SOCIAL ISLAMI BANK LIMITED CONDENSED CONSOLIDATED BALANCE SHEET (UN-AUDITED) AS AT 30 JUNE 2019

	<u>Note(s)</u>	30.06.2019 <u>Taka</u>	31.12.2018 <u>Taka</u>
PROPERTY AND ASSETS			
Cash			
Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & its Agent Banks	3(a)	3,12,55,81,006	2,34,43,25,541
(Including Foreign Currencies)	3.1	23,72,35,28,802	23,73,58,10,359
		26,84,91,09,808	26,08,01,35,900
Balance with other Banks and Financial Institutions	4(a)		
In Bangladesh		3,85,80,00,079	1,15,90,76,554
Outside Bangladesh		54,70,77,139	32,36,95,854
		4,40,50,77,218	1,48,27,72,408
Placement with Banks & other Financial Institutions	5	5,56,89,69,299	5,91,16,19,899
Investments in Shares & Securities			
Government		9,90,00,00,000	9,20,00,00,000
Others		4,40,08,98,000	2,40,65,52,439
		14,30,08,98,000	11,60,65,52,439
Investments	6(a)		
General Investment etc.		2,36,96,96,83,165	2,29,63,49,94,597
Bills Purchased and Discounted		11,48,59,88,349	8,21,91,76,356
		2,48,45,56,71,515	2,37,85,41,70,953
Fixed Assets including Premises, Furnitures and Fixtures	7(a)	3,63,46,06,046	3,57,22,53,103
Other Assets Non Banking Assets	8(a)	20,42,93,62,375	20,89,53,50,611
Total Assets		3,23,64,36,94,259	3,07,40,28,55,311
LIABILITIES AND CAPITAL			
Liabilities			
Placement from Banks & other Financial Institutions		10,00,00,00,000	8,00,00,00,000
Deposits and Other Accounts	9(a)		
Mudaraba Savings Deposits		22,43,02,22,620	19,62,15,61,549
Mudaraba Term Deposits		1,54,11,91,92,702	1,56,09,56,97,702
Other Mudaraba Deposits		48,84,63,90,691	43,56,90,89,182
Al-Wadeeah Current & Other Deposit Accounts		27,39,57,47,605	23,96,25,56,672
Bills Payable		7,09,64,99,949	4,38,48,22,493
Cash Waqf Fund		32,08,09,997	31,70,48,976
		2,60,20,88,63,565	2,47,95,07,76,574
SIBL Mudaraba Subordinated Bond	10	9,40,00,00,000	10,80,00,00,000
Other Liabilities	11(a)	27,81,71,26,429	24,78,92,70,399
Deffered Tax Liabilities/ (Assets)		8,46,75,556	7,54,37,019
Total Liabilities		3,07,51,06,65,551	2,91,61,54,83,993
Shareholders' Equity			
Paid-up Capital		8,93,34,13,566	8,12,12,85,060
Statutory Reserve General reserve		6,05,89,63,773	5,79,54,55,397
Revaluation reserve on Fixed Assets		1,01,22,727 95,49,98,771	1,07,64,250 95,49,98,771
Retained Earnings		17,55,28,042	90,48,66,027
Total Shareholders' Equity		16,13,30,26,879	15,78,73,69,506
Non controlling Interest		1,829	1,812
Total Shareholders' Equity with non controlling interest		16,13,30,28,708	15,78,73,71,318
Total Liabilities & Shareholders' Equity		3,23,64,36,94,259	3,07,40,28,55,311
· · ··································			, , - , - ,

	30.06.2019 <u>Taka</u>	31.12.2018 <u>Taka</u>
Off-balance Sheet Items		
CONTINGENT LIABILITIES		
Acceptances and Endorsements	21,72,83,58,799	20,12,94,20,463
Irrevocable Letters of Credit (including Back to Back Bills)		15,83,41,50,200
Letters of Guarantee	9,93,65,12,206	10,53,28,13,165
Bills for Collection	4,61,36,18,141	4,18,95,81,976
Other Contingent Liabilities	-	-
Total	51,19,07,64,658	50,68,59,65,804
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	51,19,07,64,658	50,68,59,65,804

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

SOCIAL ISLAMI BANK LIMITED CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE HALF YEAR ENDED 30 JUNE 2019

	<u>Note(s)</u>	Jan-June 19 <u>Taka</u>	Jan-June 18 <u>Taka</u>	April-June 19 <u>Taka</u>	April-June 18 <u>Taka</u>
Investment Income	12(a)	12,96,96,98,335	11,70,96,58,682	6,60,18,41,897	6,54,16,10,852
Less: Profit paid on Deposits	13(a)	8,89,83,06,043	7,94,77,49,784	4,49,72,07,586	4,27,86,43,822
Net Investment Income	-	4,07,13,92,292	3,76,19,08,898	2,10,46,34,311	2,26,29,67,031
Income from Investment in Shares/securities	Ē	21,85,09,262	20,92,88,919	18,22,46,632	11,65,84,109
Commission, Exchange and Brokerage	14(a)	82,05,55,159	87,38,32,982	38,12,25,401	44,52,04,744
Other Operating Income	15(a)	34,71,78,555	27,49,18,971	25,10,41,761	21,53,35,666
	_	1,38,62,42,976	1,35,80,40,872	81,45,13,794	77,71,24,519
Total Operating Income		5,45,76,35,268	5,11,99,49,770	2,91,91,48,104	3,04,00,91,550
Salaries and Allowances	16(a)	1,68,39,83,567	1,52,53,55,814	90,93,47,705	86,06,13,836
Rent, Taxes, Insurances, Electricity etc.	17(a)	26,68,85,623	22,47,65,719	17,42,84,106	12,90,15,648
Legal Expenses	18(a)	60,49,904	58,80,758	33,40,908	37,08,492
Postage, Stamps, Telecommunication etc.	19(a)	41,80,292	56,47,045	20,91,420	27,80,315
Stationery, Printings, Advertisements etc.		7,47,57,448	4,85,57,377	3,77,29,066	2,52,47,598
Managing Director's Salary and Allowances		68,56,000	64,60,000	32,91,000	30,60,000
Directors' Fees & Expenses		42,39,691	26,36,443	31,08,139	13,48,533
Shariah Supervisory Committee's Fees & Expenses		3,08,579	2,02,902	3,08,579	-
Auditors' Fees		2,87,500	2,87,500	1,32,250	1,43,750
Charges on Investment Loss		-	-	-	-
Depreciation & Repair of Bank's Assets		17,99,44,168	16,04,45,341	15,29,86,934	13,51,76,517
Zakat Expenses		7,47,61,375	6,48,32,774	3,73,80,688	3,24,16,387
Other Expenses	L	45,78,55,521	59,65,83,914	16,19,36,428	28,31,57,521
Total Operating Expenses	-	2,76,01,09,670	2,64,16,55,586	1,48,59,37,224	1,47,66,68,597
Profit/(Loss) before Provision	_	2,69,75,25,598	2,47,82,94,183	1,43,32,10,880	1,56,34,22,953
Provisions for Investments		1,31,35,69,851	1,20,95,64,277	79,19,58,680	93,45,64,277
Other Provisions		4,95,61,923	1,60,00,780	4,67,47,431	1,60,00,780
Total Provision	_	1,36,31,31,774	1,22,55,65,057	83,87,06,111	95,05,65,057
Total Profit/(Loss) before Tax	-	1,33,43,93,825	1,25,27,29,126	59,45,04,770	61,28,57,895
Provision for Income Tax	-	98,80,94,911	91,86,67,945	50,72,92,718	54,71,56,553
Net Profit/(Loss) after Taxation	-	34,62,98,913	33,40,61,181	8,72,12,051	6,57,01,341
Appropriations					
Statutory Reserve		26,35,08,376	24,50,79,786	11,79,85,037	11,94,97,903
Retained surplus	-	8,27,90,538	8,89,81,396	(3,07,72,984)	(5,37,96,561)
Attributable to:					
Equity holders' of the Bank		8,27,90,521	8,89,81,379	(3,07,72,995)	(5,37,96,569)
Non controlling Interest		17	16	11	8
	-	8,27,90,538	8,89,81,396	(3,07,72,984)	(5,37,96,561)
Earning Per Share (Prior year EPS restated)		0.39	0.37	0.10	0.07

Company Secretary

Chief Financial Officer

SOCIAL ISLAMI BANK LIMITED CONDENSED CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED) FOR THE HALF YEAR ENDED 30 JUNE 2019

	30.06.2019 <u>Taka</u>	30.06.2018 <u>Taka</u>
Cash Flow from operating activities		
Investment Income receipt	12,96,96,98,335	11,70,96,58,682
Profit paid on deposits	(8,89,83,06,043)	(7,94,77,49,784)
Dividend receipts	21,85,09,262	20,92,88,919
Fees & commission receipt	39,71,24,264	40,30,12,067
Cash payments to employees	(1,69,08,39,567)	(1,53,18,15,814)
Cash payments to suppliers	(34,76,92,976)	(27,92,03,854)
Income tax paid	(70,91,24,073)	(87,17,00,639)
Receipts from other operating activities	77,06,09,450	74,57,39,886
Payments for other operating activities	(56,81,96,333)	(69,14,75,384)
Operating profit before changes in operating assets and liabilities	2,14,17,82,319	1,74,57,54,079
Changes in operating assets and liabilities	·	
Statutory deposits	-	-
Net trading securities	(2,69,43,45,561)	9,32,46,546
Investments to other banks	-	-
Investment to customers	(10,60,15,00,562)	(10,37,29,60,759)
Other assets	1,17,51,12,309	(1,59,64,94,308)
Deposits from other banks	(1,15,97,31,513)	88,39,62,374
Deposits received from customers	13,41,78,18,504	7,88,26,76,134
Other liabilities on account of customers	-	-
Trading liabilities	-	-
Other liabilities	68,52,26,356	29,10,70,012
Sub Total	82,25,79,534	(2,81,85,00,001)
A. Net Cash flow from operating activities	2,96,43,61,854	(1,07,27,45,922)
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	(21,57,33,736)	(11,08,90,605)
Purchase/Sale of subsidiaries	-	
B. Net Cash flows from investing activities	(21,57,33,736)	(11,08,90,605)
Cash flows from financing activities	2 00 00 00 000	2 00 00 00 000
Receipts from issue of debt instruments	2,00,00,00,000	3,00,00,00,000
SIBL Mudaraba Subordinated Bond	(1,40,00,00,000)	(60,00,00,000)
Receipts from issue of right shares/ordinary share Dividend paid in cash	-	-
C. Net Cash flow from financing activities	60,00,00,000	2,40,00,00,000
D. Net increase/(decrease) in cash & cash equivalents (A+B+C)	3,34,86,28,117	1,21,63,63,473
E. Cash and cash equivalents at the beginning of the year	33,47,45,28,207	35,46,16,41,136
F. Cash and cash equivalents at the end of the year (D+E)	36,82,31,56,324	36,67,80,04,609

Company Secretary

Chief Financial Officer

SOCIAL ISLAMI BANK LIMITED STATEMENT OF CONDENSED CONSOLIDATED CHANGES IN EQUITY (UN-AUDITED) FOR THE HALF YEAR ENDED 30 JUNE 2019

								(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 2019	8,12,12,85,060	-	5,79,54,55,397	1,07,64,250	95,49,98,771	90,48,66,027	1,812	15,78,73,71,317
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	-	-	-	-	-	34,62,98,896	-	34,62,98,896
Appropriation made during the year	-	-	26,35,08,376	(6,41,522)	-	(26,35,08,376)	-	(6,41,522)
Issue of Cash Dividend		-	-	-	-	-	-	-
Issue of Share Capital	81,21,28,506	-	-	-	-	(81,21,28,506)	-	-
Transferred to retained earnings	-	-	-	-	-	-	-	-
Non-controlling interest	-	-	-	-	-	-	17	17
Total group shareholders' equity as on 30 June 2019	8,93,34,13,566	-	6,05,89,63,773	1,01,22,727	95,49,98,771	17,55,28,042	1,829	16,13,30,28,707
Eligibile Capital under Basel III:	8,93,34,13,566		6,05,89,63,773	1,01,22,727	-	17,55,28,042	1,829	15,17,80,29,936
Add: General provision for unclassified investment								2,30,47,83,563
Add: SIBL Mudaraba Subordinated Bond								7,16,00,00,000
Total eligible capital as on 30 June 2019								24,64,28,13,500

Company Secretary

Chief Financial Officer

SOCIAL ISLAMI BANK LIMITED CONDENSED BALANCE SHEET (UN-AUDITED) AS AT 30 JUNE 2019

	<u>Note(s)</u>	30.06.2019 <u>Taka</u>	31.12.2018 <u>Taka</u>
PROPERTY AND ASSETS			
Cash			
Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & its Agent Banks	3	3,12,30,91,340	2,34,42,58,315
(Including Foreign Currencies)	3.1	23,72,35,28,802	23,73,58,10,359
Balance with other Banks and Financial Institutions	4	26,84,66,20,142	26,08,00,68,674
In Bangladesh Outside Bangladesh		3,85,79,44,860 54,70,77,139	1,15,90,22,085 32,36,95,854
		4,40,50,21,999	1,48,27,17,939
Placement with Banks & other Financial Institutions	5	5,56,89,69,299	5,91,16,19,899
Investments in Shares & Securities			
Government Others		9,90,00,00,000 5,88,08,96,400	9,20,00,00,000 3,88,65,50,839
Investments	6	15,78,08,96,400	13,08,65,50,839
General Investment etc. Bills Purchased and Discounted		2,37,76,96,83,165 11,48,59,88,349 2,49,25,56,71,515	2,30,43,49,94,597 8,21,91,76,356 2,38,65,41,70,953
Fixed Assets including Premises, Furnitures and Fixtures Other Assets Non Banking Assets	7 8	3,62,64,86,812 17,95,02,39,914	3,56,35,34,717 18,52,66,58,424 -
Total Assets		3,23,43,39,06,081	3,07,30,53,21,444
LIABILITIES AND CAPITAL			
Liabilities			
Placement from Banks & other Financial Institutions		10,00,00,00,000	8,00,00,00,000
Deposits and Other Accounts	9		
Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable Cash Waqf Fund		22,43,02,22,620 1,54,11,91,92,702 48,84,63,90,691 27,71,53,23,771 7,09,64,99,949 32,08,09,997 2,60,52,84,39,730	19,62,15,61,549 1,56,09,56,97,702 43,56,90,89,182 24,33,62,69,747 4,38,48,22,493 31,70,48,976 2,48,32,44,89,649
SIBL Mudaraba Subordinated Bond Other Liabilities Deffered Tax Liabilities/ (Assets) Total Liabilities	10 11	9,40,00,00,000 27,33,46,54,109 8,37,33,095 3,07,34,68,26,934	10,80,00,00,000 24,35,66,21,156 7,43,30,843 2,91,55,54,41,648
		, , , ,, - ,,,-	, , - ,- ,,
Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Revaluation reserve on Fixed Assets Retained Earnings Total Shareholders' Equity Total Liabilities & Shareholders' Equity		8,93,34,13,566 6,05,89,63,773 95,49,98,771 13,97,03,039 16,08,70,79,148 3,23,43,39,06,081	8,12,12,85,060 5,79,54,55,397 95,49,98,771 87,81,40,568 15,74,98,79,796 3,07,30,53,21,444

	30.06.2019 <u>Taka</u>	31.12.2018 <u>Taka</u>
Off-balance Sheet Items		
CONTINGENT LIABILITIES		
Acceptances and Endorsements Irrevocable Letters of Credit (including Back to Back Bills) Letters of Guarantee Bills for Collection Other Contingent Liabilities Total		15,83,41,50,200 10,53,28,13,165
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	51,19,07,64,658	50,68,59,65,804

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

SOCIAL ISLAMI BANK LIMITED CONDENSED PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE HALF YEAR ENDED 30 JUNE 2019

	<u>Note(s)</u>	Jan-June 19 <u>Taka</u>	Jan-June 18 <u>Taka</u>	April-June 19 <u>Taka</u>	April-June 18 <u>Taka</u>
Investment Income	12	12,93,05,07,762	11,64,67,53,790	6,57,94,58,288	6,50,70,65,006
Less: Profit paid on Deposits	13	8,86,25,93,206	7,91,24,09,518	4,47,92,51,636	4,26,08,73,410
Net Investment Income		4,06,79,14,555	3,73,43,44,271	2,10,02,06,651	2,24,61,91,596
Income from Investment in Shares and Securities		21,13,32,240	19,87,54,606	18,14,05,581	10,69,63,508
Commission Exchange and Brokerage	14	78,42,05,954	84,31,35,888	36,83,88,780	42,65,65,725
Other Operating Income	15	34,62,96,609	27,41,08,844	25,09,61,420	21,47,82,505
		1,34,18,34,803	1,31,59,99,338	80,07,55,781	74,83,11,737
Total Operating Income		5,40,97,49,358	5,05,03,43,609	2,90,09,62,432	2,99,45,03,333
Salaries and Allowances	16	1,66,87,10,591	1,51,08,60,692	90,26,73,454	85,23,37,809
Rent Taxes Insurances Electricity etc.	17	26,38,64,603	22,17,44,699	17,27,73,596	12,75,05,139
Legal Expenses	18	60,49,904	58,65,758	33,40,908	36,93,492
Postage Stamps Telecommunication etc.	19	31,60,161	48,32,631	15,92,427	24,06,545
Stationery Printings Advertisements etc.		7,44,37,388	4,84,04,862	3,76,29,494	2,51,92,624
Managing Director's Salary and Allowances		68,56,000	64,60,000	32,91,000	30,60,000
Directors' Fees & Expenses		39,96,191	24,63,943	29,68,139	12,52,033
Shariah Supervisory Committee's Fees & Expenses		3,08,579	2,02,902	3,08,579	-
Auditors' Fees		2,87,500	2,87,500	1,43,750	1,43,750
Charges on Investment Loss		-	-	-	-
Depreciation & Repair of Bank's Assets		17,86,81,555	15,89,95,209	15,22,31,225	13,43,83,893
Zakat Expenses		7,47,61,375	6,48,32,774	3,73,80,688	3,24,16,387
Other Expenses		45,22,62,600	59,04,29,433	15,94,84,127	28,00,57,871
Total Operating Expenses		2,73,33,76,448	2,61,53,80,403	1,47,38,17,388	1,46,24,49,544
Profit/(Loss) before Provision		2,67,63,72,910	2,43,49,63,206	1,42,71,45,044	1,53,20,53,790
Provisions for Investments		1,31,35,69,851	1,20,95,64,277	79,19,58,680	93,45,64,277
Other Provisions		4,52,61,182	-	4,52,61,182	-
Total Provision		1,35,88,31,033	1,20,95,64,277	83,72,19,862	93,45,64,277
Total Profit/(Loss) before Tax		1,31,75,41,878	1,22,53,98,929	58,99,25,183	59,74,89,513
Provision for Income Tax		98,03,42,526	91,15,92,720	50,44,29,131	54,19,78,809
Net Profit/(Loss) after Tax		33,71,99,351	31,38,06,209	8,54,96,051	5,55,10,703
Appropriation					
Statutory Reserve		26,35,08,376	24,50,79,786	11,79,85,037	11,94,97,903
Retained Earnings		7,36,90,976	6,87,26,423	(3,24,88,984)	(6,39,87,199)
		33,71,99,351	31,38,06,209	8,54,96,052	5,55,10,703
Earning Per Share (Prior year EPS restated) Net Asset Value Per Share (NAV/Share) Net Operating Cash Flow Per Share (NOCFPS)		0.38 18.01 3.32	0.35 16.21 (1.21)	0.10	0.06
			(=)		

Company Secretary

Chief Financial Officer

SOCIAL ISLAMI BANK LIMITED CONDENSED CASH FLOW STATEMENT (UN-AUDITED) FOR THE HALF YEAR ENDED 30 JUNE 2019

	30.06.2019 <u>Taka</u>	30.06.2018 <u>Taka</u>
Cash Flow from operating activities		
Investment Income receipt	12,93,05,07,762	11,64,67,53,790
Profit paid on deposits	(8,86,25,93,206)	(7,91,24,09,518)
Dividend receipts	21,13,32,240	19,87,54,606
Fees & commission receipt	36,07,75,059	37,23,14,973
Cash payments to employees	(1,67,55,66,591)	(1,51,73,20,692)
Cash payments to suppliers	(34,43,51,896)	(27,60,15,319)
Income tax paid	(70,20,07,389)	(86,45,83,955)
Receipts from other operating activities	76,97,27,504	74,49,29,759
Payments for other operating activities	(56,07,75,787)	(68,36,71,237)
Operating profit before changes in operating assets and liabilities	2,12,70,47,696	1,70,87,52,406
Changes in operating assets and liabilities		
Statutory deposits	-	-
Net trading securities	(2,69,43,45,561)	9,32,46,546
Investments to other banks	-	-
Investment to customers	(10,60,15,00,562)	(10,37,29,60,759)
Other assets	1,27,84,25,899	(1,49,95,03,023)
Deposits from other banks	(1,15,97,31,513)	88,39,62,374
Deposits received from customers	13,36,36,81,593	7,85,23,38,439
Other liabilities on account of customers	-	-
Trading liabilities	-	-
Other liabilities	64,82,61,644	25,75,14,566
Sub Total	83,47,91,502	(2,78,54,01,858)
A. Net Cash flow from operating activities	2,96,18,39,197	(1,07,66,49,452)
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 Purchase/Sale of subsidiaries	(21,56,34,269)	(11,08,69,335)
	-	-
B. Net Cash flows from investing activities	(21,56,34,269)	(11,08,69,335)
Cash flows from financing activities	2 00 00 00 000	2 00 00 00 000
Receipts from issue of debt instruments	2,00,00,00,000	3,00,00,00,000
SIBL Mudaraba Subordinated Bond	(1,40,00,00,000)	(60,00,00,000)
Receipts from issue of right shares/ordinary share Dividend paid in cash	-	-
C. Net Cash flow from financing activities	60,00,00,000	2,40,00,00,000
D. Net increase/(decrease) in cash & cash equivalents (A+B+C)	3,34,62,04,928	1,21,24,81,213
E. Cash and cash equivalents at the beginning of the year	33,47,44,06,512	35,46,11,73,539
F. Cash and cash equivalents at the end of the year (D+E)	36,82,06,11,440	36,67,36,54,752

Company Secretary

Chief Financial Officer

SOCIAL ISLAMI BANK LIMITED STATEMENT OF CONDENSED CHANGES IN EQUITY (UN-AUDITED) FOR THE HALF YEAR ENDED 30 JUNE 2019

							(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 2019	8,12,12,85,060	-	5,79,54,55,397	-	95,49,98,771	87,81,40,568	15,74,98,79,796
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	-	-	-	-	-	33,71,99,351	33,71,99,351
Appropriation made during the year			26,35,08,376	-	-	(26,35,08,376)	-
Issue of cash dividend	-	-	-	-	-	-	-
Issue of Share Capital	81,21,28,506	-	-	-	-	(81,21,28,506)	-
Transferred to retained earnings	-	-	-	-	-	-	-
Total shareholders' equity as on 30 June 2019	8,93,34,13,566	-	6,05,89,63,773	-	95,49,98,771	13,97,03,039	16,08,70,79,148
Eligibile Capital under Basel III:	8,93,34,13,566		6,05,89,63,773	-		13,97,03,039	15,13,20,80,377
Add: General provision for unclassified investment							2,30,47,83,563
Add: SIBL Mudaraba Subordinated Bond							7,16,00,00,000
Total eligible capital as on 30 June 2019							24,59,68,63,941

Company Secretary

Chief Financial Officer

SOCIAL ISLAMI BANK LIMITED SELECTED NOTES TO THE FINANCIAL STATEMENTS AS AT AND FOR THE SECOND QUARTER/HALF YEAR ENDED 30 JUNE 2019

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 IASed 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 fifty seven (157) 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	Talu up Capital (Taka)	SIBL	Others	
1 SIBL Securities Limited	1,23,00,00,000	99.9999187%	0.0000813%	
2 SIBL Investment Limited	25,00,00,000	99.9997600%	0.0002400%	
Total Canital	1.48.00.00.000			

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 IASis 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 30.06.2019 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 International Accounting Standard (IAS)- 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 IAS -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 IAS-32 and IFRS-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 IAS 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 IAS 7.

2.6 Cash Flow Statement

Bangladesh Accounting Standard (IAS)-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 IFRS.

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 IFRS.

2.9 Consolidation Procedures (IAS-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 (IAS) 27: Consolidated and Separate Financial Statements , Bangladesh Financial Reporting Standards (IFRS):3- Business Combinations and Bangladesh Financial Reporting Standards (IFRS):10- Consolidated Financial Statements . The consolidated financial statements are prepared to a common financial period ended 30 June 2019.

2.10 Reporting Period

These financial statements cover six months from 01 January to 30 June 2019.

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 (IAS-33)

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

		30.06.2019 <u>Taka</u>	31.12.2018 <u>Taka</u>
3	Cash in hand:		
	In Local Currency	2,93,60,16,534	2,15,47,93,722
	In Foreign Currencies	3,45,31,831	2,58,33,892
	ATM balance	15,25,42,975	16,36,30,700
		3,12,30,91,340	2,34,42,58,315
3(a)	Consolidated balance of cash in hand		
	Social Islami Bank Limited	3,12,30,91,340	2,34,42,58,315
	Cash in hand of Subsidiary companies	24,89,666	67,226
	SIBL Securities Limited	24,84,465	62,025
	SIBL Investment Limited	5,201	5,201
		3,12,55,81,006	2,34,43,25,541
3.1	Balance with Bangladesh Bank and its agent bank (Sonali Bank)		
	Balance with Bangladesh Bank (Note-3.1.1)	22,98,17,36,627	23,40,08,72,133
	Balance with Sonali Bank (as agent of BB)	74,17,92,175	33,49,38,226
		23,72,35,28,802	23,73,58,10,359
3.1.1	Balance with Bangladesh Bank (Including foreign currencies)		
	In local currency	22,13,74,42,126	22,98,07,63,770
	In foreign currencies	84,42,94,501	42,01,08,363
		22,98,17,36,627	23,40,08,72,133
4	Balance with Other Banks and Financial Institutions		
	In Bangladesh	3,85,79,44,860	1,15,90,22,085
	Outside Bangladesh	54,70,77,139	32,36,95,854
		4,40,50,21,999	1,48,27,17,939
4(a)	Consolidated balance of other Banks and Financial Institutions In Bangladesh		
	Social Islami Bank Limited	3,85,79,44,860	1,15,90,22,085
	Add: Account Balance of subsidiaries of SIBL with SIBL Principal Branch	31,95,76,165	37,37,13,075
	SIBL Securities Limited (Current account and MTDR)	21,97,27,803	12,38,64,138
	SIBL Investment Limited	9,98,48,362	24,98,48,937
		4,17,75,21,025	1,53,27,35,160
	Less: Inter company balance eliminated	31,95,76,165	37,37,13,075
	SIBL Securities Limited (Current account and MTDR) SIBL Investment Limited	21,97,27,803	12,38,64,138
	SIBL Investment Limited	9,98,48,362	24,98,48,937
	Add: Account Balance of subsidiaries of SIBL with other banks and financial institutions	55 210	54 4(0
	SIBL Securities Limited	55,219 55,219	54,469 54,469
	SIBL Investment Limited	-	-
	Consolidated balance with Banks and Financial Institutions	3,85,80,00,079	1,15,90,76,554
5	Placement with Banks & other Financial Institutions		
	Placement with Banks	48,64,69,299	48,66,19,899
	Placement with other Financial Institutions	5,08,25,00,000	5,42,50,00,000
		5,56,89,69,299	5,91,16,19,899

6	Mode-Wise Investment (General)	30.06.2019 <u>Taka</u>	31.12.2018 <u>Taka</u>
	a) In Bangladesh		
	Musharaka	36,22,18,852	34,77,14,917
	Murabaha	4,86,21,36,304	3,88,93,04,111
	Mudaraba	2,58,24,63,899	2,06,18,61,392
	Bai-Muazzal	1,60,65,84,46,234	1,57,97,35,57,142
	Hire-Purchase Sirkatul Meelk	56,24,42,69,469	54,77,98,10,323
	Quard	8,57,82,27,579	6,85,01,81,947
	Bai-Salam	80,79,59,076	77,56,77,519
	Staff Loan	2,32,64,93,394	2,38,59,78,089
	Ijarah	64,20,35,230	66,00,73,348
	Visa Card	70,54,33,128	71,08,35,809
		2,37,76,96,83,165	2,30,43,49,94,597
	Mode-Wise Investment (General) b) Outside Bangladesh		
	Musharaka	_	-
	Murabaha	-	-
	Bai-Muazzal	-	-
	Hire-Purchase Sirkatul Meelk	-	-
	Installment Investment Scheme	-	-
	Quard	-	-
	Bai-Salam	-	-
	Others	-	-
		-	
	Bills Purchased and discounted Inside Bangladesh		
	In land Bill Purchase	3,60,89,96,570	2,71,82,64,390
	Bills Purchased and discounted		_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Outside Bangladesh		
	Foreign Bill Purchased	37,53,43,588	15,86,60,057
	Murabaha Bill of Exchange	1,73,85,71,717	1,65,52,74,938
	Baim-Wes bills		
	Dann-wes unis	5,76,30,76,475	3,68,69,76,971
	Daini- wes bills	5,76,30,76,475 7,87,69,91,779	
	Grand total of net Bills Purchased and Discounted		3,68,69,76,971
		7,87,69,91,779	3,68,69,76,971 5,50,09,11,966
6(a)	Grand total of net Bills Purchased and Discounted	7,87,69,91,779 11,48,59,88,349	3,68,69,76,971 5,50,09,11,966 8,21,91,76,356
6(a)	Grand total of net Bills Purchased and Discounted Total Investment Consolidated Investment Less: Intercompany balance eliminated SIBL Securities Ltd. Quard Investment with SIBL-Proncipal Branch	7,87,69,91,779 11,48,59,88,349	3,68,69,76,971 5,50,09,11,966 8,21,91,76,356
5(a)	Grand total of net Bills Purchased and Discounted Total Investment Consolidated Investment Less: Intercompany balance eliminated SIBL Securities Ltd.	7,87,69,91,779 11,48,59,88,349 2,49,25,56,71,515	3,68,69,76,971 5,50,09,11,966 8,21,91,76,356 2,38,65,41,70,953
6(a) 7	Grand total of net Bills Purchased and Discounted Total Investment Consolidated Investment Less: Intercompany balance eliminated SIBL Securities Ltd. Quard Investment with SIBL-Proncipal Branch SIBL Investment Ltd. Fixed Assets:	7,87,69,91,779 11,48,59,88,349 2,49,25,56,71,515 80,00,00,000 - 2,48,45,56,71,515	3,68,69,76,971 5,50,09,11,966 8,21,91,76,356 2,38,65,41,70,953 80,00,00,000 - 2,37,85,41,70,953
	Grand total of net Bills Purchased and Discounted Total Investment Consolidated Investment Less: Intercompany balance eliminated SIBL Securities Ltd. Quard Investment with SIBL-Proncipal Branch SIBL Investment Ltd. Fixed Assets: Land	7,87,69,91,779 11,48,59,88,349 2,49,25,56,71,515 80,00,00,000 - 2,48,45,56,71,515 1,23,30,000	3,68,69,76,971 5,50,09,11,966 8,21,91,76,356 2,38,65,41,70,953 80,00,00,000 - 2,37,85,41,70,953 1,23,30,000
	Grand total of net Bills Purchased and Discounted Total Investment Consolidated Investment Less: Intercompany balance eliminated SIBL Securities Ltd. Quard Investment with SIBL-Proncipal Branch SIBL Investment Ltd. Fixed Assets: Land Building	7,87,69,91,779 11,48,59,88,349 2,49,25,56,71,515 80,00,00,000 - 2,48,45,56,71,515 1,23,30,000 1,94,08,85,889	3,68,69,76,971 5,50,09,11,966 8,21,91,76,356 2,38,65,41,70,953 80,00,00,000 - 2,37,85,41,70,953 1,23,30,000 1,96,52,72,787
	Grand total of net Bills Purchased and Discounted Total Investment Consolidated Investment Less: Intercompany balance eliminated SIBL Securities Ltd. Quard Investment with SIBL-Proncipal Branch SIBL Investment Ltd. Fixed Assets: Land Building Furniture & Fixture	7,87,69,91,779 11,48,59,88,349 2,49,25,56,71,515 80,00,00,000 - 2,48,45,56,71,515 1,23,30,000 1,94,08,85,889 78,57,58,018	3,68,69,76,971 5,50,09,11,966 8,21,91,76,356 2,38,65,41,70,953 80,00,00,000 - 2,37,85,41,70,953 1,23,30,000 1,96,52,72,787 70,55,50,956
	Grand total of net Bills Purchased and Discounted Total Investment Consolidated Investment Less: Intercompany balance eliminated SIBL Securities Ltd. Quard Investment with SIBL-Proncipal Branch SIBL Investment Ltd. Fixed Assets: Land Building Furniture & Fixture Mechanical Appliance	7,87,69,91,779 11,48,59,88,349 2,49,25,56,71,515 80,00,00,000 - 2,48,45,56,71,515 1,23,30,000 1,94,08,85,889 78,57,58,018 68,52,28,902	3,68,69,76,971 5,50,09,11,966 8,21,91,76,356 2,38,65,41,70,953 80,00,00,000 - 2,37,85,41,70,953 1,23,30,000 1,96,52,72,787 70,55,50,956 67,55,05,420
	Grand total of net Bills Purchased and Discounted Total Investment Consolidated Investment Less: Intercompany balance eliminated SIBL Securities Ltd. Quard Investment with SIBL-Proncipal Branch SIBL Investment Ltd. Fixed Assets: Land Building Furniture & Fixture Mechanical Appliance Computer Software	7,87,69,91,779 11,48,59,88,349 2,49,25,56,71,515 80,00,00,000 - 2,48,45,56,71,515 1,23,30,000 1,94,08,85,889 78,57,58,018 68,52,28,902 17,38,55,389	3,68,69,76,971 5,50,09,11,966 8,21,91,76,356 2,38,65,41,70,953 80,00,00,000 - 2,37,85,41,70,953 1,23,30,000 1,96,52,72,787 70,55,50,956 67,55,05,420 16,90,17,683
	Grand total of net Bills Purchased and Discounted Total Investment Consolidated Investment Less: Intercompany balance eliminated SIBL Securities Ltd. Quard Investment with SIBL-Proncipal Branch SIBL Investment Ltd. Fixed Assets: Land Building Furniture & Fixture Mechanical Appliance	7,87,69,91,779 11,48,59,88,349 2,49,25,56,71,515 80,00,00,000 - 2,48,45,56,71,515 1,23,30,000 1,94,08,85,889 78,57,58,018 68,52,28,902	3,68,69,76,971 5,50,09,11,966 8,21,91,76,356 2,38,65,41,70,953 80,00,00,000 - 2,37,85,41,70,953 1,23,30,000 1,96,52,72,787 70,55,50,956 67,55,05,420
	Grand total of net Bills Purchased and Discounted Total Investment Consolidated Investment Less: Intercompany balance eliminated SIBL Securities Ltd. Quard Investment with SIBL-Proncipal Branch SIBL Investment Ltd. Fixed Assets: Land Building Furniture & Fixture Mechanical Appliance Computer Software	7,87,69,91,779 11,48,59,88,349 2,49,25,56,71,515 80,00,00,000 - 2,48,45,56,71,515 1,23,30,000 1,94,08,85,889 78,57,58,018 68,52,28,902 17,38,55,389 2,76,81,836 7,46,778	3,68,69,76,971 5,50,09,11,966 8,21,91,76,356 2,38,65,41,70,953 80,00,00,000 - 2,37,85,41,70,953 1,23,30,000 1,96,52,72,787 70,55,50,956 67,55,05,420 16,90,17,683 3,51,75,305 6,82,566
7	Grand total of net Bills Purchased and Discounted Total Investment Consolidated Investment Less: Intercompany balance eliminated SIBL Securities Ltd. Quard Investment with SIBL-Proncipal Branch SIBL Investment Ltd. Fixed Assets: Land Building Furniture & Fixture Mechanical Appliance Computer Software Motor Vehicle Books	7,87,69,91,779 11,48,59,88,349 2,49,25,56,71,515 80,00,00,000 - 2,48,45,56,71,515 1,23,30,000 1,94,08,85,889 78,57,58,018 68,52,28,902 17,38,55,389 2,76,81,836	3,68,69,76,971 5,50,09,11,966 8,21,91,76,356 2,38,65,41,70,953 80,00,00,000 - 2,37,85,41,70,953 1,23,30,000 1,96,52,72,787 70,55,50,956 67,55,05,420 16,90,17,683 3,51,75,305
7	Grand total of net Bills Purchased and Discounted Total Investment Consolidated Investment Less: Intercompany balance eliminated SIBL Securities Ltd. Quard Investment with SIBL-Proncipal Branch SIBL Investment Ltd. Fixed Assets: Land Building Furniture & Fixture Mechanical Appliance Computer Software Motor Vehicle Books	7,87,69,91,779 11,48,59,88,349 2,49,25,56,71,515 80,00,00,000 - 2,48,45,56,71,515 1,23,30,000 1,94,08,85,889 78,57,58,018 68,52,28,902 17,38,55,389 2,76,81,836 7,46,778 3,62,64,86,812	3,68,69,76,971 5,50,09,11,966 8,21,91,76,356 2,38,65,41,70,953 80,00,00,000 - 2,37,85,41,70,953 1,23,30,000 1,96,52,72,787 70,55,50,956 67,55,0,956 67,55,0,5420 16,90,17,683 3,51,75,305 6,82,566 3,56,35,34,717
7	Grand total of net Bills Purchased and Discounted Total Investment Consolidated Investment Less: Intercompany balance eliminated SIBL Securities Ltd. Quard Investment with SIBL-Proncipal Branch SIBL Investment Ltd. Fixed Assets: Land Building Furniture & Fixture Mechanical Appliance Computer Software Motor Vehicle Books Consolidated written down value of fixed assets including intangible assets Social Islami Bank Limited	7,87,69,91,779 11,48,59,88,349 2,49,25,56,71,515 80,00,00,000 - 2,48,45,56,71,515 1,23,30,000 1,94,08,85,889 78,57,58,018 68,52,28,902 17,38,55,389 2,76,81,836 7,46,778 3,62,64,86,812	3,68,69,76,971 5,50,09,11,966 8,21,91,76,356 2,38,65,41,70,953 80,00,00,000 - 2,37,85,41,70,953 1,23,30,000 1,96,52,72,787 70,55,50,956 67,55,05,420 16,90,17,683 3,51,75,305 6,82,566 3,56,35,34,717 3,56,35,34,717
7	Grand total of net Bills Purchased and Discounted Total Investment Consolidated Investment Less: Intercompany balance eliminated SIBL Securities Ltd. Quard Investment with SIBL-Proncipal Branch SIBL Investment Ltd. Fixed Assets: Land Building Furniture & Fixture Mechanical Appliance Computer Software Motor Vehicle Books	7,87,69,91,779 11,48,59,88,349 2,49,25,56,71,515 80,00,00,000 - 2,48,45,56,71,515 1,23,30,000 1,94,08,85,889 78,57,58,018 68,52,28,902 17,38,55,389 2,76,81,836 7,46,778 3,62,64,86,812	3,68,69,76,971 5,50,09,11,966 8,21,91,76,356 2,38,65,41,70,953 80,00,00,000 - 2,37,85,41,70,953 1,23,30,000 1,96,52,72,787 70,55,50,956 67,55,0,956 67,55,0,956 67,55,0,5420 16,90,17,683 3,51,75,305 6,82,566 3,56,35,34,717

	Carrying value of Fixed assets of the Group	3,63,46,06,046	3,57,22,53,103
	currying funde of Finder associs of the Oroup	30.06.2019	31.12.2018
		Taka	Taka
8	Others Assets:		
	Stock of stationery Stamps and printing materials etc.	5,01,87,953	3,89,40,292
	Advance Rent	20,87,28,804	24,03,68,398
	Advance Deposit	33,35,271	31,56,556
	Branch Adjustments (SIBG)	5,91,75,04,978	7,10,10,09,106
	Suspense Account:	39,28,02,003	21,95,94,442
	Other Prepayments	6,42,19,910	6,42,16,511
	Receivable from Stock & Bond and SIBL Securities	6,20,74,364	12,20,74,364
	Advance Income Tax	10,07,34,14,411	9,37,14,07,022
	Receivable from SIBL Investment	18,63,060	18,20,060
	Protested bills against Investment	32,30,77,570	31,93,77,570
	Profir receivable from Banks NBFI and BD Govt.	22,77,10,845	47,28,85,826
	Investment with off-shore Banking Unit	1,42,28,14,983	1,73,46,02,875
	Due from off-shore Banking Unit	5,72,70,566	6,24,81,496
	Others (note: 8.1)	56,80,50,179	50,93,26,782
	Total	19,37,30,54,897	20,26,12,61,299
	Less: Balance with OBU for elimination		
	Investment with off-shore Banking Unit	1,42,28,14,983	1,73,46,02,875
	Due from off-shore Banking Unit	-	-
	Grand total after elimination of balance with OBU	17,95,02,39,914	18,52,66,58,424
8(a)	Consolidated other Assets		
()		17.07.02.20.014	10.50 ((50.404
	Social Islami Bank Limited	17,95,02,39,914	18,52,66,58,424
	Add: Other assets of subsidiary companies SIBL Securities Limited	2,48,09,85,521 2,33,09,86,021	2,37,05,12,247 2,37,05,12,247
	SIBL Investment Limited	14,99,99,500	- 2,37,03,12,247
	Less; Inter Company transactions eliminated:	18,63,060	18,20,060
	Receivable from SIBL Securities	-	-
	Receivable from SIBL Investment	18,63,060	18,20,060
	Grand total Other assets of subsidiary companies	20,42,93,62,375	20,89,53,50,611
8.1	Others		
	D.D. Paid without advice	650	-
	Wes Fund (F/Currency) purchased	1,089	1,089
	Adjusting A/C debit balance	56,42,43,572	50,55,02,683
	Advance Vat	38,15,178	38,15,178
	BFETN Adjustment Accounts	(10,310)	7,832
		56,80,50,179	50,93,26,782
9	Deposits and Other Accounts		
	Mudaraba Savings Deposits (MSD)	22,43,02,22,620	19,62,15,61,549
	Mudaraba Term Deposits (MTDR)	1,54,11,91,92,702	1,56,09,56,97,702
	Other Mudaraba Deposit	48,84,63,90,691	43,56,90,89,182
	Mudaraba Short Notice Deposits (MSND)	16,57,45,40,824	13,34,81,72,630
	Mudaraba Scheme Deposits (Note-9.1)	32,27,18,49,867	30,22,09,16,552
	Al- Wadeeah Current Deposit and other aacounts (AWCD)	27,71,53,23,770	24,33,62,69,747
	Bills payable	7,09,64,99,949	4,38,48,22,493
	Cash Waqf Fund	32,08,09,997	31,70,48,976
		2,60,52,84,39,729	2,48,32,44,89,649

		30.06.2019 <u>Taka</u>	31.12.2018 <u>Taka</u>
9.1	Mudaraba Scheme Deposits		
	Mudaraba Hajj Savings Deposit	10,14,03,138	9,28,87,786
	Mudaraba Pension Savings Deposit	2,50,46,20,402	2,61,47,30,097
	Mudara Education Deposit Scheme	3,80,12,454	4,08,26,600
	Mudaraba Monthly Savings Deposit	4,49,02,610	5,32,06,304
	Mudaraba Monthly Profit Deposit	4,14,49,70,495	3,80,77,49,887
	Mudara Bashasthan Savings Scheme	62,06,63,697	67,62,10,468
	Mudara Millionaire Savings Scheme	94,05,54,529	99,77,04,486
	Mudara Lakhopoti Deposit Scheme	4,00,20,302	5,02,66,479
	Mudara Double Benefit Deposit Scheme	1,49,11,34,578	1,53,67,32,091
	Mudara Marriage Savings Scheme	9,64,49,374	10,38,30,523
	Mudara MMohorana Savings Scheme	1,96,93,739	2,13,29,046
	Subarnalata Special Scheme (Wemen)	2,54,14,918	2,19,15,847
	Subarna Rekha Special Deposit (Wemen)	1,57,16,76,965	1,52,68,90,662
	Shabuj Shayanna Special Deposit	58,77,59,915	5,82,24,337
	Shabuj Chaya P. Sch	5,53,42,921	58,53,16,856
	Sanchita Special Deposit scheme	24,72,06,939	21,00,53,345
	Sanali Din Pension Deposit Scheme	12,44,39,16,087	11,90,98,21,418
	Sukher Thikana Saving Scheme	1,38,73,677	1,23,62,173
	Sacchandey Protidin Monthly Profit Deposit	2,48,90,72,673	2,65,97,43,247
	Samriddir Sopan Scheme Deposit	1,20,97,95,891	2,15,50,87,725
	Sopner Siri Deposit Scheme	9,96,96,050	11,33,11,490
	Sharner Shikhar (mudaraba Billinior Deposit)	98,75,57,848	96,16,51,456
	Proshanti (Mudaraba Zakat Saving Deposits	2,12,01,010	1,10,64,229
	SIBL Astha (Mudaraba Monthly Deposit)	2,31,47,77,156	-
	SIBL Super DPS (Mudaraba Pansion Scheme)	2,17,32,500	-
	SIBL Digun Porttasha (Double Benefit Scheme)	14,04,00,000	-
		32,27,18,49,867	30,22,09,16,552
9(a)	Consolidated balance of Al-Wadeeah Current Deposit & Other A/c		
	Social Islami Bank Limited	27,71,53,23,770	24,33,62,69,747
	Less: Intercompany balance eliminated	31,95,76,165	37,37,13,075
	SIBL Securities Limited	21,97,27,803	12,38,64,138
	SIBL Investment Limited	9,98,48,362	24,98,48,937
	Consolidated balance of Current deposit and other accounts	27,39,57,47,605	23,96,25,56,672
10			

10 SIBL Mudaraba Subordinated Bond

SIBL issued three mudaraba subordinated bonds namely SIBL 1st Mudaraba Subordinated Bond of Tk . 300 crore, SIBL 2nd Mudaraba Subordinated Bond of Tk . 400 crore and SIBL 3rd Mudaraba Subordinated Bond of Taka -500.00 crore to support and strengthen Tier-II capital base of the bank under Basel -III capital regulation of Bangladesh Bank . The details of SIBL Mudaraba Subordinated Bonds are presented Below:

			Outstanding as on
Name of the Bond	<u>Issue Date</u>	Issued Amount	<u>30.06.2019</u>
SIBL 1st Mudaraba Subordinated Bond	31-03-15	3,00,00,00,000	1,20,00,00,000
SIBL 2nd Mudaraba Subordinated Bond	20-06-16	4,00,00,00,000	3,20,00,00,000
SIBL 3rd Mudaraba Subordinated Bond	27-12-18	5,00,00,00,000	5,00,00,00,000
Total		12,00,00,00,000	9,40,00,00,000

		30.06.2019 <u>Taka</u>	31.12.2018 <u>Taka</u>
11	Other Liabilities		
	Adjusting A/C (Cr.) Balance	2,19,64,648	1,20,30,804
	Other Payable	78,22,580	30,79,086
	BEFTN Adjustment Account	5,77,86,574	2,46,72,552
	Parking Account	180	51
	ATM Settlement for Q-Cash	2,67,35,763	3,40,04,885
	Provision for Investments	9,99,13,40,741	8,68,90,72,870
	Provision for other Assets	45,08,90,557	45,08,90,557
	Compensation and Rent Suspense	2,50,00,61,348	1,87,47,40,496
	Provision for Taxation	14,14,80,29,161	13,12,84,64,305
	Zakat Fund	7,47,61,375	12,96,65,548
	Provision for Un-reconcile	4,52,61,182	-
	Provision for good borrower	80,00,000	80,00,000
	Provision for Climate Risk Fund	20,00,000	20,00,000
11(-)	Conserve to destand Order on Line 214 and	27,33,46,54,109	24,35,66,21,156
11(a)) Consolodated Other Liabilities	27 22 46 54 100	24.25 ((21.15(
	Social Islami Bank Limited	27,33,46,54,109	24,35,66,21,156
	Add: Other Liabilities of subsidiaries SIBL Securities Limited	1,28,24,72,321 1,28,24,49,321	1,23,26,49,243 1,23,26,03,243
	SIBL Securities Limited SIBL Investment Limited	23,000	46,000
	Side investment enniced	28,61,71,26,429	25,58,92,70,399
	Less: Intercompany balance eliminated	20,01,71,20,427	23,30,72,10,077
	SIBL Securities Limited (Payable to SIBL- Term loan)	80,00,00,000	80,00,00,000
	Grand Total	27,81,71,26,429	24,78,92,70,399
		30.06.2019	30.06.2018
10	In come from Investment	<u>Taka</u>	<u>Taka</u>
12	Income from Investment		10 51 40 000
	Profit on Murabaha	12,19,79,757	12,51,43,298
	Profit on Bai-Muazzal Profit on Hire-Purchase	8,35,39,65,869	7,31,80,56,518
	Profit on Musharka	3,11,07,66,278 1,67,92,155	3,00,20,84,448 2,26,97,675
	Profit on Bai-Salam	4,18,32,989	3,04,30,708
	Profit on Quard against MTDR Scheme and others	21,56,67,363	24,44,39,716
	Profit on Inland Document Bill Purchased	18,36,24,980	18,70,12,326
	Profit on Foreign Document Bill Purchased	48,80,904	30,82,019
	Profit on Ijarah	3,82,92,600	2,54,47,292
	Profit on Investment against Mudaraba Deposit with other banks and NBFIs	34,09,14,631	37,91,38,349
	Profit on other investments (Card Wakalat fee etc.)	50,17,90,237	30,92,21,442
		12,93,05,07,762	11,64,67,53,790
12(a)) Consolidated income from investment		
	Social Islami Bank Ltd.	12,93,05,07,762	11,64,67,53,790
	Add: Income from investment of subsidiaries of SIBL	3,91,90,573	6,29,04,893
	SIBL Securities Ltd.	3,91,90,573	6,29,04,893
	SIBL Investment Ltd.	-	-
	Grand total of consolidated investment income	12,96,96,98,335	11,70,96,58,682
13	Profit paid on Deposits		
	Mudaraba Savings Deposits (MSD)	30,37,39,334	22,93,32,627
	Mudaraba short notice deposit (MSND)	23,06,86,901	17,54,35,307
	Mudaraba term deposit (MTDR)	6,15,81,34,449	5,78,63,60,965
	Cash waqf fund deposit	86,69,201	55,22,088
	Profit paid on Scheme Deposits & others	1,34,52,88,641	1,15,69,75,736
		8,04,65,18,525	7,35,36,26,724
	Profit paid on borrowings & Sub-ordinate Bond	81,60,74,681	55,87,82,794
	Total profit paid on deposits and borrowings	8,86,25,93,206	7,91,24,09,518

 13(a) Consolidated Profit paid on deposits and borrowings Social Islami Bank Lut. Social Islami Bank Lut. Commission Exchange & Brokerage Commission Exchange & Brokerage Commission Exchange & Brokerage Commission Exchange & Brokerage Commission Exchange & Brokerage of subsidiaries of SIBL. SIBL Social Islami Bank Lut. Social Islami			30.06.2019 <u>Taka</u>	30.06.2018 <u>Taka</u>
Ad: Income from investment of subsidiaries of SIRL 3.53,12,837 3.53,40,266 SIBL Investment Lid 3.57,12,837 3.53,40,266 Grand total of consolidated Profit paid on deposits and borrowings 889,83,86,643 7.94,77,49,784 Id Commission Exchange & Brokerage 3.60,75,059 37,23,14,973 Commission Exchange & Brokerage 3.60,75,059 37,23,14,973 Commission Exchange & brokerage 3.60,775,059 37,23,14,973 Social Islami Bank Lid. 3.63,40,206 3.60,97,094 SHB. Investment Lid 3.63,540,206 3.60,97,094 SHB. Investment Lid 3.63,240,206 3.60,97,094 SHB. Investment Lid 3.63,340,206 3.65,340,206 SHB. Investment Lid 3.63,340,206 3.65,340,206 SHB. Investment Lid 3.65,340,206 3.65,340,206 Service change on SDLC Cards 3.65,340,206 3.33,841 1.85,867 <t< th=""><th>13(a)</th><th>Consolidated Profit paid on deposits and borrowings</th><th></th><th></th></t<>	13(a)	Consolidated Profit paid on deposits and borrowings		
SIBL Securities Lid 3,57,12,837 3,53,40,206 Grand total of consolidated Profit paid on deposits and borrowings 8,89,83,06,043 7,94,77,49,784 IA Commission Exchange & Brokerage 6,007,75,059 37,23,14,973 Commission Exchange Income 5,007,75,059 37,23,14,973 Add; Income from commission exchange & brokerage 5,007,75,059 37,23,14,973 Social Islami Bank Lid. 3,63,402,069 3,06,07,294 Add; Income from commission exchange & brokerage 78,42,05,954 84,31,35,888 Add; Income from commission exchange & brokerage 78,42,05,954 84,31,35,888 JBD: Newtimer Lid. 3,63,402,005 3,06,07,094 SUBL Securities Lid. 3,63,402,005 3,06,07,094 SUBL Securities Lid. 3,63,402,005 3,06,07,094 Survices & changes consultated Income from commission exchange & brokerage 9,34,334 15,92,047 Courier Charge recovered 9,34,334 15,92,047 Survices & changes consultated Income from commission exchange & brokerage 2,33,38,347 44,21,67,42,85 Survices & changes consultated Stres of SIBL 3,66,402,402,403 2,047,33,80,403 Survices & changes consultated Income from commission exchange & brokera				
SiBL Investment Ld. 5.89,93,0,6,043 7,94,77,49,784 Grand total of consolidated Profit paid on deposits and borrowings 5.89,93,0,6,043 7,94,77,49,784 Commission 5.89,93,0,6,043 7,94,77,49,784 Commission 3.607,75,059 37,23,14,073 Exchange Income 42,343,0895 44,31,35,888 14(a) Consolidated income from commission exchange & brokerage 78,42,05,954 84,31,35,888 Add: Income from commission exchange & brokerage 78,42,05,954 84,31,35,888 Carnd total of consolidated Income from commission exchange & brokerage 78,42,05,954 84,31,35,888 ISB. Investment Ld. 3.63,49,205 3,06,97,194 StBL Investment Ld. 3.63,49,205 3,06,97,194 Courtie Charges Recovery & Others 9,34,334 15,92,047 Courtie Charges Recovery & Others 2,33,33,811 1,81,81,81 Service & Adarge on SIBL Cards 4,59,56,202 1,43,78,162 Notice pay caming 2,97,84,00 2,74,108,844 StBL Securities Ld. 3,81,946 8,10,127 StBL Securities Ld. 3,462,96,609 2,				
Grand total of cassiliated Profit paid on deposits and borrowings 88983.06.043 7.94,77.49.784 14 Commission Exchange facome 9.36,07.50.59 37.23,14.973 Commission Exchange income 9.34,30.895 47.082.0915 7.842.05.954 84.31.35.888 14(a) Consolidated income from commission exchange & brokerage Social Islami Bank Ltd. 7.842.05.954 84.31.35.888 Add: Income from commission exchange & brokerage Social Islami Bank Ltd. 3.66.49.205 3.06.673.0915 Add: Income from commission exchange & brokerage 7.842.05.954 84.31.35.888 ISB. Investiment Ltd. 7.842.05.954 84.31.35.888 ISB. Investiment Ltd. 3.66.49.205 3.06.671.208 P & T charge recovered 9.34,334 15.92.047 Courber Charges Recovery & Others 3.3.39.47 4.42.1.671 Service & Acharge 15.92.047 3.05.55.159 87.38.32.98.60 Service Acharge construct 9.34,334 15.92.047 15.92.047 Courber Charge Recovered 9.34,334 15.92.047 15.92.047 Service Acharges 15.02.017 15.98.000 15.98.000 Service Acharges 15.02.017 15.98.000 <td< td=""><td></td><td></td><td>3,57,12,837</td><td>3,53,40,266</td></td<>			3,57,12,837	3,53,40,266
depoints and borrowings 5.89,83,06,043 7,94,77,49,784 14 Commission Exchange & Brokerage			-	-
14 Commission Exchange & Brokerage Commission 36.07.75.059 37.23.14.973 Exchange Income 42.33.430.895 47.082.0915 78.42.05.954 84.31.35.888 14(a) Consolidated income from commission exchange & brokerage 78.42.05.954 84.31.35.888 Add: Income from commission exchange & brokerage 78.42.05.954 84.31.35.888 Add: Income from commission exchange & brokerage 78.42.05.954 84.31.35.888 SIBT. Securities I.d. 3.60.97.90.91 30.05.97.94 Grand total of consolidated Income from commission exchange & brokerage 82.05.55.159 87.38.32.982 15 Other Operating Income 9.34.334 15.92.047 Courier Charges Recovery & Others 3.3.89.47 4.21.67.44 Services & charges 17.07.1178 16.65.42.26 SWIFT/ Return charge recovered 2.3.33.811 13.15.18.07 Ret receipts 18.08.416 13.98.001 Ret receipts 19.42.97.8649 28.29.285 Miscellaneous income 57.620 1.04.800 Social Islami Bank Ltd. 3.462.96.609 27.41.08.844 Add: Per operating income 64.32.53				
Commission 36,07,75,059 37,23,14,973 Exchange Income 42,24,30,895 47,08,20015 14(a) Consolidated income from commission exchange & brokerage 56,011 58,42,05,954 84,31,35,888 14(a) Consolidated income from commission exchange & brokerage of subsidiaries of SIBI. 36,07,75,059 37,23,14,973 SIBI. Scarifies 1.1d SIBI. Incontement 1.2d 36,03,02,055 84,31,35,888 15 Other Operating income 9,34,334 15,92,047 Courier Charges Recovery & Others 31,38,947 44,21,674 Services & charges recovered 2,33,33,811 1,81,51,867 Rett receipts 18,08,416 13,98,000 Income from sole of forms 57,620 1,04,800 Services & charge on SIBI. Cards 4,59,58,062 2,44,38,41,62 Social Islami Bank Ltd. 34,62,96,609 27,41,98,844 15(a) Consolidated Other operating income 3,27,8,040 2,27,8,040 2,29,28,28 SIBI. Investment 1.4d 8,81,946 8,10,127 - SIBI. Scarifies 1.1d 8,81,946 8,10,27 - - <td></td> <td>deposits and borrowings</td> <td>8,89,83,06,043</td> <td>7,94,77,49,784</td>		deposits and borrowings	8,89,83,06,043	7,94,77,49,784
Exchange Income 42/34/30/895 47/08/20/915 14(a) Consolidated income from commission exchange & brokerage Social Islami Bank Ltd. 78,42,05,954 84,31,35,888 Add: Income from commission exchange & brokerage of subsidiaries of SIBL SIBL recurities Ltd. 3,63,49,205 3,06,97,094 SIBL recurities Ltd. 3,63,49,205 3,06,97,094 3,06,97,094 SIBL recurities Ltd. 3,63,49,205 3,06,97,094 Grand total of consolidated Income from commission exchange & brokerage 82,05,55,159 87,38,32,082 15 Other Operating Income 9,34,334 15,92,047 Courier Charges Recovery & Others 3,33,847 442,167,426 SWIFU Return charge recovered 2,23,33,811 1,81,81,867 Rent receiptis 18,08,416 1,398,000 Income from sale of forms 5,75,02 1,04,800 Service Alarge on SIBL Cards 4,59,58,602 4,43,78,162 Notice pay carnings 29,78,040 28,29,285 Miscellaneous income 34,62,96,609 27,41,08,844 SIBL Securities Ltd. 8,81,946 8,10,127 Grand total of consolidated Other operating income	14	Commission Exchange & Brokerage		
Exchange Income 42/34/30/895 47/08/20/915 14(a) Consolidated income from commission exchange & brokerage Social Islami Bank Ltd. 78,42,05,954 84,31,35,888 Add: Income from commission exchange & brokerage of subsidiaries of SIBL SIBL recurities Ltd. 3,63,49,205 3,06,97,094 SIBL recurities Ltd. 3,63,49,205 3,06,97,094 3,06,97,094 SIBL recurities Ltd. 3,63,49,205 3,06,97,094 Grand total of consolidated Income from commission exchange & brokerage 82,05,55,159 87,38,32,082 15 Other Operating Income 9,34,334 15,92,047 Courier Charges Recovery & Others 3,33,847 442,167,426 SWIFU Return charge recovered 2,23,33,811 1,81,81,867 Rent receiptis 18,08,416 1,398,000 Income from sale of forms 5,75,02 1,04,800 Service Alarge on SIBL Cards 4,59,58,602 4,43,78,162 Notice pay carnings 29,78,040 28,29,285 Miscellaneous income 34,62,96,609 27,41,08,844 SIBL Securities Ltd. 8,81,946 8,10,127 Grand total of consolidated Other operating income		Commission	36 07 75 059	37 23 14 073
78,42,05,954 84,31,35,888 14(a) Consolidated income from commission exchange & brokerage 78,42,05,954 84,31,35,888 Add: Income from commission exchange & brokerage of subsidiaries of SIBL 3,63,49,205 3,06,97,094 SIBL Securities 1.d. 3,63,49,205 3,06,97,094 Grand total of consolidated Income from commission exchange & brokerage 87,842,05,55,159 87,38,32,982 15 Other Operating Income 9,34,334 15,92,047 Courier Charges Recovery & Others 9,34,334 15,92,047 Services & charges 17,02,70,178 18,56,74,226 SWIFT/ Return charge recovered 2,33,31,81 18,15,13,867 Rent receipts 18,08,416 13,98,000 Income from sale of forms 57,620 10,45,809 Social Islami Bank Ltd. 4,59,58,092 27,41,08,844 Add: Other operating income 34,62,96,609 27,41,08,844 StBL Securities 1.d. 8,81,946 8,10,127 JiBL Scurities 1.d. 8,81,946 8,10,127 JiBL Securities 1.d. <td< td=""><td></td><td></td><td></td><td></td></td<>				
14(a) Consolidated income from commission exchange & brokerage 78,42,05,954 84,31,35,888 Add: Income from commission exchange & brokerage of subsidiaries of SIBL. 3,63,49,205 3,06,97,094 SIBL Investment Ltd 3,63,49,205 3,06,97,094 Grand total of consolidated Income from commission exchange & brokerage 82,05,55,159 87,38,32,982 I5 Other Operating Income 9,34,334 1,592,047 Zenire Charge recovered 9,34,334 1,592,047 Cenire Charges Recovery & Others 33,8,947 44,21,674 Services & charge recovered 2,33,311 1,81,51,867 Rent receipts 18,08,416 13,98,000 Income from sale of forms 57,620 1,44,800 Service charge on SIBL Cards 4,59,58,692 4,43,78,162 Notice pay earnings 29,78,040 28,29,285 Miscellancous income 9,7,61,6571 3,55,8,784 Social Islam Bank Ltd. 34,62,96,609 27,41,08,844 15(a) Consolidated Other operating income 34,62,96,609 27,41,08,844 SiBL Securities Ltd. 51,19,32,0692 1,41,98,712 SiBL Securities Ltd. 8,81,946 8,10,127 <				
Social Islami Bank Ltd.78,42,05,95484,31,35,888Add: Income from commission exchange & brokerage of subsidiaries of SIBL. SIBL Investment Ltd.3,63,49,2053,06,97,094Grand total of consolidated Income from commission exchange & brokerage2,05,55,15987,38,32,98215Other Operating Income9,44,33415,92,047Courier Charges Recovered9,34,33415,92,047Courier Charges Recovered2,33,38111,81,51,867Rent receipts18,08,41613,98,000Income from sale of forms5,75,201,04,800Service charge on SIBL Cards4,59,58,66927,41,08,844Add: Other operating income3,46,2,96,60927,41,08,844Add: Other operating income34,62,96,60927,41,08,844Add: Other operating income34,62,96,60927,41,08,844Add: Other operating income64,39,1163,06,30,722SIBL Investment Ltd.8,81,9408,10,127SIBL Investment Ltd.8,81,94060,21,81,089Bous27,45,21,93821,41,19,977L'E Salary & Allowances64,49,040460,21,81,089Bous27,45,21,93821,41,19,977L'E Salary & Allowances2,44,163481,85,491SIBL Investment Ltd.1,67,85,66,5911,51,73,20,602Social Islami Bank Ltd.1,67,85,66,5911,51,73,20,602Adei Salary64,30762,14,16381,85,491BousContribution to Social Insurance fund62,21,1705,14,43,838Bous & Contribution to Social Insurance fund<			70,42,03,754	04,51,55,000
Social Islami Bank Ltd.78,42,05,95484,31,35,888Add: Income from commission exchange & brokerage of subsidiaries of SIBL. SIBL Investment Ltd.3,63,49,2053,06,97,094Grand total of consolidated Income from commission exchange & brokerage2,05,55,15987,38,32,98215Other Operating Income9,44,33415,92,047Courier Charges Recovered9,34,33415,92,047Courier Charges Recovered2,33,38111,81,51,867Rent receipts18,08,41613,98,000Income from sale of forms5,75,201,04,800Service charge on SIBL Cards4,59,58,66927,41,08,844Add: Other operating income3,46,2,96,60927,41,08,844Add: Other operating income34,62,96,60927,41,08,844Add: Other operating income34,62,96,60927,41,08,844Add: Other operating income64,39,1163,06,30,722SIBL Investment Ltd.8,81,9408,10,127SIBL Investment Ltd.8,81,94060,21,81,089Bous27,45,21,93821,41,19,977L'E Salary & Allowances64,49,040460,21,81,089Bous27,45,21,93821,41,19,977L'E Salary & Allowances2,44,163481,85,491SIBL Investment Ltd.1,67,85,66,5911,51,73,20,602Social Islami Bank Ltd.1,67,85,66,5911,51,73,20,602Adei Salary64,30762,14,16381,85,491BousContribution to Social Insurance fund62,21,1705,14,43,838Bous & Contribution to Social Insurance fund<	14(9)	Consolidated income from commission exchange & brokerage		
Add; Income from commission exchange & brokerage of subsidiaries of SIBL. 3/63/49.205 3/63/49.205 SIBL Investment Ltd. 3/63/49.205 3/63/49.205 Grand total of consolidated Income from commission exchange & brokerage 82.05.55.159 87.38.32.982 15 Other Operating Income 9.34.334 15.92.047 Courier Charges Recovery & Others 3.33.89.477 44.21.674.26 SWIFT/ Return charge recovered 2.33.33.811 1.81.51.867 Rent receipts 18.08.416 13.98.000 Income from sale of forms 5.76.20 10.44.000 Service charge on SIBL Cards 4.59.55.87.84 44.378.162 Ontice pay earnings 2.97.80.40 2.82.92.85 Miscellancous income 9.76.16.571 3.55.58.784 SiBL Scentritis Ltd. 3.46.2.96.609 27.41.08.844 Add; Other operating income 3.47.17.85.555 27.49.18.871 SiBL Investiment Ltd. 3.41.19.977 3.47.17.85.555 27.49.18.871 SiBL Scentritis Ltd. 5.81.92 4.41.19.977 3.47.17.85.555 27.49.18.844 SiBL Investiment Ltd. 3.42.2.95.601 3.47.17.85.555 27.49.18.841 <t< td=""><td>17(a)</td><td></td><td>78 42 05 954</td><td>84 31 35 888</td></t<>	17(a)		78 42 05 954	84 31 35 888
SHR. Securities Lid. 3,63,49,205 3,06,97,094 SIBL Investment Lid. 3,63,49,205 3,06,97,094 Carand total of consolidated Income from commission exchange & brokerage 82,05,55,159 87,38,32,982 15 Other Operating Income 9,34,334 15,92,047 Courier Charges recovered 9,34,334 15,92,047 Courier Charges Recovery & Others 3,3,8,947 44,21,674 Services & charge 17,002,70,178 16,56,74,226 SWIFT Return charge recovered 2,33,318,11 1,81,5,867 Rent receipts 18,08,416 13,98,000 Income from sale of forms 57,620 1,04,800 Service charge on SIBL Cards 4,95,56,609 27,41,08,844 Notice pay earnings 29,78,040 28,29,285 Miscellaneous income 34,62,96,609 27,41,08,844 Add; Other operating income 34,62,96,609 27,41,08,844 Add; Other operating income 34,62,96,609 27,41,08,844 SiBL Investment Lid. 8,81,946 8,10,127 SiBL Investment Lid. 8,81,946 8,10,127 Jand Kallowances 2,4,61,634 8,18,5491 <			70,12,00,004	01,01,00,000
SHB. Investment Ltd -			2 (2 40 205	2.0(.07.004
Grand total of consolidated Income from commission exchange & brokerage 87.38.32.982 15 Other Operating Income 9.34.334 15.92.047 Courier Charges Recovery & Others 3.3,38,947 44.21.674 SWIPT/ Return charge recovered 2.33.38,947 44.21.674 SWIPT/ Return charge recovered 2.33.38,947 44.21.674 SWIPT/ Return charge recovered 2.33.38,947 44.21.674 Notice pay earnings 2.70.70,178 16.56.74.226 Notice pay earnings 2.97.8,040 2.82.95.58,784 Miscellaneous income 2.97.8,040 2.82.92,85 Sitel Securities Ld. 34.62.96,609 27.41,08,844 Add; Other operating income 34.62.96,609 27.41,08,844 Sitel Securities Ld. 8.81.946 8.10.127 Sitel Securities Ld. 8.10.404 8.10.427 Sitel Actor operatin			3,63,49,205	3,06,97,094
15 Other Operating Income P & T charge recovered 9,34,334 15,92,047 Courier Charges Recovery & Others 33,38,947 44,21,674 Services & charges 17,02,70,178 16,56,74,226 SWIFT/ Return charge recovered 2,33,33,81 1,81,51,867 Rent receipts 18,08,416 13,98,000 Income from sale of forms 57,620 1,04,800 Service charge on SIBL Cards 4,59,58,692 4,43,78,162 Notice pay earnings 29,78,040 28,29,25 Miscellaneous income 9,76,16,571 3,55,58,784 34,62,96,609 27,41,08,844 34,62,96,609 27,41,08,844 15(a) Consolidated Other operating income 34,61,96,609 27,41,08,844 Add: Other operating income 34,62,96,609 27,41,08,844 Add: Salary & Allowances 66,4,90,4,04 8,10,127 Basic Salary 64,32,53,711 63,06,59,722 Allowance 27,45,21,938 21,41,19,977 JE Salary & Allowances 24,461,644 81,85,491 Bank's Contribution to Social Insurance fund <				-
P & T charge recovered 9,34,334 15,92,047 Courier Charges Recovery & Others 33,89,47 44,21,674 Services & charges 17,02,70,178 16,56,74,226 SWIFT, Return charge recovered 2,33,33,811 1,81,51,867 Rent receipts 18,08,416 13,98,000 Income from sale of forms 57,620 1,04,4800 Service charge on SIBL Cards 45,95,8692 4,43,78,162 Notice pay earnings 29,78,040 28,29,285 Miscellaneous income 9,76,16,571 3,55,58,784 Adc.2,96,609 27,41,08,844 Adc.2,96,609 27,41,08,844 Add: Other operating income 34,62,96,609 27,41,08,844 SIBL, Securities 1.d. 8,81,946 8,10,127 SIBL, Securities 1.d. 34,62,96,609 27,41,08,844 Add: Other operating income 34,71,78,555 27,49,18,971 Io Salary & Allowances 64,32,53,711 63,06,50,722 Basic Salary 64,40,404 60,21,81,089 Borus 2,44,61,634 81,85,491 Io Kary & Allowances 2,44,61,634 81,85,491 Bask's Contribution to Social Insur		Grand total of consolidated income from commission exchange & brokerage	82,05,55,159	87,38,32,982
Courier Charges Recovery & Others 33,38,947 44,21,674 Services & charges 17,02,70,178 16,56,74,226 SWIFT/ Return charge recovered 2,33,33,811 1,81,51,867 Rent receipts 18,08,416 13,98,000 Income from sale of forms 57,620 1,04,800 Service charge on SIBL Cards 4,59,58,692 4,43,78,162 Notice pay carnings 29,78,040 28,29,285 Miscellaneous income 34,62,96,609 27,41,08,844 Add; Other operating income 34,62,96,609 27,41,08,844 Add; Other operating income 34,62,96,609 27,41,08,844 Add; Other operating income 34,71,78,555 27,49,18,971 If Salary & Allowances 20,74,108,844 - Basic Salary 64,32,53,711 63,06,50,722 Allowance 27,44,61,634 8,18,5491 Bank's Contribution to Provident fund 62,21,1084 5,64,64,575 Bank's Contribution to Social Insurance fund 62,21,1084 5,64,64,575 Iof Cansolidated expenses for Salary and Allowance 1,67,55,66,591 1,51,73,20,692	15	Other Operating Income		
Services & charges 17,02,70,178 16,56,74,226 SWIFT/ Return charge recovered 2,33,33,811 1,81,51,867 Rent receipts 18,08,416 13,98,000 Income from sale of forms 57,620 1,04,800 Service charge on SIBL Cards 4,59,58,692 4,43,78,162 Notice pay earnings 29,78,040 28,22,285 Miscellaneous income 9,76,16,571 3,55,58,784 34,62,96,609 27,41,08,844 Add; Other operating income 34,62,96,609 27,41,08,844 Add; Other operating income 34,62,96,609 27,41,08,844 Add; Other operating income of subsidiaries of SIBL 8,81,946 8,10,127 SIBL Investment Ltd. 8,81,946 - - Grand total of consolidated Other operating income 34,71,78,555 27,49,18,971 16 Salary & Allowances 64,32,53,711 63,06,50,722 Bonus 27,45,21,938 21,41,19,977 1/2 Salary & Allowances 2,14,176 Bonus 27,45,21,938 21,41,19,977 1/5 Sa,65,991 1,51,73,20,692 I6(a) Consolid		P & T charge recovered	9,34,334	15,92,047
SWIFT/ Return charge recovered 2,33,3,811 1,81,51,867 Rent receipts 18,08,416 13,98,000 Income from sale of forms 57,620 1,04,800 Service charge on SIBL Cards 4,59,58,692 4,43,78,162 Notice pay earnings 2,97,80,40 28,29,285 Miscellaneous income 9,76,16,571 3,55,58,784 Add; Other operating income 34,62,96,609 27,41,08,844 Add; Other operating income of subsidiaries of SIBL 34,62,96,609 27,41,08,844 SIBL Securities Ltd. 8,81,946 8,10,127 - Grand total of consolidated Other operating income 34,71,78,555 27,49,18,971 16 Salary & Allowances 2,24,52,1938 21,41,19,977 L/E Salary & Allowances 27,45,21,938 21,41,19,977 L/E Salary & Allowances 27,45,21,938 21,41,19,977 L/E Salary & Allowances 2,24,16,634 81,85,491 Bank's Contribution to Social Insurance fund 62,21,176 57,18,838 16(a) Consolidated expenses for Salary and Allowance 1,67,55,66,591 1,51,73,20,692 StBL Investment Ltd. 1,52,72,976 1,44,95,122 -		Courier Charges Recovery & Others		44,21,674
Rent receipts 18,08,416 13,98,000 Income from sale of forms 57,620 1,04,800 Service charge on SIBL Cards 4,59,58,692 4,43,78,162 Notice pay earnings 29,78,040 28,29,285 Miscellaneous income 3,55,58,784 3,62,96,609 27,41,08,844 Is(a) Consolidated Other operating income 34,62,96,609 27,41,08,844 Add; Other operating income of subsidiaries of SIBL 8,81,946 8,10,127 SIBL Investment Ltd. - - - Grand total of consolidated Other operating income 34,71,78,555 27,49,18,971 Io Salary & Allowances - - - Basic Salary 64,32,53,711 63,06,50,722 Allowance Basic Salary & Allowances 21,41,19,977 - - JE Salary & Allowances 24,461,634 81,85,491 Bank's Contribution to Provident fund 6,22,11,084 5,46,45,755 Bank's Contribution to Social Insurance fund 1,67,55,66,591 1,51,73,20,692 Io(a) Consolidated expenses for Salary and Allowance 1,69,08,39,567 1,53,18,15,814<		Services & charges	17,02,70,178	16,56,74,226
Income from sale of forms 57,620 1,04,800 Service charge on SIBL Cards 4,59,58,692 4,43,78,162 Notice pay earnings 29,78,040 28,29,285 Miscellaneous income 9,76,16,571 3,55,58,784 34,62,96,609 27,41,08,844 Add; Other operating income 34,62,96,609 27,41,08,844 Add; Other operating income of subsidiaries of SIBL 8,81,946 8,10,127 SIBL Securities Ltd. 8,81,946 8,10,127 Grand total of consolidated Other operating income 34,71,78,555 27,49,18,971 16 Salary 64,32,53,711 63,06,50,722 Allowance 66,49,04,049 60,21,81,089 Bonus 27,45,21,938 21,41,19,977 L/E Salary & Allowances 2,44,61,634 81,85,491 Bank's Contribution to Provident fund 62,21,11,76 57,18,838 1.67,55,66,591 1,51,73,20,692 1,64,25,56,6591 1,51,73,20,692 Add; Salary and Allowance of subsidiaries of SIBL 1,52,72,976 1,44,95,122 1,52,72,976 1,44,95,122 1,51,73,20,692 I6(a)		SWIFT/ Return charge recovered	2,33,33,811	1,81,51,867
Service charge on SIBL Cards 4,59,58,692 4,43,78,162 Notice pay earnings 29,78,040 28,29,285 Miscellaneous income 27,616,571 3,55,58,784 Jake2,96,609 27,41,08,844 I5(a) Consolidated Other operating income 34,62,96,609 27,41,08,844 Add; Other operating income of subsidiaries of SIBL 34,62,96,609 27,41,08,844 Add; Other operating income of subsidiaries of SIBL 8,81,946 8,10,127 Grand total of consolidated Other operating income 34,71,78,555 27,49,18,971 I6 Salary & Allowances 64,30,2,53,711 63,06,50,722 Allowance 66,49,04,049 60,21,81,089 20,21,81,089 Bonus 27,45,21,938 21,41,19,977 2,44,61,634 81,85,491 Bark's Contribution to Provident fund 6,22,11,084 5,64,64,575 57,18,838 I,67,55,66,591 1,51,73,20,692 1,61,55,56,591 1,51,73,20,692 I6(a) Consolidated expenses for Salary and Allowance 1,62,72,976 1,44,95,122 - SIBL Securities Ltd. 1,57,55,66,591 1,51,73,20,692 1,52,72,976 1,53,18,15,814 I7 Rent Taxes Insuran		Rent receipts	18,08,416	13,98,000
Notice pay earnings 29,78,040 28,29,285 Miscellaneous income 3,55,58,784 34,62,96,609 27,41,08,844 15(a) Consolidated Other operating income 34,62,96,609 27,41,08,844 Add; Other operating income of subsidiaries of SIBL 34,62,96,609 27,41,08,844 Add; Other operating income of subsidiaries of SIBL 8,81,946 8,10,127 SIBL Investment Ltd. 8,81,946 8,10,127 Grand total of consolidated Other operating income 34,71,78,555 27,49,18,971 16 Salary & Allowances 8 8 Basic Salary 64,32,53,711 63,06,50,722 Allowance 27,45,21,938 21,41,19,977 L/E Salary & Allowances 27,44,61,634 81,85,491 Bank's Contribution to Provident fund 6,22,11,084 5,64,64,575 Bank's Contribution to Social Insurance fund 1,67,55,66,591 1,51,73,20,692 16(a) Consolidated expenses for Salary and Allowance 1,67,55,66,591 1,51,73,20,692 SIBL Investment Ltd. 1,67,55,66,591 1,51,73,20,692 Mdi; Salary and Allowance of subsidiaries of SIBL 1,69,08,39,567 1,53,18,15,814 17			57,620	1,04,800
Miscellaneous income 9,76,16,571 3,55,58,784 34,62,96,609 27,41,08,844 34,62,96,609 27,41,08,844 Add; Other operating income of subsidiaries of SIBL 34,62,96,609 27,41,08,844 Add; Other operating income of subsidiaries of SIBL 8,81,946 8,10,127 SIBL Securities Ltd. 8,81,946 8,10,127 Grand total of consolidated Other operating income 34,71,78,555 27,49,18,971 16 Salary & Allowances 66,49,04,049 60,21,81,089 Bonus 2,44,61,634 81,85,491 Bank's Contribution to Provident fund 6,22,11,084 5,64,64,575 Bank's Contribution to Social Insurance fund 62,14,176 57,18,388 1.67,55,66,591 1,51,73,20,692 1,51,73,20,692 16(a) Consolidated expenses for Salary and Allowance 1,67,55,66,591 1,51,73,20,692 SiBL Investment Ltd. 1,52,72,976 1,44,95,122 - Grand total of consolidated expenses Salary & Allowance 1,69,08,39,567 1,53,18,15,814 17 Rent Taxes Insurance & Electricity etc. 1 - - Rent Taxes Insurance & Electricity etc. 6,69,83,912 4,27				4,43,78,162
34.62,96,609 27,41,08,844 15(a) Consolidated Other operating income Social Islami Bank Ltd. 34,62,96,609 27,41,08,844 Add; Other operating income of subsidiaries of SIBL SIBL Securities Ltd. 34,62,96,609 27,41,08,844 Add; Other operating income of subsidiaries of SIBL 8,81,946 8,10,127 SIBL Investment Ltd. 8,81,946 8,10,127 Grand total of consolidated Other operating income 34,71,78,555 27,49,18,971 16 Salary & Allowances 64,32,53,711 63,06,50,722 Basic Salary 64,32,62,1938 21,41,19,977 L/E Salary & Allowances 27,45,21,938 21,41,19,977 L/E Salary & Allowances 27,45,21,938 21,41,19,977 Bank's Contribution to Provident fund 6,22,11,084 5,64,64,575 Bank's Contribution to Social Insurance fund 1,67,55,66,591 1,51,73,20,692 16(a) Consolidated expenses for Salary and Allowance 1,67,55,66,591 1,51,73,20,692 SiBL Investment Ltd. 1,52,72,976 1,44,95,122 - SiBL Securities Ltd. 1,52,72,976 1,53,18,15,814 17 Rent Taxes Insurance & Electr				
15(a) Consolidated Other operating income Social Islami Bank Ltd. Add; Other operating income of subsidiaries of SIBL SIBL Securities Ltd. SIBL Investment Ltd.34,62,96,60927,41,08,844Add; Other operating income of subsidiaries of SIBL SIBL Investment Ltd.8,81,9468,10,127-Grand total of consolidated Other operating income34,71,78,55527,49,18,97116Salary & Allowances Basic Salary64,32,53,71163,06,50,722Allowance66,49,04,04960,21,81,089Bonus27,45,21,93821,41,19,977L/E Salary & Allowances Bank's Contribution to Provident fund Bank's Contribution to Social Insurance fund6,22,11,0845,64,64,575Bank's Contribution to Social Insurance fund62,21,1,0845,64,64,57531,83816(a) Consolidated expenses for Salary and Allowance Social Islami Bank Ltd.1,67,55,66,5911,51,73,20,692Add; Salary and Allowance of subsidiaries of SIBL SIBL Investment Ltd.1,52,72,9761,44,95,122JIBL Investment Ltd.1,52,72,9761,54,44,95,122Grand total of consolidated expenses Salary & Allowance1,69,08,39,5671,53,18,15,81417Rent Taxes Insurance & Electricity etc. Rent Rates & Taxes15,68,75,98714,27,03,832Insurance Electricity Lighting & Water4,00,04,7043,62,90,587		Miscellaneous income		
Social Islami Bank Ltd. 34,62,96,609 27,41,08,844 Add; Other operating income of subsidiaries of SIBL 8,81,946 8,10,127 SIBL Securities Ltd. 8,81,946 8,10,127 Grand total of consolidated Other operating income 34,71,78,555 27,49,18,971 16 Salary & Allowances 64,32,53,711 63,06,50,722 Allowance 66,49,04,049 60,21,81,089 Bonus 27,45,21,938 21,41,19,977 L/E Salary & Allowances 2,44,61,634 81,85,491 Bank's Contribution to Provident fund 6,22,11,084 5,64,64,575 Bank's Contribution to Social Insurance fund 62,14,176 57,18,838 16(a) Consolidated expenses for Salary and Allowance 1,67,55,66,591 1,51,73,20,692 Add; Salary and Allowance of subsidiaries of SIBL 1,52,72,976 1,44,95,122 - SIBL Investment Ltd. 1,52,72,976 1,53,18,15,814 17 Rent Taxes Insurance & Electricity etc. 1 - - - Rent Rates & Taxes 15,68,75,987 1,42,70,3,832 - - - <			34,62,96,609	27,41,08,844
Social Islami Bank Ltd. 34,62,96,609 27,41,08,844 Add; Other operating income of subsidiaries of SIBL 8,81,946 8,10,127 SIBL Securities Ltd. 8,81,946 8,10,127 Grand total of consolidated Other operating income 34,71,78,555 27,49,18,971 16 Salary & Allowances 64,32,53,711 63,06,50,722 Allowance 66,49,04,049 60,21,81,089 Bonus 27,45,21,938 21,41,19,977 L/E Salary & Allowances 2,44,61,634 81,85,491 Bank's Contribution to Provident fund 6,22,11,084 5,64,64,575 Bank's Contribution to Social Insurance fund 62,14,176 57,18,838 16(a) Consolidated expenses for Salary and Allowance 1,67,55,66,591 1,51,73,20,692 Add; Salary and Allowance of subsidiaries of SIBL 1,52,72,976 1,44,95,122 - SIBL Investment Ltd. 1,52,72,976 1,53,18,15,814 17 Rent Taxes Insurance & Electricity etc. 1 - - - Rent Rates & Taxes 15,68,75,987 1,42,70,3,832 - - - <				
Add; Other operating income of subsidiaries of SIBL SIBL Securities Ltd. SIBL Investment Ltd.8,81,946 8,10,127 -Grand total of consolidated Other operating income34,71,78,55527,49,18,971I6Salary & Allowances Basic Salary Allowance64,32,53,711 63,06,50,722 66,49,04,04960,21,81,089 60,21,81,089 27,45,21,93821,41,19,977 2,44,61,63481,85,491 62,21,10845,64,64,575 	15(a)			
SIBL Securities Ltd. 8,81,946 8,10,127 SIBL Investment Ltd. - - Grand total of consolidated Other operating income 34,71,78,555 27,49,18,971 16 Salary & Allowances 64,32,53,711 63,06,50,722 Basic Salary 64,32,53,711 63,06,50,722 Allowance 66,49,04,049 60,21,81,089 Bonus 27,45,21,938 21,41,19,977 L/E Salary & Allowances 2,44,61,634 81,85,491 Bank's Contribution to Provident fund 6,22,11,084 5,64,64,575 Bank's Contribution to Social Insurance fund 62,21,41,76 57,18,838 1.67,55,66,591 1,51,73,20,692 1,67,55,66,591 1,51,73,20,692 Add; Salary and Allowance of subsidiaries of SIBL 1,67,55,66,591 1,51,73,20,692 SIBL Securities Ltd. 1,52,72,976 1,44,95,122 - SIBL Investment Ltd. 1,52,72,976 1,44,95,122 - Grand total of consolidated expenses Salary & Allowance 1,69,08,39,567 1,53,18,15,814 17 Rent Taxes Insurance & Electricity etc. 1 56,69,83,912 4,27,50,281 Isuarance 15,68,75,987 </td <td></td> <td></td> <td>34,62,96,609</td> <td>27,41,08,844</td>			34,62,96,609	27,41,08,844
SIBL Investment Ltd. -			I	
Grand total of consolidated Other operating income 34,71,78,555 27,49,18,971 16 Salary & Allowances 64,32,53,711 63,06,50,722 Allowance 66,490,04,049 60,21,81,089 Bonus 27,45,21,938 21,41,19,977 L/E Salary & Allowances 2,44,61,634 81,85,491 Bank's Contribution to Provident fund 6,22,11,084 5,64,64,575 Bank's Contribution to Social Insurance fund 62,14,176 57,18,838 1.67,55,66,591 1,51,73,20,692 1,67,55,66,591 1,51,73,20,692 16(a) Consolidated expenses for Salary and Allowance 1,67,55,66,591 1,51,73,20,692 SIBL Securities Ltd. 1,67,55,66,591 1,51,73,20,692 Add; Salary and Allowance of subsidiaries of SIBL 1,52,72,976 1,44,95,122 SIBL Investment Ltd. - - - Grand total of consolidated expenses Salary & Allowance 1,59,83,9567 1,53,18,15,814 17 Rent Taxes Insurance & Electricity etc. 15,68,75,987 14,27,03,832 Insurance 6,69,83,912 4,27,50,281 Isurance 6,69,83,912			8,81,946	8,10,127
16 Salary & Allowances Basic Salary 64,32,53,711 63,06,50,722 Allowance 66,49,04,049 60,21,81,089 Bonus 27,45,21,938 21,41,19,977 L/E Salary & Allowances 2,44,61,634 81,85,491 Bank 's Contribution to Provident fund 6,22,11,084 5,64,64,575 Bank 's Contribution to Social Insurance fund 62,14,176 57,18,838 1,67,55,66,591 1,51,73,20,692 16(a) Consolidated expenses for Salary and Allowance 1,67,55,66,591 1,51,73,20,692 Add; Salary and Allowance of subsidiaries of SIBL 1,52,72,976 1,44,95,122 SIBL Investment Ltd. - - - Grand total of consolidated expenses Salary & Allowance 1,69,08,39,567 1,53,18,15,814 17 Rent Taxes Insurance & Electricity etc. 15,68,75,987 14,27,03,832 Insurance 6,69,83,912 4,27,50,281 Electricity Lighting & Water 4,00,04,704 3,62,90,587			-	-
Basic Salary 64,32,53,711 63,06,50,722 Allowance 66,49,04,049 60,21,81,089 Bonus 27,45,21,938 21,41,19,977 L/E Salary & Allowances 2,44,61,634 81,85,491 Bank's Contribution to Provident fund 6,22,11,084 5,64,64,575 Bank's Contribution to Social Insurance fund 62,21,1,084 5,64,64,575 Bank's Contribution to Social Insurance fund 62,21,1,084 5,64,64,575 Image: Social Islami Bank Ltd. 1,67,55,66,591 1,51,73,20,692 Add; Salary and Allowance of subsidiaries of SIBL 1,52,72,976 1,44,95,122 SIBL Securities Ltd. 1,52,72,976 1,44,95,122 SIBL Investment Ltd. - - Grand total of consolidated expenses Salary & Allowance 1,69,08,39,567 1,53,18,15,814 17 Rent Taxes Insurance & Electricity etc. 1 5,68,75,987 14,27,03,832 Insurance 6,69,83,912 4,27,50,281 4,27,50,281 Electricity Lighting & Water 4,00,04,704 3,62,90,587		Grand total of consolidated Other operating income	34,71,78,555	27,49,18,971
Basic Salary 64,32,53,711 63,06,50,722 Allowance 66,49,04,049 60,21,81,089 Bonus 27,45,21,938 21,41,19,977 L/E Salary & Allowances 2,44,61,634 81,85,491 Bank's Contribution to Provident fund 6,22,11,084 5,64,64,575 Bank's Contribution to Social Insurance fund 62,21,1,084 5,64,64,575 Bank's Contribution to Social Insurance fund 62,21,1,084 5,64,64,575 Image: Social Islami Bank Ltd. 1,67,55,66,591 1,51,73,20,692 Add; Salary and Allowance of subsidiaries of SIBL 1,52,72,976 1,44,95,122 SIBL Securities Ltd. 1,52,72,976 1,44,95,122 SIBL Investment Ltd. - - Grand total of consolidated expenses Salary & Allowance 1,69,08,39,567 1,53,18,15,814 17 Rent Taxes Insurance & Electricity etc. 1 5,68,75,987 14,27,03,832 Insurance 6,69,83,912 4,27,50,281 4,27,50,281 Electricity Lighting & Water 4,00,04,704 3,62,90,587				
Allowance 66,49,04,049 60,21,81,089 Bonus 27,45,21,938 21,41,19,977 L/E Salary & Allowances 2,44,61,634 81,85,491 Bank's Contribution to Provident fund 6,22,11,084 5,64,64,575 Bank's Contribution to Social Insurance fund 62,24,176 57,18,838 1,67,55,66,591 1,51,73,20,692 16(a) Consolidated expenses for Salary and Allowance 1,67,55,66,591 1,51,73,20,692 SiBL Securities Ltd. 1,67,55,66,591 1,51,73,20,692 Add; Salary and Allowance of subsidiaries of SIBL 1,52,72,976 1,44,95,122 SIBL Securities Ltd. - - - Grand total of consolidated expenses Salary & Allowance - - - 17 Rent Taxes Insurance & Electricity etc. 1,568,75,987 14,27,03,832 - Insurance 6,69,83,912 4,27,50,281 4,20,04,704 3,62,90,587 Electricity Lighting & Water 4,00,04,704 3,62,90,587 -	16			
Bonus 27,45,21,938 21,41,19,977 L/E Salary & Allowances 2,44,61,634 81,85,491 Bank's Contribution to Provident fund 6,22,11,084 5,64,64,575 Bank's Contribution to Social Insurance fund 6,22,11,084 5,64,64,575 Bank's Contribution to Social Insurance fund 6,21,4,176 57,18,838 1,67,55,66,591 1,51,73,20,692 16(a) Consolidated expenses for Salary and Allowance 1,67,55,66,591 1,51,73,20,692 Add; Salary and Allowance of subsidiaries of SIBL 1,52,72,976 1,44,95,122 SIBL Securities Ltd. 1,52,72,976 1,44,95,122 Grand total of consolidated expenses Salary & Allowance 1,69,08,39,567 1,53,18,15,814 17 Rent Taxes Insurance & Electricity etc. 15,68,75,987 14,27,03,832 Insurance 6,69,83,912 4,27,50,281 Electricity Lighting & Water 4,00,04,704 3,62,90,587				
L/E Salary & Allowances 2,44,61,634 81,85,491 Bank's Contribution to Provident fund 6,22,11,084 5,64,64,575 Bank's Contribution to Social Insurance fund 62,14,176 57,18,838 1,67,55,66,591 1,51,73,20,692 16(a) Consolidated expenses for Salary and Allowance 1,67,55,66,591 1,51,73,20,692 Add; Salary and Allowance of subsidiaries of SIBL 1,52,72,976 1,44,95,122 SIBL Securities Ltd. - - Grand total of consolidated expenses Salary & Allowance - - 17 Rent Taxes Insurance & Electricity etc. 15,68,75,987 14,27,03,832 Insurance 6,69,83,912 4,27,50,281 Electricity Lighting & Water 4,00,04,704 3,62,90,587				
Bank's Contribution to Provident fund 6,22,11,084 5,64,64,575 Bank's Contribution to Social Insurance fund 62,14,176 57,18,838 1,67,55,66,591 1,51,73,20,692 16(a) Consolidated expenses for Salary and Allowance 1,67,55,66,591 1,51,73,20,692 Add; Salary and Allowance of subsidiaries of SIBL 1,67,55,66,591 1,51,73,20,692 SIBL Securities Ltd. 1,52,72,976 1,44,95,122 SIBL Investment Ltd. - - Grand total of consolidated expenses Salary & Allowance 1,69,08,39,567 1,53,18,15,814 17 Rent Taxes Insurance & Electricity etc. 15,68,75,987 14,27,03,832 Insurance 6,69,83,912 4,27,50,281 Electricity Lighting & Water 4,00,04,704 3,62,90,587				
Bank's Contribution to Social Insurance fund 62,14,176 57,18,838 1,67,55,66,591 1,51,73,20,692 16(a) Consolidated expenses for Salary and Allowance 1,67,55,66,591 1,51,73,20,692 Add; Salary and Allowance of subsidiaries of SIBL 1,67,55,66,591 1,51,73,20,692 SIBL Securities Ltd. 1,52,72,976 1,44,95,122 SIBL Investment Ltd. - - Grand total of consolidated expenses Salary & Allowance 1,69,08,39,567 1,53,18,15,814 17 Rent Taxes Insurance & Electricity etc. 15,68,75,987 14,27,03,832 Insurance 6,69,83,912 4,27,50,281 Electricity Lighting & Water 4,00,04,704 3,62,90,587				
16(a) Consolidated expenses for Salary and Allowance Social Islami Bank Ltd. 1,67,55,66,591 1,51,73,20,692 Add; Salary and Allowance of subsidiaries of SIBL 1,67,55,66,591 1,51,73,20,692 SIBL Securities Ltd. 1,67,55,66,591 1,51,73,20,692 SIBL Investment Ltd. 1,52,72,976 1,44,95,122 Grand total of consolidated expenses Salary & Allowance 1,69,08,39,567 1,53,18,15,814 17 Rent Taxes Insurance & Electricity etc. 15,68,75,987 14,27,03,832 Insurance 6,69,83,912 4,27,50,281 Electricity Lighting & Water 4,00,04,704 3,62,90,587				
16(a) Consolidated expenses for Salary and Allowance 1,67,55,66,591 1,51,73,20,692 Add; Salary and Allowance of subsidiaries of SIBL 1,67,55,66,591 1,51,73,20,692 SIBL Securities Ltd. 1,52,72,976 1,44,95,122 SIBL Investment Ltd. - - Grand total of consolidated expenses Salary & Allowance 1,69,08,39,567 1,53,18,15,814 17 Rent Taxes Insurance & Electricity etc. 1 15,68,75,987 14,27,03,832 Insurance 6,69,83,912 4,27,50,281 4,00,04,704 3,62,90,587		Bank's Contribution to Social Insurance fund		
Social Islami Bank Ltd. 1,67,55,66,591 1,51,73,20,692 Add; Salary and Allowance of subsidiaries of SIBL 1,52,72,976 1,44,95,122 SIBL Securities Ltd. - - SIBL Investment Ltd. - - Grand total of consolidated expenses Salary & Allowance 1,69,08,39,567 1,53,18,15,814 17 Rent Taxes Insurance & Electricity etc. - - Rent Rates & Taxes 15,68,75,987 14,27,03,832 Insurance 6,69,83,912 4,27,50,281 Electricity Lighting & Water 4,00,04,704 3,62,90,587	1(())		1,07,55,00,591	1,51,75,20,092
Add; Salary and Allowance of subsidiaries of SIBLSIBL Securities Ltd.SIBL Investment Ltd.Grand total of consolidated expenses Salary & Allowance17Rent Taxes Insurance & Electricity etc.Rent Rates & TaxesInsuranceElectricity Lighting & Water1000000000000000000000000000000000000	16(a)			1 51 53 30 (03
SIBL Securities Ltd. 1,52,72,976 1,44,95,122 SIBL Investment Ltd. - - Grand total of consolidated expenses Salary & Allowance 1,69,08,39,567 1,53,18,15,814 17 Rent Taxes Insurance & Electricity etc. 15,68,75,987 14,27,03,832 Insurance 6,69,83,912 4,27,50,281 Electricity Lighting & Water 4,00,04,704 3,62,90,587			1,67,55,66,591	1,51,73,20,692
SIBL Investment Ltd. -		•	1 52 72 07(1 44 05 122
Grand total of consolidated expenses Salary & Allowance 1,69,08,39,567 1,53,18,15,814 17 Rent Taxes Insurance & Electricity etc. Rent Rates & Taxes 15,68,75,987 14,27,03,832 Insurance 6,69,83,912 4,27,50,281 Electricity Lighting & Water 4,00,04,704 3,62,90,587			1,52,72,976	1,44,95,122
17 Rent Taxes Insurance & Electricity etc. Rent Rates & Taxes Insurance Electricity Lighting & Water 15,68,75,987 14,27,03,832 4,27,50,281 24,00,04,704 3,62,90,587			- 1 60 08 30 567	-
Rent Rates & Taxes15,68,75,98714,27,03,832Insurance6,69,83,9124,27,50,281Electricity Lighting & Water4,00,04,7043,62,90,587		Granu totai oi consonuateu expenses saiary & Anowance	1,09,00,39,30/	1,55,18,15,814
Rent Rates & Taxes15,68,75,98714,27,03,832Insurance6,69,83,9124,27,50,281Electricity Lighting & Water4,00,04,7043,62,90,587	17	Dant Taxas Ingunanga & Floatsinity ata		
Insurance 6,69,83,912 4,27,50,281 Electricity Lighting & Water 4,00,04,704 3,62,90,587	1/		15 60 75 007	14 27 02 922
Electricity Lighting & Water 4,00,04,704 3,62,90,587				
20,50,04,005 22,17,44,099		Licenseity Lighting & walti		
			20,00,04,000	<u><u> </u></u>

				30.06.2019 <u>Taka</u>	30.06.2018 <u>Taka</u>
17(a) Consolidated expenses for Rent Ta Social Islami Bank Ltd. Add; Rent Taxes Insurance & Elec		-		26,38,64,603	22,17,44,699
SIBL Securities Ltd. SIBL Investment Ltd.	currency of subsid			30,21,020	30,21,020
Grand total of consolidated expens	ses for Rent Tax	ex Insurance & I	Electricity etc.	26,68,85,623	22,47,65,719
18 Legal Expenses				24.26.069	29.94.767
Legal Fees & Charge Stamp Duties other Legal Expenses				34,26,968 1,58,674	28,84,767 19,016
Other Legal Expenses				24,64,262	29,61,975
Other Degui Expenses				60,49,904	58,65,758
18(a) Consolidated Legal expenses					, ,
Social Islami Bank Ltd.				60,49,904	58,65,758
Add; Legal expenses of subsidiari	es of SIBL			•••••••	20,00,700
SIBL Securities Ltd.				-	15,000
SIBL Investment Ltd.				-	-
Grand total of consolidated Legal	expenses			60,49,904	58,80,758
19 Postage Stamps Telecommunication	on etc.				
Cable Network rent				1,91,247	1,94,765
Telephone charges				17,19,572	25,82,426
Mobile phone charges				12,49,342	20,55,441
				31,60,161	48,32,631
19(a) Consolidated Postage Stamps & T Social Islami Bank Ltd. Add; Poatage Stamps & Telecom.				31,60,161	48,32,631
SIBL Securities Ltd. SIBL Investment Ltd.				10,20,131	8,14,414
Grand total of Consolidated Posta	ge Stamps & Te	lecommunication	stc.	41,80,292	56,47,045
20 Shareholders' Equity					
Paid up Capital (893,341,357 and ordinary shares respectively with a fa Share Premium				8,93,34,13,566	8,12,12,85,060
Statutory Reserve				6,05,89,63,773	5,27,08,76,233
Revaluation reserve on Fixed Assets				95,49,98,771	97,92,21,345
Retained Earnings				13,97,03,039	10,88,72,612
-				16,08,70,79,148	14,48,02,55,250
The following notes are particular Dated: 20 June 2018.	ly in compliance	e with BSEC noti	fication No . BS	SEC/CMRRCD/2006	-158/208/Admin/81,
21 Earnings per share (EPS) (BAS-33	, note-2.12)				
		Jan-June' 2019 <u>Taka</u>	Jan-June' 2018 <u>Taka</u>	Apr-June' 2019 <u>Taka</u>	Apr-June' 2018 <u>Taka</u>
Profit after tax for the period (Conso	lidated)	34,62,98,913	33,40,61,181	8,72,12,051	6,57,01,341
Profit after tax for the period (Bank)	· · · · · · · · · · · · · · · · · · ·	33,71,99,351	31,38,06,209	8,54,96,051	5,55,10,703
Weighted Average number of shares	outstanding	89,33,41,357	89,33,41,357	89,33,41,357	89,33,41,357
EPS	Calculation=-		it after tax for the j rage number of sha		
Basic Earning per Share (EPS)-Cons (Prior year EPS restated)	solidated	0.39	0.37	0.10	0.07

Diluted Earning per share (DEPS)

There is no scope for dilution of shares for the reporting period and thus no DEPS is required to be calculated. Jan-June' 2019 Jan-June' 2018

	Jan-June' 2019 <u>Taka</u>	Jan-June' 2018 <u>Taka</u>
22 Net Asset Value per share (NAVPS) (Prior year f	ïgure restated)	
Net Asset Value-Consolidated	16,13,30,26,879	14,51,84,33,402
Net Asset Value-Bank	16,08,70,79,148	14,48,02,55,250
Weighted Average number of shares outstanding	89,33,41,357	89,33,41,357
Net Asset Value per share calculation=-		Net Asset Value
Net Asset value per share calculation-	Weighted Ave	rage number of shares outstanding
Net Asset Value per share (NAVPS)-Consolidated	18.06	16.25
Net Asset Value per share (NAVPS)-Bank	18.01	16.21
23 Net Operating Cash Flow per Share (NOCFPS) (Prior year figure	restated)
Net Operating Cash Flow-Consolidated	2,96,43,61,854	(1,07,27,45,922)
Net Operating Cash Flow-Bank	2,96,18,39,197	(1,07,66,49,452)
Weighted Average number of shares outstanding	89,33,41,357	89,33,41,357
NOCFPS calculation=-	Ne	t Operating Cash Flow
NOCH S calculation-	Weighted Ave	erage number of shares outstanding
Net Operating Cash Flow per Share-Consolidated	3.32	(1.20)
Net Operating Cash Flow per Share-Bank	3.32	(1.21)

24 Reconciliation of Net Profit after Taxation & Operating Profit before changes in operating assets & liabilities

Cash flows from operating activities

Operating Profit before changes in operating assets & liabilities	2,12,70,47,696	1,70,87,52,406
Income tax paid	(70,20,07,389)	(86,45,83,955)
Depreciation & Amortization of Fixed Assets	15,26,82,174	13,83,73,155
Provision for Invstment, Share & Contingent Liabil	1,35,88,31,033	1,20,95,64,277
Provision for Tax	98,03,42,526	91,15,92,720
Net Profit after Taxation	33,71,99,351	31,38,06,209