

**SOCIAL ISLAMI BANK LIMITED**  
**CONDENSED CONSOLIDATED BALANCE SHEET (UN-AUDITED)**  
**AS AT 30 SEPTEMBER 2015**

	<u>Note(s)</u>	<u>30.09.2015</u> <u>Taka</u>	<u>31.12.2014</u> <u>Taka</u>
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>			
Cash in hand (Including Foreign Currencies)	3(a)	1,396,837,248	976,302,191
Balance with Bangladesh Bank & Sonali Bank as agent bank (Including Foreign Currencies)	3.1	10,672,095,720	11,145,075,318
		<u>12,068,932,968</u>	<u>12,121,377,509</u>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh	4(a)	3,303,631,475	2,577,414,418
Outside Bangladesh		213,952,621	332,880,245
		<u>3,517,584,096</u>	<u>2,910,294,663</u>
<b>Placement with other Banks &amp; Financial Institutions</b>			
	5(a)	<b>5,871,735,764</b>	<b>9,474,249,214</b>
<b>Investments in Shares &amp; Securities</b>			
Government		5,780,000,000	5,116,000,000
Others		1,214,045,763	1,227,727,286
		<u>6,994,045,763</u>	<u>6,343,727,286</u>
<b>Investments</b>			
General Investment etc.	6(a)	116,628,078,016	98,511,135,398
Bills Purchased and Discounted		11,584,344,334	9,288,823,913
		<u>128,212,422,350</u>	<u>107,799,959,311</u>
<b>Fixed Assets Including Premises</b>			
	7(a)	<b>3,040,076,956</b>	<b>2,683,691,549</b>
<b>Other Assets</b>			
<b>Non Banking Assets</b>	8(a)	<b>10,847,102,247</b>	<b>12,252,008,976</b>
		-	-
<b>Total Assets</b>		<u>170,551,900,144</u>	<u>153,585,308,507</u>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Placement from other Banks &amp; Financial Institutions</b>			
		<b>2,000,000,000</b>	<b>6,150,000,000</b>
<b>Deposits and Other Accounts</b>			
	9(a)		
Al-Wadeeah Current & Other Deposit Accounts		15,150,841,390	12,789,580,088
Mudaraba Savings Deposits		13,756,996,571	9,818,279,970
Mudaraba Term Deposits		83,837,045,175	75,356,410,289
Other Mudaraba Deposits		26,130,614,400	23,923,887,375
Bills Payable		1,132,619,144	2,277,639,901
Cash Waqf		167,946,559	99,275,350
		<u>140,176,063,239</u>	<u>124,265,072,973</u>
<b>SIBL Mudaraba Subordinated Bond</b>			
		<b>3,000,000,000</b>	-
<b>Other Liabilities</b>			
	10(a)	<b>13,982,844,895</b>	<b>10,992,324,637</b>
<b>Deffered Tax Liabilities/ (Assets)</b>		<b>9,538,065</b>	<b>4,924,028</b>
<b>Total Liabilities</b>		<u>159,168,446,199</u>	<u>141,412,321,638</u>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital		7,031,415,640	7,031,415,640
Statutory Reserve		3,096,624,539	2,784,497,917
General Reserve		3,024,624	2,790,193
Revaluation Reserve on Fixed Assets		1,055,679,727	1,055,679,727
Retained Earnings		196,707,779	1,298,601,774
<b>Shareholders' Equity for Parent Company SIBL</b>		<u>11,383,452,309</u>	<u>12,172,985,252</u>
<b>Non Controlling Interest</b>		<b>1,636</b>	<b>1,617</b>
<b>Shareholders' Equity for SIBL and its Subsidiaries</b>		<u>11,383,453,945</u>	<u>12,172,986,869</u>
<b>Total Liabilities &amp; Shareholders' Equity</b>		<u>170,551,900,144</u>	<u>153,585,308,507</u>

Company Secretary

Chief Financial Officer

Managing Director

Director

Chairman

**OFF- BALANCE SHEET ITEMS (UN -AUDITED)**

	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b><u>Taka</u></b>	<b><u>Taka</u></b>
<b>CONTINGENT LIABILITIES</b>		
Acceptances and Endorsements	15,991,373,004	15,302,832,788
Irrevocable Letters of Credit (including Back to Back Bills)	15,059,459,300	11,017,261,193
Letters of Guarantee	6,324,382,258	3,936,013,964
Bills for Collection	2,216,556,346	1,905,746,855
Other Contingent Liabilities	-	-
<b>Total</b>	<b><u>39,591,770,908</u></b>	<b><u>32,161,854,799</u></b>
<b>OTHER COMMITMENTS</b>		
Documentary credits and short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
<b>Total</b>	-	-
<b>TOTAL OFF BALANCE SHEET ITEMS INCLUDING CONTINGENT LIABILITIES</b>	<b><u><u>39,591,770,908</u></u></b>	<b><u><u>32,161,854,799</u></u></b>

**Company Secretary**

**Chief Financial Officer**

**Managing Director**

**Director**

**Chairman**

**SOCIAL ISLAMI BANK LIMITED**  
**CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2015**

		Jan-Sept.'15	Jan-Sept.'14	July- Sept.'15	July- Sept.'14
	Note(s)	Taka	Taka	Taka	Taka
Investment Income	11(a)	11,194,622,143	10,148,016,729	3,809,026,066	3,522,794,514
Less: Profit paid on Deposits	12(a)	7,225,514,940	7,008,142,609	2,376,679,335	2,353,211,406
<b>Net Investment Income</b>		<b>3,969,107,203</b>	<b>3,139,874,119</b>	<b>1,432,346,731</b>	<b>1,169,583,107</b>
Income from Investment in Shares/securities		199,742,140	226,314,702	72,184,786	79,568,261
Commission, Exchange and Brokerage	13(a)	979,244,283	999,960,930	325,989,116	330,514,604
Other Operating Income	14(a)	256,303,715	176,269,842	45,439,022	53,204,060
		<b>1,435,290,138</b>	<b>1,402,545,474</b>	<b>443,612,924</b>	<b>463,286,925</b>
<b>Total Operating Income</b>		<b>5,404,397,341</b>	<b>4,542,419,593</b>	<b>1,875,959,655</b>	<b>1,632,870,032</b>
Salaries and Allowances	15(a)	1,574,953,723	1,194,229,457	617,663,480	476,201,509
Rent, Taxes, Insurances, Electricity etc.	16(a)	204,529,812	168,458,476	81,968,669	52,694,457
Legal Expenses	17(a)	4,654,355	6,605,271	1,946,184	2,397,587
Postage, Stamps, Telecommunication etc.	18(a)	29,549,286	23,294,562	8,994,809	7,441,257
Stationery, Printings, Advertisements etc.		77,972,047	64,527,801	17,979,760	23,696,318
Chief Executive's Salary & Fees		7,415,000	6,290,000	2,675,000	3,230,000
Directors' Fees & Expenses		4,791,019	4,817,834	1,366,510	1,577,404
Shariah Supervisory Committee's Fees & Expenses		429,182	192,167	71,620	-
Auditors Fees		-	28,750	-	-
Depreciation & Repairs of Bank's Assets		158,543,424	122,485,329	47,444,603	16,200,584
Other Expenses		424,054,759	387,750,336	181,763,432	92,096,111
<b>Total Operating Expenses</b>		<b>2,486,892,607</b>	<b>1,978,679,984</b>	<b>961,874,067</b>	<b>675,535,228</b>
<b>Profit before Provision &amp; Income Tax</b>		<b>2,917,504,734</b>	<b>2,563,739,610</b>	<b>914,085,588</b>	<b>957,334,805</b>
Provisions for Investments		1,319,116,802	722,907,812	328,194,420	502,521,963
General Provisions for share & Margin Investment		8,449,499	6,048,308	-	1,548,433
General Reserve		234,431	-	-	-
<b>Total Provision</b>		<b>1,327,800,732</b>	<b>728,956,120</b>	<b>328,194,420</b>	<b>504,070,396</b>
<b>Profit before Taxation</b>		<b>1,589,704,001</b>	<b>1,834,783,490</b>	<b>585,891,167</b>	<b>453,264,409</b>
Current Tax Expenses		1,113,816,560	1,112,649,422	358,453,179	348,011,014
<b>Provision for Income Tax</b>		<b>1,113,816,560</b>	<b>1,112,649,422</b>	<b>358,453,179</b>	<b>348,011,014</b>
<b>Net Profit after Taxation</b>		<b>475,887,441</b>	<b>722,134,067</b>	<b>227,437,988</b>	<b>105,253,394</b>
<b>Appropriations</b>					
Statutory Reserve		312,126,622	360,979,997	114,153,491	87,987,216
Minority Interest		19	17	10	4
Retained Earnings		163,760,800	361,154,054	113,284,486	17,266,175
		<b>475,887,441</b>	<b>722,134,067</b>	<b>227,437,987</b>	<b>105,253,394</b>

**Earning Per Share (EPS)** 0.68 1.03 0.32 0.15

Company Secretary

Chief Financial Officer

Managing Director

Director

Chairman

**SOCIAL ISLAMI BANK LIMITED**  
**CONDENSED CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2015**

	<b>30.09.2015</b>	<b>30.09.2014</b>
	<b><u>Taka</u></b>	<b><u>Taka</u></b>
<b>Cash Flow from Operating Activities</b>		
Investment Income receipt in cash	11,194,622,143	10,148,016,729
Profit Paid on Deposits	(7,225,514,940)	(7,008,142,609)
Dividend Receipts	199,742,140	226,314,702
Fees & Commission receipt in cash	500,296,056	451,803,715
Cash Payments to Employees	(1,582,368,723)	(1,200,519,457)
Cash Payments to Suppliers	(107,521,333)	(87,822,363)
Income Tax Paid	(919,510,228)	(547,580,610)
Receipts from other Operating activities	735,251,942	724,427,057
Payments for other Operating activities	(668,312,111)	(589,407,808)
<b>Operating Profit before changes in Operating Assets</b>	<b>2,126,684,946</b>	<b>2,117,089,355</b>
<b>Changes in Operating Assets and Liabilities</b>		
Statutory Deposits	-	-
Net Trading Securities	(650,318,477)	638,372,436
Investments to other Banks	-	-
Investment to Customers	(20,412,463,039)	(14,553,106,353)
Other Assets	2,324,416,957	(4,016,675,773)
Deposits from other Banks	(2,942,096,263)	4,093,492,673
Deposits received from Customers	18,853,086,529	12,948,261,222
Other liabilities on account of customers	-	-
Trading Liabilities	-	-
Other Liabilities	553,751,450	276,040,207
<b>Sub Total</b>	<b>(2,273,622,843)</b>	<b>(613,615,588)</b>
<b>A Net Cash flow from Operating Activities</b>	<b>(146,937,897)</b>	<b>1,503,473,767</b>
<b>Cash flows from Investing Activities</b>		
Proceeds from sale of Securities	-	-
Payment for purchases of securities	-	-
Proceeds from Sale of fixed assets	-	-
Purchases of Property, Plant & Equipments	(485,075,848)	(146,745,166)
Purchase/Sale of subsidiaries	-	-
<b>B Net Cash flow from Investing Activities</b>	<b>(485,075,848)</b>	<b>(146,745,166)</b>
<b>Cash flows from Financing Activities</b>		
Receipts from issue of Debt Instruments	(4,150,000,000)	750,000,000
SIBL Mudaraba Subordinated Bond	3,000,000,000	-
Receipts from issue of Right shares	-	-
Increase in Revaluation Reserve	-	-
Dividend Paid in cash	(1,265,654,815)	(843,769,877)
<b>C Net Cash flow from Financing Activities</b>	<b>(2,415,654,815)</b>	<b>(93,769,877)</b>
<b>D Net Increase/(Decrease) in Cash &amp; Cash Equivalents (A+B+C)</b>	<b>(3,047,668,560)</b>	<b>1,262,958,724</b>
Effect of Exchange rate changes of cash & cash equivalents	-	-
<b>E Cash and cash equivalents at the beginning of the year</b>	<b>24,505,921,387</b>	<b>21,037,654,933</b>
<b>F Cash and cash equivalents at the end of the year (D+E)</b>	<b>21,458,252,827</b>	<b>22,300,613,657</b>

Net Operating Cash Flow per Share (NOCFPS)

(0.21)

2.14

Company Secretary

Chief Financial Officer

Managing Director

Director

Chairman

**SOCIAL ISLAMI BANK LIMITED**  
**CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2015**

Particulars	Paid-up capital	Share Money Deposit	Statutory Reserve	General / Other Reserves	Asset Revaluation Reserve	Retained Earnings	Minority Interest	Total
1	2	3	4	5	6	7	8	9=(2 to 8)
<b>Balance as at 01 January 2015</b>	<b>7,031,415,640</b>	-	<b>2,784,497,917</b>	<b>2,790,193</b>	<b>1,055,679,727</b>	<b>1,298,601,774</b>	<b>1,617</b>	<b>12,172,986,869</b>
Changes in Accounting Policy	-	-	-	-	-	-	-	-
Resatated Balance	-	-	-	-	-	-	-	-
Surplus / (deficit) on account of Revaluation of Properties	-	-	-	-	-	-	-	-
Surplus / (deficit) on account of Revaluation of Investment	-	-	-	-	-	-	-	-
Currency translation Difference	-	-	-	-	-	-	-	-
Net Gain and losses not recognized in the Income Statement	-	-	-	-	-	-	-	-
Net Profit for the period	-	-	-	-	-	475,887,441	-	<b>475,887,441</b>
Transfer	-	-	312,126,622	234,431	-	(312,126,622)	-	<b>234,431</b>
Dividend	-	-	-	-	-	(1,265,654,815)	-	<b>(1,265,654,815)</b>
Issue of Share Capital	-	-	-	-	-	-	-	-
<b>Shareholders' Equity as on 30 September 2015</b>	<b>7,031,415,640</b>	-	<b>3,096,624,539</b>	<b>3,024,624</b>	<b>1,055,679,727</b>	<b>196,707,779</b>	<b>1,617</b>	<b>11,383,453,927</b>
Non-controlling interest							19	19
<b>Shareholders' Equity of the group as on 30 September 2015</b>	<b>7,031,415,640</b>	-	<b>3,096,624,539</b>	<b>3,024,624</b>	<b>1,055,679,727</b>	<b>196,707,779</b>	<b>1,636</b>	<b>11,383,453,945</b>
<b>Total Equity as on 30 September 2014</b>	<b>7,031,415,640</b>	-	<b>2,483,974,341</b>	<b>12,714,842</b>	<b>1,082,485,102</b>	<b>366,068,632</b>	<b>1,614</b>	<b>10,976,660,171</b>

Company Secretary

Chief Financial Officer

Managing Director

Director

Chairman

**SOCIAL ISLAMI BANK LIMITED**  
**SELECTED NOTES TO THE FINANCIAL STATEMENTS**  
**AS AT AND FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2015**

**1 The Bank and its activities**

**1.1 Status of the Bank**

The Bank was incorporated as a Public Limited Company in Bangladesh in the year 1995 under Companies Act, 1994. The Bank is one of the interest-free Shariah based banks in the country and its modus- operandi are substantially different from other conventional Banks. The Bank within the stipulations laid down by Bank Companies Act, 1991 and directives as received from time to time from Bangladesh Bank, provides all types of commercial Banking services. Besides as a matter of policy the Bank conducts its business on the principles of Mudaraba, Musharaka, Murabaha, Bai-Muazzal & Hire Purchase transaction approved by Bangladesh Bank. The Bank is listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a publicly traded company. The Bank carries its Banking activities through Ninety four (94) branches operating as per Islamic Shariah prevailing in the country.

The Registered Office of the bank was located at 15, Dilkusha C/A, Dhaka-1000. But from November 2011 SIBL has shifted its Corporate and Registered head office to a new location situated at 'City Center', 90/1

**1.2 Enlistment with the Stock Exchar**

The bank subscribed for IPO (Initial Public Offer) in the year 2000 and initially listed with Dhaka Stock Exchange (DSE) Ltd. and later on in the year 2005 with Chittagong Stock Exchange (CSE) Ltd.

**Subsidiaries of SIBL:**

**1.3 SIBL Securities Limited**

SIBL Securities Limited, a wholly owned subsidiary of SIBL, was incorporated as a Public Limited Company under the Companies Act,1994 vide certification of incorporation no. C - 85876/10 dated 20 July 2010 and obtained its certificate of commencement of business on the same day. The company has already got it license for trading with Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE). The company started its commercial operation in the month of January 2012.

The principal place of business is the Registered Office at 3rd floor, 15 Dilkusha C/A, Dhaka-1000.

The principal objectives of the company for which it was established are to carry on the business of stock brokers, dealers in relation to shares and securities dealings and other services as mentioned in the Memorandum and Articles of Association of the company.

**1.4 SIBL Investment Limited**

SIBL Investment Limited, a wholly owned subsidiary of SIBL, was incorporated as a Public Limited Company under the Companies Act,1994 vide certification of incorporation no. C - 86726/10 dated 30 August 2010 and obtained its certificate of commencement of business on the same day.

The principal objectives of the company for which it was established are to carry on the business of stock brokers, dealers in relation to shares and securities dealings, to underwrite, manage and distribute the issue of stocks etc. and other services as mentioned in the Memorandum and Articles of Association of the company.

Name of the Company	Paid up Capital (Taka)	Percentage of Share Holding	
		SIBL	Others
1 SIBL Securities Limited	1,230,000,000	99.9999187%	0.0000813%
2 SIBL Investment Limited	250,000,000	99.9997600%	0.0002400%
<b>Total Capital</b>	<b>1,480,000,000</b>		

## 1.5 Off-Shore Banking Unit (OBU)

Bangladesh bank approved operation of Off-Shore Banking Unit (OBU) of Social Islami Bank Limited located at Banani Branch, through their letter no. BRPD(P-3)744(119)/2010-4652, Dated: 11.11.2010. The bank has commenced the operation of its Off-Shore Banking Unit (OBU) from 02.05.2012.

## 2 Basis of Presentation of Financial Statements and Significant Accounting Policies

### 2.1 Investment in Shares and Securities

The Bank investment in different securities has been valued on 30.09.2015 as under:

Quoted Bond & Shares	At cost or Market Value whichever is lower
Unquoted Shares	At cost
Bangladesh Govt. Islamic Bond	At cost
CDBL Share & Preference Share	At cost

All investment in securities are initially recognized at cost, including acquisition charges associated with the investment. Premiums are amortised and discounts are accredited.

As per BRPD circular no. 15 (09 November 2009), investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment. As such the company measures and recognizes investment in quoted and unquoted shares at cost if the year-end market value (for quoted shares) and book value (for unquoted shares) are higher than the cost. However as per requirements of **Bangladesh Accounting Standard (BAS)- 39**, investment in shares falls either under “**at fair value through profit and loss account**” or under “available for sale” where any change in the fair value at the year-end is taken to profit and loss account or revaluation reserve respectively. SIBL recognises its 'Investment in Shares and Securities' as per BAS-39 and accounted for the required profit/(loss) after adjustment of the value of

### 2.2 Revaluation gains/losses on Government securities

SIBL is a bank running on Islamic Shariah principle. Hence, we do not participate in buying interest bearing Government securities.

### 2.3 Recognition of profit suspense

#### **Profit / Rent / Compensation Suspense account and Doubtful Income**

Profit / Rent / compensation accrued on classified investments are suspended and accounted for as per BRPD Circular no: 15 (09 November 2009) issued by the Bangladesh Bank. Moreover, incomes that are irregular (doubtful) as per Shariah are also not included in the distributable income of the Bank.

Income on unclassified overdue investment of Murabaha and Bai-Muazzal is charged under compensation account instead of showing as income of the Bank.

Interest received from NOSTRO accounts are not credited to the income as per Islam

### 2.4 Financial instruments-presentation and disclosure

Financial instruments-presentation and disclosures are made in several cases as per guidelines and instructions of Bangladesh Bank in particular and respective cases. Requirements of BAS-32 and BFRS-7 can not be followed due to the presentation and disclosure obligations of Bangladesh Bank.

### 2.5 Cash and cash equivalent

As per BRPD circular no 15 (09 November 2009), cash and cash equivalents include notes and coins in hand, balances lying with ATM, unrestricted balances held with Bangladesh Bank and its agent Bank, balance with other Banks and financial institutions, placement with Banks and other financial institutions.

As per BAS 7, cash and cash and cash equivalents should be reported as cash item and reconciliation of the amounts of the items in its cash flow statement should be presented also. However, presentation and reconciliation is done in line with BRPD circular 15 and BAS 7.

## **2.6 Cash Flow Statement**

Bangladesh Accounting Standard (BAS)-7 " Cash Flow Statement" requires SIBL to prepare cash flow statement under direct method. However, Cash Flow Statement has been prepared under a adopted method of direct and indirect in accordance with the BRPD Circular No. 15, (09 November 2009) issued by the Banking Regulation and Policy Department of Bangladesh Bank.

## **2.7 Off-balance sheet items**

### **Contingent Liabilities**

Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank;

Any present obligation that arises from past events but is not recognised because:

- \* it is not probable that an outflow of resources embodying economic benefits will be required to settle the
- \* the amount of the obligation cannot be measured with sufficient reliability

Contingent liabilities are not recognised but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated. Contingent assets are not recognised in the financial statements as this may result in the recognition of income which may never be realised. However, the amount of cash margin is recognised as liability.

As per BRPD circular 15, contingent liabilities are recognised as off balance sheet items in absence of any recommendation in BFRS.

## **2.8 Investments net off provisions**

Investments are presented at its actual value without netting off as per BRPD circular 15 though it is to be presented at net off value as per related BFRS.

## **2.9 Consolidation Procedures (BAS-27)**

The consolidated financial statements include the financial statements of Social Islami Bank Limited and its subsidiaries SIBL Securities Limited and SIBL Investment Limited, made up to the end of the financial year.

The consolidated financial statements have been prepared in accordance with **Bangladesh Accounting Standard (BAS) 27: Consolidated and Separate Financial Statements**, Bangladesh Financial Reporting Standards (BFRS):3- Business Combinations and Bangladesh Financial Reporting Standards (BFRS):10- Consolidated Financial Statements. The consolidated financial statements are prepared to a common financial

## **2.10 Reporting Period**

These financial statements cover nine months from 01 January to 30 September 2015.

## **2.11 Statement of Changes in Equity**

The statement of changes in equity reflects information about the increase or decrease in net assets or wealth.

## **2.12 Earning Per Share (BAS-33)**

Basic Earnings Per Share has been calculated in accordance with **Bangladesh Accounting Standard (BAS)-33: Earnings Per Share (EPS)**, which has been shown on the face of profit and loss account. This has been calculated by dividing the basic earnings by the number of ordinary shares outstanding during the period.



	<b>Taka</b> <b>30.09.2015</b>	<b>Taka</b> <b>31.12.2014</b>
<b>3 Cash in hand:</b>		
In Local Currency	1,358,543,296	941,968,710
In Foreign Currencies	6,471,715	8,325,106
ATM balance	29,809,100	25,314,900
	<b>1,394,824,111</b>	<b>975,608,716</b>
<b>3(a) Consolidated balance of cash in hand</b>		
<b>Social Islami Bank Limited</b>	<b>1,394,824,111</b>	<b>975,608,716</b>
<i>Cash in hand of Subsidiary companies</i>	<b>2,013,137</b>	<b>693,475</b>
SIBL Securities Limited	1,993,764	672,502
SIBL Investment Limited	19,373	20,973
	<b>1,396,837,248</b>	<b>976,302,191</b>
<b>3.1 Balance with Bangladesh Bank and its agent bank (Sonali Bank)</b>		
Balance with Bangladesh Bank (Note-3.1.1)	10,582,578,267	11,033,671,883
Balance with Sonali Bank (as agent of BB)	89,517,452	111,403,434
	<b>10,672,095,720</b>	<b>11,145,075,318</b>
<b>3.1.1 Balance with Bangladesh Bank (Including foreign currencies)</b>		
In local currency	10,466,857,984	10,612,711,221
In foreign currencies	115,720,283	420,960,662
	<b>10,582,578,267</b>	<b>11,033,671,883</b>
<b>4 Balance with Other Banks and Financial Institutions</b>		
In Bangladesh	3,247,755,374	2,511,309,841
Outside Bangladesh	213,952,622	332,880,245
	<b>3,461,707,996</b>	<b>2,844,190,086</b>
<b>4(a) Consolidated balance of other Banks and Financial Institutions In Bangladesh</b>		
<b>Social Islami Bank Limited</b>	<b>3,247,755,374</b>	<b>2,511,309,841</b>
<i>Add: Account Balance of subsidiaries of SIBL with SIBL Principal Branch</i>	<b>275,371,177</b>	<b>269,936,542</b>
SIBL Securities Limited (Current account and MTDR)	25,438,215	20,003,005
SIBL Investment Limited	249,932,962	249,933,537
	<b>3,523,126,551</b>	<b>2,781,246,383</b>
<b>Less: Inter company balance eliminated</b>	<b>275,371,177</b>	<b>269,936,542</b>
SIBL Securities Limited (Current account and MTDR)	25,438,215	20,003,005
SIBL Investment Limited	249,932,962	249,933,537
<i>Add: Account Balance of subsidiaries of SIBL with other banks and financial institutions</i>	<b>55,876,101</b>	<b>66,104,578</b>
SIBL Securities Limited	55,876,101	66,104,578
SIBL Investment Limited	-	-
<b>Consolidated balance with Banks and Financial Institutions</b>	<b>3,303,631,475</b>	<b>2,577,414,418</b>
<b>5 Placement with Banks &amp; other Financial Institutions</b>		
Placement with Banks	521,735,764	6,974,249,214
Placement with other Financial Institutions	5,350,000,000	2,500,000,000
	<b>5,871,735,764</b>	<b>9,474,249,214</b>

	<b>Taka</b> <b>30.09.2015</b>	<b>Taka</b> <b>31.12.2014</b>
<b>6 Mode-Wise Investment (General)</b>		
<b>a) In Bangladesh</b>		
Musharaka	493,039,327	555,784,979
Murabaha	3,932,336,866	4,325,876,989
Mudaraba	5,270,866,920	4,205,360,326
Bai-Muazzal	74,962,246,618	63,555,624,941
Hire-Purchase Sirkatul Meelk	22,796,137,213	17,143,936,768
Installment Investment Scheme	94,060	120,522
Quard	7,270,736,688	7,216,017,663
Bai-Salam	111,852,334	60,327,179
Staff Loan	1,561,158,956	1,248,944,173
Ijarah	141,535,907	118,070,066
Visa Card	188,073,126	181,071,793
	<b>116,728,078,016</b>	<b>98,611,135,398</b>
<b>Mode-Wise Investment (General)</b>		
<b>b) Outside Bangladesh</b>		
Musharaka	-	-
Murabaha	-	-
Bai-Muazzal	-	-
Hire-Purchase Sirkatul Meelk	-	-
Installment Investment Scheme	-	-
Quard	-	-
Bai-Salam	-	-
Others	-	-
	-	-
<b>Bills Purchased and discounted</b>		
<b><i>Inside Bangladesh</i></b>		
In land Bill Purchase	<b>1,769,838,891</b>	<b>2,319,330,402</b>
<b>Bills Purchased and discounted</b>		
<b><i>Outside Bangladesh</i></b>		
Foreign Bill Purchased	161,159,040	137,048,093
Murabaha Bill of Exchange	1,790,973,832	1,000,953,457
Murabaha Wes Bills L/C	2,173,197,616	1,659,498,781
Baim-Wes bills	5,689,174,955	4,171,993,181
	<b>9,814,505,443</b>	<b>6,969,493,511</b>
<b>Grand total of net Bills Purchased and Discounted</b>	<b>11,584,344,334</b>	<b>9,288,823,913</b>
<b>Total Investment</b>	<b>128,312,422,350</b>	<b>107,899,959,311</b>
<b>6(a) Consolidated Investment</b>		
<b>Less: Intercompany balance eliminated</b>		
<b>SIBL Securities Ltd.</b>		
Quard Investment with SIBL-Prncipal Branch	100,000,000	100,000,000
<b>SIBL Investment Ltd.</b>	-	-
	<b>128,212,422,350</b>	<b>107,799,959,311</b>

	<b>Taka</b> <b>30.09.2015</b>	<b>Taka</b> <b>31.12.2014</b>
<b>7 Fixed Assets:</b>		
Land	12,330,000	12,330,000
Building	2,056,116,061	1,816,874,627
Furniture & Fixture	417,811,943	385,674,047
Mechanical Appliance	412,708,351	348,055,292
Computer Software	93,740,929	79,772,872
Motor Vehicle	37,269,913	32,720,292
Books	427,969	431,665
	<b>3,030,405,167</b>	<b>2,675,858,796</b>
<b>7(a) Consolidated written down value of fixed assets including intangible assets</b>		
<b>Social Islami Bank Limited</b>	<b>3,030,405,167</b>	<b>2,675,858,796</b>
<b>Add: Fixed assets of subsidiary companies</b>	<b>9,671,789</b>	<b>7,832,753</b>
<b>SIBL Securities Limited</b>	9,671,789	7,832,753
<b>SIBL Investment Limited</b>	-	-
<b>Carrying value of Fixed assets of the Group</b>	<b>3,040,076,956</b>	<b>2,683,691,549</b>
<b>8 Others Assets:</b>		
Stock of stationery, Stamps and printing materials etc.	19,473,226	16,079,558
Advance Rent:	179,013,748	138,546,785
Advance Deposit:	2,702,726	2,764,052
Branch Adjustments (SIBG)	741,917,060	3,700,341,995
Suspense Account:	613,948,814	316,415,620
Other Prepayments	256,280	314,840
Receivable from Stock & Bond and SIBL Securities	43,504,471	19,171,583
Advance Income Tax:	5,458,744,602	4,539,901,596
Receivable from SIBL Securities	1,377,245	5,516,584
Receivable from SIBL Investment	1,522,805	1,622,805
Protested bills against Investment	357,148,000	357,148,000
Profir receivable from Banks, NBF1 and BD Govt.	305,381,373	354,627,390
Investment with off-shore Banking Unit	4,755,144,236	4,205,358,767
Due from off-shore Banking Unit	-	111,952,594
Others	1,667,415,202	1,334,396,796
<b>Total</b>	<b>14,147,549,788</b>	<b>15,104,158,964</b>
<b>Less: Balance with OBU for elimination</b>		
Investment with off-shore Banking Unit	4,726,100,172	4,205,358,767
Due from off-shore Banking Unit	-	-
<b>Grand total after elimination of balance with OBU</b>	<b>9,421,449,617</b>	<b>10,898,800,197</b>
<b>8(a) Consolidated other Assets</b>		
<b>Social Islami Bank Limited</b>	<b>9,421,449,617</b>	<b>10,898,800,197</b>
<b>Add: Other assets of subsidiary companies</b>		
<b>SIBL Securities Limited</b>	<b>1,428,407,120</b>	<b>1,360,348,168</b>
<b>SIBL Investment Limited</b>	-	-
<b>Less; Inter Company transactions eliminated:</b>	<b>2,754,490</b>	<b>7,139,389</b>
Receivable from SIBL Securities	1,377,245	5,516,584
Receivable from SIBL Investment	1,522,805	1,622,805
<b>Grand total Other assets of subsidiary companies</b>	<b>10,847,102,247</b>	<b>12,252,008,976</b>

	<b>Taka</b> <b>30.09.2015</b>	<b>Taka</b> <b>31.12.2014</b>
<b>8.1 Others</b>		
D.D. Paid without advice	50,000	-
Wes Fund (F/Currency) purchased	1,089	1,089
Adjusting A/C debit balance	443,451,712	341,831,875
Advance Vat	3,815,178	3,815,178
BFETN Adjustment Accounts	63,755	(298,400)
B. W. Principal Branch (P. F)	781,274,479	646,881,387
B. W. Principal Branch (SIBL/S.Insurance)	71,388,442	60,588,442
B. W. Principal Branch (Gratuity)	367,370,548	281,577,225
	<b>1,667,415,202</b>	<b>1,334,396,796</b>

## 9 Deposits and Other Accounts

Mudaraba Savings Deposits (MSD)	13,756,996,571	9,818,279,970
Mudaraba Term Deposits (MTDR)	83,837,045,175	75,356,410,289
<b>Other Mudaraba Deposit</b>	<b>26,130,614,400</b>	<b>23,923,887,375</b>
Mudaraba Short Notice Deposits (MSND)	4,933,663,927	4,349,230,575
Mudaraba Scheme Deposits (Note-9.1)	21,196,950,473	19,574,656,800
Al- Wadeeah Current Deposit and other accounts (AWCD)	15,426,212,567	13,059,516,630
Bills payable	1,132,619,144	2,277,639,901
Cash Waqf Fund	167,946,559	99,275,350
	<b>140,451,434,417</b>	<b>124,535,009,515</b>

### 9.1 Mudaraba Scheme Deposits

Mudaraba Hajj Savings Deposit	37,173,280	34,448,453
Mudaraba Pension Savings Deposit	2,932,265,877	3,184,278,278
Mudara Education Deposit Scheme	37,220,787	41,925,172
Mudaraba Monthluy Savings Deposit	113,346,065	135,863,264
Mudaraba Monthluy Profit Deposit	1,801,307,233	1,664,329,961
Mudara Bashasthan Savings Scheme	512,530,721	497,795,735
Mudara Millionaire Savings Scheme	606,894,809	517,555,826
Mudara Lakhpoti Deposit Scheme	312,385,781	318,398,550
Mudara Double Benefit Deposit Scheme	2,301,965,180	2,235,392,969
Mudara Marriage Savings Scheme	135,590,775	146,856,004
Mudara MMohorana Savings Scheme	24,846,609	23,481,943
Subarnalata Special Scheme (Wemen)	52,265,041	51,243,063
Subarna Rekha Special Deposit (Wemen)	868,516,517	741,600,378
Shabuj Shayanna Special Deposit	451,726,273	420,538,408
Shabuj Chaya P. Sch	208,426,433	199,398,105
Sanchita Special Deposit scheme	159,545,672	151,722,117
Sanali Din Pension Deposit Scheme	4,033,869,596	2,821,681,493
Sukher Thikana Saving Scheme	5,947,728	5,072,288
Sacchandey Protidin Monthly Profit Deposit	1,967,082,113	1,768,890,759
Samriddir Sopan Scheme Deposit	4,154,694,256	4,255,473,640
Sopner Siri Deposit Scheme	139,120,424	134,296,894
Sharner Shikhar (mudaraba Billinior Deposit)	340,048,128	224,367,157
Proshanti (Mudaraba Zakat Saving Deposits)	181,174	46,343
	<b>21,196,950,473</b>	<b>19,574,656,800</b>

	<b>Taka</b> <b><u>30.09.2015</u></b>	<b>Taka</b> <b><u>31.12.2014</u></b>
<b>9(a) Consolidated balance of Al-Wadeeah Current Deposit &amp; Other A/c</b>		
<b>Social Islami Bank Limited</b>	<b>15,426,212,567</b>	<b>13,059,516,630</b>
<b>Less: Intercompany balance eliminated</b>	<b>275,371,177</b>	<b>269,936,542</b>
SIBL Securities Limited	25,438,215	20,003,005
SIBL Investment Limited	249,932,962	249,933,537
<b>Consolidated balance of Current deposit and other accounts</b>	<b><u>15,150,841,390</u></b>	<b><u>12,789,580,088</u></b>
<b>10 Other Liabilities</b>		
Adjusting A/C (Cr.) Balance	29,010,038	8,259,359
Other Payable	9,990,550	888,004
SIBL Employees' PF	781,274,479	646,881,387
SIBL Employees' Gratuity fund	445,389,578	364,291,832
SIBL Employees' Social Insurance	71,388,442	60,588,442
BEFTN Adjustment Account	13,731,185	9,160,769
ATM Settlement for Q-Cash	31,601,026	14,890,811
Provision for Investments	4,287,595,632	3,041,304,212
Provision for other Assets	387,023,907	386,655,792
Compensation and Rent Suspense	1,086,535,316	751,102,267
Provision for Taxation	6,650,333,777	5,546,544,564
Liabilities for Zakat	53,880,035	63,582,948
Mudaraba Profit Distribution	-	10,000,000
	<b><u>13,847,753,966</u></b>	<b><u>10,904,150,387</u></b>
<b>10(a) Consolodated Other Liabilities</b>		
<b>Social Islami Bank Limited</b>	<b>13,847,753,966</b>	<b>10,904,150,387</b>
<b>Add: Other Liabilities of subsidiaries</b>		
<b>SIBL Securities Limited</b>	235,072,428	188,138,499
<b>SIBL Investment Limited</b>	18,500	35,750
	<b><u>14,082,844,895</u></b>	<b><u>11,092,324,637</u></b>
<b>Less: Intercompany balance eliminated</b>		
<b>SIBL Securities Limited (Payable to SIBL- Term loan)</b>	<b>100,000,000</b>	<b>100,000,000</b>
<b>Grand Total</b>	<b><u>13,982,844,895</u></b>	<b><u>10,992,324,637</u></b>
<b>11 Income from Investment</b>		
Profit on Murabaha	153,496,626	168,358,687
Profit on Bai-Muazzal	6,469,683,092	5,561,178,391
Profit on Hire-Purchase	1,870,372,963	1,578,971,792
Profit on Musharka	37,702,180	36,849,113
Profit on Bai-Salam	6,509,349	2,661,728
Profit on Quard against MTDR, Scheme and others	575,483,770	688,815,111
Profit on Inland Document Bill Purchased	207,711,938	294,974,268
Profit on Foreign Document Bill Purchased	993,395,057	780,919,874
Profit on Ijarah	11,692,981	14,745,106
Profit on Investment against Mudaraba Deposit with other banks and NBFIs	594,428,095	729,816,312
Profit on other investments (Card, Wakalat fee etc.)	151,088,794	260,122,852
Profit on Mudaraba	82,301,281	-
	<b><u>11,153,866,124</u></b>	<b><u>10,117,413,235</u></b>

	<b>Taka</b> <b>30.09.2015</b>	<b>Taka</b> <b>31.12.2014</b>
<b>11(a) Consolidated income from investment</b>		
<b>Social Islami Bank Ltd.</b>	<b>11,153,866,124</b>	<b>10,117,413,235</b>
<i>Add: Income from investment of subsidiaries of SIBL</i>	<b>40,756,019</b>	<b>30,603,494</b>
SIBL Securities Ltd.	<b>40,756,019</b>	<b>30,603,494</b>
SIBL Investment Ltd.	<b>-</b>	<b>-</b>
<b>Grand total of consolidated investment income</b>	<b>11,194,622,143</b>	<b>10,148,016,729</b>
<b>12 Profit paid on Deposits</b>		
<i>Profit paid on deposits</i>		
Mudaraba Savings Deposits (MSD)	281,399,231	176,966,176
Mudaraba short notice deposit (MSND)	54,311,952	50,421,848
Mudaraba term deposit (MTDR)	5,018,259,628	5,187,845,540
Cash waqf fund deposit	6,328,087	3,551,125
Profit paid on Scheme Deposits & others	1,584,997,672	1,437,021,424
	<b>6,945,296,571</b>	<b>6,855,806,113</b>
<i>Profit paid on borrowings &amp; Sub-ordinate Bond</i>	<b>271,876,705</b>	<b>148,471,222</b>
<b>Total profit paid on deposits and borrowings</b>	<b>7,217,173,276</b>	<b>7,004,277,335</b>
<b>12(a) Consolidated Profit paid on deposits and borrowings</b>		
<b>Social Islami Bank Ltd.</b>	<b>7,217,173,276</b>	<b>7,004,277,335</b>
<i>Add: Income from investment of subsidiaries of SIBL</i>	<b>8,341,664</b>	<b>3,865,274</b>
SIBL Securities Ltd.	<b>8,341,664</b>	<b>3,865,274</b>
SIBL Investment Ltd.	<b>-</b>	<b>-</b>
<b>Grand total of consolidated Profit paid on deposits and borrowings</b>	<b>7,225,514,940</b>	<b>7,008,142,609</b>
<b>13 Commission, Exchange &amp; Brokerage</b>		
Commission	467,651,409	427,783,541
Exchange Income	478,948,227	548,157,215
	<b>946,599,636</b>	<b>975,940,756</b>
<b>13(a) Consolidated income from commission, exchange &amp; brokerage</b>		
<b>Social Islami Bank Ltd.</b>	<b>946,599,636</b>	<b>975,940,756</b>
<b>Add; Income from commission, exchange &amp; brokerage of subsidiaries of SIBL</b>		
SIBL Securities Ltd.	<b>32,644,647</b>	<b>24,020,174</b>
SIBL Investment Ltd.	<b>-</b>	<b>-</b>
<b>Grand total of consolidated Income from commission, exchange &amp; brokerage</b>	<b>979,244,283</b>	<b>999,960,930</b>
<b>14 Other Operating Income</b>		
P&T charge recovered	12,549,212	17,700,239
Courier charges recovery & others	3,535,302	4,199,605
Services & Charges	128,581,527	65,707,873
SWIFT/ Return charge recovered	57,839,660	36,137,242
Rent receipts	1,262,750	2,676,260
Income from sale of forms	424,300	272,675
Service charge on SIBL Cards	15,479,505	15,950,545
Notice pay earnings	782,856	2,172,013
Miscellaneous income	37,150,667	30,529,882
	<b>257,605,778</b>	<b>175,346,333</b>

	<u>Taka</u> <u>30.09.2015</u>	<u>Taka</u> <u>31.12.2014</u>
<b>14(a) Consolidated Other operating income</b>		
<b>Social Islami Bank Ltd.</b>	257,605,778	175,346,333
<b>Add; Other operating income of subsidiaries of SIBL</b>		
SIBL Securities Ltd.	(1,302,063)	923,509
SIBL Investment Ltd.	-	-
<b>Grand total of consolidated Other operating income</b>	<u>256,303,715</u>	<u>176,269,842</u>
<b>15 Salary &amp; Allowances</b>		
Basic Salary	609,674,071	498,616,995
Allowance	616,190,906	476,104,769
Bonus	273,519,429	159,022,723
L/E Salary & Allowances	7,193,003	10,565,909
Bank's Contribution to Provident fund	58,263,310	43,958,899
Bank's Contribution to Social Insurance fund	6,032,945	4,934,286
	<u>1,570,873,664</u>	<u>1,193,203,582</u>
<b>15(a) Consolidated expenses for Salary and Allowance</b>		
<b>Social Islami Bank Ltd.</b>	1,570,873,664	1,193,203,582
<b>Add; Salary and Allowance of subsidiaries of SIBL</b>		
SIBL Securities Ltd.	11,495,059	1,025,875
SIBL Investment Ltd.	-	-
<b>Grand total of consolidated expenses Salary &amp; Allowance</b>	<u>1,582,368,723</u>	<u>1,194,229,457</u>
<b>16 Rent, Taxes, Insurance &amp; Electricity etc.</b>		
Rent, Rates & Taxes,	117,835,012	97,767,620
Insurance	45,258,285	31,069,157
Electricity, Lighting & Water	39,026,276	37,866,797
	<u>202,119,573</u>	<u>166,703,573</u>
<b>16(a) Consolidated expenses for Rent, Taxes, Insurance &amp; Electricity</b>		
<b>Social Islami Bank Ltd.</b>	202,119,573	166,703,573
<b>Add; Rent, Taxes, Insurance &amp; Electricity of subsidiaries of SIBL</b>		
SIBL Securities Ltd.	2,410,239	1,754,903
SIBL Investment Ltd.	-	-
<b>Grand total of consolidated expenses for Rent, Taxex, Insurance &amp; Electricity et</b>	<u>204,529,812</u>	<u>168,458,476</u>
<b>17 Legal Expenses</b>		
Legal Fees & Charge	4,201,067	6,440,667
Stamp Duties other Legal Expenses	230	4,130
Other Legal Expenses	453,058	160,474
	<u>4,654,355</u>	<u>6,605,271</u>
<b>17(a) Consolidated Legal expenses</b>		
<b>Social Islami Bank Ltd.</b>	4,654,355	6,605,271
<b>Add; Legal expenses of subsidiaries of SIBL</b>		
SIBL Securities Ltd.	-	-
SIBL Investment Ltd.	-	-
<b>Grand total of consolidated Legal expenses</b>	<u>4,654,355</u>	<u>6,605,271</u>

	<b>Taka</b> <b><u>30.09.2015</u></b>	<b>Taka</b> <b><u>31.12.2014</u></b>
<b>18 Postage, Stamps, Telecommunication etc.</b>		
Cable Network rent	183,563	60,340
Telegram, Fax, telex & other charges	22,819,939	16,923,811
Telephone charges	3,398,379	3,511,412
Mobile phone charges	2,487,309	2,308,400
	<b><u>28,889,190</u></b>	<b><u>22,803,963</u></b>
 <b>18(a) Consolidated Postage, Stamps &amp; Telecommunication etc.</b>		
<b>Social Islami Bank Ltd.</b>	<b>28,889,190</b>	<b>22,803,963</b>
<b>Add; Poatage, Stamps &amp; Telecom. of subsidiaries of SIBL</b>		
SIBL Securities Ltd.	660,096	490,599
SIBL Investment Ltd.	-	-
<b>Grand total of Consolidated Postage, Stamps &amp; Telecommunication etc.</b>	<b><u>29,549,286</u></b>	<b><u>23,294,562</u></b>