

**SOCIAL ISLAMI BANK PLC. AND ITS SUBSIDIARIES**  
**QUARTERLY FINANCIAL STATEMENTS (UN-AUDITED)**  
**AS AT AND FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2024**

**SOCIAL ISLAMI BANK PLC AND ITS SUBSIDIARIES**  
**CONDENSED CONSOLIDATED BALANCE SHEET (UN- AUDITED)**  
**AS AT 30 SEPTEMBER 2024**

	Note(s)	30.09.2024 Taka	31.12.2023 Taka
<b>PROPERTY AND ASSETS</b>			
<b>Cash in hand</b>			
Cash in hand (Including Foreign Currencies)	3(a)	590,163,507	4,897,780,861
Balance with Bangladesh Bank & its Agent Banks (Including Foreign Currencies)	3.1	(32,099,229,815)	29,260,845,550
		<b>(31,509,066,308)</b>	<b>34,158,626,411</b>
<b>Balance with other Banks and Financial Institutions</b>			
In Bangladesh	4(a)	4,240,289,091	4,347,783,482
Outside Bangladesh		(601,003,633)	1,997,889,368
		<b>3,639,285,458</b>	<b>6,345,672,850</b>
<b>Placement with Banks &amp; other Financial Institutions</b>	5	<b>9,814,293,194</b>	<b>9,961,293,194</b>
<b>Investments in Shares &amp; Securities</b>			
Government	6(a)	15,487,911,000	14,789,330,000
Others		10,817,017,893	11,046,866,560
		<b>26,304,928,893</b>	<b>25,836,196,560</b>
<b>Investments</b>			
General Investment etc.	7(a)	352,799,677,032	348,533,276,028
Bills Purchased and Discounted		24,917,949,802	11,463,702,243
		<b>377,717,626,834</b>	<b>359,996,978,271</b>
<b>Fixed Assets including Premises, Furnitures and Fixtures</b>	8(a)	<b>4,414,918,246</b>	<b>4,342,947,247</b>
<b>Other Assets</b>	9(a)	<b>31,553,169,921</b>	<b>35,800,144,916</b>
<b>Non Banking Assets</b>		-	-
<b>Total Assets</b>		<b>421,935,156,238</b>	<b>476,441,859,449</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Placement from Banks &amp; other Financial Institutions</b>		<b>16,868,581,000</b>	<b>43,280,000,000</b>
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits	10(a)	42,779,090,590	41,914,376,057
Mudaraba Term Deposits		132,849,829,255	147,554,326,209
Other Mudaraba Deposits		79,573,245,842	85,178,611,324
Al-Wadecah Current & Other Deposit Accounts		63,672,028,692	70,827,070,860
Bills Payable		7,989,876,724	10,920,649,729
Cash Waqf Fund		486,154,345	455,010,127
		<b>327,350,225,448</b>	<b>356,850,044,306</b>
<b>Bond</b>			
SIBL Mudaraba Subordinated Bond	11	8,000,000,000	8,000,000,000
SIBL Mudaraba Perpetual Bond	12	5,000,000,000	5,000,000,000
		<b>13,000,000,000</b>	<b>13,000,000,000</b>
<b>Other Liabilities</b>	13(a)	<b>42,144,173,976</b>	<b>40,362,003,460</b>
<b>Deffered Tax Liabilities/ (Assets)</b>	14(a)	<b>475,240,302</b>	<b>468,219,260</b>
<b>Total Liabilities</b>		<b>399,838,220,726</b>	<b>453,960,267,026</b>
<b>Shareholders' Equity</b>			
Paid-up Capital	15	10,858,620,000	10,858,620,000
Statutory Reserve		9,568,800,959	9,420,732,990
General reserve		13,938,397	13,938,397
Others reserve		19,267,783	19,267,783
Revaluation reserve on Fixed Assets		529,838,298	529,838,298
Retained Earnings		1,106,468,192	1,639,193,057
<b>Total Shareholders' Equity</b>		<b>22,096,933,629</b>	<b>22,481,590,525</b>
<b>Non controlling Interest</b>		<b>1,884</b>	<b>1,898</b>
<b>Total Shareholders' Equity with non controlling interest</b>		<b>22,096,935,513</b>	<b>22,481,592,423</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>		<b>421,935,156,238</b>	<b>476,441,859,449</b>


	30.09.2024 <u>Taka</u>	31.12.2023 <u>Taka</u>
<b>Off-balance Sheet Items (Un-Audited)</b>		
<b>CONTINGENT LIABILITIES</b>		
Acceptances and Endorsements	33,079,800,854	40,231,161,067
Irrevocable Letters of Credit (including Back to Back Bills)	18,793,623,000	18,212,895,400
Letters of Guarantee	9,463,562,939	9,657,579,979
Bills for Collection	8,475,170,669	8,756,058,669
Other Contingent Liabilities	-	-
<b>Total</b>	<b><u>69,812,157,462</u></b>	<b><u>76,857,695,115</u></b>
<b>OTHER COMMITMENTS</b>		
Documentary credits and short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
<b>Total</b>	<b>-</b>	<b>-</b>
<b>Total Off Balance Sheet Items including Contingent Liabilities</b>	<b><u>69,812,157,462</u></b>	<b><u>76,857,695,115</u></b>



Company Secretary



Chief Financial Officer



Managing Director (Acting)



Director



Director

Dhaka, Bangladesh

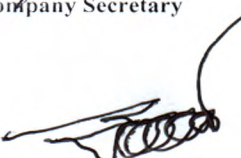
Date: 27.10.2024

**SOCIAL ISLAMI BANK PLC AND ITS SUBSIDIARIES**  
**CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2024**


	Note(s)	Jan-Sept. 24 Taka	Jan-Sept. 23 Taka	July-Sept. 24 Taka	July-Sept. 23 Taka
Investment Income	16(a)	23,404,614,487	17,895,560,413	7,361,967,462	6,206,148,925
Less: Profit paid on Deposits	17(a)	18,554,577,651	12,964,338,393	6,400,307,504	4,483,704,577
<b>Net Investment Income</b>		<b>4,850,036,835</b>	<b>4,931,222,019</b>	<b>961,659,957</b>	<b>1,722,444,348</b>
Income from Investment in Shares/securities	18(a)	1,114,569,828	1,014,199,260	347,779,756	348,215,190
Commission, Exchange and Brokerage	19(a)	1,089,669,283	2,054,911,268	229,616,535	999,893,563
Other Operating Income	20(a)	528,753,712	536,317,695	91,853,812	109,718,562
		<b>2,732,992,823</b>	<b>3,605,428,222</b>	<b>669,250,103</b>	<b>1,457,827,314</b>
<b>Total Operating Income</b>		<b>7,583,029,658</b>	<b>8,536,650,241</b>	<b>1,630,910,060</b>	<b>3,180,271,662</b>
Salaries and Allowances	21(a)	3,867,924,126	3,450,306,338	1,416,922,824	1,207,496,959
Rent, Taxes, Insurances, Electricity etc.	22(a)	575,444,849	491,278,582	201,017,616	181,257,311
Legal Expenses	23(a)	10,990,803	9,781,381	2,328,490	3,192,856
Postage, Stamps, Telecommunication etc.	24(a)	7,504,057	5,808,231	1,723,447	2,062,079
Stationery, Printings, Advertisements etc.	25(a)	150,990,386	130,395,921	15,789,105	27,283,695
Managing Director's Salary and Allowances	21.1	13,546,664	14,764,997	2,356,666	4,074,999
Directors' Fees & Expenses		3,098,943	3,140,059	1,590,864	1,315,593
Shariah Supervisory Committee's Fees & Expenses		-	720,131	-	109,965
Auditors' Fees		733,125	963,125	244,375	244,375
Charges on Investment Loss		-	-	-	-
Depreciation & Repair of Bank's Assets	26(a)	396,817,601	453,295,369	85,459,630	127,739,282
Zakat Expenses		121,527,456	162,272,156	-	54,090,719
Other Expenses	27(a)	1,181,713,077	1,103,669,943	384,746,100	393,448,571
<b>Total Operating Expenses</b>		<b>6,330,291,087</b>	<b>5,826,396,232</b>	<b>2,112,179,117</b>	<b>2,002,316,404</b>
<b>Profit/(Loss) before Provision</b>		<b>1,252,738,572</b>	<b>2,710,254,010</b>	<b>(481,269,058)</b>	<b>1,177,955,258</b>
Provisions for Investments & off B/S items		338,538,405	592,332,742	38,461,241	231,644,564
Other Provisions		146,893,126	161,409,769	19,088,269	116,116,480
<b>Total Provision</b>	28(a)	<b>485,431,531</b>	<b>753,742,511</b>	<b>57,549,510</b>	<b>347,761,044</b>
<b>Total Profit/(Loss) before Tax</b>		<b>767,307,041</b>	<b>1,956,511,499</b>	<b>(538,818,568)</b>	<b>830,194,214</b>
<b>Provision for Income Tax</b>	29(a)	<b>255,671,384</b>	<b>676,577,703</b>	<b>(248,961,864)</b>	<b>257,664,714</b>
Current tax		248,650,342	669,768,134	(249,024,919)	256,834,186
Deferred tax		7,021,042	6,809,568	63,055	830,528
<b>Net Profit/(Loss) after Tax</b>		<b>511,635,657</b>	<b>1,279,933,796</b>	<b>(289,856,704)</b>	<b>572,529,499</b>
<b>Appropriations</b>					
Statutory Reserve		148,067,969	385,891,639	(105,571,044)	165,999,494
Start up Fund		5,043,754	12,669,854	(2,708,354)	5,783,010
Coupon/dividend on perpetual bond		348,317,814	307,379,994	116,953,427	103,594,521
		<b>501,429,537</b>	<b>705,941,488</b>	<b>8,674,029</b>	<b>275,377,025</b>
<b>Retained surplus</b>		<b>10,206,121</b>	<b>573,992,308</b>	<b>(298,530,733)</b>	<b>297,152,474</b>
<b>Attributable to:</b>					
Equity holders' of the Bank		10,206,135	573,992,284	(298,530,692)	297,152,475
Non controlling Interest		(14)	24	(41)	(1)
		<b>10,206,121</b>	<b>573,992,308</b>	<b>(298,530,733)</b>	<b>297,152,474</b>
		<b>511,635,657</b>	<b>1,279,933,796</b>	<b>(289,856,704)</b>	<b>572,529,499</b>
Consolidated Earnings Per Share	32	0.15	0.90	(0.37)	0.43

  
Company Secretary

  
Chief Financial Officer

  
Managing Director (Acting)

  
Director

  
Director