


SOCIAL ISLAMI BANK LIMITED AND ITS SUBSIDIARIES
CONDENSED CONSOLIDATED BALANCE SHEET (UN- AUDITED)
AS AT 30 SEPTEMBER 2023

	<u>Note(s)</u>	<u>30.09.2023</u> <u>Taka</u>	<u>31.12.2022</u> <u>Taka</u>
PROPERTY AND ASSETS			
Cash in hand			
Cash in hand (Including Foreign Currencies)	3(a)	4,601,857,059	4,836,155,932
Balance with Bangladesh Bank & its Agent Banks (Including Foreign Currencies)	3.1	<u>2,737,476,512</u>	<u>22,086,752,023</u>
		7,339,333,571	26,922,907,955
Balance with other Banks and Financial Institutions			
In Bangladesh	4(a)	5,973,959,821	3,226,099,234
Outside Bangladesh		<u>426,446,985</u>	<u>2,520,897,414</u>
		6,400,406,806	5,746,996,648
Placement with Banks & other Financial Institutions			
	5	7,161,293,194	6,822,973,794
Investments in Shares & Securities			
Government	6(a)	14,789,330,000	14,789,330,000
Others		<u>9,164,852,555</u>	<u>9,306,243,627</u>
		23,954,182,555	24,095,573,627
Investments			
General Investment etc.	7(a)	341,261,768,028	325,968,535,809
Bills Purchased and Discounted		<u>11,772,250,179</u>	<u>16,185,621,694</u>
		353,034,018,207	342,154,157,503
Fixed Assets including Premises, Furnitures and Fixtures			
Other Assets	8(a)	4,416,267,158	4,413,627,223
Non Banking Assets	9(a)	33,865,683,492	30,200,499,189
		-	-
Total Assets		436,171,184,983	440,356,735,940
LIABILITIES AND CAPITAL			
Liabilities			
Placement from Banks & other Financial Institutions			
		15,180,000,000	30,000,000,000
Deposits and Other Accounts			
Mudaraba Savings Deposits	10(a)	44,085,013,030	40,084,046,928
Mudaraba Term Deposits		156,369,219,244	168,510,358,684
Other Mudaraba Deposits		84,634,065,491	79,636,478,408
Al-Wadeeah Current & Other Deposit Accounts		58,636,328,523	45,280,664,632
Bills Payable		5,036,935,503	6,327,507,930
Cash Waqf Fund		445,671,871	415,930,983
		349,207,233,662	340,254,987,565
Bond			
SIBL Mudaraba Subordinated Bond	11	5,000,000,000	4,800,000,000
SIBL Mudaraba Perpetual Bond	12	5,000,000,000	5,000,000,000
		10,000,000,000	9,800,000,000
Other Liabilities			
Deffered Tax Liabilities/ (Assets)	13(a)	39,975,031,805	38,942,445,231
	14(a)	<u>478,901,286</u>	<u>472,091,718</u>
Total Liabilities		414,841,166,753	419,469,524,515
Shareholders' Equity			
Paid-up Capital	15	10,858,620,000	10,341,542,860
Statutory Reserve		8,772,049,546	8,386,157,907
General reserve		13,938,397	13,938,397
Others reserve		16,149,999	16,149,999
Revaluation reserve on Fixed Assets		543,259,152	543,259,152
Retained Earnings		<u>1,125,999,148</u>	<u>1,586,161,147</u>
Total Shareholders' Equity		21,330,016,243	20,887,209,462
Non controlling Interest			
		1,987	1,963
Total Shareholders' Equity with non controlling interest		21,330,018,230	20,887,211,425
Total Liabilities & Shareholders' Equity		436,171,184,983	440,356,735,940

	<u>30.09.2023</u> <u>Taka</u>	<u>31.12.2022</u> <u>Taka</u>
Off-balance Sheet Items (Un-Audited)		
CONTINGENT LIABILITIES		
Acceptances and Endorsements	41,939,809,400	43,467,019,251
Irrevocable Letters of Credit (including Back to Back Bills)	20,137,744,229	16,835,039,038
Letters of Guarantee	9,565,337,078	8,965,901,893
Bills for Collection	8,120,431,669	8,492,000,669
Other Contingent Liabilities	-	-
Total	<u>79,763,322,376</u>	<u>77,759,960,851</u>
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	<u>79,763,322,376</u>	<u>77,759,960,851</u>


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Director

Dhaka, Bangladesh
Date: 23.10.2023

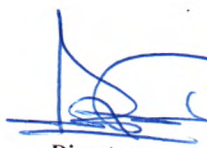
SOCIAL ISLAMI BANK LIMITED AND ITS SUBSIDIARIES
CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2023


	<u>Note(s)</u>	<u>Jan-Sept. 23</u> <u>Taka</u>	<u>Jan-Sept. 22</u> <u>Taka</u>	<u>July-Sept. 23</u> <u>Taka</u>	<u>July-Sept. 22</u> <u>Taka</u>
Investment Income	16(a)	17,895,560,413	15,877,812,375	6,206,148,925	5,379,809,842
Less: Profit paid on Deposits	17(a)	12,964,338,393	12,145,451,790	4,483,704,577	4,224,463,284
Net Investment Income		4,931,222,019	3,732,360,585	1,722,444,348	1,155,346,558
Income from Investment in Shares/securities	18(a)	1,014,199,260	929,471,779	348,215,190	317,773,265
Commission, Exchange and Brokerage	19(a)	2,054,911,268	3,331,411,371	999,893,563	1,843,851,332
Other Operating Income	20(a)	536,317,695	552,185,391	109,718,562	137,099,909
		3,605,428,222	4,813,068,541	1,457,827,314	2,298,724,506
Total Operating Income		8,536,650,241	8,545,429,126	3,180,271,662	3,454,071,064
Salaries and Allowances	21(a)	3,450,306,338	3,164,048,735	1,207,496,959	1,193,194,200
Rent, Taxes, Insurances, Electricity etc.	22(a)	491,278,582	401,483,381	181,257,311	146,525,744
Legal Expenses	23(a)	9,781,381	5,589,965	3,192,856	1,709,096
Postage, Stamps, Telecommunication etc.	24(a)	5,808,231	5,670,789	2,062,079	1,827,791
Stationery, Printings, Advertisements etc.	25(a)	130,395,921	91,104,273	27,283,695	26,756,768
Managing Director's Salary and Allowances	21.1	14,764,997	13,359,169	4,074,999	4,412,501
Directors' Fees & Expenses		3,140,059	2,168,362	1,315,593	1,542,223
Shariah Supervisory Committee's Fees & Expenses		720,131	208,036	109,965	-
Auditors' Fees		963,125	733,125	244,375	244,375
Charges on Investment Loss		-	-	-	-
Depreciation & Repair of Bank's Assets	26(a)	453,295,369	440,930,877	127,739,282	127,649,656
Zakat Expenses		162,272,156	147,161,877	54,090,719	49,053,959
Other Expenses	27(a)	1,103,669,943	1,061,250,873	393,448,571	386,836,364
Total Operating Expenses		5,826,396,232	5,333,709,462	2,002,316,404	1,939,752,677
Profit/(Loss) before Provision		2,710,254,010	3,211,719,664	1,177,955,258	1,514,318,387
Provisions for Investments & off B/S items		592,332,742	676,157,237	231,644,564	331,675,866
Other Provisions		161,409,769	151,999,427	116,116,480	123,595,812
Total Provision	28(a)	753,742,511	828,156,664	347,761,044	455,271,678
Total Profit/(Loss) before Tax		1,956,511,499	2,383,563,000	830,194,214	1,059,046,709
Provision for Income Tax	29(a)	676,577,703	1,188,682,398	257,664,714	538,717,263
Current tax		669,768,134	1,182,419,972	256,834,186	538,194,419
Deferred tax		6,809,568	6,262,426	830,528	522,844
Net Profit/(Loss) after Tax		1,279,933,796	1,194,880,602	572,529,499	520,329,446
Appropriations					
Statutory Reserve		385,891,639	466,059,982	165,999,494	210,347,558
Start up Fund		12,669,854	11,590,100	5,783,010	5,187,133
Coupon/dividend on perpetual bond		307,379,994	294,316,446	103,594,521	99,183,565
		705,941,488	771,966,528	275,377,025	314,718,256
Retained surplus		573,992,308	422,914,074	297,152,474	205,611,190
Attributable to:					
Equity holders' of the Bank		573,992,284	422,914,043	297,152,474	205,611,186
Non controlling Interest		24	31	(1)	4
		573,992,308	422,914,074	297,152,473	205,611,190
		1,279,933,796	1,194,880,602	572,529,499	520,329,446
Consolidated Earnings Per Share (Prior period EPS restated)	32	0.90	0.83	0.43	0.39


Company Secretary


Chief Financial Officer


Managing Director & CEO


Director


Director