

SOCIAL ISLAMI BANK LIMITED
CONDENSED CONSOLIDATED BALANCE SHEET (UN-AUDITED)
AS AT 31 MARCH 2017

	<u>Note(s)</u>	31.03.2017 Taka	31.12.2016 Taka
PROPERTY AND ASSETS			
Cash			
Cash in hand (Including Foreign Currencies)	3(a)	1,719,226,477	1,816,338,179
Balance with Bangladesh Bank & Sonali Bank as agent bank (Including Foreign Currencies)	3.1	<u>16,451,826,560</u>	<u>16,131,320,942</u>
		<u>18,171,053,037</u>	<u>17,947,659,121</u>
Balance with other Banks and Financial Institutions			
Inside Bangladesh	4(a)	1,818,465,307	842,645,333
Outside Bangladesh		<u>142,722,724</u>	<u>423,996,755</u>
		<u>1,961,188,032</u>	<u>1,266,642,088</u>
Placement with other Banks & Financial Institutions	5	4,686,666,624	7,196,666,624
Investments in Shares & Securities			
Government		8,550,000,000	9,150,000,000
Others		<u>1,735,724,918</u>	<u>1,680,581,919</u>
		<u>10,285,724,918</u>	<u>10,830,581,919</u>
Investments			
General Investment etc.	6(a)	177,313,451,491	166,581,331,180
Bills Purchased and Discounted		<u>7,758,588,995</u>	<u>7,194,802,194</u>
		<u>185,072,040,486</u>	<u>173,776,133,374</u>
Fixed Assets Including Premises	7(a)	3,360,572,239	3,268,326,670
Other Assets	8(a)	13,296,487,304	13,529,293,052
Non Banking Assets		-	-
Total Assets		<u>236,833,732,640</u>	<u>227,815,302,848</u>
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other Banks & Financial Institutions		4,000,000,000	3,000,000,000
Deposits and Other Accounts	9(a)		
Mudaraba Savings Deposits		16,980,019,548	13,899,504,009
Mudaraba Term Deposits		115,076,923,621	111,657,941,041
Other Mudaraba Deposits		40,503,503,157	40,060,818,730
Al-Wadeeah Current & Other Deposit Accounts		21,452,443,493	19,406,875,568
Bills Payable		2,567,568,175	5,031,314,320
Cash Waqf Fund		240,118,552	236,879,638
		196,820,576,547	190,293,333,306
SIBL Mudaraba Subordinated Bond	10	3,000,000,000	3,000,000,000
Other Liabilities	11(a)	18,717,343,879	17,306,863,759
Deferred Tax Liabilities/ (Assets)		<u>24,719,530</u>	<u>21,775,365</u>
Total Liabilities		<u>222,562,639,956</u>	<u>213,621,972,430</u>
Capital/Shareholders' Equity			
Paid-up Capital		7,382,986,420	7,382,986,420
Statutory Reserve		4,384,577,459	4,318,771,137
General Reserve		7,657,841	6,154,312
Revaluation Reserve on fixed assets		1,004,065,009	1,004,065,009
Retained Earnings		1,491,804,210	1,481,351,830
Total Shareholders' Equity		<u>14,271,090,939</u>	<u>14,193,328,708</u>
Non controlling Interest		<u>1,745</u>	<u>1,710</u>
Total Liabilities & Shareholders' Equity		<u>236,833,732,640</u>	<u>227,815,302,848</u>

SOCIAL ISLAMI BANK LIMITED
CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE FIRST QUARTER ENDED 31 MARCH 2017

	Note(s)	31.03.2017 Taka	31.03.2016 Taka
Investment Income	12(a)	4,156,219,618	3,911,907,500
Less: Profit paid on Deposits	13(a)	2,845,571,845	2,767,915,544
Net Investment Income		1,310,647,773	1,143,991,956
Income from Investment in Shares/securities		119,835,999	35,736,160
Commission, Exchange and Brokerage	14(a)	475,968,901	387,461,020
Other Operating Income	15(a)	60,934,157	53,029,739
		656,739,057	476,226,919
Total Operating Income		1,967,386,830	1,620,218,875
Salaries and Allowances	16(a)	549,065,856	479,195,416
Rent, Taxes, Insurances, Electricity etc.	17(a)	82,398,440	59,233,606
Legal Expenses	18(a)	1,993,121	2,045,429
Postage, Stamps, Telecommunication etc.	19(a)	9,308,913	11,326,124
Stationery, Printings, Advertisements etc.		45,609,063	54,544,539
Chief Executive's Salary & Fees		1,143,547	2,389,356
Directors' Fees & Expenses		3,098,549	2,043,620
Shariah Supervisory Committee's Fees & Expenses		138,913	145,545
Auditors' Fees		155,250	-
Charges on Investment Losses		-	-
Depreciation & Repairs of Bank's Assets		23,781,847	20,093,822
Zakat Expenses		27,856,074	22,448,143
Other Expenses		218,390,520	158,915,585
Total Operating Expenses		962,940,092	812,381,184
Profit/(Loss) before Provision		1,004,446,738	807,837,691
Provisions for Investments		615,952,627	387,703,314
Other Provisions		9,375,021	10,439,307
Total Provision		625,327,648	398,142,621
Total Profit/(Loss) before Tax		379,119,090	409,695,071
Provision for Income Tax		302,860,354	263,886,240
Net Profit/(Loss) after Tax attributable to equity holders of the group		76,258,736	145,808,830
Non-controlling Interest		34	1
Net Profit/(Loss) after Tax attributable to equity holders of the parent		76,258,702	145,808,829
Appropriation			
Statutory Reserve		65,806,322	79,845,815
Retained Earnings		10,452,380	65,963,014
		76,258,702	145,808,829
Earning Per Share (EPS, Restated)		0.10	0.20
Net Asset Value Per Share (NAV/Share)		19.33	18.63
Net Operating Cash Flow Per Share (NOCFPS)		(3.36)	(6.24)

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

SOCIAL ISLAMI BANK LIMITED
OFF- BALANCE SHEET ITEMS (UN -AUDITED)
AS AT 31 MARCH 2017

	31.03.2017	31.12.2016
	Taka	Taka
CONTINGENT LIABILITIES		
Acceptances and Endorsements	20,597,334,927	23,002,645,081
Irrevocable Letters of Credit (including Back to Back Bills)	23,784,632,911	21,928,766,660
Letters of Guarantee	14,083,997,724	11,485,872,882
Bills for Collection	3,720,730,157	3,434,061,967
Other Contingent Liabilities	-	-
Total	62,186,695,718	59,851,346,590
OTHER COMMITMENTS		
Documentary credits and short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total	-	-
TOTAL OFF BALANCE SHEET ITEMS INCLUDING CONTINGENT LIABILITIES	62,186,695,718	59,851,346,590

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

SOCIAL ISLAMI BANK LIMITED
CONDENSED CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE FIRST QUARTER ENDED 31 MARCH 2017

	31.03.2017	31.03.2016
	Taka	Taka
Cash Flow from Operating Activities		
Investment Income receipt in cash	4,156,219,618	3,911,907,500
Profit Paid on Deposits	(2,845,571,845)	(2,767,915,544)
Dividend Receipts	119,835,999	35,736,160
Fees & Commission receipt in cash	271,518,160	164,147,498
Cash Payments to Employees	(550,209,403)	(481,584,772)
Cash Payments to Suppliers	(47,602,184)	(56,589,967)
Income Tax Paid	(303,589,501)	(233,962,348)
Receipts from other Operating activities	265,384,898	276,343,281
Payments for other Operating activities	(348,990,763)	(260,053,673)
Operating Profit before changes in Operating Assets	716,994,979	588,028,134
Changes in Operating Assets and Liabilities		
Statutory Deposits	-	-
Net Trading Securities	544,857,001	(534,528,081)
Investments to other Banks	-	-
Investment to Customers	(11,295,907,112)	(9,946,908,940)
Other Assets	536,395,249	(1,537,868,574)
Deposits from other Banks	3,717,683,281	(901,971,558)
Deposits received from Customers	2,809,559,960	7,568,436,355
Other liabilities on account of customers	-	-
Trading Liabilities	-	-
Other Liabilities	486,739,814	374,625,229
Sub Total	(3,200,671,808)	(4,978,215,570)
A) Net Cash flow from Operating Activities	(2,483,676,829)	(4,390,187,435)
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	(108,383,311)	(112,424,964)
B) Net Cash flow from Investing Activities	(108,383,311)	(112,424,964)
Cash flows from Financing Activities		
Receipts from issue of Debt Instruments	1,000,000,000	2,500,000,000
SIBL Mudaraba Subordinated Bond	-	-
Receipts from issue of Right shares	-	-
Increasing/(Decrease) in Revaluation Reserve	-	-
Dividend Paid in cash	-	-
C) Net Cash flow from Financing Activities	1,000,000,000	2,500,000,000
D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	(1,592,060,140)	(2,002,612,399)
Effect of Exchange rate changes of cash & cash equivalents	-	-
E) Cash and cash equivalents at the beginning of the year	26,410,967,833	25,128,640,647
F) Cash and cash equivalents at the end of the year (D+E)	24,818,907,693	23,126,028,248

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

SOCIAL ISLAMI BANK LIMITED
STATEMENT OF CONDENSED CONSOLIDATED CHANGES IN EQUITY (UN-AUDITED)
FOR THE FIRST QUARTER ENDED 31 MARCH 2017

Particulars	Paid-up capital	Share Money Deposit	Statutory Reserve	General / Other Reserves	Asset Revaluation Reserve	Retained Earnings	Non Controlling Interest	Total
1	2	3	4	5	6	7	8	9=(2 to8)
Balance as at 01 January 2017	7,382,986,420	-	4,318,771,137	6,154,312	1,004,065,009	1,481,351,830	1,710	14,193,330,418
Changes in Accounting Policy	-	-	-	-	-	-	-	-
Restated Balance	-	-	-	-	-	-	-	-
Surplus / (deficit) on account of Revaluation of Properties	-	-	-	-	-	-	-	-
Surplus / (deficit) on account of Revaluation of Investment	-	-	-	-	-	-	-	-
Currency translation Difference	-	-	-	-	-	-	-	-
Net Gain and losses not recognized in the Income Statement	-	-	-	-	-	-	-	-
Net Profit for the period	-	-	-	-	-	76,258,702	-	76,258,702
Appropriation made during the year	-	-	65,806,322	1,503,529	-	(65,806,322)	-	1,503,529
Dividend:								
Cash Dividend		-	-	-	-	-	-	-
Bonus share			-	-	-	-	-	-
Transferred to retained earnings		-	-	-	-	-	-	-
Non-controlling interest							34	34
Total group Shareholders' Equity as on 31 March 2017	7,382,986,420	-	4,384,577,459	7,657,841	1,004,065,009	1,491,804,210	1,745	14,271,092,683
Elegible Capital Under Basel III:	7,382,986,420		4,384,577,459	7,657,841	211,135,945	1,491,804,210		13,478,161,875
Add: General provision for unclassified investment								2,834,891,125
Add: SIBL Mudaraba Subordinated Bond								2,400,000,000
Total eligible capital as on 31 March 2017								18,713,052,999

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

	31.03.2017	31.12.2016
	Taka	Taka
3 Cash in hand:		
In Local Currency	1,617,308,588	1,550,016,878
In Foreign Currencies	12,462,365	7,487,038
ATM balance	86,179,508	258,009,185
	1,715,950,461	1,815,513,100
3(a) Consolidated balance of cash in hand		
Social Islami Bank Limited	1,715,950,461	1,815,513,100
<i>Cash in hand of Subsidiary companies</i>	3,276,016	825,079
SIBL Securities Limited	3,270,815	819,878
SIBL Investment Limited	5,201	5,201
	1,719,226,477	1,816,338,179
3.1 Balance with Bangladesh Bank and its agent bank (Sonali Bank)		
Balance with Bangladesh Bank (Note-3.1.1)	16,373,513,228	15,976,826,908
Balance with Sonali Bank (as agent of BB)	78,313,333	154,494,034
	16,451,826,560	16,131,320,942
3.1.1 Balance with Bangladesh Bank (Including foreign currencies)		
In local currency	16,185,018,968	15,173,299,981
In foreign currencies	188,494,259	803,526,927
	16,373,513,228	15,976,826,908
4 Balance with Other Banks and Financial Institutions		
In Bangladesh	1,653,556,479	675,742,843
Outside Bangladesh	142,722,724	423,996,755
	1,796,279,204	1,099,739,598
4(a) Consolidated balance of other Banks and Financial Institutions In Bangladesh		
Social Islami Bank Limited	1,653,556,479	675,742,843
<i>Add: Account Balance of subsidiaries of SIBL with SIBL Principal Branch</i>	254,952,120	271,182,028
SIBL Securities Limited (Current account and MTDR)	5,050,883	21,280,791
SIBL Investment Limited	249,901,237	249,901,237
	1,908,508,600	946,924,870
Less: Inter company balance eliminated	254,952,120	271,182,028
SIBL Securities Limited (Current account and MTDR)	5,050,883	21,280,791
SIBL Investment Limited	249,901,237	249,901,237
<i>Add: Account Balance of subsidiaries of SIBL with other banks and financial institutions</i>	164,908,829	166,902,490
SIBL Securities Limited	164,908,829	166,902,490
SIBL Investment Limited	-	-
Consolidated balance with Banks and Financial Institutions	1,818,465,307	842,645,333
5 Placement with Banks & other Financial Institutions		
Placement with Banks	186,666,624	196,666,624
Placement with other Financial Institutions	4,500,000,000	7,000,000,000
	4,686,666,624	7,196,666,624
6 Mode-Wise Investment (General)		
a) In Bangladesh		
Musharaka	384,089,420	394,014,125
Murabaha	3,640,767,527	3,923,518,808
Mudaraba	8,328,373,896	6,890,919,882
Bai-Muazzal	112,167,816,781	103,157,036,645
Hire-Purchase Sirkatul Meelk	42,053,781,155	39,236,072,051
Quard	7,646,476,951	9,867,948,969
Bai-Salam	545,680,913	499,755,394
Staff Loan	2,359,453,314	2,222,858,996
Ijarah	334,269,711	327,654,954
Visa Card	532,741,822	481,551,356
	177,993,451,491	167,001,331,180
Mode-Wise Investment (General)		
b) Outside Bangladesh	-	-

	31.03.2017 Taka	31.12.2016 Taka
Bills Purchased and discounted		
<i>Inside Bangladesh</i>		
In land Bill Purchase	2,661,778,407	2,659,746,787
Bills Purchased and discounted		
<i>Outside Bangladesh</i>		
Foreign Bill Purchased	55,868,511	81,641,978
Murabaha Bill of Exchange	2,886,262,417	1,914,903,128
Murabaha Wes Bills L/C	-	32,988,623
Baim-Wes bills	2,154,679,660	2,505,521,678
	5,096,810,588	4,535,055,407
Grand total of net Bills Purchased and Discounted	7,758,588,995	7,194,802,194
Total Investment	185,752,040,485	174,196,133,374
6(a) Consolidated Investment		
Less: Intercompany balance eliminated	680,000,000	420,000,000
SIBL Securities Ltd.	-	-
Quard Investment with SIBL-Principal Branch	680,000,000	420,000,000
SIBL Investment Ltd.	-	-
	185,072,040,485	173,776,133,374
7 Fixed Assets:		
Land	12,330,000	12,330,000
Building	2,067,278,718	2,067,278,718
Furniture & Fixture	551,216,214	515,344,228
Mechanical Appliance	549,842,577	519,764,731
Computer Software	114,159,986	113,852,786
Motor Vehicle	54,857,610	28,369,291
Books	582,296	581,246
	3,350,267,401	3,257,521,001
7(a) Consolidated written down value of fixed assets including intangible assets		
Social Islami Bank Limited	3,350,267,401	3,257,521,001
Add: Fixed assets of subsidiary companies	10,304,837	10,805,668
SIBL Securities Limited	10,304,837	10,805,668
SIBL Investment Limited	-	-
Carrying value of Fixed assets of the Group	3,360,572,239	3,268,326,670
8 Others Assets:		
Stock of stationery, Stamps and printing materials etc.	31,588,382	28,343,402
Advance Rent:	230,552,648	189,109,289
Advance Deposit:	2,961,014	2,998,351
Branch Adjustments (SIBG)	283,722,653	1,977,063,521
Suspense Account:	577,563,006	293,646,443
Other Prepayments	64,209,171	64,209,171
Receivable from Stock & Bond and SIBL Securities	538,262,172	53,881,354
Advance Income Tax:	6,998,988,327	6,695,398,826
Receivable from SIBL Investment	1,758,805	1,758,805
Protested bills against Investment	313,407,280	313,407,280
Profir receivable from Banks, NBFi and BD Govt.	244,572,318	242,508,711
Investment with off-shore Banking Unit	3,362,218,257	1,936,578,574
Due from off-shore Banking Unit	51,690,689	103,309,420
Others (note: 9.1)	1,898,764,628	1,731,069,040
Total	14,600,259,349	13,633,282,187
Less: Balance with OBU for elimination		
Investment with off-shore Banking Unit	3,362,218,257	1,936,578,574
Grand total after elimination of balance with OBU	11,238,041,092	11,696,703,613

	31.03.2017 Taka	31.12.2016 Taka
8(a) Consolidated other Assets		
Social Islami Bank Limited	11,238,041,092	11,696,703,613
Add: Other assets of subsidiary companies	2,060,205,016	1,834,348,245
SIBL Securities Limited	2,060,205,016	1,834,348,245
SIBL Investment Limited	-	-
Less; Inter Company transactions eliminated:	1,758,805	1,758,805
Receivable from SIBL Securities	-	-
Receivable from SIBL Investment	1,758,805	1,758,805
Grand total Other assets of subsidiary companies	13,296,487,304	13,529,293,052
8.1 Others		
Wes Fund (F/Currency) purchased	1,089	1,089
Adjusting A/C debit balance	259,705,244	227,248,410
Advance Vat	3,815,178	3,815,178
BFETN Adjustment Accounts	35,255	33,323
B. W. Principal Branch (P. F)	1,002,694,479	962,694,479
B. W. Principal Branch (SIBL/S.Insurance)	90,138,442	90,138,442
B. W. Principal Branch (Gratuity)	542,374,942	447,138,118
	1,898,764,628	1,731,069,040
9 Deposits and Other Accounts		
Mudaraba Savings Deposits (MSD)	16,980,019,548	13,899,504,009
Mudaraba Term Deposits (MTDR)	115,076,923,621	111,657,941,041
Other Mudaraba Deposit	40,503,503,157	40,060,818,730
Mudaraba Short Notice Deposits (MSND)	13,136,834,626	12,968,519,770
Mudaraba Scheme Deposits (Note-9.1)	27,366,668,531	27,092,298,960
Al- Wadeah Current Deposit and other accounts (AWCD)	21,707,395,613	19,678,057,596
Bills payable	2,567,568,175	5,031,314,320
Cash Waqf Fund	240,118,552	236,879,638
	197,075,528,666	190,564,515,334
9.1 Mudaraba Scheme Deposits		
Mudaraba Hajj Savings Deposit	53,509,778	48,597,151
Mudaraba Pension Savings Deposit	2,533,185,727	2,665,656,550
Mudara Education Deposit Scheme	37,497,974	39,387,149
Mudaraba Monthly Savings Deposit	74,032,316	88,652,462
Mudaraba Monthluy Profit Deposit	2,722,559,887	2,527,024,777
Mudara Bashasthan Savings Scheme	633,592,996	632,305,189
Mudara Millionaire Savings Scheme	862,026,618	847,968,938
Mudara Lakhpoti Deposit Scheme	100,067,683	119,875,823
Mudara Double Benefit Deposit Scheme	2,581,411,324	2,761,006,839
Mudara Marriage Savings Scheme	150,012,543	156,601,557
Mudara MMohorana Savings Scheme	30,702,924	31,705,198
Subarnalata Special Scheme (Wemen)	34,269,975	37,388,111
Subarna Rekha Special Deposit (Wemen)	1,129,137,498	1,181,162,198
Shabuj Shayanna Special Deposit	91,450,670	524,402,501
Shabuj Chaya P. Sch	472,290,536	106,223,946
Sanchita Special Deposit scheme	201,354,723	235,338,350
Sanali Din Pension Deposit Scheme	7,469,167,816	7,129,018,123
Sukher Thikana Saving Scheme	8,889,723	8,895,713
Sacchandey Protidin Monthly Profit Deposit	2,420,796,064	2,188,637,421
Samriddir Sopan Scheme Deposit	4,966,508,883	4,983,186,961
Sopner Siri Deposit Scheme	135,812,531	155,814,764
Sharner Shikhar (mudaraba Billinior Deposit)	657,215,599	622,266,062
Proshanti (Mudaraba Zakat Saving Deposits)	1,174,742	1,183,178
	27,366,668,531	27,092,298,960

	31.03.2017 Taka	31.12.2016 Taka
9(a) Consolidated balance of Al-Wadeeah Current Deposit & Other A/c		
Social Islami Bank Limited	21,707,395,613	19,678,057,596
<i>Less: Intercompany balance eliminated</i>	254,952,120	271,182,028
SIBL Securities Limited	5,050,883	21,280,791
SIBL Investment Limited	249,901,237	249,901,237
Consolidated balance of Current deposit and other accounts	21,452,443,493	19,406,875,568
10 SIBL Mudaraba Subordinated Bond		
SIBL issued Taka-300.00 crore sub-ordinated bond under the caption "SIBL Mudaraba Sub-ordinated Bond". The bond was mainly issued to support and strengthen the capital base of the bank under Tier-II, supplementary capital of Basel-3. Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank (BB) vide their letter ref no. BSEC/CI/DS-13/2014/598 & BRPD (BFIS) 661/14 B(P)/2014-6027, Dated: 26 August 2014 & 16 September 2014 respectively gave consent to issue the said bond.		
11 Other Liabilities		
Adjusting A/C (Cr.) Balance	62,264,841	9,562,781
Other Payable	15,156,715	3,275,077
SIBL Employees' PF	1,002,694,479	962,694,479
SIBL Employees' Gratuity fund	574,015,889	553,123,795
SIBL Employees' Social Insurance	90,138,442	90,138,442
Share Trading Payable A/c	500,496,646	-
BEFTN Adjustment Account	45,171,839	30,504,326
Parking Account	140,059	-
ATM Settlement for Q-Cash	30,917,548	246,022,822
Provision for Investments	5,074,981,929	4,459,306,534
Provision for other Assets	370,077,572	370,077,572
Compensation and Rent Suspense	1,497,471,912	1,264,313,910
Provision for Taxation	9,129,651,432	8,837,269,513
Liabilities for Zakat	27,856,074	89,792,573
Provision for good borrower	15,000,000	15,000,000
	18,436,035,375	16,931,081,824
11(a) Consolodated Other Liabilities		
Social Islami Bank Limited	18,436,035,375	16,931,081,824
Add: Other Liabilities of subsidiaries		
SIBL Securities Limited	961,279,752	795,758,934
SIBL Investment Limited	28,750	23,000
	19,397,343,879	17,726,863,759
Less: Intercompany balance eliminated		
SIBL Securities Limited (Payable to SIBL- Term loan)	680,000,000	420,000,000
Grand Total	18,717,343,879	17,306,863,759
12 Income from Investment		
Profit on Murabaha	29,491,165	45,698,382
Profit on Bai-Muazzal	2,551,922,741	2,230,738,883
Profit on Hire-Purchase	1,079,256,361	909,956,863
Profit on Musharka	7,967,522	11,502,914
Profit on Bai-Salam	11,919,052	8,984,326
Profit on Quard against MTDR, Scheme and others	125,146,068	132,670,162
Profit on Inland Document Bill Purchased	82,699,982	90,133,203
Profit on Foreign Document Bill Purchased	932,918	2,084,602
Profit on Ijarah	10,256,029	5,350,106
Profit on Investment against Mudaraba Deposit with other banks and NBFIs	110,819,241	173,458,844
Profit on other investments (Card, Wakalat fee etc.)	119,927,572	282,977,266
	4,130,338,650	3,893,555,551

	31.03.2017	31.12.2016
	Taka	Taka
12(a) Consolidated income from investment		
Social Islami Bank Ltd.	4,130,338,650	3,893,555,551
<i>Add: Income from investment of subsidiaries of SIBL</i>	25,880,968	18,351,949
SIBL Securities Ltd.	25,880,968	18,351,949
SIBL Investment Ltd.	-	-
Grand total of consolidated income from investment	4,156,219,618	3,911,907,500
13 Profit paid on Deposits		
<i>Profit paid on deposits</i>		
Mudaraba Savings Deposits (MSD)	84,809,482	95,020,526
Mudaraba short notice deposit (MSND)	62,720,945	17,890,801
Mudaraba term deposit (MTDR)	2,095,752,960	1,964,935,784
Cash waqf fund deposit	4,992,028	4,981,188
Profit paid on Scheme Deposits & others	509,345,680	588,067,670
	2,757,621,094	2,670,895,968
<i>Profit paid on borrowings & Sub-ordinate Bond</i>	74,909,587	90,671,234
Total profit paid on deposits and borrowings	2,832,530,682	2,761,567,201
13(a) Consolidated Profit paid on deposits and borrowings		
Social Islami Bank Ltd.	2,832,530,682	2,761,567,201
<i>Add: Income from investment of subsidiaries of SIBL</i>	13,041,164	6,348,343
SIBL Securities Ltd.	13,041,164	6,348,343
SIBL Investment Ltd.	-	-
Grand total of consolidated Profit paid on deposits and borrowings	2,845,571,845	2,767,915,544
14 Commission, Exchange & Brokerage		
Commission	220,748,578	164,147,498
Exchange Income	204,450,741	203,415,067
	425,199,320	367,562,565
14(a) Consolidated income from commission, exchange & brokerage		
Social Islami Bank Ltd.	425,199,320	367,562,565
<i>Add; Income from commission, exchange & brokerage of subsidiaries of SIBL</i>		
SIBL Securities Ltd.	50,769,582	19,898,456
SIBL Investment Ltd.	-	-
Grand total of consolidated Income from commission, exchange & brokerage	475,968,901	387,461,021
15 Other Operating Income		
P&T charge recovered	4,905,048	4,146,168
Courier charges recovery & others	1,754,692	1,804,300
Services & Charges	16,627,840	17,662,481
SWIFT/ Return charge recovered	15,181,654	14,681,784
Rent receipts	481,000	381,066
Income from sale of forms	27,800	34,400
Service charge on SIBL Cards	13,782,798	7,632,931
Notice pay earnings	217,490	424,650
Miscellaneous income	7,143,111	5,956,876
	60,121,434	52,724,656
15(a) Consolidated Other operating income		
Social Islami Bank Ltd.	60,121,434	52,724,656
<i>Add; Other operating income of subsidiaries of SIBL</i>		
SIBL Securities Ltd.	812,723	305,083
SIBL Investment Ltd.	-	-
Grand total of consolidated Other operating income	60,934,157	53,029,739

	31.03.2017	31.12.2016
	Taka	Taka
16 Salary & Allowances		
Basic Salary	257,171,198	203,548,020
Allowance	248,810,782	235,923,342
Bonus	3,798,884	10,315,466
L/E Salary & Allowances	8,058,784	4,680,334
Bank's Contribution to Provident fund	24,324,554	20,529,463
Bank's Contribution to Social Insurance fund	2,544,480	2,236,462
	544,708,681	477,233,087
16(a) Consolidated expenses for Salary and Allowance		
Social Islami Bank Ltd.	544,708,681	477,233,087
Add; Salary and Allowance of subsidiaries of SIBL		
SIBL Securities Ltd.	5,500,722	4,351,685
SIBL Investment Ltd.	-	-
Grand total of consolidated expenses Salary & Allowance	550,209,403	481,584,772
17 Rent, Taxes, Insurance & Electricity etc.		
Rent, Rates & Taxes,	65,702,611	45,434,075
Insurance	3,378,422	1,394,667
Electricity, Lighting & Water	11,910,865	11,271,327
	80,991,898	58,100,069
17(a) Consolidated expenses for Rent, Taxes, Insurance & Electricity		
Social Islami Bank Ltd.	80,991,898	58,100,069
Add; Rent, Taxes, Insurance & Electricity of subsidiaries of SIBL		
SIBL Securities Ltd.	1,406,542	1,133,537
SIBL Investment Ltd.	-	-
Grand total of consolidated expenses for Rent, Taxex, Insurance & Electricity etc.	82,398,440	59,233,606
18 Legal Expenses		
Legal Fees & Charge	1,153,130	1,867,656
Stamp Duties other Legal Expenses	15,846	19,670
Other Legal Expenses	824,145	158,103
	1,993,121	2,045,429
18(a) Consolidated Legal expenses		
Social Islami Bank Ltd.	1,993,121	2,045,429
Add; Legal expenses of subsidiaries of SIBL		
SIBL Securities Ltd.	-	-
SIBL Investment Ltd.	-	-
Grand total of consolidated Legal expenses	1,993,121	2,045,429
19 Postage, Stamps, Telecommunication etc.		
Cable Network rent	113,843	83,163
Postage,Telegram, Fax, telex & other charges	6,500,435	8,942,112
Telephone charges	1,165,445	1,029,741
Mobile phone charges	926,503	844,530
	8,706,226	10,899,546
19(a) Consolidated Postage, Stamps & Telecommunication stc.		
Social Islami Bank Ltd.	8,706,226	10,899,546
Add; Poatage, Stamps & Telecom. of subsidiaries of SIBL		
SIBL Securities Ltd.	602,687	426,578
SIBL Investment Ltd.	-	-
Grand total of Consolidated Postage, Stamps & Telecommunication stc.	9,308,913	11,326,124