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

	Note(s)	30.09.2020 <u>Taka</u>	31.12.2019 <u>Taka</u>
PROPERTY AND ASSETS			
Cash in hand			
Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & its Agent Banks	3(a)	2,96,34,65,745	2,94,93,59,808
(Including Foreign Currencies)	3.1	20,27,87,20,800	28,94,91,72,602
	•	23,24,21,86,545	31,89,85,32,410
Balance with other Banks and Financial Institutions	4(a)		
In Bangladesh		3,74,92,37,650	2,28,83,75,533
Outside Bangladesh		2,89,28,68,393	1,08,42,92,499
		6,64,21,06,043	3,37,26,68,032
Placement with Banks & other Financial Institutions	5	5,94,63,95,494	6,82,60,69,299
Investments in Shares & Securities	6(a)		
Government		12,69,23,00,000	13,69,23,00,000
Others		4,30,45,23,866	4,17,04,15,304
		16,99,68,23,866	17,86,27,15,304
Investments	7(a)		
General Investment etc.		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
		2,89,40,99,50,482	2,63,46,85,89,649
Fixed Assets including Premises, Furnitures and Fixtures	8(a)	3,67,90,83,046	3,61,37,16,895
Other Assets	9(a)	20,23,95,26,181	18,14,30,66,838
Non Banking Assets		-	
Total Assets	:	3,66,15,60,71,657	3,45,18,53,58,427
LIABILITIES AND CAPITAL			
Liabilities			
Placement from Banks & other Financial Institutions		89,48,125	-
Deposits and Other Accounts	10(a)		
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		31,19,07,02,031	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
		3,06,87,23,46,524	2,87,47,28,94,270
SIBL Mudaraba Subordinated Bond	11	8,00,00,00,000	9,40,00,00,000
Other Liabilities	12(a)	33,10,79,45,493	30,90,56,29,453
Deffered Tax Liabilities/ (Assets)	:	13,40,66,711	9,47,04,927
Total Liabilities		3,48,12,33,06,854	3,27,87,32,28,650
Shareholders' Equity			
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
Total Shareholders' Equity		18,03,27,62,981	17,31,21,27,963
Non controlling Interest Total Shareholders' Equity with non controlling interest		1,822	1,814
	;	18,03,27,64,803	17,31,21,29,777
Total Liabilities & Shareholders' Equity	;	3,66,15,60,71,657	3,45,18,53,58,427

		30.09.2020 <u>Taka</u>	31.12.2019 <u>Taka</u>
Off-balance Sheet Items			
CONTINGENT LIABILITIES			
Acceptances and Endorsements Irrevocable Letters of Credit (including Back Letters of Guarantee Bills for Collection Other Contingent Liabilities Total	k to Back Bills)	24,01,95,59,252 14,21,84,37,065 12,81,47,89,577 5,69,08,82,482 - 56,74,36,68,376	21,93,16,61,800 15,77,50,47,149 11,32,26,48,716 4,56,54,48,355 - 53,59,48,06,020
OTHER COMMITMENTS			
Documentary credits and short term trade re Forward assets purchased and forward depo Undrawn note issuance and revolving under Undrawn formal standby facilities, credit lin commitments	sits placed writing facilities	- - - -	- - -
Total Total Off Balance Sheet Items including		-	-
Contingent Liabilities		56,74,36,68,376	53,59,48,06,020
Company Secretary	Chief Financial Officer	Managing Dir	ector & CEO
Director	Director		

SHAFIQ BASAK & CO.

Chartered Accountants

Dhaka, Bangladesh

Date: 29.10.2020

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

	Note(s)	Jan-Sept. 20 <u>Taka</u>	Jan-Sept. 19 <u>Taka</u>	July-Sept. 20 <u>Taka</u>	July-Sept. 19 <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	13(a) 14(a)	15,11,74,12,565	13,92,31,44,634	4,68,01,67,969	5,02,48,38,590
Net Investment Income	14(a)	4,82,64,54,626	5,69,61,88,426	1,73,10,08,908	1,62,47,96,135
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 1,85,06,67,903	44,36,77,964 2,00,07,24,593	9,33,18,141 64,29,52,200	9,64,99,409 61,44,81,616
Total Operating Income	-	6,67,71,22,528	7,69,69,13,019	2,37,39,61,107	2,23,92,77,751
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	22(0)	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		7,55,125	7,24,500	2,44,575	4,57,000
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	23(u)	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
Total Operating Expenses	24(a)	4,45,66,40,474	4,31,47,32,788	1,64,63,60,785	1,55,46,23,120
Profit/(Loss) before Provision	_			72,76,00,323	
Provisions for Investments	Г	2,22,04,82,055 71,00,83,171	3,38,21,80,231 1,46,68,54,748	21,79,24,237	68,46,54,631 15,32,84,897
Other Provisions		(56,75,307)		(45,74,095)	(38,16,290)
Total Provision	25(a)	70,44,07,864	1,51,26,00,381	21,33,50,142	14,94,68,607
Total Profit/(Loss) before Tax	23(a) _	1,51,60,74,191	1,86,95,79,850	51,42,50,180	53,51,86,024
Provision for Income Tax	=				
Current tax	Г	79,52,37,822 75,58,76,038	1,20,74,76,136 1,20,32,05,352	24,03,20,957 21,81,14,603	21,93,81,226 22,43,48,978
Deferred tax		3,93,61,784	42,70,785	2,22,06,354	(49,67,752)
	_ _				
Net Profit/(Loss) after Taxation	_	72,08,36,369	66,21,03,713	27,39,29,223	31,58,04,798
Appropriations					
Statutory Reserve	_	30,07,53,414	37,04,01,105	9,98,79,390	10,68,92,729
Transferred to Retained Earnings	_	42,00,82,955	29,17,02,608	17,40,49,836	20,89,12,070
Attributable to:					
Equity holders' of the Bank		42,00,82,947	29,17,02,603	17,40,49,820	20,89,12,072
Non controlling Interest		8	5	15	(2)
S	_	42,00,82,955	29,17,02,608	17,40,49,835	20,89,12,070
	_				
Consolidated Earning Per Share (Prior period EPS restated)	27(a)	0.77	0.71	0.29	0.34

Company Secretary Chief Financial Officer Managing Director & CEO

Director Director

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

Cash Flow from operating activities	30.09.2020 <u>Taka</u>	30.09.2019 <u>Taka</u>
Investment Income receipt	20 27 99 76	040 10.80.56.05.204
Profit paid on deposits	20,27,88,76, (15,11,74,12,	
Dividend receipts	40,12,16,	
Fees & commission receipt	48,47,53,	
Cash payments to employees	(2,74,83,56,	
Cash payments to suppliers	(10,43,83,	
Income tax paid	(99,54,99,	
Receipts from other operating activities	92,05,96,	
Payments for other operating activities	(1,41,95,62,	
Operating profit before changes in operating assets and liabilities	1,70,02,28,	,950 2,88,66,60,911
Changes in operating assets and liabilities		
Statutory deposits		- -
Net trading securities	86,58,91,	(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,	
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
Sub Total	(6,37,01,55,	,855) 11,61,70,38,999
A. Net Cash flow from operating activities	(4,66,99,26,	905) 14,50,36,99,911
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	(24,97,04,	(30,91,46,255)
Purchase/Sale of subsidiaries	(= 1,5 1,5 1,5	
B. Net Cash flows from investing activities	(24,97,04,	(30,91,46,255)
Cash flows from financing activities	(= 1,5 / ,0 1,	(00,51,10,200)
Receipts from issue of debt instruments	89,48.	(5,50,00,00,000)
SIBL Mudaraba Subordinated Bond	(1,40,00,00,	
Receipts from issue of right shares/ordinary share	(1,40,00,00,	(1,40,00,00,00)
Dividend paid in cash		-
C. Net Cash flow from financing activities	(1,39,10,51,	(6,90,00,00,000)
_		
D. Net increase/(decrease) in cash & cash equivalents (A+B+C)	(6,31,06,83,	
E. Effects of exchange rate changes on cash & cash equivalents	4,41,02,	,085 3,56,63,290
F. Cash and cash equivalents at the beginning of the year	42,09,72,69,	,740 33,47,45,28,207
G. Cash and cash equivalents at the end of the year (D+E+F)	35,83,06,88,	
or cush and cush equivalents at the end of the year (2:2:2)		10,00,11,10,100
Net Operating Cash Flow per Share (CNOCFPS) (Prior period figure restated)	29 (4	4.98) 15.46
Company Secretary Chief Financial Off	ïcer Managinş	g Director & CEO

Director Director

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

Company Secretary Chief Financial Officer Managing Director & CEO

Director Director

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

	Note(s)	30.09.2020 <u>Taka</u>	31.12.2019 <u>Taka</u>
PROPERTY AND ASSETS			
Cash in hand			
Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & its Agent Banks	3	2,95,01,71,404	2,94,92,69,520
(Including Foreign Currencies)	3.1	20,27,87,20,800 23,22,88,92,204	28,94,91,72,602 31,89,84,42,122
Balance with other Banks and Financial Institutions	4		, , , ,
In Bangladesh Outside Bangladesh		3,74,87,47,104 2,89,28,68,393	2,28,83,60,101 1,08,42,92,499
		6,64,16,15,497	3,37,26,52,600
Placement with Banks & other Financial Institutions	5	5,94,63,95,494	6,82,60,69,299
Investments in Shares & Securities	6		
Government Others		12,69,23,00,000 5,54,66,79,526	13,69,23,00,000 5,42,66,83,481
•	7	18,23,89,79,526	19,11,89,83,481
Investments General Investment etc. Bills Purchased and Discounted	7	2,78,45,08,96,493	2,52,03,89,85,230
Bills Fulchased and Discounted		11,75,90,53,989 2,90,20,99,50,482	12,22,96,04,419 2,64,26,85,89,649
Fixed Assets including Premises, Furnitures and Fixtures Other Assets	8 9	3,67,16,34,000 18,08,45,77,867	3,60,60,49,743 15,96,54,44,733
Non Banking Assets Total Assets		3,66,02,20,45,070	3,45,05,62,31,627
1 out 1255cts		2,00,02,20,42,070	3,10,00,02,01,027
LIABILITIES AND CAPITAL			
Liabilities			
Placement from Banks & other Financial Institutions		89,48,125	-
Deposits and Other Accounts	10		
Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable Cash Waqf Fund		31,28,55,81,783 1,69,50,97,48,102 69,10,50,03,005 31,83,40,24,359 5,41,52,78,534 36,60,33,069 3,07,51,56,68,852	25,73,91,79,658 1,65,68,75,14,476 64,11,23,18,321 26,07,20,68,558 5,98,28,63,785 34,27,10,311 2,87,93,66,55,109
SIBL Mudaraba Subordinated Bond Other Liabilities Deffered Tax Liabilities/ (Assets)	11 12	8,00,00,00,000 32,37,56,48,831 13,32,39,752	9,40,00,00,000 30,35,44,28,531 9,38,17,514
Total Liabilities		3,48,03,35,05,560	3,27,78,49,01,154
Capital/Shareholders' Equity			
Paid-up Capital Statutory Reserve Revaluation reserve on Fixed Assets Retained Earnings Total Shareholders' Equity Total Liabilities & Shareholders' Equity		9,38,00,84,230 6,72,30,14,683 93,13,79,261 95,40,61,336 17,98,85,39,510 3,66,02,20,45,070	8,93,34,13,560 6,42,22,61,269 93,13,79,261 98,42,76,383 17,27,13,30,473 3,45,05,62,31,627
Total Diabilities & Shareholders Equity		<u></u>	J,TJ,UJ,UZ,J1,UZ/

		30.09.2020 <u>Taka</u>	31.12.2019 <u>Taka</u>
Off-balance Sheet Items			
CONTINGENT LIABILITIES			
Acceptances and Endorsements Irrevocable Letters of Credit (including Back to E Letters of Guarantee Bills for Collection Other Contingent Liabilities Total	Back Bills)	24,01,95,59,252 14,21,84,37,065 12,81,47,89,577 5,69,08,82,482 	21,93,16,61,800 15,77,50,47,149 11,32,26,48,716 4,56,54,48,355 - 53,59,48,06,020
OTHER COMMITMENTS			
Documentary credits and short term trade related Forward assets purchased and forward deposits purchased and revolving underwriting Undrawn formal standby facilities, credit lines an commitments Total Total Off Balance Sheet Items including	laced ng facilities	- - - - -	- - - -
Contingent Liabilities		56,74,36,68,376	53,59,48,06,020
Company Secretary	Chief Financial Officer	Managing Dire	ector & 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

	Note(s)	Jan-Sept. 20 <u>Taka</u>	Jan-Sept. 19 <u>Taka</u>	July-Sept. 20 <u>Taka</u>	July-Sept. 19 <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
Net Investment Income		4,82,79,83,680	5,69,47,11,483	1,73,31,14,998	1,62,67,96,927
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
		1,80,42,30,823	1,93,87,50,880	61,63,08,194	59,69,16,077
Total Operating Income		6,63,22,14,504	7,63,34,62,363	2,34,94,23,193	2,22,37,13,004
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
Total Operating Expenses		4,41,83,64,263	4,27,42,91,107	1,63,21,02,006	1,54,09,14,660
Profit/(Loss) before Provision		2,21,38,50,241	3,35,91,71,256	71,73,21,187	68,27,98,344
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)
Total Provision	25	71,00,83,171	1,50,71,65,733	21,79,24,237	14,83,34,700
Total Profit/(Loss) before Tax		1,50,37,67,070	1,85,20,05,523	49,93,96,949	53,44,63,644
Provision for Income Tax		78,65,58,033	1,19,72,17,710	23,64,61,506	21,68,75,183
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)
Net Profit/(Loss) after Tax		71,72,09,037	65,47,87,813	26,29,35,444	31,75,88,462
Appropriation					
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
		71,72,09,037	65,47,87,813	26,29,35,444	31,75,88,462
Earning Per Share (Prior period EPS restated)	27	0.76	0.70	0.28	0.34

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

	Note(s)	30.09.2020	30.09.2019
Cook Flow from an austing activities		<u>Taka</u>	<u>Taka</u>
Cash Flow from operating activities Investment Income receipt	Г	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)
Operating profit before changes in operating assets and liabilities	30	1,70,09,65,801	2,87,29,57,879
Changes in operating assets and liabilities	_		
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 Other liabilities on account of customers		23,97,37,29,347	27,49,90,49,359
Trading liabilities		-	
Other liabilities		56,40,01,330	90,64,26,208
Sub Total	L	(6,38,53,61,367)	11,62,84,90,485
A. Net Cash flow from operating activities	-	(4,68,43,95,566)	14,50,14,48,365
Cash flows from investing activities	_	(1,00,10,00,00)	,,,,
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. Net Cash flows from investing activities		(24,89,15,474)	(30,89,77,949)
Cash flows from financing activities	_	71	
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		-	-
C. Net Cash flow from financing activities	L	(1,39,10,51,875)	(6,90,00,00,000)
D. Net increase/(decrease) in cash & cash equivalents (A+B+C)	_		
		(6,32,43,62,913)	7,29,24,70,416
E. Effects of exchange rate changes on cash & cash equivalents		4,41,02,085	3,56,63,290
F. Cash and cash equivalents at the beginning of the year	_	42,09,71,64,022	33,47,44,06,512
G. Cash and cash equivalents at the end of the year (D+E+F)	=	35,81,69,03,195	40,80,25,40,218
Net Operating Cash Flow per Share (NOCFPS) (Prior period figure restated)	29	(4.99)	15.46

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director Director

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)
Balance as at 01 January 2020	8,93,34,13,560	-	6,42,22,61,269	-	93,13,79,261	98,42,76,383	17,27,13,30,473
Changes in Accounting Policy	-	-	-	-	-	-	-
Resatated Balance	-	-	-	-	ı	=	-
Surplus / (Deficit) on account of Revaluation of Properties	-	-	-	-	-	-	-
Surplus / (Deficit) on account of Revaluation of Investment	-	-	-	-	ı	=	-
Currency translation Difference	-	-	-	-	ı	=	-
Net gain and losses not recognized in the Income Statement	-	-	-	-	-	-	-
Net profit for the year	-	-	-	-	-	71,72,09,037	71,72,09,037
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	-	-	-	-	-	-	-
Total shareholders' equity as on 30 September 2020	9,38,00,84,230	-	6,72,30,14,683	-	93,13,79,261	95,40,61,336	17,98,85,39,510
Eligibile Capital under Basel III:	9,38,00,84,230		6,72,30,14,683		-	95,40,61,336	17,05,71,60,249
Add: General provision for unclassified investment							4,59,61,15,172
Add: SIBL Mudaraba Subordinated Bond							5,96,00,00,000
Total eligible capital as on 30 September 2020							27,61,32,75,421

Company Secretary Chief Financial Officer Managing Director & CEO

Director Director

In Local Curency			30.09.2020 <u>Taka</u>	31.12.2019 <u>Taka</u>
Process	3	Cash in hand:		
ATM balance 3,637,86,48 25,902,81,92 25,902				2,66,29,12,406
2,95,01,71,404 2,94,92,69,520		· · · · · · · · · · · · · · · · · · ·		
Social Islami Bank Limited		ATM balance		
Social Islami Bank Limited	3 (a)	Consolidated balance of cash in hand	2,93,01,71,404	2,94,92,09,320
SIBL Securities Lamined 13,28,104 8,50,87 SIBL Investment Limited 2,001 2,003 2,000 3.1 Balance with Bangladesh Bank and its agent bank (Sonali Bank) 2,006,33,64,659 28,48,18,18,484 Balance with Bangladesh Bank (Note-3,1.1) 20,063,36,4659 28,48,18,18,484 Balance with Bangladesh Bank (Including foreign currencies) 11,80,50,0865 27,497,42,536 Jack Commence 18,80,50,0865 27,497,42,536 In foreign currencies 18,80,50,0865 27,497,42,536 In foreign currencies 18,80,50,0865 27,497,42,536 Balance with Other Banks and Financial Institutions 12,578,54,749 98,43,930,82 Outside Bangladesh 3,74,87,47,104 2,28,83,60,101 Outside Bangladesh 3,74,87,47,104 2,28,83,60,101 Add. Account Balance of other Banks and Financial Institutions 3,74,87,47,104 2,28,83,60,101 Bangladesh 3,74,87,47,104 2,28,83,60,101 SIBL Sequities Limited (Current account and MTDR) 3,74,87,47,104 3,37,26,54,60 SIBL Investment Limited 4,33,23,38 46,37,60,80 SIBL Sequities Limited (Current ac	· (u)		2,95,01,71,404	2,94,92,69,520
SIBI Investment Limited		Cash in hand of Subsidiary companies	1,32,94,341	90,288
2,96,34,65,748 2,94,93,59,808				· ·
Salance with Bangladesh Bank (Note-3.1.1)		SIBL Investment Limited		
Balance with Bangladesh Bank (Note-3.1.) 20.06,33.64,659 28.48.18.18.48 21.53.50.140 46.73.54.154 4			2,90,34,03,743	2,94,93,39,000
Balance with Sonali Bank (as agent of BB)	3.1	Balance with Bangladesh Bank and its agent bank (Sonali Bank)		
In local currency		Balance with Sonali Bank (as agent of BB)		
In local currency			20,27,87,20,800	28,94,91,72,002
In foreign currencies	3.1.1	Balance with Bangladesh Bank (Including foreign currencies)		
Ralance with Other Banks and Financial Institutions		· · · · · · · · · · · · · · · · · · ·		27,49,74,25,366
Balance with Other Banks and Financial Institutions		In foreign currencies		
In Bangladesh			20,06,33,64,659	28,48,18,18,448
Quiside Bangladesh Q.89.28,68.393 1,08,42,92,496 6,64,16,15,497 3,37,26,52,600 2,28,33,60,101 3,37,26,52,600 2,28,33,60,101 3,74,87,47,104 2,28,83,60,101 3,74,87,47,104 2,28,83,60,101 4,00,200 3,00,00,000 3,00,00,000 3,00,00,000 7 Years Treasury BOND (9%) 12,30,000,000 12,30,000,	4	Balance with Other Banks and Financial Institutions		
Act Consolidated balance of other Banks and Financial Institutions In Bangladesh Social Islami Bank Limited 3,74,87,47,104 2,28,83,60,101 Add: Account Balance of subsidiaries of SIBL with SIBL Principal Branch SIBL Securities Limited (Current account and MTDR) 53,97,05,411 30,23,09,451 10,45,16,16917 10,14,51,389 Evest Inter company balance eliminated 43,92,069,432 2,75,21,20,941 Less: Inter company balance eliminated 64,33,22,328 46,37,60,840 SIBL Securities Limited (Current account and MTDR) 53,97,05,411 36,23,09,451 SIBL Investment Limited 64,33,22,328 46,37,60,840 SIBL Securities Limited (Current account and MTDR) 53,97,05,411 36,23,09,451 SIBL Investment Limited 4,90,546 10,45,16,917 10,14,51,389 Add: Account Balance of subsidiaries of SIBL with other banks and financial institutions 4,90,546 15,432 SIBL Securities Limited 4,90,546 15,432 SIBL Investment Limited 4,90,546 15,432 SIBL Securities Limited 4,90,546 15,432 SIBL Investment Limited 4,90,546 15,432 SIBL Investment Limited 4,90,546 15,432 SIBL Securities Limited 4,90,546 15,432 SIBL Investment Limited 4,90,546 15,432 SIBL Securities Limited 4,90,546 15		· · · · · · · · · · · · · · · · · · ·		2,28,83,60,101
A(a) Consolidated balance of other Banks and Financial Institutions In Bangladesh Social Islami Bank Limited 3,74,87,47,104 2,28,83,60,101 Add: Account Balance of subsidiaries of SIBL with SIBL Principal Branch 53,97,05,411 36,23,09,451 10,36,16,917 10,14,51,389 A		Outside Bangladesh		
In Bangladesh Social Islami Bank Limited 3,74,87,47,104 2,28,83,60,101 Add: Account Balance of subsidiaries of SIBL with SIBL Principal Branch S13,97,05,411 36,23,09,451 10,14,51,389 SIBL Securities Limited (Current account and MTDR) 53,97,05,411 10,14,51,389 Less: Inter company balance eliminated 4,39,20,69,432 2,75,21,20,941 Less: Inter company balance eliminated 64,33,22,328 46,37,60,840 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 Add: Account Balance of subsidiaries of SIBL with other banks and financial institutions 4,90,546 15,432 SIBL Securities Limited 4,90,546 15,432 SIBL Investment Limited 4,90,546 15,432 SI			6,64,16,15,497	3,37,26,52,600
Add: Account Balance of subsidiaries of SIBL with SIBL Principal Branch 64,33,22,328 46,37,00,840 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 4,39,20,69,432 2,75,21,20,941 Less: Inter company balance eliminated 64,33,22,328 46,37,60,840 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 Add: Account Balance of subsidiaries of SIBL with other banks and financial institutions 4,90,546 15,432 SIBL Securities Limited 4,90,546 15,432 SIBL Investment Limited 4,90,546 15,432 Consolidated balance with Banks and Financial Institutions 3,74,92,37,650 2,28,83,75,533 5 Placement with Banks & other Financial Institutions Placement with Banks & other Financial Institutions 1,98,63,95,494 1,98,64,69,299 6 Investments in shares & securities 5,94,63,95,494 6,82,60,69,299 6 Investments in shares & securities 12,00,00,000 13,00,00,000 <td>4(a)</td> <td></td> <td></td> <td></td>	4 (a)			
SIBL Securities Limited (Current account and MTDR) 53,97,05,411 10,36,16,917 10,14,51,389 10,36,16,917 10,14,51,389 4,39,20,69,432 2,75,21,20,941 Less: Inter company balance eliminated 64,33,22,328 46,37,60,840 36,23,09,451 36,23,09,49,451 36,23,09,49,49,49,49,49,49,49,49,49,49,49,49,49		Social Islami Bank Limited	3,74,87,47,104	2,28,83,60,101
SIBL Securities Limited (Current account and MTDR) 53,97,05,411 10,36,16,917 10,14,51,389 10,36,16,917 10,14,51,389 4,39,20,69,432 2,75,21,20,941 Less: Inter company balance eliminated 64,33,22,328 46,37,60,840 36,23,09,451 36,23,09,49,451 36,23,09,49,49,49,49,49,49,49,49,49,49,49,49,49		Add: Account Balance of subsidiaries of SIBL with SIBL Principal Branch	64,33,22,328	46,37,60,840
A,39,20,69,432 2,75,21,20,941 Less: Inter company balance eliminated 64,33,22,328 46,37,60,840 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 Add: Account Balance of subsidiaries of SIBL with other banks and financial institutions 4,90,546 15,432 SIBL Securities Limited 4,90,546 15,432 SIBL Investment Limited 4,90,546 15,432 SIBL Investment Limited 4,90,546 15,432 SIBL Investment Limited 5,000,000 2,28,83,75,533 Placement with Banks 4,90,546 1,98,63,95,494 1,98,64,69,299 Placement with Banks 1,98,63,95,494 6,82,60,69,299 Placement with other Financial Institutions 3,96,00,000 4,83,96,00,000 Sy4,63,95,494 6,82,60,69,299 6 Investments in shares & securities 5,94,63,95,494 6,82,60,69,299 6 Investment Bond (Islamic Investment Bond) 12,00,00,00,00 13,00,00,00,00 BD. Govt. Islamic Refinance Fund 25,00,00,00 25,00,00,00 T Years Treasury BOND (5%) 31,93,00,00 31,93,00,00 T Years Treasury BOND (6%) 31,93,00,00 31,93,00,00				
Less: Inter company balance eliminated 64,33,22,328 46,37,60,840 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 Add: Account Balance of subsidiaries of SIBL with other banks and financial institutions SIBL Securities Limited 4,90,546 15,432 SIBL Investment Limited 4,90,546 15,432 Consolidated balance with Banks and Financial Institutions 3,74,92,37,650 2,28,83,75,533 5 Placement with Banks 1,98,63,95,494 1,98,64,69,299 Placement with other Financial Institutions 3,96,00,00,00 4,83,96,00,000 Placement with other Financial Institutions 3,96,00,00,00 4,83,96,00,000 6 Investments in shares & securities 5,94,63,95,494 1,30,00,00 Government: 50 12,00,00,00,000 13,00,00,00 BD. Govt. Islamic Refinance Fund 25,00,00,000 25,00,00,00 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		SIBL Investment Limited		
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 Add: Account Balance of subsidiaries of SIBL with other banks and financial institutions 4,90,546 15,432 SIBL Securities Limited 4,90,546 15,432 SIBL Investment Limited 3,74,92,37,650 2,28,83,75,533 5 Placement with Banks with Banks and Financial Institutions Placement with Banks 1,98,63,95,494 1,98,64,69,299 Placement with other Financial Institutions 3,96,00,00,00 4,83,96,00,000 5,94,63,95,494 6,82,60,69,299 6 Investments in shares & securities 5 Government: 30,00,00,00,000 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 (6%) 12,30,00,000 12,30,00,000				
SIBL Investment Limited 10,36,16,917 10,14,51,389 Add: Account Balance of subsidiaries of SIBL with other banks and financial institutions 4,90,546 15,432 SIBL Securities Limited 4,90,546 15,432 SIBL Investment Limited - - Consolidated balance with Banks and Financial Institutions 3,74,92,37,650 2,28,83,75,533 5 Placement with Banks & other Financial Institutions 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 5,94,63,95,494 6,82,60,69,299 6 Investments in shares & securities Securities Government: Securities Government Bond (Islamic Investment Bond) 12,00,00,00,00 13,00,00,00,00 BD. Govt. Islamic Refinance Fund 25,00,00,00 25,00,00,00 7 Years Treasury BOND (5%) 31,93,00,00 31,93,00,000 7 Years Treasury BOND (0%) 12,30,00,000 12,30,00,000				
Add: Account Balance of subsidiaries of SIBL with other banks and financial institutions 4,90,546 15,432 SIBL Securities Limited SIBL Investment Limited 4,90,546 15,432 Consolidated balance with Banks and Financial Institutions 3,74,92,37,650 2,28,83,75,533 5 Placement with Banks & other Financial Institutions 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 Placement with other Financial Institutions 3,96,00,00,000 4,83,96,00,000 6 Investments in shares & securities Sovernment: 30,00,00,00,000 13,00,00,00,000 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		,		
with other banks and financial institutions 4,90,546 15,432 SIBL Securities Limited 4,90,546 15,432 SIBL Investment Limited - - Consolidated balance with Banks and Financial Institutions 3,74,92,37,650 2,28,83,75,533 5 Placement with Banks & other Financial Institutions 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 Placement with other Financial Institutions 5,94,63,95,494 6,82,60,69,299 6 Investments in shares & securities Securities 3,96,00,00,000 13,00,00,00,000 BD. Govt. Islamic Investment Bond) 12,00,00,00,000 13,00,00,00,00 BD. Govt. Islamic Refinance Fund 25,00,00,000 25,00,00,00 7 Years Treasury BOND (5%) 31,93,00,000 31,93,00,00 7 Years Treasury BOND (0%) 12,30,00,000 12,30,00,000		Add: Account Balance of subsidiaries of SIBL	, , , , , ,	, , ,
SIBL Securities Limited 4,90,546 15,432 SIBL Investment Limited - - Consolidated balance with Banks and Financial Institutions 3,74,92,37,650 2,28,83,75,533 Placement with Banks & other Financial Institutions 1,98,63,95,494 1,98,64,69,299 Placement with other Financial Institutions 3,96,00,000 4,83,96,00,000 Flacement with other Financial Institutions 3,96,00,000 4,83,96,00,000 Fovernment with other Financial Institutions 12,00,00,00,000 13,00,00,00,000 Government: Covernment: 30,00,00,00,000 13,00,00,00,000 13,00,00,00,000 BD. Govt. Islamic Refinance Fund 25,00,00,000 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			4 90 546	15 /32
SIBL Investment Limited		SIBL Securities Limited		
Flacement with Banks & other Financial Institutions 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 5,94,63,95,494 6,82,60,69,299 6 Investments in shares & securities Covernment: 3,00,00,00,000 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		SIBL Investment Limited	-	-
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 5,94,63,95,494 6,82,60,69,299 6 Investments in shares & securities Government: 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		Consolidated balance with Banks and Financial Institutions	3,74,92,37,650	2,28,83,75,533
Placement with other Financial Institutions 3,96,00,00,000 4,83,96,00,000 5,94,63,95,494 6,82,60,69,299 6 Investments in shares & securities Government: 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	5	Placement with Banks & other Financial Institutions		
Governments 5,94,63,95,494 6,82,60,69,299 Government: Government Bond (Islamic Investment Bond) BD. Govt. Islamic Refinance Fund 12,00,00,00,00 13,00,00,00,000 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		Placement with Banks	1,98,63,95,494	1,98,64,69,299
Governments in shares & securities Government: Investment 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		Placement with other Financial Institutions		
Government: 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			5,94,63,95,494	6,82,60,69,299
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	6			
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			12 00 00 00 000	12 00 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		· · · · · · · · · · · · · · · · · · ·		
7 Years Treasury BOND (0%) 12,30,00,000 12,30,00,000				
$\begin{array}{c cccc} & 12,69,23,00,000 & & 13,69,23,00,000 \\ \hline \end{array}$		· · · · · · · · · · · · · · · · · · ·	12,30,00,000	12,30,00,000
			12,69,23,00,000	13,69,23,00,000

	30.09.2020 <u>Taka</u>	31.12.2019 <u>Taka</u>
Others:		
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
	5,49,16,21,113	5,54,91,99,300
Fair value adjustment through profit or loss (FVTPL)	5,50,58,413	(12,25,15,819)
Value of Investment in Shares and securities, others	5,54,66,79,526	5,42,66,83,481
Grand Total	18,23,89,79,526	19,11,89,83,481
Consolidated investments in shares & securities		
Social Islami Bank Limited Other sectors	5,54,66,79,526	5,42,66,83,481
Add: Investment in shares & securities by subsidiary companies	23,78,42,741	22,37,30,223
SIBL Securities Limited	15,29,55,024	15,44,33,823
SIBL Investment Limited	8,48,87,717	6,92,96,400
Less: Intercompany balance eliminated investment in subsidiaries	1,47,99,98,400	1,47,99,98,400
Investment in SIBL Securities Limited	1,22,99,99,000	1,22,99,99,000
Investment in SIBL Investment Limited Total consolidated balance of investments in shares & securities others	24,99,99,400 4,30,45,23,866	24,99,99,400
Total consolidated dalance of investments in shares & securities others	4,30,43,23,800	4,17,04,15,304
7 Mode-Wise Investment (General)		
a) In Bangladesh		
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 Bai-Salam	10,53,55,32,359 84,59,68,587	8,64,87,05,103 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
	2,78,45,08,96,493	2,52,03,89,85,230
Mode-Wise Investment (General) b) Outside Bangladesh		
Musharaka	-	-
Murabaha	-	-
Bai-Muazzal	-	-
Hire-Purchase Sirkatul Meelk	-	-
Installment Investment Scheme	-	-
Quard Bai-Salam	-	-
Others	-	-
Officis		
Bills Purchased and discounted Inside Bangladesh		
In land Bill Purchase	2,22,24,41,256	3,13,46,54,364
Bills Purchased and discounted Outside Bangladesh		
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
	9,53,66,12,733	9,09,49,50,055
Grand total of net Bills Purchased and Discounted	11,75,90,53,989	12,22,96,04,419
Total Investment	2,90,20,99,50,482	2,64,26,85,89,649

		30.09.2020 Taka	31.12.2019 Taka
7(a)	Consolidated Investment Social Islami Bank Ltd. Less: Intercompany balance eliminated	2,90,20,99,50,482	2,64,26,85,89,649
	SIBL Securities Ltd.	00 00 00 000	00.00.00.000
	Quard Investment with SIBL-Proncipal Branch SIBL Investment Ltd.	80,00,00,000	80,00,00,000
	SIDL investment Ltd.	2,89,40,99,50,482	2,63,46,85,89,649
			, , , , ,
8	Fixed Assets:		
	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 Marco Valida	18,42,90,189	17,47,67,715
	Motor Vehicle Books	2,30,38,331 6,96,699	2,06,69,401 7,09,510
	Carrying Value	3,67,16,34,000	3,60,60,49,743
	Carrying value	3,07,10,54,000	3,00,00,42,743
8 (a)	Consolidated written down value of fixed assets including intangible assets		
	Social Islami Bank Limited	3,67,16,34,000	3,60,60,49,743
	Add: Fixed assets of subsidiary companies	74,49,046	76,67,152
	SIBL Securities Limited SIBL Investment Limited	74,49,046	76,67,152
	Carrying value of Fixed assets of the Group	3,67,90,83,046	3,61,37,16,895
0	Others Assets:		_
9		2 00 15 000	2 66 51 215
	Stock of stationery Stamps and printing materials etc. Advance Rent	3,99,15,888 20,64,86,917	3,66,51,315 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 Dividend Receivable Account	- 54 26 55 722	3,68,82,278
	Profit Receivable from Mudaraba Subordinated Bond	54,36,55,732 4,41,09,589	56,21,30,020 9,96,16,438
	Others (note: 9.1)	2,85,63,616	1,09,69,426
	Total	23,19,76,76,457	17,45,33,35,023
	Less: Balance with OBU for elimination		
	Investment with off-shore Banking Unit	5,11,30,98,590	1,48,78,90,290
	Due from off-shore Banking Unit	-, ,,,	-
	Grand total after elimination of balance with OBU	18,08,45,77,867	15,96,54,44,733
9(a)	Consolidated other Assets		
	Social Islami Bank Limited	18,08,45,77,867	15,96,54,44,733
	Add: Other assets of subsidiary companies	2,22,88,32,005	2,25,15,05,795
	SIBL Securities Limited	2,16,07,48,517	2,16,98,94,251
	SIBL Investment Limited	6,80,83,488	8,16,11,544
	Less; Inter Company transactions eliminated:	7,38,83,690	7,38,83,690
	Receivable from SIBL Securities	7,20,00,000	7,20,00,000
	Receivable from SIBL Investment	18,83,690	18,83,690
	Grand total Other assets of subsidiary companies	20,23,95,26,181	18,14,30,66,838

Page			30.09.2020 Taka	31.12.2019 Taka
Mediaraba Kemer Deposits (MCD) 1,85,00,000 55,00,000 Advance Vat 38,15,178 38,	9.1	Others		
Adjusting AC debit bilance		D.D. Paid without advice	650	650
RefEIT Adjustment Accounts		Wes Fund (F/Currency) purchased	-	1,089
BFETN Adjustment Accounts		Adjusting A/C debit balance	1,85,00,000	55,00,000
Incentive disbursement Fund			38,15,178	38,15,178
10 Deposits and Other Accounts		· ·		
10 Deposits and Other Accounts Mudaraba Savings Deposits (MSD) 31,28,55,81,783 25,73,91,79,658 Mudaraba Savings Deposits (MTDR) 1,69,097,48,102 1,65,86,75,14,476 Other Mudaraba Deposit (MSDD) 16,09,87,31,988 17,21,86,65,421 Mudaraba Scheme Deposits (MostD) 22,46,642,980 46,89,365,290 Al-Wadeeah Current Deposit and other accounts (AWCD) 31,83,40,24,359 20,07,20,68,558 Bills payable 54,15,278,534 598,286,37,85 Cash Waqf Fund 36,60,31,306 34,27,10,311 3,07,51,56,68,882 287,93,66,55,109 10,11 Mudaraba Scheme Deposits 13,51,37,370 12,65,94,292 Mudaraba Haji Savings Deposit 13,51,37,370 12,65,94,292 Mudaraba Haji Savings Deposit 13,51,37,370 26,69,492 Mudaraba Haji Savings Deposit 21,69,50,1240 26,173,68,700 Mudara Education Deposit Scheme 3,097,434 3,437,4390 Mudaraba Monthly Savings Deposit 2,64,35,22,355 3,40,84,50,994 Mudaraba Monthly Profit Deposit 2,64,35,22,355 3,40,84,50,994 Mudaraba Monthly Profit Deposit 2,64,35,22,355 3,40,84,50,994 Mudara Mudara Mathora Savings Scheme 91,23,32,993 15,84,87,1007 Mudara Mudara Mathora Savings Scheme 1,22,4,46,879 1,51,88,82,641 Mudara Mathora Savings Scheme 1,22,4,46,879 1,51,88,82,641 Mudara Mathora Special Scheme 1,29,4,46,879 1,51,88,82,641 Mudara Mathora Special Deposit Scheme 1,99,99,886 2,05,46,614 Subarualata Special Deposit (Woman) 1,76,04,8,444 1,76,77,26,041 Shabuj Shayama Special Deposit Scheme 1,52,99,148 1,41,18,266 Sabarna Rekha Special Deposit Scheme 1,52,99,148 1,41,18,266 Sabarna Rekha Special Deposit Scheme 1,52,99,148 1,41,18,266 Sabarna Rekha Special Deposit Scheme 1,52,99,148 1,41,18,266 Sabarna Shabuj S		Incentive disbursement Fund		
Mudaraba Savings Deposits (MTDR)			2,85,63,616	1,09,69,426
Mudaraba Term Deposits (MTDR)	10	Deposits and Other Accounts		
Other Mudaraba Deposit 64,10,500,30,005 64,11,23,18,321 Mudaraba Scheme Deposits (Note-10.1) 16,60,88,73,198 17,21,86,65,421 Mudaraba Scheme Deposits (Note-10.1) 31,83,40,24,399 26,072,06,85,390 Al- Wadeeah Current Deposit and other aacounts (AWCD) 31,83,40,24,359 26,072,06,85,878 Bills payable 5,41,52,78,543 5,98,28,63,788 Cash Waqf Fund 30,03,30,69 34,27,10,311 INIMATE AND ASSESS (ASSES) Mudaraba Scheme Deposits Mudaraba Haji Savings Deposit 13,51,37,370 12,65,94,292 Mudaraba Monthly Savings Deposit 13,51,37,370 12,65,94,292 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 Mudaraba Haji Savings Scheme 93,23,63,793 10,69,36,541 Mudara Lakhopiot Deposit Scheme 9,323,63,793 10,69,36,541 Mudara Lakhopiot Deposit Scheme 2,284,487 382,0193 Mudara Davilie Benefit Deposit Scheme 1,22,44,6879 15,18,88,2641 Mudara Lakhopiot Deposit Scheme 1,29,		Mudaraba Savings Deposits (MSD)	31,28,55,81,783	25,73,91,79,658
Mudaraba Short Notice Deposits (MSND) 16,98,573,198 17,21,86,65,421 Mudaraba Scheme Deposit (Note-10.1) 52,40,64,29,806 46,89,36,52900 Al- Wadeeah Current Deposit and other ascounts (AWCD) 31,83,40,24359 20,720,68,538 Bills payable 5,41,52,78,534 5,98,28,63,785 Cash Waqf Fund 30,60,33,009 34,271,0311 Mudaraba Scheme Deposits 31,31,37,370 12,65,94,292 Mudaraba Hajj Savings Deposit 13,51,37,370 12,65,94,292 Mudaraba Pension Savings Deposit 3,09,74,344 3,47,4390 Mudaraba Monthly Savings Deposit 4,76,79,240 4,90,64,610 Mudaraba Monthly Savings Deposit 2,41,55,22,355 3,40,84,50,904 Mudaraba Monthly Profit Deposit 2,43,52,2355 3,40,84,50,904 Mudara Bashasthan Savings Scheme 51,23,32,994 8,49,71,007 Mudara Millionaire Savings Scheme 9,32,56,378 1,51,888,2641 Mudara Marriage Savings Scheme 1,22,42,46,879 1,51,888,2641 Mudara Marriage Savings Scheme 7,52,66,486 9,94,56,576 Mudara Marriage Savings Scheme 1,92,79,586 2,05,46,614		Mudaraba Term Deposits (MTDR)	1,69,50,97,48,102	1,65,68,75,14,476
Mudaraba Scheme Deposits (Note-10.1)			69,10,50,03,005	64,11,23,18,321
Al- Wadecah Current Deposit and other aacounts (AWCD)				
Bills payable 5,41,52,78,534 5,98,28,63,785 Cash Waqf Fund 36,60,3306 34,271,031 Journal Modaraba Scheme Deposits 36,60,3306 32,79,366,55,100 Mudaraba Haji Savings Deposit 13,51,37,370 12,65,94,292 Mudaraba Pension Savings Deposit 2,16,95,61,240 26,173,68,700 Mudaraba Monthly Savings Deposit 4,76,79,240 4,90,64,610 Mudaraba Monthly Profit Deposit 2,64,35,22,355 3,48,45,000 Mudara Bashasthan Savings Scheme 15,23,23,994 10,169,36,541 Mudara Lakhopoti Deposit Scheme 98,23,63,793 10,169,36,541 Mudara Double Benefit Deposit Scheme 1,22,42,46,879 15,18,88,261 Mudara Mudrara Marriage Savings Scheme 1,22,42,46,879 15,18,88,261 Mudara Marriage Savings Scheme 1,22,42,46,879 15,18,88,261 Mudara Marriage Savings Scheme 1,29,24,46,879 15,18,88,261 Mudara Marriage Savings Scheme 1,22,42,46,879 15,18,88,261 Subarnalata Special Scheme (Woman) 2,25,55,953 2,30,87,165 Subarna Rekha Special Deposit (Woman) 1,60,14,189,188 2,23,41,47				
Cash Waqf Fund 36,60,33,069 34,27,10,311 Mudaraba Scheme Deposits 30,75,156,68,882 2,879,36,65,51,000 Mudaraba Haji Savings Deposit 13,51,37,370 12,65,94,292 Mudaraba Pension Savings Deposit Scheme 3,00,74,344 3,43,74,300 Mudaraba Monthly Savings Deposit Scheme 4,76,79,244 40,04,610 Mudara Bashashahn Savings Scheme 15,23,23,945 84,97,1007 Mudara Bashashahn Savings Scheme 93,23,63,793 1,01,69,65,41 Mudara Bashashahn Savings Scheme 93,23,63,793 1,01,69,65,41 Mudara Mulitonaire Savings Scheme 93,23,63,793 1,01,69,65,51 Mudara Mudra Double Benefit Deposit Scheme 1,22,46,878 1,51,88,26,41 Mudara Marriage Savings Scheme 1,29,74,648 9,94,56,76 Mudara Marriage Savings Scheme 1,99,79,56 2,05,46,61 Subarnalata Special Deposit Scheme 1,99,79,56 2,05,46,61 Subarnalata Special Deposit Woman) 2,25,55,95 3,20,81,15 Subarna Rekha Special Deposit Woman 1,76,0448,44 1,76,77,26,04 Sabui Chaya P. Sch 2,76,14,785 64,701,129 <tr< th=""><th></th><td></td><td></td><td></td></tr<>				
10.1 Mudaraba Scheme Deposits Mudaraba Haji Savings Deposit 13.51,37,370 12.65,94,292 Mudaraba Haji 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 2.64,53,22,355 3.40,84,50,904 Mudaraba Monthly Savings Deposit 2.64,35,22,355 3.40,84,50,904 Mudaraba Monthly Forfit 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 9,23,26,3793 1,01,69,36,541 Mudara Lakhopoti 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 Mudhorana Savings Scheme 1,99,79,586 2,05,46,614 Subarnalata Special Deposit (Woman) 2,25,55,953 2,30,87,165 Subarna Rekha Special Deposit (Woman) 1,76,77,26,041 Shabuj Shayanna Special Deposit (Woman) 1,76,174,26,041 Shabuj Shayanna 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 13,92,49,31,769 14,17,99,20,337 Sukher Thikana Saving Scheme 13,24,94,31,769 14,17,99,20,337 Sukher Thikana Saving Scheme 23,13,80,524 75,54,70,811 Sonari Scheme Deposit Scheme 23,13,80,524 75,54,70,811 Spart Shikhar (mudaraba Billinior Deposit) 1,05,10,10,311 1,09,118,024 Proshanti (Mudaraba Zakat Saving Deposits 1,25,36,659 1,78,11,220 1,76,713,90,40 1,76,73,90,40				
Mudaraba Scheme Deposits		Cash waqi Fund		
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 Lakhopoti Deposit Scheme 9,23,36,739 1,01,69,36,541 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 Subarma Rekha Special Deposit (Woman) 2,25,55,935 2,30,87,165 Subarna Rekha Special Deposit (Woman) 1,76,04,48,444 1,76,77,26,041 Shabuj Shayanna Special Deposit 67,11,7995 3,22,60,333 Shabuj Chaya P. Sch 2,76,14,785 64,70,11,293 Sanchita Special Deposit Scheme 13,92,49,31,769 14,17,99,20,337 Subrer Thikana Saving Scheme 1,52,09,148 1,41,19,92,033	10.1	Mudaraba Scheme Deposits		, , , , , ,
Mudaraba Pension Savings Deposit 2,16,95,61,240 2,61,73,68,709 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 151,23,32,994 58,49,71,007 Mudara Lakhopoti 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 Mrainga Savings Scheme 1,99,79,586 2,05,46,614 Subarmalata Special Deposit (Woman) 2,255,593 2,30,87,165 Subarma Rekha Special Deposit (Woman) 1,76,704,48,444 1,76,77,26,041 Shabuj Shayanna Special Deposit (Woman) 2,25,55,953 3,22,60,353 Shabuj Chaya P. Sch 2,76,14,785 64,70,11,293 Sanchita Special Deposit Scheme 13,92,49,31,769 14,17,99,20,337 Sukher Thikana Saving Scheme 1,52,09,148 2,34,44,473 Sanali Din Pension Deposit Scheme 1,52,09,148 1,41,18,626 Sacchandey Protidin Monthly Profit Deposit 1,34,19,48,611			13 51 37 370	12 65 94 292
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 Lakhopoti Deposit Scheme 93,23,63,793 1,01,69,36,541 Mudara Lakhopoti 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 Mriage Savings Scheme 7,52,66,486 9,94,56,576 Mudara Milohorana Savings Scheme 1,99,79,586 2,05,46,614 Subarmalata Special Deposit (Woman) 2,25,55,953 2,30,87,165 Subarma Rekha Special Deposit (Woman) 1,76,04,48,444 1,76,77,26,041 Shabuj Chaya, P. Sch 2,76,14,785 64,70,11,293 Sanchita Special Deposit scheme 2,14,89,188 22,34,41,473 Sanali Din Pension Deposit Scheme 1,52,09,148 1,41,18,626 Sucher Thikana Saving Scheme 1,52,09,148 1,41,18,626 Sacchandey Protidin Monthly Profit Deposit 3,39,66,326 10,15,68,075 <th></th> <td></td> <td></td> <td></td>				
Mudaraba Monthly Savings Deposit 4,76,79,240 4,90,64,610 Mudaraba Monthly Profit Deposit 2,63,32,23,55 3,40,84,50,904 Mudara Bashashatha Savings Scheme 51,23,32,294 58,49,71,007 Mudara Millionaire Savings Scheme 93,23,63,793 1,01,69,36,541 Mudara Double Benefit Deposit Scheme 2,89,44,487 3,82,01,939 Mudara Double Benefit Deposit Scheme 7,52,66,486 9,94,56,576 Mudara Mondhorana 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 Shayama Special Deposit (Woman) 2,76,14,785 64,70,11,293 Sanchita Special Deposit scheme 2,14,89,188 2,34,44,473 Sanchita Special Deposit scheme 13,24,9,31,769 14,17,99,20,337 Sukher Thikana Saving Scheme 1,32,9,43,1769 14,17,99,20,337 Sukher Thikana Saving Scheme 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 3,96,63,26		- ·		
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 Lakhopoti 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 7,92,66,486 9,94,56,576 Mudara Mohorana Savings Scheme 1,99,79,586 2,05,46,614 Subarna Rekha Special Deposit (Woman) 1,76,04,48,444 1,76,77,26,041 Shabuj Shayanna Special Deposit (Woman) 1,76,04,48,444 1,76,77,26,041 Shabuj Chaya P. Sch 2,76,14,785 64,70,11,293 Sanchita Special Deposit Scheme 13,29,49,31,769 14,17,992,0,337 Sukher Thikana Saving Scheme 1,52,09,148 1,41,18,266 Sacchandey Protidin Monthly Profit Deposit 1,34,19,48,611 2,00,25,51,186 Samriddir Sopan Scheme Deposit 8,39,66,326 10,15,68,075 Sharmer Shikhar (mudaraba Billinior Deposit) 1,05,10,10,111 1,10,91,18,024 Proshanti (Mudaraba Zakat Saving Deposits 1,25,36,659 1,78,11,220 SIBL Super DPS (Mudaraba Pension Deposit)		<u>.</u>		
Mudara Milliomaire Savings Scheme 93,23,63,793 1,01,69,36,541 Mudara Lakhopoti 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 (Woman) 1,76,04,48,444 1,76,77,26,041 Shabuj Chaya P. Sch 2,76,14,785 64,70,11,293 Sanchita Special Deposit scheme 1,12,48,188 22,34,41,473 Sanali Din Pension Deposit Scheme 1,52,09,148 1,41,18,626 Sacchandey Protidin Monthly Profit Deposit 1,52,09,148 1,41,18,626 Sacrididir Sopan Scheme Deposit 23,13,80,524 7,55,470,981 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 Prosharti (Mudaraba Monthly Profit Deposit) 22,03,2		Mudaraba Monthly Profit Deposit	2,64,35,22,355	3,40,84,50,904
Mudara Lakhopoti 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 9,94,56,76 Mudara MMohorana Savings Scheme 1,99,79,586 2,05,46,614 Subarna Rekha 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 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 Super DPS (Mudaraba Pension Deposit) 1,3				
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10(a) Consolidated balance of Al-Wadeeah Current Deposit & Other A/c Social Islami Bank Limited 31,83,40,24,359 26,07,20,68,558				
10(a) Consolidated balance of Al-Wadeeah Current Deposit & Other A/c Social Islami Bank Limited 31,83,40,24,359 26,07,20,68,558 Less: Intercompany balance eliminated 64,33,22,328 46,37,60,840 SIBL Securities Limited 53,97,05,411 36,23,09,451 SIBL Investment Limited 10,36,16,917 10,14,51,389		SIBL Digun Prottasha(Double Benefit Deposit)		
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SIBL Securities Limited 53,97,05,411 36,23,09,451 SIBL Investment Limited 10,36,16,917 10,14,51,389		DOLLI DIGIR DIGIRE	J19UJ9TU9479JJJ	20,01,20,00,000
SIBL Investment Limited 10,36,16,917 10,14,51,389				
Consolidated balance of Current deposit and other accounts 31,19,07,02,031 25,60,83,07,719		SIBL Investment Limited	10,36,16,917	10,14,51,389
		Consolidated balance of Current deposit and other accounts	31,19,07,02,031	25,60,83,07,719

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:

Name of the Bond	<u>Issue Date</u>	<u>Issued Amount</u>	Outstanding as on 30.09.2020
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
Total		12,00,00,00,000	8,00,00,00,000

		30.09.2020 Taka	31.12.2019 Taka
12	Other Liabilities		
	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
		32,37,56,48,831	30,35,44,28,531
12(a)) Consolodated Other Liabilities		
	Social Islami Bank Limited	32,37,56,48,831	30,35,44,28,531
	Add: Other Liabilities of subsidiaries	1,53,22,96,661	1,35,12,00,920
	SIBL Securities Limited	1,52,69,24,145	1,34,78,39,259
	SIBL Investment Limited	53,72,516	33,61,661
	SIDE Investment Ellinted	33,90,79,45,493	31,70,56,29,453
	Less: Intercompany balance eliminated		
	SIBL Securities Limited (Payable to SIBL- Term loan)	80,00,00,000	80,00,00,000
	Grand Total	33,10,79,45,493	30,90,56,29,453
		30.09.2020	30.09.2019
12		<u>Taka</u>	<u>Taka</u>
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	-
		19,89,13,85,401	19,56,39,93,633
13(a)) Consolidated income from investment		
	Social Islami Bank Ltd.	19,89,13,85,401	19,56,39,93,633
	Add: Income from investment of subsidiaries of SIBL	5,24,81,790	5,53,39,427
	SIBL Securities Ltd.	5,08,64,109	5,53,39,427
	SIBL Investment Ltd.	16,17,681	-
	Grand total of consolidated investment income	19,94,38,67,191	19,61,93,33,060

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14 Profit paid on Deposits		
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
	14,42,47,57,709	12,69,41,42,369
Profit paid on borrowings & Sub-ordinate Bond	63,86,44,012	1,17,51,39,782
Total profit paid on deposits and borrowings	15,06,34,01,721	13,86,92,82,150
14(a) Consolidated Profit paid on deposits and borrowings		
Social Islami Bank Ltd.	15,06,34,01,721	13,86,92,82,150
Add: Income from investment of subsidiaries of SIBL	5,40,10,844	5,38,62,483
SIBL Securities Ltd.	5,40,10,844	5,38,62,483
SIBL Investment Ltd.	-	-
Grand total of consolidated Profit paid on		
deposits and borrowings	15,11,74,12,565	13,92,31,44,634
15 Income from Investment in shares & securities		
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 39,29,76,216	25,95,96,439 40,82,52,820
15(a) Consolidated Income from Investment in shares & securities	39,29,70,210	40,02,32,020
Social Islami Bank Ltd.	39,29,76,216	40,82,52,820
Add: Income from investment of subsidiaries of SIBL	82,39,963	1,01,76,383
SIBL Securities Ltd.	56,27,090	94,79,848
SIBL Investment Ltd.	26,12,873	6,96,535
Grand total of consolidated Income from investment in shares & securities	40,12,16,179	41,84,29,203
16 Commission Exchange & Brokerage		
Commission	44,78,97,550	51,45,60,388
Exchange Income	55,72,92,272	57,39,26,754
	1,00,51,89,822	1,08,84,87,142
16(a) Consolidated income from commission exchange & brokerage		
Social Islami Bank Ltd.	1,00,51,89,822	1,08,84,87,142
Add: Income from commission exchange & brokerage of subsidiaries of SIBL		
SIBL Securities Ltd.	3,68,55,832	5,01,30,283
SIBL Investment Ltd.	-	-
Grand total of consolidated Income from commission exchange & brokerage	1,04,20,45,654	1,13,86,17,425
17 Other Operating Income		
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 Miscellaneous income	51,66,312 12,03,87,872	43,78,135 13,02,81,153
Miscenaneous income	40,60,64,786	44,20,10,918
17(a) Consolidated Other operating income		, , ,
Social Islami Bank Ltd.	40,60,64,786	44,20,10,918
Add: Other operating income of subsidiaries of SIBL	, , , -	, , ,
SIBL Securities Ltd.	13,41,283	16,67,046
SIBL Investment Ltd.	40 74 07 070	-
Grand total of consolidated Other operating income	40,74,06,069	44,36,77,964

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18	Salary & Allowances		
	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
		2,71,38,04,650	2,57,31,97,989
	Managing Director's Salary and Allowances		
	Basic Salary	59,89,500	54,45,000
	Allowance	22,50,000	22,50,000
	Festival & other bonus	24,64,100	23,31,000
		1,07,03,600	1,00,26,000
18(a)	Consolidated expenses for Salary and Allowance		
	Social Islami Bank Ltd.	2,71,38,04,650	2,57,31,97,989
	Add: Salary and Allowance of subsidiaries of SIBL		
	SIBL Securities Ltd.	2,38,47,896	2,35,19,534
	SIBL Investment Ltd. Grand total of consolidated expenses Salary & Allowance	2,73,76,52,546	2,59,67,17,523
10	Rent Taxes Insurance & Electricity etc.		
1,	Rent Rates & Taxes 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
	Election, Eighting & Water	43,23,82,769	38,44,25,396
10(ո՝	Consolidated expenses for Rent Taxes Insurance & Electricity etc.		
17(a	Social Islami Bank Ltd.	43,23,82,769	38,44,25,396
	Add; Rent Taxes Insurance & Electricity of subsidiaries of SIBL		
	SIBL Securities Ltd.	45,40,491	45,64,098
	SIBL Investment Ltd.	-	-
	Grand total of consolidated expenses for Rent Taxes Insurance & Electricity etc.	43,69,23,260	38,89,89,494
20	Logol Europeag		
20	Legal Expenses 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
	Outer Legal Expenses	67,25,326	84,07,489
20(a	Consolidated Legal expenses		
- (,	Social Islami Bank Ltd.	67,25,326	84,07,489
	Add: Legal expenses of subsidiaries of SIBL		
	SIBL Securities Ltd.	-	-
	SIBL Investment Ltd.	-	-
	Grand total of consolidated Legal expenses	67,25,326	84,07,489
21	Postage Stamps Telecommunication etc.		
	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
		44,74,455	50,82,662

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21(a) Consolidated Postage Stamps & Telecommunication etc.		
Social Islami Bank Ltd.	44,74,455	50,82,662
Add: Poatage Stamps & Telecom. of subsidiaries of SIBL		
SIBL Securities Ltd.	8,82,275	14,68,865
SIBL Investment Ltd. Grand total of Consolidated Postage Stamps & Telecommunication etc.	53,56,730	65,51,527
Orana total of Consolitation 1 ostage Statistics at 1 osteonia and the consolitation of Consolitation (Consolitation Consolitation Consolitati		00,01,027
22 Stationery, Printing, Advertisements etc.		
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 9,88,35,343	97,48,794 10,54,33,661
	9,00,33,343	10,54,55,001
22(a) Consolidated expense of Stationery, Printing, Advertisement etc.		
Social Islami Bank Ltd.	9,88,35,343	10,54,33,661
Stationery, Printing, Advertisement expense of Subsidiaries of SIBL	1,90,989	3,94,697
SIBL Securities Limited.	1,90,989	3,94,697
SIBL Investment Limited.		=
	9,90,26,332	10,58,28,358
23 Depreciation and Repair of Bank's Assets		
a) Depreciation of Bank's Assets		
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 18,33,31,221	84,324 18,21,42,039
	10,55,51,221	10,21,42,037
b) Repair on Bank's Assets	2.55.250	20,600
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 Software Maintenance fee	97,64,389	1,20,76,066
Hardware Maintenance fee	65,800 17,300	26,250 704
IT Enable Service Charges	3,58,68,275	2,36,71,809
11 Enable Service Charges	6,20,53,533	4,08,30,761
Total of Depreciation and repair of Bank's Assets	24,53,84,754	22,29,72,800
23(a) Consolidated balance of Depreciation		
Social Islami Bank Ltd.	24 52 84 754	22 20 72 900
	24,53,84,754	22,29,72,800
Add: Depreciation on assets of subsidiaries	10,07,598	10,49,027
SIBL Securities Ltd.	10,07,598	10,49,027
SIBL Investment Ltd.		-
Add: Repairs & Maintenance on assets of subsidiaries	4,80,022	6,30,546
SIBL Securities Ltd.	4,80,022	6,30,546
SIBL Investment Ltd.		-
	24,68,72,374	22,46,52,373

Lacal conveyance	•		30.09.2020 <u>Taka</u>	30.09.2019 <u>Taka</u>
Protection of it bibrications 2,026,885 3,34,73,73 Traveling dilovances 9942,855 2,837,089 Traveling circing 14,19,385 1,61,003 Bunk charges 16,10,781 18,23,708 Uniform charges 16,10,781 32,23,708 Uniform charges 12,112 2,938 Subscriptions to Institutions & Others 99,30,09 41,288 Bank's Clearing boats charges 12,112 2,938 Clife Charges 49,33,372 52,40,004 News paper, Journal & periodicals 49,33,372 52,40,004 News paper, Journal & periodicals 46,377 17,73,72 Westing charges 11,67,011 60,198 Training expenses an unisable Bulas 46,47,477 17,73,74 Meding expenses 14,63,477 17,74,408 Existe duty 1,60,269 10,193,487 Up keep of branches/office premises 5,51,86 47,74,408 Existe duty 1,60,369 12,20,40,501 Computer charges 9,33,502 12,20,40,501 Cheme Services <td>24</td> <td>Other Expenses</td> <td>1 69 22 227</td> <td>1 40 40 500</td>	24	Other Expenses	1 69 22 227	1 40 40 500
Part		•		
Traveling ullowances 94.258 2.83,76,890 Travelling Forciph 14.19,385 17.61,003 Ruck charges 16.10,1281 18.23,705 Subscirptions to Institutions & Others 19.33,079 2.93,783 Bank's clearing house charges 12.112 2.897 CIE Charges, Journal & periodicals 40,933,72 2.94,064 News paper, Journal & periodicals 68,226 1.62,073 Washing charges 11,167,131 66,050 Training expenses Academy/ Internal 26,440 53,030 Training expenses on training expenses 40,400 1,402,400 Training expenses on training expenses on training expenses on training expenses 40,400 1,402,400 Training expenses on training expenses on training expenses on training expenses 40,400 1,402,400 Training expenses on training expenses 40,400 1,402,400 Direct expenses on training expenses 14,000 1,400,400 Compac		,		
Pare				
March charges				
Descriptions to Institutions & Others				
Subscriptions to Institutions & Others 79,53,079 41,28,807 Bank's clearing house charges 1,21,12 2,93,80 CIB Charges 44,98,70 9,04,650 Transportation charges 43,33,372 2,00,00 News paper, Journal & periodicals 62,62 1,42,97 Vashing charges 11,67,031 6,55,00 Training expenses Academyl Internal 26,44 6,55,00 Training expenses on unrisolf Banks 46,74,77 178,72 Meeting expenses on unrisolf Banks 46,97,477 13,93,87 Direct expenses on investment (409,691) 10,94,87 Up Seep of Dranches/office permisse 51,88,36 12,71,49,86 Excise cluy 41,03,345 12,01,12,68 Comparer charges 43,55,10 12,20,156 Comparer charges 45,55,10 12,21,166 Comparer charges 45,55,10 12,21,166 Others wages 16,10,66,892 13,74,29 Protocopy expenses 29,34 12,21,16 Other wages 12,34 12,21 Other wa				
Panks clearing house charges				
CER Carpor Carp		•		
Parasportation charges				
News paper, Journal & periodicals 68,256 14,299 Washing charges 11,670,31 66,1958 Training expenses Academy/ Internal 26,440 5,550,88 Training expenses a dutside Banks 4,67,477 17,78,728 Meeting expenses on investment (4,09,691) 1,93,487 Up keep of branches/office premises 51,18,836 47,74,487 Up keep of branches/office premises 51,18,836 47,74,870 Computer charges 41,57,19,670 12,29,49,51 Computer charges 41,57,19,670 12,29,49,51 Clear Services 56,07,898 1,22,516 Others wages 1,616,668,822 1,37,47,29 Photocopy expenses 9,23,44 1,00,11 Cash & Bank remittance charges 9,37,672 33,59,419 Honorarium 1,627,575 2,69,504 On-Line Expenses 3,10,49 4,65,567 24,52,212 Aff Ment Hardware 4,165,567 24,52,212 Orter Urbitity 37,50,16 17,37,572 Bond Issue related Expense 8,15,00 3,82,47,47			49,33,372	52,40,604
Making charges 11.67.031 6.61.989 Training expenses Academy/ Internal 26.40 5.55.058 Training expenses at outside Banks 4.67.477 17.78.724 Meeting expenses on investment 4.09.6491 1.93.487 Up keep of branches/office premises 51.81.836 47.74.648 Excise duty 4.03.335 1.09.618 Excise duty 4.03.35 1.09.618 Excise duty 4.03.35 1.09.618 Excise duty 4.03.35 1.09.618 Excise duty 4.05.018 1.29.49.501 1.2			68,226	1,42,997
Training expenses Academy Internal 5.55,058 Training expenses at outside Banks 4.67.477 17.78,724 Meeting expenses 720 34,928 Direct expenses on investment (40,060) (10,30,487) Up keep of branches/office premises 55,188,56 47,74,408 Exise duty 14,03,345 10,06,150 Computer charges 48,75,196 12,09,450 Security Services 16,16,66,892 13,74,79,290 Cleaner Services 50,788 51,229,450 Others wages 10,16,66,892 13,74,79,290 Photocopy expenses 4,95,366 8,37,370 Photograph expenses 9,37,6722 33,59,419 Honorarium 16,279,55 26,96,55 On Line Expenses 24,130,339 24,58,4219 ATM Rent Hardware 41,65,57 24,52,212 Prosessional & Rating Fees 81,105,50 19,74,740 Oher Utility 37,50,516 17,37,72 Donation to Government 80,007,000 68,50 Donation to Others 5,38,14 <t< td=""><td></td><td></td><td>11,67,031</td><td></td></t<>			11,67,031	
Mecining expenses 7.00 3.43,288 Direct expenses on investment (4.00,40) 10,3487 Up keep of branches/office premises 55,18,836 47,74,408 Excise duty 11,03,445 10,06,150 Compoter charges 847,5019 12,29,40,901 Security Services 16,507,898 51,22,516 Others wages 16,66,892 13,74,79,20 Photocopy expenses 49,53.66 8,37,520 Photocopy expenses 9,93,44 10,101 Cash & Bank remittance charges 39,67,222 33,59,419 Honorarium 16,25,50 4,45,542 ATM Rorn Hardware 41,65,567 24,52,212 Professional & Rating Fees 87,10,549 39,61,450 Obert Utility 37,50,516 17,37,572 Bond issue related Expense 8,000,7000 8,500 Donation to Others 5,58,415 9,594 CSR Ralaed Expenditure 5,68,537 2,41,41,779 First value adjustment for shares and securities 7,14,05,056 Gratuity expense 9,84,63,381<			26,440	5,55,058
Direct expenses on investment		Training expenses at outside Banks	4,67,477	17,78,724
Up keep of branches/office premises \$1,4,74,08 Excise duny 14,03,345 10,06,150 Computer charges \$4,75,109 12,094,050 Cleaner Services 14,571,0670 12,294,950 Cleaner Services 56,07,898 51,22,516 Cleaner Services 56,07,607,898 51,22,516 Cleaner Services 49,53,66 8,37,520 Photography expenses 92,344 10,2,101 Cash & Bank renittance charges 39,76,722 33,99,419 Honoratium 61,27,935 26,96,556 Cleaner Sepanses 24,13,0389 245,842,119 ATM Rent Hardware 41,65,567 24,52,121 Professional & Rating Fees 37,0,516 17,37,572 Bond issuer related Expense 83,007,000 68,500 Donation to Others 5,384,45 95,949 Clork Bullet Fapenditure 51,000 39,743,000 Constitute of Sovernment 8,007,000 68,500 Donation to Others 5,384,45 95,949 Clork Bullet Expenditure 51,05,637 24,15,1779 Fair value adjustment for shares and securities 7,140,056 Grattity expense 9,84,63,381 93,24,706 Grattity expense 9,84,63,381 93,24,706 Grattity expense 9,84,63,381 93,24,706 Grattity expense 9,84,63,381 93,24,706 SIBL Investment Ltd. 71,03,050 84,27,339 SIBL Investment Ltd. 71,03,050 84,27,339 Thovision on classified investment 51,37,80,11 13,24,118,221 Provision on conflicasified investment 71,00,0875 11,20,9407 Provision on off-Balance Sheet items & Others Provision of off-Balance Sheet items & Other Provision of off-Balance Sheet items & Others Provision of off-Balance Sheet items & Others Provision of Subsidiaries 1,50,71,65,734 The provision of Subsidiaries 1,50,71,65,734 The provision of Subsidiaries 1,50,71,65,734 The provi		Meeting expenses	720	34,928
Excise duty 14,03,345 0,0,510 Computer charges 847,5109 1,20,91,261 Security Services 156,07,898 51,22,91,501 Others wages 161,66,6892 13,74,79,200 Photocry expenses 495,366 8,37,520 Photography expenses 92,344 1,02,01 Cask & Bank remittance charges 93,67,22 33,59,419 On-Line Expenses 24,13,0389 2,45,84,219 ATM Rent Hardware 41,65,567 24,52,219 Professional & Rating Fees 87,10,549 39,60,145 Other Utility 37,50,516 17,37,572 Bond issue related Expense 81,500 39,74,300 Donation to Government 80,007,00 68,500 Donation to Government 51,65,637 2,41,577 Fair value adjustment for shares and securities 51,65,637 2,41,577 Fair value adjustment for shares and securities 77,88,99,756 84,43,78,557 Gratuity expense 9,84,63,381 9,32,47,06 Gratuity expense 77,88,99,756 84,43,78,557 <t< td=""><td></td><td>Direct expenses on investment</td><td>(4,09,691)</td><td>(1,93,487)</td></t<>		Direct expenses on investment	(4,09,691)	(1,93,487)
Computer charges		Up keep of branches/office premises	55,18,836	47,74,408
Security Services			14,03,345	10,96,150
Cleamer Services 56,07,888 51,22,516 Others wages 16,166,6892 13,74,79,200 Photography expenses 495,366 8,37,520 Photography expenses 92,344 1,02,101 Cash & Bank remittance charges 397,6722 33,59,419 Honorarium 16,27,935 26,65,50 On - Line Expenses 2,41,30,389 24,58,4212 ATM Rent Hardware 416,55,57 24,52,212 Professional & Rating Fees 87,10,549 39,601,450 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 5,18,45 95,49 CSR Raladed Expenditure 9,84,63,381 39,247,066 Gratitity expense 9,84,63,381 39,247,066 Gratitity expense 9,84,63,381 39,247,066 Gratitity expense 71,08,09756 84,37,8557 24(a) Consolidated Other Expense 71,04,815 84,37,8557 24(a) Consolidated Other E		Computer charges		
Others wages 16,16,66,892 13,74,79,209 Photocopy expenses 49,364 8.37,520 Photography expenses 92,344 10,201 Cash & Bank remittance charges 39,76,722 33,59,419 Honorarium 16,27,935 26,56,550 On-Line Expenses 2,413,0389 24,58,4219 ATM Rent Hardware 41,65,567 24,52,212 Professional & Rating Fees 87,10,549 39,601,450 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 Ralated Expenditure 5,165,637 24,15,179 Fir value adjustment for shares and securities 7,140,50,56 67,411,40,50,56 Gratuity expense 9,846,338 9,324,70,66 Gratuity expense 9,846,338 9,324,70,66 Gratuity expense 77,680,9756 84,378,857 2(a) Onsolidated Other Expenses 71,04,815 84,47,389		· · · · · · · · · · · · · · · · · · ·		
Photocopy expenses 4,95,366 8,37,20 Photography expenses 92,344 1,02,101 Cash & Bank remittance charges 39,76,722 33,59,419 Honorarium 16,27,935 26,06,550 On-Line Expenses 2,413,0389 2,45,84,219 ATM Rent Hardware 41,65,567 2,45,212 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 8,000,700 68,500 Donation to Government 5,38,145 95,949 CSR Ralated Expenditure 5,58,145 95,949 CSR Ralated Expenditure 5,58,8145 9,846,3381 9,324,706 Gratuity expense 9,846,3381 9,324,706 67,140,5056 Gratuity expense 13,13,49,726 17,69,98,127 77,68,09,756 84,437,8557 24(a) Consolidated Other Expenses 71,04,81,157 84,437,8557 11,04,81 84,48,914 SIBL Investment Ltd. 71,00,3050 84,		Cleaner Services		
Photography expenses 92,344 1,02,101 Cash & Bank remittance charges 39,76,722 33,59,419 Honoratrium 16,279,335 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 39,61,450 Other Utility 37,50,516 17,37,572 Bond issue related Expense 8,00,07,00 68,500 Donation to Government 8,000,70 68,500 Donation to Others 5,38,145 95,949 CSR Ralated Expenditure 5,38,145 95,949 CSR Ralated Expenditure 6,500 7,100,505 Gratuity expense 9,84,63,381 9,32,47,066 Miscellaneous expenses 9,84,63,381 9,32,47,066 Miscellaneous expenses 77,68,09,756 84,437,8557 24(a) Consolidated Other Expenses 71,08,10,756 84,437,8557 24(a) Consolidated Other Expenses 71,08,11 84,89,14 SIBL Investment Ltd. 71,08,11 1,32,41,18,221		Others wages		
Cash & Bank remittance charges 39,76,722 33,59,419 Honorarium 16,27,935 26,96,550 On-Line Expenses 241,3039 2,45,82,121 ATM Remt Hardware 41,65,667 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 81,5000 39,74,300 Donation to Government 8,00,07,000 68,500 Donation to Others 51,65,637 2,41,51,779 Fair value adjustment for shares and securities 51,65,637 2,41,51,779 Fair value adjustment for shares and securities 7,840,3381 9,32,47,066 Gratuity expense 9,84,63,381 9,32,47,066 Miscellaneous expenses 13,13,49,726 17,69,981,275 24(a) Consolidated Other Expenses 71,048,157 84,378,557 24(a) Consolidated Other Expenses 71,048,151 84,48,78,557 24(a) Consolidated Uther Expenses 11,04,815 84,278,393 SIBL Investment Ltd. 51,37,78,014 1,32,41,18,221 Provision on c				
Honorarium			· · · · · · · · · · · · · · · · · · ·	
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Social Islami Bank Limited 77,68,09,756 84,43,78,557 24(a) Consolidated Other Expenses 71,04,815 84,48,914 SIBL Securities Ltd. 71,03,050 84,27,339 SIBL Investment Ltd. 78,39,14,570 85,28,27,471 25 Provision against Investment, Off-Balance Sheet items & Others 51,37,78,014 1,32,41,18,221 Provision on classified 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 71,00,83,171 1,50,71,65,733 25(a) Consolidated Provision against Investment, Off-Balance Sheet items & Others 71,00,83,171 1,50,71,65,733 Add:Provision for subsidiaries (56,75,307) 54,34,649 SIBL Securities Ltd. (69,65,446) 54,34,649 SIBL Investment Ltd. 12,90,139 -				
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SIBL Securities Ltd. 71,03,050 84,27,339 SIBL Investment Ltd. 71,03,050 84,27,339 21,755 78,39,14,570 85,28,27,471 25 Provision against Investment, Off-Balance Sheet items & Others 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 71,00,83,171 1,50,71,65,733 25(a) Consolidated Provision against Investment, Off-Balance Sheet items & Others 71,00,83,171 1,50,71,65,733 Add: Provision for subsidiaries (56,75,307) 54,34,649 SIBL Securities Ltd. (69,65,446) 54,34,649 SIBL Investment Ltd. 12,90,139 -				
SIBL Investment Ltd.	24(a)			
25 Provision against Investment, Off-Balance Sheet items & Others 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 71,00,83,171 1,50,71,65,733 25(a) Consolidated Provision against Investment, Off-Balance Sheet items & Others 71,00,83,171 1,50,71,65,733 Add:Provision for subsidiaries (56,75,307) 54,34,649 SIBL Securities Ltd. (69,65,446) 54,34,649 SIBL Investment Ltd. 12,90,139 -				
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 71,00,83,171 1,50,71,65,733 25(a) Consolidated Provision against Investment, Off-Balance Sheet items & Others 71,00,83,171 1,50,71,65,733 Add:Provision for subsidiaries (56,75,307) 54,34,649 SIBL Securities Ltd. (69,65,446) 54,34,649 SIBL Investment Ltd. 12,90,139 -			78,39,14,570	85,28,27,471
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 71,00,83,171 1,50,71,65,733 25(a) Consolidated Provision against Investment, Off-Balance Sheet items & Others 71,00,83,171 1,50,71,65,733 Add:Provision for subsidiaries (56,75,307) 54,34,649 SIBL Securities Ltd. (69,65,446) 54,34,649 SIBL Investment Ltd. 12,90,139 -	25	Provision against Investment, Off-Balance Sheet items & Others		
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 71,00,83,171 1,50,71,65,733 25(a) Consolidated Provision against Investment, Off-Balance Sheet items & Others 71,00,83,171 1,50,71,65,733 Add:Provision for subsidiaries (56,75,307) 54,34,649 SIBL Securities Ltd. (69,65,446) 54,34,649 SIBL Investment Ltd. 12,90,139 -		Provision on classified investment	51,37,78,014	1,32,41,18,221
Other provisions - 4,03,10,985 71,00,83,171 1,50,71,65,733 25(a) Consolidated Provision against Investment, Off-Balance Sheet items & Others 71,00,83,171 1,50,71,65,733 Add:Provision for subsidiaries (56,75,307) 54,34,649 SIBL Securities Ltd. (69,65,446) 54,34,649 SIBL Investment Ltd. 12,90,139 -		Provision on unclassified investment		
25(a) Consolidated Provision against Investment, Off-Balance Sheet items & Others Social Islami Bank Ltd.		Provision on Off-Balance Sheet items	2,02,34,282	2,55,27,120
25(a) Consolidated Provision against Investment, Off-Balance Sheet items & Others Social Islami Bank Ltd. 71,00,83,171 1,50,71,65,733 Add:Provision for subsidiaries (56,75,307) 54,34,649 SIBL Securities Ltd. (69,65,446) 54,34,649 SIBL Investment Ltd. 12,90,139 -		Other provisions	-	4,03,10,985
Social Islami Bank Ltd. 71,00,83,171 1,50,71,65,733 Add:Provision for subsidiaries (56,75,307) 54,34,649 SIBL Securities Ltd. (69,65,446) 54,34,649 SIBL Investment Ltd. 12,90,139 -			71,00,83,171	1,50,71,65,733
Add:Provision for subsidiaries (56,75,307) 54,34,649 SIBL Securities Ltd. (69,65,446) 54,34,649 SIBL Investment Ltd. 12,90,139 -	25(a)		71,00,83,171	1,50,71,65,733
SIBL Securities Ltd. (69,65,446) 54,34,649 SIBL Investment Ltd. 12,90,139 -				
SIBL Investment Ltd. 12,90,139 -				
70,44,07,864 1,51,26,00,381				- ,- ,,,
			70,44,07,864	1,51,26,00,381

26	Shareholders' Equity	30.09.2020 <u>Taka</u>	30.09.2019 <u>Taka</u>
20	Shareholders Equity		
	Paid up Capital (938,008,423 and 893,341,356 ordinary shares	9,38,00,84,230	8,93,34,13,560
	respectively with a face value of Taka-10 each issued on various dates)		
	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
		17,98,85,39,510	16,40,46,67,611
		·	

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)

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

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-Sept. 20	Jan-Sept. 19
<u>Taka</u>	<u>Taka</u>

28 Net Asset Value per share (NAVPS) (Prior period figure restated)

93,80,08,423	93,80,08,423
17,98,85,39,510	16,40,46,67,611
18,03,27,62,981	16,44,87,43,987
	17,98,85,39,510

Net Asset Value per share calculation=—	Net Asset Value Weighted Average number of shares outstanding	
Net Asset value per share calculation—		
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)

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

NOCFPS calculation=	Weighted Average number of shares outstanding		
NOCFFS calculation=			
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 Invstment, Share & Contingent Liabilit	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)
Operating Profit before changes in operating assets	1,70,09,65,801	2,87,29,57,879
& liabilities	1,70,02,03,001	4,01,49,31,019