

**SOCIAL ISLAMI BANK LIMITED AND ITS SUBSIDIARIES**  
**CONDENSED CONSOLIDATED BALANCE SHEET**  
**AS AT 30 SEPTEMBER 2020**

	<u>Note(s)</u>	<b>30.09.2020</b>	<b>31.12.2019</b>
		<u>Taka</u>	<u>Taka</u>
<b>PROPERTY AND ASSETS</b>			
<b>Cash in hand</b>			
Cash in hand (Including Foreign Currencies)	3(a)	2,96,34,65,745	2,94,93,59,808
Balance with Bangladesh Bank & its Agent Banks (Including Foreign Currencies)	3.1	20,27,87,20,800	28,94,91,72,602
		<b>23,24,21,86,545</b>	<b>31,89,85,32,410</b>
<b>Balance with other Banks and Financial Institutions</b>			
In Bangladesh	4(a)	3,74,92,37,650	2,28,83,75,533
Outside Bangladesh		2,89,28,68,393	1,08,42,92,499
		<b>6,64,21,06,043</b>	<b>3,37,26,68,032</b>
<b>Placement with Banks &amp; other Financial Institutions</b>	5	<b>5,94,63,95,494</b>	<b>6,82,60,69,299</b>
<b>Investments in Shares &amp; Securities</b>			
Government	6(a)	12,69,23,00,000	13,69,23,00,000
Others		4,30,45,23,866	4,17,04,15,304
		<b>16,99,68,23,866</b>	<b>17,86,27,15,304</b>
<b>Investments</b>			
General Investment etc.	7(a)	2,77,65,08,96,493	2,51,23,89,85,230
Bills Purchased and Discounted		11,75,90,53,989	12,22,96,04,419
		<b>2,89,40,99,50,482</b>	<b>2,63,46,85,89,649</b>
<b>Fixed Assets including Premises, Furnitures and Fixtures</b>	8(a)	<b>3,67,90,83,046</b>	<b>3,61,37,16,895</b>
<b>Other Assets</b>	9(a)	<b>20,23,95,26,181</b>	<b>18,14,30,66,838</b>
<b>Non Banking Assets</b>		-	-
<b>Total Assets</b>		<b>3,66,15,60,71,657</b>	<b>3,45,18,53,58,427</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Placement from Banks &amp; other Financial Institutions</b>		<b>89,48,125</b>	-
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits	10(a)	31,28,55,81,783	25,73,91,79,658
Mudaraba Term Deposits		1,69,50,97,48,102	1,65,68,75,14,476
Other Mudaraba Deposits		69,10,50,03,005	64,11,23,18,321
Al-Wadeeah Current & Other Deposit Accounts		31,19,07,02,031	25,60,83,07,719
Bills Payable		5,41,52,78,534	5,98,28,63,785
Cash Waqf Fund		36,60,33,069	34,27,10,311
		<b>3,06,87,23,46,524</b>	<b>2,87,47,28,94,270</b>
<b>SIBL Mudaraba Subordinated Bond</b>	11	<b>8,00,00,00,000</b>	<b>9,40,00,00,000</b>
<b>Other Liabilities</b>	12(a)	<b>33,10,79,45,493</b>	<b>30,90,56,29,453</b>
<b>Deffered Tax Liabilities/ (Assets)</b>		<b>13,40,66,711</b>	<b>9,47,04,927</b>
<b>Total Liabilities</b>		<b>3,48,12,33,06,854</b>	<b>3,27,87,32,28,650</b>
<b>Shareholders' Equity</b>			
Paid-up Capital		9,38,00,84,230	8,93,34,13,560
Statutory Reserve		6,72,30,14,683	6,42,22,61,269
General reserve		96,42,012	98,43,356
Revaluation reserve on Fixed Assets		93,13,79,261	93,13,79,261
Retained Earnings		98,86,42,795	1,01,52,30,517
<b>Total Shareholders' Equity</b>		<b>18,03,27,62,981</b>	<b>17,31,21,27,963</b>
<b>Non controlling Interest</b>		<b>1,822</b>	<b>1,814</b>
<b>Total Shareholders' Equity with non controlling interest</b>		<b>18,03,27,64,803</b>	<b>17,31,21,29,777</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>		<b>3,66,15,60,71,657</b>	<b>3,45,18,53,58,427</b>

	<b>30.09.2020</b>	<b>31.12.2019</b>
	<b><u>Taka</u></b>	<b><u>Taka</u></b>
<b>Off-balance Sheet Items</b>		
<b>CONTINGENT LIABILITIES</b>		
Acceptances and Endorsements	24,01,95,59,252	21,93,16,61,800
Irrevocable Letters of Credit (including Back to Back Bills)	14,21,84,37,065	15,77,50,47,149
Letters of Guarantee	12,81,47,89,577	11,32,26,48,716
Bills for Collection	5,69,08,82,482	4,56,54,48,355
Other Contingent Liabilities	-	-
<b>Total</b>	<b><u>56,74,36,68,376</u></b>	<b><u>53,59,48,06,020</u></b>
<b>OTHER COMMITMENTS</b>		
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	-	-
<b>Total</b>	-	-
<b>Total Off Balance Sheet Items including Contingent Liabilities</b>	<b><u>56,74,36,68,376</u></b>	<b><u>53,59,48,06,020</u></b>

**Company Secretary**

**Chief Financial Officer**

**Managing Director & CEO**

**Director**

**Director**

**Dhaka, Bangladesh**  
**Date: 29.10.2020**

**SHAFIQ BASAK & CO.**  
**Chartered Accountants**

**SOCIAL ISLAMI BANK LIMITED AND ITS SUBSIDIARIES**  
**CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2020**

	<u>Note(s)</u>	<u>Jan-Sept. 20</u> <u>Taka</u>	<u>Jan-Sept. 19</u> <u>Taka</u>	<u>July-Sept. 20</u> <u>Taka</u>	<u>July-Sept. 19</u> <u>Taka</u>
Investment Income	13(a)	19,94,38,67,191	19,61,93,33,060	6,41,11,76,877	6,64,96,34,725
Less: Profit paid on Deposits	14(a)	15,11,74,12,565	13,92,31,44,634	4,68,01,67,969	5,02,48,38,590
<b>Net Investment Income</b>		<b>4,82,64,54,626</b>	<b>5,69,61,88,426</b>	<b>1,73,10,08,908</b>	<b>1,62,47,96,135</b>
Income from Investment in Shares/securities	15(a)	40,12,16,179	41,84,29,203	18,40,21,084	19,99,19,941
Commission, Exchange and Brokerage	16(a)	1,04,20,45,654	1,13,86,17,425	36,56,12,975	31,80,62,265
Other Operating Income	17(a)	40,74,06,069	44,36,77,964	9,33,18,141	9,64,99,409
		<b>1,85,06,67,903</b>	<b>2,00,07,24,593</b>	<b>64,29,52,200</b>	<b>61,44,81,616</b>
<b>Total Operating Income</b>		<b>6,67,71,22,528</b>	<b>7,69,69,13,019</b>	<b>2,37,39,61,107</b>	<b>2,23,92,77,751</b>
Salaries and Allowances	18(a)	2,73,76,52,546	2,59,67,17,523	1,03,96,68,136	91,27,33,956
Rent, Taxes, Insurances, Electricity etc.	19(a)	43,69,23,260	38,89,89,494	20,32,11,094	12,21,03,872
Legal Expenses	20(a)	67,25,326	84,07,489	23,91,009	23,57,585
Postage, Stamps, Telecommunication etc.	21(a)	53,56,730	65,51,527	18,25,573	23,71,235
Stationery, Printings, Advertisements etc.	22(a)	9,90,26,332	10,58,28,358	2,78,81,133	3,10,70,910
Managing Director's Salary and Allowances		1,07,03,600	1,00,26,000	34,12,000	31,70,000
Directors' Fees & Expenses		43,87,225	74,19,483	8,46,548	31,79,792
Shariah Supervisory Committee's Fees & Expenses		74,629	4,46,507	74,629	1,37,928
Auditors' Fees		7,33,125	7,24,500	2,44,375	4,37,000
Charges on Investment Loss		-	-	-	-
Depreciation & Repair of Bank's Assets	23(a)	24,68,72,374	22,46,52,373	5,98,77,012	4,47,08,206
Zakat Expenses		12,42,70,756	11,21,42,062	4,14,23,586	3,73,80,687
Other Expenses	24(a)	78,39,14,570	85,28,27,471	26,55,05,689	39,49,71,950
<b>Total Operating Expenses</b>		<b>4,45,66,40,474</b>	<b>4,31,47,32,788</b>	<b>1,64,63,60,785</b>	<b>1,55,46,23,120</b>
<b>Profit/(Loss) before Provision</b>		<b>2,22,04,82,055</b>	<b>3,38,21,80,231</b>	<b>72,76,00,323</b>	<b>68,46,54,631</b>
Provisions for Investments		71,00,83,171	1,46,68,54,748	21,79,24,237	15,32,84,897
Other Provisions		(56,75,307)	4,57,45,633	(45,74,095)	(38,16,290)
<b>Total Provision</b>	25(a)	<b>70,44,07,864</b>	<b>1,51,26,00,381</b>	<b>21,33,50,142</b>	<b>14,94,68,607</b>
<b>Total Profit/(Loss) before Tax</b>		<b>1,51,60,74,191</b>	<b>1,86,95,79,850</b>	<b>51,42,50,180</b>	<b>53,51,86,024</b>
<b>Provision for Income Tax</b>		<b>79,52,37,822</b>	<b>1,20,74,76,136</b>	<b>24,03,20,957</b>	<b>21,93,81,226</b>
Current tax		75,58,76,038	1,20,32,05,352	21,81,14,603	22,43,48,978
Deferred tax		3,93,61,784	42,70,785	2,22,06,354	(49,67,752)
<b>Net Profit/(Loss) after Taxation</b>		<b>72,08,36,369</b>	<b>66,21,03,713</b>	<b>27,39,29,223</b>	<b>31,58,04,798</b>
<b>Appropriations</b>					
Statutory Reserve		<b>30,07,53,414</b>	<b>37,04,01,105</b>	<b>9,98,79,390</b>	<b>10,68,92,729</b>
Transferred to Retained Earnings		<b>42,00,82,955</b>	<b>29,17,02,608</b>	<b>17,40,49,836</b>	<b>20,89,12,070</b>
<b>Attributable to:</b>					
<b>Equity holders' of the Bank</b>		<b>42,00,82,947</b>	<b>29,17,02,603</b>	<b>17,40,49,820</b>	<b>20,89,12,072</b>
<b>Non controlling Interest</b>		<b>8</b>	<b>5</b>	<b>15</b>	<b>(2)</b>
		<b>42,00,82,955</b>	<b>29,17,02,608</b>	<b>17,40,49,835</b>	<b>20,89,12,070</b>
<b>Consolidated Earning Per Share (Prior period EPS restated)</b>	27(a)	<b>0.77</b>	<b>0.71</b>	<b>0.29</b>	<b>0.34</b>

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Director

Dhaka, Bangladesh  
Date: 29.10.2020

SHAFIQ BASAK & CO.  
Chartered Accountants

**SOCIAL ISLAMI BANK LIMITED AND ITS SUBSIDIARIES**  
**CONDENSED CONSOLIDATED CASH FLOW STATEMENT**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2020**

	<b>30.09.2020</b>	<b>30.09.2019</b>
	<b><u>Taka</u></b>	<b><u>Taka</u></b>
<b>Cash Flow from operating activities</b>		
Investment Income receipt	20,27,88,76,940	19,80,56,95,304
Profit paid on deposits	(15,11,74,12,565)	(13,92,31,44,634)
Dividend receipts	40,12,16,179	41,84,29,203
Fees & commission receipt	48,47,53,382	56,46,90,671
Cash payments to employees	(2,74,83,56,146)	(2,60,67,43,523)
Cash payments to suppliers	(10,43,83,063)	(11,23,79,885)
Income tax paid	(99,54,99,584)	(82,94,09,341)
Receipts from other operating activities	92,05,96,254	98,19,41,427
Payments for other operating activities	(1,41,95,62,447)	(1,41,24,18,311)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>1,70,02,28,950</b>	<b>2,88,66,60,911</b>
<b>Changes in operating assets and liabilities</b>		
Statutory deposits	-	-
Net trading securities	86,58,91,437	(3,80,88,07,708)
Investments to other banks	-	-
Investment to customers	(25,94,13,60,833)	(16,57,32,88,357)
Other assets	(1,43,59,69,509)	3,78,31,91,932
Deposits from other banks	(4,39,47,15,604)	(44,58,34,301)
Deposits received from customers	23,79,41,67,858	27,42,90,12,346
Other liabilities on account of customers	-	-
Trading liabilities	-	-
Other liabilities	74,18,30,795	1,23,27,65,086
<b>Sub Total</b>	<b>(6,37,01,55,855)</b>	<b>11,61,70,38,999</b>
<b>A. Net Cash flow from operating activities</b>	<b>(4,66,99,26,905)</b>	<b>14,50,36,99,911</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	-	-
Payment for purchases of securities	-	-
Proceeds from sale of fixed assets	-	-
Purchases of property, plant & equipments	(24,97,04,966)	(30,91,46,255)
Purchase/Sale of subsidiaries	-	-
<b>B. Net Cash flows from investing activities</b>	<b>(24,97,04,966)</b>	<b>(30,91,46,255)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of debt instruments	89,48,125	(5,50,00,00,000)
SIBL Mudaraba Subordinated Bond	(1,40,00,00,000)	(1,40,00,00,000)
Receipts from issue of right shares/ordinary share	-	-
Dividend paid in cash	-	-
<b>C. Net Cash flow from financing activities</b>	<b>(1,39,10,51,875)</b>	<b>(6,90,00,00,000)</b>
<b>D. Net increase/(decrease) in cash &amp; cash equivalents (A+B+C)</b>	<b>(6,31,06,83,745)</b>	<b>7,29,45,53,657</b>
<b>E. Effects of exchange rate changes on cash &amp; cash equivalents</b>	4,41,02,085	3,56,63,290
<b>F. Cash and cash equivalents at the beginning of the year</b>	42,09,72,69,740	33,47,45,28,207
<b>G. Cash and cash equivalents at the end of the year (D+E+F)</b>	<b>35,83,06,88,081</b>	<b>40,80,47,45,155</b>

Net Operating Cash Flow per Share (CNOCFPS) (Prior period figure restated)

29

(4.98)

15.46

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Director

Dhaka, Bangladesh

Date: 29.10.2020

**SOCIAL ISLAMI BANK LIMITED AND ITS SUBSIDIARIES**  
**STATEMENT OF CONDENSED CONSOLIDATED CHANGES IN EQUITY**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2020**

(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)
<b>Balance as at 01 January 2020</b>	<b>8,93,34,13,560</b>	-	<b>6,42,22,61,269</b>	<b>98,43,356</b>	<b>93,13,79,261</b>	<b>1,01,52,30,517</b>	<b>1,814</b>	<b>17,31,21,29,777</b>
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	-	-	-	-	-	72,08,36,361	-	<b>72,08,36,361</b>
Appropriation made during the year	-	-	30,07,53,414	(2,01,344)	-	(30,07,53,414)	-	<b>(2,01,344)</b>
Issue of Cash Dividend	-	-	-	-	-	-	-	-
Issue of Share Capital	44,66,70,670	-	-	-	-	(44,66,70,670)	-	-
Transferred to retained earnings	-	-	-	-	-	-	-	-
Non-controlling interest	-	-	-	-	-	-	8	8
<b>Total group shareholders' equity as on 30 Sept. 2020</b>	<b>9,38,00,84,230</b>	-	<b>6,72,30,14,683</b>	<b>96,42,012</b>	<b>93,13,79,261</b>	<b>98,86,42,794</b>	<b>1,822</b>	<b>18,03,27,64,803</b>
<b>Eligible Capital under Basel III:</b>	<b>9,38,00,84,230</b>	-	<b>6,72,30,14,683</b>	<b>96,42,012</b>	-	<b>98,86,42,794</b>	<b>1,822</b>	<b>17,10,13,85,541</b>
Add: General provision for unclassified investment	-	-	-	-	-	-	-	4,59,61,15,172
Add: SIBL Mudaraba Subordinated Bond	-	-	-	-	-	-	-	5,96,00,00,000
<b>Total eligible capital as on 30 September 2020</b>	-	-	-	-	-	-	-	<b>27,65,75,00,713</b>

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Director

Dhaka, Bangladesh

Date: 29.10.2020

**SOCIAL ISLAMI BANK LIMITED**  
**CONDENSED BALANCE SHEET**  
**AS AT 30 SEPTEMBER 2020**

	<u>Note(s)</u>	<b>30.09.2020</b> <u>Taka</u>	<b>31.12.2019</b> <u>Taka</u>
<b>PROPERTY AND ASSETS</b>			
<b>Cash in hand</b>			
Cash in hand (Including Foreign Currencies)	3	2,95,01,71,404	2,94,92,69,520
Balance with Bangladesh Bank & its Agent Banks (Including Foreign Currencies)	3.1	<u>20,27,87,20,800</u>	<u>28,94,91,72,602</u>
		<b><u>23,22,88,92,204</u></b>	<b><u>31,89,84,42,122</u></b>
<b>Balance with other Banks and Financial Institutions</b>			
	4		
In Bangladesh		3,74,87,47,104	2,28,83,60,101
Outside Bangladesh		<u>2,89,28,68,393</u>	<u>1,08,42,92,499</u>
		<b><u>6,64,16,15,497</u></b>	<b><u>3,37,26,52,600</u></b>
<b>Placement with Banks &amp; other Financial Institutions</b>			
	5	<b>5,94,63,95,494</b>	<b>6,82,60,69,299</b>
<b>Investments in Shares &amp; Securities</b>			
	6		
Government		12,69,23,00,000	13,69,23,00,000
Others		<u>5,54,66,79,526</u>	<u>5,42,66,83,481</u>
		<b><u>18,23,89,79,526</u></b>	<b><u>19,11,89,83,481</u></b>
<b>Investments</b>			
	7		
General Investment etc.		2,78,45,08,96,493	2,52,03,89,85,230
Bills Purchased and Discounted		<u>11,75,90,53,989</u>	<u>12,22,96,04,419</u>
		<b><u>2,90,20,99,50,482</u></b>	<b><u>2,64,26,85,89,649</u></b>
<b>Fixed Assets including Premises, Furnitures and Fixtures</b>			
	8	<b>3,67,16,34,000</b>	<b>3,60,60,49,743</b>
<b>Other Assets</b>			
	9	<b>18,08,45,77,867</b>	<b>15,96,54,44,733</b>
<b>Non Banking Assets</b>			
		-	-
<b>Total Assets</b>		<b><u>3,66,02,20,45,070</u></b>	<b><u>3,45,05,62,31,627</u></b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Placement from Banks &amp; other Financial Institutions</b>			
		<b>89,48,125</b>	-
<b>Deposits and Other Accounts</b>			
	10		
Mudaraba Savings Deposits		31,28,55,81,783	25,73,91,79,658
Mudaraba Term Deposits		1,69,50,97,48,102	1,65,68,75,14,476
Other Mudaraba Deposits		69,10,50,03,005	64,11,23,18,321
Al-Wadeeah Current & Other Deposit Accounts		31,83,40,24,359	26,07,20,68,558
Bills Payable		5,41,52,78,534	5,98,28,63,785
Cash Waqf Fund		<u>36,60,33,069</u>	<u>34,27,10,311</u>
		<b><u>3,07,51,56,68,852</u></b>	<b><u>2,87,93,66,55,109</u></b>
<b>SIBL Mudaraba Subordinated Bond</b>			
	11	<b>8,00,00,00,000</b>	<b>9,40,00,00,000</b>
<b>Other Liabilities</b>			
	12	<b>32,37,56,48,831</b>	<b>30,35,44,28,531</b>
<b>Deffered Tax Liabilities/ (Assets)</b>			
		<u>13,32,39,752</u>	<u>9,38,17,514</u>
<b>Total Liabilities</b>		<b><u>3,48,03,35,05,560</u></b>	<b><u>3,27,78,49,01,154</u></b>
<b>Capital/Shareholders' Equity</b>			
<b>Paid-up Capital</b>			
		9,38,00,84,230	8,93,34,13,560
<b>Statutory Reserve</b>			
		6,72,30,14,683	6,42,22,61,269
<b>Revaluation reserve on Fixed Assets</b>			
		93,13,79,261	93,13,79,261
<b>Retained Earnings</b>			
		<u>95,40,61,336</u>	<u>98,42,76,383</u>
<b>Total Shareholders' Equity</b>		<b><u>17,98,85,39,510</u></b>	<b><u>17,27,13,30,473</u></b>
<b>Total Liabilities &amp; Shareholders' Equity</b>		<b><u>3,66,02,20,45,070</u></b>	<b><u>3,45,05,62,31,627</u></b>

	<b>30.09.2020</b>	<b>31.12.2019</b>
	<b><u>Taka</u></b>	<b><u>Taka</u></b>
<b>Off-balance Sheet Items</b>		
<b>CONTINGENT LIABILITIES</b>		
Acceptances and Endorsements	24,01,95,59,252	21,93,16,61,800
Irrevocable Letters of Credit (including Back to Back Bills)	14,21,84,37,065	15,77,50,47,149
Letters of Guarantee	12,81,47,89,577	11,32,26,48,716
Bills for Collection	5,69,08,82,482	4,56,54,48,355
Other Contingent Liabilities	-	-
<b>Total</b>	<b><u>56,74,36,68,376</u></b>	<b><u>53,59,48,06,020</u></b>
<b>OTHER COMMITMENTS</b>		
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	-	-
<b>Total</b>	-	-
<b>Total Off Balance Sheet Items including Contingent Liabilities</b>	<b><u>56,74,36,68,376</u></b>	<b><u>53,59,48,06,020</u></b>

**Company Secretary**

**Chief Financial Officer**

**Managing Director & CEO**

**Director**

**Director**

**Dhaka, Bangladesh**  
**Date: 29.10.2020**

**SHAFIQ BASAK & CO.**  
**Chartered Accountants**

**SOCIAL ISLAMI BANK LIMITED**  
**CONDENSED PROFIT AND LOSS ACCOUNT**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2020**

	<u>Note(s)</u>	<u>Jan-Sept. 20</u> <u>Taka</u>	<u>Jan-Sept. 19</u> <u>Taka</u>	<u>July-Sept. 20</u> <u>Taka</u>	<u>July-Sept. 19</u> <u>Taka</u>
Investment Income	13	19,89,13,85,401	19,56,39,93,633	6,39,52,80,589	6,63,34,85,871
Less: Profit paid on Deposits	14	15,06,34,01,721	13,86,92,82,150	4,66,21,65,590	5,00,66,88,944
<b>Net Investment Income</b>		<b>4,82,79,83,680</b>	<b>5,69,47,11,483</b>	<b>1,73,31,14,998</b>	<b>1,62,67,96,927</b>
Income from Investment in Shares and Securities	15	39,29,76,216	40,82,52,820	18,09,77,128	19,69,20,580
Commission Exchange and Brokerage	16	1,00,51,89,822	1,08,84,87,142	34,26,67,858	30,42,81,187
Other Operating Income	17	40,60,64,786	44,20,10,918	9,26,63,209	9,57,14,309
		<b>1,80,42,30,823</b>	<b>1,93,87,50,880</b>	<b>61,63,08,194</b>	<b>59,69,16,077</b>
<b>Total Operating Income</b>		<b>6,63,22,14,504</b>	<b>7,63,34,62,363</b>	<b>2,34,94,23,193</b>	<b>2,22,37,13,004</b>
Salaries and Allowances	18	2,71,38,04,650	2,57,31,97,989	1,03,12,33,920	90,44,87,398
Rent Taxes Insurances Electricity etc.	19	43,23,82,769	38,44,25,396	20,17,89,306	12,05,60,794
Legal Expenses	20	67,25,326	84,07,489	23,91,009	23,57,585
Postage Stamps Telecommunication etc.	21	44,74,455	50,82,662	16,71,492	19,22,501
Stationery Printings Advertisements etc.	22	9,88,35,343	10,54,33,661	2,78,33,726	3,09,96,273
Managing Director's Salary and Allowances		1,07,03,600	1,00,26,000	34,12,000	31,70,000
Directors' Fees & Expenses		42,08,225	70,87,983	8,46,548	30,91,792
Shariah Supervisory Committee's Fees & Expenses		74,629	4,46,507	74,629	1,37,928
Auditors' Fees		6,90,000	6,90,000	2,30,000	4,02,500
Charges on Investment Loss		-	-	-	-
Depreciation & Repair of Bank's Assets	23	24,53,84,754	22,29,72,800	5,93,87,191	4,42,91,245
Zakat Expenses		12,42,70,756	11,21,42,062	4,14,23,586	3,73,80,687
Other Expenses	24	77,68,09,756	84,43,78,557	26,18,08,599	39,21,15,957
<b>Total Operating Expenses</b>		<b>4,41,83,64,263</b>	<b>4,27,42,91,107</b>	<b>1,63,21,02,006</b>	<b>1,54,09,14,660</b>
<b>Profit/(Loss) before Provision</b>		<b>2,21,38,50,241</b>	<b>3,35,91,71,256</b>	<b>71,73,21,187</b>	<b>68,27,98,344</b>
Provisions for Investments		71,00,83,171	1,46,68,54,748	21,79,24,237	15,32,84,897
Other Provisions		-	4,03,10,985	-	(49,50,197)
<b>Total Provision</b>	25	<b>71,00,83,171</b>	<b>1,50,71,65,733</b>	<b>21,79,24,237</b>	<b>14,83,34,700</b>
<b>Total Profit/(Loss) before Tax</b>		<b>1,50,37,67,070</b>	<b>1,85,20,05,523</b>	<b>49,93,96,949</b>	<b>53,44,63,644</b>
<b>Provision for Income Tax</b>		<b>78,65,58,033</b>	<b>1,19,72,17,710</b>	<b>23,64,61,506</b>	<b>21,68,75,183</b>
Current tax		74,71,35,795	1,19,28,50,382	21,42,42,789	22,19,10,108
Deferred tax		3,94,22,238	43,67,328	2,22,18,718	(50,34,924)
<b>Net Profit/(Loss) after Tax</b>		<b>71,72,09,037</b>	<b>65,47,87,813</b>	<b>26,29,35,444</b>	<b>31,75,88,462</b>
<b>Appropriation</b>					
Statutory Reserve		30,07,53,414	37,04,01,105	9,98,79,390	10,68,92,729
Transferred to Retained Earnings		41,64,55,623	28,43,86,708	16,30,56,054	21,06,95,733
		<b>71,72,09,037</b>	<b>65,47,87,813</b>	<b>26,29,35,444</b>	<b>31,75,88,462</b>
<b>Earning Per Share (Prior period EPS restated)</b>	27	<b>0.76</b>	<b>0.70</b>	<b>0.28</b>	<b>0.34</b>

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Director

Dhaka, Bangladesh  
Date: 29.10.2020

SHAFIQ BASAK & CO.  
Chartered Accountants



**SOCIAL ISLAMI BANK LIMITED**  
**CONDENSED CASH FLOW STATEMENT**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2020**

	<u>Note(s)</u>	<b>30.09.2020</b>	<b>30.09.2019</b>
		<u>Taka</u>	<u>Taka</u>
<b>Cash Flow from operating activities</b>			
Investment Income receipt		20,22,63,95,150	19,75,03,55,878
Profit paid on deposits		(15,06,34,01,721)	(13,86,92,82,150)
Dividend receipts		39,29,76,216	40,82,52,820
Fees & commission receipt		44,78,97,550	51,45,60,388
Cash payments to employees		(2,72,45,08,250)	(2,58,32,23,989)
Cash payments to suppliers		(10,33,09,799)	(11,05,16,323)
Income tax paid		(98,71,23,322)	(81,90,54,371)
Receipts from other operating activities		91,92,54,971	98,02,74,381
Payments for other operating activities		(1,40,72,14,994)	(1,39,84,08,755)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>30</b>	<b>1,70,09,65,801</b>	<b>2,87,29,57,879</b>
<b>Changes in operating assets and liabilities</b>			
Statutory deposits		-	-
Net trading securities		88,00,03,955	(3,58,61,03,043)
Investments to other banks		-	-
Investment to customers		(25,94,13,60,833)	(16,57,32,88,357)
Other assets		(1,46,70,19,563)	3,82,82,40,618
Deposits from other banks		(4,39,47,15,604)	(44,58,34,301)
Deposits received from customers		23,97,37,29,347	27,49,90,49,359
Other liabilities on account of customers		-	-
Trading liabilities		-	-
Other liabilities		56,40,01,330	90,64,26,208
<b>Sub Total</b>		<b>(6,38,53,61,367)</b>	<b>11,62,84,90,485</b>
<b>A. Net Cash flow from operating activities</b>		<b>(4,68,43,95,566)</b>	<b>14,50,14,48,365</b>
<b>Cash flows from investing activities</b>			
Proceeds from sale of securities		-	-
Payment for purchases of securities		-	-
Proceeds from sale of fixed assets		-	-
Purchases of property plant & equipments		(24,89,15,474)	(30,89,77,949)
Purchase/Sale of subsidiaries		-	-
<b>B. Net Cash flows from investing activities</b>		<b>(24,89,15,474)</b>	<b>(30,89,77,949)</b>
<b>Cash flows from financing activities</b>			
Receipts from issue of debt instruments		89,48,125	(5,50,00,00,000)
SIBL Mudaraba Subordinated Bond		(1,40,00,00,000)	(1,40,00,00,000)
Receipts from issue of right shares/ordinary share		-	-
Dividend paid in cash		-	-
<b>C. Net Cash flow from financing activities</b>		<b>(1,39,10,51,875)</b>	<b>(6,90,00,00,000)</b>
<b>D. Net increase/(decrease) in cash &amp; cash equivalents (A+B+C)</b>		<b>(6,32,43,62,913)</b>	<b>7,29,24,70,416</b>
<b>E. Effects of exchange rate changes on cash &amp; cash equivalents</b>		4,41,02,085	3,56,63,290
<b>F. Cash and cash equivalents at the beginning of the year</b>		42,09,71,64,022	33,47,44,06,512
<b>G. Cash and cash equivalents at the end of the year (D+E+F)</b>		<b>35,81,69,03,195</b>	<b>40,80,25,40,218</b>
<b>Net Operating Cash Flow per Share (NOCFPS) (Prior period figure restated)</b>	<b>29</b>	<b>(4.99)</b>	<b>15.46</b>

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Director

Dhaka, Bangladesh  
Date: 29.10.2020

**SOCIAL ISLAMI BANK LIMITED**  
**STATEMENT OF CONDENSED CHANGES IN EQUITY**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2020**

(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)
<b>Balance as at 01 January 2020</b>	<b>8,93,34,13,560</b>	-	<b>6,42,22,61,269</b>	-	<b>93,13,79,261</b>	<b>98,42,76,383</b>	<b>17,27,13,30,473</b>
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	-	-	-	-	-	71,72,09,037	<b>71,72,09,037</b>
Appropriation made during the year	-	-	30,07,53,414	-	-	(30,07,53,414)	-
Issue of cash dividend	-	-	-	-	-	-	-
Issue of Share Capital	44,66,70,670	-	-	-	-	(44,66,70,670)	-
Transferred to retained earnings	-	-	-	-	-	-	-
<b>Total shareholders' equity as on 30 September 2020</b>	<b>9,38,00,84,230</b>	-	<b>6,72,30,14,683</b>	-	<b>93,13,79,261</b>	<b>95,40,61,336</b>	<b>17,98,85,39,510</b>
<b>Eligible Capital under Basel III:</b>	<b>9,38,00,84,230</b>	-	<b>6,72,30,14,683</b>	-	-	<b>95,40,61,336</b>	<b>17,05,71,60,249</b>
Add: General provision for unclassified investment	-	-	-	-	-	-	<b>4,59,61,15,172</b>
Add: SIBL Mudaraba Subordinated Bond	-	-	-	-	-	-	<b>5,96,00,00,000</b>
<b>Total eligible capital as on 30 September 2020</b>	-	-	-	-	-	-	<b>27,61,32,75,421</b>

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Director

Dhaka, Bangladesh

Date: 29.10.2020

	<b>30.09.2020</b>	<b>31.12.2019</b>
	<b><u>Taka</u></b>	<b><u>Taka</u></b>
<b>3 Cash in hand:</b>		
In Local Currency	2,54,07,35,738	2,66,29,12,406
In Foreign Currencies	4,56,49,180	2,73,28,950
ATM balance	36,37,86,486	25,90,28,164
	<b><u>2,95,01,71,404</u></b>	<b><u>2,94,92,69,520</u></b>
<b>3(a) Consolidated balance of cash in hand</b>		
<b>Social Islami Bank Limited</b>	<b>2,95,01,71,404</b>	<b>2,94,92,69,520</b>
<i>Cash in hand of Subsidiary companies</i>	<b>1,32,94,341</b>	<b>90,288</b>
SIBL Securities Limited	1,32,89,140	85,087
SIBL Investment Limited	5,201	5,201
	<b><u>2,96,34,65,745</u></b>	<b><u>2,94,93,59,808</u></b>
<b>3.1 Balance with Bangladesh Bank and its agent bank (Sonali Bank)</b>		
Balance with Bangladesh Bank (Note-3.1.1)	20,06,33,64,659	28,48,18,18,448
Balance with Sonali Bank (as agent of BB)	21,53,56,140	46,73,54,154
	<b><u>20,27,87,20,800</u></b>	<b><u>28,94,91,72,602</u></b>
<b>3.1.1 Balance with Bangladesh Bank (Including foreign currencies)</b>		
In local currency	18,80,55,09,865	27,49,74,25,366
In foreign currencies	1,25,78,54,794	98,43,93,082
	<b><u>20,06,33,64,659</u></b>	<b><u>28,48,18,18,448</u></b>
<b>4 Balance with Other Banks and Financial Institutions</b>		
In Bangladesh	3,74,87,47,104	2,28,83,60,101
Outside Bangladesh	2,89,28,68,393	1,08,42,92,499
	<b><u>6,64,16,15,497</u></b>	<b><u>3,37,26,52,600</u></b>
<b>4(a) Consolidated balance of other Banks and Financial Institutions</b>		
<b>In Bangladesh</b>		
<b>Social Islami Bank Limited</b>	<b>3,74,87,47,104</b>	<b>2,28,83,60,101</b>
<i>Add: Account Balance of subsidiaries of SIBL with SIBL Principal Branch</i>	<b>64,33,22,328</b>	<b>46,37,60,840</b>
SIBL Securities Limited (Current account and MTDR)	53,97,05,411	36,23,09,451
SIBL Investment Limited	10,36,16,917	10,14,51,389
	<b><u>4,39,20,69,432</u></b>	<b><u>2,75,21,20,941</u></b>
<b>Less: Inter company balance eliminated</b>	<b>64,33,22,328</b>	<b>46,37,60,840</b>
SIBL Securities Limited (Current account and MTDR)	53,97,05,411	36,23,09,451
SIBL Investment Limited	10,36,16,917	10,14,51,389
	<b><u>64,33,22,328</u></b>	<b><u>46,37,60,840</u></b>
<i>Add: Account Balance of subsidiaries of SIBL with other banks and financial institutions</i>	<b>4,90,546</b>	<b>15,432</b>
SIBL Securities Limited	4,90,546	15,432
SIBL Investment Limited	-	-
	<b><u>4,90,546</u></b>	<b><u>15,432</u></b>
<b>Consolidated balance with Banks and Financial Institutions</b>	<b><u>3,74,92,37,650</u></b>	<b><u>2,28,83,75,533</u></b>
<b>5 Placement with Banks &amp; other Financial Institutions</b>		
Placement with Banks	1,98,63,95,494	1,98,64,69,299
Placement with other Financial Institutions	3,96,00,00,000	4,83,96,00,000
	<b><u>5,94,63,95,494</u></b>	<b><u>6,82,60,69,299</u></b>
<b>6 Investments in shares &amp; securities</b>		
<b>Government:</b>		
Government Bond (Islamic Investment Bond)	12,00,00,00,000	13,00,00,00,000
BD. Govt. Islamic Refinance Fund	25,00,00,000	25,00,00,000
7 Years Treasury BOND (5%)	31,93,00,000	31,93,00,000
7 Years Treasury BOND (0%)	12,30,00,000	12,30,00,000
	<b><u>12,69,23,00,000</u></b>	<b><u>13,69,23,00,000</u></b>

	<b>30.09.2020</b>	<b>31.12.2019</b>
	<b><u>Taka</u></b>	<b><u>Taka</u></b>
<b>Others:</b>		
Investment in Share, Quoted	58,36,84,318	64,12,62,505
Investment in Share, Unquoted/bond	4,90,79,36,795	4,90,79,36,795
	<b>5,49,16,21,113</b>	<b>5,54,91,99,300</b>
<b>Fair value adjustment through profit or loss (FVTPL)</b>	<b>5,50,58,413</b>	<b>(12,25,15,819)</b>
<b>Value of Investment in Shares and securities, others</b>	<b>5,54,66,79,526</b>	<b>5,42,66,83,481</b>
<b>Grand Total</b>	<b>18,23,89,79,526</b>	<b>19,11,89,83,481</b>
<b>Consolidated investments in shares &amp; securities</b>		
<b>Social Islami Bank Limited Other sectors</b>	<b>5,54,66,79,526</b>	<b>5,42,66,83,481</b>
<b>Add: Investment in shares &amp; securities by subsidiary companies</b>	<b>23,78,42,741</b>	<b>22,37,30,223</b>
SIBL Securities Limited	15,29,55,024	15,44,33,823
SIBL Investment Limited	8,48,87,717	6,92,96,400
<b>Less: Intercompany balance eliminated investment in subsidiaries</b>	<b>1,47,99,98,400</b>	<b>1,47,99,98,400</b>
Investment in SIBL Securities Limited	1,22,99,99,000	1,22,99,99,000
Investment in SIBL Investment Limited	24,99,99,400	24,99,99,400
<b>Total consolidated balance of investments in shares &amp; securities others</b>	<b>4,30,45,23,866</b>	<b>4,17,04,15,304</b>
<b>7 Mode-Wise Investment (General)</b>		
<b>a) In Bangladesh</b>		
Musharaka	22,21,45,463	28,58,26,612
Murabaha	5,82,67,42,978	4,11,09,09,296
Mudaraba	5,88,32,93,165	2,21,34,79,499
Bai-Muazzal	1,92,64,84,93,326	1,75,17,32,37,666
Hire-Purchase Sirkatul Meelk	58,85,99,86,634	56,90,66,37,122
Quard	10,53,55,32,359	8,64,87,05,103
Bai-Salam	84,59,68,587	93,13,50,622
Staff Loan	2,32,90,91,105	2,43,13,30,908
Ijarah	59,00,67,260	60,96,10,142
Visa Card	70,95,75,614	72,78,98,260
	<b>2,78,45,08,96,493</b>	<b>2,52,03,89,85,230</b>
<b>Mode-Wise Investment (General)</b>		
<b>b) Outside Bangladesh</b>		
Musharaka	-	-
Murabaha	-	-
Bai-Muazzal	-	-
Hire-Purchase Sirkatul Meelk	-	-
Installment Investment Scheme	-	-
Quard	-	-
Bai-Salam	-	-
Others	-	-
	-	-
<b>Bills Purchased and discounted</b>		
<b>Inside Bangladesh</b>		
In land Bill Purchase	<b>2,22,24,41,256</b>	<b>3,13,46,54,364</b>
<b>Bills Purchased and discounted</b>		
<b>Outside Bangladesh</b>		
Foreign Bill Purchased	7,39,80,517	8,57,50,964
Murabaha Bill of Exchange	1,40,01,58,295	1,45,56,70,105
Baim-Wes bills	8,06,24,73,922	7,55,35,28,986
	<b>9,53,66,12,733</b>	<b>9,09,49,50,055</b>
<b>Grand total of net Bills Purchased and Discounted</b>	<b>11,75,90,53,989</b>	<b>12,22,96,04,419</b>
<b>Total Investment</b>	<b>2,90,20,99,50,482</b>	<b>2,64,26,85,89,649</b>

	<b>30.09.2020</b>	<b>31.12.2019</b>
	<b>Taka</b>	<b>Taka</b>
<b>7(a) Consolidated Investment Social Islami Bank Ltd.</b>	<b>2,90,20,99,50,482</b>	<b>2,64,26,85,89,649</b>
<b>Less: Intercompany balance eliminated</b>		
<b>SIBL Securities Ltd.</b>		
Quard Investment with SIBL-Prncipal Branch	<b>80,00,00,000</b>	<b>80,00,00,000</b>
SIBL Investment Ltd.	-	-
	<b>2,89,40,99,50,482</b>	<b>2,63,46,85,89,649</b>
<b>8 Fixed Assets:</b>		
Land	1,23,30,000	1,23,30,000
Building	1,89,22,95,088	1,91,61,81,781
Furniture & Fixture	82,30,85,268	79,10,55,574
Mechanical Appliance	73,58,98,425	69,03,35,762
Computer Software	18,42,90,189	17,47,67,715
Motor Vehicle	2,30,38,331	2,06,69,401
Books	6,96,699	7,09,510
<b>Carrying Value</b>	<b>3,67,16,34,000</b>	<b>3,60,60,49,743</b>
<b>8(a) Consolidated written down value of fixed assets including intangible assets</b>		
<b>Social Islami Bank Limited</b>	<b>3,67,16,34,000</b>	<b>3,60,60,49,743</b>
<b>Add: Fixed assets of subsidiary companies</b>	<b>74,49,046</b>	<b>76,67,152</b>
SIBL Securities Limited	74,49,046	76,67,152
SIBL Investment Limited	-	-
<b>Carrying value of Fixed assets of the Group</b>	<b>3,67,90,83,046</b>	<b>3,61,37,16,895</b>
<b>9 Others Assets:</b>		
Stock of stationery Stamps and printing materials etc.	3,99,15,888	3,66,51,315
Advance Rent	20,64,86,917	23,67,83,450
Advance Deposit	34,49,426	34,41,126
Branch Adjustments (SIBG)	4,14,50,70,086	2,95,09,29,983
Suspense Account:	48,57,86,493	19,27,02,080
Other Prepayments	6,42,97,993	6,42,10,064
Receivable from Stock & Bond and SIBL Securities	12,14,82,142	2,14,82,142
Advance Income Tax	11,67,22,76,176	10,68,51,52,854
Receivable from SIBL Securities	7,20,00,000	7,20,00,000
Receivable from SIBL Investment	18,83,690	18,83,690
Protested bills against Investment	32,50,14,570	32,50,14,570
Profir receivable from Banks NBFi and BD Govt.	33,05,85,549	66,55,95,298
Investment with off-shore Banking Unit	5,11,30,98,590	1,48,78,90,290
Due from off-shore Banking Unit	-	3,68,82,278
Dividend Receivable Account	54,36,55,732	56,21,30,020
Profit Receivable from Mudaraba Subordinated Bond	4,41,09,589	9,96,16,438
Others (note: 9.1)	2,85,63,616	1,09,69,426
<b>Total</b>	<b>23,19,76,76,457</b>	<b>17,45,33,35,023</b>
<b>Less: Balance with OBU for elimination</b>		
Investment with off-shore Banking Unit	5,11,30,98,590	1,48,78,90,290
Due from off-shore Banking Unit	-	-
<b>Grand total after elimination of balance with OBU</b>	<b>18,08,45,77,867</b>	<b>15,96,54,44,733</b>
<b>9(a) Consolidated other Assets</b>		
<b>Social Islami Bank Limited</b>	<b>18,08,45,77,867</b>	<b>15,96,54,44,733</b>
<b>Add: Other assets of subsidiary companies</b>	<b>2,22,88,32,005</b>	<b>2,25,15,05,795</b>
SIBL Securities Limited	2,16,07,48,517	2,16,98,94,251
SIBL Investment Limited	6,80,83,488	8,16,11,544
<b>Less; Inter Company transactions eliminated:</b>	<b>7,38,83,690</b>	<b>7,38,83,690</b>
Receivable from SIBL Securities	7,20,00,000	7,20,00,000
Receivable from SIBL Investment	18,83,690	18,83,690
<b>Grand total Other assets of subsidiary companies</b>	<b>20,23,95,26,181</b>	<b>18,14,30,66,838</b>

	<b>30.09.2020</b>	<b>31.12.2019</b>
	<b>Taka</b>	<b>Taka</b>
<b>9.1 Others</b>		
D.D. Paid without advice	650	650
Wes Fund (F/Currency) purchased	-	1,089
Adjusting A/C debit balance	1,85,00,000	55,00,000
Advance Vat	38,15,178	38,15,178
BFETN Adjustment Accounts	(1,55,935)	(88,956)
Incentive disbursement Fund	64,03,723	17,41,465
	<b>2,85,63,616</b>	<b>1,09,69,426</b>
<b>10 Deposits and Other Accounts</b>		
Mudaraba Savings Deposits (MSD)	31,28,55,81,783	25,73,91,79,658
Mudaraba Term Deposits (MTDR)	1,69,50,97,48,102	1,65,68,75,14,476
<b>Other Mudaraba Deposit</b>	<b>69,10,50,03,005</b>	<b>64,11,23,18,321</b>
Mudaraba Short Notice Deposits (MSND)	16,69,85,73,198	17,21,86,65,421
Mudaraba Scheme Deposits (Note-10.1)	52,40,64,29,806	46,89,36,52,900
Al- Wadeah Current Deposit and other accounts (AWCD)	31,83,40,24,359	26,07,20,68,558
Bills payable	5,41,52,78,534	5,98,28,63,785
Cash Waqf Fund	36,60,33,069	34,27,10,311
	<b>3,07,51,56,68,852</b>	<b>2,87,93,66,55,109</b>
<b>10.1 Mudaraba Scheme Deposits</b>		
Mudaraba Hajj Savings Deposit	13,51,37,370	12,65,94,292
Mudaraba Pension Savings Deposit	2,16,95,61,240	2,61,73,68,700
Mudara Education Deposit Scheme	3,09,74,344	3,43,74,390
Mudaraba Monthly Savings Deposit	4,76,79,240	4,90,64,610
Mudaraba Monthly Profit Deposit	2,64,35,22,355	3,40,84,50,904
Mudara Bashasthan Savings Scheme	51,23,32,994	58,49,71,007
Mudara Millionaire Savings Scheme	93,23,63,793	1,01,69,36,541
Mudara Lakhpoti Deposit Scheme	2,89,44,487	3,82,01,939
Mudara Double Benefit Deposit Scheme	1,22,42,46,879	1,51,88,82,641
Mudara Marriage Savings Scheme	7,52,66,486	9,94,56,576
Mudara MMohorana Savings Scheme	1,99,79,586	2,05,46,614
Subarnalata Special Scheme (Woman)	2,25,55,953	2,30,87,165
Subarna Rekha Special Deposit (Woman)	1,76,04,48,444	1,76,77,26,041
Shabuj Shayanna Special Deposit	67,11,07,995	3,22,60,353
Shabuj Chaya P. Sch	2,76,14,785	64,70,11,293
Sanchita Special Deposit scheme	21,14,89,188	22,34,41,473
Sanali Din Pension Deposit Scheme	13,92,49,31,769	14,17,99,20,337
Sukher Thikana Saving Scheme	1,52,09,148	1,41,18,626
Sacchandey Protidin Monthly Profit Deposit	1,34,19,48,611	2,00,25,51,186
Samriddir Sopan Scheme Deposit	23,13,80,524	75,54,70,981
Sopner Siri Deposit Scheme	8,39,66,326	10,15,68,075
Sharner Shikhar (mudaraba Billinior Deposit)	1,05,10,10,311	1,10,91,18,024
Proshanti (Mudaraba Zakat Saving Deposits)	1,25,36,659	1,78,11,220
SIBL Astha (Mudaraba Monthly Profit Deposit)	22,03,20,83,036	14,37,33,82,413
SIBL Super DPS (Mudaraba Pension Deposit)	1,43,29,98,683	39,09,57,789
SIBL Digun Prottasha(Double Benefit Deposit)	1,76,71,39,604	1,74,03,79,712
	<b>52,40,64,29,806</b>	<b>46,89,36,52,900</b>
<b>10(a) Consolidated balance of Al-Wadeeah Current Deposit &amp; Other A/c</b>		
<b>Social Islami Bank Limited</b>	<b>31,83,40,24,359</b>	<b>26,07,20,68,558</b>
<i>Less: Intercompany balance eliminated</i>	<b>64,33,22,328</b>	<b>46,37,60,840</b>
SIBL Securities Limited	53,97,05,411	36,23,09,451
SIBL Investment Limited	10,36,16,917	10,14,51,389
<b>Consolidated balance of Current deposit and other accounts</b>	<b>31,19,07,02,031</b>	<b>25,60,83,07,719</b>

## 11 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:

<u>Name of the Bond</u>	<u>Issue Date</u>	<u>Issued Amount</u>	<u>Outstanding as on 30.09.2020</u>
SIBL 1st Mudaraba Subordinated Bond	31-03-15	3,00,00,00,000	60,00,00,000
SIBL 2nd Mudaraba Subordinated Bond	20-06-17	4,00,00,00,000	2,40,00,00,000
SIBL 3rd Mudaraba Subordinated Bond	27-12-18	5,00,00,00,000	5,00,00,00,000
<b>Total</b>		<b>12,00,00,00,000</b>	<b>8,00,00,00,000</b>

## 12 Other Liabilities

	<b>30.09.2020</b>	<b>31.12.2019</b>
	<b>Taka</b>	<b>Taka</b>
Adjusting A/C (Cr.) Balance	6,30,48,154	1,02,31,405
Other Payable	2,29,94,051	1,22,63,717
BEFTN Adjustment Account	3,76,93,910	3,59,98,977
Parking Account	2,93,080	-
ATM Settlement for Q-Cash	(16,99,320)	2,36,42,698
Share Trading Payable A/c	5,63,66,296	-
Provision for Investments	12,68,21,24,719	11,99,74,03,200
Provision for other Assets	45,65,27,557	45,65,27,557
Compensation and Rent Suspense	3,34,76,41,907	2,87,06,57,332
Provision for Taxation	15,61,99,89,256	14,82,62,51,926
Liabilities for Zakat	7,76,69,222	9,34,51,718
Mudaraba Profit distribution	-	1,50,00,000
Provision for good borrower	1,00,00,000	1,00,00,000
Provision for good Climate Risk Fund	30,00,000	30,00,000
	<b>32,37,56,48,831</b>	<b>30,35,44,28,531</b>

### 12(a) Consolodated Other Liabilities

<b>Social Islami Bank Limited</b>	<b>32,37,56,48,831</b>	<b>30,35,44,28,531</b>
<b>Add: Other Liabilities of subsidiaries</b>	<b>1,53,22,96,661</b>	<b>1,35,12,00,920</b>
SIBL Securities Limited	1,52,69,24,145	1,34,78,39,259
SIBL Investment Limited	53,72,516	33,61,661
	<b>33,90,79,45,493</b>	<b>31,70,56,29,453</b>

#### Less: Intercompany balance eliminated

SIBL Securities Limited (Payable to SIBL- Term loan)

	<b>80,00,00,000</b>	<b>80,00,00,000</b>
--	---------------------	---------------------

<b>Grand Total</b>	<b>33,10,79,45,493</b>	<b>30,90,56,29,453</b>
--------------------	------------------------	------------------------

<b>30.09.2020</b>	<b>30.09.2019</b>
<b>Taka</b>	<b>Taka</b>

## 13 Income from Investment

Profit on Murabaha	9,51,93,685	15,11,84,084
Profit on Bai-Muazzal	13,36,63,52,129	12,71,60,56,239
Profit on Hire-Purchase	4,12,12,97,457	4,67,76,16,527
Profit on Musharka	1,62,74,882	2,49,86,536
Profit on Bai-Salam	6,64,66,102	6,24,14,257
Profit on Quard against MTDR Scheme and others	38,47,48,167	32,74,07,126
Profit on Inland Document Bill Purchased	27,57,73,498	28,61,17,842
Profit on Foreign Document Bill Purchased	14,62,319	56,52,994
Profit on Ijarah	4,57,05,283	5,68,19,178
Profit on Investment against Mudaraba Deposit with other banks and NBFIs	55,80,75,408	46,94,93,748
Profit on other investments (Card Wakalat fee etc.)	95,29,11,844	78,62,45,102
Profit on Mudaraba	71,24,627	-
	<b>19,89,13,85,401</b>	<b>19,56,39,93,633</b>

### 13(a) Consolidated income from investment

<b>Social Islami Bank Ltd.</b>	<b>19,89,13,85,401</b>	<b>19,56,39,93,633</b>
<b>Add: Income from investment of subsidiaries of SIBL</b>	<b>5,24,81,790</b>	<b>5,53,39,427</b>
SIBL Securities Ltd.	5,08,64,109	5,53,39,427
SIBL Investment Ltd.	16,17,681	-

#### Grand total of consolidated investment income

<b>19,94,38,67,191</b>	<b>19,61,93,33,060</b>
------------------------	------------------------

	<b>30.09.2020</b>	<b>30.09.2019</b>
	<b><u>Taka</u></b>	<b><u>Taka</u></b>
<b>14 Profit paid on Deposits</b>		
Mudaraba Savings Deposits (MSD)	60,79,65,242	47,12,22,076
Mudaraba short notice deposit (MSND)	25,89,63,737	33,06,85,251
Mudaraba term deposit (MTDR)	10,59,28,61,774	9,72,80,26,718
Cash waqf fund deposit	1,40,49,119	1,75,08,837
Profit paid on Scheme Deposits & others	2,95,09,17,837	2,14,66,99,487
	<b><u>14,42,47,57,709</u></b>	<b><u>12,69,41,42,369</u></b>
<i>Profit paid on borrowings &amp; Sub-ordinate Bond</i>	<b><u>63,86,44,012</u></b>	<b><u>1,17,51,39,782</u></b>
<b>Total profit paid on deposits and borrowings</b>	<b><u>15,06,34,01,721</u></b>	<b><u>13,86,92,82,150</u></b>
<b>14(a) Consolidated Profit paid on deposits and borrowings</b>		
<b>Social Islami Bank Ltd.</b>	<b>15,06,34,01,721</b>	<b>13,86,92,82,150</b>
<i>Add: Income from investment of subsidiaries of SIBL</i>	<b>5,40,10,844</b>	<b>5,38,62,483</b>
SIBL Securities Ltd.	5,40,10,844	5,38,62,483
SIBL Investment Ltd.	-	-
<b>Grand total of consolidated Profit paid on deposits and borrowings</b>	<b><u>15,11,74,12,565</u></b>	<b><u>13,92,31,44,634</u></b>
<b>15 Income from Investment in shares &amp; securities</b>		
Income from Investment in islamic bond	15,33,55,306	14,86,56,382
Income from Investment in shares	6,36,29,749	-
Income from Mudaraba Subordinate Bond	16,10,90,411	-
Dividend income	1,49,00,750	25,95,96,439
	<b><u>39,29,76,216</u></b>	<b><u>40,82,52,820</u></b>
<b>15(a) Consolidated Income from Investment in shares &amp; securities</b>		
<b>Social Islami Bank Ltd.</b>	<b>39,29,76,216</b>	<b>40,82,52,820</b>
<i>Add: Income from investment of subsidiaries of SIBL</i>	<b>82,39,963</b>	<b>1,01,76,383</b>
SIBL Securities Ltd.	56,27,090	94,79,848
SIBL Investment Ltd.	26,12,873	6,96,535
<b>Grand total of consolidated Income from investment in shares &amp; securities</b>	<b><u>40,12,16,179</u></b>	<b><u>41,84,29,203</u></b>
<b>16 Commission Exchange &amp; Brokerage</b>		
Commission	44,78,97,550	51,45,60,388
Exchange Income	55,72,92,272	57,39,26,754
	<b><u>1,00,51,89,822</u></b>	<b><u>1,08,84,87,142</u></b>
<b>16(a) Consolidated income from commission exchange &amp; brokerage</b>		
<b>Social Islami Bank Ltd.</b>	<b>1,00,51,89,822</b>	<b>1,08,84,87,142</b>
<i>Add: Income from commission exchange &amp; brokerage of subsidiaries of SIBL</i>		
SIBL Securities Ltd.	3,68,55,832	5,01,30,283
SIBL Investment Ltd.	-	-
<b>Grand total of consolidated Income from commission exchange &amp; brokerage</b>	<b><u>1,04,20,45,654</u></b>	<b><u>1,13,86,17,425</u></b>
<b>17 Other Operating Income</b>		
P & T charge recovered	8,44,088	9,31,137
Courier Charges Recovery & Others	56,26,719	63,16,808
Services & charges	16,67,66,618	19,37,54,818
SWIFT/ Return charge recovered	3,25,30,584	3,45,66,456
Rent receipts	18,99,831	25,72,965
Profit from sale of Assets	-	63,600
Income from sale of forms	50,200	76,220
Service charge on SIBL Cards	7,27,92,562	6,90,69,625
Notice pay earnings	51,66,312	43,78,135
Miscellaneous income	12,03,87,872	13,02,81,153
	<b><u>40,60,64,786</u></b>	<b><u>44,20,10,918</u></b>
<b>17(a) Consolidated Other operating income</b>		
<b>Social Islami Bank Ltd.</b>	<b>40,60,64,786</b>	<b>44,20,10,918</b>
<i>Add: Other operating income of subsidiaries of SIBL</i>		
SIBL Securities Ltd.	13,41,283	16,67,046
SIBL Investment Ltd.	-	-
<b>Grand total of consolidated Other operating income</b>	<b><u>40,74,06,069</u></b>	<b><u>44,36,77,964</u></b>



	<b>30.09.2020</b>	<b>30.09.2019</b>
	<b>Taka</b>	<b>Taka</b>
<b>18 Salary &amp; Allowances</b>		
Basic Salary	1,03,64,56,645	97,61,03,061
Allowance	1,14,48,99,858	1,00,03,03,658
Bonus	39,82,29,333	46,02,27,719
L/E Salary & Allowances	2,68,58,145	3,24,50,469
Bank's Contribution to Provident fund	9,76,18,360	9,46,55,621
Bank's Contribution to Superannuation fund	97,42,309	94,57,461
	<b>2,71,38,04,650</b>	<b>2,57,31,97,989</b>
<b>Managing Director's Salary and Allowances</b>		
Basic Salary	59,89,500	54,45,000
Allowance	22,50,000	22,50,000
Festival & other bonus	24,64,100	23,31,000
	<b>1,07,03,600</b>	<b>1,00,26,000</b>
<b>18(a) Consolidated expenses for Salary and Allowance</b>		
<b>Social Islami Bank Ltd.</b>	<b>2,71,38,04,650</b>	<b>2,57,31,97,989</b>
<b>Add: Salary and Allowance of subsidiaries of SIBL</b>		
SIBL Securities Ltd.	2,38,47,896	2,35,19,534
SIBL Investment Ltd.	-	-
<b>Grand total of consolidated expenses Salary &amp; Allowance</b>	<b>2,73,76,52,546</b>	<b>2,59,67,17,523</b>
<b>19 Rent Taxes Insurance &amp; Electricity etc.</b>		
Rent Rates & Taxes	28,44,94,642	24,29,70,515
Insurance	8,73,28,360	7,51,64,446
Electricity Lighting & Water	6,05,59,766	6,62,90,435
	<b>43,23,82,769</b>	<b>38,44,25,396</b>
<b>19(a) Consolidated expenses for Rent Taxes Insurance &amp; Electricity etc.</b>		
<b>Social Islami Bank Ltd.</b>	<b>43,23,82,769</b>	<b>38,44,25,396</b>
<b>Add; Rent Taxes Insurance &amp; Electricity of subsidiaries of SIBL</b>		
SIBL Securities Ltd.	45,40,491	45,64,098
SIBL Investment Ltd.	-	-
<b>Grand total of consolidated expenses for Rent Taxes Insurance &amp; Electricity etc.</b>	<b>43,69,23,260</b>	<b>38,89,89,494</b>
<b>20 Legal Expenses</b>		
Legal Fees & Charge	35,87,055	41,33,384
Stamp Duties other Legal Expenses	1,00,289	1,19,943
Other Legal Expenses	30,37,982	41,54,162
	<b>67,25,326</b>	<b>84,07,489</b>
<b>20(a) Consolidated Legal expenses</b>		
<b>Social Islami Bank Ltd.</b>	<b>67,25,326</b>	<b>84,07,489</b>
<b>Add: Legal expenses of subsidiaries of SIBL</b>		
SIBL Securities Ltd.	-	-
SIBL Investment Ltd.	-	-
<b>Grand total of consolidated Legal expenses</b>	<b>67,25,326</b>	<b>84,07,489</b>
<b>21 Postage Stamps Telecommunication etc.</b>		
Cable Network rent	4,00,829	2,51,773
Telegram Fax telex & other charges	-	-
Telephone charges	16,87,067	24,46,974
Mobile phone charges	23,86,559	23,83,915
	<b>44,74,455</b>	<b>50,82,662</b>

	<b>30.09.2020</b>	<b>30.09.2019</b>
	<b>Taka</b>	<b>Taka</b>
<b>21(a) Consolidated Postage Stamps &amp; Telecommunication etc.</b>		
<b>Social Islami Bank Ltd.</b>	<b>44,74,455</b>	<b>50,82,662</b>
<b>Add: Poatage Stamps &amp; Telecom. of subsidiaries of SIBL</b>		
SIBL Securities Ltd.	8,82,275	14,68,865
SIBL Investment Ltd.	-	-
<b>Grand total of Consolidated Postage Stamps &amp; Telecommunication etc.</b>	<b>53,56,730</b>	<b>65,51,527</b>
<b>22 Stationery, Printing, Advertisements etc.</b>		
Table Stationery	84,58,206	1,28,31,520
Printing & Stationery	3,50,82,100	2,95,68,897
News Paper & Magazine	1,47,92,457	1,84,40,134
Television & Radio	2,53,96,310	3,42,88,500
Neon Sign, Banner etc.	4,19,630	5,55,816
Other Publicity	1,46,86,640	97,48,794
	<b>9,88,35,343</b>	<b>10,54,33,661</b>
<b>22(a) Consolidated expense of Stationery, Printing, Advertisement etc.</b>		
<b>Social Islami Bank Ltd.</b>	<b>9,88,35,343</b>	<b>10,54,33,661</b>
<b>Stationery, Printing, Advertisement expense of Subsidiaries of SIBL</b>	<b>1,90,989</b>	<b>3,94,697</b>
SIBL Securities Limited.	1,90,989	3,94,697
SIBL Investment Limited.	-	-
	<b>9,90,26,332</b>	<b>10,58,28,358</b>
<b>23 Depreciation and Repair of Bank's Assets</b>		
<b>a) Depreciation of Bank's Assets</b>		
Land	-	-
Building	2,38,94,493	2,43,94,899
Furniture & Fixtures	5,37,43,360	5,18,02,590
Office Appliance & Equipment	9,05,20,521	8,93,18,985
Computer Software	89,63,278	87,44,169
Vehicles	61,59,720	77,97,072
Books	49,848	84,324
	<b>18,33,31,221</b>	<b>18,21,42,039</b>
<b>b) Repair on Bank's Assets</b>		
Building	2,77,268	29,680
Motor Car/ Vehicle	1,37,99,355	26,00,517
Furniture Fixture	22,61,146	24,25,736
Mechanical Appliances	97,64,389	1,20,76,066
Software Maintenance fee	65,800	26,250
Hardware Maintenance fee	17,300	704
IT Enable Service Charges	3,58,68,275	2,36,71,809
	<b>6,20,53,533</b>	<b>4,08,30,761</b>
<b>Total of Depreciation and repair of Bank's Assets</b>	<b>24,53,84,754</b>	<b>22,29,72,800</b>
<b>23(a) Consolidated balance of Depreciation</b>		
<b>Social Islami Bank Ltd.</b>	<b>24,53,84,754</b>	<b>22,29,72,800</b>
<b>Add: Depreciation on assets of subsidiaries</b>	<b>10,07,598</b>	<b>10,49,027</b>
SIBL Securities Ltd.	10,07,598	10,49,027
SIBL Investment Ltd.	-	-
<b>Add: Repairs &amp; Maintenance on assets of subsidiaries</b>	<b>4,80,022</b>	<b>6,30,546</b>
SIBL Securities Ltd.	4,80,022	6,30,546
SIBL Investment Ltd.	-	-
	<b>24,68,72,374</b>	<b>22,46,52,373</b>

	<b>30.09.2020</b>	<b>30.09.2019</b>
	<b><u>Taka</u></b>	<b><u>Taka</u></b>
<b>24 Other Expenses</b>		
Local conveyance	1,68,33,237	1,49,49,508
Petroleum, oil & lubricants	98,47,366	1,26,32,632
Entertainment expenses	2,20,68,851	3,34,70,730
Traveling allowances	99,42,585	2,83,76,890
Travelling Foreign	14,19,385	17,61,093
Bank charges	87,47,979	92,54,783
Uniform charges	16,01,781	18,28,765
Subscriptions to Institutions & Others	79,53,079	41,29,807
Banks' clearing house charges	12,112	23,938
CIB Charges	4,49,870	9,04,650
Transportation charges	49,33,372	52,40,604
News paper, Journal & periodicals	68,226	1,42,997
Washing charges	11,67,031	6,61,989
Training expenses Academy/ Internal	26,440	5,55,058
Training expenses at outside Banks	4,67,477	17,78,724
Meeting expenses	720	34,928
Direct expenses on investment	(4,09,691)	(1,93,487)
Up keep of branches/office premises	55,18,836	47,74,408
Excise duty	14,03,345	10,96,150
Computer charges	84,75,019	1,20,91,263
Security Services	14,57,19,670	12,29,49,501
Cleaner Services	56,07,898	51,22,516
Others wages	16,16,66,892	13,74,79,290
Photocopy expenses	4,95,366	8,37,520
Photography expenses	92,344	1,02,101
Cash & Bank remittance charges	39,76,722	33,59,419
Honorarium	16,27,935	26,96,550
On-Line Expenses	2,41,30,389	2,45,84,219
ATM Rent Hardware	41,65,567	24,52,212
Professional & Rating Fees	87,10,549	3,96,01,450
Other Utility	37,50,516	17,37,572
Bond issue related Expense	8,15,000	39,74,300
Donation to Government	8,00,07,000	68,500
Donation to Others	5,38,145	95,949
CSR Related Expenditure	51,65,637	2,41,51,779
Fair value adjustment for shares and securities	-	7,14,05,056
Gratuity expense	9,84,63,381	9,32,47,066
Miscellaneous expenses	13,13,49,726	17,69,98,127
	<b><u>77,68,09,756</u></b>	<b><u>84,43,78,557</u></b>
<b>Social Islami Bank Limited</b>	<b>77,68,09,756</b>	<b>84,43,78,557</b>
<b>24(a) Consolidated Other Expenses</b>	<b>71,04,815</b>	<b>84,48,914</b>
SIBL Securities Ltd.	71,03,050	84,27,339
SIBL Investment Ltd.	1,765	21,575
	<b><u>78,39,14,570</u></b>	<b><u>85,28,27,471</u></b>
<b>25 Provision against Investment, Off-Balance Sheet items &amp; Others</b>		
Provision on classified investment	51,37,78,014	1,32,41,18,221
Provision on unclassified investment	17,60,70,875	11,72,09,407
Provision on Off-Balance Sheet items	2,02,34,282	2,55,27,120
Other provisions	-	4,03,10,985
	<b><u>71,00,83,171</u></b>	<b><u>1,50,71,65,733</u></b>
<b>25(a) Consolidated Provision against Investment, Off-Balance Sheet items &amp; Others</b>		
<b>Social Islami Bank Ltd.</b>	<b>71,00,83,171</b>	<b>1,50,71,65,733</b>
<b>Add: Provision for subsidiaries</b>	<b>(56,75,307)</b>	<b>54,34,649</b>
SIBL Securities Ltd.	(69,65,446)	54,34,649
SIBL Investment Ltd.	12,90,139	-
	<b><u>70,44,07,864</u></b>	<b><u>1,51,26,00,381</u></b>

	<b>30.09.2020</b>	<b>30.09.2019</b>
	<b><u>Taka</u></b>	<b><u>Taka</u></b>
<b>26 Shareholders' Equity</b>		
Paid up Capital (938,008,423 and 893,341,356 ordinary shares respectively with a face value of Taka-10 each issued on various dates)	9,38,00,84,230	8,93,34,13,560
Share Premium	-	-
Statutory Reserve	6,72,30,14,683	6,16,58,56,502
Revaluation reserve on Fixed Assets	93,13,79,261	95,49,98,771
Retained Earnings	95,40,61,336	35,03,98,778
	<b><u>17,98,85,39,510</u></b>	<b><u>16,40,46,67,611</u></b>

The following notes are particularly in compliance with BSEC notification No. BSEC/CMRRCD/2006-158/208/Admin/81, Dated: 20 June 2018.

**27 Earnings per share (EPS) (IAS-33, note-2.12)**

	<b>Jan-Sept. 20</b>	<b>Jan-Sept. 19</b>	<b>July-Sept. 20</b>	<b>July-Sept. 19</b>
	<b><u>Taka</u></b>	<b><u>Taka</u></b>	<b><u>Taka</u></b>	<b><u>Taka</u></b>
Profit after tax for the period (Consolidated)	72,08,36,369	66,21,03,713	27,39,29,223	31,58,04,798
Profit after tax for the period (Bank)	71,72,09,037	65,47,87,813	26,29,35,444	31,75,88,462
<b>Weighted Average number of shares outstanding</b>	<b>93,80,08,423</b>	<b>93,80,08,423</b>	<b>93,80,08,423</b>	<b>93,80,08,423</b>
	<b>Profit after tax for the period</b>			
<b>EPS Calculation=</b>	<b>Weighted Average number of shares outstanding</b>			
Basic Earning per Share (EPS)-Consolidated (Prior period EPS restated)	<b>0.77</b>	<b>0.71</b>	<b>0.29</b>	<b>0.34</b>
Basic Earning per Share (EPS)-Bank (Prior period EPS restated)	<b>0.76</b>	<b>0.70</b>	<b>0.28</b>	<b>0.34</b>

**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.

	<b>Jan-Sept. 20</b>	<b>Jan-Sept. 19</b>
	<b><u>Taka</u></b>	<b><u>Taka</u></b>
<b>28 Net Asset Value per share (NAVPS) (Prior period figure restated)</b>		
Net Asset Value-Consolidated	18,03,27,62,981	16,44,87,43,987
Net Asset Value-Bank	17,98,85,39,510	16,40,46,67,611
<b>Weighted Average number of shares outstanding</b>	<b>93,80,08,423</b>	<b>93,80,08,423</b>

**Net Asset Value per share calculation=**  $\frac{\text{Net Asset Value}}{\text{Weighted Average number of shares outstanding}}$

Net Asset Value per share (NAVPS)-Consolidated	19.22	17.54
Net Asset Value per share (NAVPS)-Bank	19.18	17.49

**29 Net Operating Cash Flow per Share (NOCFPS) (Prior period figure restated)**

Net Operating Cash Flow-Consolidated	(4,66,99,26,905)	14,50,36,99,911
Net Operating Cash Flow-Bank	(4,68,43,95,566)	14,50,14,48,365
<b>Weighted Average number of shares outstanding</b>	<b>93,80,08,423</b>	<b>93,80,08,423</b>

**NOCFPS calculation=**  $\frac{\text{Net Operating Cash Flow}}{\text{Weighted Average number of shares outstanding}}$

Net Operating Cash Flow per Share-Consolidated	(4.98)	15.46
Net Operating Cash Flow per Share-Bank	(4.99)	15.46

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

**Cash flows from operating activities**

Net Profit after Taxation	71,72,09,037	65,47,87,813
(Increase)/Decrease Profit Receivable	33,50,09,749	18,63,62,245
Effects of exchange rate changes on cash & cash equivalents	(4,41,02,085)	(3,56,63,290)
Provision for Tax	78,65,58,033	1,19,72,17,710
Provision for Investment, Share & Contingent Liabilities	71,00,83,171	1,50,71,65,733
Depreciation & Amortization of Fixed Assets	18,33,31,221	18,21,42,039
Income tax paid	(98,71,23,322)	(81,90,54,371)
<b>Operating Profit before changes in operating assets &amp; liabilities</b>	<b>1,70,09,65,801</b>	<b>2,87,29,57,879</b>