

SOCIAL ISLAMI BANK LIMITED
CONDENSED CONSOLIDATED BALANCE SHEET (UN-AUDITED)
AS AT 30 SEPTEMBER 2019

	<u>Note(s)</u>	30.09.2019 <u>Taka</u>	31.12.2018 <u>Taka</u>
PROPERTY AND ASSETS			
Cash			
Cash in hand (Including Foreign Currencies)	3(a)	3,09,22,22,518	2,34,43,25,541
Balance with Bangladesh Bank & its Agent Banks (Including Foreign Currencies)	3.1	<u>28,99,45,00,777</u>	<u>23,73,58,10,359</u>
		32,08,67,23,295	26,08,01,35,900
Balance with other Banks and Financial Institutions			
	4(a)		
In Bangladesh		2,33,83,76,010	1,15,90,76,554
Outside Bangladesh		<u>93,31,76,552</u>	<u>32,36,95,854</u>
		3,27,15,52,561	1,48,27,72,408
Placement with Banks & other Financial Institutions			
	5	5,44,64,69,299	5,91,16,19,899
Investments in Shares & Securities			
Government		10,85,00,00,000	9,20,00,00,000
Others		<u>4,56,53,60,147</u>	<u>2,40,65,52,439</u>
		15,41,53,60,147	11,60,65,52,439
Investments			
	6(a)		
General Investment etc.		2,41,94,70,00,502	2,29,63,49,94,597
Bills Purchased and Discounted		<u>12,48,04,58,808</u>	<u>8,21,91,76,356</u>
		2,54,42,74,59,310	2,37,85,41,70,953
Fixed Assets including Premises, Furnitures and Fixtures			
	7(a)	3,69,82,08,291	3,57,22,53,103
Other Assets			
	8(a)	17,61,27,35,847	20,89,53,50,611
Non Banking Assets			
		-	-
Total Assets		<u>3,31,95,85,08,750</u>	<u>3,07,40,28,55,311</u>
LIABILITIES AND CAPITAL			
Liabilities			
Placement from Banks & other Financial Institutions			
		2,50,00,00,000	8,00,00,00,000
Deposits and Other Accounts			
	9(a)		
Mudaraba Savings Deposits		24,44,54,83,361	19,62,15,61,549
Mudaraba Term Deposits		1,61,89,26,43,798	1,56,09,56,97,702
Other Mudaraba Deposits		55,38,13,78,848	43,56,90,89,182
Al-Wadeeah Current & Other Deposit Accounts		27,76,55,63,272	23,96,25,56,672
Bills Payable		5,12,26,53,568	4,38,48,22,493
Cash Waqf Fund		32,62,31,772	31,70,48,976
		2,74,93,39,54,618	2,47,95,07,76,574
SIBL Mudaraba Subordinated Bond			
	10	9,40,00,00,000	10,80,00,00,000
Other Liabilities			
	11(a)	28,59,61,02,341	24,78,92,70,399
Deffered Tax Liabilities/ (Assets)			
		<u>7,97,07,804</u>	<u>7,54,37,019</u>
Total Liabilities		<u>3,15,50,97,64,763</u>	<u>2,91,61,54,83,993</u>
Shareholders' Equity			
Paid-up Capital		8,93,34,13,560	8,12,12,85,060
Statutory Reserve		6,16,58,56,502	5,79,54,55,397
General reserve		1,00,33,206	1,07,64,250
Revaluation reserve on Fixed Assets		95,49,98,771	95,49,98,771
Retained Earnings		<u>38,44,40,130</u>	<u>90,48,66,027</u>
		16,44,87,42,169	15,78,73,69,506
Total Shareholders' Equity			
		16,44,87,42,169	15,78,73,69,506
Non controlling Interest			
		1,818	1,812
Total Shareholders' Equity with non controlling interest			
		16,44,87,43,987	15,78,73,71,318
Total Liabilities & Shareholders' Equity		<u>3,31,95,85,08,750</u>	<u>3,07,40,28,55,311</u>

	30.09.2019	31.12.2018
	<u>Taka</u>	<u>Taka</u>
Off-balance Sheet Items		
CONTINGENT LIABILITIES		
Acceptances and Endorsements	21,64,88,62,799	20,12,94,20,463
Irrevocable Letters of Credit (including Back to Back Bills)	13,97,51,56,405	15,83,41,50,200
Letters of Guarantee	13,42,50,76,613	10,53,28,13,165
Bills for Collection	4,05,00,93,667	4,18,95,81,976
Other Contingent Liabilities	-	-
Total	<u>53,09,91,89,484</u>	<u>50,68,59,65,804</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>53,09,91,89,484</u>	<u>50,68,59,65,804</u>

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

SOCIAL ISLAMI BANK LIMITED
CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2019

	<u>Note(s)</u>	<u>Jan-Sept. 19</u> <u>Taka</u>	<u>Jan-Sept. 18</u> <u>Taka</u>	<u>July-Sept. 19</u> <u>Taka</u>	<u>July-Sept. 18</u> <u>Taka</u>
Investment Income	12(a)	19,61,93,33,060	18,02,71,62,161	6,64,96,34,725	6,31,75,03,478
Less: Profit paid on Deposits	13(a)	13,92,31,44,633	12,32,91,55,361	5,02,48,38,590	4,38,14,05,577
Net Investment Income		5,69,61,88,427	5,69,80,06,800	1,62,47,96,135	1,93,60,97,902
Income from Investment in Shares/securities		41,84,29,203	28,45,12,976	19,99,19,941	7,52,24,057
Commission, Exchange and Brokerage	14(a)	1,13,86,17,424	1,25,61,96,073	31,80,62,265	38,23,63,092
Other Operating Income	15(a)	44,36,77,964	34,66,25,474	9,64,99,409	7,17,06,503
		2,00,07,24,592	1,88,73,34,523	61,44,81,616	52,92,93,652
Total Operating Income		7,69,69,13,019	7,58,53,41,323	2,23,92,77,751	2,46,53,91,554
Salaries and Allowances	16(a)	2,59,67,17,523	2,39,51,45,501	91,27,33,956	86,97,89,687
Rent, Taxes, Insurances, Electricity etc.	17(a)	38,89,89,495	36,12,08,503	12,21,03,872	13,64,42,784
Legal Expenses	18(a)	84,07,489	82,31,937	23,57,585	23,51,179
Postage, Stamps, Telecommunication etc.	19(a)	65,51,527	78,44,978	23,71,235	21,97,933
Stationery, Printings, Advertisements etc.		10,58,28,358	10,08,38,008	3,10,70,910	5,22,80,631
Managing Director's Salary and Allowances		1,00,26,000	94,10,000	31,70,000	29,50,000
Directors' Fees & Expenses		74,19,483	38,82,872	31,79,792	12,46,429
Shariah Supervisory Committee's Fees & Expenses		4,46,507	2,45,903	1,37,928	43,001
Auditors' Fees		7,24,500	4,65,750	4,37,000	1,78,250
Charges on Investment Loss		-	-	-	-
Depreciation & Repair of Bank's Assets		22,46,52,374	18,60,50,046	4,47,08,206	2,56,04,705
Zakat Expenses		11,21,42,062	9,72,49,161	3,73,80,687	3,24,16,387
Other Expenses		85,28,27,471	90,06,27,137	39,49,71,950	30,40,43,223
Total Operating Expenses		4,31,47,32,788	4,07,11,99,794	1,55,46,23,120	1,42,95,44,208
Profit/(Loss) before Provision		3,38,21,80,231	3,51,41,41,529	68,46,54,631	1,03,58,47,346
Provisions for Investments		1,46,68,54,748	1,47,50,45,741	15,32,84,897	26,54,81,464
Other Provisions		4,57,45,633	3,71,51,529	(38,16,290)	2,11,50,749
Total Provision		1,51,26,00,381	1,51,21,97,270	14,94,68,607	28,66,32,213
Total Profit/(Loss) before Tax		1,86,95,79,850	2,00,19,44,259	53,51,86,024	74,92,15,132
Provision for Income Tax		1,20,74,76,136	1,30,72,86,116	21,93,81,225	38,86,18,172
Net Profit/(Loss) after Taxation		66,21,03,713	69,46,58,142	31,58,04,798	36,05,96,961
Appropriations					
Statutory Reserve		37,04,01,105	39,30,36,505	10,68,92,729	14,79,56,719
Transferred to Retained Earnings		29,17,02,609	30,16,21,637	20,89,12,071	21,26,40,241
Attributable to:					
Equity holders' of the Bank		29,17,02,603	30,16,21,617	20,89,12,072	21,26,40,238
Non controlling Interest		5	20	(2)	4
		29,17,02,609	30,16,21,637	20,89,12,071	21,26,40,242
Earning Per Share (Prior year EPS restated)		0.74	0.78	0.35	0.40

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

SOCIAL ISLAMI BANK LIMITED
CONDENSED CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2019

	30.09.2019	30.09.2018
	<u>Taka</u>	<u>Taka</u>
Cash Flow from operating activities		
Investment Income receipt	19,61,93,33,060	18,02,71,62,161
Profit paid on deposits	(13,92,31,44,633)	(12,32,91,55,361)
Dividend receipts	41,84,29,203	28,45,12,976
Fees & commission receipt	56,46,90,671	58,58,07,620
Cash payments to employees	(2,60,67,43,523)	(2,40,45,55,501)
Cash payments to suppliers	(50,32,25,342)	(47,02,78,447)
Income tax paid	(82,94,09,341)	(1,00,52,58,626)
Receipts from other operating activities	1,01,76,04,718	1,01,70,13,927
Payments for other operating activities	(1,02,15,72,857)	(1,04,05,27,175)
Operating profit before changes in operating assets and liabilities	2,73,59,61,956	2,66,47,21,575
Changes in operating assets and liabilities		
Statutory deposits	-	-
Net trading securities	(3,80,88,07,708)	10,34,89,815
Investments to other banks	-	-
Investment to customers	(16,57,32,88,357)	(15,98,45,50,622)
Other assets	4,11,20,24,105	(4,02,31,37,237)
Deposits from other banks	(44,58,34,301)	1,57,46,24,632
Deposits received from customers	27,42,90,12,346	10,29,48,27,238
Other liabilities on account of customers	-	-
Trading liabilities	-	-
Other liabilities	1,09,02,95,162	80,26,09,347
Sub Total	11,80,34,01,247	(7,23,21,36,827)
A. Net Cash flow from operating activities	14,53,93,63,203	(4,56,74,15,252)
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	(30,91,46,255)	(19,48,54,859)
Purchase/Sale of subsidiaries	-	-
B. Net Cash flows from investing activities	(30,91,46,255)	(19,48,54,859)
Cash flows from financing activities		
Receipts from issue of debt instruments	(5,50,00,00,000)	3,00,00,00,000
SIBL Mudaraba Subordinated Bond	(1,40,00,00,000)	(60,00,00,000)
Receipts from issue of right shares/ordinary share	-	-
Dividend paid in cash	-	-
C. Net Cash flow from financing activities	(6,90,00,00,000)	2,40,00,00,000
D. Net increase/(decrease) in cash & cash equivalents (A+B+C)	7,33,02,16,948	(2,36,22,70,111)
E. Cash and cash equivalents at the beginning of the year	33,47,45,28,207	35,46,16,41,136
F. Cash and cash equivalents at the end of the year (D+E)	40,80,47,45,155	33,09,93,71,025

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 THIRD QUARTER ENDED 30 SEPTEMBER 2019

(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 2019	8,12,12,85,060	-	5,79,54,55,397	1,07,64,250	95,49,98,771	90,48,66,028	1,812	15,78,73,71,318
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 year	-	-	-	-	-	66,21,03,708	-	66,21,03,708
Appropriation made during the year	-	-	37,04,01,105	(7,31,045)	-	(37,04,01,105)	-	(7,31,045)
Issue of Cash Dividend	-	-	-	-	-	-	-	-
Issue of Share Capital	81,21,28,500	-	-	-	-	(81,21,28,500)	-	-
Transferred to retained earnings	-	-	-	-	-	-	-	-
Non-controlling interest	-	-	-	-	-	-	5	5
Total group shareholders' equity as on 30 Sept. 2019	8,93,34,13,560	-	6,16,58,56,502	1,00,33,206	95,49,98,771	38,44,40,131	1,818	16,44,87,43,986
Eligible Capital under Basel III:	8,93,34,13,560	-	6,16,58,56,502	1,00,33,206	-	38,44,40,131	1,818	15,49,37,45,216
Add: General provision for unclassified investment	-	-	-	-	-	-	-	2,43,37,99,899
Add: SIBL Mudaraba Subordinated Bond	-	-	-	-	-	-	-	7,16,00,00,000
Total eligible capital as on 30 September 2019	-	-	-	-	-	-	-	25,08,75,45,116

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

SOCIAL ISLAMI BANK LIMITED
CONDENSED BALANCE SHEET (UN-AUDITED)
AS AT 30 SEPTEMBER 2019

	<u>Note(s)</u>	30.09.2019 <u>Taka</u>	31.12.2018 <u>Taka</u>
PROPERTY AND ASSETS			
Cash			
Cash in hand (Including Foreign Currencies)	3	3,09,00,72,798	2,34,42,58,315
Balance with Bangladesh Bank & its Agent Banks (Including Foreign Currencies)	3.1	<u>28,99,45,00,777</u>	<u>23,73,58,10,359</u>
		32,08,45,73,575	26,08,00,68,674
Balance with other Banks and Financial Institutions			
	4		
In Bangladesh		2,33,83,20,791	1,15,90,22,085
Outside Bangladesh		<u>93,31,76,552</u>	<u>32,36,95,854</u>
		3,27,14,97,343	1,48,27,17,939
Placement with Banks & other Financial Institutions			
	5	5,44,64,69,299	5,91,16,19,899
Investments in Shares & Securities			
Government		10,85,00,00,000	9,20,00,00,000
Others		<u>5,82,26,53,882</u>	<u>3,88,65,50,839</u>
		16,67,26,53,882	13,08,65,50,839
Investments			
	6		
General Investment etc.		2,42,74,70,00,502	2,30,43,49,94,597
Bills Purchased and Discounted		<u>12,48,04,58,808</u>	<u>8,21,91,76,356</u>
		2,55,22,74,59,310	2,38,65,41,70,953
Fixed Assets including Premises, Furnitures and Fixtures			
	7	3,69,03,70,627	3,56,35,34,717
Other Assets			
	8	15,33,11,09,931	18,52,66,58,424
Non Banking Assets			
		-	-
Total Assets		3,31,72,41,33,968	3,07,30,53,21,444
LIABILITIES AND CAPITAL			
Liabilities			
Placement from Banks & other Financial Institutions			
		2,50,00,00,000	8,00,00,00,000
Deposits and Other Accounts			
	9		
Mudaraba Savings Deposits		24,44,54,83,361	19,62,15,61,549
Mudaraba Term Deposits		1,61,89,26,43,798	1,56,09,56,97,702
Other Mudaraba Deposits		55,38,13,78,848	43,56,90,89,182
Al-Wadeeah Current & Other Deposit Accounts		28,20,93,13,360	24,33,62,69,747
Bills Payable		5,12,26,53,568	4,38,48,22,493
Cash Waqf Fund		<u>32,62,31,772</u>	<u>31,70,48,976</u>
		2,75,37,77,04,707	2,48,32,44,89,649
SIBL Mudaraba Subordinated Bond			
	10	9,40,00,00,000	10,80,00,00,000
Other Liabilities			
	11	27,96,30,63,479	24,35,66,21,156
Deferred Tax Liabilities/ (Assets)			
		<u>7,86,98,171</u>	<u>7,43,30,843</u>
Total Liabilities		3,15,31,94,66,357	2,91,55,54,41,648
Capital/Shareholders' Equity			
Paid-up Capital		8,93,34,13,560	8,12,12,85,060
Statutory Reserve		6,16,58,56,502	5,79,54,55,397
Revaluation reserve on Fixed Assets		95,49,98,771	95,49,98,771
Retained Earnings		<u>35,03,98,778</u>	<u>87,81,40,568</u>
Total Shareholders' Equity		16,40,46,67,611	15,74,98,79,796
Total Liabilities & Shareholders' Equity		3,31,72,41,33,968	3,07,30,53,21,444

	30.09.2019	31.12.2018
	<u>Taka</u>	<u>Taka</u>
Off-balance Sheet Items		
CONTINGENT LIABILITIES		
Acceptances and Endorsements	21,64,88,62,799	20,12,94,20,463
Irrevocable Letters of Credit (including Back to Back Bills)	13,97,51,56,405	15,83,41,50,200
Letters of Guarantee	13,42,50,76,613	10,53,28,13,165
Bills for Collection	4,05,00,93,667	4,18,95,81,976
Other Contingent Liabilities	-	-
Total	<u>53,09,91,89,484</u>	<u>50,68,59,65,804</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>53,09,91,89,484</u>	<u>50,68,59,65,804</u>

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

SOCIAL ISLAMI BANK LIMITED
CONDENSED PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2019

	<u>Note(s)</u>	Jan-Sept. 19 <u>Taka</u>	Jan-Sept. 18 <u>Taka</u>	July-Sept. 19 <u>Taka</u>	July-Sept. 18 <u>Taka</u>
Investment Income	12	19,56,39,93,633	17,93,24,41,748	6,63,34,85,871	6,28,56,87,958
Less: Profit paid on Deposits	13	13,86,92,82,150	12,27,46,66,104	5,00,66,88,944	4,36,22,56,586
Net Investment Income		5,69,47,11,483	5,65,77,75,644	1,62,67,96,927	1,92,34,31,372
Income from Investment in Shares and Securities		40,82,52,820	27,30,14,816	19,69,20,580	7,42,60,210
Commission Exchange and Brokerage	14	1,08,84,87,141	1,19,20,78,458	30,42,81,187	34,89,42,570
Other Operating Income	15	44,20,10,918	34,57,49,904	9,57,14,309	7,16,41,060
		1,93,87,50,880	1,81,08,43,178	59,69,16,077	49,48,43,840
Total Operating Income		7,63,34,62,363	7,46,86,18,822	2,22,37,13,004	2,41,82,75,213
Salaries and Allowances	16	2,57,31,97,989	2,37,26,12,343	90,44,87,398	86,17,51,651
Rent Taxes Insurances Electricity etc.	17	38,44,25,397	35,66,76,973	12,05,60,794	13,49,32,274
Legal Expenses	18	84,07,489	82,16,937	23,57,585	23,51,179
Postage Stamps Telecommunication etc.	19	50,82,662	66,28,517	19,22,501	17,95,886
Stationery Printings Advertisements etc.		10,54,33,661	10,06,23,648	3,09,96,273	5,22,18,786
Managing Director's Salary and Allowances		1,00,26,000	94,10,000	31,70,000	29,50,000
Directors' Fees & Expenses		70,87,983	36,41,372	30,91,792	11,77,429
Shariah Supervisory Committee's Fees & Expenses		4,46,507	2,45,903	1,37,928	43,001
Auditors' Fees		6,90,000	4,31,250	4,02,500	1,43,750
Charges on Investment Loss		-	-	-	-
Depreciation & Repair of Bank's Assets		22,29,72,800	18,41,48,509	4,42,91,245	2,51,53,300
Zakat Expenses		11,21,42,062	9,72,49,161	3,73,80,687	3,24,16,387
Other Expenses		84,43,78,557	88,85,05,943	39,21,15,957	29,80,76,510
Total Operating Expenses		4,27,42,91,107	4,02,83,90,555	1,54,09,14,660	1,41,30,10,152
Profit/(Loss) before Provision		3,35,91,71,256	3,44,02,28,267	68,27,98,344	1,00,52,65,061
Provisions for Investments		1,46,68,54,748	1,47,50,45,741	15,32,84,897	26,54,81,464
Other Provisions		4,03,10,985	-	(49,50,197)	-
Total Provision		1,50,71,65,733	1,47,50,45,741	14,83,34,700	26,54,81,464
Total Profit/(Loss) before Tax		1,85,20,05,523	1,96,51,82,526	53,44,63,644	73,97,83,597
Provision for Income Tax		1,19,72,17,709	1,29,50,00,117	21,68,75,183	38,34,07,398
Net Profit/(Loss) after Tax		65,47,87,814	67,01,82,409	31,75,88,461	35,63,76,199
Appropriation					
Statutory Reserve		37,04,01,105	39,30,36,505	10,68,92,729	14,79,56,719
Transferred to Retained Earnings		28,43,86,709	27,71,45,904	21,06,95,733	20,84,19,480
		65,47,87,814	67,01,82,409	31,75,88,462	35,63,76,199
Earning Per Share (Prior year EPS restated)		0.73	0.75	0.36	0.40

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

SOCIAL ISLAMI BANK LIMITED
CONDENSED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2019

	30.09.2019	30.09.2018
	<u>Taka</u>	<u>Taka</u>
Cash Flow from operating activities		
Investment Income receipt	19,56,39,93,633	17,93,24,41,748
Profit paid on deposits	(13,86,92,82,150)	(12,27,46,66,104)
Dividend receipts	40,82,52,820	27,30,14,816
Fees & commission receipt	51,45,60,388	52,16,90,005
Cash payments to employees	(2,58,32,23,989)	(2,38,20,22,343)
Cash payments to suppliers	(49,82,66,547)	(46,55,17,557)
Income tax paid	(81,90,54,371)	(99,23,20,857)
Receipts from other operating activities	1,01,59,37,672	1,01,61,38,357
Payments for other operating activities	(1,01,06,58,532)	(1,02,61,93,671)
Operating profit before changes in operating assets and liabilities	2,72,22,58,924	2,60,25,64,395
Changes in operating assets and liabilities		
Statutory deposits	-	-
Net trading securities	(3,58,61,03,043)	10,34,89,815
Investments to other banks	-	-
Investment to customers	(16,57,32,88,357)	(16,03,45,50,623)
Other assets	4,01,46,02,864	(3,85,99,38,752)
Deposits from other banks	(44,58,34,301)	1,57,46,24,632
Deposits received from customers	27,49,90,49,359	10,52,96,88,890
Other liabilities on account of customers	-	-
Trading liabilities	-	-
Other liabilities	90,64,26,208	49,88,93,007
Sub Total	11,81,48,52,730	(7,18,77,93,031)
A. Net Cash flow from operating activities	14,53,71,11,654	(4,58,52,28,637)
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	(30,89,77,949)	(19,48,31,199)
Purchase/Sale of subsidiaries	-	-
B. Net Cash flows from investing activities	(30,89,77,949)	(19,48,31,199)
Cash flows from financing activities		
Receipts from issue of debt instruments	(5,50,00,00,000)	3,00,00,00,000
SIBL Mudaraba Subordinated Bond	(1,40,00,00,000)	(60,00,00,000)
Receipts from issue of right shares/ordinary share	-	-
Dividend paid in cash	-	-
C. Net Cash flow from financing activities	(6,90,00,00,000)	2,40,00,00,000
D. Net increase/(decrease) in cash & cash equivalents (A+B+C)	7,32,81,33,705	(2,38,00,59,834)
E. Cash and cash equivalents at the beginning of the year	33,47,44,06,512	35,46,11,73,539
F. Cash and cash equivalents at the end of the year (D+E)	40,80,25,40,218	33,08,11,13,704

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

SOCIAL ISLAMI BANK LIMITED
STATEMENT OF CONDENSED CHANGES IN EQUITY (UN-AUDITED)
FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2019

(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 2019	8,12,12,85,060	-	5,79,54,55,397	-	95,49,98,771	87,81,40,568	15,74,98,79,796
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 year	-	-	-	-	-	65,47,87,814	65,47,87,814
Appropriation made during the year			37,04,01,105	-	-	(37,04,01,105)	-
Issue of cash dividend	-	-	-	-	-	-	-
Issue of Share Capital	81,21,28,500	-	-	-	-	(81,21,28,500)	-
Transferred to retained earnings	-	-	-	-	-	-	-
Total shareholders' equity as on 30 September 2019	8,93,34,13,560	-	6,16,58,56,502	-	95,49,98,771	35,03,98,778	16,40,46,67,611
Eligible Capital under Basel III:	8,93,34,13,560		6,16,58,56,502		-	35,03,98,778	15,44,96,68,840
Add: General provision for unclassified investment							2,43,37,99,899
Add: SIBL Mudaraba Subordinated Bond							7,16,00,00,000
Total eligible capital as on 30 September 2019							25,04,34,68,739

Company Secretary

Chief Financial Officer

Managing Director & CEO

Director

Chairman

	30.09.2019	31.12.2018
	<u>Taka</u>	<u>Taka</u>
3 Cash in hand:		
In Local Currency	2,84,12,83,219	2,15,47,93,722
In Foreign Currencies	2,90,89,549	2,58,33,892
ATM balance	21,97,00,031	16,36,30,700
	<u>3,09,00,72,798</u>	<u>2,34,42,58,315</u>
3(a) Consolidated balance of cash in hand		
Social Islami Bank Limited	3,09,00,72,798	2,34,42,58,315
<i>Cash in hand of Subsidiary companies</i>	21,49,720	67,226
SIBL Securities Limited	21,44,519	62,025
SIBL Investment Limited	5,201	5,201
	<u>3,09,22,22,518</u>	<u>2,34,43,25,541</u>
3.1 Balance with Bangladesh Bank and its agent bank (Sonali Bank)		
Balance with Bangladesh Bank (Note-3.1.1)	28,73,88,75,512	23,40,08,72,133
Balance with Sonali Bank (as agent of BB)	25,56,25,264	33,49,38,226
	<u>28,99,45,00,777</u>	<u>23,73,58,10,359</u>
3.1.1 Balance with Bangladesh Bank (Including foreign currencies)		
In local currency	27,21,92,47,727	22,98,07,63,770
In foreign currencies	1,51,96,27,785	42,01,08,363
	<u>28,73,88,75,512</u>	<u>23,40,08,72,133</u>
4 Balance with Other Banks and Financial Institutions		
In Bangladesh	2,33,83,20,791	1,15,90,22,085
Outside Bangladesh	93,31,76,552	32,36,95,854
	<u>3,27,14,97,343</u>	<u>1,48,27,17,939</u>
4(a) Consolidated balance of other Banks and Financial Institutions In Bangladesh		
Social Islami Bank Limited	2,33,83,20,791	1,15,90,22,085
<i>Add: Account Balance of subsidiaries of SIBL with SIBL Principal Branch</i>	44,37,50,088	37,37,13,075
SIBL Securities Limited (Current account and MTDR)	34,39,01,726	12,38,64,138
SIBL Investment Limited	9,98,48,362	24,98,48,937
	<u>2,78,20,70,879</u>	<u>1,53,27,35,160</u>
Less: Inter company balance eliminated	44,37,50,088	37,37,13,075
SIBL Securities Limited (Current account and MTDR)	34,39,01,726	12,38,64,138
SIBL Investment Limited	9,98,48,362	24,98,48,937
<i>Add: Account Balance of subsidiaries of SIBL with other banks and financial institutions</i>	55,219	54,469
SIBL Securities Limited	55,219	54,469
SIBL Investment Limited	-	-
Consolidated balance with Banks and Financial Institutions	<u>2,33,83,76,010</u>	<u>1,15,90,76,554</u>
5 Placement with Banks & other Financial Institutions		
Placement with Banks	98,64,69,299	48,66,19,899
Placement with other Financial Institutions	4,46,00,00,000	5,42,50,00,000
	<u>5,44,64,69,299</u>	<u>5,91,16,19,899</u>

	30.09.2019	31.12.2018
	<u>Taka</u>	<u>Taka</u>
6 Mode-Wise Investment (General)		
a) In Bangladesh		
Musharaka	34,53,73,455	34,77,14,917
Murabaha	5,07,63,35,744	3,88,93,04,111
Mudaraba	3,27,72,92,066	2,06,18,61,392
Bai-Muazzal	1,65,90,42,53,379	1,57,97,35,57,142
Hire-Purchase Sirkatul Meelk	56,29,47,65,831	54,77,98,10,323
Quard	7,30,94,47,880	6,85,01,81,947
Bai-Salam	87,78,01,687	77,56,77,519
Staff Loan	2,33,05,72,608	2,38,59,78,089
Ijarah	62,78,84,918	66,00,73,348
Visa Card	70,32,72,934	71,08,35,809
	<u>2,42,74,70,00,502</u>	<u>2,30,43,49,94,597</u>
Mode-Wise Investment (General)		
b) Outside Bangladesh		
Musharaka	-	-
Murabaha	-	-
Bai-Muazzal	-	-
Hire-Purchase Sirkatul Meelk	-	-
Installment Investment Scheme	-	-
Quard	-	-
Bai-Salam	-	-
Others	-	-
	<u>-</u>	<u>-</u>
Bills Purchased and discounted		
Inside Bangladesh		
In land Bill Purchase	<u>3,27,44,55,170</u>	<u>2,71,82,64,390</u>
Bills Purchased and discounted		
Outside Bangladesh		
Foreign Bill Purchased	10,38,52,306	15,86,60,057
Murabaha Bill of Exchange	1,55,01,63,426	1,65,52,74,938
Baim-Wes bills	7,55,19,87,906	3,68,69,76,971
	<u>9,20,60,03,638</u>	<u>5,50,09,11,966</u>
Grand total of net Bills Purchased and Discounted	<u>12,48,04,58,808</u>	<u>8,21,91,76,356</u>
Total Investment	2,55,22,74,59,310	2,38,65,41,70,953
6(a) Consolidated Investment		
Less: Intercompany balance eliminated		
SIBL Securities Ltd.		
Quard Investment with SIBL-Prncipal Branch	80,00,00,000	80,00,00,000
SIBL Investment Ltd.	-	-
	<u>2,54,42,74,59,310</u>	<u>2,37,85,41,70,953</u>
7 Fixed Assets:		
Land	1,23,30,000	1,23,30,000
Building	1,94,08,85,889	1,96,52,72,787
Furniture & Fixture	81,09,33,504	70,55,50,956
Mechanical Appliance	72,14,19,022	67,55,05,420
Computer Software	17,63,88,889	16,90,17,683
Motor Vehicle	2,76,64,653	3,51,75,305
Books	7,48,670	6,82,566
	<u>3,69,03,70,627</u>	<u>3,56,35,34,717</u>

	30.09.2019	31.12.2018
	<u>Taka</u>	<u>Taka</u>
7(a) Consolidated written down value of fixed assets including intangible assets		
Social Islami Bank Limited	3,69,03,70,627	3,56,35,34,717
Add: Fixed assets of subsidiary companies	78,37,664	87,18,386
SIBL Securities Limited	78,37,664	87,18,386
SIBL Investment Limited	-	-
Carrying value of Fixed assets of the Group	<u>3,69,82,08,291</u>	<u>3,57,22,53,103</u>
8 Others Assets:		
Stock of stationery Stamps and printing materials etc.	5,83,40,552	3,89,40,292
Advance Rent	19,74,47,592	24,03,68,398
Advance Deposit	33,37,421	31,56,556
Branch Adjustments (SIBG)	2,90,02,73,954	7,10,10,09,106
Suspense Account:	55,47,77,861	21,95,94,442
Other Prepayments	6,42,20,847	6,42,16,511
Receivable from Stock & Bond and SIBL Securities	6,16,38,864	12,20,74,364
Advance Income Tax	10,19,04,61,393	9,37,14,07,022
Receivable from SIBL Investment	18,63,060	18,20,060
Protested bills against Investment	32,44,90,570	31,93,77,570
Profir receivable from Banks NBF1 and BD Govt.	28,65,23,581	47,28,85,826
Investment with off-shore Banking Unit	2,11,86,91,781	1,73,46,02,875
Due from off-shore Banking Unit	6,24,81,496	6,24,81,496
Others (note: 8.1)	62,52,52,740	50,93,26,782
Total	<u>17,44,98,01,712</u>	<u>20,26,12,61,299</u>
Less: Balance with OBU for elimination		
Investment with off-shore Banking Unit	2,11,86,91,781	1,73,46,02,875
Due from off-shore Banking Unit	-	-
Grand total after elimination of balance with OBU	<u>15,33,11,09,931</u>	<u>18,52,66,58,424</u>
8(a) Consolidated other Assets		
Social Islami Bank Limited	15,33,11,09,931	18,52,66,58,424
Add: Other assets of subsidiary companies	2,28,34,88,975	2,37,05,12,247
SIBL Securities Limited	2,19,92,41,388	2,37,05,12,247
SIBL Investment Limited	8,42,47,587	-
Less; Inter Company transactions eliminated:	18,63,060	18,20,060
Receivable from SIBL Securities	-	-
Receivable from SIBL Investment	18,63,060	18,20,060
Grand total Other assets of subsidiary companies	<u>17,61,27,35,847</u>	<u>20,89,53,50,611</u>
8.1 Others		
Clearing Adjustment	(61,77,584)	-
D.D. Paid without advice	650	-
Wes Fund (F/Currency) purchased	1,089	1,089
Adjusting A/C debit balance	62,76,54,495	50,55,02,683
Advance Vat	38,15,178	38,15,178
BFETN Adjustment Accounts	(41,087)	7,832
	<u>62,52,52,740</u>	<u>50,93,26,782</u>

	30.09.2019	31.12.2018
	<u>Taka</u>	<u>Taka</u>
9 Deposits and Other Accounts		
Mudaraba Savings Deposits (MSD)	24,44,54,83,361	19,62,15,61,549
Mudaraba Term Deposits (MTDR)	1,61,89,26,43,798	1,56,09,56,97,702
Other Mudaraba Deposit	55,38,13,78,848	43,56,90,89,182
Mudaraba Short Notice Deposits (MSND)	16,61,11,60,343	13,34,81,72,630
Mudaraba Scheme Deposits (Note-9.1)	38,77,02,18,505	30,22,09,16,552
Al- Waddeeah Current Deposit and other accounts (AWCD)	28,20,93,13,360	24,33,62,69,747
Bills payable	5,12,26,53,568	4,38,48,22,493
Cash Waqf Fund	32,62,31,772	31,70,48,976
	<u>2,75,37,77,04,705</u>	<u>2,48,32,44,89,649</u>

9.1 Mudaraba Scheme Deposits

Mudaraba Hajj Savings Deposit	10,97,14,128	9,28,87,786
Mudaraba Pension Savings Deposit	2,46,42,98,523	2,61,47,30,097
Mudara Education Deposit Scheme	3,24,43,699	4,08,26,600
Mudaraba Monthly Savings Deposit	4,52,78,889	5,32,06,304
Mudaraba Monthly Profit Deposit	3,69,56,03,893	3,80,77,49,887
Mudara Bashasthan Savings Scheme	56,54,70,595	67,62,10,468
Mudara Millionaire Savings Scheme	94,57,84,467	99,77,04,486
Mudara Lakhpoti Deposit Scheme	3,72,43,322	5,02,66,479
Mudara Double Benefit Deposit Scheme	1,46,08,86,542	1,53,67,32,091
Mudara Marriage Savings Scheme	9,64,68,758	10,38,30,523
Mudara MMohorana Savings Scheme	1,94,66,449	2,13,29,046
Subarnalata Special Scheme (Wemen)	2,31,98,093	2,19,15,847
Subarna Rekha Special Deposit (Wemen)	1,61,32,59,454	1,52,68,90,662
Shabuj Shayanna Special Deposit	3,88,59,937	5,82,24,337
Shabuj Chaya P. Sch	58,71,53,845	58,53,16,856
Sanchita Special Deposit scheme	20,21,00,836	21,00,53,345
Sanali Din Pension Deposit Scheme	12,83,22,88,643	11,90,98,21,418
Sukher Thikana Saving Scheme	1,40,55,038	1,23,62,173
Sacchandey Protidin Monthly Profit Deposit	2,20,17,60,001	2,65,97,43,247
Samriddir Sopan Scheme Deposit	93,46,16,058	2,15,50,87,725
Sopner Siri Deposit Scheme	9,72,65,295	11,33,11,490
Sharner Shikhar (mudaraba Billinior Deposit)	1,01,09,59,155	96,16,51,456
Proshanti (Mudaraba Zakat Saving Deposits)	2,16,50,853	1,10,64,229
SIBL Astha (Mudaraba Monthly Profit Deposit)	8,69,00,15,532	-
SIBL Super DPS (Mudaraba Pension Deposit)	14,30,96,500	-
SIBL Digun Prottasha(Double Benefit Deposit)	88,72,80,000	-
	<u>38,77,02,18,505</u>	<u>30,22,09,16,552</u>

9(a) Consolidated balance of Al-Waddeeah Current Deposit & Other A/c

Social Islami Bank Limited	28,20,93,13,360	24,33,62,69,747
<i>Less: Intercompany balance eliminated</i>	44,37,50,088	37,37,13,075
SIBL Securities Limited	34,39,01,726	12,38,64,138
SIBL Investment Limited	9,98,48,362	24,98,48,937
	<u>27,76,55,63,272</u>	<u>23,96,25,56,672</u>

10 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 :

<u>Name of the Bond</u>	<u>Issue Date</u>	<u>Issued Amount</u>	<u>Outstanding as on 30.09.2019</u>
SIBL 1st Mudaraba Subordinated Bond	31-03-15	3,00,00,00,000	1,20,00,00,000
SIBL 2nd Mudaraba Subordinated Bond	20-06-16	4,00,00,00,000	3,20,00,00,000
SIBL 3rd Mudaraba Subordinated Bond	27-12-18	5,00,00,00,000	5,00,00,00,000
Total		12,00,00,00,000	9,40,00,00,000

	30.09.2019	31.12.2018
	<u>Taka</u>	<u>Taka</u>
11 Other Liabilities		
Adjusting A/C (Cr.) Balance	8,15,61,010	1,20,30,804
Other Payable	2,14,89,192	30,79,086
BEFTN Adjustment Account	5,03,11,695	2,46,72,552
Parking Account	150	51
ATM Settlement for Q-Cash	3,11,40,083	3,40,04,885
Provision for Investments	10,14,38,41,638	8,68,90,72,870
Provision for other Assets	45,08,90,557	45,08,90,557
Compensation and Rent Suspense	2,65,14,36,840	1,87,47,40,496
Provision for Taxation	14,36,99,39,269	13,12,84,64,305
Liabilities for Zakat	11,21,42,062	12,96,65,548
Provision for Un-reconcile	4,03,10,985	-
Provision for good borrower	80,00,000	80,00,000
Provision for good Climate Risk Fund	20,00,000	20,00,000
	<u>27,96,30,63,479</u>	<u>24,35,66,21,156</u>
11(a) Consolidated Other Liabilities		
Social Islami Bank Limited	27,96,30,63,479	24,35,66,21,156
Add: Other Liabilities of subsidiaries	1,43,30,38,862	1,23,26,49,243
SIBL Securities Limited	1,43,29,98,612	1,23,26,03,243
SIBL Investment Limited	40,250	46,000
	<u>29,39,61,02,341</u>	<u>25,58,92,70,399</u>
Less: Intercompany balance eliminated		
SIBL Securities Limited (Payable to SIBL- Term loan)	80,00,00,000	80,00,00,000
Grand Total	<u>28,59,61,02,341</u>	<u>24,78,92,70,399</u>
	30.09.2019	30.09.2018
	<u>Taka</u>	<u>Taka</u>
12 Income from Investment		
Profit on Murabaha	15,11,84,084	14,58,62,728
Profit on Bai-Muazzal	12,71,60,56,239	11,34,82,34,599
Profit on Hire-Purchase	4,67,76,16,527	4,60,93,24,073
Profit on Musharka	2,49,86,536	3,04,31,021
Profit on Bai-Salam	6,24,14,257	4,84,10,316
Profit on Quard against MTDR Scheme and others	32,74,07,126	34,29,18,705
Profit on Inland Document Bill Purchased	28,61,17,842	28,71,25,835
Profit on Foreign Document Bill Purchased	56,52,994	53,01,017
Profit on Ijarah	5,68,19,178	3,86,38,260
Profit on Investment against Mudaraba Deposit with other banks and NBFIs	46,94,93,748	57,03,36,541
Profit on other investments (Card Wakalat fee etc.)	78,62,45,102	50,58,58,654
Profit on Mudaraba	-	-
	<u>19,56,39,93,633</u>	<u>17,93,24,41,748</u>
12(a) Consolidated income from investment		
Social Islami Bank Ltd.	19,56,39,93,633	17,93,24,41,748
Add: Income from investment of subsidiaries of SIBL	5,53,39,427	9,47,20,413
SIBL Securities Ltd.	5,53,39,427	9,47,20,413
SIBL Investment Ltd.	-	-
Grand total of consolidated investment income	<u>19,61,93,33,060</u>	<u>18,02,71,62,161</u>
13 Profit paid on Deposits		
Mudaraba Savings Deposits (MSD)	47,12,22,076	36,04,39,567
Mudaraba short notice deposit (MSND)	33,06,85,251	26,60,57,870
Mudaraba term deposit (MTDR)	9,72,80,26,718	9,00,33,40,167
Cash waqf fund deposit	1,75,08,837	1,27,51,791
Profit paid on Scheme Deposits & others	2,14,66,99,487	1,78,26,78,191
	<u>12,69,41,42,369</u>	<u>11,42,52,67,586</u>
Profit paid on borrowings & Sub-ordinate Bond	<u>1,17,51,39,782</u>	<u>84,93,98,518</u>
Total profit paid on deposits and borrowings	<u>13,86,92,82,150</u>	<u>12,27,46,66,104</u>

	30.09.2019	30.09.2018
	<u>Taka</u>	<u>Taka</u>
13(a) Consolidated Profit paid on deposits and borrowings		
Social Islami Bank Ltd.	13,86,92,82,150	12,27,46,66,104
<i>Add: Income from investment of subsidiaries of SIBL</i>	5,38,62,483	5,44,89,257
SIBL Securities Ltd.	5,38,62,483	5,44,89,257
SIBL Investment Ltd.	-	-
Grand total of consolidated Profit paid on deposits and borrowings	<u>13,92,31,44,633</u>	<u>12,32,91,55,361</u>
14 Commission Exchange & Brokerage		
Commission	51,45,60,388	52,16,90,005
Exchange Income	57,39,26,754	67,03,88,453
	<u>1,08,84,87,141</u>	<u>1,19,20,78,458</u>
14(a) Consolidated income from commission exchange & brokerage		
Social Islami Bank Ltd.	1,08,84,87,141	1,19,20,78,458
Add; Income from commission exchange & brokerage of subsidiaries of SIBL		
SIBL Securities Ltd.	5,01,30,283	6,41,17,615
SIBL Investment Ltd.	-	-
Grand total of consolidated Income from commission exchange & brokerage	<u>1,13,86,17,424</u>	<u>1,25,61,96,073</u>
15 Other Operating Income		
P & T charge recovered	9,31,137	23,41,283
Courier Charges Recovery & Others	63,16,808	44,64,518
Services & charges	19,37,54,818	18,09,93,524
SWIFT/ Return charge recovered	3,45,66,456	2,91,22,759
Rent receipts	25,72,965	17,60,779
Profit from sale of Assets	63,600	65,38,193
Income from sale of forms	76,220	1,38,130
Service charge on SIBL Cards	6,90,69,625	6,26,47,745
Notice pay earnings	43,78,135	30,18,585
Miscellaneous income	13,02,81,153	5,47,24,389
	<u>44,20,10,918</u>	<u>34,57,49,904</u>
15(a) Consolidated Other operating income		
Social Islami Bank Ltd.	44,20,10,918	34,57,49,904
Add; Other operating income of subsidiaries of SIBL		
SIBL Securities Ltd.	16,67,046	8,75,570
SIBL Investment Ltd.	-	-
Grand total of consolidated Other operating income	<u>44,36,77,964</u>	<u>34,66,25,474</u>
16 Salary & Allowances		
Basic Salary	98,15,48,061	95,57,81,471
Allowance	1,00,25,53,658	90,72,45,594
Bonus	46,25,58,719	40,81,73,129
L/E Salary & Allowances	3,24,50,469	1,64,67,566
Bank's Contribution to Provident fund	9,46,55,621	8,57,06,692
Bank's Contribution to Social Insurance fund	94,57,461	86,47,891
	<u>2,58,32,23,989</u>	<u>2,38,20,22,343</u>
16(a) Consolidated expenses for Salary and Allowance		
Social Islami Bank Ltd.	2,58,32,23,989	2,38,20,22,343
Add; Salary and Allowance of subsidiaries of SIBL		
SIBL Securities Ltd.	2,35,19,534	2,25,33,158
SIBL Investment Ltd.	-	-
Grand total of consolidated expenses Salary & Allowance	<u>2,60,67,43,523</u>	<u>2,40,45,55,501</u>
17 Rent Taxes Insurance & Electricity etc.		
Rent Rates & Taxes	24,29,70,515	21,37,56,841
Insurance	7,51,64,446	8,34,22,166
Electricity Lighting & Water	6,62,90,435	5,94,97,966
	<u>38,44,25,397</u>	<u>35,66,76,973</u>

	30.09.2019	30.09.2018
	<u>Taka</u>	<u>Taka</u>
17(a) Consolidated expenses for Rent Taxes Insurance & Electricity		
Social Islami Bank Ltd.	38,44,25,397	35,66,76,973
Add; Rent Taxes Insurance & Electricity of subsidiaries of SIBL		
SIBL Securities Ltd.	45,64,098	45,31,530
SIBL Investment Ltd.	-	-
Grand total of consolidated expenses for Rent Taxex Insurance & Electricity etc.	38,89,89,495	36,12,08,503
18 Legal Expenses		
Legal Fees & Charge	41,33,384	40,49,400
Stamp Duties other Legal Expenses	1,19,943	37,152
Other Legal Expenses	41,54,162	41,30,385
	84,07,489	82,16,937
18(a) Consolidated Legal expenses		
Social Islami Bank Ltd.	84,07,489	82,16,937
Add; Legal expenses of subsidiaries of SIBL		
SIBL Securities Ltd.	-	15,000.00
SIBL Investment Ltd.	-	-
Grand total of consolidated Legal expenses	84,07,489	82,31,937
19 Postage Stamps Telecommunication etc.		
Cable Network rent	2,51,773	2,48,945
Telegram Fax telex & other charges	-	-
Telephone charges	24,46,974	33,69,834
Mobile phone charges	23,83,915	30,09,738
	50,82,662	66,28,517
19(a) Consolidated Postage Stamps & Telecommunication stc.		
Social Islami Bank Ltd.	50,82,662	66,28,517
Add; Poatage Stamps & Telecom. of subsidiaries of SIBL		
SIBL Securities Ltd.	14,68,865	12,16,461
SIBL Investment Ltd.	-	-
Grand total of Consolidated Postage Stamps & Telecommunication stc.	65,51,527	78,44,978
20 Shareholders' Equity		
Paid up Capital (893,341,356 and 812,128,506 ordinary shares respectively with a face value of Taka-10 each issued on various	8,93,34,13,560	8,12,12,85,060
Share Premium	-	-
Statutory Reserve	6,16,58,56,502	5,41,88,32,953
Revaluation reserve on Fixed Assets	95,49,98,771	97,92,21,345
Retained Earnings	35,03,98,778	31,72,92,093
	16,40,46,67,611	14,83,66,31,450

The following notes are particularly in compliance with BSEC notification No . BSEC/CMRRCD/2006-158/208/Admin/81, Dated: 20 June 2018.

21 Earnings per share (EPS) (BAS-33, note-2.12)

	Jan-Sept. 19	Jan-Sept. 18	July-Sept. 19	July-Sept. 18
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
Profit after tax for the period (Consolidated)	66,21,03,713	69,46,58,142	31,58,04,798	36,05,96,961
Profit after tax for the period (Bank)	65,47,87,814	67,01,82,409	31,75,88,461	35,63,76,199
Weighted Average number of shares outstanding	89,33,41,356	89,33,41,356	89,33,41,356	89,33,41,356
EPS Calculation=	Profit after tax for the period			
	Weighted Average number of shares outstanding			
Basic Earning per Share (EPS)-Consolidated (Prior year EPS restated)	0.74	0.78	0.35	0.40
Basic Earning per Share (EPS)-Bank (Prior year EPS restated)	0.73	0.75	0.36	0.40

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. 19	Jan-Sept. 18
	<u>Taka</u>	<u>Taka</u>
22 Net Asset Value per share (NAVPS) (Prior year figure restated)		
Net Asset Value-Consolidated	16,44,87,42,169	14,87,89,22,783
Net Asset Value-Bank	16,40,46,67,611	14,83,66,31,450
Weighted Average number of shares outstanding	89,33,41,356	89,33,41,356

$$\text{Net Asset Value per share calculation} = \frac{\text{Net Asset Value}}{\text{Weighted Average number of shares outstanding}}$$

Net Asset Value per share (NAVPS)-Consolidated	18.41	16.66
Net Asset Value per share (NAVPS)-Bank	18.36	16.61

23 Net Operating Cash Flow per Share (NOCFPS) (Prior year figure restated)

Net Operating Cash Flow-Consolidated	14,53,93,63,203	(4,56,74,15,252)
Net Operating Cash Flow-Bank	14,53,71,11,654	(4,58,52,28,637)
Weighted Average number of shares outstanding	89,33,41,356	89,33,41,356

$$\text{NOCFPS calculation} = \frac{\text{Net Operating Cash Flow}}{\text{Weighted Average number of shares outstanding}}$$

Net Operating Cash Flow per Share-Consolidated	16.28	(5.11)
Net Operating Cash Flow per Share-Bank	16.27	(5.13)

As on 30.09.2019 the cash flow from operating activities is Tk . 14,537,111,654/- and net operating cash -flow per share (NOCFPS) during the period is 16.27, while as on 30.09.2018 the cash flow from operating activities was Tk . (4,585,228,637/-) and the net operating cash -flow per share (NOCFPS) during that period was (5.13). The reason behind such a deviation is mainly due to a significant increase of deposit during 01.01.2019 to 30.09.2019.

24 Reconciliation of Net Profit after Taxation & Operating Profit before changes in operating assets & liabilities

Cash flows from operating activities

Net Profit after Taxation	65,47,87,814	67,01,82,409
Provision for Tax	1,19,72,17,709	1,29,50,00,117
Provision for Investment, Share & Contingent Li	1,50,71,65,733	1,47,50,45,741
Depreciation & Amortization of Fixed Assets	18,21,42,039	15,46,56,984
Income tax paid	(81,90,54,371)	(99,23,20,857)
Operating Profit before changes in operating assets & liabilities	2,72,22,58,924	2,60,25,64,395