsidiaries of SIBL SIBL Securities Ltd. SIBL Securities Ltd.1,284,674,861 (1,084,051,548)1,084,051,54816(a) Consolidated expenses for Salary and Allowance Social Islami Bank Ltd.1,284,574,861 (1,084,051,548)1,084,051,548		Notice pay earnings	823,971	1,292,740
15(a) Consolidated Other operating income         Social Islami Bank Ltd.         Add; Other operating income of subsidiaries of SIBL         SIBL Securities Ltd.         SIBL Investment Ltd.         Grand total of consolidated Other operating income         255,029,723         203,785,400		Miscellaneous income		
Social Islami Bank Ltd.255,629,723203,785,400Add; Other operating income of subsidiaries of SIBL SIBL Securities Ltd.1,527,6047,907,786SIBL Investment LtdGrand total of consolidated Other operating income257,157,327211,693,18616Salary & Allowances550,005,812455,656,800Basic Salary Allowance553,665,504449,683,866Bonus110,859,947124,769,934L/E Salary & Allowances12,990,4837,827,000Bank's Contribution to Provident fund51,750,15741,584,587Bank's Contribution to Social Insurance fund5,402,9584,529,36116(a) Consolidated expenses for Salary and Allowance Social Islami Bank Ltd.1,284,674,8611,084,051,548Add; Salary and Allowance of subsidiaries of SIBL SIBL Securities Ltd.13,572,57910,794,341SIBL Investment Ltd	1 <b>5</b> (a)	Consolidated Other anothing income	255,029,725	203,785,400
Add; Other operating income of subsidiaries of SIBL SIBL Securities Ltd.1,527,6047,907,786SIBL Investment Ltd.1,527,604Grand total of consolidated Other operating income257,157,327211,693,18616Salary & Allowances Basic Salary Allowance550,005,812455,656,800Bonus553,665,504449,683,866Bonus110,859,947124,769,934L/E Salary & Allowances110,859,947124,769,934L/E Salary & Allowances12,990,4837,827,000Bank's Contribution to Provident fund51,750,15741,584,587Bank's Contribution to Social Insurance fund5,402,9584,529,3611284,674,8611,084,051,5481,084,051,548I6(a)Consolidated expenses for Salary and Allowance Social Islami Bank Ltd.1,284,674,8611,084,051,548Add; Salary and Allowance of subsidiaries of SIBL SIBL Securities Ltd.13,572,57910,794,341SIBL Investment Ltd	15(a)		255 629 723	203 785 400
SIBL Securities Ltd.       1,527,604       7,907,786         SIBL Investment Ltd.       -       -         Grand total of consolidated Other operating income       257,157,327       211,693,186         16       Salary & Allowances       3550,005,812       455,656,800         Allowance       553,665,504       449,683,866         Bonus       110,859,947       124,769,934         L/E Salary & Allowances       12,990,483       7,827,000         Bank's Contribution to Provident fund       51,750,157       41,584,587         Bank's Contribution to Social Insurance fund       5,402,958       4,529,361         12,84,674,861       1,084,051,548         16(a) Consolidated expenses for Salary and Allowance       50cial Islami Bank Ltd.       1,284,674,861       1,084,051,548         Add; Salary and Allowance of subsidiaries of SIBL       13,572,579       10,794,341       -         SIBL Investment Ltd.       -       -       -			255,027,725	203,703,400
SIBL Investment Ltd.       -       -         Grand total of consolidated Other operating income       257,157,327       211,693,186         16       Salary & Allowances       3550,005,812       455,656,800         Allowance       553,665,504       449,683,866         Bonus       110,859,947       124,769,934         L/E Salary & Allowances       12,990,483       7,827,000         Bank 's Contribution to Provident fund       51,750,157       41,584,587         Bank 's Contribution to Social Insurance fund       5,402,958       4,529,361         1,284,674,861       1,084,051,548         16(a)       Consolidated expenses for Salary and Allowance       50cial Islami Bank Ltd.       1,284,674,861       1,084,051,548         Add; Salary and Allowance of subsidiaries of SIBL       SIBL Securities Ltd.       13,572,579       10,794,341         SIBL Investment Ltd.       -       -       -			1,527,604	7,907,786
16       Salary & Allowances         Basic Salary       550,005,812       455,656,800         Allowance       553,665,504       449,683,866         Bonus       110,859,947       124,769,934         L/E Salary & Allowances       12,990,483       7,827,000         Bank's Contribution to Provident fund       51,750,157       41,584,587         Bank's Contribution to Social Insurance fund       5,402,958       4,529,361         1,284,674,861       1,084,051,548         Add; Salary and Allowance       13,572,579       10,794,341         SIBL Investment Ltd.       -       -		SIBL Investment Ltd.	-	-
Basic Salary       550,005,812       455,656,800         Allowance       553,665,504       449,683,866         Bonus       110,859,947       124,769,934         L/E Salary & Allowances       12,990,483       7,827,000         Bank's Contribution to Provident fund       51,750,157       41,584,587         Bank's Contribution to Social Insurance fund       5,402,958       4,529,361         1,284,674,861       1,084,051,548         16(a) Consolidated expenses for Salary and Allowance       1,284,674,861       1,084,051,548         Add; Salary and Allowance of subsidiaries of SIBL       13,572,579       10,794,341         SIBL Investment Ltd.       -       -       -		Grand total of consolidated Other operating income	257,157,327	211,693,186
Allowance       553,665,504       449,683,866         Bonus       110,859,947       124,769,934         L/E Salary & Allowances       12,990,483       7,827,000         Bank's Contribution to Provident fund       51,750,157       41,584,587         Bank's Contribution to Social Insurance fund       5,402,958       4,529,361         1,284,674,861       1,084,051,548         16(a) Consolidated expenses for Salary and Allowance       1,284,674,861       1,084,051,548         Add; Salary and Allowance of subsidiaries of SIBL       13,572,579       10,794,341         SIBL Investment Ltd.       -       -	16	Salary & Allowances		
Bonus       110,859,947       124,769,934         L/E Salary & Allowances       12,990,483       7,827,000         Bank's Contribution to Provident fund       51,750,157       41,584,587         Bank's Contribution to Social Insurance fund       5,402,958       4,529,361         1,284,674,861       1,084,051,548         16(a) Consolidated expenses for Salary and Allowance       1,284,674,861       1,084,051,548         Add; Salary and Allowance of subsidiaries of SIBL       13,572,579       10,794,341         SIBL Investment Ltd.       -       -		Basic Salary	550,005,812	455,656,800
L/E Salary & Allowances       12,990,483       7,827,000         Bank's Contribution to Provident fund       51,750,157       41,584,587         Bank's Contribution to Social Insurance fund       5,402,958       4,529,361         1,284,674,861       1,084,051,548         16(a) Consolidated expenses for Salary and Allowance       1,284,674,861       1,084,051,548         Add; Salary and Allowance of subsidiaries of SIBL       13,572,579       10,794,341         SIBL Investment Ltd.       -       -		Allowance	553,665,504	449,683,866
Bank's Contribution to Provident fund Bank's Contribution to Social Insurance fund 1,284,674,861 1,284,674,861 1,084,051,548 16(a) Consolidated expenses for Salary and Allowance Social Islami Bank Ltd. Add; Salary and Allowance of subsidiaries of SIBL SIBL Securities Ltd. SIBL Investment Ltd. 13,572,579 10,794,341 -				· · ·
Bank's Contribution to Social Insurance fund 5,402,958 4,529,361 1,284,674,861 1,084,051,548 16(a) Consolidated expenses for Salary and Allowance Social Islami Bank Ltd. 1,284,674,861 1,084,051,548 Add; Salary and Allowance of subsidiaries of SIBL SIBL Securities Ltd. 13,572,579 10,794,341 SIBL Investment Ltd				
16(a) Consolidated expenses for Salary and Allowance         Social Islami Bank Ltd.         1,284,674,861         1,284,674,861         1,284,674,861         1,084,051,548         Add; Salary and Allowance of subsidiaries of SIBL         SIBL Securities Ltd.         SIBL Investment Ltd.         -				
16(a) Consolidated expenses for Salary and Allowance         Social Islami Bank Ltd.         Add; Salary and Allowance of subsidiaries of SIBL         SIBL Securities Ltd.         SIBL Investment Ltd.		Bank's Contribution to Social Insurance fund		
Social Islami Bank Ltd.1,284,674,8611,084,051,548Add; Salary and Allowance of subsidiaries of SIBL13,572,57910,794,341SIBL Investment Ltd				1,001,001,010
Add; Salary and Allowance of subsidiaries of SIBL         SIBL Securities Ltd.         SIBL Investment Ltd.	16(a)	· ·	1 704 (74 0/1	1 004 051 540
SIBL Securities Ltd.         13,572,579         10,794,341           SIBL Investment Ltd.         -         -			1,284,074,861	1,084,051,548
SIBL Investment Ltd			13 572 570	10 794 341
Grand total of consolidated expenses Salary & Allowance 1,298,247,440 1,094,845,889			-	-
		Grand total of consolidated expenses Salary & Allowance	1,298,247,440	1,094,845,889

		30.06.2017 <u>Taka</u>	30.06.2016 <u>Taka</u>
17	Rent Taxes Insurance & Electricity etc.	122 (25 2(9	101 074 459
	Rent Rates & Taxes Insurance	132,635,368 52,948,135	101,974,458
	Electricity Lighting & Water	32,948,133	16,565,728 31,451,310
	Electricity Eighting & water	219,185,212	149,991,496
17(a)	Consolidated expenses for Rent Taxes Insurance & Electricity		
	Social Islami Bank Ltd.	219,185,212	149,991,496
	Add; Rent Taxes Insurance & Electricity of subsidiaries of SIBL		
	SIBL Securities Ltd.	2,778,830	2,624,118
	SIBL Investment Ltd.	-	-
	Grand total of consolidated expenses for Rent Taxex Insurance & Electricity etc.	221,964,042	152,615,614
18	Legal Expenses		
	Legal Fees & Charge	5,080,635	4,644,751
	Stamp Duties other Legal Expenses	43,529	42,090
	Other Legal Expenses	2,527,852	439,343
		7,652,016	5,126,184
18(a)	Consolidated Legal expenses		
	Social Islami Bank Ltd.	7,652,016	5,126,184
	Add; Legal expenses of subsidiaries of SIBL		
	SIBL Securities Ltd.	-	-
	SIBL Investment Ltd.	-	-
	Grand total of consolidated Legal expenses	7,652,016	5,126,184
19	Postage Stamps Telecommunication etc.		
17	Cable Network rent	170,119	125,292
	Telegram Fax telex & other charges	-	178,005
	Telephone charges	2,469,916	2,233,563
	Mobile phone charges	1,925,421	1,699,748
		4,565,455	4,236,608
10(a)	Consolidated Postage Stamps & Telecommunication stc.		
19(8)	Social Islami Bank Ltd.	A EKE AEE	1 726 600
	Add; Poatage Stamps & Telecom. of subsidiaries of SIBL	4,565,455	4,236,608
	SIBL Securities Ltd.	1,084,673	814,389
	SIBL Investment Ltd.	1,007,075	-
	Grand total of Consolidated Postage Stamps & Telecommunication stc.	5,650,128	5,050,997
	stand to an observation i competenting of telecommunication see		2,000,777